

**UJI PLAGIAT SKRIPSI**  
**PROGRAM SARJANA PRODI AKUNTANSI UBHARA JAYA**

Nama Mahasiswa : Arka Cipta Satrya Utama  
Nomor Pokok Mahasiswa : 201510315078  
Fakultas / Jurusan : Ekonomi / Akuntansi  
Judul Skripsi : Pengaruh Loan to Deposit Ratio (LDR) dan Capital Adequacy Ratio (CAR) terhadap Return On Asset (ROA)

| BAB     | HASIL UJI PLAGIAT |        |
|---------|-------------------|--------|
|         | PLAGIARISM        | UNIQUE |
| BAB I   | 2%                | 98%    |
| BAB II  | 4%                | 96%    |
| BAB III | 3%                | 97%    |
| BAB IV  | 1%                | 99%    |
| BAB V   | 0%                | 100%   |

Pembimbing





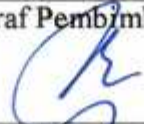



Dr. Wastam Wahyu Hidayat, SE., MM


NIDN 0412056705

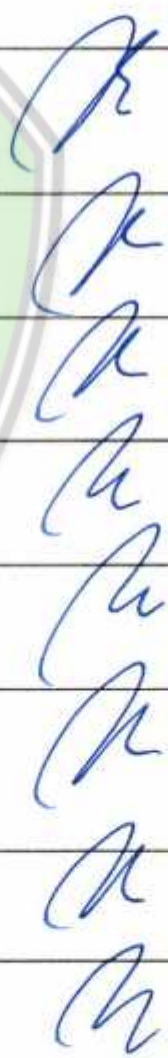
## UJI REFERENSI SKRIPSI

### PROGRAM SARJANA FAKULTAS EKONOMI UBHARA JAYA

Nama : Arka Cipta Satrya Utama  
NPM : 201510315078  
Program Studi : Akuntansi  
Judul Skripsi : Pengaruh Loan to Deposit Ratio (LDR) dan Capital Adequacy Ratio (CAR) terhadap Return On Asset (ROA)

| BAB I  |  |   |
|--------|--|---|
| No     | Nama Belakang Penulis, Inisial Nama Depan (Tahun publikasi). Judul Buku. Nama Kota: Penerbit   | Paraf Pembimbing  |
| 1      | Hery, (2015) <i>Analisis laporan Keuangan</i> . Yogyakarta: Center for Academic Publishing service   |   |
| 2      | Kasmir, 2014 <i>Analisis Laporan Keuangan</i> , Edisi Keenam, Jakarta: PT. Raja Grafindo Persada   |  |
| BAB II |  |   |
| No     | Nama Belakang Penulis, Inisial Nama Depan (Tahun publikasi). Judul Buku. Nama Kota: Penerbit   | Paraf Pembimbing  |
| 1      | Frianto. 2012 <i>Manajemen dana dan Kesehatan Bank</i> . Cetakan Pertama. Jakarta: Rineka Cipta. Ketujuh, Jakarta: PT. Raja Grafindo Persada |  |
| 2      | Fahmi, Irham. (2012). <i>Analisis Laporan Keuangan</i> . Cetakan ke-2. Bandung :Alfabeta.  |  |
| 3      | Kasmir, 2014 <i>Analisis Laporan Keuangan</i> , Edisi Pertama, Cetakan Pandai,   |  |
| 4      | Kasmir, 2014 <i>Manajemen perbankan</i> , Edisi Revisi, Jakarta: PT. Raja Grafindo Persada   |  |

|   |  |   |
|---|--|---|
| 5 | Sujarweni, V.Wiratna 2017. " <i>Analisis Laporan Keuangan</i> ". Yogyakarta : Pustaka Baru Press.        |  |
| 6 | Sugiyono , (2013). <i>Metodologi Penelitian Kuantitatif, kuantitatif dan R&amp;D</i> . Bandung:Alfabeta. |   |
| 7 | Darmawi, Herman 2011. <i>Manajemen Perbankan</i> . Jakarta: Bumi Aksara.                                 |   |

| BAB III |   |  |
|---------|---|--|
| No      | Nama Belakang Penulis, Inisial Nama Depan (Tahun publikasi). Judul Buku. Nama Kota: Penerbit  | Paraf Pembimbing   |
| 1       | Sujarweni, V. Wiratna. 2014. <i>Metode Penelitian: Lengkap, Praktis, dan Mudah Dipahami</i> . Yogyakarta: Pustaka Baru Press.                                 |  |
| 2       | Sugiyono. (2016). <i>Metode Penelitian Kuantitatif, Kualitatif dan R&amp;D</i> . Bandung: PT Alfabet.   |  |
| 3       | Sujarweni, V.Wiratna. 2015. " <i>Metode Penelitian Bisnis &amp; Ekonomi</i> ". Yogyakarta :PustakaBaru Press.   |  |
| 4       | Amos Neolaka (2014). <i>Metode Penelitian dan Statistik</i> . Bandung.Remaja Rosdakarya.  |  |
| 5       | Priyatno, D. (2016). <i>Belajar Alat Analisis data dan cara Pengolahaannya dengan SPSS</i> . Yogyakarta.: Gava Media.   |  |
| 6       | Kurniawan, Albert. (2014). <i>Metode Riset untuk Ekonomi dan Bisnis: Teori, Konsep, dan Praktik Penelitian Bisnis (Dilengkapi Perhitungan Pengolahan Data</i> |  |
| 7       | Siregar Sofyan. 2014. <i>Statistik Parametrik Untuk Penelitian Kuantitatif</i> . Jakarta: Bumi Aksara,2014  |  |
| 8       | Sujarweni, V.Wiratna. 2015. " <i>Metode Penelitian Bisnis &amp; Ekonomi</i> ". Yogyakarta :PustakaBaru Press.   |  |

Bekasi, Juni 2019

Pembimbing



Dr. Wastam Wahyu Hidayat, SE., MM

Pembimbing

*\*) Identitas buku/karya ilmiah ditulis seperti membuat daftar pustaka*

Contoh:

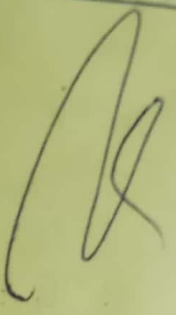
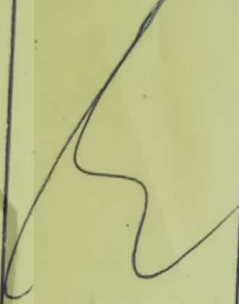
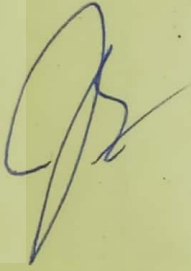

R. Santoso Brotodiharjo. 1993. *Pengantar Ilmu Hukum Pajak*. Edisi 3. Bandung: Penerbit Eresco



Judul Skripsi : Pengaruh Loan to Deposit Ratio (LDR) dan Capital Adequacy Ratio (CAR) terhadap Return on Asset (ROA)

Tanggal Pendaftaran Proposal : .....

| No. | Tanggal Konsultasi | Deskripsi Bimbingan    | Paraf Pembimbing  |
|-----|--------------------|------------------------|---|
|     | 25/02 2019         | Revisi Judul dan Bab 1 |    |
|     | 01/03 2019         | Bab 2 dan Bab 3        |  |
|     | 25/03 2019         | Konsultasi Judul       |  |

| No. | Tanggal Konsultasi | Deskripsi Bimbingan           | Paraf Pembimbing  |
|-----|--------------------|-------------------------------|---|
|     | 15/04 2019         | Konsultasi Bab 4              |    |
|     | 22/05 2019         | Revisi Bab 4                  |   |
|     | 07/06 2019         | Revisi Penulisan Bab 3, 4, 5  |  |
|     | 30/06 2019         | Uji Progress<br>Uji Referensi |  |

| No. | Tanggal Konsultasi | Deskripsi Bimbingan | Paraf Pembimbing  |
|-----|--------------------|---------------------|---|
|     | 02/07 2019         | All                 |  |
|     |                    |                     |   |
|     |                    |                     |   |
|     |                    |                     |   |



## DAFTAR RIWAYAT HIDUP



### Data Pribadi

Nama : Arka Cipta Satrya Utama  
Tempat, Tanggal Lahir : Bekasi, 29 Juli 1997  
Jenis Kelamin : Laki-Laki  
Kewarganegaraan : Indonesia  
Status : Belum Menikah  
Agama : Islam  
Alamat : Mutiara Gading Timur G6/12A RT 006 RW 033, Mustika Jaya Kota Bekasi  
No. Handphone : 081318166178  
Alamat Email : [arkasatrya@gmail.com](mailto:arkasatrya@gmail.com)



1. SD Negeri Mustika Jaya VII Bekasi 2009 Berijazah
2. SMP Negeri 26 Bekasi 2012 Berijazah
3. SMA Negeri 9 Bekasi 2015 Berijazah

Demikian Daftar Riwayat Hidup ini saya buat dengan sebenar-benarnya.

Hormat Saya,

(Arka Cipta Satrya Utama)



perhitungan *Return On Asset (ROA)* perbankan periode 2015-2017

| Kode Bank | Tahun | Laba Bersih     | Total Aset         | ROA    |
|-----------|-------|-----------------|--------------------|--------|
| AGRS      | 2015  | 3,907           | 4,217,368          | 0.09%  |
|           | 2016  | 3,289           | 4,059,950          | 0.08%  |
|           | 2017  | -8,139          | 3,892,516          | -0.21% |
| ARTO      | 2015  | -309,696,935    | 745,646,957,063    | -0.04% |
|           | 2016  | -33,330,565,159 | 774,779,064,971    | -4.30% |
|           | 2017  | -8,737,359,983  | 837,226,943,492    | -1.04% |
| BACA      | 2015  | 90,823          | 12,159,197         | 0.75%  |
|           | 2016  | 93,457          | 14,207,414         | 0.66%  |
|           | 2017  | 86,140          | 16,249,473         | 0.53%  |
| BBHI      | 2015  | -40,240         | 2,079,034          | -1.94% |
|           | 2016  | 7,087,033       | 2,058,463,040      | 0.34%  |
|           | 2017  | 10,362,325,458  | 2,458,823,912,630  | 0.42%  |
| BBKP      | 2015  | 964,307         | 94,366,502         | 1.02%  |
|           | 2016  | 176,490         | 102,778,070        | 0.17%  |
|           | 2017  | 135,901         | 106,442,999        | 0.13%  |
| BBMD      | 2015  | 240,771,963,945 | 9,409,596,959,532  | 2.56%  |
|           | 2016  | 250,534,067,664 | 10,587,950,826,941 | 2.37%  |
|           | 2017  | 319,063,296,748 | 11,818,097,657,208 | 2.70%  |
| MEGA      | 2015  | 1,052,771       | 68,225,170         | 1.54%  |
|           | 2016  | 1,158,000       | 70,531,682         | 1.64%  |

|             |      |                |                   |       |
|-------------|------|----------------|-------------------|-------|
|             | 2017 | 1,300,043      | 82,297,010        | 1.58% |
| <b>BBRI</b> | 2015 | 24,226,601     | 878,426,312       | 2.76% |
|             | 2016 | 26,227,991     | 1,003,644,426     | 2.61% |
|             | 2017 | 29,044,334     | 1,126,248,442     | 2.58% |
| <b>BBTN</b> | 2015 | 1,850,907      | 171,807,592       | 1.08% |
|             | 2016 | 2,618,905      | 214,168,479       | 1.22% |
|             | 2017 | 3,027,466      | 261,365,267       | 1.16% |
| <b>BBYB</b> | 2015 | 24,870,949     | 3,417,884,043     | 0.73% |
|             | 2016 | 67,987,148,832 | 4,134,764,164,784 | 1.64% |
|             | 2017 | 14,420,412,639 | 5,004,795,018,159 | 0.29% |
| <b>BBNI</b> | 2015 | 9,140,532      | 508,595,288       | 1.80% |
|             | 2016 | 11,410,196     | 603,031,880       | 1.89% |
|             | 2017 | 13,770,592     | 709,330,084       | 1.94% |

perhitungan *Loan to Deposit Ratio* (LDR) perbankan periode 2015-2017

| Kode Bank | Tahun | Kredit     | Dana Pihak Ketiga | LDR     |
|-----------|-------|------------|-------------------|---------|
| AGRS      | 2015  | 2,745,252  | 3,494,487         | 78.56%  |
|           | 2016  | 2,875,315  | 3,419,553         | 84.08%  |
|           | 2017  | 2,753,030  | 3,284,755         | 83.81%  |
| ARTO      | 2015  | 467,853    | 563,442           | 83.03%  |
|           | 2016  | 469,134    | 522,751           | 89.74%  |
|           | 2017  | 487,736    | 698,176           | 69.86%  |
| BACA      | 2015  | 3,743,319  | 5,593,147         | 66.93%  |
|           | 2016  | 4,737,817  | 8,112,281         | 58.40%  |
|           | 2017  | 7,140,797  | 14,109,109        | 50.61%  |
| BBHI      | 2015  | 1,043,042  | 1,331,421         | 78.34%  |
|           | 2016  | 1,398,464  | 1,568,478         | 89.16%  |
|           | 2017  | 1,739,097  | 1,742,732         | 99.79%  |
| BBKP      | 2015  | 60,864,840 | 45,410,796        | 134.03% |
|           | 2016  | 68,340,059 | 52,128,821        | 131.10% |
|           | 2017  | 70,479,820 | 50,497,578        | 139.57% |
| BBMD      | 2015  | 7,110,427  | 6,998,086         | 101.61% |
|           | 2016  | 6,288,416  | 7,769,787         | 80.93%  |
|           | 2017  | 6,783,699  | 8,373,301         | 81.02%  |
| MEGA      | 2015  | 31,748,472 | 7,183,830         | 441.94% |
|           | 2016  | 39,478,161 | 43,508,342        | 90.74%  |

|             |      |            |            |         |
|-------------|------|------------|------------|---------|
|             | 2017 | 34,748,506 | 61,282,871 | 56.70%  |
| <b>BBRI</b> | 2015 | 581,095    | 668,995    | 86.86%  |
|             | 2016 | 663,420    | 754,526    | 87.93%  |
|             | 2017 | 739,337    | 841,656    | 87.84%  |
| <b>BBTN</b> | 2015 | 127,732    | 127,709    | 100.02% |
|             | 2016 | 150,221    | 144,955    | 103.63% |
|             | 2017 | 181,002    | 173,717    | 104.19% |
| <b>BBYB</b> | 2015 | 2,638,006  | 2,965,625  | 88.95%  |
|             | 2016 | 2,006,304  | 2,330,117  | 86.10%  |
|             | 2017 | 1,517,507  | 1,954,807  | 77.63%  |
| <b>BBNI</b> | 2015 | 314,066    | 370,421    | 84.79%  |
|             | 2016 | 376,594    | 435,545    | 86.47%  |
|             | 2017 | 217,880    | 3,558,461  | 6.12%   |

perhitungan *Capital Adequacy Ratio* (CAR) perbankan periode

2015-2017

| Kode Bank | Tahun | Modal      | ATMR       | CAR    |
|-----------|-------|------------|------------|--------|
| AGRS      | 2015  | 526,583    | 8,828,063  | 5.96%  |
|           | 2016  | 555,594    | 9,513,461  | 5.84%  |
|           | 2017  | 527,654    | 8,831,235  | 5.97%  |
| ARTO      | 2015  | 108,028    | 563,934    | 19.16% |
|           | 2016  | 144,389    | 631,841    | 22.85% |
|           | 2017  | 139,277    | 661,863    | 21.04% |
| BACA      | 2015  | 1,261,074  | 7,124,329  | 17.70% |
|           | 2016  | 1,665,147  | 8,057,074  | 20.67% |
|           | 2017  | 1,968,297  | 8,725,830  | 22.56% |
| BBHI      | 2015  | 345,571    | 1,577,937  | 21.90% |
|           | 2016  | 349,574    | 1,609,011  | 21.73% |
|           | 2017  | 400,984    | 2,045,654  | 19.60% |
| BBKP      | 2015  | 8,384,416  | 61,814,951 | 13.56% |
|           | 2016  | 7,346,896  | 65,341,348 | 11.24% |
|           | 2017  | 7,796,746  | 74,090,068 | 10.52% |
| BBMD      | 2015  | 2,283,886  | 8,081,068  | 28.26% |
|           | 2016  | 2,724,182  | 7,756,998  | 35.12% |
|           | 2017  | 3,020,062  | 8,577,334  | 35.21% |
| MEGA      | 2015  | 10,546,487 | 44,993,522 | 23.44% |
|           | 2016  | 11,105,759 | 41,517,371 | 26.75% |

|             |      |             |             |        |
|-------------|------|-------------|-------------|--------|
|             | 2017 | 12,376,997  | 50,078,818  | 24.72% |
| <b>BBRI</b> | 2015 | 110,580,617 | 560,078,660 | 19.74% |
|             | 2016 | 142,910,432 | 648,968,643 | 22.02% |
|             | 2017 | 161,751,939 | 732,799,063 | 22.07% |
| <b>BBTN</b> | 2015 | 13,893,026  | 81,882,087  | 16.97% |
|             | 2016 | 19,811,154  | 99,431,853  | 19.92% |
|             | 2017 | 22,503,427  | 117,092,266 | 19.22% |
| <b>BBYB</b> | 2015 | 332,931     | 2,119,931   | 15.70% |
|             | 2016 | 562,049     | 2,628,254   | 21.38% |
|             | 2017 | 575,755     | 3,166,961   | 18.18% |
| <b>BBNI</b> | 2015 | 73,799      | 378,564,646 | 0.02%  |
|             | 2016 | 84,279      | 435,353,579 | 0.02%  |
|             | 2017 | 95,307      | 514,476,829 | 0.02%  |