

LAMPIRAN

TABULASI SEKTOR PERBANKAN YANG TERDAFTAR DI BEI 2019-2021

No.	KODE SAHAM	Nama	Tanggal IPO	2019	2020	2021	D/R	syariah	variabel
BANK UMUM PERSERO									
1	BBRI	PT BANK RAKYAT INDONESIA (PERSERO) Tbk	10-Nov-03	1	1	1			
2	BMRI	PT BANK MANDIRI (PERSERO) Tbk	14-Jul-03	1	1	1			x
3	BBI	PT BANK NEGARA INDONESIA (PERSERO) Tbk	25-Nov-96	1	1	1			x
4	BBTN	PT BANK TABUNGAN NEGARA (PERSERO) Tbk	17 des 2009	1	1	1			
BANK UMUM SWASTA NASIONAL									
5	BDMN	PT BANK DANAMON INDONESIA Tbk	06 des 1989	1	1	1			x
6	BNLI	PT BANK PERMATA Tbk	15-Jan-90	1	1	1			
7	BBCA	PT BANK CENTRAL ASIA Tbk	31 Mei 2000	1	1	1			
8	BNII	PT BANK MAYBANK INDONESIA Tbk	21-Nov-89	1	1	1			
9	PNBN	PT PAN INDONESIA BANK Tbk	29 Des 1982	1	1	1			
10	BNGA	PT BANK CIMB NIAGA Tbk	29-Nov-89	1	1	1			
11	NISP	PT BANK OCBC NISP Tbk	20 Okt 1994	1	1	1			
12	INPC	PT BANK ARTHA GRAHA INTERNASIONAL Tbk	23 Ags 1990	1	1	1			
13	BNBA	PT BANK BUMI ARTA Tbk	1-Jun-06	1	1	1			
14	BCIC	PT BANK JTRUST INDONESIA Tbk	25-Jun-97	1	1	1			x
15	MAYA	PT BANK MAYAPADA INTERNATIONAL Tbk	29 Ags 1997	1	1	1			
16	BSWD	PT BANK OF INDIA INDONESIA Tbk	01 Mei 2002	1	1	1			x
17	BBMD	PT BANK MESTIKA DHARMA Tbk	8-Jul-13	1	1	1			
18	BSIM	PT BANK SINARMAS Tbk	13 Des 2010	1	1	1			
19	BMAS	PT BANK MASPION INDONESIA Tbk	11-Jul-13	1	1	1			
20	BGTG	PT BANK GANESHA Tbk	12 Mei 2016	1	1	1			x
21	BKSW	PT BANK QNB INDONESIA Tbk	21-Nov-02	1	1	1			x
22	SDRA	PT BANK WOORI SAUDARA INDONESIA 1906 Tbk	15 Des 2006	1	1	1			
23	MEGA	PT BANK MEGA Tbk	17-Apr-00	1	1	1			x
24	BRIS	PT BANK SYARIAH INDONESIA Tbk *)	09 Mei 2018	1	1	1		√	
25	BBKP	PT BANK KB BUKOPIN Tbk	10-Jul-06	1	1	1			x
26	BABP	PT BANK MNC INTERNASIONAL Tbk	15-Jul-02	1	1	1			X
27	AGRO	PT BANK RA YA INDONESIA Tbk	08 Ags 2003	1	1	1			x
28	MICOR	PT BANK CHINA CONSTRUCTION BANK INDONESIA Tbk	3-Jul-07	1	1	1			
29	BACA	PT BANK CAPITAL INDONESIA Tbk	04 Okt 2007	1	1	1			
30	AGRS	PT BANK IBK INDONESIA Tbk	22 Des 2014	1	1	1			x
31	BANK	PT BANK ALADIN SYARIAH Tbk **)	1-Feb-21				R	√	
32	BTPN	PT BANK BTPN Tbk	12-Mar-08	1	1	1			
33	PNBS	PT PANIN DUBAI SYARIAH Tbk	15-Jan-14					√	
34	BBSI	KROM BANK INDONESIA Tbk.	13-Nov-03	1	1	1			
35	BBYB	PT BANK NEO COMMERCE Tbk	13-Jan-15	1	1	1			x
36	NOBU	PT BANK NATIONALNOBU Tbk	20 Mei 2013	1	1	1			x
37	BINA	PT BANK INA PERDANA Tbk	16-Jan-14	1	1	1			
38	DNAR	PT BANK OKE INDONESIA Tbk	11-Jul-14	1	1	1			
39	AMAR	PT BANK AMAR INDONESIA	9-Jan-20				R		
40	ARTO	PT BANK JAGO TBK	12-Jan-16	1	1	1			x
41	BTPS	PT BANK TABUNGAN PENSIUNAN NASIONAL SYARIAH T	08 Mei 2018					√	
42	MASB	PT BANK MULTARTI SENTOSA	30-Jun-21				R		
43	BVIC	PT BANK VICTORIA INTERNATIONAL Tbk	30-Jun-99	1	1	1			
44	BBHI	PT ALLO BANK INDONESIA Tbk ***)	7-Jun-04	1	1	1			x
BANK PEMBANGUNAN DAERAH									
45	BJBR	PT BPD JAWA BARAT DAN BANTEN Tbk	8-Jul-10	1	1	1			x
46	BJTM	PT BPD JAWA TIMUR Tbk	12-Jul-12	1	1	1			
47	BEKS	PT BPD BANTEN Tbk	13-Jul-01	1	1	1			x

KRITERIA SAMPEL

WARNA	KETERANGAN	JUMLAH
	perusahaan perbankan yang terdaftar di BEI 2019-2021	47
	perusahaan yang delisting atau relisting selama 2019-2021	-3
	perusahaan yang syariah	-4
	Perusahaan Perbankan yang tidak menerbitkan laporan keuangannya secara lengkap sesuai dengan variable peneliti	-18
	total	22
	total perusahaan (22x3)	66

**TABULASI SEKTOR PERBANKAN TERDAFTAR DI BEI 2019-2021 YANG DI
SELEKSI MENGGUNAKAN TEKNIK *PURPOSIVE SAMPLING***

No.	Nama	Kode	TAHUN	X1 (EPS)	X2(ROA)	X3(ROE)	X4(NIM)	Y (R)
1	PT BANK RAKYAT INDONESIA (PERSERO) Tbk	BBRI	2019	281	3.50	16.66	6.98	1.117
			2020	152	1.98	11.05	6.00	0.780
			2021	238	2.72	16.87	6.89	0.537
2	PT BANK TABUNGAN NEGARA (PERSERO) Tbk	BBTN	2019	20	0.13	1.00	3.32	0.685
			2020	151	0.69	10.02	3.06	-0.186
			2021	224	0.81	13.64	3.99	0.003
3	PT BANK PERMATA Tbk	BNLI	2019	54	1.3	7.2	4.5	-0.998
			2020	26	1.0	3.1	4.6	1.482
			2021	39	0.7	2.9	4.0	-0.511
4	PT BANK CENTRAL ASIA Tbk	BBCA	2019	232	4.0	18	6.2	0.734
			2020	220	3.3	16.5	5.7	0.577
			2021	255	3.4	18.3	5.1	0.588
5	PT BANK MABANK INDONESIA Tbk	BNII	2019	24	1.45	7.73	5.07	0.013
			2020	30	1.74	10.21	5.24	0.558
			2021	27	1.48	9.91	5.17	0.047
6	PT PAN INDONESIA BANK Tbk	PNBN	2019	137.7	2.08	8.9	4.83	0.166
			2020	128.83	1.91	7.66	4.62	-0.202
			2021	85.67	1.35	4.79	5.1	-0.001
7	PT BANK CIMB NIAGA Tbk	BNGA	2019	156.92	1.99	9.35	5.31	-0.035
			2020	80.72	1.06	5.01	4.88	0.139
			2021	169.06	1.88	10.21	4.86	-0.026
8	PT BANK OCBC NISP Tbk	NISP	2019	128.1	2.22	11.56	3.96	-0.012
			2020	91.59	1.47	7.47	3.96	-0.030
			2021	109.81	1.55	8.33	3.86	-0.183
9	PT BANK ARTHA GRAHA INTERNASIONAL Tbk	INPC	2019	-3.69	-0.3	-1.63	4.77	-0.016
			2020	1.35	0.11	0.81	2.99	0.131
			2021	-8.31	-0.73	-6.02	3.62	0.841
10	PT BANK BUMI ARTA Tbk	BNBA	2019	22.15	0.69	3.51	3.72	0.222
			2020	15.17	0.69	2.4	4.17	0.130
			2021	16.04	0.77	2.8	4.32	-0.991
11	PT BANK MAYAPADA INTERNATIONAL Tbk	MAYA	2019	82.17	0.78	5.92	3.61	0.295
			2020	9.39	0.12	0.58	0.47	-0.159
			2021	3.99	0.07	0.35	0.69	-0.080
12	PT BANK MESTIKA DHARMA Tbk	BBMD	2019	60.53	2.72	7.5	6.46	1.029
			2020	83	3.17	9.35	6.66	-0.447
			2021	129.02	4.31	12.5	6.56	1.607
13	PT BANK SINARMAS Tbk	BSIM	2019	0.43	0.23	0.14	7.31	-0.027
			2020	6.8	0.3	2.25	6.25	-0.056
			2021	6.75	0.34	2.02	5.79	0.733
14	PT BANK MASPION INDONESIA Tbk	BMAS	2019	13.45	1.13	6.46	4.41	-0.020
			2020	15.08	1.09	5.52	3.5	0.201
			2021	18.04	0.79	6.45	2.83	-0.995
15	PT BANK WOORI SAUDARA INDONESIA 1906 Tbk	SDRA	2019	75.95	1.88	11.08	3.4	-0.033
			2020	81.45	1.84	10.98	3.82	-0.107
			2021	88.89	2	10.46	4.16	-0.235
16	PT BANK CHINA CONSTRUCTION BANK INDONES	MCOR	2019	4.75	0.71	0.29	3.83	-0.092
			2020	1.91	0.29	1.27	2.82	0.078
			2021	2.09	0.41	1.43	3.12	-0.165
17	PT BANK CAPITAL INDONESIA Tbk	BACA	2019	2.25	0.13	1.2	3.5	0.000
			2020	8.69	0.44	4.6	1.1	0.253
			2021	4.91	0.22	2.21	-3.52	-0.293
18	PT BANK BTPN Tbk	BTPN	2019	327	2.3	9.9	6.9	-0.055
			2020	217	1.4	6.1	6.1	-0.043
			2021	331	2.2	8.6	6.6	-0.158
19	PT BANK INA PERDANA Tbk	BINA	2019	1.26	0.23	0.6	3.78	0.284
			2020	3.43	0.51	1.69	3.4	-0.198
			2021	7.03	0.44	3.19	2.25	-1.000
20	PT BANK OKE INDONESIA Tbk	DNAR	2019	-3.97	-0.27	-1.17	5.09	-0.213
			2020	0.86	0.35	0.39	5.25	-0.267
			2021	1.45	0.38	0.7	5.47	0.688
21	PT BANK VICTORIA INTERNATIONAL Tbk	BVIC	2019	-1.56	-0.09	-0.57	1.07	-0.558
			2020	-28.17	-1.26	-12.74	0.82	0.357
			2021	-12.9	-0.71	-6.54	2.36	0.789
22	PT BPD JAWA TIMUR Tbk	BJTM	2019	91.8	2.73	18.07	6.11	-0.041
			2020	99.16	1.95	18.77	5.55	0.059
			2021	101.43	2.05	17.26	5.11	0.104

TABULASI PERHITUNGAN *EARNING PER SHARE* (EPS)

No.	Nama	Kode	Tahun	XI		
				<i>Earning Per Share (EPS)</i>		
BANK UMUM PERSERO				Laba bersih setelah pajak	jumlah saham beredar	TOTAL
1	PT BANK RAKYAT INDONESIA (PERSERO) Tbk	BBRI	2019	Rp 34,372,609,000	Rp122,334,572	281.00
			2020	Rp 18,654,753,000	Rp122,564,847	152.00
			2021	Rp 31,066,592,000	Rp130,552,591	238.00
2	PT BANK TABUNGAN NEGARA (PERSERO) Tbk	BBTN	2019	Rp 209,263,000	Rp 11,920,264	20.00
			2020	Rp 1,602,358,000	Rp 11,920,264	151.00
			2021	Rp 2,376,227,000	Rp 11,920,264	224.00
3	PT BANK PERMATA Tbk	BNLI	2019	Rp 1,500,420,000	Rp 32,082,660	54.00
			2020	Rp 721,587,000	Rp 32,083,698	26.00
			2021	Rp 1,231,127,000	Rp 31,543,436	39.00
4	PT BANK CENTRAL ASIA Tbk	BBCA	2019	Rp 28,565,053,000	Rp 123,275,050	232.00
			2020	Rp 27,131,109,000	Rp 123,275,050	220.00
			2021	Rp 31,422,660,000	Rp 123,275,050	255.00
5	PT BANK MAYBANK INDONESIA Tbk	BNII	2019	Rp 1,842,520,000	Rp 76,215,196	24.00
			2020	Rp 1,266,348,000	Rp 76,215,196	30.00
			2021	Rp 1,644,970,000	Rp 76,215,196	27.00
6	PT PAN INDONESIA BANK Tbk	PNBN	2019	Rp 3,316,841,000	Rp 24,087,646	137.70
			2020	Rp 3,103,248,000	Rp 24,087,646	128.83
			2021	Rp 2,063,473,000	Rp 24,087,646	85.67
7	PT BANK CIMB NIAGA Tbk	BNGA	2019	Rp 3,645,154,000	Rp 24,929,200	156.92
			2020	Rp 2,012,401,000	Rp 24,929,274	80.72
			2021	Rp 4,100,340,000	Rp 24,930,989	169.06
8	PT BANK OCBC NISP Tbk	NISP	2019	Rp 2,939,241,000	Rp 22,945,297	128.10
			2020	Rp 2,101,670,000	Rp 22,945,297	91.59
			2021	Rp 2,519,574,000	Rp 22,945,297	109.81
9	PT BANK ARTHA GRAHA INTERNASIONAL Tbk	INPC	2019	-Rp 58,345,000	Rp 15,796,193	-3.69
			2020	Rp 21,372,000	Rp 15,796,193	1.35
			2021	-Rp 168,063,000	Rp 20,223,000	-8.31
10	PT BANK BUMI ARTA Tbk	BNBA	2019	Rp 51,167,901	Rp 2,822,653	22.15
			2020	Rp 35,053,333	Rp 2,822,653	15.17
			2021	Rp 44,449,401	Rp 2,348,500	16.04
11	PT BANK MAYAPADA INTERNATIONAL Tbk	MAYA	2019	Rp 528,114,000	Rp 17,922,166	82.17
			2020	Rp 64,164,000	Rp 11,391,148	9.39
			2021	Rp 44,127,000	Rp 11,065,252	3.99
12	PT BANK MESTIKA DHARMA Tbk	BBMD	2019	Rp 247,573,726	Rp 4,089,773	60.53
			2020	Rp 325,932,119	Rp 4,074,039	83.00
			2021	Rp 519,580,026	Rp 4,027,014	129.02
13	PT BANK SINARMAS Tbk	BSIM	2019	Rp 6,752,000	Rp 15,829,172	0.43
			2020	Rp 118,522,000	Rp 17,425,082	6.80
			2021	Rp 127,748,000	Rp 19,641,919	6.75
14	PT BANK MASPION INDONESIA Tbk	BMAS	2019	Rp 59,746,814	Rp 6,959,513	13.45
			2020	Rp 66,986,471	Rp 6,959,513	15.08
			2021	Rp 80,162,068	Rp 4,443,462	18.04
15	PT BANK WOORI SAUDARA INDONESIA 1906 Tbk	SDRA	2019	Rp 499,791,000	Rp 6,654,595	75.95
			2020	Rp 536,001,000	Rp 6,581,000	81.45
			2021	Rp 629,168,000	Rp 7,078,000	88.89
16	BANK CHINA CONSTRUCTION BANK INDONESIA	MCOR	2019	Rp 78,967,000	Rp 16,631,461	4.75
			2020	Rp 49,979,000	Rp 26,112,302	1.91
			2021	Rp 79,392,000	Rp 37,919,731	2.09
17	PT BANK CAPITAL INDONESIA Tbk	BACA	2019	Rp 15,884,000	Rp 7,070,142	2.25
			2020	Rp 61,414,000	Rp 7,071,413	8.69
			2021	Rp 34,785,000	Rp 7,078,991	4.91
18	PT BANK BTPN Tbk	BTPN	2019	Rp 2,572,528,000	Rp 7,858,628	327.00
			2020	Rp 1,749,293,000	Rp 8,053,733	217.00
			2021	Rp 2,664,714,000	Rp 8,055,020	331.00
19	PT BANK INA PERDANA Tbk	BINA	2019	Rp 7,115,000	Rp 5,654,375	1.26
			2020	Rp 19,376,000	Rp 5,654,375	3.43
			2021	Rp 39,748,000	Rp 5,654,375	7.03
20	PT BANK OKE INDONESIA Tbk	DNAR	2019	-Rp 16,922,035	Rp 4,111,911	-3.97
			2020	Rp 7,875,056	Rp 9,109,271	0.86
			2021	Rp 17,460,307	Rp 12,014,618	1.45
21	PT BANK VICTORIA INTERNATIONAL Tbk	BVIC	2019	-Rp 13,764,544	Rp 8,834,906	-1.56
			2020	-Rp 252,193,680	Rp 8,951,947	-28.17
			2021	-Rp 119,063,715	Rp 9,228,483	-12.90
22	PT BPD JAWA TIMUR Tbk	BJTM	2019	Rp 1,376,505,000	Rp 14,994,423	91.80
			2020	Rp 1,488,963,000	Rp 15,015,498	99.16
			2021	Rp 1,523,070,000	Rp 15,015,498	101.43

TABULASI PERHITUNGAN RETURN ON ASSET (ROA)

No.	Nama	Kode	Tahun	X2			
				Return On Asset (ROA)			
BANK UMUM PERSERO				Laba bersih setelah pajak	Total aktiva	100%	TOTAL
1	PT BANK RAKYAT INDONESIA (PERSERO) Tbk	BBRI	2019	Rp 4,336,405,300	Rp 1,416,758,840	100%	3.50
			2020	Rp 1,866,039,300	Rp 1,610,065,344	100%	1.98
			2021	Rp 3,441,382,500	Rp 1,678,097,734	100%	2.72
2	PT BANK TABUNGAN NEGARA (PERSERO) Tbk	BBTN	2019	Rp 20,926,300	Rp 311,776,828	100%	0.13
			2020	Rp 160,235,800	Rp 361,208,406	100%	0.69
			2021	Rp 237,622,700	Rp 371,868,311	100%	0.81
3	PT BANK PERMATA Tbk	BNLI	2019	Rp 1,500,420,000	Rp 1,614,512,590	100%	1.3
			2020	Rp 721,587,000	Rp 1,977,260,970	100%	1.0
			2021	Rp 1,231,127,000	Rp 2,343,790,420	100%	0.7
4	PT BANK CENTRAL ASIA Tbk	BBCA	2019	Rp 28,565,053,000	Rp 9,189,893,120	100%	4.0
			2020	Rp 27,131,109,000	Rp 10,755,702,560	100%	3.3
			2021	Rp 31,422,660,000	Rp 1,228,344,680,000	100%	3.4
5	PT BANK MAYBANK INDONESIA Tbk	BNII	2019	Rp 1,842,520,000	Rp 169,082,830,000	100%	1.45
			2020	Rp 1,266,348,000	Rp 173,224,412,000	100%	1.74
			2021	Rp 1,644,970,000	Rp 168,758,476,000	100%	1.48
6	PT PAN INDONESIA BANK Tbk	PNBN	2019	Rp 3,316,841,000	Rp 211,287,370,000	100%	2.08
			2020	Rp 3,103,248,000	Rp 218,067,091,000	100%	1.91
			2021	Rp 2,063,473,000	Rp 204,462,542,000	100%	1.35
7	PT BANK CIMB NIAGA Tbk	BNGA	2019	Rp 3,645,154,000	Rp 274,467,227,000	100%	1.99
			2020	Rp 2,012,401,000	Rp 280,943,605,000	100%	1.06
			2021	Rp 4,100,340,000	Rp 310,786,960,000	100%	1.88
8	PT BANK OCBC NISP Tbk	NISP	2019	Rp 2,939,241,000	Rp 180,706,987,000	100%	2.22
			2020	Rp 2,101,670,000	Rp 206,297,200,000	100%	1.47
			2021	Rp 2,519,574,000	Rp 214,395,608,000	100%	1.55
9	PT BANK ARTHA GRAHA INTERNASIONAL Tbk	INPC	2019	-Rp 58,345,000	Rp 25,532,041,000	100%	-0.3
			2020	Rp 21,372,000	Rp 30,526,965,000	100%	0.11
			2021	-Rp 168,063,000	Rp 26,127,820,000	100%	-0.73
10	PT BANK BUMI ARTA Tbk	BNBA	2019	Rp 51,167,901	Rp 7,607,653,715	100%	0.69
			2020	Rp 35,053,333	Rp 7,637,524,326	100%	0.69
			2021	Rp 44,449,401	Rp 8,666,525,829	100%	0.77
11	PT BANK MAYAPADA INTERNATIONAL Tbk	MAYA	2019	Rp 528,114,000	Rp 93,408,831,000	100%	0.78
			2020	Rp 64,164,000	Rp 92,518,025,000	100%	0.12
			2021	Rp 44,127,000	Rp 119,104,185,000	100%	0.07
12	PT BANK MESTIKA DHARMA Tbk	BBMD	2019	Rp 247,573,726	Rp 12,900,218,775	100%	2.72
			2020	Rp 325,932,119	Rp 14,159,755,233	100%	3.17
			2021	Rp 519,580,026	Rp 15,983,152,301	100%	4.31
13	PT BANK SINARMAS Tbk	BSIM	2019	Rp 6,752,000	Rp 36,559,556,000	100%	0.23
			2020	Rp 118,522,000	Rp 44,612,045,000	100%	0.3
			2021	Rp 127,748,000	Rp 52,671,981,000	100%	0.34
14	PT BANK MASPION INDONESIA Tbk	BMAS	2019	Rp 59,746,814	Rp 7,569,580,138	100%	1.13
			2020	Rp 66,986,471	Rp 10,110,519,691	100%	1.09
			2021	Rp 80,162,068	Rp 14,234,358,584	100%	0.79
15	PT BANK WOORI SAUDARA INDONESIA 1906 Tbk	SDRA	2019	Rp 499,791,000	Rp 36,936,262,000	100%	1.88
			2020	Rp 536,001,000	Rp 38,053,939,000	100%	1.84
			2021	Rp 629,168,000	Rp 43,801,571,000	100%	2
16	BANK CHINA CONSTRUCTION BANK INDONESIA	MCOR	2019	Rp 78,967,000	Rp 18,893,684,000	100%	0.71
			2020	Rp 49,979,000	Rp 25,235,573,000	100%	0.29
			2021	Rp 79,392,000	Rp 26,194,512,000	100%	0.41
17	PT BANK CAPITAL INDONESIA Tbk	BACA	2019	Rp 15,884,000	Rp 18,959,622,000	100%	0.13
			2020	Rp 61,414,000	Rp 20,223,558,000	100%	0.44
			2021	Rp 34,785,000	Rp 22,325,883,000	100%	0.22
18	PT BANK BTPN Tbk	BTPN	2019	Rp 2,572,528,000	Rp 181,631,385,000	100%	2.3
			2020	Rp 1,749,293,000	Rp 183,165,978,000	100%	1.4
			2021	Rp 2,664,714,000	Rp 191,917,794,000	100%	2.2
19	PT BANK INA PERDANA Tbk	BINA	2019	Rp 7,115,000	Rp 5,262,429,000	100%	0.23
			2020	Rp 19,376,000	Rp 8,437,685,000	100%	0.51
			2021	Rp 39,748,000	Rp 15,055,850,000	100%	0.44
20	PT BANK OKE INDONESIA Tbk	DNAR	2019	-Rp 16,922,035	Rp 5,108,848,027	100%	-0.27
			2020	Rp 7,875,056	Rp 6,275,182,366	100%	0.35
			2021	Rp 17,460,307	Rp 7,721,344,206	100%	0.38
21	PT BANK VICTORIA INTERNATIONAL Tbk	BVIC	2019	-Rp 13,764,544	Rp 30,456,458,802	100%	-0.09
			2020	-Rp 252,193,680	Rp 26,221,407,472	100%	-1.26
			2021	-Rp 119,063,715	Rp 24,947,143,045	100%	-0.71
22	PT BPD JAWA TIMUR Tbk	BJTM	2019	Rp 1,376,505,000	Rp 76,715,290,000	100%	2.73
			2020	Rp 1,488,963,000	Rp 83,619,452,000	100%	1.95
			2021	Rp 1,523,070,000	Rp 100,723,330,000	100%	2.05

TABULASI PERHITUNGAN *RETURN ON EQUITY* (ROE)

No.	Nama	Kode	Tahun	X3			
				<i>Return On Equity (ROE)</i>			
BANK UMUM PERSERO				Laba bersih setelah pajak	Ekuitas pemilik saham	100%	TOTAL
1	PT BANK RAKYAT INDONESIA (PERSERO) Tbk	BBRI	2019	Rp 34,372,609,000	Rp 2,063,234,330	100%	16.66
			2020	Rp 18,660,393,000	Rp 1,973,775,670	100%	11.05
			2021	Rp 34,413,825,000	Rp 2,887,349,830	100%	16.87
2	PT BANK TABUNGAN NEGARA (PERSERO) Tbk	BBTN	2019	Rp 209,263,000	Rp 238,361,950	100%	1.00
			2020	Rp 1,602,358,000	Rp 199,878,450	100%	10.02
			2021	Rp 2,376,227,000	Rp 214,066,470	100%	13.64
3	PT BANK PERMATA Tbk	BNLI	2019	Rp 1,500,420,000	Rp 240,373,510	100%	7.2
			2020	Rp 721,587,000	Rp 35,071,453,000	100%	3.1
			2021	Rp 1,231,127,000	Rp 36,613,715,000	100%	2.9
4	PT BANK CENTRAL ASIA Tbk	BBCA	2019	Rp 28,565,053,000	Rp 174,143,156,000	100%	18
			2020	Rp 27,131,109,000	Rp 184,714,709,000	100%	16.5
			2021	Rp 31,422,660,000	Rp 202,848,934,000	100%	18.3
5	PT BANK MAYBANK INDONESIA Tbk	BNII	2019	Rp 1,842,520,000	Rp 26,684,916,000	100%	7.73
			2020	Rp 1,266,348,000	Rp 27,223,630,000	100%	10.21
			2021	Rp 1,644,970,000	Rp 28,725,123,000	100%	9.91
6	PT PAN INDONESIA BANK Tbk	PNBN	2019	Rp 3,316,841,000	Rp 44,441,714,000	100%	8.9
			2020	Rp 3,103,248,000	Rp 47,460,332,000	100%	7.66
			2021	Rp 2,063,473,000	Rp 48,547,747,000	100%	4.79
7	PT BANK CIMB NIAGA Tbk	BNGA	2019	Rp 3,645,154,000	Rp 43,294,166,000	100%	9.35
			2020	Rp 2,012,401,000	Rp 41,053,051,000	100%	5.01
			2021	Rp 4,100,340,000	Rp 43,388,358,000	100%	10.21
8	PT BANK OCBC NISP Tbk	NISP	2019	Rp 2,939,241,000	Rp 27,664,803,000	100%	11.56
			2020	Rp 2,101,670,000	Rp 29,829,316,000	100%	7.47
			2021	Rp 2,519,574,000	Rp 32,327,571,000	100%	8.33
9	PT BANK ARTHA GRAHA INTERNASIONAL Tbk	INPC	2019	-Rp 58,345,000	Rp 4,536,235,000	100%	-1.63
			2020	Rp 21,372,000	Rp 3,559,535,000	100%	0.81
			2021	-Rp 168,063,000	Rp 3,953,949,000	100%	-6.02
10	PT BANK BUMI ARTA Tbk	BNBA	2019	Rp 51,167,901	Rp 1,523,655,564	100%	3.51
			2020	Rp 35,053,333	Rp 1,509,386,123	100%	2.4
			2021	Rp 44,449,401	Rp 2,233,765,262	100%	2.8
11	PT BANK MAYAPADA INTERNATIONAL Tbk	MAYA	2019	Rp 528,114,000	Rp 12,341,969,000	100%	5.92
			2020	Rp 64,164,000	Rp 12,914,476,000	100%	0.58
			2021	Rp 44,127,000	Rp 13,978,280,000	100%	0.35
12	PT BANK MESTIKA DHARMA Tbk	BBMD	2019	Rp 247,573,726	Rp 3,480,469,121	100%	7.5
			2020	Rp 325,932,119	Rp 4,009,262,626	100%	9.35
			2021	Rp 519,580,026	Rp 4,289,820,125	100%	12.5
13	PT BANK SINARMAS Tbk	BSIM	2019	Rp 6,752,000	Rp 6,074,463,000	100%	0.14
			2020	Rp 118,522,000	Rp 6,056,844,000	100%	2.25
			2021	Rp 127,748,000	Rp 7,359,416,000	100%	2.02
14	PT BANK MASPION INDONESIA Tbk	BMAS	2019	Rp 59,746,814	Rp 1,228,931,584	100%	6.46
			2020	Rp 66,986,471	Rp 1,284,262,093	100%	5.52
			2021	Rp 80,162,068	Rp 1,331,210,939	100%	6.45
15	PT BANK WOORI SAUDARA INDONESIA 1906 Tbk	SDRA	2019	Rp 499,791,000	Rp 6,935,590,000	100%	11.08
			2020	Rp 536,001,000	Rp 7,270,971,000	100%	10.98
			2021	Rp 629,168,000	Rp 9,257,191,000	100%	10.46
16	BANK CHINA CONSTRUCTION BANK INDONESIA	MCOR	2019	Rp 78,967,000	Rp 2,794,858,000	100%	0.29
			2020	Rp 49,979,000	Rp 6,016,716,000	100%	1.27
			2021	Rp 79,392,000	Rp 6,081,204,000	100%	1.43
17	PT BANK CAPITAL INDONESIA Tbk	BACA	2019	Rp 15,884,000	Rp 1,537,640,000	100%	1.2
			2020	Rp 61,414,000	Rp 1,640,391,000	100%	4.6
			2021	Rp 34,785,000	Rp 2,122,771,000	100%	2.21
18	PT BANK BTPN Tbk	BTPN	2019	Rp 2,572,528,000	Rp 31,471,928,000	100%	9.9
			2020	Rp 1,749,293,000	Rp 32,964,753,000	100%	6.1
			2021	Rp 2,664,714,000	Rp 36,078,927,000	100%	8.6
19	PT BANK INA PERDANA Tbk	BINA	2019	Rp 7,115,000	Rp 1,221,096,000	100%	0.6
			2020	Rp 19,376,000	Rp 1,217,144,000	100%	1.69
			2021	Rp 39,748,000	Rp 2,373,675,000	100%	3.19
20	PT BANK OKE INDONESIA Tbk	DNAR	2019	-Rp 16,922,035	Rp 2,021,828,418	100%	-1.17
			2020	Rp 7,875,056	Rp 2,521,927,020	100%	0.39
			2021	Rp 17,460,307	Rp 3,039,706,086	100%	0.7
21	PT BANK VICTORIA INTERNATIONAL Tbk	BVIC	2019	-Rp 13,764,544	Rp 2,986,454,603	100%	-0.57
			2020	-Rp 252,193,680	Rp 2,644,375,254	100%	-12.74
			2021	-Rp 119,063,715	Rp 3,014,425,174	100%	-6.54
22	PT BPD JAWA TIMUR Tbk	BJTM	2019	Rp 1,376,505,000	Rp 9,185,652,000	100%	18.07
			2020	Rp 1,488,963,000	Rp 10,004,950,000	100%	18.77
			2021	Rp 1,523,070,000	Rp 10,910,539,000	100%	17.26

TABULASI PERHITUNGAN *NET INTEREST MARGIN* (NIM)

No.	Nama	Kode	Tahun	X5			
				<i>Net Interest Margin (NIM)</i>			
				Pendapatan Bunga Bersih	Rata-rata aktiva produktif (aktiva yang menghasilkan bunga)	100%	TOTAL
BANK UMUM PERSERO							
1	PT BANK RAKYAT INDONESIA (PERSERO) Tbk	BBRI	2019	Rp 7,856,030,300	Rp 1,336,190,365	100%	6.98
			2020	Rp 9,358,411,300	Rp 1,516,452,073	100%	6.00
			2021	Rp 11,409,442,900	Rp 1,567,047,094	100%	6.89
2	PT BANK TABUNGAN NEGARA (PERSERO) Tbk	BBTN	2019	Rp 896,180,100	Rp 308,843,555	100%	3.32
			2020	Rp 892,455,100	Rp 362,276,041	100%	3.06
			2021	Rp 1,299,130,300	Rp 374,986,167	100%	3.99
3	PT BANK PERMATA Tbk	BNLI	2019	Rp 572,096,800	Rp 141,641,383	100%	4.5
			2020	Rp 654,179,000	Rp 181,347,839	100%	4.6
			2021	Rp 764,965,300	Rp 212,156,125	100%	4.0
4	PT BANK CENTRAL ASIA Tbk	BBCA	2019	Rp 50,477,000	Rp 8,186,940	100%	6.2
			2020	Rp 50,714,439	Rp 10,054,230	100%	5.7
			2021	Rp 52,460,078	Rp 11,254,180	100%	5.1
5	PT BANK MAYBANK INDONESIA Tbk	BNII	2019	Rp 816,797,500	Rp 151,813,000	100%	5.07
			2020	Rp 725,981,000	Rp 158,619,000	100%	5.24
			2021	Rp 711,727,900	Rp 153,577,000	100%	5.17
6	PT PAN INDONESIA BANK Tbk	PNBN	2019	Rp 896,887,600	Rp 186,025,216	100%	4.83
			2020	Rp 880,698,900	Rp 195,232,443	100%	4.62
			2021	Rp 955,520,800	Rp 181,280,427	100%	5.1
7	PT BANK CIMB NIAGA Tbk	BNGA	2019	Rp 12,568,018	Rp 338,955,548	100%	5.31
			2020	Rp 12,470,518	Rp 336,406,803	100%	4.88
			2021	Rp 13,088,860	Rp 336,250,284	100%	4.86
8	PT BANK OCBC NISP Tbk	NISP	2019	Rp 6,438,932	Rp 168,616,528	100%	3.96
			2020	Rp 7,112,768	Rp 200,361,914	100%	3.96
			2021	Rp 7,643,485	Rp 206,098,916	100%	3.86
9	PT BANK ARTHA GRAHA INTERNASIONAL Tbk	INPC	2019	Rp 926,921	Rp 21,033,266	100%	4.77
			2020	Rp 631,787	Rp 25,424,639	100%	2.99
			2021	Rp 767,757	Rp 22,046,978	100%	3.62
10	PT BANK BUMI ARTA Tbk	BNBA	2019	Rp 307,999,061,210	Rp 6,686,661,320,915	100%	3.72
			2020	Rp 287,003,882,175	Rp 6,698,922,822,711	100%	4.17
			2021	Rp 288,652,773,053	Rp 7,673,281,213,335	100%	4.32
11	PT BANK MAYAPADA INTERNATIONAL Tbk	MAYA	2019	Rp 8,938,464	Rp 87,836,454	100%	3.61
			2020	Rp 5,194,786	Rp 69,244,617	100%	0.47
			2021	Rp 6,334,857	Rp 98,589,539	100%	0.69
12	PT BANK MESTIKA DHARMA Tbk	BBMD	2019	Rp 700,451	Rp 11,550,481	100%	6.46
			2020	Rp 795,586	Rp 13,046,970	100%	6.66
			2021	Rp 914,974	Rp 14,551,753	100%	6.56
13	PT BANK SINARMAS Tbk	BSIM	2019	Rp 2,210,503	Rp 5,201,374	100%	7.31
			2020	Rp 2,188,204	Rp 6,903,015	100%	6.25
			2021	Rp 2,415,797	Rp 7,382,777	100%	5.79
14	PT BANK MASPION INDONESIA Tbk	BMAS	2019	Rp 240,961	Rp 6,411,245	100%	4.41
			2020	Rp 229,134	Rp 9,021,657	100%	3.5
			2021	Rp 276,849	Rp 12,353,586	100%	2.83
15	PT BANK WOORI SAUDARA INDONESIA 1906 Tbk	SDRA	2019	Rp 1,113,085	Rp 34,313,512	100%	3.4
			2020	Rp 1,247,061	Rp 35,284,078	100%	3.82
			2021	Rp 1,513,182	Rp 40,768,545	100%	4.16
16	BANK CHINA CONSTRUCTION BANK INDONESIA	MCOR	2019	Rp 559,891	Rp 17,288,671	100%	3.83
			2020	Rp 562,357	Rp 23,710,908	100%	2.82
			2021	Rp 720,832	Rp 24,633,351	100%	3.12
17	PT BANK CAPITAL INDONESIA Tbk	BACA	2019	Rp 347,224	Rp 15,268,006	100%	3.5
			2020	Rp 47,355	Rp 9,343,039	100%	1.1
			2021	-Rp 515,695	Rp 13,266,513	100%	-3.52
18	PT BANK BTPN Tbk	BTPN	2019	Rp 10,991,695	Rp 173,854,020	100%	6.9
			2020	Rp 10,624,428	Rp 176,915,917	100%	6.1
			2021	Rp 11,143,040	Rp 187,244,554	100%	6.6
19	PT BANK INA PERDANA Tbk	BINA	2019	Rp 149,946	Rp 4,691,821	100%	3.78
			2020	Rp 168,703	Rp 8,006,610	100%	3.4
			2021	Rp 211,587	Rp 13,104,810	100%	2.25
20	PT BANK OKE INDONESIA Tbk	DNAR	2019	Rp 208,967,000,000	Rp 4,746,436,909,520	100%	5.09
			2020	Rp 248,964,000,000	Rp 5,862,913,705,773	100%	5.25
			2021	Rp 321,169,000,000	Rp 7,324,216,235,742	100%	5.47
21	PT BANK VICTORIA INTERNATIONAL Tbk	BVIC	2019	Rp 269,148,000,000	Rp 28,473,637,653	100%	1.07
			2020	Rp 189,658,000,000	Rp 23,915,694,768	100%	0.82
			2021	Rp 463,654,000,000	Rp 22,922,168,070	100%	2.36
22	PT BPD JAWA TIMUR Tbk	BJTM	2019	Rp 3,999,601	Rp 72,142,082	100%	6.11
			2020	Rp 4,057,270	Rp 78,726,153	100%	5.55
			2021	Rp 4,677,681	Rp 96,678,444	100%	5.11

TABULASI PERHITUNGAN RETURN SAHAM

No.	Nama	Kode	Tahun	Y			
				Return saham = ((pt-pt-1+D)/pt-1)			
BANK UMUM PERSERO				Pt	PT-1	Yiled/ Dividen	TOTAL
1	PT BANK RAKYAT INDONESIA (PERSERO) Tbk	BBRI	2019	4.400	3.660	3.35	1.117
			2020	4.170		3.66	0.780
			2021	4.110		2.30	0.537
2	PT BANK TABUNGAN NEGARA (PERSERO) Tbk	BBTN	2019	2.120	2.540	2.16	0.685
			2020	1.725		0.00	-0.186
			2021	1.730		0.00	0.003
3	PT BANK PERMATA Tbk	BNLI	2019	1.265	620	0.00	-0.998
			2020	3.140		0.00	1.482
			2021	1.535		0.00	-0.511
4	PT BANK CENTRAL ASIA Tbk	BBCA	2019	6.685	5.200	2.33	0.734
			2020	6.770		3.77	0.577
			2021	7.300		3.45	0.588
5	PT BANK MAYBANK INDONESIA Tbk	BNII	2019	206	206	2.59	0.013
			2020	318		2.90	0.558
			2021	332		0.85	0.047
6	PT PAN INDONESIA BANK Tbk	PNBN	2019	1.335	1.145	0.00	0.166
			2020	1.065		0.00	-0.202
			2021	770		0.00	-0.001
7	PT BANK CIMB NIAGA Tbk	BNGA	2019	880	915	2.56	-0.035
			2020	995		7.75	0.139
			2021	965		4.06	-0.026
8	PT BANK OCBC NISP Tbk	NISP	2019	845	855	0.00	-0.012
			2020	820		0.00	-0.030
			2021	670		0.00	-0.183
9	PT BANK ARTHA GRAHA INTERNASIONAL Tbk	INPC	2019	61	62	0.00	-0.016
			2020	69		0.00	0.131
			2021	127		0.00	0.841
10	PT BANK BUMI ARTA Tbk	BNBA	2019	336	278	3.85	0.222
			2020	378		1.81	0.130
			2021	3.240		0.25	-0.991
11	PT BANK MAYAPADA INTERNATIONAL Tbk	MAYA	2019	9.100	7.025	0.00	0.295
			2020	7.650		0.00	-0.159
			2021	660		0.00	-0.080
12	PT BANK MESTIKA DHARMA Tbk	BBMD	2019	2.800	1.380	0.00	1.029
			2020	1.548		0.00	-0.447
			2021	2.000		2.02	1.607
13	PT BANK SINARMAS Tbk	BSIM	2019	535	550	0.00	-0.027
			2020	505		0.00	-0.056
			2021	875		0.00	0.733
14	PT BANK MASPION INDONESIA Tbk	BMAS	2019	358	368	2.60	-0.020
			2020	430		0.00	0.201
			2021	1.730		0.54	-0.995
15	PT BANK WOORI SAUDARA INDONESIA 1906 Tbk	SDRA	2019	830	860	1.88	-0.033
			2020	740		1.33	-0.107
			2021	565		1.37	-0.235
16	BANK CHINA CONSTRUCTION BANK INDONESIA	MCOR	2019	129	142	0.00	-0.092
			2020	139		0.00	0.078
			2021	116		0.00	-0.165
17	PT BANK CAPITAL INDONESIA Tbk	BACA	2019	300	300	0.00	0.000
			2020	376		0.00	0.253
			2021	266		0.00	-0.293
18	PT BANK BTPN Tbk	BTPN	2019	3.250	3.440	0.00	-0.055
			2020	3.110		0.00	-0.043
			2021	2.620		0.00	-0.158
19	PT BANK INA PERDANA Tbk	BINA	2019	860	670	0.00	0.284
			2020	690		0.00	-0.198
			2021	3,810		0.00	-1.000
20	PT BANK OKE INDONESIA Tbk	DNAR	2019	236	300	0.00	-0.213
			2020	173		0.00	-0.267
			2021	292		0.00	0.688
21	PT BANK VICTORIA INTERNATIONAL Tbk	BVIC	2019	84	190	0.00	-0.558
			2020	114		0.00	0.357
			2021	204		0.00	0.789
22	PT BPD JAWA TIMUR Tbk	BJTM	2019	655	690	6.76	-0.041
			2020	685		8.93	0.059
			2021	750		5.99	0.104

