

## STATEMENT OF ORIGINALITY

The undersigned below:

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Do herewith declare that the material contained in my thesis entitled:

“THE INFLUENCE OF CAPITAL ADEQUACY RATIO, LOAN TO DEPOSIT RATIO, AND BI RATE ON NON-PERFORMING LOAN (A Case Study in Indonesia Go Public Bank Period 2012-2016)” is purely my own work and it's under the guidance and advice of my faculty supervisor Mr. Janfry Sihite. The work contained in this thesis has not been previously submitted for a degree or any other higher education institution. And for the quotation then I will include the credit of the owner and the source in accordance with applicable provisions. I am willing to be sanctioned if the Thesis proven to commit plagiarism.

Thus I convey this statement letter was made with sincerity.

Tangerang, January, 16<sup>th</sup> 2018



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