

DAFTAR SINGKATAN

AJB	: Asuransi Jiwa Bersama	11
API	: Arsitektur Perbankan Indonesia	13
ATMR	: Aktiva Tertimbang Menurut Risiko	35
Bapepam	: Badan Pengawas Pasar Modal	11
BBP	: PT Bank Bumiputera Tbk	54
BCA	: Bank Central Asia	23
BCBS	: <i>Basel Committee on Banking Supervision</i>	1
BI	: Bank Indonesia	6
BIS	: <i>Bank for International Settlements</i>	28
BPPN	: Badan Pengawas Perbankan Nasional	2
BPR	: Bank Perkreditan Rakyat	29
CAR	: <i>Capital Adequacy Ratio</i>	1
DPK	: Dana Pihak Ketiga	5
GCG	: <i>Good Corporate Governance</i>	15
IER	: <i>Interest Expense Ratio</i>	44
IFAC	: <i>International Federation of Accountants</i>	17
KLBI	: Kredit Likuiditas Bank Indonesia	47
KPMM	: Ketentuan Penyediaan Modal Minimum	35
KPR	: Kredit Pemilikan Rumah	41
LC	: <i>Letter of Credit</i>	6
LDR	: <i>Loan to Deposit Ratio</i>	47

LLR	: <i>Loan Loss Ratio</i>	44
NIER	: <i>Non Interest Expense Ratio</i>	44
NIM	: <i>Net Interest Margin</i>	46
NPL	: <i>Non Performing Loans</i>	2
ROA	: <i>Return On Assets</i>	7
ROE	: <i>Return On Equity</i>	6
RUPSLB	: <i>Rapat Umum Pemegang Saham Luar Biasa</i>	14
SOP	: <i>Standard Operation Procedure</i>	18
TR	: <i>Tax Ratio</i>	44
UMKM	: <i>Usaha Mikro Kecil dan Menengah</i>	14