

LAMPIRAN 1

✓ Uji Normalitas

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		36
Normal Parameters ^a	Mean	.0000000
	Std. Deviation	1.42907224
Most Extreme Differences	Absolute	.078
	Positive	.078
	Negative	-.053
Kolmogorov-Smirnov Z		.468
Asymp. Sig. (2-tailed)		.981

a. Test distribution is Normal.

Sumber : Output SPSS

LAMPIRAN 2

✓ Uji Independent Sample T-test

Group Statistics

Jenis Bank		N	Mean	Std. Deviation	Std. Error Mean
Tingkat risiko	Bank Umum Konvensional	72	1.31770E1	15.132654	1.783400
	Bank Umum Syariah	72	4.78218	5.164882	.608687

Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
Tingkat risiko	Equal variances assumed	20.514	.000	4.455	142	.000	8.394872	1.884414	4.669741	12.120003
	Equal variances not assumed			4.455	87.320	.000	8.394872	1.884414	4.649589	12.140156

Sumber : Output SPSS

LAMPIRAN 3

✓ Uji Independent Sample T-test

Group Statistics

	Jenis bank	N	Mean	Std. Deviation	Std. Error Mean
Kualitas pembiayaan	Bank umum konvensional	18	.01837	.009356	.002205
	Bank umum syariah	18	.04430	.079158	.018658
Ekspansi pembiayaan	Bank umum konvensional	18	.55356	.072273	.017035
	Bank umum syariah	18	.14262	.079382	.018710
Modal penyangga	Bank umum konvensional	18	.10209	.021046	.004961
	Bank umum syariah	18	.11960	.076656	.018068
Rasio modal	Bank umum konvensional	18	.09049	.016389	.003863
	Bank umum syariah	18	.12577	.073344	.017287
BOPO	Bank umum konvensional	18	2.01876	.773376	.182286
	Bank umum syariah	18	5.12751	3.739203	.881339
Likuiditas	Bank umum konvensional	18	1.12849	.045327	.010684
	Bank umum syariah	18	4.89302	2.298304	.541715
NPF	Bank umum konvensional	18	.02055	.011042	.002603
	Bank umum syariah	18	.02654	.012087	.002849
Investasi	Bank umum konvensional	18	2.36757	.885628	.208744
	Bank umum syariah	18	3.68145	2.536300	.597812
Size	Bank umum konvensional	18	5.35876	.982770	.231641
	Bank umum syariah	18	2.14787	1.636165	.385648

Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
Kualitas pembiayaan	Equal variances assumed	7.226	.011	-1.380	34	.176	-.025933	.018788	-.064114	.012248
	Equal variances not assumed			-1.380	17.475	.185	-.025933	.018788	-.065489	.013624
Ekspansi pembiayaan	Equal variances assumed	.151	.700	16.240	34	.000	.410936	.025304	.359513	.462359
	Equal variances not assumed			16.240	33.705	.000	.410936	.025304	.359497	.462376

Modal penyangga	Equal variances assumed	10.040	.003	-.935	34	.356	-.017516	.018737	-.055593	.020562
	Equal variances not assumed			-.935	19.548	.361	-.017516	.018737	-.056657	.021626
Rasio modal	Equal variances assumed	11.559	.002	-1.992	34	.054	-.035286	.017714	-.071284	.000713
	Equal variances not assumed			-1.992	18.694	.061	-.035286	.017714	-.072402	.001831
BOPO	Equal variances assumed	26.100	.000	-3.454	34	.001	-3.108743	.899992	-4.937747	-1.279739
	Equal variances not assumed			-3.454	18.452	.003	-3.108743	.899992	-4.996243	-1.221242
Likuiditas	Equal variances assumed	54.878	.000	-6.948	34	.000	-3.764531	.541821	-4.865643	-2.663418
	Equal variances not assumed			-6.948	17.013	.000	-3.764531	.541821	-4.907605	-2.621456
NPF	Equal variances assumed	.031	.862	-1.553	34	.130	-.005994	.003859	-.013836	.001848
	Equal variances not assumed			-1.553	33.726	.130	-.005994	.003859	-.013839	.001850
Investasi	Equal variances assumed	41.799	.000	-2.075	34	.046	-1.313877	.633208	-2.600712	-.027043
	Equal variances not assumed			-2.075	21.085	.050	-1.313877	.633208	-2.630384	.002629
Size	Equal variances assumed	1.007	.323	7.137	34	.000	3.210894	.449869	2.296651	4.125137
	Equal variances not assumed			7.137	27.854	.000	3.210894	.449869	2.289162	4.132626

Sumber : Output SPSS

LAMPIRAN 4

Perhitungan Investasi BUK dan BUS Tahun 2010-2012
(Dalam Jutaan Rupiah)

Jenis Bank	Tahun	Perusahaan	Total Investasi
Konvensional	2010	BCA	3,136,335
		BRI	21,201,164
		BNI	34,448,535
		MANDIRI	22,514,663
		BUKOPIN	33,917,516
		MEGA	41,136,880
	2011	BCA	13,181,480
		BRI	7,627,768
		BNI	9,800,970
		MANDIRI	12,247,529
		BUKOPIN	12,002,918
		MEGA	10,769,775
	2012	BCA	7,073,795
		BRI	2,936,562
		BNI	2,169,958
		MANDIRI	9,669,902
		BUKOPIN	10,659,632
		MEGA	17,475,762
Syari'ah	2010	BCA	239,823
		BRI	225,424
		BNI	204,727
		MANDIRI	244,717
		BUKOPIN	243,919
		MEGA	168,871
	2011	BCA	1,231,055
		BRI	474,892
		BNI	1,119,130
		MANDIRI	2,121,483
		BUKOPIN	2,116,817
		MEGA	1,751,645
	2012	BCA	5,733
		BRI	8,472
		BNI	48,699
		MANDIRI	531,180
		BUKOPIN	536,527
		MEGA	531,000

Sumber : Data diolah penulis

LAMPIRAN 5

Perhitungan Ukuran (size) BUK dan BUS Tahun 2010-2012
(Dalam Jutaan Rupiah)

Jenis Bank	Tahun	Perusahaan	Ukuran (size)
Konvensional	2010	BCA	324,419,069
		BRI	381,908,353
		BNI	442,994,197
		MANDIRI	404,285,602
		BUKOPIN	469,899,284
		MEGA	551,336,790
	2011	BCA	248,580,529
		BRI	299,058,161
		BNI	333,303,506
		MANDIRI	449,774,551
		BUKOPIN	551,891,704
		MEGA	635,618,708
	2012	BCA	47,489,366
		BRI	57,183,463
		BNI	65,689,830
		MANDIRI	51,596,960
		BUKOPIN	61,909,027
		MEGA	65,219,108
Syari'ah	2010	BCA	874,630
		BRI	1,217,097
		BNI	1,602,180
		MANDIRI	6,856,386
		BUKOPIN	11,200,823
		MEGA	14,088,914
	2011	BCA	6,394,923
		BRI	8,466,887
		BNI	10,645,313
		MANDIRI	32,481,873
		BUKOPIN	48,671,950
		MEGA	54,229,396
	2012	BCA	2,193,952
		BRI	2,730,026
		BNI	3,616,107
		MANDIRI	4,637,730
		BUKOPIN	5,565,724
		MEGA	8,164,921

Sumber : Data diolah penulis

LAMPIRAN 6

Perhitungan NPL/NPF BUK dan BUS Tahun 2010-2012
(Dalam satuan%)

Jenis Bank	Tahun	Perusahaan	NPL/NPF
Konvensional	2010	BCA	60
		BRI	278
		BNI	430
		MANDIRI	280
		BUKOPIN	322
		MEGA	209
	2011	BCA	50
		BRI	230
		BNI	360
		MANDIRI	240
		BUKOPIN	288
		MEGA	98
	2012	BCA	40
		BRI	178
		BNI	280
		MANDIRI	220
		BUKOPIN	266
		MEGA	209
Syari'ah	2010	BCA	120
		BRI	319
		BNI	359
		MANDIRI	352
		BUKOPIN	380
		MEGA	352
	2011	BCA	202
		BRI	277
		BNI	362
		MANDIRI	242
		BUKOPIN	174
		MEGA	247
	2012	BCA	107
		BRI	210
		BNI	392
		MANDIRI	282
		BUKOPIN	457
		MEGA	267

Sumber : Data diolah penulis

LAMPIRAN 7

Perhitungan Modal Penyangga BUK dan BUS Tahun 2010-2012
(Dalam jutaan rupiah)

Jenis Bank	Tahun	Perusahaan	Ekuitas	Aktiva	Σ
Konvensional	2010	BCA	34,107,844	324,419,069	0.10514
		BRI	36,673,110	404,285,602	0.09071
		BNI	33,149,525	248,580,529	0.13336
		MANDIRI	41,542,808	449,774,551	0.09354
		BUKOPIN	2,891,958	47,489,366	0.0609
		MEGA	4,366,219	51,596,960	0.08462
	2011	BCA	42,027,340	381,908,353	0.11005
		BRI	49,820,329	469,899,284	0.10602
		BNI	37,843,024	299,058,161	0.12654
		MANDIRI	62,654,408	551,891,704	0.11353
		BUKOPIN	4,374,094	57,183,463	0.07649
		MEGA	4,876,388	61,909,027	0.07877
	2012	BCA	51,897,942	442,994,197	0.11715
		BRI	64,881,779	551,336,790	0.11768
		BNI	43,525,291	333,303,506	0.13059
		MANDIRI	76,532,865	635,618,708	0.12041
		BUKOPIN	4,996,742	65,689,830	0.07607
		MEGA	6,262,821	65,219,108	0.09603
Syari'ah	2010	BCA	302,925,794	874,630	0.34635
		BRI	923,356	6,856,386	0.13929
		BNI	1,051,450	6,394,923	0.16442
		MANDIRI	2,020,615	32,481,873	0.06221
		BUKOPIN	143,565	2,193,952	0.06544
		MEGA	381,774	4,637,730	0.08232
	2011	BCA	311,375,488	1,217,097	0.25583
		BRI	966,676	11,200,823	0.0863
		BNI	1,076,677	8,466,887	0.12716
		MANDIRI	3,073,264	48,671,950	0.06314
		BUKOPIN	255,774	2,730,026	0.09369
		MEGA	435,641	5,565,724	0.07827
	2012	BCA	304,375,857	1,602,180	0.18998
		BRI	1,068,564	14,088,914	0.07584
		BNI	1,123,010	10,645,313	0.09403
		MANDIRI	4,180,690	54,229,396	0.07709
		BUKOPIN	273,072	3,616,107	0.07552
		MEGA	455,767	8,164,921	0.076

LAMPIRAN 8

Perhitungan Rasio Likuiditas BUK dan BUS Tahun 2010-2012
(Dalam satuan %)

Jenis Bank	Tahun	Perusahaan	Aktiva	Utang	Σ
Konvensional	2010	BCA	324,419,069	289,851,060	1.1175
		BRI	404,285,602	367,612,492	1.09976
		BNI	248,580,529	215,431,004	1.15388
		MANDIRI	449,774,551	407,704,515	1.17603
		BUKOPIN	47,489,366	44,597,408	1.06485
		MEGA	51,596,960	47,230,741	1.0924
	2011	BCA	381,908,353	339,165,506	1.12365
		BRI	469,899,284	420,078,955	1.1186
		BNI	299,058,161	261,215,137	1.14487
		MANDIRI	551,891,704	451,379,750	1.22268
		BUKOPIN	57,183,463	52,809,369	1.08283
		MEGA	61,909,027	57,032,639	1.0855
	2012	BCA	442,994,197	390,067,244	1.1327
		BRI	551,336,790	486,455,011	1.13338
		BNI	333,303,506	289,778,215	1.1502
		MANDIRI	635,618,708	518,705,769	1.22539
		BUKOPIN	65,689,830	60,693,088	1.08233
		MEGA	65,219,108	58,956,287	1.10623
Syari'ah	2010	BCA	874,630	111,540,518	7.8414
		BRI	6,856,386	1,304,751	5.74999
		BNI	6,394,923	825,370	7.74795
		MANDIRI	32,481,873	5,009,834	6.48362
		BUKOPIN	2,193,952	2,050,386	1.07002
		MEGA	4,637,730	1,397,796	3.31789
	2011	BCA	1,217,097	170,215,580	7.15035
		BRI	11,200,823	2,230,290	5.02214
		BNI	8,466,887	1,301,983	6.50307
		MANDIRI	48,671,950	7,041,139	6.91251
		BUKOPIN	2,730,026	2,474,252	1.10337
		MEGA	5,565,724	1,819,268	3.05932
	2012	BCA	1,602,180	256,793,877	6.23919
		BRI	14,088,914	3,431,739	4.10547
		BNI	10,645,313	1,673,025	5.89737
		MANDIRI	54,229,396	9,168,631	5.91467
		BUKOPIN	3,616,107	3,343,035	1.08168
		MEGA	8,164,921	2,158,676	2.87432

Sumber : Data diolah penulis

LAMPIRAN 9

Perhitungan BOPO BUK dan BUS Tahun 2010-2012
(Dalam jutaan rupiah)

Jenis Bank	Tahun	Perusahaan	B. Operasional	P. Operasional	Σ
Konvensional	2010	BCA	(9,571,893)	7,359,500	1.30062
		BRI	(16,113,692)	5,544,533	2.90623
		BNI	(9,643,357)	7,044,087	1.36571
		MANDIRI	(12,074,973)	8,432,817	1.4319
		BUKOPIN	(1,531,699)	519,135	2.95048
		MEGA	(1,787,578)	675,426	2.64659
	2011	BCA	(10,751,933)	24,048,708	1.28675
		BRI	(17,085,627)	5,775,975	2.95805
		BNI	(11,134,002)	7,601,475	1.46472
		MANDIRI	(16,312,021)	11,768,351	1.38609
		BUKOPIN	(1,671,071)	636,580	2.62508
		MEGA	(2,539,564)	963,823	2.63489
	2012	BCA	(13,358,388)	27,613,956	0.48375
		BRI	(19,491,032)	8,389,732	2.3232
		BNI	(12,739,104)	8,445,813	1.50833
		MANDIRI	(18,913,028)	11,897,822	1.58962
		BUKOPIN	(1,899,777)	663,749	2.86219
		MEGA	(2,771,155)	967,562	2.61357
Syari'ah	2010	BCA	32,321,415	22,969,445	13.49148
		BRI	(455,838)	674,895	7.67339
		BNI	(169,556)	417,661	6.94333
		MANDIRI	(1,593,254)	566,542	1.60398
		BUKOPIN	(208,801)	223,115	0.64298
		MEGA	(1,060,695)	78,046,009	8.94616
	2011	BCA	54,479,019	5,151,731	10.57639
		BRI	(657,098)	1,046,062	6.86565
		BNI	(388,918)	784,144	6.29134
		MANDIRI	(2,311,646)	1,081,747	1.93451
		BUKOPIN	(230,238)	245,305	0.61021
		MEGA	(1,789,314)	92,705,609	8.06252
	2012	BCA	70,042,097	14,463,656	4.84284
		BRI	(822,341)	1,754,209	4.38909
		BNI	(420,915)	890,513	2.11531
		MANDIRI	(2,790,740)	1,138,747	2.45071
		BUKOPIN	(285,058)	311,220	0.67839
		MEGA	(1,567,354)	8,930,678	4.17686

LAMPIRAN 10

Perhitungan Kualitas Pembiayaan BUK dan BUS Tahun 2010-2012
(Dalam jutaan rupiah)

Jenis Bank	Tahun	Perusahaan	PPAP	Total Aset	Σ
Konvensional	2010	BCA	3,906,411	324,419,069	0.01204
		BRI	13,991,454	404,285,602	0.03461
		BNI	6,957,392	248,580,529	0.02799
		MANDIRI	11,481,725	449,774,551	0.02553
		BUKOPIN	775,054	47,489,366	0.01631
		MEGA	278,227	51,596,960	0.00539
	2011	BCA	3,814,573	381,908,353	0.00999
		BRI	15,951,531	469,899,284	0.03395
		BNI	7,028,915	299,058,161	0.0235
		MANDIRI	12,105,048	551,891,704	0.02193
		BUKOPIN	898,176	57,183,463	0.01569
		MEGA	390,966	61,909,027	0.00632
	2012	BCA	4,017,408	442,994,197	0.00907
		BRI	14,677,220	551,336,790	0.02662
		BNI	6,907,635	333,303,506	0.02024
		MANDIRI	14,011,350	635,618,708	0.02204
		BUKOPIN	936,059	65,689,830	0.01425
		MEGA	335,897	65,219,108	0.00515
Syari'ah	2010	BCA	478,000	874,630	0.00231
		BRI	19,202	6,856,386	0.01624
		BNI	34,380	6,394,923	0.01544
		MANDIRI	544,593	32,481,873	0.04053
		BUKOPIN	34,567	2,193,952	0.0106
		MEGA	9,384	4,637,730	0.01558
	2011	BCA	1,112,198	1,217,097	0.22329
		BRI	38,305	11,200,823	0.01236
		BNI	64,010	8,466,887	0.01426
		MANDIRI	792,774	48,671,950	0.02817
		BUKOPIN	39,748	2,730,026	0.00963
		MEGA	5,279	5,565,724	0.01539
	2012	BCA	3,472,433	1,602,180	0.29257
		BRI	40,321	14,088,914	0.01687
		BNI	82,950	10,645,313	0.03018
		MANDIRI	799901	54,229,396	0.03065
		BUKOPIN	40367	3,616,107	0.01189
		MEGA	7,954	8,164,921	0.01145

Sumber : Data diolah penulis

LAMPIRAN 11

Perhitungan Ekspansi Pembiayaan BUK dan BUS Tahun 2010-2012
(Dalam jutaan rupiah)

Jenis Bank	Tahun	Perusahaan	PPAP	Total Aset	Σ
Konvensional	2010	BCA	150,016,746	324,419,069	0.46242
		BRI	232,972,784	404,285,602	0.57626
		BNI	129,399,567	248,580,529	0.52055
		MANDIRI	232,545,259	449,774,551	0.51703
		BUKOPIN	29,398,321	47,489,366	0.61905
		MEGA	23,613,208	51,596,960	0.46304
	2011	BCA	198,440,354	381,908,353	0.5196
		BRI	269,454,726	469,899,284	0.57343
		BNI	156,504,508	299,058,161	0.52332
		MANDIRI	298,988,258	551,891,704	0.54147
		BUKOPIN	39,851,153	57,183,463	0.6969
		MEGA	31,406,691	61,909,027	0.51362
	2012	BCA	252,760,457	442,994,197	0.57057
		BRI	336,081,042	551,336,790	0.60957
		BNI	193,834,670	333,303,506	0.58156
		MANDIRI	370,570,356	635,618,708	0.58301
		BUKOPIN	44,594,681	65,689,830	0.67887
		MEGA	26,650,298	65,219,108	0.41378
Syari'ah	2010	BCA	277,594,000	874,630	0.15869
		BRI	1,309,790	6,856,386	0.19103
		BNI	677,767	6,394,923	0.10599
		MANDIRI	116,789,972	32,481,873	0.25845
		BUKOPIN	1,611,773	2,193,952	0.11758
		MEGA	140,253,148	4,637,730	0.03024
	2011	BCA	206,712,678	1,217,097	0.19143
		BRI	1,721,836	11,200,823	0.15372
		BNI	945,336	8,466,887	0.11165
		MANDIRI	19,405,905	48,671,950	0.19935
		BUKOPIN	1,917,219	2,730,026	0.13018
		MEGA	68,113,679	5,565,724	0.01224
	2012	BCA	464,425,945	1,602,180	0.31808
		BRI	2,136,798	14,088,914	0.18434
		BNI	1,057,392	10,645,313	0.11638
		MANDIRI	20421153	54,229,396	0.18828
		BUKOPIN	2631020	3,616,107	0.058
		MEGA	79,834,759	8,164,921	0.04157

LAMPIRAN 13

Perhitungan Rasio Risiko BUK dan BUS Tahun 2010-2012
(Dalam satuan %)

Tahun	Bank	Aset	Kewajiban	Ekuitas	Modal Saham	Laba ditahan	RETA	TLE	TLSC	EM
Konvensional										
2010	BCA	324,419,069	289,851,060	34,107,844	5,436,871	28,528,020	0.08794	8.49804	53.31083	9.51152
	BRI	404,285,602	367,612,492	36,673,110	8,941,149	27,123,160	0.06709	10.02405	41.11531	11.02408
	BNI	248,580,529	215,431,004	33,149,525	23,623,275	9,990,436	0.04019	6.49887	9.11954	7.49887
	MANDIRI	449,774,551	407,704,515	41,542,808	17,458,927	24,442,187	0.05434	9.81402	23.35208	10.82671
	BUKOPIN	47,489,366	44,597,408	2,891,958	1,186,285	1,684,140	0.03546	15.42082	37.60287	16.42082
	MEGA	51,596,960	47,230,741	4,366,219	1,590,612	2,695,921	0.05225	10.81731	29.69344	11.81731
2011	BCA	381,908,353	339,165,506	42,027,340	5,436,871	36,581,874	0.09579	8.07017	62.38091	9.08721
	BRI	469,899,284	420,078,955	49,820,329	8,941,149	40,019,254	0.08517	8.43193	46.98345	9.43193
	BNI	299,058,161	261,215,137	37,843,024	23,623,275	14,422,051	0.04822	6.9026	11.05766	7.9026
	MANDIRI	551,891,704	451,379,750	62,654,408	28,862,427	33,505,527	0.06071	7.20433	15.63925	8.80857
	BUKOPIN	57,183,463	52,809,369	4,374,094	2,101,068	2,249,894	0.03935	12.07339	25.13517	13.07339
	MEGA	61,909,027	57,032,639	4,876,388	1,822,978	1,665,749	0.02691	11.69567	31.28542	12.69567
2012	BCA	442,994,197	390,067,244	51,897,942	5,937,367	45,534,178	0.10279	7.51603	65.70103	8.53586
	BRI	551,336,790	486,455,011	64,881,779	8,941,149	55,080,238	0.0999	7.49753	54.40723	8.49753
	BNI	333,303,506	289,778,215	43,525,291	23,623,275	20,070,536	0.06022	6.65774	12.26677	7.65774
	MANDIRI	635,618,708	518,705,769	76,532,865	28,862,427	46,079,465	0.07249	6.77755	17.97194	8.30516
	BUKOPIN	65,689,830	60,693,088	4,996,742	2,108,257	2,858,934	0.04352	12.14589	28.79175	13.14326
	MEGA	65,219,108	58,956,287	6,262,821	1,822,978	3,043,108	0.04666	9.41370	32.34065	10.41370
Syari'ah										
2010	BCA	874,630	111,540,518	302,925,794	296,300	3,825,560	4.37643	0.36821	0.37644	0.00289
	BRI	6,856,386	1,304,751	923,356	979,000	23,645	0.00335	1.41387	1.33299	7.42795
	BNI	6,394,923	825,370	1,051,450	1,001,000	36,512	0.00563	0.78497	0.82418	6.08468
	MANDIRI	32,481,873	5,009,834	2,020,615	658,243	1,358,881	0.04184	2.47897	7.61398	16.07224

	BUKOPIN	2,193,952	2,050,386	143,565	350,370	206,804	0.09435	14.33566	5.85714	15.34266
	MEGA	4,637,730	1,397,796	381,774	318,864	62,909	0.01356	3.66132	4.38367	12.14784
2011	BCA	1,217,097	170,215,580	311,375,488	296,300	10,598,331	8.7083	0.54666	0.57447	0.00391
	BRI	11,200,823	2,230,290	966,676	979,000	52,324	0.00464	2.3061	2.27783	11.58325
	BNI	8,466,887	1,301,983	1,076,677	1,001,000	68,735	0.00815	1.20891	1.3007	7.86165
	MANDIRI	48,671,950	7,041,139	3,073,264	1,158,243	1,909,952	0.03924	2.29125	6.08031	15.83859
	BUKOPIN	2,730,026	2,474,252	255,774	450,370	194,595	0.07106	9.66406	5.49778	10.70588
	MEGA	5,565,724	1,819,268	435,641	318,864	116,777	0.02098	4.17607	5.70547	12.77594
2012	BCA	1,602,180	256,793,877	304,375,857	296,300	18,958,257	11.83396	0.84367	0.86667	0.00526
	BRI	14,088,914	3,431,739	1,068,564	979,000	89,564	0.00632	3.21348	3.50562	13.19195
	BNI	10,645,313	1,673,025	1,123,010	1,001,000	72,051	0.00676	1.48976	1.67133	9.47907
	MANDIRI	54,229,396	9,168,631	4,180,690	1,458,243	2,722,182	0.05019	2.19302	6.2887	12.97034
	BUKOPIN	3,616,107	3,343,035	273,072	450,370	177,297	0.04895	12.24542	7.42889	13.24542
	MEGA	8,164,921	2,158,676	455,767	318,864	121,354	0.01486	4.73636	6.76990	17.91468

Sumber : Data diolah penulis

DAFTAR RIWAYAT HIDUP



A. Data Pribadi

1. Nama Lengkap : Chusnul Mawadah
2. Tempat Tanggal Lahir : Bojonegoro, 15 Maret 1992
3. Jenis Kelamin : Perempuan
4. Alamat Asal : Jl. Raya Sukowati No. 267 RT 13 RW 02
Kec: Kapas, Kab: Bojonegoro
5. E-mail : chusnul_management@yahoo.co.id

B. Riwayat Pendidikan Formal

1. Tahun 1998 – 2004 : SDN 063 Sukowati
2. Tahun 2004 – 2007 : MTs 1 Negeri Bojonegoro
3. Tahun 2007 – 2010 : MA 1 Negeri Bojonegoro
4. Tahun 2010 – 2014 : S-1 Fakultas Ekonomi
Konsentrasi Manajemen Keuangan
UIN Maliki Malang

C. Riwayat Organisasi

1. Tahun 2010 – 2012 : Sekretaris Ormada Daerah IKAMARO
2. Tahun 2011 – 2012 : Dept. Kewirausahaan HMJ-Manajemen
3. Tahun 2011 – 2013 : Dept. Gender PMII Rayon Ekonomi “Moch. Hatta”