LAMPIRAN

Lampiran 1: Visi

158 STRATEGIC MANAGEMENT

This chapter focuses on the concepts and tools needed to evaluate and write business vision and mission statements. It also provides a practical framework for developing and creating effective vision and mission statements. Actual mission statements from large and small organizations and for-profit and nonprofit enterprises are presented and critiqued. The exemplary company examined in the beginning of this chapter, Samsung Electronics, is exemplary in terms of both its vision and mission concepts as well as its strategic management.

We can perhaps best understand vision and mission by focusing on a business when it is first started. In the beginning, a new business is simply a collection of ideas. Starting a new business rests on a set of beliefs that the new organization can offer some product or service to some customers in some geographic area using some type of technology at a profitable price. A new business owner typically believes his or her philosophy of the new enterprise will result in a favorable public image, and the business concept can be effectively communicated to and adopted by important constituencies. When the set of beliefs about a business at its inception is put into writing, the resulting document mirrors the same basic ideas that underlie vision and mission statements. As a business grows, owners or managers find it necessary to revise the founding set of beliefs, but those original ideas usually are reflected in the revised statements of vision and mission.

Vision and mission statements often can be found in the front of annual reports. They often are displayed throughout a firm's premises and are distributed with company information sent to constituencies. The statements are part of numerous internal reports, such as loan requests, supplier agreements, labor relations contracts, business plans, and customer service agreements.

Vision Statements: What Do We Want to Become?

It is especially important for managers and executives in any organization to agree on the basic vision that the firm strives to achieve in the long term. A **vision statement** should answer the basic question, "What do we want to become?" A clear vision provides the foundation for developing a comprehensive mission statement. Many organizations have both a vision and mission

EXEMPLARY COMPANY SHOWCASED

Samsung Electronics Co. Limited (SSNLF)

Headquartered in Suwon, South Korea, Samsung is the world's largest information company. With over 270,000 employees, Samsung has assembly plants and sales networks across 88 countries. A leader amongst smartphone manufacturer, Samsung also leads in the production of electronic components like lithium-ion batteries, semiconductors chips and tablet computers.

Samsung's values and philosophy are provided on the About Us section of the company's website. Samsung's vision statement, posted on their website, states that the company aims to develop innovative technologies and efficient processes to enter new territories, improve people's lives, and continue as a leader in the digital platform. The company's mission statement is called a statement of philosophy. Right beneath the firm's vision and mission on the website, the company's core values are listed and described under five categories: People, Excellence, Change, Integrity, and Co-Prosperity. The website also provides the company's Vision 2020 which reinforces the firm's mission statement. The firm is exemplary in terms of both its vision and mission concepts as well as its strategic management.

Source: Based on company documents.

Lampiran 2: Lima Kekuatan Model Pesaing Porter

process. Special characteristics of a successful CI program include flexibility, usefulness, timeliness, and cross-functional cooperation.

Competitive intelligence is not corporate espionage; after all, 95 percent of the information a company needs to make strategic decisions is available and accessible to the public. Sources of competitive information include trade journals, want ads, newspaper articles, and government filings, as well as customers, suppliers, distributors, competitors themselves, and the Internet. Unethical tactics such as bribery, wiretapping, and computer hacking should never be used to obtain information. All the information a company needs can be collected without resorting to unethical tactics.

Porter's Five-Forces Model

Former chair and CEO of PepsiCo Wayne Calloway said, "Nothing focuses the mind better than the constant sight of a competitor that wants to wipe you off the map." As illustrated in Figure 7-3, **Porter's Five-Forces Model** of competitive analysis is a widely used approach for developing strategies in many industries. The intensity of competition among firms varies widely across industries. Table 7-6 reveals the average gross profit margin and earnings per share (EPS) for firms in different industries. Note the substantial variation among industries. For example, note that industry operating margins range from 4 to 34 percent, whereas industry

FIGURE 7-3
The Five-Forces Model of Competition

TABLE 7-6 Competitiveness Across a Few Industries (2015 data)

	Operating Margin (%)	EPS ($)
Pharmaceutical	13.0	0.61
Telecommunications	14.0	1.25
Fragrances/Cosmetics	12.0	2.23
Banking	34.0	1.58
Bookstores	6.0	0.16
Food Manufacturers	4.0	0.63
Oil and Gas	10.0	2.03
Airlines	10.0	0.09
Machinery/Construction	7.0	0.96
Paper Products	5.0	0.27

Source: Based on company data.

Lampiran 3: *Competitive Profile Matrix* (CPM)

TABLE 3-9 EFE Matrix for a Local 10-Theater Cinema Complex

Key External Factors	Weight	Rating	Weighted Score
Opportunities			
1. Two new neighborhoods developing within 3 miles	0.09	1	0.09
2. TDB University is expanding 6% annually	0.08	4	0.32
3. Major competitor across town recently closed	0.08	3	0.24
4. Demand for going to cinemas growing 10%	0.07	2	0.14
5. Disposable income among citizens up 5% in prior year	0.06	3	0.18
6. Rowan County is growing 8% annually in population	0.05	3	0.15
7. Unemployment rate in county declined to 3.1%	0.03	2	0.06
Threats			
8. Trend toward healthy eating eroding concession sales	0.12	4	0.48
9. Demand for online movies and DVDs growing 10%	0.06	2	0.12
10. Commercial property adjacent to cinemas for sale	0.06	3	0.18
11. TDB University installing an on-campus movie theater	0.04	3	0.12
12. County and city property taxes increasing 25%	0.08	2	0.16
13. Local religious groups object to R-rated movies	0.04	3	0.12
14. Movies rented at local Red Box's up 12%	0.08	2	0.16
15. Movies rented last quarter from Time Warner up 15%	0.06	1	0.06
TOTAL	**1.00**		**2.58**

and avoiding the threats facing the firm. There is definitely room for improvement, though, because the highest total weighted score would be 4.0. As indicated by ratings of 1, this business needs to capitalize more on the "Two new neighborhoods developing [nearby]" opportunity and the "movies rented from … Time Warner" threat. Notice also that there are many percentage-based factors among the group. Be quantitative to the extent possible! Note, too, that the ratings range from 1 to 4 on both the opportunities and threats.

An actual EFE Matrix for the largest U.S. homebuilder, D. R. Horton, is given in Table 3-10. Note that the most important external threat facing the company, as indicated by a weight of 0.10, deals with labor and supplier costs. The key factors are listed in order beginning with the most important (highest weight). Notice how specific the factors are stated—specificity is essential. Also note that following DRH's EFE Matrix, an "author commentary" is given in Table 3-11, providing the rationale for each factor included.

Author commentary on each factor in the D. R. Horton EFE Matrix is given in Table 3-11 to provide insight on the thinking that needs to support not only inclusion of respective factors but also various weights and ratings assigned. Recall that mathematically, 0.04 is 33 percent more important than 0.03, and a rating of 3 is 50 percent higher than a rating of 2. Small judgments are helpful in moving forward toward larger decisions related to deployment of resources and money across regions and products.

The Competitive Profile Matrix

The **Competitive Profile Matrix** (CPM) identifies a firm's major competitors and its particular strengths and weaknesses in relation to a sample firm's strategic position. The weights and total weighted scores in both a CPM and an EFE have the same meaning. However, *critical success factors* in a CPM include both internal and external issues; therefore, the ratings refer to strengths and weaknesses, where 4 = major strength, 3 = minor strength, 2 = minor weakness, and 1 = major weakness. The critical success factors in a CPM are not grouped

Lampiran 4: *SWOT Analysis*

There is another concern, however, that is valid. It holds that the four Ps concept takes the seller's view of the market, not the buyer's view. From the buyer's viewpoint, in this age of customer value and relationships, the four Ps might be better described as the four As:[22]

Four Ps	Four As
Product	Acceptability
Price	Affordability
Place	Accessibility
Promotion	Awareness

Under this more customer-centered framework, *acceptability* is the extent to which the product exceeds customer expectations; *affordability* the extent to which customers are willing and able to pay the product's price; *accessibility* the extent to which customers can readily acquire the product; and *awareness* the extent to which customers are informed about the product's features, persuaded to try it, and reminded to repurchase. The four As relate closely to the traditional four Ps. Product design influences acceptability, price affects affordability, place affects accessibility, and promotion influences awareness. Marketers would do well to think through the four As first and then build the four Ps on that platform.

Author Comment | So far we've focused on the marketing in marketing management. Now, let's turn to the management.

Managing the Marketing Effort and Marketing Return on Investment

Managing the Marketing Effort

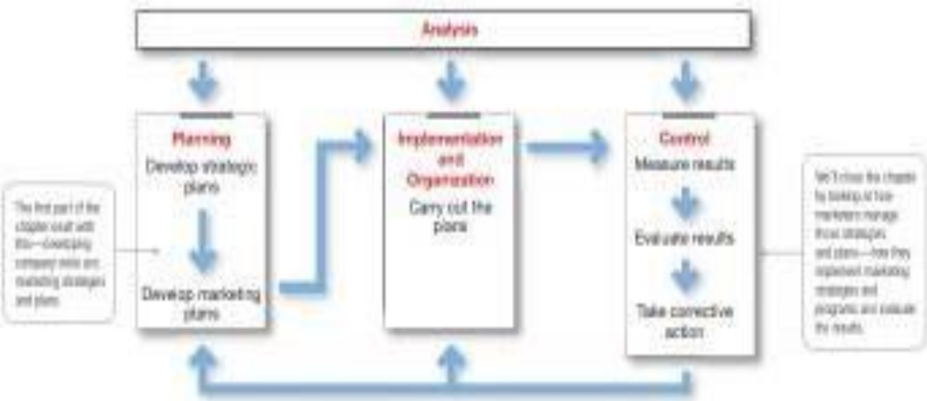
In addition to being good at the *marketing* in marketing management, companies also need to pay attention to the *management*. Managing the marketing process requires the five marketing management functions shown in **Figure 2.6**—*analysis, planning, implementation, organization,* and *control*. The company first develops company-wide strategic plans and then translates them into marketing and other plans for each division, product, and brand. Through implementation and organization, the company turns the plans into actions. Control consists of measuring and evaluating the results of marketing activities and taking corrective action where needed. Finally, marketing analysis provides the information and evaluations needed for all the other marketing activities.

SWOT analysis
An overall evaluation of the company's strengths (S), weaknesses (W), opportunities (O), and threats (T).

Marketing Analysis

Managing the marketing function begins with a complete analysis of the company's situation. The marketer should conduct a **SWOT analysis** (pronounced "swot" analysis), by

FIGURE | 2.6
Managing Marketing: Analysis, Planning, Implementation, and Control



Lampiran 5: Produk dan Jasa

OBJECTIVES OUTLINE

OBJECTIVE 8-1	Define *product* and describe the major classifications of products and services. What Is a Product? *(pp 244–249)*
OBJECTIVE 8-2	Describe the decisions companies make regarding their individual products and services, product lines, and product mixes. Product and Service Decisions *(pp 249–257)*
OBJECTIVE 8-3	Identify the four characteristics that affect the marketing of services and the additional marketing considerations that services require. Services Marketing *(pp 258–264)*
OBJECTIVE 8-4	Discuss branding strategy—the decisions companies make in building and managing their brands. Branding Strategy: Building Strong Brands *(pp 264–272)*

AS THE GOPRO STORY shows, in their quest to create customer relationships, marketers must build and manage products and brands that connect with customers. This chapter begins with a deceptively simple question: *What is a product?* After addressing this question, we look at ways to classify products in consumer and business markets. Then we discuss the important decisions that marketers make regarding individual products, product lines, and product mixes. Next, we examine the characteristics and marketing requirements of a special form of product—services. Finally, we look into the critically important issue of how marketers build and manage product and service brands.

Author Comment | As you'll see, this deceptively simple question has a very complex answer. For example, think back to the opening GoPro story. What is the GoPro "product"?

What Is a Product?

We define a **product** as anything that can be offered to a market for attention, acquisition, use, or consumption that might satisfy a want or need. Products include more than just tangible objects, such as cars, clothing, or mobile phones. Broadly defined, products also include services, events, persons, places, organizations, and ideas or a mixture of these. Throughout this text, we use the term *product* broadly to include any or all of these entities. Thus, an Apple iPhone, a Toyota Camry, and a Caffé Mocha at Starbucks are products. But so are a trip to Las Vegas, Schwab online investment services, your Instagram account, and advice from your family doctor.

Product
Anything that can be offered to a market for attention, acquisition, use, or consumption that might satisfy a want or need.

Service
An activity, benefit, or satisfaction offered for sale that is essentially intangible and does not result in the ownership of anything.

Because of their importance in the world economy, we give special attention to services. **Services** are a form of product that consists of activities, benefits, or satisfactions offered for sale that are essentially intangible and do not result in the ownership of anything. Examples include banking, hotel, airline travel, retail, wireless communication, and home-repair services. We will look at services more closely later in this chapter.

Products, Services, and Experiences

Products are a key element in the overall *market offering*. Marketing mix planning begins with building an offering that brings value to target customers. This offering becomes the basis on which the company builds profitable customer relationships.

A company's market offering often includes both tangible goods and services. At one extreme, the market offer may consist of a *pure tangible good*, such as soap, toothpaste, or salt; no services accompany the product. At the other extreme are *pure services*, for which the market offer consists primarily of a service. Examples include a doctor's exam and financial services.

Lampiran 6: Tarif Dasar Listrik

PLN

PENETAPAN
PENYESUAIAN TARIF TENAGA LISTRIK *(TARIFF ADJUSTMENT)*

BULAN OKTOBER - DESEMBER 2020

NO.	GOL. TARIF	BATAS DAYA	REGULER		PRA BAYAR (Rp/kWh)
			BIAYA BEBAN (Rp/kVA/bulan)	BIAYA PEMAKAIAN (Rp/kWh) DAN BIAYA kVArh (Rp/kVArh)	
1.	R-1/TR	900 VA-RTM	*)	1.352,00	1.352,00
2.	R-1/TR	1.300 VA	*)	1.444,70	1.444,70
3.	R-1/TR	2.200 VA	*)	1.444,70	1.444,70
4.	R-2/TR	3.500 VA s.d. 5.500 VA	*)	1.444,70	1.444,70
5.	R-3/TR	6.600 VA ke atas	*)	1.444,70	1.444,70
6.	B-2/TR	6.600 VA s.d. 200 kVA	*)	1.444,70	1.444,70
7.	B-3/TM	di atas 200 kVA	**)	Blok WBP = K x 1.035,78 Blok LWBP = 1.035,78 kVArh = 1.114,74 ****)	-
8.	I-3/TM	di atas 200 kVA	**)	Blok WBP = K x 1.035,78 Blok LWBP = 1.035,78 kVArh = 1.114,74 ****)	-
9.	I-4/TT	30.000 kVA ke atas	***)	Blok WBP dan Blok LWBP = 996,74 kVArh = 996,74 ****)	-
10.	P-1/TR	6.600 VA s.d. 200 kVA	*)	1.444,70	1.444,70
11.	P-2/TM	di atas 200 kVA	**)	Blok WBP = K x 1.035,78 Blok LWBP = 1.035,78 kVArh = 1.114,74 ****)	-
12.	P-3/TR		*)	1.444,70	1.444,70
13.	L/TR, TM, TT		-	1.644,52	-

Catatan :

*) Diterapkan Rekening Minimum (RM):
RM1 = 40 (Jam Nyala) x Daya tersambung (kVA) x Biaya Pemakaian.

**) Diterapkan Rekening Minimum (RM):
RM2 = 40 (Jam Nyala) x Daya tersambung (kVA) x Biaya Pemakaian LWBP.
Jam nyala : kWh per bulan dibagi dengan kVA tersambung.

***) Diterapkan Rekening Minimum (RM):
RM3 = 40 (Jam Nyala) x Daya tersambung (kVA) x Biaya Pemakaian WBP dan LWBP.
Jam nyala : kWh per bulan dibagi dengan kVA tersambung.

****) Biaya kelebihan pemakaian daya reaktif (kVArh) dikenakan dalam hal faktor daya rata-rata setiap bulan kurang dari 0,85 (delapan puluh lima per seratus).

K : Faktor perbandingan antara harga WBP dan LWBP sesuai dengan karakteristik beban sistem kelistrikan setempat ($1,4 \le K \le 2$), ditetapkan oleh Direksi Perusahaan Perseroan (Persero) PT Perusahaan Listrik Negara.

WBP : Waktu Beban Puncak.
LWBP : Luar Waktu Beban Puncak.

Jakarta, 15 September 2020

DIREKTUR UTAMA,

Lampiran 7: Kuesioner

Domisili

35 responses

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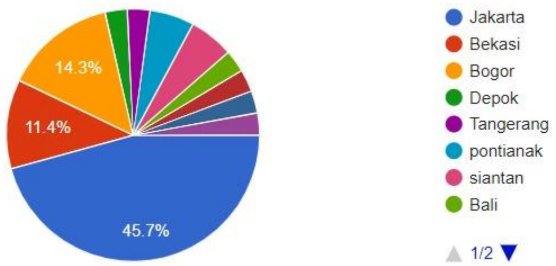

Usia

35 responses

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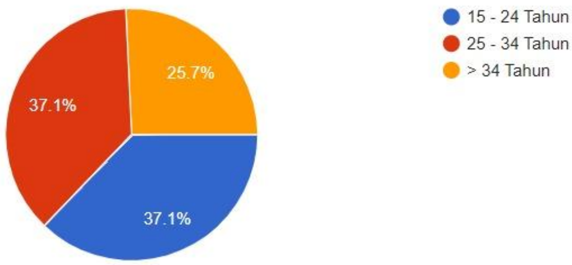

Jenis Kelamin

35 responses

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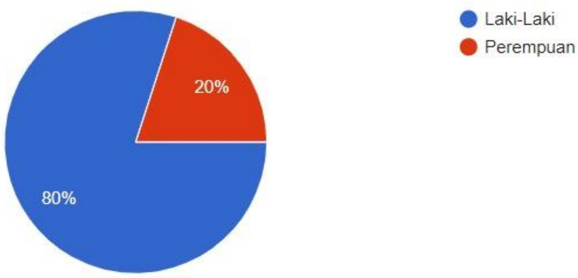
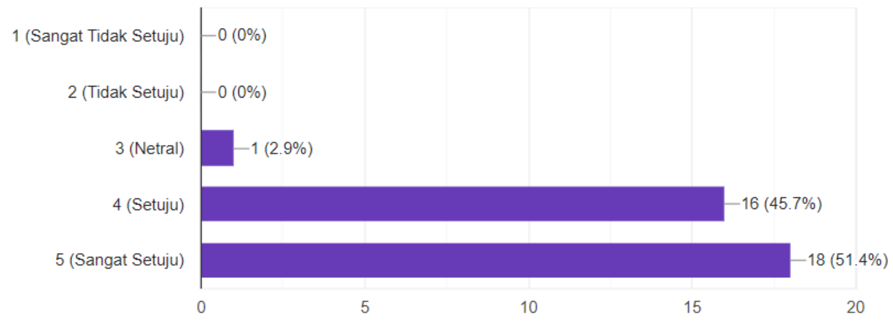


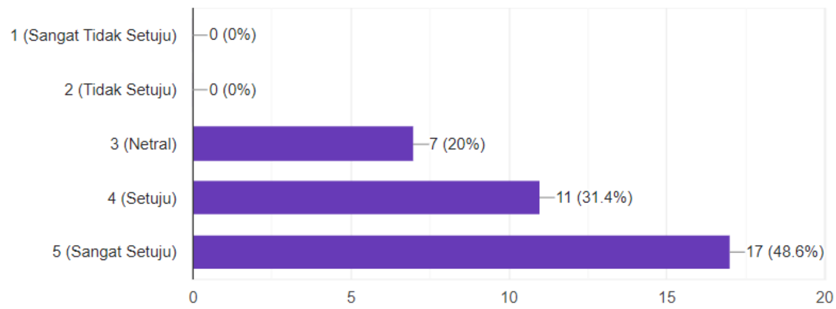
Apakah harga yang kompetitif menjadi pertimbangan anda dalam membeli ikan Arwana Super Red ?

35 responses



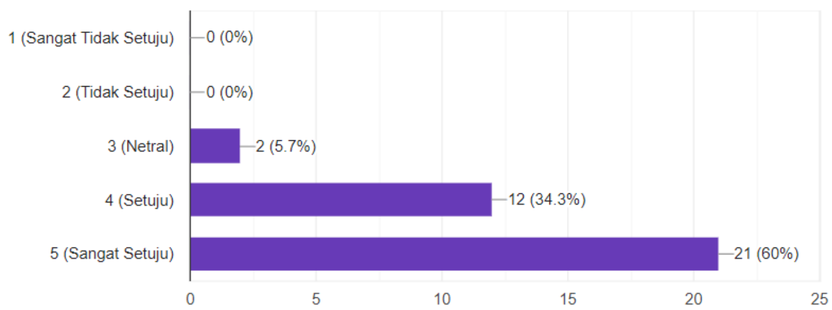
Apakah kebersihan tempat usaha menjadi perhatian anda dalam membeli ikan arwana super red?

35 responses



Apakah variasi dan ukuran ikan Arwana Super Red yang ditawarkan penting dalam membeli ikan Arwana Super Red ?

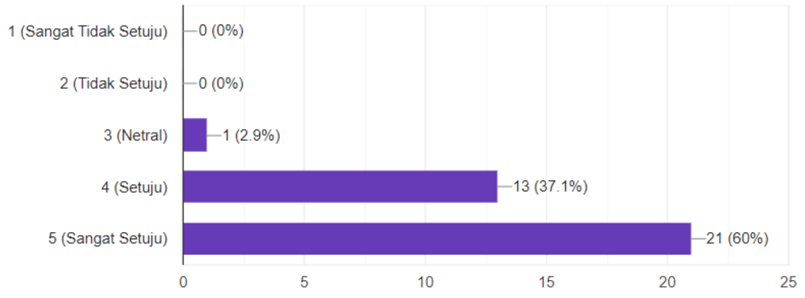
35 responses



Apakah kualitas layanan dalam membeli ikan arwana super red penting untuk menjadi pertimbangan anda?

Copy

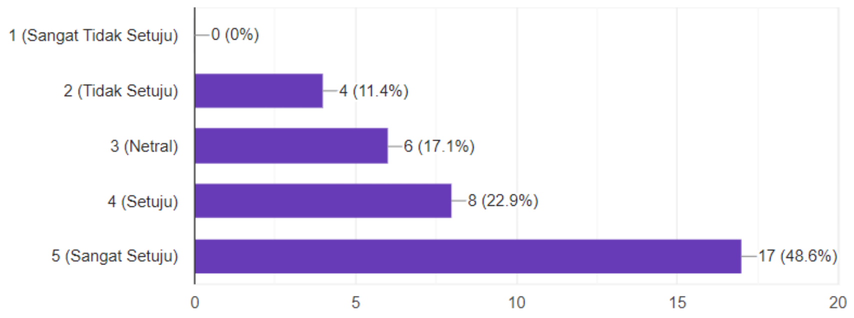
35 responses



Apakah lokasi yang strategis toko Ikan Arwana menjadi pertimbangan anda dalam membeli ikan Arwana?

Copy

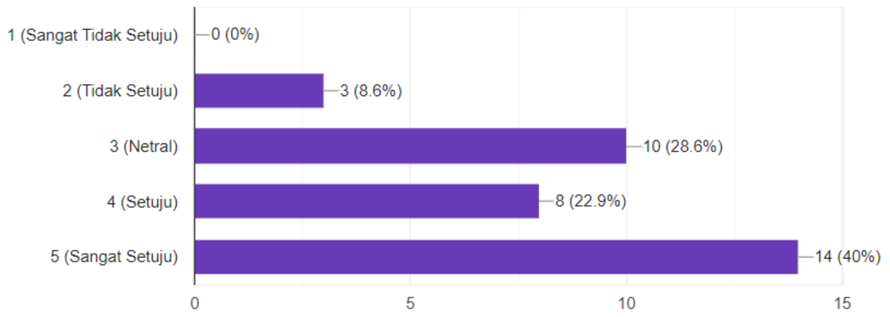
35 responses

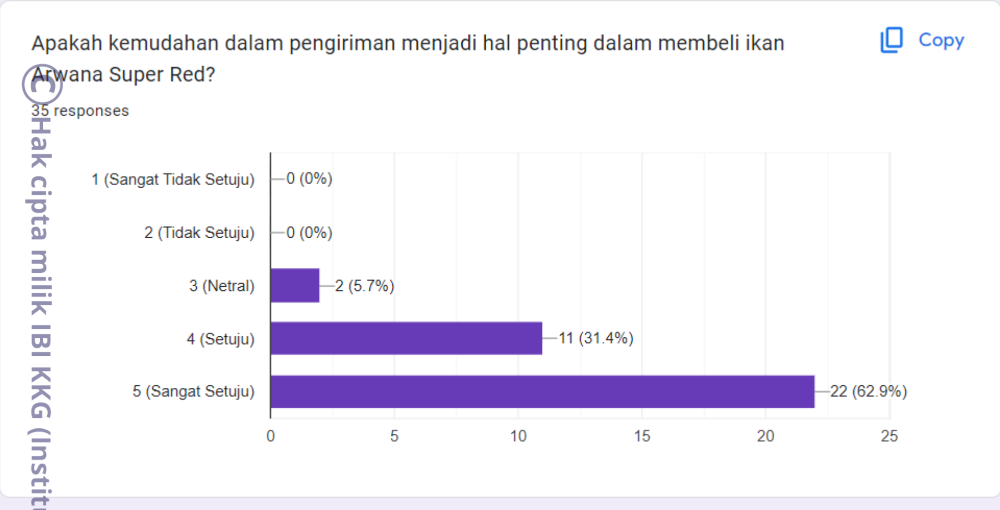


Apakah nama toko / merek menjadi pertimbangan anda dalam membeli ikan Arwana Super Red tersebut?

Copy

35 responses





Hitungan CPM

Faktor Penting	Jumlah Responden	Perhitungan	bobot
Pengetahuan	32	B3 / 215 * 100%	0,15
Harga	35	B4 / 215 * 100%	0,16
Lokasi	22	B5 / 215 * 100%	0,10
Merek	22	B6 / 215 * 100%	0,10
Kualitas	35	B7 / 215 * 100%	0,16
Pengiriman	35	B8 / 215 * 100%	0,16
Varian	34	B9 / 215 * 100%	0,16

Lampiran 8: Tarif Dasar Air

I. TARIF AIR PERKELOMPOK PELANGGAN & BESARNYA PEMAKAIAN

NO.	KELOMPOK PELANGGAN	Blok Pemakaian & Tarif Air per m3		
		0 - 10 m3 Rp.	11 - 20 m3 Rp.	> 20 m3 Rp.
1.	Kelompok I	1.050,-	1.050,-	1.050,-
2.	Kelompok II	1.050,-	1.050,-	1.575,-
3.	Kelompok III A	3.550,-	4.700,-	5.500,-
4.	Kelompok III B	4.900,-	6.000,-	7.450,-
5.	kelompok IV A	6.825,-	8.150,-	9.800,-
6.	Kelompok IV B	12.550,-	12.550,-	12.550,-
7.	kelompok V / Khusus	14.650,-	14.650,-	14.650,-

II. URAIAN KELOMPOK / GOLONGAN PELANGGAN

KELOMPOK I
- Tempat Ibadah
- Hidran dan Ledeng Umum
- Asrama Badan Sosial
- Rumah Yatim Piatu
- dan sejenisnya

KELOMPOK II
- Rumah Sakit Pemerintah
- Rumah Tangga Sangat Sederhana
- Rumah Susun Sangat Sederhana
- dan sejenisnya

KELOMPOK III A
- Rumah Tangga Sederhana
- Rumah Susun Sederhana
- Stasiun Air & Mobil Tangki
- dan sejenisnya

KELOMPOK III B
- Rumah Tangga Menengah
- Rumah Susun Menengah
- Kios/Warung
- Bengkel Kecil
- Usaha Kecil Dalam Rumah Tangga
- Lembaga Swasta Non Komersial
- Usaha Kecil
- dan sejenisnya

KELOMPOK IV A
- Rumah Tangga di atas Menengah
- Kedutaan / Konsulat
- Kantor Instansi Pemerintah
- Kantor Perwakilan Asing
- Lembaga Swasta Komersial
- Institusi Pendidikan / Kursus
- Instansi TNI
- Usaha Menengah
- Usaha Menengah dalam Rumah Tangga
- Tempat Pangkas Rambut
- Penjahit
- Rumah Makan / Restoran
- Rumah Sakit Swasta / Poliklinik/ Laboratorium
- Praktek Dokter
- Kantor Pengacara
- Hotel Melati / Non Bintang
- Industri Kecil
- Rumah Susun di Atas Menengah
- Bengkel Menengah
- dan sejenisnya

KELOMPOK IV B
- Hotel Berbintang 1, 2, 3 / Motel / Cottage
- Steambath / Salon Kecantikan
- Night Club / kafe
- Bank
- Service Station, Bengkel Besar
- Perusahaan Perdagangan / Niaga / Ruko /Rukan
- Hotel Berbintang 4, 5
- Gedung Bertingkat Tinggi, Apartemen / Kondominium
- Pabrik Es
- Pabrik Makanan / Minuman
- Pabrik Kimia / Obat / Kosmetik
- Pabrik / Gudang / Perindustrian
- Pabrik Tekstil
- Pergudangan / Industri Lainnya
- Tongkang Air
- PT Jaya Ancol
- dan sejenisnya

KELOMPOK V / Khusus
- BPP Tanjung Priok
- dan sejenisnya

rata

Lampiran 9: Suku Bunga Deposito Bank

Nama Bank	1 Bln (%)			3 Bln (%)			6 Bln (%)			12 Bln (%)		
	↑	–	↓	↑	–	↓	↑	–	↓	↑	–	↓
BANK MANDIRI	2.25	1.38	5.00	3.25	2.38	1.50	3.25	2.88	2.50	2.50	2.50	2.50
J Trust Bank	3.50	3.25	3.00	3.75	3.40	3.25	3.75	3.40	3.25	3.75	3.40	3.25
BANGKOK BANK LTD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Bank ANZ Indonesia	2.35	1.18	0.00	2.20	1.10	0.00	2.20	1.10	0.00	2.00	1.00	0.00
BANK ARTHA GRAHA	3.50	2.88	2.25	3.50	2.88	2.25	3.50	2.88	2.25	3.50	2.88	2.25
BANK BNP PARIBAS	2.42	2.42	2.42	3.15	3.13	3.11	3.40	3.38	3.35	3.90	3.88	3.85
BANK BTPN, Tbk	4.00	3.00	2.00	4.00	3.38	2.75	4.00	3.38	2.75	4.00	3.69	3.38
BANK CAPITAL	4.25	3.50	2.75	4.50	3.63	2.75	4.75	3.75	2.75	2.75	2.75	2.75
BANK CENTRAL ASIA Tbk	1.90	1.90	1.90	1.90	1.90	1.90	1.90	1.90	1.90	1.90	1.90	1.90
BANK CHINA CONSTRUCTION BANK INDONESIA, TBK	3.15	3.00	2.85	3.15	3.00	2.85	3.25	3.05	2.85	3.00	2.93	2.85
BANK CIMB NIAGA	2.50	2.25	2.00	2.75	2.38	2.00	2.50	2.38	2.25	2.75	2.75	2.75
BANK COMMONWEALTH	3.75	3.25	2.75	3.75	3.63	3.50	4.28	3.77	3.25	3.00	2.88	2.75
BANK CTBC INDONESIA	3.00	2.75	2.50	4.25	3.75	3.25	4.25	4.25	4.25	2.00	2.00	2.00
BANK DANAMON INDONESIA	3.10	2.05	1.00	3.25	2.13	1.00	3.75	3.25	2.75	4.25	3.38	2.50
BANK DBS INDONESIA	3.25	2.25	1.25	3.50	3.05	2.60	3.50	2.95	2.40	3.50	2.88	2.25
BANK GANESHA	4.50	3.88	3.25	4.50	3.88	3.25	3.25	3.25	3.25	3.25	3.25	3.25
BANK HSBC INDONESIA	3.50	2.32	1.13	3.00	2.63	2.25	3.00	3.00	3.00	2.65	2.65	2.65
BANK IBK INDONESIA, Tbk	2.75	2.75	2.75	4.55	4.28	4.00	4.30	3.78	3.25	4.00	3.75	3.50
BANK ICBC INDONESIA	3.25	3.00	2.75	3.30	3.05	2.80	3.40	3.15	2.90	3.50	3.25	3.00
BANK INA PERDANA	4.00	3.63	3.25	5.00	4.50	4.00	3.00	3.00	3.00	3.00	3.00	3.00
BANK INDEX SELINDO	3.00	3.00	3.00	3.75	3.50	3.25	3.50	3.50	3.50	3.50	3.50	3.50
BANK KB BUKOPIN	3.50	3.13	2.75	3.75	3.38	3.00	4.00	3.63	3.25	4.25	3.88	3.50
BANK KEB HANA INDONESIA	4.50	3.38	2.25	4.50	3.63	2.75	4.50	3.50	2.50	4.50	4.13	3.75
BANK MASPION INDONESIA	5.00	4.25	3.50	4.75	4.25	3.75	4.00	3.88	3.75	5.00	4.88	4.75
BANK MAYBANK INDONESIA	3.25	2.88	2.50	3.00	2.75	2.50	3.25	2.88	2.50	2.50	2.50	2.50
BANK MAYORA	3.75	3.38	3.00	3.75	3.38	3.00	3.75	3.75	3.75	3.00	3.00	3.00
BANK MEGA	3.00	2.25	1.50	3.00	2.25	1.50	3.00	2.13	1.25	3.00	2.00	1.00
BANK MESTIKA DHARMA	3.50	3.25	3.00	3.50	3.25	3.00	3.50	3.25	3.00	3.00	3.00	3.00
BANK MIZUHO INDONESIA	2.00	1.13	2.50	2.65	2.43	2.20	2.80	2.80	2.80	1.80	1.80	1.80
BANK MNC INTERNASIONAL TBK	4.50	3.75	3.00	4.50	3.75	3.00	4.50	3.75	3.00	4.50	3.75	3.00
BANK NEGARA INDONESIA 1946	2.25	2.25	2.25	2.25	2.25	2.25	2.50	2.50	2.50	2.50	2.50	2.50
BANK OCBC NISP	2.75	2.25	1.75	2.90	2.58	2.25	2.90	2.73	2.55	2.90	2.58	2.25
BANK OF AMERICA N.A.	2.97	1.49	0.00	3.35	1.68	0.00	3.54	1.77	0.00	3.69	1.85	0.00
BANK OF CHINA (HONG KONG)	3.75	3.38	3.00	3.75	3.48	3.20	4.00	3.70	3.40	4.50	4.00	3.50
BANK OF INDIA	3.50	3.00	2.50	3.75	3.25	2.75	4.00	3.38	2.75	4.00	3.38	2.75
BANK PANIN	2.80	2.28	1.75	2.85	2.55	2.25	3.00	2.63	2.25	2.85	2.55	2.25

BANK PERMATA	2.75	2.50	2.25	3.00	2.63	2.25	3.00	2.63	2.25	3.00	2.63	2.25
BANK QNB INDONESIA	3.91	3.00	2.10	4.13	3.23	2.32	4.30	3.39	2.49	4.84	3.93	3.03
BANK RAKYAT INDONESIA	2.00	2.00	2.00	2.30	2.30	2.30	2.50	2.50	2.50	2.75	2.75	2.75
BANK RESONA PERDANIA	4.00	3.05	2.10	5.72	3.91	2.10	3.50	3.00	2.50	4.60	3.55	2.50
BANK SBI INDONESIA	3.50	3.13	2.75	3.50	3.13	2.75	3.50	3.13	2.75	3.50	3.13	2.75
BANK SHINHAN INDONESIA	3.60	3.55	3.50	3.60	3.60	3.60	3.70	3.70	3.70	3.80	3.80	3.80
BANK TABUNGAN NEGARA	2.50	2.43	2.35	2.75	2.55	2.35	2.75	2.63	2.50	2.75	2.63	2.50
BANK UOB INDONESIA	3.50	2.50	1.50	3.77	3.14	2.50	3.75	3.13	2.50	4.17	3.79	3.40
BANK VICTORIA INTERNATIONAL	7.00	4.50	2.00	7.00	5.00	3.00	5.75	4.38	3.00	6.50	4.25	2.00
BANK WOORI SAUDARA INDONESIA	4.00	3.50	3.00	4.25	3.45	2.65	4.00	3.25	2.50	3.25	2.88	2.50
DEUTSCHE BANK AG	2.53	1.52	5.00	2.73	1.62	5.00	2.92	1.71	5.00	3.23	1.87	5.00
JP MORGAN CHASE BANK	3.97	3.45	2.92	3.92	3.92	3.92	4.07	4.07	4.07	4.22	4.22	4.22
MUFG BANK, LTD	1.69	1.30	0.90	1.60	1.25	9.00	1.65	1.28	9.00	1.70	1.30	9.00
STANDARD CHARTERED BANK	2.75	2.75	2.75	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00
Keseluruhan	7.00	3.03	2.50	7.50	3.23	5.00	7.75	3.27	5.00	8.00	3.23	5.00

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