

LAMPIRAN

Lampiran Tingkat Kesehatan Bank

No	Kode	2019	2020	2021	Rata-rata
1	BJTM	0,71	0,72	0,75	0,73
2	NISP	0,68	0,72	0,72	0,71
3	NOBU	0,75	0,74	0,73	0,74
4	AGRO	0,82	0,8	-0,87	0,25
5	AGRS	1,51	1,09	0,85	1,15
6	BBCA	0,73	0,75	0,76	0,75
7	BBKP	0,72	-3,66	2,5	-0,15
8	BBMD	0,8	0,83	0,79	0,81
9	BBNI	0,74	0,77	0,76	0,76
10	BBRI	0,58	0,64	0,65	0,62
11	BBYB	0,83	0,84	1,28	0,98
12	BCIC	0,68	0,24	-1,13	-0,07
13	BDMN	0,74	0,79	0,79	0,77
14	BEKS	1,16	-0,47	1,6	0,76
15	BGTG	0,84	0,85	0,9	0,86
16	BINA	0,85	0,85	0,87	0,86
17	BJBR	0,7	0,7	0,7	0,7
18	BMAS	0,75	0,73	0,71	0,73
19	BMRI	0,7	0,71	0,7	0,7
20	BNBA	0,78	0,8	0,85	0,81
21	BNGA	0,75	0,88	0,74	0,79
22	BNII	0,75	0,8	0,81	0,79
23	BNLI	0,72	0,83	0,82	0,79
24	BSIM	0,76	0,73	0,81	0,77
25	BTPN	0,76	0,78	0,77	0,77
26	BVIC	0,8	0,95	0,86	0,87
27	DNAR	0,88	0,91	0,9	0,9
28	INPC	0,77	0,73	0,83	0,78
29	MAYA	0,71	0,69	0,71	0,7
30	MCOR	0,73	0,83	0,84	0,8
31	MEGA	0,72	0,74	0,71	0,72
32	PNBN	0,73	0,78	0,79	0,77
33	PNBS	0,56	0,73	1,3	0,86
34	SDRA	0,7	0,7	0,75	0,72
35	BRIS	0,78	0,72	0,73	0,74
36	BTPS	0,77	0,82	0,82	0,8
37	BABP	0,72	0,73	0,8	0,75
MAX					1,15
MIN					-0,15

Lampiran CAR

Kode	Modal Sendiri		
	2019	2020	2021
BJTM	Rp7,997,176.00	Rp8,825,829.00	Rp9,712,263.00
NISP	Rp28,194,846.00	Rp28,965,268.00	Rp29,099,699.00
NOBU	Rp1,393,506.00	Rp1,489,154.00	Rp1,719,197.00
AGRO	Rp4,465,636,915.00	Rp4,305,030,498.00	Rp2,158,071,045.00
AGRS	Rp1,303,633.00	Rp1,909,496.00	Rp2,991,834.00
BBCA	Rp167,281,590.00	Rp174,351,119.00	Rp188,505,072.00
BBKP	Rp8,234,148.00	Rp6,957,636.00	Rp11,404,895.00
BBMD	Rp3,575,268.00	Rp4,186,264.00	Rp4,450,177.00
BBNI	Rp118,095.00	Rp103,145.00	Rp125,616.00
BBRI	Rp195,986,650.00	Rp183,337,537.00	Rp231,660,763.00
BBYB	Rp939,806.00	Rp1,116,305.00	Rp2,793,651.00
BCIC	Rp1,833,335.00	Rp1,450,711.00	Rp2,324,237.00
BDMN	Rp33,445,305.00	Rp32,236,393.00	Rp32,251,735.00
BEKS	Rp206,080.00	Rp808,016.00	Rp1,524,790.00
BGTG	Rp1,131,125.00	Rp1,069,953.00	Rp2,106,168.00
BINA	Rp1,175,257.00	Rp1,221,295.00	Rp2,362,381.00
BJBR	Rp11,391,189.00	Rp12,796,321.00	Rp14,786,544.00
BMAS	Rp1,233,964.00	Rp1,304,695.00	Rp1,341,031.00
BMRI	Rp188,828,259.00	Rp164,657,355.00	Rp175,256,894.00
BNBA	Rp1,527,093,938,292.00	Rp1,539,559,020,116.00	Rp2,270,439,702,734.00
BNGA	Rp42,809,769.00	Rp38,950,113.00	Rp40,877,509.00
BNII	Rp26,770,000.00	Rp27,146,750.00	Rp28,387,820.00
BNLI	Rp23,136,836.00	Rp42,860,774.00	Rp45,207,861.00
BSIM	Rp5,702,574.00	Rp5,864,688.00	Rp6,848,594.00
BTPN	Rp34,803,067.00	Rp36,347,312.00	Rp36,347,511.00
BVIC	Rp3,628,067,723.00	Rp3,117,612,166.00	Rp3,175,147,112.00
DNAR	Rp1,411,668.00	Rp2,418,605.00	Rp2,933,223.00
INPC	Rp3,548,548.00	Rp3,034,832.00	Rp3,753,582.00
MAYA	Rp12,690,303.00	Rp13,983,851.00	Rp13,637,746.00
MCOR	Rp2,854,974.00	Rp5,973,602.00	Rp5,915,204.00
MEGA	Rp14,684,721.00	Rp18,037,950.00	Rp19,026,087.00
PNBN	Rp44,104,733.00	Rp42,851,865.00	Rp42,453,436.00
PNBS	Rp1,248,263,792.00	Rp2,805,777,926.00	Rp2,179,331,418.00
SDRA	Rp4,939,254.00	Rp5,517,300.00	Rp7,581,850.00
BRIS	Rp5,812,183.00	Rp6,030,642.00	Rp25,122,769.00
BTPS	Rp5,226,123.00	Rp5,618,766.00	Rp6,839,187.00
BABP	Rp1,267,964.00	Rp1,270,983.00	Rp2,110,179.00

Kode	ATMR		
	2019	2020	2021
BJTM	Rp37,675,659.00	Rp40,776,010.00	Rp41,286,928.00
NISP	Rp147,586,674.00	Rp137,632,604.00	Rp137,870,413.00
NOBU	Rp6,462,020.00	Rp6,763,441.00	Rp8,220,433.00
AGRO	Rp16,582,827,434.00	Rp17,693,804,333.00	Rp10,664,557,742.00
AGRS	Rp4,919,000.00	Rp6,261,982.00	Rp7,542,537.00
BBCA	Rp702,925,299.00	Rp674,968,017.00	Rp734,522,161.00
BBKP	Rp58,483,573.00	Rp51,805,928.00	Rp51,578,320.00
BBMD	Rp9,261,988.00	Rp8,851,764.00	Rp9,248,363.00
BBNI	Rp519,095.00	Rp528,899.00	Rp547,220.00
BBRI	Rp869,020,388.00	Rp889,596,695.00	Rp955,756,191.00
BBYB	Rp2,632,411.00	Rp2,762,782.00	Rp4,144,616.00
BCIC	Rp11,500,543.00	Rp11,647,360.00	Rp14,283,626.00
BDMN	Rp135,997,251.00	Rp125,974,355.00	Rp122,255,943.00
BEKS	Rp1,925,577.00	Rp1,972,624.00	Rp3,421,127.00
BGTG	Rp3,444,517.00	Rp2,997,161.00	Rp3,136,280.00
BINA	Rp3,141,569.00	Rp3,046,829.00	Rp4,445,747.00
BJBR	Rp64,308,062.00	Rp73,923,122.00	Rp82,558,110.00
BMAS	Rp6,112,714.00	Rp7,893,465.00	Rp9,795,133.00
BMRI	Rp882,905,621.00	Rp827,461,178.00	Rp894,029,247.00
BNBA	Rp6,485,320,612,107.00	Rp5,966,972,932,277.00	Rp5,440,959,552,117.00
BNGA	Rp204,658,467.00	Rp83,389,425.00	Rp183,355,999.00
BNII	Rp125,234,000.00	Rp88,792,882.00	Rp83,191,123.00
BNLI	Rp116,351,407.00	Rp120,137,222.00	Rp129,404,263.00
BSIM	Rp32,544,205.00	Rp33,916,236.00	Rp23,521,960.00
BTPN	Rp143,582,952.00	Rp142,253,917.00	Rp138,893,556.00
BVIC	Rp18,654,742,420.00	Rp16,637,610,392.00	Rp16,369,736,354.00
DNAR	Rp3,420,182.00	Rp4,480,268.00	Rp5,765,391.00
INPC	Rp19,128,219.00	Rp18,535,402.00	Rp17,238,998.00
MAYA	Rp78,396,553.00	Rp90,482,997.00	Rp94,929,537.00
MCOR	Rp16,412,377.00	Rp16,929,677.00	Rp15,582,237.00
MEGA	Rp62,022,061.00	Rp58,115,366.00	Rp69,694,444.00
PNBN	Rp188,423,308.00	Rp145,023,071.00	Rp143,157,069.00
PNBS	Rp8,633,439,912.00	Rp8,927,878,385.00	Rp8,443,228,495.00
SDRA	Rp24,670,377.00	Rp27,601,205.00	Rp30,975,174.00
BRIS	Rp23,012,092.00	Rp31,667,790.00	Rp113,747,059.00
BTPS	Rp11,725,986.00	Rp11,365,610.00	Rp11,737,962.00
BABP	Rp8,365,359.00	Rp8,070,167.00	Rp8,679,871.00

No	Kode	2019	2020	2021	Rata-rata
1	BJTM	0,212	0,216	0,235	0,22
2	NISP	0,191	0,21	0,211	0,2
3	NOBU	0,216	0,22	0,209	0,22
4	AGRO	0,269	0,243	0,202	0,24
5	AGRS	0,265	0,305	0,397	0,32
6	BBCA	0,238	0,258	0,257	0,25
7	BBKP	0,141	0,134	0,221	0,17
8	BBMD	0,386	0,473	0,481	0,45
9	BBNI	0,228	0,195	0,23	0,22
10	BBRI	0,226	0,206	0,242	0,22
11	BBYB	0,357	0,404	0,674	0,48
12	BCIC	0,159	0,125	0,163	0,15
13	BDMN	0,246	0,256	0,264	0,26
14	BEKS	0,107	0,41	0,446	0,32
15	BGTG	0,328	0,357	0,672	0,45
16	BINA	0,374	0,401	0,531	0,44
17	BJBR	0,177	0,173	0,179	0,18
18	BMAS	0,202	0,165	0,137	0,17
19	BMRI	0,214	0,199	0,196	0,2
20	BNBA	0,235	0,258	0,417	0,3
21	BNGA	0,209	0,467	0,223	0,3
22	BNII	0,214	0,306	0,341	0,29
23	BNLI	0,199	0,357	0,349	0,3
24	BSIM	0,175	0,173	0,291	0,21
25	BTPN	0,242	0,256	0,262	0,25
26	BVIC	0,194	0,187	0,194	0,19
27	DNAR	0,413	0,54	0,509	0,49
28	INPC	0,186	0,164	0,218	0,19
29	MAYA	0,162	0,155	0,144	0,15
30	MCOR	0,174	0,353	0,38	0,3
31	MEGA	0,237	0,31	0,273	0,27
32	PNBN	0,234	0,295	0,297	0,28
33	PNBS	0,145	0,314	0,258	0,24
34	SDRA	0,2	0,2	0,245	0,22
35	BRIS	0,253	0,19	0,221	0,22
36	BTPS	0,446	0,494	0,583	0,51
37	BABP	0,152	0,157	0,243	0,18
MAX					0,51
MIN					0,15

Lampiran NPL

Kode	Total Kredit Bermasalah		
	2019	2020	2021
BJTM	Rp38,352,300.00	Rp1,530,545.00	Rp1,761,971.00
NISP	Rp1,679,764.00	Rp1,049,225.00	Rp1,957,625.00
NOBU	Rp141,986.00	Rp11,532.00	Rp11,504.00
AGRO	Rp502,687,981.00	Rp93,090,187.00	Rp862,471.00
AGRS	Rp125,808.00	Rp102,984.00	Rp124,370.00
BBCA	Rp582,706,461.00	Rp569,325,952.00	Rp613,130,276.00
BBKP	Rp69,110,574.00	Rp60,541,011.00	Rp58,172,374.00
BBMD	Rp50,918,680,153.00	Rp103,607,969,285.00	Rp71,904,639,317.00
BBNI	Rp444,823,814.00	Rp473,299,347.00	Rp484,882,180.00
BBRI	Rp6,622,313.00	Rp8,727,389.00	Rp12,450,938.00
BBYB	Rp151,753,427.00	Rp174,143,156.00	Rp184,714,709.00
BCIC	Rp8,594,286.00	Rp8,905,485.00	Rp8,466,442.00
BDMN	Rp109,901,216.00	Rp109,349,816.00	Rp106,060,974.00
BEKS	Rp110,373,789.00	Rp125,003,948.00	Rp112,872,199.00
BGTG	Rp41,939,821.00	Rp45,417,027.00	Rp43,575,499.00
BINA	Rp184,960,305.00	Rp209,034,525.00	Rp193,796,083.00
BJBR	Rp25,090,691.00	Rp26,684,916.00	Rp27,223,630.00
BMAS	Rp5,295,437,576.00	Rp6,761,427,721.00	Rp8,113,646,176.00
BMRI	Rp714,451,116.00	Rp696,122,237.00	Rp839,421,181.00
BNBA	Rp5,165,685,915,268.00	Rp4,576,091,498,751.00	Rp3,970,764,213,303.00
BNGA	Rp22,451,936.00	Rp24,037,351.00	Rp35,071,443.00
BNII	Rp111,503,421.00	Rp96,926,566.00	Rp93,439,654.00
BNLI	Rp93,316,998.00	Rp103,974,345.00	Rp109,318,346.00
BSIM	Rp17,576,108.00	Rp14,106,958.00	Rp11,008,798.00
BTPN	Rp139,627,474.00	Rp135,005,851.00	Rp134,747,306.00
BVIC	Rp4,856,420.00	Rp6,074,463.00	Rp6,056,844.00
DNAR	Rp19,364,407.00	Rp31,471,928.00	Rp32,964,753.00
INPC	Rp3,996,932.00	Rp5,393,320.00	Rp5,878,749.00
MAYA	Rp184,960,305.00	Rp209,034,525.00	Rp193,796,083.00
MCOR	Rp1,200,740,595.00	Rp1,228,931,584.00	Rp1,284,262,093.00
MEGA	Rp40,747,117.00	Rp44,441,714.00	Rp47,460,332.00
PNBN	Rp139,695,580.00	Rp120,706,825.00	Rp117,609,920.00
PNBS	Rp166,543,583.00	Rp166,280,044.00	Rp102,623,392.00
SDRA	Rp1,668,466,115.00	Rp1,694,565,519.00	Rp3,115,653,432.00
BRIS	Rp745,892.00	Rp1,462,783.00	Rp7,475,773.00
BTPS	Rp292,119.00	Rp849,490.00	Rp699,265.00
BABP	Rp25,090,691.00	Rp26,684,916.00	Rp27,223,630.00

Kode	Total Kredit		
	2019	2020	2021
BJTM	Rp42,749,559.00	Rp41,480,766.00	Rp921,186.00
NISP	Rp120,500,106.00	Rp114,549,272.00	Rp118,651,323.00
NOBU	Rp7,135,845.00	Rp7,428,576.00	Rp9,812,089.00
AGRO	Rp3,785,942,608.00	Rp19,491,933,792.00	Rp11,608,327,398.00
AGRS	Rp606,191.00	Rp1,445,629.00	Rp6,076,409.00
BBCA	Rp740,067,127.00	Rp885,537,919.00	Rp1,019,773,758.00
BBKP	Rp91,358,763.00	Rp71,472,136.00	Rp76,009,770.00
BBMD	Rp7,791,537,196,845.00	Rp7,171,801,260,516.00	Rp7,878,849,858,925.00
BBNI	Rp688,489,442.00	Rp746,235,663.00	Rp838,317,715.00
BBRI	Rp877,431,193.00	Rp841,351,666.00	Rp955,305,553.00
BBYB	Rp627,322,827.00	Rp697,653,165.00	Rp832,655,117.00
BCIC	Rp76,147,134.00	Rp80,690,769.00	Rp43,946,050.00
BDMN	Rp148,116,943.00	Rp157,314,569.00	Rp147,156,640.00
BEKS	Rp464,708,776.00	Rp493,448,668.00	Rp537,185,905.00
BGTG	Rp107,576,816.00	Rp109,200,953.00	Rp123,435,123.00
BINA	Rp670,547,510.00	Rp752,549,941.00	Rp821,832,688.00
BJBR	Rp103,692,936.00	Rp110,391,969.00	Rp114,692,180.00
BMAS	Rp6,340,648,554.00	Rp8,826,257,598.00	Rp12,903,147,645.00
BMRI	Rp1,025,749,580.00	Rp1,151,267,847.00	Rp1,326,592,237.00
BNBA	Rp6,083,998,151,873.00	Rp6,128,138,202,911.00	Rp6,432,301,001,629.00
BNGA	Rp92,021,550.00	Rp93,823,962.00	Rp126,251,374.00
BNII	Rp142,397,914.00	Rp146,000,782.00	Rp140,033,353.00
BNLI	Rp137,413,908.00	Rp162,654,644.00	Rp197,765,327.00
BSIM	Rp26,385,919.00	Rp32,557,921.00	Rp38,799,669.00
BTPN	Rp142,608,793.00	Rp142,277,859.00	Rp146,932,964.00
BVIC	Rp18,622,824.00	Rp20,027,965.00	Rp25,376,114.00
DNAR	Rp62,235,034.00	Rp76,954,292.00	Rp86,568,315.00
INPC	Rp7,491,500.00	Rp9,323,665.00	Rp9,574,276.00
MAYA	Rp670,547,510.00	Rp752,549,941.00	Rp821,832,688.00
MCOR	Rp4,593,841,134.00	Rp5,417,103,445.00	Rp7,845,423,160.00
MEGA	Rp136,311,335.00	Rp129,800,640.00	Rp141,562,822.00
PNBN	Rp166,845,656.00	Rp170,606,759.00	Rp155,914,795.00
PNBS	Rp583,700,944.00	Rp600,931,510.00	Rp727,197,234.00
SDRA	Rp6,506,681,569.00	Rp8,303,787,280.00	Rp7,689,740,326.00
BRIS	Rp1,180,036.00	Rp17,475,112.00	Rp61,886,476.00
BTPS	Rp2,439,054.00	Rp2,632,890.00	Rp2,543,053.00
BABP	Rp103,692,936.00	Rp110,391,969.00	Rp114,692,180.00

No	Kode	2019	2020	2021	Rata-rata
1	BJTM	0,0316	0,0369	0,0411	0,04
2	NISP	0,0139	0,0092	0,0165	0,01
3	NOBU	0,0199	0,0016	0,0012	0,01
4	AGRO	0,0427	0,0267	0,0536	0,04
5	AGRS	0,0783	0,0712	0,0205	0,06
6	BBCA	0,0496	0,0479	0,0556	0,05
7	BBKP	0,0361	0,0353	0,0331	0,03
8	BBMD	0,0065	0,0144	0,0091	0,01
9	BBNI	0,0381	0,0403	0,041	0,04
10	BBRI	0,0075	0,0104	0,013	0,01
11	BBYB	0,0131	0,0149	0,0156	0,01
12	BCIC	0,0488	0,0493	0,0588	0,05
13	BDMN	0,0213	0,0212	0,0206	0,02
14	BEKS	0,0202	0,0228	0,0204	0,02
15	BGTG	0,0379	0,0409	0,0388	0,04
16	BINA	0,0277	0,031	0,0284	0,03
17	BJBR	0,0227	0,024	0,0244	0,02
18	BMAS	0,0455	0,0569	0,0719	0,06
19	BMRI	0,014	0,0136	0,0164	0,01
20	BNBA	0,0445	0,0394	0,0341	0,04
21	BNGA	0,0456	0,0487	0,0311	0,04
22	BNII	0,0269	0,0234	0,0226	0,02
23	BNLI	0,0182	0,0201	0,021	0,02
24	BSIM	0,0281	0,0223	0,0172	0,02
25	BTPN	0,0272	0,0263	0,0262	0,03
26	BVIC	0,0409	0,0506	0,0483	0,05
27	DNAR	0,0344	0,0545	0,0562	0,05
28	INPC	0,0239	0,0319	0,0347	0,03
29	MAYA	0,0326	0,0363	0,0333	0,03
30	MCOR	0,0269	0,0271	0,0268	0,03
31	MEGA	0,0191	0,0209	0,0222	0,02
32	PNBN	0,027	0,0233	0,0228	0,02
33	PNBS	0,0363	0,0361	0,0376	0,04
34	SDRA	0,0218	0,0216	0,0401	0,03
35	BRIS	0,0239	0,0125	0,0207	0,02
36	BTPS	0,0235	0,026	0,0215	0,02
37	BABP	0,0227	0,024	0,0244	0,02
MAX					0,06
MIN					0,01

Lampiran NPM

Kode	Laba Bersih		
	2019	2020	2021
BJTM	Rp1,376,505,000,000.00	Rp1,488,963,000,000.00	Rp1,523,070,000,000.00
NISP	Rp2,939,241,000,000.00	Rp2,101,670,000,000.00	Rp2,519,574,000,000.00
NOBU	Rp45,794,000,000.00	Rp53,607,000,000.00	Rp64,186,000,000.00
AGRO	Rp51,061,421,000.00	Rp31,260,682,000.00	-Rp3,045,701,407,000.00
AGRS	-Rp248,836,000,000.00	-Rp176,863,000,000.00	Rp12,737,000,000.00
BBCA	Rp10,905,092,000,000.00	Rp11,781,159,000,000.00	Rp11,529,784,000,000.00
BBKP	Rp216,324,000,000.00	-Rp3,255,895,000,000.00	-Rp2,282,245,000,000.00
BBMD	Rp247,573,726,180.00	Rp325,932,118,520.00	Rp519,580,026,420.00
BBNI	Rp15,384,476,000,000.00	Rp3,280,403,000,000.00	Rp10,898,518,000,000.00
BBRI	Rp34,372,609,000,000.00	Rp18,654,753,000,000.00	Rp31,066,592,000,000.00
BBYB	Rp16,002,797,470.00	Rp15,871,502,695.00	-Rp986,289,462,473.00
BCIC	Rp49,495,000,000.00	-Rp484,441,000,000.00	-Rp445,423,000,000.00
BDMN	Rp4,073,453,000,000.00	Rp1,007,614,000,000.00	Rp1,573,113,000,000.00
BEKS	-Rp137,559,000,000.00	-Rp308,158,000,000.00	-Rp265,176,000,000.00
BGTG	Rp11,841,000,000.00	Rp3,198,000,000.00	Rp10,866,000,000.00
BINA	Rp7,115,000,000.00	Rp19,376,000,000.00	Rp39,748,000,000.00
BJBR	Rp1,558,651,000,000.00	Rp1,687,218,000,000.00	Rp2,031,858,000,000.00
BMAS	Rp59,746,814,000.00	Rp66,986,471,000.00	Rp80,162,068,000.00
BMRI	Rp27,482,133,000,000.00	Rp17,119,253,000,000.00	Rp28,028,155,000,000.00
BNBA	Rp51,167,901,120.00	Rp35,053,333,150.00	Rp44,449,400,920.00
BNGA	Rp3,645,154,000,000.00	Rp2,012,401,000,000.00	Rp4,100,340,000,000.00
BNII	Rp1,842,520,000,000.00	Rp1,266,348,000,000.00	Rp1,644,970,000,000.00
BNLI	Rp1,500,420,000,000.00	Rp721,587,000,000.00	Rp1,231,127,000,000.00
BSIM	Rp6,752,000,000.00	Rp118,522,000,000.00	Rp127,748,000,000.00
BTPN	Rp2,572,528,000,000.00	Rp1,749,293,000,000.00	Rp2,664,714,000,000.00
BVIC	-Rp13,764,544,000.00	-Rp252,193,680,000.00	-Rp119,063,715,000.00
DNAR	-Rp16,922,035,160.00	Rp7,875,055,860.00	Rp17,460,307,200.00
INPC	-Rp58,345,000,000.00	Rp21,372,000,000.00	-Rp168,063,000,000.00
MAYA	Rp528,114,000,000.00	Rp64,164,000,000.00	Rp44,127,000,000.00
MCOR	Rp78,967,000,000.00	Rp49,979,000,000.00	Rp79,392,000,000.00
MEGA	Rp2,002,733,000,000.00	Rp3,008,311,000,000.00	Rp4,008,051,000,000.00
PNBN	Rp3,316,841,000,000.00	Rp3,103,248,000,000.00	Rp2,063,473,000,000.00
PNBS	Rp13,237,011,000.00	Rp128,116,000.00	-Rp818,112,377,000.00
SDRA	Rp499,791,000,000.00	Rp536,001,000,000.00	Rp629,168,000,000.00
BRIS	Rp74,016,000,000.00	Rp248,054,000,000.00	Rp3,028,205,000,000.00
BTPS	Rp1,399,634,000,000.00	Rp854,614,000,000.00	Rp1,465,005,000,000.00
BABP	Rp20,433,000,000.00	Rp10,414,000,000.00	Rp12,868,000,000.00

Kode	Pendapatan Total		
	2019	2020	2021
BJTM	Rp4,435,644,000,000.00	Rp4,476,894,000,000.00	Rp4,994,091,000,000.00
NISP	Rp8,329,185,000,000.00	Rp8,992,981,000,000.00	Rp9,703,135,000,000.00
NOBU	Rp530,700,000,000.00	Rp527,417,000,000.00	Rp588,714,000,000.00
AGRO	Rp758,575,070,000.00	Rp681,554,937,000.00	Rp979,332,128,000.00
AGRS	Rp185,207,000,000.00	Rp213,546,000,000.00	Rp388,555,000,000.00
BBCA	Rp72,968,338,000,000.00	Rp76,706,444,000,000.00	Rp80,139,976,000,000.00
BBKP	Rp2,814,566,000,000.00	Rp1,478,904,000,000.00	Rp1,050,381,000,000.00
BBMD	Rp770,106,172,175.00	Rp939,883,456,565.00	Rp1,049,028,333,261.00
BBNI	Rp54,118,750,000,000.00	Rp54,346,484,000,000.00	Rp57,073,869,000,000.00
BBRI	Rp108,468,320,000,000.00	Rp105,956,823,000,000.00	Rp153,754,913,000,000.00
BBYB	Rp231,322,504,055.00	Rp180,952,462,302.00	Rp440,913,721,815.00
BCIC	Rp110,522,000,000.00	Rp5,118,000,000.00	Rp142,997,000,000.00
BDMN	Rp17,917,935,000,000.00	Rp17,443,285,000,000.00	Rp17,524,629,000,000.00
BEKS	Rp144,116,000,000.00	Rp33,952,000,000.00	Rp95,719,000,000.00
BGTG	Rp228,648,000,000.00	Rp217,981,000,000.00	Rp223,189,000,000.00
BINA	Rp169,221,000,000.00	Rp249,266,000,000.00	Rp326,332,000,000.00
BJBR	Rp7,156,238,000,000.00	Rp8,028,439,000,000.00	Rp9,583,751,000,000.00
BMAS	Rp288,823,272,000.00	Rp308,957,695,000.00	Rp355,122,988,000.00
BMRI	Rp81,856,064,000,000.00	Rp80,612,093,000,000.00	Rp99,533,713,000,000.00
BNBA	Rp327,376,656,116.00	Rp304,872,910,011.00	Rp305,709,155,165.00
BNGA	Rp16,826,777,000,000.00	Rp16,210,736,000,000.00	Rp17,726,132,000,000.00
BNII	Rp10,742,231,000,000.00	Rp9,853,020,000,000.00	Rp9,467,594,000,000.00
BNLI	Rp7,891,615,000,000.00	Rp8,866,495,000,000.00	Rp9,759,314,000,000.00
BSIM	Rp4,194,599,000,000.00	Rp3,865,150,000,000.00	Rp3,379,503,000,000.00
BTPN	Rp12,130,147,000,000.00	Rp11,711,377,000,000.00	Rp12,545,374,000,000.00
BVIC	Rp566,361,920,000.00	Rp488,907,746,000.00	Rp514,404,938,000.00
DNAR	Rp216,845,143,950.00	Rp282,096,518,641.00	Rp321,995,234,909.00
INPC	Rp1,033,698,000,000.00	Rp747,609,000,000.00	Rp1,072,422,000,000.00
MAY A	Rp2,990,118,000,000.00	Rp238,579,000,000.00	Rp467,409,000,000.00
MCOR	Rp630,083,000,000.00	Rp626,685,000,000.00	Rp824,223,000,000.00
MEGA	Rp5,202,757,000,000.00	Rp6,291,117,000,000.00	Rp7,446,490,000,000.00
PNBN	Rp10,077,934,000,000.00	Rp11,629,785,000,000.00	Rp11,947,759,000,000.00
PNBS	Rp178,383,872,000.00	Rp158,285,245,000.00	Rp413,502,876,000.00
SDRA	Rp1,410,019,000,000.00	Rp1,462,285,000,000.00	Rp1,700,920,000,000.00
BRIS	Rp2,739,274,000,000.00	Rp3,637,636,000,000.00	Rp15,655,714,000,000.00
BTPS	Rp3,941,215,000,000.00	Rp3,550,122,000,000.00	Rp4,284,211,000,000.00
BABP	Rp554,112,000,000.00	Rp553,823,000,000.00	Rp567,531,000,000.00

No	Kode	2019	2020	2021	Rata-rata
1	BJTM	0,3103	0,3326	0,305	0,32
2	NISP	0,3529	0,2337	0,2597	0,28
3	NOBU	0,0863	0,1016	0,109	0,1
4	AGRO	0,0673	0,0459	-3,11	-1
5	AGRS	-13,436	-0,8282	0,0328	-4478,93
6	BBCA	0,1494	0,1536	0,1439	0,15
7	BBKP	0,0769	-22,016	-21,728	-14581,31
8	BBMD	0,3215	0,3468	0,4953	0,39
9	BBNI	0,2843	0,0604	0,191	0,18
10	BBRI	0,3169	0,1761	0,2021	0,23
11	BBYB	0,0692	0,0877	-22,369	-7456,28
12	BCIC	0,4478	-946,544	-31,149	-325897,52
13	BDMN	0,2273	0,0578	0,0898	0,12
14	BEKS	-0,9545	-90,763	-27,704	-39489,32
15	BGTG	0,0518	0,0147	0,0487	0,04
16	BINA	0,042	0,0777	0,1218	0,08
17	BJBR	0,2178	0,2102	0,212	0,21
18	BMAS	0,2069	0,2168	0,2257	0,22
19	BMRI	0,3357	0,2124	0,2816	0,28
20	BNBA	0,1563	0,115	0,1454	0,14
21	BNGA	0,2166	0,1241	0,2313	0,19
22	BNII	0,1715	0,1285	0,1737	0,16
23	BNLI	0,1901	0,0814	0,1261	0,13
24	BSIM	0,0016	0,0307	0,0378	0,02
25	BTPN	0,2121	0,1494	0,2124	0,19
26	BVIC	-0,0243	-0,5158	-0,2315	-0,26
27	DNAR	-0,078	0,0279	0,0542	0
28	INPC	-0,0564	0,0286	-0,1567	-0,06
29	MAYA	0,1766	0,2689	0,0944	0,18
30	MCOR	0,1253	0,0798	0,0963	0,1
31	MEGA	0,3849	0,4782	0,5382	0,47
32	PNBN	0,3291	0,2668	0,1727	0,26
33	PNBS	0,0742	0,0008	-19,785	-6594,98
34	SDRA	0,3545	0,3666	0,3699	0,36
35	BRIS	0,027	0,0682	0,1934	0,1
36	BTPS	0,3551	0,2407	0,342	0,31
37	BABP	0,0369	0,0188	0,0227	0,03
MAX					0,47
MIN					-325897,52

Lampiran ROA

Kode	Laba Bersih		
	2019	2020	2021
BJTM	Rp1,376,505,000,000.00	Rp1,488,963,000,000.00	Rp1,523,070,000,000.00
NISP	Rp2,939,241,000,000.00	Rp2,101,670,000,000.00	Rp2,519,574,000,000.00
NOBU	Rp45,794,000,000.00	Rp53,607,000,000.00	Rp64,186,000,000.00
AGRO	Rp51,061,421,000.00	Rp31,260,682,000.00	-Rp3,045,701,407,000.00
AGRS	-Rp248,836,000,000.00	-Rp176,863,000,000.00	Rp12,737,000,000.00
BBCA	Rp28,565,053,000,000.00	Rp27,147,000,000,000.00	Rp31,440,000,000,000.00
BBKP	Rp216,324,000,000.00	-Rp3,255,895,000,000.00	-Rp2,282,245,000,000.00
BBMD	Rp247,573,726,180.00	Rp325,932,118,520.00	Rp519,580,026,420.00
BBNI	Rp15,384,476,000,000.00	Rp3,280,403,000,000.00	Rp10,898,518,000,000.00
BBRI	Rp34,372,609,000,000.00	Rp18,654,753,000,000.00	Rp31,066,592,000,000.00
BBYB	Rp16,002,797,470.00	Rp15,871,502,695.00	-Rp986,289,462,473.00
BCIC	Rp49,495,000,000.00	-Rp484,441,000,000.00	-Rp445,423,000,000.00
BDMN	Rp4,073,453,000,000.00	Rp1,007,614,000,000.00	Rp1,573,113,000,000.00
BEKS	-Rp137,559,000,000.00	-Rp308,158,000,000.00	-Rp265,176,000,000.00
BGTG	Rp11,841,000,000.00	Rp3,198,000,000.00	Rp10,866,000,000.00
BINA	Rp7,115,000,000.00	Rp19,376,000,000.00	Rp39,748,000,000.00
BJBR	Rp1,558,651,000,000.00	Rp1,687,218,000,000.00	Rp2,031,858,000,000.00
BMAS	Rp59,746,814,000.00	Rp66,986,471,000.00	Rp80,162,068,000.00
BMRI	Rp27,482,133,000,000.00	Rp17,119,253,000,000.00	Rp28,028,155,000,000.00
BNBA	Rp51,167,901,120.00	Rp35,053,333,150.00	Rp44,449,400,920.00
BNGA	Rp3,645,154,000,000.00	Rp2,012,401,000,000.00	Rp4,100,340,000,000.00
BNII	Rp1,842,520,000,000.00	Rp1,266,348,000,000.00	Rp1,644,970,000,000.00
BNLI	Rp1,500,420,000,000.00	Rp721,587,000,000.00	Rp1,231,127,000,000.00
BSIM	Rp6,752,000,000.00	Rp118,522,000,000.00	Rp127,748,000,000.00
BTPN	Rp2,572,528,000,000.00	Rp1,749,293,000,000.00	Rp2,664,714,000,000.00
BVIC	-Rp13,764,544,000.00	-Rp252,193,680,000.00	-Rp119,063,715,000.00
DNAR	-Rp16,922,035,160.00	Rp7,875,055,860.00	Rp17,460,307,200.00
INPC	-Rp58,345,000,000.00	Rp21,372,000,000.00	-Rp168,063,000,000.00
MAYA	Rp528,114,000,000.00	Rp64,164,000,000.00	Rp44,127,000,000.00
MCOR	Rp78,967,000,000.00	Rp49,979,000,000.00	Rp79,392,000,000.00
MEGA	Rp2,002,733,000,000.00	Rp3,008,311,000,000.00	Rp4,008,051,000,000.00
PNBN	Rp3,316,841,000,000.00	Rp3,103,248,000,000.00	Rp2,063,473,000,000.00
PNBS	Rp13,237,011,000.00	Rp128,116,000.00	-Rp818,112,377,000.00
SDRA	Rp499,791,000,000.00	Rp536,001,000,000.00	Rp629,168,000,000.00
BRIS	Rp74,016,000,000.00	Rp248,054,000,000.00	Rp3,028,205,000,000.00
BTPS	Rp1,399,634,000,000.00	Rp854,614,000,000.00	Rp1,465,005,000,000.00
BABP	Rp20,433,000,000.00	Rp10,414,000,000.00	Rp12,868,000,000.00

Kode	Total Aset		
	2019	2020	2021
BJTM	Rp76,715,290,000,000.00	Rp83,619,452,000,000.00	Rp100,723,330,000,000.00
NISP	Rp180,706,987,000,000.00	Rp206,297,200,000,000.00	Rp214,395,608,000,000.00
NOBU	Rp13,147,503,000,000.00	Rp13,737,934,000,000.00	Rp20,742,643,000,000.00
AGRO	Rp27,067,922,912,000.00	Rp28,015,492,262,000.00	Rp16,866,522,655,000.00
AGRS	Rp6,421,844,000,000.00	Rp9,854,035,000,000.00	Rp14,286,910,000,000.00
BBCA	Rp918,989,312,000,000.00	Rp1,075,570,256,000,000.00	Rp1,228,344,680,000,000.00
BBKP	Rp100,264,248,000,000.00	Rp79,938,578,000,000.00	Rp89,215,674,000,000.00
BBMD	Rp12,900,218,775,263.00	Rp14,159,755,232,530.00	Rp15,983,152,301,240.00
BBNI	Rp845,605,208,000,000.00	Rp891,337,425,000,000.00	Rp964,837,692,000,000.00
BBRI	Rp206,323,433,000,000.00	Rp197,377,567,000,000.00	Rp288,734,983,000,000.00
BBYB	Rp5,123,734,649,117.00	Rp5,421,324,398,438.00	Rp11,337,808,684,383.00
BCIC	Rp17,311,597,000,000.00	Rp16,204,908,000,000.00	Rp21,317,575,000,000.00
BDMN	Rp193,533,970,000,000.00	Rp200,890,068,000,000.00	Rp192,239,698,000,000.00
BEKS	Rp8,097,328,000,000.00	Rp5,337,281,000,000.00	Rp8,849,611,000,000.00
BGTG	Rp4,809,743,000,000.00	Rp5,365,456,000,000.00	Rp8,575,950,000,000.00
BINA	Rp5,262,429,000,000.00	Rp8,437,685,000,000.00	Rp15,055,850,000,000.00
BJBR	Rp123,536,474,000,000.00	Rp140,934,002,000,000.00	Rp158,356,097,000,000.00
BMAS	Rp7,569,580,138,000.00	Rp10,110,519,691,000.00	Rp14,234,358,584,000.00
BMRI	Rp1,318,246,335,000,000.00	Rp1,429,334,484,000,000.00	Rp1,725,611,128,000,000.00
BNBA	Rp7,607,653,715,380.00	Rp7,637,524,325,850.00	Rp8,666,525,828,600.00
BNGA	Rp274,467,227,000,000.00	Rp280,943,605,000,000.00	Rp310,786,960,000,000.00
BNII	Rp169,082,830,000,000.00	Rp173,224,412,000,000.00	Rp168,758,476,000,000.00
BNLI	Rp161,451,259,000,000.00	Rp197,726,097,000,000.00	Rp234,379,042,000,000.00
BSIM	Rp36,559,556,000,000.00	Rp44,612,045,000,000.00	Rp52,671,981,000,000.00
BTPN	Rp181,631,385,000,000.00	Rp183,165,978,000,000.00	Rp191,917,794,000,000.00
BVIC	Rp30,456,458,802,000.00	Rp26,221,407,472,000.00	Rp24,947,143,045,000.00
DNAR	Rp5,108,848,026,690.00	Rp6,275,182,366,170.00	Rp7,721,344,206,380.00
INPC	Rp25,532,041,000,000.00	Rp30,526,965,000,000.00	Rp26,127,820,000,000.00
MAYA	Rp93,408,831,000,000.00	Rp92,518,025,000,000.00	Rp119,104,185,000,000.00
MCOR	Rp18,893,684,000,000.00	Rp25,235,573,000,000.00	Rp26,194,548,000,000.00
MEGA	Rp100,803,831,000,000.00	Rp112,202,653,000,000.00	Rp132,879,390,000,000.00
PNBN	Rp211,287,370,000,000.00	Rp218,067,091,000,000.00	Rp204,462,542,000,000.00
PNBS	Rp11,135,824,845,000.00	Rp11,302,082,193,000.00	Rp14,426,004,879,000.00
SDRA	Rp36,936,262,000,000.00	Rp38,053,939,000,000.00	Rp43,801,571,000,000.00
BRIS	Rp43,123,488,000,000.00	Rp57,715,586,000,000.00	Rp265,289,081,000,000.00
BTPS	Rp15,383,038,000,000.00	Rp16,435,005,000,000.00	Rp18,543,856,000,000.00
BABP	Rp10,607,879,000,000.00	Rp11,652,904,000,000.00	Rp14,015,360,000,000.00

No	Kode	2019	2020	2021	Rata-rata
1	BJTM	0,018	0,018	0,015	0,02
2	NISP	0,016	0,01	0,012	0,01
3	NOBU	0,003	0,004	0,003	0
4	AGRO	0,002	0,001	-0,181	-0,06
5	AGRS	-0,039	-0,018	0,001	-0,02
6	BBCA	0,031	0,025	0,026	0,03
7	BBKP	0,002	-0,041	-0,026	-0,02
8	BBMD	0,019	0,023	0,033	0,03
9	BBNI	0,018	0,004	0,011	0,01
10	BBRI	0,167	0,095	0,108	0,12
11	BBYB	0,003	0,003	-0,087	-0,03
12	BCIC	0,003	-0,03	-0,021	-0,02
13	BDMN	0,021	0,005	0,008	0,01
14	BEKS	-0,017	-0,058	-0,03	-0,04
15	BGTG	0,002	0,001	0,001	0
16	BINA	0,001	0,002	0,003	0
17	BJBR	0,013	0,012	0,013	0,01
18	BMAS	0,008	0,007	0,006	0,01
19	BMRI	0,021	0,012	0,016	0,02
20	BNBA	0,007	0,005	0,005	0,01
21	BNGA	0,013	0,007	0,013	0,01
22	BNII	0,011	0,007	0,01	0,01
23	BNLI	0,009	0,004	0,005	0,01
24	BSIM	0	0,003	0,002	0
25	BTPN	0,014	0,01	0,014	0,01
26	BVIC	0	-0,01	-0,005	-0,01
27	DNAR	-0,003	0,001	0,002	0
28	INPC	-0,002	0,001	-0,006	0
29	MAYA	0,006	0,001	0	0
30	MCOR	0,004	0,002	0,003	0
31	MEGA	0,02	0,027	0,03	0,03
32	PNBN	0,016	0,014	0,01	0,01
33	PNBS	0,001	0	-0,057	-0,02
34	SDRA	0,014	0,014	0,014	0,01
35	BRIS	0,002	0,004	0,011	0,01
36	BTPS	0,091	0,052	0,079	0,07
37	BABP	0,002	0,001	0,001	0
MAX					0,12
MIN					-0,06

Lampiran CR

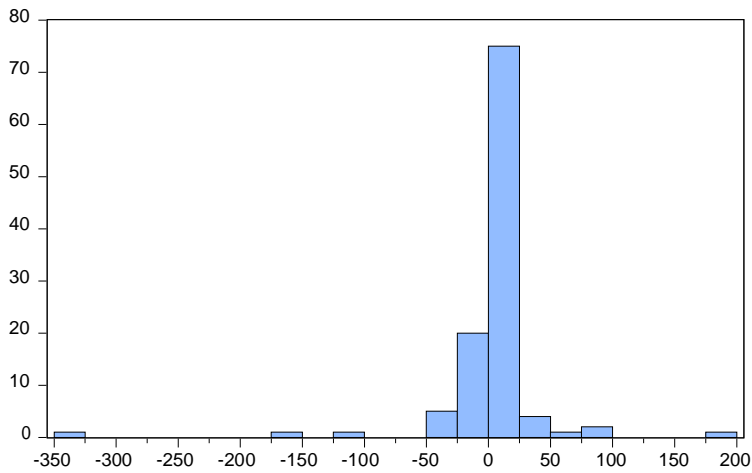
Kode	Aktiva Lancar		
	2019	2020	2021
BJTM	Rp28,222,143,000,000.00	Rp27,064,484,000,000.00	Rp25,534,968,000,000.00
NISP	Rp32,925,986,000,000.00	Rp47,024,725,000,000.00	Rp30,572,254,000,000.00
NOBU	Rp5,596,823,000,000.00	Rp5,929,473,000,000.00	Rp9,718,109,000,000.00
AGRO	Rp5,793,778,399,000.00	Rp6,317,646,569,000.00	Rp3,136,014,187,000.00
AGRS	Rp1,121,715,000,000.00	Rp4,043,816,000,000.00	Rp7,040,944,000,000.00
BBCA	Rp747,866,708,000,000.00	Rp856,536,236,000,000.00	Rp977,913,510,000,000.00
BBKP	Rp15,773,229,000,000.00	Rp11,290,902,000,000.00	Rp22,175,865,000,000.00
BBMD	Rp1,522,292,312,733.00	Rp813,380,269,436.00	Rp7,519,197,190,154.00
BBNI	Rp148,743,932,000,000.00	Rp172,575,056,000,000.00	Rp229,201,642,000,000.00
BBRI	Rp283,532,132,000,000.00	Rp248,039,092,000,000.00	Rp239,501,504,000,000.00
BBYB	Rp1,180,930,846,583.00	Rp1,494,422,669,504.00	Rp5,697,395,965,363.00
BCIC	Rp2,927,377,000,000.00	Rp2,573,361,000,000.00	Rp3,861,479,000,000.00
BDMN	Rp26,532,822,000,000.00	Rp37,976,468,000,000.00	Rp29,198,715,000,000.00
BEKS	Rp1,159,198,000,000.00	Rp607,805,000,000.00	Rp3,927,788,000,000.00
BGTG	Rp1,585,176,000,000.00	Rp2,370,626,000,000.00	Rp5,683,058,000,000.00
BINA	Rp1,459,099,000,000.00	Rp2,947,491,000,000.00	Rp6,913,560,000,000.00
BJBR	Rp24,281,294,000,000.00	Rp30,593,347,000,000.00	Rp35,392,647,000,000.00
BMAS	Rp1,445,394,276,000.00	Rp2,037,559,675,000.00	Rp3,618,708,761,000.00
BMRI	Rp187,110,873,000,000.00	Rp308,752,693,000,000.00	Rp289,479,489,000,000.00
BNBA	Rp1,425,278,694,342.00	Rp2,153,959,442,631.00	Rp3,805,783,351,622.00
BNGA	Rp46,499,403,000,000.00	Rp51,034,490,000,000.00	Rp66,711,095,000,000.00
BNII	Rp28,389,957,000,000.00	Rp42,235,665,000,000.00	Rp36,306,843,000,000.00
BNLI	Rp33,694,853,000,000.00	Rp56,810,344,000,000.00	Rp68,530,493,000,000.00
BSIM	Rp7,312,468,000,000.00	Rp13,995,230,000,000.00	Rp19,558,272,000,000.00
BTPN	Rp26,391,246,000,000.00	Rp31,332,229,000,000.00	Rp35,207,264,000,000.00
BVIC	Rp4,700,305,091,000.00	Rp4,671,295,477,000.00	Rp4,108,995,738,000.00
DNAR	Rp1,510,996,436,671.00	Rp1,545,240,260,528.00	Rp1,578,786,626,829.00
INPC	Rp8,074,256,000,000.00	Rp14,339,685,000,000.00	Rp9,886,693,000,000.00
MAYA	Rp17,145,012,000,000.00	Rp31,803,816,000,000.00	Rp40,441,282,000,000.00
MCOR	Rp2,331,442,000,000.00	Rp8,341,199,000,000.00	Rp10,450,850,000,000.00
MEGA	Rp21,371,890,000,000.00	Rp30,179,630,000,000.00	Rp40,524,948,000,000.00
PNBN	Rp37,689,352,000,000.00	Rp39,535,546,000,000.00	Rp38,303,489,000,000.00
PNBS	Rp2,491,570,812,000.00	Rp2,313,772,891,000.00	Rp2,808,157,491,000.00
SDRA	Rp6,489,074,000,000.00	Rp4,239,582,000,000.00	Rp5,440,581,000,000.00
BRIS	Rp7,957,358,000,000.00	Rp42,751,639,000,000.00	Rp35,766,314,000,000.00
BTPS	Rp2,280,057,000,000.00	Rp2,404,439,000,000.00	Rp3,484,433,000,000.00
BABP	Rp1,846,464,000,000.00	Rp2,953,664,000,000.00	Rp3,617,506,000,000.00

Kode	Kewajiban Lancar		
	2019	2020	2021
BJTM	Rp66,781,882,000,000.00	Rp73,272,205,000,000.00	Rp89,422,906,000,000.00
NISP	Rp149,434,941,000,000.00	Rp171,267,485,000,000.00	Rp175,990,326,000,000.00
NOBU	Rp11,615,244,000,000.00	Rp12,087,458,000,000.00	Rp18,764,257,000,000.00
AGRO	Rp22,277,217,711,000.00	Rp23,330,898,182,000.00	Rp14,197,612,020,000.00
AGRS	Rp5,203,094,000,000.00	Rp7,892,923,000,000.00	Rp11,248,488,000,000.00
BBCA	Rp721,220,547,000,000.00	Rp862,371,048,000,000.00	Rp998,991,290,000,000.00
BBKP	Rp87,160,344,000,000.00	Rp67,858,421,000,000.00	Rp70,342,124,000,000.00
BBMD	Rp9,302,858,109,133.00	Rp9,945,350,544,807.00	Rp11,508,702,270,990.00
BBNI	Rp660,240,630,000,000.00	Rp709,208,114,000,000.00	Rp776,483,934,000,000.00
BBRI	Rp1,099,893,475,000,000.00	Rp1,236,896,249,000,000.00	Rp1,269,940,609,000,000.00
BBYB	Rp4,172,123,119,134.00	Rp4,293,084,337,998.00	Rp8,385,678,259,740.00
BCIC	Rp15,213,019,000,000.00	Rp14,486,030,000,000.00	Rp18,639,236,000,000.00
BDMN	Rp133,737,133,000,000.00	Rp141,351,963,000,000.00	Rp136,340,638,000,000.00
BEKS	Rp7,474,276,000,000.00	Rp3,919,304,000,000.00	Rp6,888,435,000,000.00
BGTG	Rp3,635,858,000,000.00	Rp4,154,044,000,000.00	Rp6,366,747,000,000.00
BINA	Rp4,030,823,000,000.00	Rp7,191,142,000,000.00	Rp12,533,670,000,000.00
BJBR	Rp102,583,071,000,000.00	Rp118,472,030,000,000.00	Rp136,240,619,000,000.00
BMAS	Rp6,270,054,156,000.00	Rp8,740,505,473,000.00	Rp12,789,641,238,000.00
BMRI	Rp963,924,084,000,000.00	Rp1,122,886,099,000,000.00	Rp1,279,311,711,000,000.00
BNBA	Rp6,010,954,385,315.00	Rp6,035,293,798,500.00	Rp6,361,603,690,099.00
BNGA	Rp223,855,795,000,000.00	Rp230,836,689,000,000.00	Rp261,032,157,000,000.00
BNII	Rp125,963,549,000,000.00	Rp134,848,369,000,000.00	Rp131,390,738,000,000.00
BNLI	Rp134,347,155,000,000.00	Rp152,200,070,000,000.00	Rp187,422,057,000,000.00
BSIM	Rp30,306,685,000,000.00	Rp38,372,048,000,000.00	Rp45,040,194,000,000.00
BTPN	Rp107,946,945,000,000.00	Rp117,123,463,000,000.00	Rp118,075,465,000,000.00
BVIC	Rp24,215,274,070,000.00	Rp20,545,005,991,000.00	Rp19,215,761,984,000.00
DNAR	Rp3,061,621,943,797.00	Rp3,716,485,709,241.00	Rp4,645,297,939,372.00
INPC	Rp20,517,492,000,000.00	Rp26,241,741,000,000.00	Rp21,530,136,000,000.00
MAYA	Rp78,423,775,000,000.00	Rp77,292,320,000,000.00	Rp102,878,781,000,000.00
MCOR	Rp15,516,959,000,000.00	Rp18,603,990,000,000.00	Rp19,443,092,000,000.00
MEGA	Rp84,175,039,000,000.00	Rp93,327,909,000,000.00	Rp112,575,664,000,000.00
PNBN	Rp146,103,077,000,000.00	Rp159,252,993,000,000.00	Rp145,913,803,000,000.00
PNBS	Rp562,221,142,000.00	Rp575,949,839,000.00	Rp703,786,404,000.00
SDRA	Rp25,803,994,000,000.00	Rp25,484,322,000,000.00	Rp33,063,401,000,000.00
BRIS	Rp9,372,708,000,000.00	Rp64,620,082,000,000.00	Rp60,595,114,000,000.00
BTPS	Rp9,955,884,000,000.00	Rp10,418,231,000,000.00	Rp11,320,687,000,000.00
BABP	Rp8,975,732,000,000.00	Rp10,029,068,000,000.00	Rp11,590,540,000,000.00

No	Kode	2019	2020	2021	Rata-rata
1	BJTM	0,42	0,37	0,29	0,36
2	NISP	0,22	0,27	0,17	0,22
3	NOBU	0,48	0,49	0,52	0,5
4	AGRO	0,26	0,27	0,22	0,25
5	AGRS	0,22	0,51	0,63	0,45
6	BBCA	1,04	0,99	0,98	1
7	BBKP	0,18	0,17	0,32	0,22
8	BBMD	0,16	0,08	0,65	0,3
9	BBNI	0,23	0,24	0,3	0,26
10	BBRI	0,26	0,2	0,19	0,22
11	BBYB	0,28	0,35	0,68	0,44
12	BCIC	0,19	0,18	0,21	0,19
13	BDMN	0,2	0,27	0,21	0,23
14	BEKS	0,16	0,16	0,57	0,3
15	BGTG	0,44	0,57	0,89	0,63
16	BINA	0,36	0,41	0,55	0,44
17	BJBR	0,24	0,26	0,26	0,25
18	BMAS	0,23	0,23	0,28	0,25
19	BMRI	0,19	0,27	0,23	0,23
20	BNBA	0,24	0,36	0,6	0,4
21	BNGA	0,21	0,22	0,26	0,23
22	BNII	0,23	0,31	0,28	0,27
23	BNLI	0,25	0,37	0,37	0,33
24	BSIM	0,24	0,36	0,43	0,34
25	BTPN	0,24	0,27	0,3	0,27
26	BVIC	0,19	0,23	0,21	0,21
27	DNAR	0,49	0,42	0,34	0,42
28	INPC	0,39	0,55	0,46	0,47
29	MAYA	0,22	0,41	0,39	0,34
30	MCOR	0,15	0,45	0,54	0,38
31	MEGA	0,25	0,32	0,36	0,31
32	PNBN	0,26	0,25	0,26	0,26
33	PNBS	4,43	4,02	3,99	4,15
34	SDRA	0,25	0,17	0,16	0,19
35	BRIS	0,85	0,66	0,59	0,7
36	BTPS	0,23	0,23	0,31	0,26
37	BABP	0,21	0,29	0,31	0,27
MAX					4,15
MIN					0,19

Lampiran Uji Asumsi Klasik

Uji Normalitas



Series: Residuals	
Sample 1 111	
Observations 111	
Mean	4.03e-15
Median	3.688311
Maximum	175.6232
Minimum	-342.5693
Std. Dev.	44.45358
Skewness	-4.078152
Kurtosis	36.74250
Jarque-Bera	5573.501
Probability	0.000000

Uji Multikolinieritas

Variance Inflation Factors
 Date: 09/25/23 Time: 09:34
 Sample: 1 111
 Included observations: 93

Variable	Coefficient Variance	Uncentered VIF	Centered VIF
C	0.000394	136.1716	NA
LG_X1	2.36E-05	86.68721	1.071581
LG_X2	7.61E-06	3.108361	1.050064
LG_X3	8.74E-06	22.75742	3.544849
LG_X4	4.98E-06	4.048152	3.672441
LG_X5	1.09E-05	5.975870	1.319810

Uji Heteroskedatisitas

Heteroskedasticity Test: Glejser

F-statistic	1.752638	Prob. F(5,87)	0.1312
Obs*R-squared	8.510333	Prob. Chi-Square(5)	0.1303
Scaled explained SS	7.920421	Prob. Chi-Square(5)	0.1607

Test Equation:

Dependent Variable: ARESID

Method: Least Squares

Date: 09/25/23 Time: 09:35

Sample: 1 111

Included observations: 93

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.034900	0.011371	3.069283	0.0029
LG_X1	-0.004895	0.002784	-1.758391	0.0822
LG_X2	-0.002535	0.001581	-1.603745	0.1124
LG_X3	-6.78E-05	0.001694	-0.039998	0.9682
LG_X4	6.27E-05	0.001279	0.049002	0.9610
LG_X5	0.003538	0.001892	1.869908	0.0649
R-squared	0.091509	Mean dependent var		0.012672
Adjusted R-squared	0.039297	S.D. dependent var		0.009587
S.E. of regression	0.009397	Akaike info criterion		-6.434545
Sum squared resid	0.007682	Schwarz criterion		-6.271152
Log likelihood	305.2064	Hannan-Quinn criter.		-6.368572
F-statistic	1.752638	Durbin-Watson stat		1.519614
Prob(F-statistic)	0.131159			

Lampiran Data Panel

Uji Chow

Redundant Fixed Effects Tests
Equation: Untitled
Test cross-section fixed effects

Effects Test	Statistic	d.f.	Prob.
Cross-section F	0.363495	(36,69)	0.9993
Cross-section Chi-square	19.276112	36	0.9898

Cross-section fixed effects test equation:
Dependent Variable: LG_Y
Method: Panel Least Squares
Date: 09/25/23 Time: 09:09
Sample: 2019 2021
Periods included: 3
Cross-sections included: 37
Total panel (balanced) observations: 111

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	48.05951	6.354046	7.563607	0.0000
X1	0.800872	0.155266	5.158074	0.0000
X2	0.361637	1.297023	0.278820	0.7809
X3	0.004714	0.002025	2.327622	0.0219
X4	2.526108	0.564237	4.477036	0.0000
X5	11.81166	2.792625	4.229591	0.0001
R-squared	0.427754	Mean dependent var		77.41816
Adjusted R-squared	0.400504	S.D. dependent var		24.18284
S.E. of regression	18.72408	Akaike info criterion		8.750036
Sum squared resid	36812.07	Schwarz criterion		8.896497
Log likelihood	-479.6270	Hannan-Quinn criter.		8.809451
F-statistic	15.69749	Durbin-Watson stat		3.393428
Prob(F-statistic)	0.000000			

Uji Hausman

Correlated Random Effects - Hausman Test

Equation: Untitled

Test cross-section random effects

Test Summary	Chi-Sq. Statistic	Chi-Sq. d.f.	Prob.
Cross-section random	6.777399	5	0.2377

** WARNING: estimated cross-section random effects variance is zero.

Cross-section random effects test comparisons:

Variable	Fixed	Random	Var(Diff.)	Prob.
X1	0.873582	0.800872	0.123960	0.8364
X2	-1.420457	0.361637	10.504604	0.5824
X3	0.008595	0.004714	0.000003	0.0172
X4	1.181362	2.526108	1.001160	0.1790
X5	-1.311894	11.811662	605.912832	0.5939

Cross-section random effects test equation:

Dependent Variable: LG_Y

Method: Panel Least Squares

Date: 09/25/23 Time: 09:09

Sample: 2019 2021

Periods included: 3

Cross-sections included: 37

Total panel (balanced) observations: 111

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	58.59692	16.94746	3.457563	0.0009
X1	0.873582	0.393443	2.220352	0.0297
X2	-1.420457	3.557594	-0.399275	0.6909
X3	0.008595	0.002811	3.057877	0.0032
X4	1.181362	1.186758	0.995453	0.3230
X5	-1.311894	24.81710	-0.052863	0.9580

Effects Specification

Cross-section fixed (dum my variables)

R-squared	0.518979	Mean dependent var	77.41816
Adjusted R-squared	0.233155	S.D. dependent var	24.18284
S.E. of regression	21.17684	Akaike info criterion	9.225026
Sum squared resid	30943.63	Schwarz criterion	10.25025
Log likelihood	-469.9889	Hannan-Quinn criter.	9.640931
F-statistic	1.815729	Durbin-Watson stat	3.761317
Prob(F-statistic)	0.014190		

Uji LM

Lagrange multiplier (LM) test for panel data
 Date: 09/25/23 Time: 09:09
 Sample: 2019 2021
 Total panel observations: 111
 Probability in ()

Null (no rand. effect) Alternative	Cross-section One-sided	Period One-sided	Both
Breusch-Pagan	11.09412 (0.0009)	0.066551 (0.7964)	11.16067 (0.0008)
Honda	-3.330783 (0.9996)	-0.257975 (0.6018)	-2.537635 (0.9944)
King-Wu	-3.330783 (0.9996)	-0.257975 (0.6018)	-1.015229 (0.8450)
GHM	-- --	-- --	0.000000 (0.7500)

Uji CEM

Dependent Variable: LG_Y
 Method: Panel Least Squares
 Date: 09/25/23 Time: 09:08
 Sample: 2019 2021
 Periods included: 3
 Cross-sections included: 37
 Total panel (balanced) observations: 111

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	48.05951	6.354046	7.563607	0.0000
X1	0.800872	0.155266	5.158074	0.0000
X2	0.361637	1.297023	0.278820	0.7809
X3	0.004714	0.002025	2.327622	0.0219
X4	2.526108	0.564237	4.477036	0.0000
X5	11.81166	2.792625	4.229591	0.0001
R-squared	0.427754	Mean dependent var		77.41816
Adjusted R-squared	0.400504	S.D. dependent var		24.18284
S.E. of regression	18.72408	Akaike info criterion		8.750036
Sum squared resid	36812.07	Schwarz criterion		8.896497
Log likelihood	-479.6270	Hannan-Quinn criter.		8.809451
F-statistic	15.69749	Durbin-Watson stat		3.393428
Prob(F-statistic)	0.000000			

Uji FEM

Dependent Variable: LG_Y
 Method: Panel Least Squares
 Date: 09/25/23 Time: 09:08
 Sample: 2019 2021
 Periods included: 3
 Cross-sections included: 37
 Total panel (balanced) observations: 111

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	58.59692	16.94746	3.457563	0.0009
X1	0.873582	0.393443	2.220352	0.0297
X2	-1.420457	3.557594	-0.399275	0.6909
X3	0.008595	0.002811	3.057877	0.0032
X4	1.181362	1.186758	0.995453	0.3230
X5	-1.311894	24.81710	-0.052863	0.9580

Effects Specification

Cross-section fixed (dum my variables)

R-squared	0.518979	Mean dependent var	77.41816
Adjusted R-squared	0.233155	S.D. dependent var	24.18284
S.E. of regression	21.17684	Akaike info criterion	9.225026
Sum squared resid	30943.63	Schwarz criterion	10.25025
Log likelihood	-469.9889	Hannan-Quinn criter.	9.640931
F-statistic	1.815729	Durbin-Watson stat	3.761317
Prob(F-statistic)	0.014190		

Uji REM

Dependent Variable: LG_Y
 Method: Panel EGLS (Cross-section random effects)
 Date: 09/25/23 Time: 09:09
 Sample: 2019 2021
 Periods included: 3
 Cross-sections included: 37
 Total panel (balanced) observations: 111
 Swamy and Arora estimator of component variances

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	48.05951	7.186393	6.687570	0.0000
X1	0.800872	0.175605	4.560652	0.0000
X2	0.361637	1.466926	0.246527	0.8058
X3	0.004714	0.002291	2.058031	0.0421
X4	2.526108	0.638149	3.958494	0.0001
X5	11.81166	3.158444	3.739709	0.0003

Effects Specification		S.D.	Rho
Cross-section random		0.000000	0.0000
Idiosyncratic random		21.17684	1.0000

Weighted Statistics			
R-squared	0.427754	Mean dependent var	77.41816
Adjusted R-squared	0.400504	S.D. dependent var	24.18284
S.E. of regression	18.72408	Sum squared resid	36812.07
F-statistic	15.69749	Durbin-Watson stat	3.393428
Prob(F-statistic)	0.000000		

Unweighted Statistics			
R-squared	0.427754	Mean dependent var	77.41816
Sum squared resid	36812.07	Durbin-Watson stat	3.393428

Uji Statistik Deskriptif

X1	X2	X3	X4	X5
27.14032	3.003032	-98.01564	0.682257	0.446620
23.54693	2.684190	12.53279	0.501575	0.274964
67.40434	7.832692	53.82470	16.65958	4.431656
10.70225	0.117243	-9465.436	-18.05767	0.081785
11.61191	1.468372	903.9767	3.395009	0.647413
1.363211	0.786128	-10.16662	-0.327278	5.157615
4.616939	3.694090	105.7826	15.58657	29.91804
46.47138	13.66108	50771.86	734.6820	3843.305
0.000000	0.001080	0.000000	0.000000	0.000000
3012.576	333.3365	-10879.74	75.73050	49.57485
14832.01	237.1728	89889134	1267.870	46.10586
111	111	111	111	111