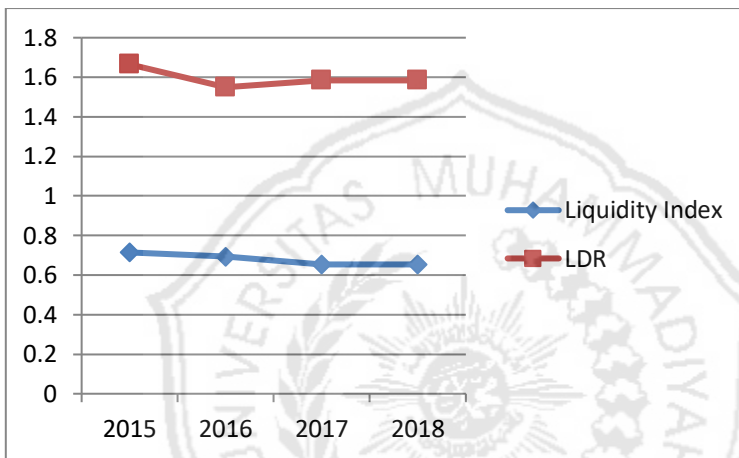


LAMPIRAN

Grafik periode 2015 - 2018

No	Tahun	Liquiditi index	LDR
1	2015	0,714381229	1,665103225
2	2016	0,693793629	1,549607215
3	2017	0,653698402	1,585066341
4	2018	0,653698402	1,5850663



Data Loan to Dept Ratio (LDR) periode 2015 -2018

No	Nama BPR	Loan to Debt Ratio			
		2015	2016	2017	2018
1	PT. BPR Bintang Niaga	1,599191934	1,985191298	2,741993118	5,441312
2	PT. BPR Bima Hayu Pratama	2,651857036	0,835636699	0,729551123	14,201094
3	PT. BPR Balung Artha Guna	1,348219318	1,244924903	1,132823525	5,2192663
4	PT. BPR Rambani Artha Putra	1,200137098	3,219947393	3,521651772	6,0619767
5	PT. BPR Nusamba Rambipuji	1,420868541	1,034541599	0,989997057	5,9002134
6	PT. BPR Bappuri	1,016956842	1,460297319	1,618211114	3,1384079
7	PT. BPR Karunia Pakto	1,76633525	1,99039313	2,281576187	4,1707496
8	PT. BPR Jember Lestari	1,013545321	2,051932479	1,890573952	3,8059705
9	PT. BPR Cinde Wilis	1,125477953	0,612874618	0,793357518	4,0756975
10	PT. BPR Ambulu Dhanaartha	1,912033542	1,420960122	1,67919076	6,3351885
11	PT. BPR Mitra Jaya Mandiri	1,90527059	1,164310744	0,930338899	10,023215
12	PT. BPR Sukowono Arthajaya	1,040060045	1,901612051	1,544595126	2,6017975
13	PT. BPR Nur Semesta Indah	1,307798133	2,366313926	2,204806174	5,4932698
14	PT. BPR Wutama Artha Jaya	4,278525454	1,620132585	1,640653083	9,1843382
15	PT. BPR Kalisat Arthawira	1,113922844	2,932361046	2,642283082	3,8622126
16	PT. BPR Tanggul Mitra Jaya	1,69813134	1,235070333	1,135384017	7,243136
17	PT. BPR Sinar Wuluhan Artha	1,448302484	1,164180594	1,190004079	10,195401
18	PT. BPR Bumi Hayu	2,222290956	1,060948113	2,066525407	7,3895793
19	Kop. BPR Tanggul Makmur	0,776662645	0,995326215	0,804738297	3,2252035
20	Kop. BPR Eka Usaha	1,211648829	1,623859276	1,283678558	5,4871949
21	Kop. BPR Surya Kencana	1,282124905	0,899036588	0,892339616	4,2851855
22	PT. BPR Anugerahdharma Y.J	2,707215822	1,070519156	0,942243767	3,5214948
23	PT. BPR Rini Bhaktinusa	2,250797296	1,750595767	1,800009622	8,3378564
	Total	38,29737418	35,64096595	36,45652585	139,1997609
	Rata-rata	1,665103225	1,549607215	1,585066341	1,5850663

Data Liquidity Index periode 2015 – 2018

No	Nama BPR	Liquidity Index			
		2015	2016	2017	2018
1	PT. BPR Bintang Niaga	0,61419166	0,406473537	0,312091558	2,813282183
2	PT. BPR Bima Hayu Pratama	0,274492481	0,852140764	0,854798949	0,623544394
3	PT. BPR Balung Artha Guna	0,668015499	0,744597979	0,658744768	1,927652384
4	PT. BPR Rambani Artha Putra	0,834886267	0,284618446	0,504795858	2,798296766
5	PT. BPR Nusamba Rambipuji	0,554235735	0,879015592	0,78088719	1,72736561
6	PT. BPR Bappuri	0,715919938	0,632026088	0,513180124	3,093587971
7	PT. BPR Karunia Pakto	0,783815827	0,457347756	0,314442858	3,167528559
8	PT. BPR Jember Lestari	0,912113496	0,707364342	0,656055006	3,258140327
9	PT. BPR Cinde Wilis	0,839076213	0,866624319	0,829844638	3,371512026
10	PT. BPR Ambulu Dhanaartha	0,755667545	0,629751395	0,523287812	2,443402863
11	PT. BPR Mitra Jaya Mandiri	0,460383332	0,883217035	0,87888101	1,414755475
12	PT. BPR Sukowono Arthajaya	0,830326798	0,925800953	0,890882724	3,390400305
13	PT. BPR Nur Semesta Indah	0,761263582	0,758038467	0,753894372	2,258641739
14	PT. BPR Wutama Artha Jaya	0,299156471	0,601409971	0,590411053	2,640182223
15	PT. BPR Kalisat Arthawira	0,874994021	0,196538127	0,183980209	3,191413422
16	PT. BPR Tanggul Mitra Jaya	0,718277318	0,629700846	0,561067584	1,889316521
17	PT. BPR Sinar Wuluhan Artha	0,629609009	0,871972342	0,815974815	1,525686306
18	PT. BPR Bumi Hayu	0,755226464	0,579897877	0,399135777	2,305154815
19	Kop. BPR Tanggul Makmur	0,875790376	0,732845094	0,753725703	3,427084301
20	Kop. BPR Eka Usaha	0,709585554	0,821724238	0,816292446	2,117041379
21	Kop. BPR Surya Kencana	0,897507829	0,962966313	0,96405852	3,507153924
22	PT. BPR Anugerahdharma Y.J	0,90919541	0,821514328	0,831805132	2,684883314
23	PT. BPR Rini Bhaktinusa	0,757037441	0,711667651	0,646825144	3,050016058
	Jumlah	16	16	15	58,62604287
	Rata-rata	0,714381229	0,693793629	0,653698402	0,653698402

Tabel 4.2 Data Laporan Keuangan Total Aset 2015-2018 (Rp)

No	Nama BPR	Total Asset			
		2015	2016	2017	2018
1	PT. BPR Bintang Niaga	13.399.433	22.454.805	21.632.639	25.048.780
2	PT. BPR Bima Hayu Pratama	23.546.696	47.824.669	50.637.354	28.200.417
3	PT. BPR Balung Artha Guna	20.645.271	47.865.788	48.234.692	25.064.022
4	PT. BPR Rambani Artha Putra	74.131.611	12.953.015	19.372.340	59.247.195
5	PT. BPR Nusamba Rambipuji	24.158.002	111.320.452	123.562.073	26.093.295
6	PT. BPR Bappuri	29.734.790	51.600.813	53.341.760	40.498.678
7	PT. BPR Karunia Pakto	86.501.092	57.791.695	46.481.307	72.319.930
8	PT. BPR Jember Lestari	29.503.506	93.643.253	72.882.718	25.945.258
9	PT. BPR Cinde Wilis	172.735.079	626.457.542	1.126.096.352	214.904.587
10	PT. BPR Ambulu Dhanaartha	38.249.716	111.208.935	95.738.062	50.086.733
11	PT. BPR Mitra Jaya Mandiri	22.112.397	212.884.267	301.769.656	25.936.797
12	PT. BPR Sukowono Arthajaya	40.902.558	88.548.671	56.855.580	46.017.529
13	PT. BPR Nur Semesta Indah	43.617.208	160.649.904	161.215.086	44.627.938
14	PT. BPR Wutama Artha Jaya	11.796.041	14.020.007	14.777.994	32.780.875
15	PT. BPR Kalisat Arthawira	90.671.351	24.332.205	26.776.092	143.691.781
16	PT. BPR Tanggul Mitra Jaya	46.677.438	22.166.783	24.781.863	59.783.477
17	PT. BPR Sinar Wuluhan Artha	76.327.858	81.536.749	70.224.589	53.223.586
18	PT. BPR Bumi Hayu	129.322.771	28.199.986	21.846.909	60.877.798
19	Kop. BPR Tanggul Makmur	606.997.588	30.544.017	37.021.070	1.256.634.562
20	Kop. BPR Eka Usaha	142.393.960	73.758.776	75.176.827	102.589.765
21	Kop. BPR Surya Kencana	181.392.324	25.894.856	20.675.860	449.160.908
22	PT. BPR Anugerahdharma Y.J	117.193.084	174.436.002	186.009.682	34.666.426
23	PT. BPR Rini Bhaktinusa	153.788.650	39.877.187	42.969.401	174.884.706
	Total	2.175.798.424	2.159.970.377	2.698.079.906	3.052.285.043
	Nilai Rata-rata	94599931,48	93911755,52	117307822	132708045,3

Tabel 4.3 Data Laporan Keuangan Total Kewajiban Periode 2015-2018 (Rp)

No	Nama BPR	Total Kewajiban			
		2015	2016	2017	2018
1	PT. BPR Bintang Niaga	8.229.820	9.127.284	6.751.364	17.882.766
2	PT. BPR Bima Hayu Pratama	6.463.391	40.753.350	43.284.757	4.395.873
3	PT. BPR Balung Artha Guna	13.791.361	35.640.769	31.774.351	12.112.401
4	PT. BPR Rambani Artha Putra	61.891.464	3.686.667	9.779.077	41.485.766
5	PT. BPR Nusamba Rambipuji	13.389.228	97.852.413	96.488.040	11.268.206
6	PT. BPR Bappuri	21.287.729	32.613.060	27.373.931	31.334.001
7	PT. BPR Karunia Pakto	67.800.925	26.430.902	14.615.715	57.269.438
8	PT. BPR Jember Lestari	26.910.546	66.239.898	47.815.072	21.102.825
9	PT. BPR Cinde Wilis	144.937.896	542.903.341	934.485.020	181.216.872
10	PT. BPR Ambulu Dhanaartha	28.904.069	70.033.982	50.098.561	30.584.602
11	PT. BPR Mitra Jaya Mandiri	10.180.179	188.023.011	265.219.620	9.255.727
12	PT. BPR Sukowono Arthajaya	33.962.490	81.978.444	50.651.654	38.979.972
13	PT. BPR Nur Semesta Indah	33.204.192	121.778.807	121.539.146	25.192.895
14	PT. BPR Wutama Artha Jaya	3.528.862	8.431.772	8.725.091	21.851.413
15	PT. BPR Kalisat Arthawira	79.336.890	4.782.206	4.926.271	114.736.594
16	PT. BPR Tanggul Mitra Jaya	33.527.345	13.958.442	13.904.300	28.226.497
17	PT. BPR Sinar Wuluhan Artha	48.056.707	71.097.790	57.301.496	20.367.513
18	PT. BPR Bumi Hayu	97.667.979	16.353.112	8.719.883	35.126.436
19	Kop. BPR Tanggul Makmur	531.602.646	22.384.033	27.903.732	1.078.323.455
20	Kop. BPR Eka Usaha	101.040.697	60.609.374	61.366.276	54.185.196
21	Kop. BPR Surya Kencana	162.801.031	24.935.874	19.932.739	394.111.618
22	PT. BPR Anugerahdharma Y.J	106.551.414	143.301.675	154.723.808	31.019.872
23	PT. BPR Rini Bhaktinusa	116.423.766	28.379.304	27.793.689	133.369.893
	Total	1.751.490.627	1.711.295.510	2.085.173.593	2.393.399.831
	Nilai Rata-rata	76151766,39	74404152,61	90659721,43	104060862,2

Tabel 4.4 Data Laporan Keuangan Total Kredit Periode 2015-2018 (Rp)

No	Nama BPR	Total Kredit			
		2015	2016	2017	2018
1	PT. BPR Bintang Niaga	12.863.732	17.584.626	17.702.930	20.665.513
2	PT. BPR Bima Hayu Pratama	16.729.797	32.221.023	30.877.923	14.921.897
3	PT. BPR Balung Artha Guna	15.226.278	38.676.931	32.852.648	13.929.195
4	PT. BPR Rambli Artha Putra	68.540.983	10.392.992	15.592.159	47.952.529
5	PT. BPR Nusamba Rambipuji	16.142.685	85.069.196	84.909.233	14.638.965
6	PT. BPR Bappuri	17.731.330	44.963.822	42.889.425	23.300.990
7	PT. BPR Karunia Pakto	65.734.940	48.668.016	29.224.682	48.338.788
8	PT. BPR Jember Lestari	21.017.641	68.112.333	60.198.546	16.973.233
9	PT. BPR Cinde Wilis	135.859.335	322.091.642	722.591.994	169.008.561
10	PT. BPR Ambulu Dhanaartha	30.175.656	92.071.850	76.481.225	36.514.879
11	PT. BPR Mitra Jaya Mandiri	18.446.485	174.341.221	229.840.624	20.297.217
12	PT. BPR Sukowono Arthajaya	30.696.925	70.641.480	49.064.231	25.048.563
13	PT. BPR Nur Semesta Indah	37.506.769	130.480.928	129.076.411	30.698.032
14	PT. BPR Wutama Artha Jaya	10.534.042	13.500.675	13.771.304	24.585.739
15	PT. BPR Kalisat Arthawira	70.389.464	13.659.794	12.564.315	99.676.078
16	PT. BPR Tanggul Mitra Jaya	45.592.264	15.208.125	14.665.895	48.193.344
17	PT. BPR Sinar Wuluhan Artha	66.495.014	76.133.512	64.557.995	46.431.599
18	PT. BPR Bumi Hayu	100.602.756	16.030.317	15.019.424	48.816.704
19	Kop. BPR Tanggul Makmur	395.682.718	19.289.647	21.139.919	843.117.542
20	Kop. BPR Eka Usaha	113.155.225	56.057.186	53.873.604	71.784.676
21	Kop. BPR Surya Kencana	140.624.016	18.593.053	16.058.699	360.216.128
22	PT. BPR Anugerahdharma Y.J	90.311.553	136.307.684	137.974.399	29.593.182
23	PT. BPR Rini Bhaktinusa	128.307.796	30.380.744	32.175.901	145.210.653
	Total	1.648.367.404	1.530.476.797	1.903.103.486	2.199.914.007
	Nilai Rata-rata	71668148	66542469,43	82743629,83	95648435,09

Tabel 4.5 Data Laporan Keuangan Total Dana Pihak ke 3 Periode 2015-2018 (Rp)

Dana Pihak Ke 3					
No	Nama BPR	2015	2016	2017	2018
1	PT. BPR Bintang Niaga	8.043.895	8.857.900	6.456.227	15.757.057
2	PT. BPR Bima Hayu Pratama	6.308.710	38.558.650	42.324.550	4.206.753
3	PT. BPR Balung Artha Guna	11.293.621	31.067.682	29.000.676	10.991.153
4	PT. BPR Rambani Artha Putra	57.110.961	3.227.690	4.427.513	33.125.325
5	PT. BPR Nusamba Rambipuji	11.361.139	82.228.879	85.767.157	9.932.044
6	PT. BPR Bappuri	17.435.676	30.790.868	26.504.221	29.806.205
7	PT. BPR Karunia Pakto	37.215.438	24.451.459	12.808.988	46.590.441
8	PT. BPR Jember Lestari	20.736.755	33.194.237	31.841.413	18.091.843
9	PT. BPR Cinde Wilis	120.712.569	525.542.472	910.802.479	166.306.598
10	PT. BPR Ambulu Dhanaartha	15.781.970	64.795.520	45.546.478	23.069.822
11	PT. BPR Mitra Jaya Mandiri	9.681.819	149.737.707	247.050.429	8.442.331
12	PT. BPR Sukowono Arthajaya	29.514.570	37.148.208	31.765.108	38.548.370
13	PT. BPR Nur Semesta Indah	28.679.326	55.141.005	58.543.201	22.466.112
14	PT. BPR Wutama Artha Jaya	2.462.073	8.333.068	8.393.794	11.573.282
15	PT. BPR Kalisat Arthawira	63.190.610	4.658.292	4.755.098	104.105.437
16	PT. BPR Tanggul Mitra Jaya	26.848.491	12.313.570	12.917.123	26.671.293
17	PT. BPR Sinar Wuluhan Artha	45.912.380	65.396.651	54.250.230	18.409.163
18	PT. BPR Bumi Hayu	45.269.840	15.109.426	7.267.960	26.450.528
19	Kop. BPR Tanggul Makmur	509.465.365	19.380.226	26.269.309	1.050.808.963
20	Kop. BPR Eka Usaha	93.389.456	34.520.963	41.968.142	55.573.548
21	Kop. BPR Surya Kencana	109.680.434	20.681.086	17.996.174	338.353.219
22	PT. BPR Anugerahdharma Y.J	33.359.569	127.328.580	146.431.745	25.253.538
23	PT. BPR Rini Bhaktinusa	57.005.487	17.354.517	17.875.405	69.711.637
	Total	1.360.460.154	1.409.818.656	1.870.963.420	2.154.244.662
	Nilai Rata-rata	59150441,48	61296463,3	81346235,65	93662811,39