LAMPIRAN

Lampiran 1. Rekapitulasi Laporan Keuangan Bank Mantap

REKAP LAPORAN KEUANGAN TRIWULAN BANK MANDIRI TASPEN TAHUN 2020-2024												
Tahun	Triwulan	Aset Lancar	Kewajiban Lancar	Kas	Setara Kas	Pendapatan	Laba Bersih	Total Aset	Ekuitas Pemilik	Total Investasi	Total Loans	Total Deposit
2020	Q1	Rp 3,578,000	Rp 21,578,000	Rp 92,326	Rp 3,578,494	Rp 795,320.000	Rp 134,000	Rp 28,476,000	Rp 2,641,000	Rp 22,780,800	Rp 21,786,130	Rp 47,207,930
	Q2	Rp 3,869,000	Rp 23,302,000	Rp 86,323	Rp 3,684,386	Rp 1,620,343.000	Rp 209,000	Rp 30,743,000	Rp 2,731,000	Rp 24,594,400	Rp 22,884,320	Rp 50,209,720
	Q3	Rp 5,079,000	Rp 25,676,000	Rp 86,504	Rp 5,078,538	Rp 2,500,886.000	Rp 325,000	Rp 32,618,000	Rp 2,859,000	Rp 26,094,400	Rp 24,184,709	Rp 53,138,109
	Q4	Rp 5,863,000	Rp 27,581,000	Rp 75,974	Rp 5,862,760	Rp 3,440,612.000	Rp 429,000	Rp 35,100,000	Rp 3,470,000	Rp 28,080,000	Rp 25,662,416	Rp 57,212,416
2021	Q1	Rp 2,289,000	Rp 30,023,000	Rp 89,259	Rp 2,288,729	Rp 979,789.000	Rp 171,000	Rp 37,996,000	Rp 3,616,000	Rp 30,396,800	Rp 27,526,560	Rp 61,539,360
	Q2	Rp 5,110,000	Rp 30,627,000	Rp 104,563	Rp 5,110,445	Rp 2,027,331.000	Rp 311,000	Rp 41,530,000	Rp 3,773,000	Rp 33,224,000	Rp 29,220,584	Rp 66,217,584
	Q3	Rp 2,142,000	Rp 33,247,000	Rp 106,144	Rp 2,141,730	Rp 3,144,439.000	Rp 467,000	Rp 43,777,000	Rp 3,868,000	Rp 35,021,600	Rp 30,634,065	Rp 69,523,665
	Q4	Rp 1,573,000	Rp 34,128,000	Rp 101,571	Rp 4,317,112	Rp 1,572,825.000	Rp 646,000	Rp 45,542,000	Rp 4,028,000	Rp 36,433,600	Rp 31,351,083	Rp 71,812,683
2022	Q1	Rp 2,255,000	Rp 34,468,000	Rp 104,867	Rp 2,255,042	Rp 1,198,312.000	Rp 355,000	Rp 46,536,000	Rp 4,345,000	Rp 37,228,800	Rp 32,460,679	Rp 74,034,479
	Q2	Rp 5,252,000	Rp 35,383,000	Rp 123,603	Rp 5,251,603	Rp 24,426,490.000	Rp 615,000	Rp 49,546,000	Rp 4,450,000	Rp 39,636,800	Rp 33,702,277	Rp 77,789,077
	Q3	Rp 3,512,000	Rp 36,870,000	Rp 111,818	Rp 3,511,655	Rp 3,699,488.000	Rp 905,000	Rp 50,069,000	Rp 4,732,000	Rp 40,055,200	Rp 35,347,141	Rp 80,134,341
	Q4	Rp 4,778,000	Rp 40,764,000	Rp 118,780	Rp 4,777,509	Rp 5,019,023.000	Rp 1,206,000	Rp 53,915,000	Rp 5,084,000	Rp 43,132,000	Rp 36,910,969	Rp 85,126,969
2023	Q1	Rp 4,690,000	Rp 40,837,000	Rp 120,378	Rp 4,690,479	Rp 1,392,749.000	Rp 441,000	Rp 54,618,000	Rp 5,550,000	Rp 43,694,400	Rp 37,829,197	Rp 87,073,597
	Q2	Rp 4,393,000	Rp 41,832,000	Rp 102,402	Rp 4,393,058	Rp 2,786,981.000	Rp 756,000	Rp 56,334,000	Rp 5,801,000	Rp 45,067,200	Rp 38,584,566	Rp 89,452,766
	Q3	Rp 4,352,000	Rp 43,002,000	Rp 106,846	Rp 4,352,089	Rp 4,217,316.000	Rp 1,129,000	Rp 58,556,000	Rp 6,087,000	Rp 46,844,800	Rp 40,219,355	Rp 93,151,155
	Q4	Rp 3,893,000	Rp 44,977,000	Rp 115,187	Rp 3,892,534	Rp 5,691,785.000	Rp 1,409,000	Rp 60,542,000	Rp 6,416,000	Rp 48,433,600	Rp 41,350,787	Rp 96,200,387
2024	Q1	Rp 4,592,000	Rp 45,775,000	Rp 125,094	Rp 4,592,490	Rp 1,496,157.000	Rp 485,000	Rp 63,657,000	Rp 6,885,000	Rp 50,925,600	Rp 42,585,756	Rp 100,396,356
	Q2	Rp 5,219,000	Rp 45,383,000	Rp 116,329	Rp 5,218,855	Rp 3,025,644.000	Rp 860,000	Rp 62,248,000	Rp 7,193,000	Rp 49,798,400	Rp 43,595,704	Rp 100,587,104
	Q3	Rp 4,436,000	Rp 47,002,000	Rp 135,069	Rp 4,436,155	Rp 4,592,451.000	Rp 1,225,000	Rp 64,489,000	Rp 7,526,000	Rp 51,591,200	Rp 45,016,411	Rp 104,133,611
	Q4	Rp 5,487,000	Rp 48,825,000	Rp 137,382	Rp 548,375	Rp 6,198,332.000	Rp 1,578,000	Rp 66,232,000	Rp 7,788,000	Rp 52,985,600	Rp 46,261,415	Rp 107,035,015

Sumber: Diolah dari Laporan Keuangan Bank Mandiri Taspen 2020-2024

Lampiran 2. Perhitungan Current Ratio Bank Mnadiri Taspen 2020-2024

CURRENT RATIO				
Tahun	**Triwulan**	**Aset Lancar**	**Kewajiban Lancar**	**%**
2020	Q1	Rp 3,578,000	Rp 21,578,000	0.17
	Q2	Rp 3,869,000	Rp 23,302,000	0.17
	Q3	Rp 5,079,000	Rp 25,676,000	0.20
	Q4	Rp 5,863,000	Rp 27,581,000	0.21
2021	Q1	Rp 2,289,000	Rp 30,023,000	0.08
	Q2	Rp 5,110,000	Rp 30,627,000	0.17
	Q3	Rp 2,142,000	Rp 33,247,000	0.06
	Q4	Rp 1,573,000	Rp 34,128,000	0.05
2022	Q1	Rp 2,255,000	Rp 34,468,000	0.07
	Q2	Rp 5,252,000	Rp 35,383,000	0.15
	Q3	Rp 3,512,000	Rp 36,870,000	0.10
	Q4	Rp 4,778,000	Rp 40,764,000	0.12
2023	Q1	Rp 4,690,000	Rp 40,837,000	0.11
	Q2	Rp 4,393,000	Rp 41,832,000	0.11
	Q3	Rp 4,352,000	Rp 43,002,000	0.10
	Q4	Rp 3,893,000	Rp 44,977,000	0.09
2024	Q1	Rp 4,592,000	Rp 45,775,000	0.10
	Q2	Rp 5,219,000	Rp 45,383,000	0.11
	Q3	Rp 4,436,000	Rp 47,002,000	0.09
	Q4	Rp 5,487,000	Rp 48,825,000	0.11

Sumber:, Data diolah, 2025

Lampiran 3. Perhitungan Cash Ratio Bank Mandiri Taspen 2020-2024

CASH RATIO					
Tahun	**Triwulan**	**Kas**	**Setara Kas**	**Kewajiban Lancar**	**Cash Ratio**
2020	Q1	Rp 92,326	Rp 3,578,494	Rp 21,578,000	0.17
	Q2	Rp 86,323	Rp 3,684,386	Rp 23,302,000	0.16
	Q3	Rp 86,504	Rp 5,078,538	Rp 25,676,000	0.20
	Q4	Rp 75,974	Rp 5,862,760	Rp 27,581,000	0.22
2021	Q1	Rp 89,259	Rp 2,288,729	Rp 30,023,000	0.08
	Q2	Rp 104,563	Rp 5,110,445	Rp 30,627,000	0.17
	Q3	Rp 106,144	Rp 2,141,730	Rp 33,247,000	0.07
	Q4	Rp 101,571	Rp 4,317,112	Rp 34,128,000	0.13
2022	Q1	Rp 104,867	Rp 2,255,042	Rp 34,468,000	0.07
	Q2	Rp 123,603	Rp 5,251,603	Rp 35,383,000	0.15
	Q3	Rp 111,818	Rp 3,511,655	Rp 36,870,000	0.10
	Q4	Rp 118,780	Rp 4,777,509	Rp 40,764,000	0.12
2023	Q1	Rp 120,378	Rp 4,690,479	Rp 40,837,000	0.12
	Q2	Rp 102,402	Rp 4,393,058	Rp 41,832,000	0.11
	Q3	Rp 106,846	Rp 4,352,089	Rp 43,002,000	0.10
	Q4	Rp 115,187	Rp 3,892,534	Rp 44,977,000	0.09
2024	Q1	Rp 125,094	Rp 4,592,490	Rp 45,775,000	0.10
	Q2	Rp 116,329	Rp 5,218,855	Rp 45,383,000	0.12
	Q3	Rp 135,069	Rp 4,436,155	Rp 47,002,000	0.10
	Q4	Rp 137,382	Rp 548,375	Rp 48,825,000	0.01

Sumber: Data diolah, 2025

Lampiran 4. Perhitungan Loan to Deposit Ratio

Loan to Deposit Ratio				
Tahun	**Triwulan**	**Total Loans**	**Total deposit**	**%**
2020	Q1	21,786,130	21,577,691	1.01
	Q2	22,884,320	23,302,297	0.98
	Q3	24,184,709	25,676,440	0.94
	Q4	25,662,416	27,581,288	0.93
2021	Q1	27,526,560	30,023,068	0.92
	Q2	29,220,584	30,627,072	0.95
	Q3	30,634,065	33,246,746	0.92
	Q4	31,351,083	34,127,886	0.92
2022	Q1	32,460,679	34,467,881	0.94
	Q2	33,702,277	35,383,178	0.95
	Q3	35,347,141	36,870,364	0.96
	Q4	36,910,969	40,664,296	0.91
2023	Q1	37,829,197	40,837,471	0.93
	Q2	38,584,566	41,832,019	0.92
	Q3	40,219,355	43,001,712	0.94
	Q4	41,350,787	44,976,616	0.92
2024	Q1	42,585,756	45,775,459	0.93
	Q2	43,595,704	45,382,957	0.96
	Q3	45,016,411	47,002,458	0.96
	Q4	46,261,415	48,824,547	0.95

Sumber: Data diolah,2025

Lampiran 5.PerhitunganCash Turnover

CASH TURNOVER								
Tahun	**Triwulan**	**Pendapatan**		**Kas**		**Setara Kas**		**CASH TURNOVER**
2020	Q1	Rp	795,320	Rp	92,326	Rp	3,578,494	0.22
	Q2	Rp	1,620,343	Rp	86,323	Rp	3,684,386	0.43
	Q3	Rp	2,500,886	Rp	86,504	Rp	5,078,538	0.48
	Q4	Rp	3,440,612	Rp	75,974	Rp	5,862,760	0.58
2021	Q1	Rp	979,789	Rp	89,259	Rp	2,288,729	0.41
	Q2	Rp	2,027,331	Rp	104,563	Rp	5,110,445	0.39
	Q3	Rp	3,144,439	Rp	106,144	Rp	2,141,730	1.40
	Q4	Rp	1,572,825	Rp	101,571	Rp	4,317,112	0.36
2022	Q1	Rp	1,198,312	Rp	104,867	Rp	2,255,042	0.51
	Q2	Rp	24,426,490	Rp	123,603	Rp	5,251,603	4.54
	Q3	Rp	3,699,488	Rp	111,818	Rp	3,511,655	1.02
	Q4	Rp	5,019,023	Rp	118,780	Rp	4,777,509	1.03
2023	Q1	Rp	1,392,749	Rp	120,378	Rp	4,690,479	0.29
	Q2	Rp	2,786,981	Rp	102,402	Rp	4,393,058	0.62
	Q3	Rp	4,217,316	Rp	106,846	Rp	4,352,089	0.95
	Q4	Rp	5,691,785	Rp	115,187	Rp	3,892,534	1.42
2024	Q1	Rp	1,496,157	Rp	125,094	Rp	4,592,490	0.32
	Q2	Rp	3,025,644	Rp	116,329	Rp	5,218,855	0.57
	Q3	Rp	4,592,451	Rp	135,069	Rp	4,436,155	1.00
	Q4	Rp	6,198,332	Rp	137,382	Rp	548,375	9.04

Sumber: Data diolah,2025

Lampiran 6. Perhitungan Return on Equity

RETURN ON EQUITY				
Tahun	**Triwulan**	**Laba Bersih**	**Ekuitas Pemilik**	**ROE**
2020	Q1	134,000	2,641,000	20,93
	Q2	209,000	2,731,000	7,66
	Q3	325,000	2,859,000	16,59
	Q4	429,000	3,470,000	16,43
2021	Q1	171,000	3,616,000	20,40
	Q2	311,000	3,773,000	18,03
	Q3	467,000	3,868,000	17,47
	Q4	646,000	4,028,000	17,74
2022	Q1	355,000	4,345,000	34,71
	Q2	615,000	4,450,000	29,55
	Q3	905,000	4,732,000	28,31
	Q4	1,206,000	5,084,000	27,55
2023	Q1	441,000	5,550,000	29,03
	Q2	756,000	5,801,000	28,53
	Q3	1,129,000	6,087,000	27,64
	Q4	1,409,000	6,416,000	25,23
2024	Q1	485,000	6,885,000	26,55
	Q2	860,000	7,193,000	24,91
	Q3	1,225,000	7,526,000	23,86
	Q4	1,578,000	7,788,000	22,89

Sumber: Data diolah,2025

Lampiran 7. Perhitungan Return on Invesment

RETURN ON INVESMENT (ROI)				
Tahun	Triwulan	Laba Bersih	Total Investasi	ROI
2020	Q1	Rp 134,000	Rp 22,780,800	0.01
	Q2	Rp 209,000	Rp 24,594,400	0.01
	Q3	Rp 325,000	Rp 26,094,400	0.01
	Q4	Rp 429,000	Rp 28,080,000	0.02
2021	Q1	Rp 171,000	Rp 30,396,800	0.01
	Q2	Rp 311,000	Rp 33,224,000	0.01
	Q3	Rp 467,000	Rp 35,021,600	0.01
	Q4	Rp 646,000	Rp 36,433,600	0.02
2022	Q1	Rp 355,000	Rp 37,228,800	0.01
	Q2	Rp 615,000	Rp 39,636,800	0.02
	Q3	Rp 905,000	Rp 40,055,200	0.02
	Q4	Rp 1,206,000	Rp 43,132,000	0.03
2023	Q1	Rp 441,000	Rp 43,694,400	0.01
	Q2	Rp 756,000	Rp 45,067,200	0.02
	Q3	Rp 1,129,000	Rp 46,844,800	0.02
	Q4	Rp 1,409,000	Rp 48,433,600	0.03
2024	Q1	Rp 485,000	Rp 50,925,600	0.01
	Q2	Rp 860,000	Rp 49,798,400	0.02
	Q3	Rp 1,225,000	Rp 51,591,200	0.02
	Q4	Rp 1,578,000	Rp 52,985,600	0.03

Sumber: Data diolah,2025

Lampiran 8. Perhitungan Net Profit Margin

NET PROFIT MARGIN (NPM)				
Tahun	**Triwulan**	**Laba Bersih**	**Pendapatan**	**NPM**
2020	Q1	Rp 134,000	Rp 795,320	0.17
	Q2	Rp 209,000	Rp 1,620,343	0.13
	Q3	Rp 325,000	Rp 2,500,886	0.13
	Q4	Rp 429,000	Rp 3,440,612	0.12
2021	Q1	Rp 171,000	Rp 979,789	0.17
	Q2	Rp 311,000	Rp 2,027,331	0.15
	Q3	Rp 467,000	Rp 3,144,439	0.15
	Q4	Rp 646,000	Rp 1,572,825	0.41
2022	Q1	Rp 355,000	Rp 1,198,312	0.30
	Q2	Rp 615,000	Rp 24,426,490	0.03
	Q3	Rp 905,000	Rp 3,699,488	0.24
	Q4	Rp 1,206,000	Rp 5,019,023	0.24
2023	Q1	Rp 441,000	Rp 1,392,749	0.32
	Q2	Rp 756,000	Rp 2,786,981	0.27
	Q3	Rp 1,129,000	Rp 4,217,316	0.27
	Q4	Rp 1,409,000	Rp 5,691,785	0.25
2024	Q1	Rp 485,000	Rp 1,496,157	0.32
	Q2	Rp 860,000	Rp 3,025,644	0.28
	Q3	Rp 1,225,000	Rp 4,592,451	0.27
	Q4	Rp 1,578,000	Rp 6,198,332	0.25

Sumber: Data diolah, 2025

Lampiran 9.Perhitungan Return on Asset

RETURN ON ASSET						
Tahun	**Triwulan**	**Laba Bersih**		**Total Aset**		**ROA**
2020	Q1	Rp	134,000	Rp	28,476,000	2,68
	Q2	Rp	209,000	Rp	30,743,000	0,68
	Q3	Rp	325,000	Rp	32,618,000	2,05
	Q4	Rp	429,000	Rp	35,100,000	1,84
2021	Q1	Rp	171,000	Rp	37,996,000	2,70
	Q2	Rp	311,000	Rp	41,530,000	2,43
	Q3	Rp	467,000	Rp	43,777,000	2,36
	Q4	Rp	646,000	Rp	45,542,000	2,04
2022	Q1	Rp	355,000	Rp	46,536,000	4,66
	Q2	Rp	615,000	Rp	49,546,000	3,75
	Q3	Rp	905,000	Rp	50,069,000	3,54
	Q4	Rp	1,206,000	Rp	53,915,000	3,21
2023	Q1	Rp	441,000	Rp	54,618,000	3,71
	Q2	Rp	756,000	Rp	56,334,000	3,74
	Q3	Rp	1,129,000	Rp	58,556,000	3,58
	Q4	Rp	1,409,000	Rp	60,542,000	3,27
2024	Q1	Rp	485,000	Rp	63,657,000	3,63
	Q2	Rp	860,000	Rp	62,248,000	3,41
	Q3	Rp	1,225,000	Rp	64,489,000	3,27
	Q4	Rp	1,578,000	Rp	66,232,000	3,26

Sumber: Data diolah, 2025

Lampiran 10. Buku Bimbingan Tugas Akhir

KARTU BIMBINGAN TUGAS AKHIR

DOSEN PEMBIMBING I

Nama : ~~Dr. Hesti Widianti, SE., M.Si~~ Laelatul Fitriyani

NIM : 22030055

Program Studi : D III Akuntansi

Judul Tugas Akhir : Analisis Rasio Likuiditas dan Profitabilitas Dalam Menilai Kinerja Keuangan Pada Bank Mandiri Taspen Tahun 2020-2024

Pembimbing I : Dr. Hesti Widianti, SE., M.Si

No	Hari/ Tanggal	Materi Bimbingan	Paraf Pembimbing I/II
1.	Rabu 10/Apr/25	Proposal T.A - ~~Pengajuan propo~~ pembahasan di latar belakang - masalah, di pertajam, bab 2 disesuaikan	
2.	Rabu, 22/Mei/25	Proposal TA - Melengkapi bab 3 - Latar belakang masalah lebih dikembangkan	
3.	Jum'at 6/Juni/25	Proposal TA	
4.	Jum'at 13/Jun/25	Acc Proposal TA	
5.	Kamis, 17/Jul/25	Tugas Akhir - Latar belakang masalah lebih dikembangkan, - Bab 2 lebih banyak referensi	
6.	Jum'at, 18/Jul/25	Tugas Akhir - Sumber² di bab 2 lebih dilengkapi, - Kerangka Berpikir lebih disesuaikan kembali	
7.	Senin, 21/Jul/25	Tugas Akhir - Pembahasan lebih di jelaskan kembali. - Mengganti daftar grafik ke tabel. - Mengembangkan Latar belakang masalah	

KARTU BIMBINGAN TUGAS AKHIR

DOSEN PEMBIMBING II

Nama : Laelatul Fitriyani

NIM : 22030055

Program Studi : D III Akuntansi

Judul Tugas Akhir : Analisis Rasio Likuiditas dan Profitabilitas dalam Menilai Kinerja Keuangan pada Bank Mandiri Taspen Tahun 2020-2024

Pembimbing II : Rini Sri Harjanti, SE., MM., BKP

No	Hari/ Tanggal	Materi Bimbingan	Paraf Pembimbing I/II
1	Rabu 5 /Mar/25	Proposal TA - Pengajuan proposal - Metode penelitian	
2	Rabu 14 /Mei/25	Proposal TA - Penyesuaian bab 1 dan 4 - Penyesuaian kerangka berpikir	
3	Kamis 15 /Mei/ 25	Proposal TA - Perbaikan bab 3	
4	Kamis 24 Jun/25	Tugas Akhir Menambahkan teori, Menambahkan bab 2 tinjauan pustaka yang sesuai, penelitian terdahulu lebih disesuaikan.	
5	Jumat 7 /Jul/25	Tugas Akhir Pembahasan lebih dirinci kembali, Menambahkan tabel grafik,	
6.	Rabu 16 Jul/25	Tugas Akhir - Sumber lebih dilengkapi kembali. - Abstrak disesuaikan kembali.	
7	Senin 21 /Jul/25	Tugas Akhir - Pembahasan lebih disesuaikan lengkap lagi	
8.	21 /Jul/ 25	ACC TA	