

LAMPIRAN

Tabel 4.2 Sampel Penelitian

No.	Kode	Nama Perusahaan
1	AGRO	Bank Raya Indonesia Tbk.
2	AGRS	Bank IBK Indonesia Tbk.
3	ARTO	Bank Jago Tbk.
4	BABP	Bank MNC Internasional Tbk.
5	BACA	Bank Capital Indonesia Tbk.
6	BBCA	Bank Central Asia Tbk.
7	BBHI	Allo Bank Indonesia Tbk.
8	BBKP	Bank KB Bukopin Tbk.
9	BBMD	Bank Mestika Dharma Tbk.
10	BBNI	Bank Negara Indonesia (Persero
11	BBRI	Bank Rakyat Indonesia (Persero
12	BBTN	Bank Tabungan Negara (Persero)
13	BBYB	Bank Neo Commerce Tbk.
14	BCIC	Bank JTrust Indonesia Tbk.
15	BDMN	Bank Danamon Indonesia Tbk.
16	BEKS	Bank Pembangunan Daerah Banten
17	BINA	Bank Ina Perdana Tbk.
18	BJBR	Bank Pembangunan Daerah Jawa B
19	BJTM	Bank Pembangunan Daerah Jawa T
20	BKSW	Bank QNB Indonesia Tbk.
21	BMAS	Bank Maspion Indonesia Tbk.
22	BMRI	Bank Mandiri (Persero) Tbk.
23	BNBA	Bank Bumi Arta Tbk.
24	BNGA	Bank CIMB Niaga Tbk.
25	BNII	Bank Maybank Indonesia Tbk.
26	BNLI	Bank Permata Tbk.
27	BSIM	Bank Sinarmas Tbk.
28	BTPN	Bank BTPN Tbk.
29	BVIC	Bank Victoria International Tb
30	DNAR	Bank Oke Indonesia Tbk.
31	INPC	Bank Artha Graha Internasional
32	MAYA	Bank Mayapada Internasional Tb
33	MCOR	Bank China Construction Bank I

34	MEGA	Bank Mega Tbk.
35	NISP	Bank OCBC NISP Tbk.
36	NOBU	Bank Nationalnobu Tbk.
37	PNBN	Bank Pan Indonesia Tbk
38	SDRA	Bank Woori Saudara Indonesia 1

Tabel 4.3 Statistik Deskriptif

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
FINTECH	94	2.00	5.00	3.9468	.89643
VIC	94	.68	4.24	1.2537	.48694
ROA	94	-.03	.03	.0068	.01183
ROE	94	-.40	.34	.0607	.09829
NIM	94	-.14	.19	.0678	.04100
Valid N (listwise)	94				

Sumber : Data diolah SPSS, 2023

Tabel 4.4 Uji Normalitas

One-Sample Kolmogorov-Smirnov Test

		Residual ROA	Residual ROE	Residual NIM
N		94	94	94
Normal Parameters ^{a,b}	Mean	0E-7	0E-7	0E-7
	Std. Deviation	.01075491	.09505777	.03955285
	Absolute	.118	.110	.094
Most Extreme Differences	Positive	.066	.060	.080
	Negative	-.118	-.110	-.094
Kolmogorov-Smirnov Z		1.140	1.069	.914
Asymp. Sig. (2-tailed)		.149	.204	.373

Sumber : Data diolah SPSS, 2023

Tabel 4.5 Uji Multikolinieritas

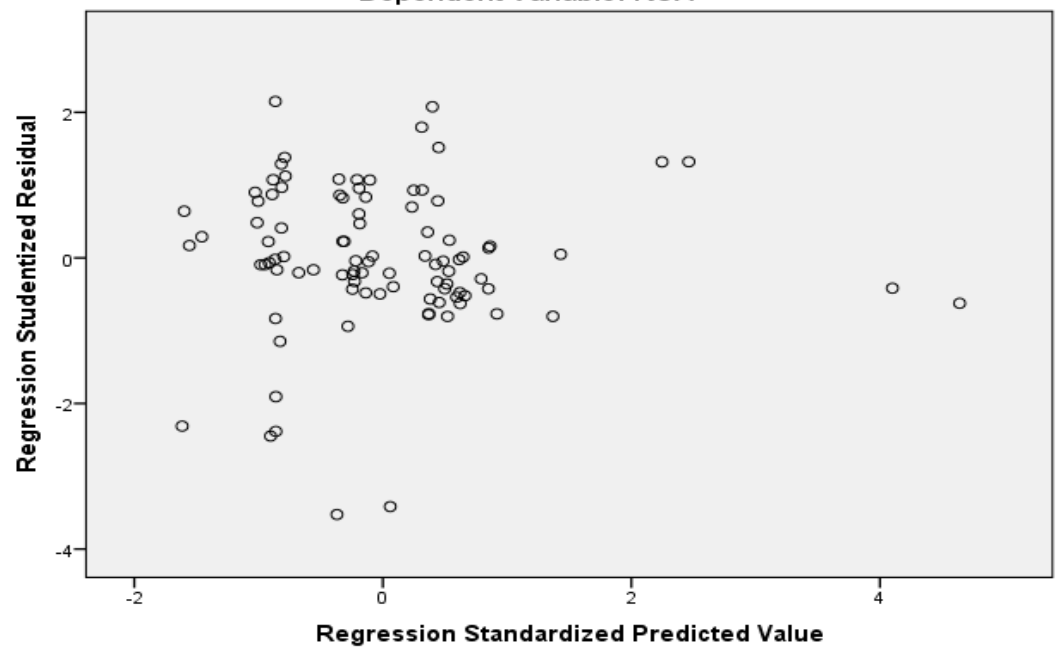
Coefficients^a

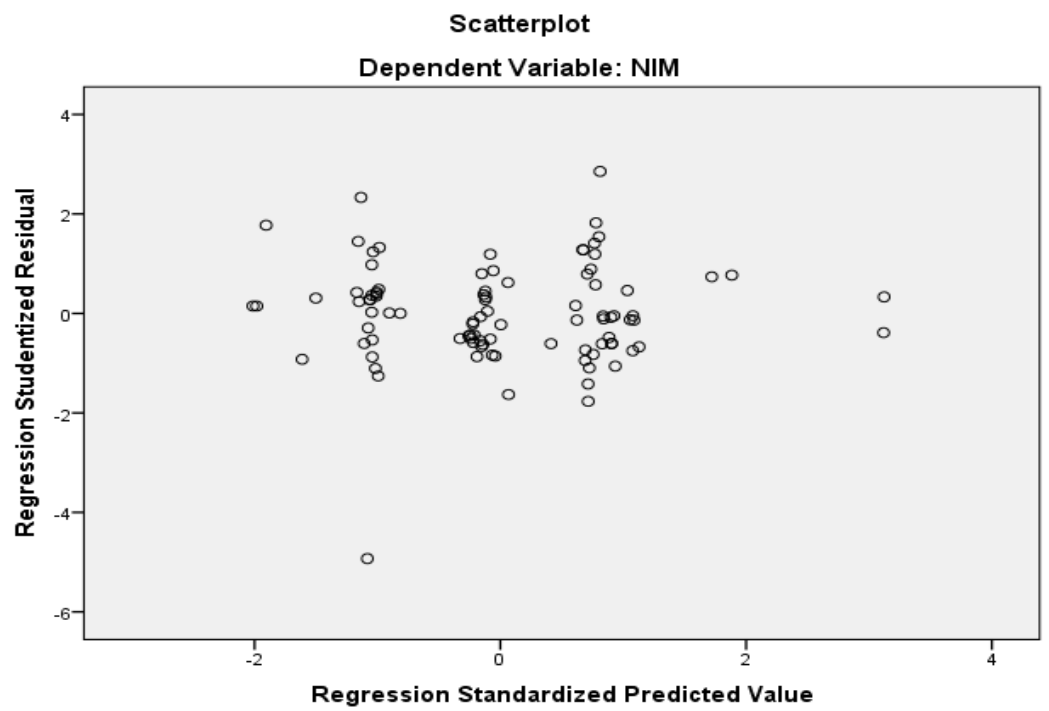
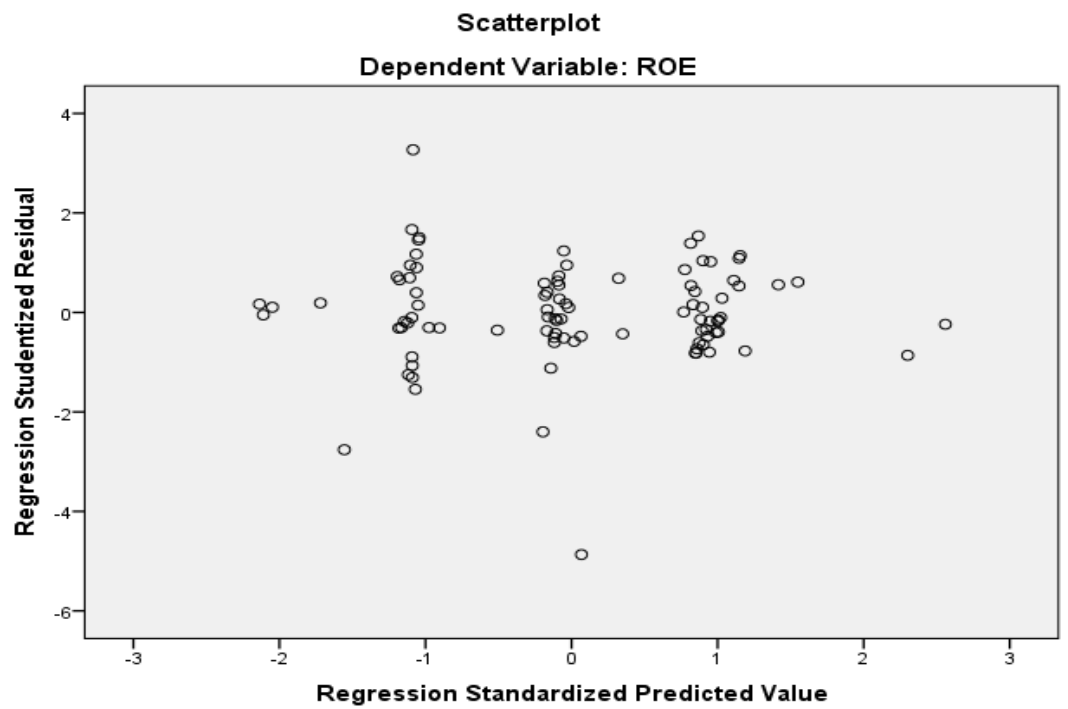
Model		Collinearity Statistics (ROA)		Collinearity Statistics (ROE)		Collinearity Statistics (NIM)	
		Tolerance	VIF	Tolerance	VIF	Tolerance	VIF
1	(Constant)						
	FINTECH	.996	1.004	.996	1.004	.996	1.004
	VIC	.996	1.004	.996	1.004	.996	1.004

Sumber : Data diolah SPSS, 2023

Scatterplot

Dependent Variable: ROA





Tabel 4.6 Uji Autokorelasi**Model Summary^b**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
ROA	.416 ^a	.173	.155	.01087	2.373
ROE	.254 ^a	.065	.044	.09610	1.996
NIM	.263 ^a	.069	.049	.03999	2.395

Tabel 4.7 Analisis Regresi Linier Berganda**Coefficients^a**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)					
ROA					
FINTECH	-.016	.006		-2.732	.008
VIC	.003	.001	.237	2.486	.015
ROE					
FINTECH	.009	.002	.356	3.728	.000
VIC	-.070	.053		-1.323	.189
NIM					
FINTECH	.025	.011	.224	2.208	.030
VIC	.027	.021	.134	1.321	.190
(Constant)					
NIM					
FINTECH	.012	.022		.531	.597
VIC	.010	.005	.211	2.084	.040
	.014	.009	.170	1.682	.096

Tabel 4.8 Uji Koefisien Determinasi (R²)**Model Summary^b**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
ROA	.416 ^a	.173	.155	.01087	2.373
ROE	.254 ^a	.065	.044	.09610	1.996
NIM	.263 ^a	.069	.049	.03999	2.395

Tabel 4.9 Uji Kelayakan Model (Uji F)**ANOVA^a**

Model	F	Sig.
ROA	9.511	.000 ^b
ROE	3.146	.048 ^b
NIM	3.386	.038 ^b

Tabel 4.10 Uji T**Coefficients^a**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	-.016	.006		-2.732	.008
ROA					
FINTECH	.003	.001	.237	2.486	.015
VIC	.009	.002	.356	3.728	.000
(Constant)	-.070	.053		-1.323	.189
ROE					
FINTECH	.025	.011	.224	2.208	.030
VIC	.027	.021	.134	1.321	.190
(Constant)	.012	.022		.531	.597
NIM					
FINTECH	.010	.005	.211	2.084	.040
VIC	.014	.009	.170	1.682	.096

TABULASI X1

No.	Kode	Nama Perusahaan	FINTECH (X1)		
			2020	2021	2022
1	AGRO	Bank Raya Indonesia Tbk.	3	3	3
2	AGRS	Bank IBK Indonesia Tbk.	3	2	2
3	ARTO	Bank Jago Tbk.	4	3	3
4	BABP	Bank MNC Internasional Tbk.	4	4	4
5	BACA	Bank Capital Indonesia Tbk.	3	3	3
6	BBCA	Bank Central Asia Tbk.	5	3	5
7	BBHI	Allo Bank Indonesia Tbk.	3	3	3
8	BBKP	Bank KB Bukopin Tbk.	3	3	3
9	BBMD	Bank Mestika Dharma Tbk.	4	4	4

10	BBNI	Bank Negara Indonesia (Persero	4	3	5
11	BBRI	Bank Rakyat Indonesia (Persero	5	5	5
12	BBTN	Bank Tabungan Negara (Persero)	5	5	5
13	BBYB	Bank Neo Commerce Tbk.	3	5	3
14	BCIC	Bank JTrust Indonesia Tbk.	4	5	5
15	BDMN	Bank Danamon Indonesia Tbk.	5	5	5
16	BEKS	Bank Pembangunan Daerah Banten	5	5	4
17	BINA	Bank Ina Perdana Tbk.	3	4	4
18	BJBR	Bank Pembangunan Daerah Jawa B	5	5	5
19	BJTM	Bank Pembangunan Daerah Jawa T	4	4	3
20	BKSW	Bank QNB Indonesia Tbk.	3	3	3
21	BMAS	Bank Maspion Indonesia Tbk.	4	4	4
22	BMRI	Bank Mandiri (Persero) Tbk.	4	3	5
23	BNBA	Bank Bumi Arta Tbk.	2	4	4
24	BNGA	Bank CIMB Niaga Tbk.	3	3	3
25	BNII	Bank Maybank Indonesia Tbk.	5	5	5
26	BNLI	Bank Permata Tbk.	4	4	5
27	BSIM	Bank Sinarmas Tbk.	2	5	5
28	BTPN	Bank BTPN Tbk.	4	4	4
29	BVIC	Bank Victoria International Tb	3	4	5
30	DNAR	Bank Oke Indonesia Tbk.	3	3	4
31	INPC	Bank Artha Graha Internasional	5	3	4
32	MAYA	Bank Mayapada Internasional Tb	5	5	5
33	MCOR	Bank China Construction Bank I	5	5	4
34	MEGA	Bank Mega Tbk.	3	4	5
35	NISP	Bank OCBC NISP Tbk.	3	3	3
36	NOBU	Bank Nationalnobu Tbk.	5	5	5
37	PNBN	Bank Pan Indonesia Tbk	4	4	5
38	SDRA	Bank Woori Saudara Indonesia 1	4	4	4

TABULASI X2

No.	KODE	PERUSAHAAN	VACA		
			2020	2021	2022
1	AGRO	Bank Raya Indonesia Tbk.	0.0569	0.1239	0.1123
2	AGRS	Bank IBK Indonesia Tbk.	0.1072	0.0737	0.0499
3	ARTO	Bank Jago Tbk.	0.1315	0.0216	0.0379
4	BABP	Bank MNC Internasional Tbk.	0.1565	0.0956	0.0967
5	BACA	Bank Capital Indonesia Tbk.	0.1435	0.1090	0.0773

6	BBCA	Bank Central Asia Tbk.	0.1274	0.1048	0.0991
7	BBHI	Allo Bank Indonesia Tbk.	0.3399	0.2647	0.0455
8	BBKP	Bank KB Bukopin Tbk.	0.4580	-0.3216	0.2985
9	BBMD	Bank Mestika Dharma Tbk.	0.2478	0.0485	0.0490
10	BBNI	Bank Negara Indonesia (Persero	0.1394	0.0126	0.0131
11	BBRI	Bank Rakyat Indonesia (Persero	0.0771	0.0520	0.0500
12	BBTN	Bank Tabungan Negara (Persero)	0.2480	0.3552	0.3222
13	BBYB	Bank Neo Commerce Tbk.	0.1126	0.0947	0.8819
14	BCIC	Bank JTrust Indonesia Tbk.	0.2680	0.1164	0.0893
15	BDMN	Bank Danamon Indonesia Tbk.	0.1211	0.1482	0.1505
16	BEKS	Bank Pembangunan Daerah Banten	0.1164	0.0187	0.0245
17	BINA	Bank Ina Perdana Tbk.	0.1038	0.0492	0.0513
18	BJBR	Bank Pembangunan Daerah Jawa B	0.1767	0.3627	0.3561
19	BJTM	Bank Pembangunan Daerah Jawa T	0.1750	0.1561	0.1507
20	BKSW	Bank QNB Indonesia Tbk.	0.1070	0.1093	0.0827
21	BMAS	Bank Maspion Indonesia Tbk.	0.1862	0.1682	0.0561
22	BMRI	Bank Mandiri (Persero) Tbk.	0.1254	0.1472	0.1249
23	BNBA	Bank Bumi Arta Tbk.	0.2055	0.1505	0.0933
24	BNGA	Bank CIMB Niaga Tbk.	0.1325	0.1343	0.1322
25	BNII	Bank Maybank Indonesia Tbk.	0.1739	0.2397	0.2215
26	BNLI	Bank Permata Tbk.	0.1029	0.1105	0.1133
27	BSIM	Bank Sinarmas Tbk.	0.1308	0.1301	0.1555
28	BTPN	Bank BTPN Tbk.	0.1288	0.1260	0.1163
29	BVIC	Bank Victoria International Tb	0.1275	0.0763	0.0640
30	DNAR	Bank Oke Indonesia Tbk.	0.0766	0.0607	0.0492
31	INPC	Bank Artha Graha Internasional	0.1680	0.1053	0.1046
32	MAYA	Bank Mayapada Internasional Tb	0.1125	0.0825	0.0815
33	MCOR	Bank China Construction Bank I	0.0133	0.0940	0.0993
34	MEGA	Bank Mega Tbk.	1.7513	1.8777	2.2223
35	NISP	Bank OCBC NISP Tbk.	0.0261	0.0904	0.0943
36	NOBU	Bank Nationalnobu Tbk.	0.2101	0.2260	0.2244
37	PNBN	Bank Pan Indonesia Tbk	0.1572	0.0072	0.0054
38	SDRA	Bank Woori Saudara Indonesia 1	0.0513	0.0375	0.0334

No.	KODE	PERUSAHAAN	VAHU		
			2020	2021	2022
1	AGRO	Bank Raya Indonesia Tbk.	1.0004807	0.9900184	0.9998446
2	AGRS	Bank IBK Indonesia Tbk.	0.9999993	1.0000000	1.0000004
3	ARTO	Bank Jago Tbk.	0.9999988	1.0000005	1.0000000
4	BABP	Bank MNC Internasional Tbk.	1.0000002	1.0000000	1.0000002
5	BACA	Bank Capital Indonesia Tbk.	1.0000004	1.0000002	1.0000006
6	BBCA	Bank Central Asia Tbk.	1.0000013	1.0000015	1.0000017
7	BBHI	Allo Bank Indonesia Tbk.	1.6693392	5.8474706	3.4779317
8	BBKP	Bank KB Bukopin Tbk.	0.9998678	0.9999415	0.9998388
9	BBMD	Bank Mestika Dharma Tbk.	2.6899168	2.0691174	1.9702337
10	BBNI	Bank Negara Indonesia (Persero	1.0000003	1.0000010	1.0000011
11	BBRI	Bank Rakyat Indonesia (Persero	1.0000014	1.0000004	1.0000006
12	BBTN	Bank Tabungan Negara (Persero)	1.0000005	1.0000002	1.0000002
13	BBYB	Bank Neo Commerce Tbk.	1.3006359	0.9999964	0.9999974
14	BCIC	Bank JTrust Indonesia Tbk.	0.9999987	0.9999986	1.0000002
15	BDMN	Bank Danamon Indonesia Tbk.	1.0000003	1.0000003	0.9866944
16	BEKS	Bank Pembangunan Daerah Banten	0.9999998	0.9999984	0.9999986
17	BINA	Bank Ina Perdana Tbk.	1.0000005	0.9999998	1.0000007
18	BJBR	Bank Pembangunan Daerah Jawa B	1.0000009	1.0000004	1.0000003
19	BJTM	Bank Pembangunan Daerah Jawa T	1.0000010	1.0000009	1.0000008
20	BKSW	Bank QNB Indonesia Tbk.	0.9999991	0.9999964	0.9999990
21	BMAS	Bank Maspion Indonesia Tbk.	1.0002531	1.0003587	1.0006445
22	BMRI	Bank Mandiri (Persero) Tbk.	1.0000010	1.0000010	1.0000017
23	BNBA	Bank Bumi Arta Tbk.	1.1211200	1.5197698	1.0892682
24	BNGA	Bank CIMB Niaga Tbk.	1.0000006	1.0000006	1.0000007
25	BNII	Bank Maybank Indonesia Tbk.	1.0000003	1.0000003	1.0000002
26	BNLI	Bank Permata Tbk.	1.0000003	1.0000003	1.0000003
27	BSIM	Bank Sinarmas Tbk.	1.0000003	0.9999999	0.9999999
28	BTPN	Bank BTPN Tbk.	1.0000005	1.0000007	1.0000008
29	BVIC	Bank Victoria International Tb	0.9994812	0.9991840	1.0006591
30	DNAR	Bank Oke Indonesia Tbk.	1.0699930	1.1150980	1.0898309
31	INPC	Bank Artha Graha Internasional	1.0000001	0.9999998	1.0000001
32	MAYA	Bank Mayapada Internasional Tb	1.0000002	1.0000001	0.9999999
33	MCOR	Bank China Construction Bank I	2.6622045	1.1612220	1.2370868
34	MEGA	Bank Mega Tbk.	13.4260996	5.7085702	7.2952600
35	NISP	Bank OCBC NISP Tbk.	1.0000031	1.0000009	1.0000007
36	NOBU	Bank Nationalnobu Tbk.	1.0000002	1.0000001	1.0000002
37	PNBN	Bank Pan Indonesia Tbk	1.0000007	1.0000048	1.0000167
38	SDRA	Bank Woori Saudara Indonesia 1	1.0000015	1.0000018	1.0000025

No.	KODE	PERUSAHAAN	STVA		
			2020	2021	2022
1	AGRO	Bank Raya Indonesia Tbk.	0.0004804	-0.0100822	-0.0001554
2	AGRS	Bank IBK Indonesia Tbk.	-0.0000007	0.0000000	0.0000004
3	ARTO	Bank Jago Tbk.	-0.0000012	0.0000005	0.0000000
4	BABP	Bank MNC Internasional Tbk.	0.0000002	0.0000000	0.0000002
5	BACA	Bank Capital Indonesia Tbk.	0.0000004	0.0000002	0.0000006
6	BBCA	Bank Central Asia Tbk.	0.0000013	0.0000015	0.0000017
7	BBHI	Allo Bank Indonesia Tbk.	0.4009606	0.8289859	0.7124728
8	BBKP	Bank KB Bukopin Tbk.	-0.0001322	-0.0000585	-0.0001612
9	BBMD	Bank Mestika Dharma Tbk.	0.6282413	0.5167021	0.4924460
10	BBNI	Bank Negara Indonesia (Persero	0.0000003	0.0000010	0.0000011
11	BBRI	Bank Rakyat Indonesia (Persero	0.0000014	0.0000004	0.0000006
12	BBTN	Bank Tabungan Negara (Persero)	0.0000005	0.0000002	0.0000002
13	BBYB	Bank Neo Commerce Tbk.	0.2311453	-0.0000036	-0.0000026
14	BCIC	Bank JTrust Indonesia Tbk.	-0.0000013	-0.0000014	0.0000002
15	BDMN	Bank Danamon Indonesia Tbk.	0.0000003	0.0000003	-0.0134851
16	BEKS	Bank Pembangunan Daerah Banten	-0.0000002	-0.0000016	-0.0000014
17	BINA	Bank Ina Perdana Tbk.	0.0000005	-0.0000002	0.0000007
18	BJBR	Bank Pembangunan Daerah Jawa B	0.0000009	0.0000004	0.0000003
19	BJTM	Bank Pembangunan Daerah Jawa T	0.0000010	0.0000009	0.0000008
20	BKSW	Bank QNB Indonesia Tbk.	-0.0000009	-0.0000036	-0.0000010
21	BMAS	Bank Maspion Indonesia Tbk.	0.0002530	0.0003586	0.0006441
22	BMRI	Bank Mandiri (Persero) Tbk.	0.0000010	0.0000010	0.0000017
23	BNBA	Bank Bumi Arta Tbk.	0.1080348	0.3420056	0.0819524
24	BNGA	Bank CIMB Niaga Tbk.	0.0000006	0.0000006	0.0000007
25	BNII	Bank Maybank Indonesia Tbk.	0.0000003	0.0000003	0.0000002
26	BNLI	Bank Permata Tbk.	0.0000003	0.0000003	0.0000003
27	BSIM	Bank Sinarmas Tbk.	0.0000003	-0.0000001	-0.0000001
28	BTPN	Bank BTPN Tbk.	0.0000005	0.0000007	0.0000008
29	BVIC	Bank Victoria International Tb	-0.0005191	-0.0008167	0.0006587
30	DNAR	Bank Oke Indonesia Tbk.	0.0654145	0.1032178	0.0824264
31	INPC	Bank Artha Graha Internasional	0.0000001	-0.0000002	0.0000001
32	MAYA	Bank Mayapada Internasional Tb	0.0000002	0.0000001	-0.0000001
33	MCOR	Bank China Construction Bank I	0.6243715	0.1388382	0.1916493
34	MEGA	Bank Mega Tbk.	0.9255182	0.8248248	0.8629247
35	NISP	Bank OCBC NISP Tbk.	0.0000031	0.0000009	0.0000007
36	NOBU	Bank Nationalnobu Tbk.	0.0000002	0.0000001	0.0000002
37	PNBN	Bank Pan Indonesia Tbk	0.0000007	0.0000048	0.0000167
38	SDRA	Bank Woori Saudara Indonesia 1	0.0000015	0.0000018	0.0000025

No.	Kode	Nama Perusahaan	INTELLECTUAL CAPITAL (X2)		
			VAIC		
			2020	2021	2022
1	AGRO	Bank Raya Indonesia Tbk.	1.05785887289702	1.10383016690897	1.11202120464314
2	AGRS	Bank IBK Indonesia Tbk.	1.10716234558102	1.07366556911629	1.04990047896734
3	ARTO	Bank Jago Tbk.	1.13149199565086	1.02163110515720	1.03791977046679
4	BABP	Bank MNC Internasional Tbk.	1.15645548490363	1.09560353298174	1.09667648968208
5	BACA	Bank Capital Indonesia Tbk.	1.14352342380519	1.10895844055550	1.07733826741110
6	BBCA	Bank Central Asia Tbk.	1.12745218891681	1.10480330697131	1.09906104571270
7	BBHI	Allo Bank Indonesia Tbk.	2.41020051882078	6.94117182903049	4.23588702951724
8	BBKP	Bank KB Bukopin Tbk.	1.45772844378320	0.67830788418663	1.29816741025118
9	BBMD	Bank Mestika Dharma Tbk.	3.56597220042037	2.63429829611178	2.51165562627639
10	BBNI	Bank Negara Indonesia (Persero	1.13944909566245	1.01262340500926	1.01314896420731
11	BBRI	Bank Rakyat Indonesia (Persero	1.07706642024555	1.05199327065518	1.05002006171204
12	BBTN	Bank Tabungan Negara (Persero)	1.24802820534711	1.35516806570779	1.32215088417374
13	BBYB	Bank Neo Commerce Tbk.	1.64442905405867	1.09465904573998	1.88186487416329
14	BCIC	Bank JTrust Indonesia Tbk.	1.26800572133912	1.11637913974056	1.08928186121712
15	BDMN	Bank Danamon Indonesia Tbk.	1.12110515116716	1.14818734509920	1.12374749089822
16	BEKS	Bank Pembangunan Daerah Banten	1.11644142979186	1.01872144965743	1.02445244318390
17	BINA	Bank Ina Perdana Tbk.	1.10375866889831	1.04916631421727	1.05133006901376
18	BJBR	Bank Pembangunan Daerah Jawa B	1.17665715940936	1.36273749291056	1.35609838437635
19	BJTM	Bank Pembangunan Daerah Jawa T	1.17499902321720	1.15607727385840	1.15072066700244
20	BKSW	Bank QNB Indonesia Tbk.	1.10700604991152	1.10928427844254	1.08270813444877
21	BMAS	Bank Maspion Indonesia Tbk.	1.18671239074623	1.16890009278604	1.05738080176724
22	BMRI	Bank Mandiri (Persero) Tbk.	1.12535287334415	1.14724741012085	1.12495019269534
23	BNBA	Bank Bumi Arta Tbk.	1.43469281933345	2.01225385369444	1.26452763932790
24	BNGA	Bank CIMB Niaga Tbk.	1.13252296252318	1.13431542486112	1.13215527867915
25	BNII	Bank Maybank Indonesia Tbk.	1.17393282284439	1.23970827264682	1.22151485147909

26	BNLI	Bank Permata Tbk.	1.10291743079145	1.11051571441727	1.11330660885604
27	BSIM	Bank Sinarmas Tbk.	1.13083815555165	1.13011620189599	1.15546338018453
28	BTPN	Bank BTPN Tbk.	1.12883738400129	1.12595950431323	1.11634253724108
29	BVIC	Bank Victoria International Tb	1.12647094851734	1.07470239615284	1.06529211408060
30	DNAR	Bank Oke Indonesia Tbk.	1.21196824649668	1.27897354056228	1.22142063499543
31	INPC	Bank Artha Graha Internasional	1.16796012030523	1.10530422537670	1.10457925084026
32	MAYA	Bank Mayapada Internasional Tb	1.11248355895768	1.08253511661297	1.08150376021248
33	MCOR	Bank China Construction Bank I	3.29991709347163	1.39409272172587	1.52808297540089
34	MEGA	Bank Mega Tbk.	16.10293148183870	8.41113592524720	10.38047222218210
35	NISP	Bank OCBC NISP Tbk.	1.02607458487819	1.09044813436167	1.09430432859787
36	NOBU	Bank Nationalnobu Tbk.	1.21014366179308	1.22604201931078	1.22435903178515
37	PNBN	Bank Pan Indonesia Tbk	1.15721320808962	1.00721239115395	1.00539210975889
38	SDRA	Bank Woori Saudara Indonesia 1	1.05127715077847	1.03755189194336	1.03345260787609

TABULASI Y

NO	KODE	NAMA PERUSAHAAN	TAHUN	ROA	ROE	NIM
				HASIL	HASIL	HASIL
1	AGRO	Bank Raya Indonesia Tbk.	2020	0.0024	0.0075	0.024
			2021	-0.1475	-0.9544	0.387
			2022	0.0085	0.0053	0.456
2	AGRS	Bank IBK Indonesia Tbk.	2020	-0.00175	-0.0931	0.0208
			2021	0.0008	0.0066	0.0262
			2022	0.0066	0.0338	0.0265
3	ARTO	Bank Jago Tbk.	2020	-0.1127	0.1803	0.0474
			2021	0.001	0.0128	0.0742
			2022	0.0014	0.0021	0.01045
4	BABP	Bank MNC Internasional Tbk.	2020	0.0015	0.0088	0.0401
			2021	0.0018	0.0094	0.038
			2022	0.0104	0.0205	0.0495
5	BACA	Bank Capital Indonesia Tbk.	2020	0.0022	0.0221	-0.0352
			2021	0.0044	0.046	0.011
			2022	0.0018	0.0135	-0.0233
6	BBCA	Bank Central Asia Tbk.	2020	0.027	0.165	0.057
			2021	0.028	0.183	0.051
			2022	0.032	0.217	0.053
7	BBHI	Allo Bank Indonesia Tbk.	2020	0.0204	0.1372	0.0244
			2021	0.0474	0.2564	0.0463
			2022	0.0355	0.0436	0.067
8	BBKP	Bank KB Bukopin Tbk.	2020	-0.0032	-0.0295	0.0091
			2021	-0.008	0.0141	0.0143
			2022	-0.006	-0.0024	0.0214
9	BBMD	Bank Mestika Dharma Tbk.	2020	0.0317	0.0935	0.0666
			2021	0.0431	0.125	0.0654
			2022	0.0397	0.1211	0.0662
10	BBNI	Bank Negara Indonesia (Persero)	2020	0.005	0.055	0.045
			2021	0.014	0.094	0.047
			2022	0.025	0.149	0.048
11	BBRI	Bank Rakyat Indonesia (Persero)	2020	0.0198	0.1105	0.06
			2021	0.0272	0.1687	0.0689
			2022	0.0376	0.2093	0.068
12	BBTN	Bank Tabungan Negara (Persero)	2020	0.0069	0.1002	0.0306
			2021	0.0081	0.1364	0.0399
			2022	0.0102	0.1642	0.044

13	BBYB	Bank Neo Commerce Tbk.	2020	0.0034	0.0162	0.0403
			2021	-0.1371	-0.8461	0.0515
			2022	-0.052	-0.3267	0.1383
14	BCIC	Bank JTrust Indonesia Tbk.	2020	-0.0336	-0.3401	0.0022
			2021	-0.0306	-0.3627	0.0082
			2022	0.0017	0.035	0.0277
15	BDMN	Bank Danamon Indonesia Tbk.	2020	0.005	0.026	0.074
			2021	0.008	0.041	0.075
			2022	0.017	0.083	0.077
16	BEKS	Bank Pembangunan Daerah Banten	2020	-0.0038	-0.4796	0.0056
			2021	-0.0294	-0.2156	0.0128
			2022	-0.0331	-0.1457	0.0279
17	BINA	Bank Ina Perdana Tbk.	2020	0.0051	0.0169	0.034
			2021	0.0044	0.0319	0.0225
			2022	0.0109	0.0657	0.0349
18	BJBR	Bank Pembangunan Daerah Jawa B	2020	0.0166	0.1695	0.0539
			2021	0.0173	0.1901	0.0584
			2022	0.0175	0.1863	0.0586
19	BJTM	Bank Pembangunan Daerah Jawa T	2020	0.0195	0.1877	0.0555
			2021	0.0205	0.1726	0.0511
			2022	0.0195	0.1624	0.0511
20	BKSW	Bank QNB Indonesia Tbk.	2020	-0.0124	-0.1354	0.0161
			2021	-0.085	-0.5471	0.0234
			2022	-0.0242	-0.1174	0.0319
21	BMAS	Bank Maspion Indonesia Tbk.	2020	0.0109	0.0552	0.035
			2021	0.0079	0.0645	0.0283
			2022	0.0106	0.0715	0.0388
22	BMRI	Bank Mandiri (Persero) Tbk.	2020	0.0164	0.0936	0.0448
			2021	0.0253	0.1624	0.0473
			2022	0.033	0.2262	0.0516
23	BNBA	Bank Bumi Arta Tbk.	2020	0.007	0.0243	0.0417
			2021	0.0074	0.0269	0.0432
			2022	0.0059	0.0169	0.0462
24	BNGA	Bank CIMB Niaga Tbk.	2020	0.0106	0.0533	0.0488
			2021	0.0188	0.1073	0.0486
			2022	0.0216	0.1259	0.0469
25	BNII	Bank Maybank Indonesia Tbk.	2020	0.0104	0.0513	0.0455
			2021	0.0134	0.0636	0.0469
			2022	0.0125	0.0544	0.0505

26	BNLI	Bank Permata Tbk.	2020	0.009	0.031	0.046
			2021	0.007	0.029	0.04
			2022	0.011	0.045	0.043
27	BSIM	Bank Sinarmas Tbk.	2020	0.003	0.0225	0.0625
			2021	0.0034	0.0202	0.0579
			2022	0.0054	0.0327	0.0568
28	BTPN	Bank BTPN Tbk.	2020	0.014	0.061	0.061
			2021	0.022	0.086	0.066
			2022	0.024	0.091	0.063
29	BVIC	Bank Victoria International Tb	2020	-0.0126	-0.1274	0.0082
			2021	-0.0071	-0.0654	0.0236
			2022	0.0147	0.0948	0.0352
30	DNAR	Bank Oke Indonesia Tbk.	2020	0.0035	0.0039	0.0525
			2021	0.0038	0.007	0.0509
			2022	0.0022	0.0041	0.0568
31	INPC	Bank Artha Graha Internasional	2020	0.0011	0.0081	0.0299
			2021	-0.0073	-0.0602	0.0362
			2022	0.0025	0.0163	0.0479
32	MAYA	Bank Mayapada Internasional Tb	2020	0.0012	0.0058	0.0047
			2021	0.0007	0.0035	0.0069
			2022	0.0004	0.0022	0.0192
33	MCOR	Bank China Construction Bank I	2020	0.0029	0.0127	0.0282
			2021	0.0041	0.0143	0.0312
			2022	0.0069	0.024	0.0354
34	MEGA	Bank Mega Tbk.	2020	0.0364	0.1942	0.0442
			2021	0.0422	0.2349	0.0475
			2022	0.04	0.2315	0.0542
35	NISP	Bank OCBC NISP Tbk.	2020	0.0147	0.0747	0.0396
			2021	0.0155	0.0833	0.0382
			2022	0.0186	0.1051	0.0404
36	NOBU	Bank Nationalnobu Tbk.	2020	0.0057	0.0394	0.0362
			2021	0.0054	0.0448	0.0346
			2022	0.0064	0.0639	0.0335
37	PNBN	Bank Pan Indonesia Tbk	2020	0.057	0.072	0.789
			2021	0.04	0.05	0.614
			2022	0.053	0.065	0.872
38	SDRA	Bank Woori Saudara Indonesia 1	2020	0.0184	0.1098	0.0382
			2021	0.02	0.1046	0.0416
			2022	0.0233	0.114	0.0441