

# LAMPIRAN

## Lampiran 1

### Daftar Sampel Lembaga Keuangan (non Bank)

No	Nama Bank
1	Adira Dinamika Multifinance
2	Batavia Prosperindo Finance
3	BFI Finance Indonesia
4	Buana Finance
5	Clipan Finance Indonesia
6	HD Finance
7	Mandala Multifinance
8	Sinarmas Multiartha
9	Trust Finance Indonesia
10	Verena Oto Finance
11	Wahana Ottomitra Multiartha

Sumber data : [www.bi.go.id](http://www.bi.go.id)

**Lampiran 2*****Value Added Capital Employed (VACA)***

<b>No</b>	<b>Nama Bank</b>	<b>VACA</b>					
		<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>
<b>1</b>	Adira Dinamika Multifinance	0.698	0.619	0.553	0.571	0.548	0.523
<b>2</b>	Batavia Prosperindo Finance	0.379	0.273	0.316	0.154	0.136	0.105
<b>3</b>	BFI Finance Indonesia	0.301	0.352	0.340	0.281	0.281	0.273
<b>4</b>	Buana Finance	0.084	0.114	0.130	0.183	0.228	0.207
<b>5</b>	Clipan Finance Indonesia	0.137	0.152	0.175	0.17	0.177	0.184
<b>6</b>	HD Finance	0.285	0.354	0.402	0.263	0.169	0.176
<b>7</b>	Mandala Multifinance	0.546	0.519	0.557	0.577	0.577	0.531
<b>8</b>	Sinarmas Multiartha	0.191	0.233	0.262	0.129	0.102	0.131
<b>9</b>	Trust Finance Indonesia	0.209	0.215	0.200	0.202	0.185	0.147
<b>10</b>	Verena Oto Finance	0.327	0.336	0.399	0.355	0.378	0.358
<b>11</b>	Wahana Ottomitra Multiartha	1.052	0.980	0.997	1.138	1.207	1.075

Sumber data : [www.bi.go.id](http://www.bi.go.id) , data yang telah diolah

*Value Added Human Capital (VAHU)*

No	Nama Bank	VAHU					
		2008	2009	2010	2011	2012	2013
1	Adira Dinamika Multifinance	3.167	3.265	2.972	2.601	2.154	2.296
2	Batavia Prosperindo Finance	2.354	2.346	2.39	2.050	2.077	2.137
3	BFI Finance Indonesia	3.231	2.546	2.445	3.068	2.866	2.675
4	Buana Finance	41.812	2.302	2.655	3.429	4.072	3.42
5	Clipan Finance Indonesia	9.491	10.77	10.17	8.180	8.992	7.909
6	HD Finance	1.364	1.437	1.405	1.533	1.625	1.571
7	Mandala Multifinance	2.149	1.966	1.796	1.856	1.839	1.89
8	Sinarmas Multiartha	2.521	4.06	4.993	17.287	10.718	2.683
9	Trust Finance Indonesia	3.456	3.963	4.052	3.975	3.853	2.828
10	Verena Oto Finance	1.701	1.854	1.901	1.780	1.874	1.796
11	Wahana Ottomitra Multiartha	1.139	1.312	1.483	1.032	1.054	1.168

Sumber data : [www.bi.go.id](http://www.bi.go.id) , data yang telah diolah

*Structural Capital Value Added (STVA)*

No	Nama Bank	STVA					
		2008	2009	2010	2011	2012	2013
1	Adira Dinamika Multifinance	0.684	0.694	0.664	0.616	0.536	0.564
2	Batavia Prosperindo Finance	0.575	0.574	0.582	0.512	0.518	0.532
3	BFI Finance Indonesia	0.69	0.607	0.591	0.674	0.651	0.626
4	Buana Finance	0.976	0.566	0.623	0.708	0.754	0.708
5	Clipan Finance Indonesia	0.895	0.907	0.902	0.878	0.889	0.874
6	HD Finance	0.267	0.304	0.288	0.348	0.385	0.363
7	Mandala Multifinance	0.535	0.491	0.443	0.461	0.456	0.471
8	Sinarmas Multiartha	0.603	0.754	0.800	0.942	0.907	0.627
9	Trust Finance Indonesia	0.711	0.748	0.753	0.748	0.74	0.646
10	Verena Oto Finance	0.412	0.461	0.474	0.438	0.466	0.443
11	Wahana Ottomitra Multiartha	0.122	0.238	0.326	0.031	0.052	0.144

Sumber data : [www.bi.go.id](http://www.bi.go.id) , data yang telah diolah

**Return on Equity (ROE)**

No	Nama Bank	ROE					
		2008	2009	2010	2011	2012	2013
1	Adira Dinamika Multifinance	52.320	45.709	38.682	35.811	28.171	28.35
2	Batavia Prosperindo Finance	17.927	13.382	17.205	6.319	5.530	4.54
3	BFI Finance Indonesia	17.076	19.645	18.656	17.977	17.131	14.971
4	Buana Finance	5.905	4.713	6.459	10.773	14.796	12.298
5	Clipan Finance Indonesia	9.608	11.452	13.551	12.708	13.580	13.848
6	HD Finance	5.526	9.207	9.421	8.764	5.882	6.299
7	Mandala Multifinance	26.564	22.857	22.715	24.880	24.537	23.005
8	Sinarmas Multiartha	9.931	21.328	26.475	1.240	9.645	6.553
9	Trust Finance Indonesia	11.575	13.372	12.780	14.190	11.476	7.695
10	Verena Oto Finance	10.052	12.026	16.109	8.760	15.137	13.509
11	Wahana Ottomitra Multiartha	7.512	18.036	30.018	1.235	1.717	12.995

Sumber data : [www.bi.go.id](http://www.bi.go.id) , data yang telah diolah