

Lampiran 1 : Kode *Decision Making Unit* (DMU)

No	Bank Perkreditan Rakyat	Simbol
1.	PT. BPR NBP 20	A
2.	PT. BPR NBP 25	B
3.	PT. BPR NBP 33	C
4.	PT. BPR Tirtadana Percut	D
5.	PT. BPR Disky Suryajaya	E
6.	PT. BPR Duta Paramarta	F
7.	PT. BPR Guna Rakyat	G
8.	PT. BPR Karyabhakti Ugahari	H
9.	PT. BPR Laksana Abadi Sunggal	I
10.	PT. BPR Laksana Guna Percut	J
11.	PT. BPR Mitra Sumber Makmur	K
12.	PT. BPR Multi Tata Perkasa	L
13.	PT. BPR Nusa Galang Makmur	M
14.	PT. BPR Nusantara Sunggal	N
15.	PT. BPR NBP 17	O
16.	PT. BPR Pijar Podi Kaleleng	P
17.	PT. BPR Soldier	Q
18.	PT. BPR Sumber Tiopan Jaya	R
19.	PT. BPR Talabumi Sunggal	S

Lampiran 2: Variabel Input dan Variabel Output tahun 2015 (dalam ribuan)

DMU	X1	X2	X3	Y1	Y2	Y3
A	Rp 20.082.565	Rp 1.908.977	Rp 4.435.964	Rp 21.625.261	Rp 7.475.489	Rp 99.079
B	Rp 8.568.081	Rp 895.845	Rp 1.970.432	Rp 8.042.868	Rp 3.258.005	Rp 4.055
C	Rp 26.065.850	Rp 2.239.217	Rp 5.382.315	Rp 26.239.455	Rp 8.381.917	Rp 63.588
D	Rp 6.567.979	Rp 697.159	Rp 1.029.626	Rp 7.136.104	Rp 1.760.716	Rp 52.334
E	Rp 14.162.675	Rp 1.246.327	Rp 2.348.402	Rp 26.256.581	Rp 4.971.786	Rp 32.291
F	Rp 12.371.737	Rp 1.848.586	Rp 3.148.305	Rp 17.098.225	Rp 5.865.748	Rp 34.937
G	Rp 9.163.831	Rp 811.009	Rp 1.737.417	Rp 8.726.898	Rp 2.554.090	Rp 22.023
H	Rp 30.467.812	Rp 3.249.036	Rp 4.471.198	Rp 32.024.755	Rp 6.641.752	Rp 688.985
I	Rp 7.845.210	Rp 685.606	Rp 1.943.660	Rp 8.308.217	Rp 3.281.530	Rp 149.238
J	Rp 1.758.282	Rp 140.237	Rp 923.914	Rp 2.358.520	Rp 1.103.029	Rp 7.288
K	Rp 3.130.187	Rp 109.380	Rp 1.799.645	Rp 3.410.333	Rp 415.596	Rp 22.276
L	Rp 9.970.957	Rp 985.150	Rp 1.372.077	Rp 12.145.475	Rp 2.774.530	Rp 539.707
M	Rp 7.134.971	Rp 968.887	Rp 2.048.446	Rp 10.138.420	Rp 2.548.888	Rp 107.892
N	Rp 2.382.475	Rp 274.149	Rp 1.303.142	Rp 1.172.416	Rp 374.508	Rp 43.203
O	Rp 16.874.064	Rp 1.966.862	Rp 3.394.443	Rp 14.471.427	Rp 5.131.099	Rp 70.223
P	Rp 107.014.566	Rp 7.306.677	Rp 15.444.277	Rp 108.778.718	Rp 25.631.757	Rp 1.125.172
Q	Rp 41.593.984	Rp 2.726.743	Rp 4.815.940	Rp 23.209.522	Rp 7.191.200	Rp 144.756
R	Rp 8.406.558	Rp 1.586.787	Rp 2.720.075	Rp 15.205.773	Rp 4.902.555	Rp 165.937
S	Rp 6.169.068	Rp 1.530.443	Rp 2.346.316	Rp 13.190.823	Rp 4.495.156	Rp 55.041

Lampiran 3 : Variabel Input dan Variabel Output tahun 2016 (dalam ribuan)

DMU	X1	X2	X3	Y1	Y2	Y3
A	Rp 22.952.867	Rp 1.942.451	Rp 4.694.426	Rp 23.411.543	Rp 8.022.021	Rp 143.527
B	Rp 10.544.808	Rp 955.399	Rp 2.187.702	Rp 8.808.210	Rp 3.486.343	Rp 15.444
C	Rp 34.545.128	Rp 1.980.512	Rp 6.551.149	Rp 28.413.047	Rp 8.962.210	Rp 270.797
D	Rp 7.569.442	Rp 780.529	Rp 1.471.908	Rp 8.510.228	Rp 1.875.102	Rp 95.085
E	Rp 13.082.214	Rp 1.400.547	Rp 3.556.770	Rp 26.029.983	Rp 5.025.588	Rp 61.608
F	Rp 11.799.414	Rp 1.832.100	Rp 3.402.031	Rp 18.682.315	Rp 6.144.036	Rp 99.537
G	Rp 9.198.019	Rp 911.118	Rp 1.894.071	Rp 9.217.398	Rp 2.984.080	Rp 47.907
H	Rp 37.727.012	Rp 2.989.948	Rp 4.450.689	Rp 34.066.882	Rp 6.906.503	Rp 820.348
I	Rp 9.552.390	Rp 798.932	Rp 2.245.553	Rp 8.910.934	Rp 3.362.275	Rp 98.980
J	Rp 1.284.065	Rp 110.329	Rp 992.536	Rp 2.510.677	Rp 1.157.605	Rp 16.407
K	Rp 10.784.007	Rp 564.843	Rp 1.402.893	Rp 6.880.175	Rp 1.353.388	Rp 70.991
L	Rp 11.376.459	Rp 1.049.297	Rp 1.506.941	Rp 11.984.801	Rp 2.875.167	Rp 539.698
M	Rp 5.691.227	Rp 1.068.647	Rp 4.020.190	Rp 7.270.213	Rp 1.591.272	Rp 33.841
N	Rp 2.244.831	Rp 255.385	Rp 1.123.820	Rp 930.165	Rp 386.476	Rp 45.296
O	Rp 19.400.698	Rp 1.706.864	Rp 3.770.243	Rp 16.884.103	Rp 5.550.320	Rp 43.641
P	Rp 144.836.271	Rp 10.061.587	Rp 19.050.952	Rp 132.637.151	Rp 32.858.577	Rp 1.242.521
Q	Rp 48.724.599	Rp 3.118.648	Rp 4.426.842	Rp 25.785.346	Rp 7.661.582	Rp 161.292
R	Rp 9.483.803	Rp 1.896.351	Rp 3.072.565	Rp 18.286.913	Rp 5.483.826	Rp 189.500
S	Rp 9.036.520	Rp 1.806.697	Rp 2.703.349	Rp 15.319.584	Rp 4.725.734	Rp 148.638

Lampiran 4 : Hasil Perhitungan Efisiensi dengan Menggunakan *MaxDEA*. Model *Variabel return to scale, output-oriented*.

Input : Dana Pihak Ketiga (X1), Biaya Bunga (X2) dan Biaya Operasional (X3)

Ouput : Kredit yang Diberikan (Y1), Pendapatan Bunga (Y2) dan Kas (Y3) (TAHUN 2015)

NO	DMU	Score	Benchmark (Lambda)	Proportionate Movement (X1)	Slack Movement (X1)	Projection (X1)	Proportionate Movement (X2)	Slack Movement (X2)	Projection (X2)	Proportionate Movement (X3)	Slack Movement (X3)	Projection (X3)
1	A	1	A(1,000000)	0	0	20082565	0	0	1908977	0	0	4435964
2	B	0,895623	E(0,298860); I(0,402624); J(0,150723); S(0,147794)	0	0	8568081	0	0	895845	0	0	1970432
3	C	0,976194	A(0,938818); P(0,061182)	0	-664645	25401205	0	0	2239217	0	-272845	5109470
4	D	1	D(1,000000)	0	0	6567979	0	0	697159	0	0	1029626
5	E	1	E(1,000000)	0	0	14162675	0	0	1246327	0	0	2348402
6	F	1	F(1,000000)	0	0	12371737	0	0	1848586	0	0	3148305
7	G	0,763113	E(0,544956); J(0,375644); L(0,077721); S(0,001679)	0	0	9163831	0	0	811009	0	0	1737417
8	H	1	H(1,000000)	0	0	30467812	0	0	3249036	0	0	4471198
9	I	1	I(1,000000)	0	0	7845210	0	0	685606	0	0	1943660
10	J	1	J(1,000000)	0	0	1758282	0	0	140237	0	0	923914
11	K	1	K(1,000000)	0	0	3130187	0	0	109380	0	0	1799645

NO	DMU	Score	Benchmark (Lambda)	Proportionate Movement (X1)	Slack Movement (X1)	Projection (X1)	Proportionate Movement (X2)	Slack Movement (X2)	Projection (X2)	Proportionate Movement (X3)	Slack Movement (X3)	Projection (X3)
12	L	1	L(1,000000)	0	0	9970957	0	0	985150	0	0	1372077
13	M	0,823446	E(0,188165); J(0,289342); L(0,194117); S(0,328376)	0	0	7134971	0	0	968887	0	-302414	1746032
14	N	0,904703	J(0,923996); L(0,076004)	0	0	2382475	0	-69695,6	204453,4	0	-345166	957976
15	O	0,803888	E(0,328448); F(0,534787); P(0,047225); S(0,089541)	0	0	16874064	0	-86816	1880046	0	0	3394443
16	P	1	P(1,000000)	0	0	10701414566	0	0	7306677	0	0	15444277
17	Q	0,81123	E(0,811579); P(0,188421)	0	-9936062	31657922	0	-338519	2388224	0	0	4815940
18	R	1	R(1,000000)	0	0	8406558	0	0	1586787	0	0	2720075
19	S	1	S(1,000000)	0	0	6169068	0	0	1530443	0	0	2346316

Lanjutan Lampiran 4 (I)

NO	DMU	Proportionate Movement (Y1)	Slack Movement (Y1)	Projection (Y1)	Proportionate Movement (Y2)	Slack Movement (Y2)	Projection (Y2)	Proportionate Movement (Y3)	Slack Movement (Y3)	Projection (Y3)
1	A	0	0	21625261	0	0	7475489	0	0	99079
2	B	937322,5	4516930	13497120	379690,6	0	3637696	472,573	74442,83	78970,4
3	C	639876,5	78118,72	26957450	204401,8	0	8586319	1550,66	96718,37	161857
4	D	0	0	7136104	0	0	1760716	0	0	52334
5	E	0	0	26256581	0	0	4971786	0	0	32291
6	F	0	0	17098225	0	0	5865748	0	0	34937
7	G	2709025	4724823	16160746	792847	0	3346937	6836,434	33514,48	62373,91
8	H	0	0	32024755	0	0	6641752	0	0	688985
9	I	0	0	8308217	0	0	3281530	0	0	149238
10	J	0	0	2358520	0	0	1103029	0	0	7288
11	K	0	0	3410333	0	0	415596	0	0	22276
12	L	0	0	12145475	0	0	2774530	0	0	539707
13	M	2173765	0	12312185	546503,8	173962,9	3269355	23132,98	0	131025
14	N	123495,9	1806452	3102364	39448,64	816112,5	1230069	4550,769	0	47753,77
15	O	3530361	6084199	24085986	1251751	0	6382850	17131,17	0	87354,17
16	P	0	0	1,09E+08	0	0	25631757	0	0	1125172
17	Q	5400747	13195216	41805485	1673359	0	8864559	33684,04	59772,7	238212,7
18	R	0	0	15205773	0	0	4902555	0	0	165937
19	S	0	0	13190823	0	0	4495156	0	0	55041

Lampiran 5 : Hasil Perhitungan Efisiensi dengan Menggunakan *MaxDEA*. Model *Variabel return to scale, output-oriented*.

Input : Dana Pihak Ketiga (X1), Biaya Bunga (X2) dan Biaya Operasional (X3)

Ouput : Kredit yang Diberikan (Y1), Pendapatan Bunga (Y2) dan Kas (Y3) (TAHUN 2016)

NO	DMU	Score	Benchmark (Lambda)	Proportionate Movement (X1)	Slack Movement (X1)	Projection (X1)	Proportionate Movement (X2)	Slack Movement (X2)	Projection (X2)	Proportionate Movement (X3)	Slack Movement (X3)	Projection (X3)
1	A	1	A(1,000000)	0	0	22952867	0	0	1942451	0	0	4694426
2	B	0,954143	A(0,249863) F(0,039575) J(0,370666) L(0,339896)	0	0	10544808	0	0	955399	0	0	2187702
3	C	1	C(1,000000)	0	0	34545128	0	0	1980512	0	0	6551149
4	D	0,903511	E(0,081008) J(0,390908) L(0,528084)	0	0	7569442	0	-69828	710701	0	0	1471908
5	E	1	E(1,000000)	0	0	13082214	0	0	1400547	0	0	3556770
6	F	1	F(1,000000)	0	0	11799414	0	0	1832100	0	0	3402031
7	G	0,927651	A(0,109653) F(0,113874) J(0,346399) L(0,430074)	0	0	9198019	0	0	911118	0	0	1894071
8	H	1	H(1,000000)	0	0	37727012	0	0	2989948	0	0	4450689
9	I	0,945129	A(0,324579) J(0,575381) L(0,100040)	0	-225440	9326950	0	0	798932	0	0	2245553
10	J	1	J(1,000000)	0	0	1284065	0	0	110329	0	0	992536
11	K	0,859062	E(0,086872) J(0,548440) L(0,364688)	0	-4794440	5989567	0	0	564843	0	0	1402893

NO	DMU	Score	Benchmark (Lambda)	Proportionate Movement (X1)	Slack Movement (X1)	Projection (X1)	Proportionate Movement (X2)	Slack Movement (X2)	Projection (X2)	Proportionate Movement (X3)	Slack Movement (X3)	Projection (X3)
12	L	1	L(1,000000)	0	0	11376459	0	0	1049297	0	0	1506941
13	M	0,647963	E(0,280661) J(0,585691) R(0,133648)	0	0	5691227	0	-357505	711141,5	0	-2029981	1990209
14	N	0,683995	J(0,904803); L(0,095197)	0	0	2244831	0	-55669	199716	0	-82314,2	1041506
15	O	0,84749	A(0,654864) F(0,092837) L(0,252300)	0	-404006	18996692	0	0	1706864	0	0	3770243
16	P	1	P(1,000000)	0	0	144836271	0	0	10061587	0	0	19050952
17	Q	0,97086	F(0,869111) L(0,058336) P(0,072552)	0	--27297740,57	21426858	0	-735146	2383502	0	0	4426842
18	R	1	R(1,000000)	0	0	9483803	0	0	1896351	0	0	3072565
19	S	0,985171	J(0,083405) L(0,125018) R(0,791577)	0	0	9036520	0	-165206	1641491	0	0	2703349

Lanjutan Lampiran 5

NO	DMU	Proportionate Movement (Y1)	Slack Movement (Y1)	Projection (Y1)	Proportionate Movement (Y2)	Slack Movement (Y2)	Projection (Y2)	Proportionate Movement (Y3)	Slack Movement (Y3)	Projection (Y3)
1	A	0	0	23411543	0	0	8022021	0	0	143527
2	B	423330,8	2361699	11593240	167556,9	0	3653900	742,253	213137,5	229323,8
3	C	0	0	28413047	0	0	8962210	0	0	270797
4	D	908831,4	0	9419059	200247,5	302609,7	2377959	10154,4	191171	296410,4
5	E	0	0	26029983	0	0	5025588	0	0	61608
6	F	0	0	18682315	0	0	6144036	0	0	99537
7	G	718881,9	782349,2	10718629	232733,9	0	3216814	3736,355	213223,1	264866,4
8	H	0	0	34066882	0	0	6906503	0	0	820348
9	I	517334,6	814185,2	10242454	195200,8	0	3557476	5746,398	5291,292	110017,7
10	J	0	0	2510677	0	0	1157605	0	0	16407
11	K	1128767	0	8008942	222037,8	544572,2	2119998	11646,84	128533,8	211171,7
12	L	0	0	11984801	0	0	2875167	0	0	539698
13	M	3949885	0	11220098	864533,2	365583,7	2821389	18385,71	0	52226,71
14	N	429736,2	2052684	3412586	178551,9	756083,9	1321112	20926,75	0	66222,75
15	O	3038372	167058,9	20089534	998805,7	0	6549126	7853,399	187902,5	239396,9
16	P	0	0	1,33E+08	0	0	32858577	0	0	1242521
17	Q	773935,1	0	26559281	229958,8	0	7891541	4841,104	42007,34	208140,4
18	R	0	0	18286913	0	0	5483826	0	0	189500
19	S	230598,4	633036,3	16183219	71134,21	0	4796868	2237,377	67968,86	218844,2

Lampiran 6: Variabel input yang inefisien pada BPR yang tidak efisiensi (dalam ribuan)

Keterangan	B		C		D		G		I		K	
	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016
X1												
Nilai Aktual	Rp 8.568.081	Rp 10.544.808	Rp 26.065.850	Rp 34.545.128	Rp 6.567.979	Rp 7.569.442	Rp 9.163.831	Rp 9.198.019	Rp 7.845.210	Rp 9.552.390	Rp 3.130.187	Rp 10.784.007
Nilai Target	Rp 8.568.081	Rp 10.544.808	Rp 25.401.205	Rp 34.545.128	Rp 6.567.979	Rp 7.569.442	Rp 9.163.831	Rp 9.198.019	Rp 7.845.210	Rp 9.326.950	Rp 3.130.187	Rp 5.989.567
Radial Movement	Rp -	Rp -	Rp -	Rp -	Rp -	Rp -	Rp -	Rp -	Rp -	Rp -	Rp -	Rp -
Slack Movement	Rp -	Rp -	Rp (664.645)	Rp -	Rp -	Rp -	Rp -	Rp -	Rp -	Rp (225.440)	Rp -	Rp (4.794.440)
X2												
Nilai Aktual	Rp 895.845	Rp 955.399	Rp 2.239.217	Rp 1.980.512	Rp 697.159	Rp 780.529	Rp 811.009	Rp 911.118	Rp 685.606	Rp 798.932	Rp 109.380	Rp 564.843
Nilai Target	Rp 895.845	Rp 955.399	Rp 2.239.217	Rp 1.980.512	Rp 697.159	Rp 710.701	Rp 811.009	Rp 911.118	Rp 685.606	Rp 798.932	Rp 109.380	Rp 564.843
Radial Movement	Rp -	Rp -	Rp -	Rp -	Rp -	Rp -	Rp -	Rp -	Rp -	Rp -	Rp -	Rp -
Slack Movement	Rp -	Rp -	Rp -	Rp -	Rp -	Rp (69.828)	Rp -	Rp -	Rp -	Rp -	Rp -	Rp -
X3												
Nilai Aktual	Rp 1.970.432	Rp 2.187.702	Rp 5.382.315	Rp 6.551.149	Rp 1.029.626	Rp 1.471.908	Rp 1.737.417	Rp 1.894.071	Rp 1.943.660	Rp 2.245.553	Rp 1.799.645	Rp 1.402.893
Nilai Target	Rp 1.970.432	Rp 2.187.702	Rp 5.109.470	Rp 6.551.149	Rp 1.029.626	Rp 1.471.908	Rp 1.737.417	Rp 1.894.071	Rp 1.943.660	Rp 2.245.553	Rp 1.799.645	Rp 1.402.893
Radial Movement	Rp -	Rp -	Rp -	Rp -	Rp -	Rp -	Rp -	Rp -	Rp -	Rp -	Rp -	Rp -
Slack Movement	Rp -	Rp -	Rp (272.845)	Rp -	Rp -	Rp -	Rp -	Rp -	Rp -	Rp -	Rp -	Rp -

Lanjutan lampiran 6

Keterangan	M		N		O		Q		S	
	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016
X1										
Nilai Aktual	Rp 7.134.971	Rp 5.691.227	Rp 2.382.475	Rp 2.244.831	Rp 16.874.064	Rp 19.400.698	Rp 41.593.984	Rp 48.724.599	Rp 6.169.068	Rp 9.036.520
Nilai Target	Rp 7.134.971	Rp 5.691.227	Rp 2.382.475	Rp 2.244.831	Rp 16.874.064	Rp 18.996.692	Rp 31.657.922	Rp 21.426.858	Rp 6.169.068	Rp 9.036.520
Radial Movement	Rp -	Rp -	Rp -	Rp -	Rp -	Rp -	Rp -	Rp -	Rp -	Rp -
Slack Movement	Rp -	Rp -	Rp -	Rp -	Rp -	Rp (404.006)	Rp (9.936.062)	Rp(27.297.740)	Rp -	Rp -
X2										
Nilai Aktual	Rp 968.887	Rp 1.068.647	Rp 274.149	Rp 255.385	Rp 1.966.862	Rp 1.706.864	Rp 2.726.743	Rp 3.118.648	Rp 1.530.443	Rp 1.806.697
Nilai Target	Rp 968.887	Rp 7.114.141	Rp 204.453	Rp 199.716	Rp 1.880.046	Rp 1.706.864	Rp 2.388.224	Rp 2.388.224	Rp 1.530.443	Rp 1.641.491
Radial Movement	Rp -	Rp -	Rp -	Rp -	Rp -	Rp -	Rp -	Rp -	Rp -	Rp -
Slack Movement	Rp -	Rp (357.505)	Rp (69.695)	Rp (55.669)	Rp (86.816)	Rp -	Rp (338.519)	Rp (338.519)	Rp -	
X3										
Nilai Aktual	Rp 2.048.446	Rp 4.020.190	Rp 1.303.142	Rp 1.123.820	Rp 3.394.443	Rp 3.770.243	Rp 4.815.940	Rp 4.426.842	Rp 2.346.316	Rp 2.703.349
Nilai Target	Rp 1.746.032	Rp 1.990.209	Rp 957.976	Rp 1.041.506	Rp 3.394.443	Rp 3.770.243	Rp 4.815.940	Rp 4.426.842	Rp 2.346.316	Rp 2.703.349
Radial Movement	Rp -	Rp -	Rp -	Rp -	Rp -	Rp -	Rp -	Rp -	Rp -	Rp -
Slack Movement	Rp (302.414)	Rp (2.029.981)	Rp (345.166)	Rp (82.314)	Rp -	Rp -	Rp -	Rp -	Rp -	Rp -

Lampiran 7 : Variabel Ouput yang tidak efisien pada BPR yang tidak efisien (dalam ribuan)

Keterangan	B		C		D		G		I		K	
	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016
Y1												
Nilai Aktual	Rp 8.042.868	Rp 8.808.210	Rp 26.239.455	Rp 28.413.047	Rp 7.136.104	Rp 8.510.228	Rp 8.726.898	Rp 9.217.398	Rp 8.308.217	Rp 8.910.934	Rp 3.410.333	Rp 6.880.175
Nilai Target	Rp 139.497.120	Rp 11.593.240	Rp 26.957.450	Rp 28.413.047	Rp 7.136.104	Rp 9.419.059	Rp 16.160.746	Rp 10.718.629	Rp 8.308.217	Rp 10.242.454	Rp 3.410.333	Rp 8.008.942
Radial Movement	Rp 937.322	Rp 423.330	Rp 639.876	Rp -	Rp -	Rp 908.831	Rp 2.709.025	Rp 718.881	Rp -	Rp 517.334	Rp -	Rp 1.128.767
Slack Movement	Rp 4.516.930	Rp 2.361.699	Rp 78.118	Rp -	Rp -	Rp -	Rp 4.724.823	Rp 782.349	Rp -	Rp 814.185	Rp -	Rp -
Y2												
Nilai Aktual	Rp 3.258.005	Rp 3.486.343	Rp 8.381.917	Rp 8.962.210	Rp 1.760.716	Rp 1.875.102	Rp 2.554.090	Rp 2.984.080	Rp 3.281.530	Rp 3.362.275	Rp 415.596	Rp 1.353.388
Nilai Target	Rp 3.637.696	Rp 3.653.900	Rp 8.586.319	Rp 8.962.210	Rp 1.760.716	Rp 2.377.959	Rp 3.346.937	Rp 3.216.814	Rp 3.281.530	Rp 3.557.476	Rp 415.596	Rp 2.119.998
Radial Movement	Rp 379.690	Rp 167.556	Rp 204.401	Rp -	Rp -	Rp 200.247	Rp 792.847	Rp 232.733	Rp -	Rp 195.200	Rp -	Rp 222.037
Slack Movement	Rp -	Rp -	Rp -	Rp -	Rp -	Rp 302.609	Rp -	Rp -	Rp -	Rp -	Rp -	Rp 544.572
Y3												
Nilai Aktual	Rp 4.055	Rp 15.444	Rp 63.588	Rp 270.797	Rp 52.334	Rp 95.085	Rp 22.023	Rp 47.907	Rp 149.238	Rp 98.980	Rp 22.276	Rp 70.991
Nilai Target	Rp 78.970	Rp 229.323	Rp 161.857	Rp 270.797	Rp 52.334	Rp 296.410	Rp 62.373	Rp 264.866	Rp 149.238	Rp 110.017	Rp 22.276	Rp 211.171
Radial Movement	Rp 472	Rp 742	Rp 1.550	Rp -	Rp -	Rp 10.154	Rp 6.836	Rp 3.736	Rp -	Rp 5.746	Rp -	Rp 11.646
Slack Movement	Rp 74.442	Rp 213.137	Rp 96.718	Rp -	Rp -	Rp 191.171	Rp 33.514	Rp 213.223	Rp -	Rp 5.291	Rp -	Rp 128.533

Lanjutan lampiran 7

Keterangan	M		N		O		Q		S	
	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016
Y1										
Nilai Aktual	Rp 10.138.420	Rp 7.270.213	Rp 1.172.416	Rp 930.165	Rp 14.471.427	Rp 16.884.103	Rp 23.209.522	Rp 25.785.346	Rp 13.190.823	Rp 15.319.584
Nilai Target	Rp 12.312.185	Rp 11.220.098	Rp 3.102.364	Rp 3.412.586	Rp 24.085.986	Rp 20.089.534	Rp 41.805.485	Rp 26.559.281	Rp 13.190.823	Rp 16.183.219
Radial Movement	Rp 2.173.765	Rp 3.949.885	Rp 123.495	Rp 429.736	Rp 3.530.361	Rp 3.038.372	Rp 5.400.747	Rp 773.935	Rp -	Rp 230.598
Slack Movement	Rp -	Rp -	Rp 1.806.452	Rp 2.052.684	Rp 6.084.199	Rp 167.058	Rp 13.195.216	Rp -	Rp -	Rp 633.036
Y2										
Nilai Aktual	Rp 2.548.888	Rp 1.591.272	Rp 374.508	Rp 386.476	Rp 5.131.099	Rp 5.550.320	Rp 7.191.200	Rp 7.661.582	Rp 4.495.156	Rp 4.725.734
Nilai Target	Rp 3.269.355	Rp 2.821.389	Rp 1.230.069	Rp 1.321.112	Rp 6.382.850	Rp 6.549.126	Rp 8.864.559	Rp 7.891.541	Rp 4.495.156	Rp 4.796.868
Radial Movement	Rp 546.503	Rp 864.533	Rp 39.448	Rp 178.551	Rp 1.251.751	Rp 998.805	Rp 1.673.359	Rp 229.958	Rp -	Rp 71.134
Slack Movement	Rp 173.962	Rp 365.583	Rp 816.112	Rp 756.083	Rp -	Rp -	Rp -	Rp -	Rp -	Rp -
Y3										
Nilai Aktual	Rp 107.892	Rp 33.841	Rp 43.203	Rp 45.296	Rp 70.223	Rp 43.641	Rp 144.756	Rp 161.292	Rp 148.638	Rp 55.041
Nilai Target	Rp 131.025	Rp 52.226	Rp 47.753	Rp 66.222	Rp 87.354	Rp 239.396	Rp 238.212	Rp 208.140	Rp 148.638	Rp 218.844
Radial Movement	Rp 23.132	Rp 18.385	Rp 4.550	Rp 20.926	Rp 17.131	Rp 7.853	Rp 33.684	Rp 4.841	Rp -	Rp 2.237
Slack Movement	Rp -	Rp -	Rp -	Rp -	Rp -	Rp 187.902	Rp 59.772	Rp 42.007	Rp -	Rp 67.968

Lampiran 8: Perhitungan Rasio BOPO tahun 2015

No	Keterangan	Biaya Operasional (dalam ribuan Rupiah)	Pendapatan Operasional (dalam ribuan Rupiah)	Rasio BOPO
Nama Bank				
1	PT. BPR NBP 20	4.435.964	5.695.381	0,778870457
2	PT. BPR NBP 25	1.970.432	2.464.269	0,799601018
3	PT. BPR NBP 33	5.382.315	6.929.731	0,77669898
4	PT. BPR Tirtadana Percut	1.029.626	1.491.852	0,690166317
5	PT. BPR Disky Suryajaya	2.348.402	4.539.290	0,51735007
6	PT. BPR Duta Paramarta	3.148.305	4.424.044	0,711635101
7	PT. BPR Guna Rakyat	1.737.417	2.129.610	0,815838111
8	PT. BPR Karyabhakti Ugahari	4.471.198	5.133.891	0,870917984
9	PT. BPR Laksana Abadi Sunggal	1.943.660	3.079.278	0,631206406
10	PT. BPR Laksana Guna Percut	923.914	1.080.132	0,855371381
11	PT. BPR Mitra Sumber Makmur	1.799.645	325.994	5,52048504
12	PT. BPR Multi Tata Perkasa	1.372.077	1.844.629	0,743822742
13	PT. BPR Nusa Galang Makmur	2.048.446	1.930.953	1,060847157
14	PT. BPR Nusantara Sunggal	1.303.142	341.671	3,814025773
15	PT. BPR NBP 17	3.394.443	3.775.464	0,899079689
16	PT. BPR Pijar Podi Kaleleng	15.444.277	18.942.751	0,815313309
17	PT. BPR Soldier	4.815.940	5.374.139	0,896132385
18	PT. BPR Sumber Tiopan Jaya	2.720.075	3.639.501	0,747375808
19	PT. BPR Talabumi Sunggal	2.346.316	3.130.621	0,749473028
Total/Rata-rata efisiensi		62.635.594	76.273.201	0,821200542

Lampiran 9: Perhitungan Rasio BOPO tahun 2016

No	Keterangan	Biaya Operasional (dalam ribuan Rupiah)	Pendapatan Operasional (dalam ribuan Rupiah)	Rasio BOPO
Nama Bank				
1	PT. BPR NBP 20	4.694.426	6.254.422	0,750577112
2	PT. BPR NBP 25	2.187.702	2.636.994	0,829619635
3	PT. BPR NBP 33	6.551.149	8.113.418	0,807446258
4	PT. BPR Tirtadana Percut	1.471.908	1.396.544	1,053964644
5	PT. BPR Disky Suryajaya	3.556.770	4.791.792	0,74226302
6	PT. BPR Duta Paramarta	3.402.031	4.623.583	0,735799703
7	PT. BPR Guna Rakyat	1.894.071	2.235.715	0,847188036
8	PT. BPR Karyabhakti Ugahari	4.450.689	5.134.234	0,866865242
9	PT. BPR Laksana Abadi Sunggal	2.245.553	2.951.975	0,760695128
10	PT. BPR Laksana Guna Percut	992.536	1.166.745	0,850688025
11	PT. BPR Mitra Sumber Makmur	1.402.893	821.244	1,708253576
12	PT. BPR Multi Tata Perkasa	1.506.941	1.865.652	0,80772888
13	PT. BPR Nusa Galang Makmur	4.020.190	840.506	4,783059252
14	PT. BPR Nusantara Sunggal	1.123.820	335.397	3,350715719
15	PT. BPR NBP 17	3.770.243	4.598.007	0,819973306
16	PT. BPR Pijar Podi Kaleleng	19.050.952	23.572.836	0,808173951
17	PT. BPR Soldier	4.426.842	5.066.436	0,873758595
18	PT. BPR Sumber Tiopan Jaya	3.072.565	3.931.611	0,781502799
19	PT. BPR Talabumi Sunggal	2.703.349	3.124.803	0,865126218
Total/Rata-rata Efisiensi		72.524.630	83.461.914	0,868954791