

# SKRIPSI

ANALISIS KINERJA KEUANGAN BANK REPUBLIK INDONESIA (BRI) DAN BANK MANDIRI  
MENGUNAKAN METODE GREC TERDAFTAR DI BURSA EFEK INDONESIA (BEI) PERIODE  
2016-2018.

Oleh :

FATIKA DWIPUTRI PAYUNG

A.2016.1.33821

Telah dipertahankan di depan dosen penguji pada tanggal :

11 September 2020 dan dinyatakan LULUS

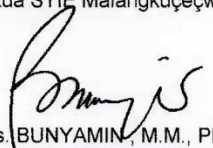
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Drs. EDI SUDIARTO , MM., Ak, CA.

Mengetahui,

Ketua STIE Malangkuçewara

  
Drs. BUNYAMIN, M.M., Ph.D.,  
NIK 202.710.182

Laporan laba rugi dan penghasilan komprehensif lain

<b>Pendapatan dan beban operasional</b>			<b>Operating income and expenses</b>
Pendapatan bunga	24,654,834	22,752,189	Interest income
Beban bunga	( 6,745,879 )	( 6,909,361 )	Interest expenses
<b>Pendapatan asuransi</b>			<b>Insurance income</b>
Pendapatan dari premi asuransi	614,511	569,989	Revenue from insurance premiums
<b>Beban asuransi</b>			<b>Insurance expenses</b>
Beban klaim	( 550,495 )	( 558,115 )	Claim expenses
<b>Pendapatan sekuritas</b>			<b>Securities income</b>
Keuntungan (kerugian) dari transaksi perdagangan efek yang telah direalisasi	23,869	3,359	Realised gains (losses) on trading of marketable securities
<b>Pendapatan operasional lainnya</b>			<b>Other operating income</b>
Pendapatan provisi dan komisi dari transaksi lainnya selain kredit	2,552,686	1,966,514	Provisions and commissions income from transactions other than loan
Penerimaan kembali aset yang telah dihapusbukukan	912,752	954,092	Revenue from recovery of written-off assets
Keuntungan (kerugian) selisih kurs mata uang asing	21,432	( 75,481 )	Gains (losses) on changes in foreign exchange rates
<b>Pendapatan operasional lainnya</b>	515,679	897,567	<b>Other operating income</b>
<b>Pemulihan penyisihan kerugian penurunan nilai</b>			<b>Recovery of impairment loss</b>
Pemulihan penyisihan kerugian penurunan nilai aset non-keuangan	( 42,430 )	( 42,228 )	Recovery of impairment loss of non-financial assets
Pemulihan penyisihan estimasi kerugian atas komitmen dan kontinjensi	831	251	Recovery of estimated loss of commitments and contingency
<b>Pembentukan kerugian penurunan nilai</b>			<b>Allowances for impairment losses</b>
Pembentukan penyisihan kerugian penurunan nilai aset produktif	( 5,242,673 )	( 3,606,768 )	Allowances for impairment losses on earnings assets
<b>Beban operasional lainnya</b>			<b>Other operating expenses</b>
Beban umum dan administrasi	( 2,749,697 )	( 2,562,333 )	General and administrative expenses
Beban provisi dan komisi	( 10,274 )	( 44,629 )	Other fees and commissions expenses
<b>Beban operasional lainnya</b>	( 5,985,552 )	( 5,831,194 )	<b>Other operating expenses</b>
Jumlah laba operasional	7,969,594	7,513,852	Total profit from operation

<b>Pendapatan dan beban bukan operasional</b>			<b>Non-operating income and expense</b>
Pendapatan bukan operasional	144,077	225,785	Non-operating income

31 March 2017

31 March 2016

pihak ketiga			account third parties
Giro berjangka mudharabah pihak berelasi		24,210	Mudharabah current account related parties
<b>Tabungan mudharabah</b>			<b>Mudharabah saving deposits</b>
Tabungan mudharabah pihak ketiga	1,449,246	1,202,451	Mudharabah saving deposits third parties
Tabungan mudharabah pihak berelasi		68,033	Mudharabah saving deposits related parties
<b>Deposito berjangka mudharabah</b>			<b>Mudharabah time deposits</b>
Deposito berjangka mudharabah pihak ketiga	20,357,733	18,304,034	Mudharabah time deposits third parties
Deposito berjangka mudharabah pihak berelasi		58,002	Mudharabah time deposits related parties
<b>Bank</b>			<b>Bank</b>
<b>Giro mudharabah</b>			<b>Mudharabah current account</b>
<b>Deposito berjangka mudharabah</b>			<b>Mudharabah time deposits</b>
Jumlah dana syirkah temporer	21,891,867	19,772,055	Total temporary syirkah funds
<b>Ekuitas</b>			<b>Equity</b>
<b>Ekuitas yang diatribusikan kepada pemilik entitas induk</b>			<b>Equity attributable to equity owners of parent entity</b>
Saham biasa	6,167,291	6,167,291	Common stocks
Tambahan modal disetor	2,773,858	2,773,858	Additional paid-in capital
Komponen ekuitas lainnya	12,899,539	13,979,971	Other components of equity
<b>Saldo laba (akumulasi kerugian)</b>			<b>Retained earnings (deficit)</b>
<b>Saldo laba yang telah ditentukan penggunaannya</b>			<b>Appropriated retained earnings</b>
Cadangan umum dan wajib	3,022,685	3,022,685	General and legal reserves
Saldo laba yang belum ditentukan penggunaannya	135,157,478	140,805,012	Unappropriated retained earnings

Jumlah ekuitas yang diatribusikan kepada pemilik entitas induk	160,020,851	166,748,817	Total equity attributable to equity owners of parent entity
Kepentingan non-pengendali	612,807	598,677	Non-controlling interests
Jumlah ekuitas	160,633,658	167,347,494	Total equity
Jumlah liabilitas, dana syirkah temporer dan ekuitas	1,119,240,112	1,126,248,442	Total liabilities, temporary syirkah funds and equity