

**Lampiran 1.** Tabel Perhitungan Capital Adequacy Ratio periode 2015-2019

KODE BANK	TAHUN	Total Modal	total ATMR	CAR
BBCA	2015	87.887.273	471.241.747	0,186501
	2016	110.190.013	503.236.865	0,218963
	2017	127.964.059	554.823.436	0,230639
	2018	148.193.541	633.633.831	0,233879
	2019	167.281.590	702.925.299	0,237979
BMRI	2015	107.388.146	577.345.989	0,186003
	2016	137.432.214	643.379.490	0,213610
	2017	153.178.315	707.791.497	0,216417
	2018	167.557.982	799.235.097	0,209648
	2019	188.828.259	882.905.621	0,213871
BBNI	2015	73.798.800	378.564.646	0,194944
	2016	84.278.075	435.353.579	0,193585
	2017	95.306.890	514.476.829	0,185250
	2018	104.254.095	563.439.969	0,185031
	2019	118.095.752	598.483.859	0,197325
BBRI	2015	110.580.617	537.074.938	0,205894
	2016	142.910.432	623.857.728	0,229075
	2017	161.751.939	704.515.985	0,229593
	2018	173.618.421	818.608.240	0,212090
	2019	195.986.650	869.020.388	0,225526
BBTN	2015	13.893.026	81.882.087	0,169671
	2016	20.219.944	117.092.266	0,172684
	2017	22.094.944	117.092.266	0,188697
	2018	23.328.446	128.137.749	0,182058
	2019	23.350.625	134.844.273	0,173167
AGRO	2015	1.370.673.905	6.196.867.449	0,221188
	2016	1.966.244.530	8.303.739.979	0,236790
	2017	3.175.341.385	10.735.800.044	0,295771
	2018	4.416.738.376	15.582.815.435	0,283436
	2019	4.580.127.000	17.508.821.000	0,261590
BBKP	2015	8.384.414	61.814.951	0,135637
	2016	9.818.034	65.341.348	0,150258
	2017	7.796.746	74.090.068	0,105233
	2018	6.724.111	65.074.593	0,103329
	2019	8.234.148	65.398.248	0,125908

KODE BANK	TAHUN	Total Modal	total ATMR	CAR
BBMD	2015	2.283.886	8.081.068	0,282622
	2016	2.724.182	7.756.998	0,351190
	2017	3.020.062	8.577.334	0,352098
	2018	3.080.709	8.907.645	0,345850
	2019	3.575.268	9.261.988	0,386015
BDMN	2015	26.803.874	128.283.618	0,208942
	2016	27.645.640	123.952.278	0,223035
	2017	29.356.326	126.334.355	0,232370
	2018	29.719.755	130.386.964	0,227935
	2019	33.445.305	135.997.251	0,245926
BINA	2015	280.166	1.425.150	0,196587
	2016	454.469	1.496.821	0,303623
	2017	1.163.528	1.751.553	0,664284
	2018	1.193.360	2.168.663	0,550275
	2019	1.175.257	3.141.569	0,374099
BNII	2015	18.036.571	118.914.453	0,151677
	2016	21.784.193	129.880.505	0,167725
	2017	22.615	128.976	0,175343
	2018	26.066	136.888	0,190418
	2019	26.770	125.234	0,213760
BNGA	2015	31.653	194.398	0,162826
	2016	35.412.743	197.207.014	0,179571
	2017	38.176.404	205.238.857	0,186010
	2018	40.887.290	207.942.602	0,196628
	2019	44.722.747	208.347.385	0,214655
NISP	2015	17.488.007	100.982.940	0,173178
	2016	20.305.689	111.058.870	0,182837
	2017	22.439.974	128.164.119	0,175088
	2018	25.042.934	142.059.934	0,176284
	2019	28.297.214	147.586.674	0,191733
BJBR	2015	6.744.185	41.613.610	0,162067
	2016	8.508.507	46.159.182	0,184330
	2017	9.983.958	52.076.254	0,191718
	2018	11.039.180	59.243.425	0,186336
	2019	11.391.189	64.308.062	0,177135
SDRA	2015	2.433.342	11.114.549	0,218933
	2016	2.570.546	14.963.782	0,171785
	2017	4.216.125	16.956.489	0,248644
	2018	4.549.180	19.743.210	0,230417
	2019	4.939.254	24.670.377	0,200210

<b>KODE BANK</b>	<b>TAHUN</b>	<b>Total Modal</b>	<b>total ATMR</b>	<b>CAR</b>
BJTM	2015	5.818.258	27.421.487	0,212179
	2016	6.856.176	28.708.516	0,238820
	2017	7.213.983	29.267.301	0,246486
	2018	7.748.250	32.009.836	0,242058
	2019	8.202.293	37.675.659	0,217708
BTPN	2015	13.206.999	55.500.147	0,237963
	2016	15.153.392	60.540.301	0,250303
	2017	15.706.725	63.755.973	0,246357
	2018	17.106.367	67.716.744	0,252617
	2019	34.803.067	143.582.952	0,242390

**Lampiran 2.** Tabel Perhitungan *Return On Risk Assets* periode 2015-2019  
(X<sup>2</sup>)

KODE BANK	TAHUN	OPRATING INCOME	TOTAL KREDIT	SURAT BERHARGA(INVESMENT)	RORA
BBCA	2015	47.876.172	378.616.292	51.153.115	0,11140
	2016	53.779.420	403.391.221	108.709.161	0,10502
	2017	56.981.683	454.264.956	131.091.163	0,09735
	2018	63.034.220	524.530.462	109.080.663	0,09948
	2019	71.622.549	572.033.999	142.982.705	0,10017
BMRI	2015	66.878.851	564.393.595	43.641.564	0,10999
	2016	73.764.225	616.706.193	56.551.643	0,10956
	2017	77.283.843	678.292.520	59.609.972	0,10473
	2018	85.001.830	767.761.095	44.100.651	0,10470
	2019	87.738.089	855.846.844	49.252.288	0,09694
BBNI	2015	60.818.000	326.105.000	3.516.000	0,18451
	2016	71.294.000	393.275.000	29.400.000	0,16867
	2017	77.150.000	426.790.000	23.274.000	0,17142
	2018	84.217.000	497.887.000	9.612.000	0,16595
	2019	88.614.000	539.862.000	13.438.000	0,16016
BBRI	2015	72.135.251	547.318.355	56.726.069	0,11942
	2016	83.005.757	621.286.679	3.325.650	0,13289
	2017	92.674.795	689.559.288	30.921.668	0,12863
	2018	102.036.924	784.992.175	26.999.124	0,12566
	2019	111.157.163	839.067.353	5.188.442	0,13166
BBTN	2015	7.917.602	138.955.804	2.643.735	0,05592
	2016	9.446.367	164.446.381	1.974.142	0,05676
	2017	10.946.871	198.991.000	832.608	0,05478
	2018	12.160.771	238.297.732	1.689.493	0,05067
	2019	11.071.652	255.825.159	7.077.106	0,04211
AGRO	2015	411.003.000	5.912.690.475	120.294.056	0,06813
	2016	478.050.000	7.939.828.899	252.761.289	0,05835
	2017	561.218.000	10.620.505.121	727.543.619	0,04946
	2018	727.154.000	15.219.719.856	373.840.147	0,04663
	2019	767.077.000	18.532.525.500	721.510.820	0,03984
BBKP	2015	4.075.000	64.863.291	816.000	0,06204
	2016	4.967.000	70.966.849	3.814.000	0,06642
	2017	3.900.721	70.479.820	1.360.280	0,05430
	2018	3.376.736	64.365.307	2.629.124	0,05040
	2019	2.798.419	67.835.773	442.086	0,04099

KODE BANK	TAHUN	OPRATING INCOME	TOTAL KREDIT	SURAT BERHARGA (INVESMENT)	RORA
BBMD	2015	716.951.000	7.110.427.152	41.266.828	0,10025
	2016	776.758.000	6.288.416.016	12.693.407	0,12327
	2017	822.604.000	6.783.698.638	30.015.666	0,12073
	2018	788.418.000	7.118.535.582	478.191.309	0,10378
	2019	805.119.000	7.648.330.156	506.257.930	0,09873
BDMN	2015	18.257.000	99.483.055	2.757.297	0,17857
	2016	18.471.000	91.888.516	12.658.168	0,17668
	2017	18.519.000	94.045.506	3.189.178	0,19046
	2018	17.937.000	101.650.553	3.386.812	0,17077
	2019	18.367.000	106.865.502	2.031.338	0,16866
BINA	2015	80.230	1.455.994	80.170	0,05223
	2016	109.893	1.378.153	361.946	0,06315
	2017	170.111	1.429.038	240.278	0,10190
	2018	151.132	1.724.614	30.801	0,08609
	2019	170.111	2.460.021	403.698	0,05940
BNII	2015	9.102.177	102.330.246	508.006	0,08851
	2016	10.086.281	108.002.377	5.740.936	0,08868
	2017	10.431.489	111.809.451	1.314.990	0,09221
	2018	10.366.594	119.909.785	3.805.485	0,08379
	2019	10.755.141	109.179.337	3.087.881	0,09580
BNGA	2015	13.735.202	163.682.732	2.262.614	0,08277
	2016	14.883.660	165.923.435	4.063.838	0,08756
	2017	15.755.827	174.421.016	8.946.122	0,08593
	2018	15.828.003	180.311.277	1.608.846	0,08701
	2019	16.824.730	184.998.140	1.694.831	0,09012
NISP	2015	5.273.380	85.577.341	5.353.868	0,05799
	2016	6.808.793	93.362.639	14.654.859	0,06303
	2017	7.551.773	106.349.408	2.098.740	0,06963
	2018	7.788.729	117.834.798	7.595.909	0,06210
	2019	8.351.508	119.046.393	2.851.317	0,06851
BJBR	2015	6.058.210	55.561.396	5.338.762	0,09948
	2016	6.836.809	63.419.185	3.653.802	0,10193
	2017	7.171.092	71.035.168	1.232.273	0,09923
	2018	7.433.495	75.349.849	220.340	0,09837
	2019	7.097.209	81.887.246	147.622	0,08651
SDRA	2015	973.563	13.775.638	119.870	0,07006
	2016	1.139.269	16.260.828	846.691	0,06659
	2017	1.324.115	18.649.664	852.655	0,06790
	2018	1.547.491	22.294.572	4.013.662	0,05882
	2019	1.444.909	26.429.707	333.339	0,05399

<b>KODE BANK</b>	<b>TAHUN</b>	<b>OPRATING INCOME</b>	<b>TOTAL KREDIT</b>	<b>SURAT BERHARGA (INVESMENT)</b>	<b>RORA</b>
BJTM	2015	3.463.103	27.423.746	2.232.077	0,11678
	2016	3.807.757	28.353.067	2.150.089	0,12483
	2017	3.856.098	30.360.407	1.490.006	0,12107
	2018	4.101.428	32.694.687	3.063.485	0,11470
	2019	4.473.581	37.372.166	1.795.971	0,11421
BTPN	2015	8.401.446	58.710.409	816.413	0,14114
	2016	9.463.921	63.247.619	1.394.563	0,14640
	2017	9.991.147	65.306.817	1.375.982	0,14983
	2018	10.200.547	67.608.234	573.678	0,14961
	2019	12.608.273	141.120.343	11.301.087	0,08272

**Lampiran 3.** Tabel Perhitungan *Net Profit Margin* periode 2015-2019 (X<sup>3</sup>)

KODE BANK	TAHUN	NET PROFIT	NET SALES	NPM
BBCA	2015	17.691.505	47.876.172	0,36953
	2016	27.404.745	53.779.420	0,50958
	2017	24.075.741	56.981.683	0,42252
	2018	26.762.035	63.034.220	0,42456
	2019	31.138.261	71.622.549	0,43475
BMRI	2015	21.152.398	18.378.678	1,15092
	2016	14.650.163	19.286.425	0,75961
	2017	21.443.042	22.281.641	0,96236
	2018	25.851.937	27.672.065	0,93423
	2019	28.455.592	26.490.398	1,07419
BBNI	2015	9.140.532	35.258.238	0,25925
	2016	11.410.196	41.299.306	0,27628
	2017	15.618.000	44.746.000	0,34904
	2018	14.236.000	48.771.000	0,29189
	2019	18.384.000	52.012.000	0,35346
BBRI	2015	24.872.130	72.135.251	0,34480
	2016	41.380.007	82.695.798	0,50039
	2017	30.877.015	92.481.968	0,33387
	2018	28.940.825	102.036.924	0,28363
	2019	39.498.597	111.157.163	0,35534
BBTN	2015	1.811.337	16.072.735	0,11270
	2016	5.631.617	18.421.341	0,30571
	2017	3.056.679	20.877.513	0,14641
	2018	2.782.507	12.160.771	0,22881
	2019	557.332	11.071.653	0,05034
AGRO	2015	62.115.377	411.002.818	0,15113
	2016	100.642.721	492.366.203	0,20441
	2017	180.845.914	561.217.383	0,32224
	2018	142.660.203	726.550.394	0,19635
	2019	86.365.196	767.076.568	0,11259
BBKP	2015	947	4.075	0,23239
	2016	2.291	4.967	0,46124
	2017	174.934	10.390.503	0,01684
	2018	379.087	8.764.485	0,04325
	2019	311.048	8.548.738	0,03639

<b>KODE BANK</b>	<b>TAHUN</b>	<b>NET PROFIT</b>	<b>NET SALES</b>	<b>NPM</b>
BBMD	2015	193.371.638	1.373.070.591	0,14083
	2016	477.941.002	1.467.248.116	0,32574
	2017	460.865.837	1.556.073.728	0,29617
	2018	65.390.507	778.687.895	0,08398
	2019	392.934.529	805.118.890	0,48805
BDMN	2015	2.537.906	18.256.570	0,13901
	2016	2.834.081	18.471.596	0,15343
	2017	3.708.950	18.519.451	0,20027
	2018	4.126.533	17.937.341	0,23005
	2019	4.330.487	18.366.282	0,23578
BINA	2015	17.347	80.230	0,21622
	2016	17.185	109.893	0,15638
	2017	26.109	134.202	0,19455
	2018	7.230.171.530	166.334.377.493	0,04347
	2019	7.781.345.325	185.256.737.860	0,04200
BNII	2015	1.204.995	7.981.394	0,15098
	2016	3.529.338	8.711.396	0,40514
	2017	1.892.096	10.431.489	0,18138
	2018	2.701.100	10.366.594	0,26056
	2019	2.163.127	10.755.141	0,20112
BNGA	2015	231.693	13.072.509	0,01772
	2016	5.528.235	14.478.491	0,38182
	2017	2.986.276	14.981.806	0,19933
	2018	3.202.980	14.926.381	0,21459
	2019	4.387.474	15.860.637	0,27663
NISP	2015	1.467.981	5.273.380	0,27838
	2016	3.095.229	6.808.793	0,45459
	2017	2.277.778	7.551.773	0,40987
	2018	2.643.900	7.788.729	0,33945
	2019	3.236.449	8.351.508	0,38753
BJBR	2015	1.369.830	5.541.963	0,24717
	2016	2.741.103	6.836.809	0,40093
	2017	1.295.004	7.171.092	0,18059
	2018	1.781.173	7.433.495	0,23961
	2019	1.641.743	7.097.209	0,23132
SDRA	2015	257.026	973.563	0,26401
	2016	316.538	1.139.269	0,27784
	2017	431.708	1.324.115	0,32604
	2018	542.184	1.547.491	0,35036
	2019	483.836	1.444.909	0,33486



<b>KODE BANK</b>	<b>TAHUN</b>	<b>NET PROFIT</b>	<b>NET SALES</b>	<b>NPM</b>
BJTM	2015	884.503	3.463.103	0,25541
	2016	1.543.254	3.807.757	0,40529
	2017	1.219.588	3.856.098	0,31628
	2018	1.314.422	4.101.428	0,32048
	2019	1.383.372	4.473.581	0,30923
BTPN	2015	1.893.851	8.401.446	0,22542
	2016	2.598.021	9.463.921	0,27452
	2017	1.408.491	9.991.147	0,14097
	2018	2.496.164	10.200.547	0,24471
	2019	2.977.822	12.608.273	0,23618

**Lampiran 4.** Tabel Perhitungan *Noan Performing Loan* periode 2015-2019 (X<sup>4</sup>)

KODE BANK	TAHUN	Jumlah Kredit	Kurang Lancar	Diragukan	Macet	NPL
BBCA	2015	378.616.292	297.907	97.918	1.524.585	0,00507
	2016	403.391.221	534.408	522.618	4.394.838	0,01352
	2017	454.264.956	1.986.211	686.357	4.272.765	0,01529
	2018	524.530.462	1.677.728	1.185.460	4.730.866	0,01448
	2019	572.033.999	1.307.395	686.997	5.882.534	0,01377
BMRI	2015	564.393.595	1.944.487	1.014.802	2.323.426	0,00936
	2016	616.706.193	5.830.816	1.517.140	2.555.309	0,01606
	2017	678.292.520	4.879.766	2.240.512	1.340.983	0,01247
	2018	767.761.095	2.418.240	1.061.240	2.325.365	0,00756
	2019	855.846.844	2.741.424	2.357.735	2.252.899	0,00859
BBNI	2015	326.105.000	2.723.000	848.000	5.139.000	0,02671
	2016	393.275.000	1.594.000	839.000	9.212.000	0,02961
	2017	426.790.000	1.271.000	1.592.000	7.234.000	0,02366
	2018	497.887.000	2.028.000	3.009.000	5.001.000	0,02016
	2019	539.862.000	5.041.000	696.000	7.225.000	0,02401
BBRI	2015	547.318.355	1.160.311	1.224.930	4.213.597	0,01206
	2016	621.286.679	1.056.103	1.128.476	4.605.802	0,01093
	2017	689.559.288	1.290.701	1.408.731	5.216.546	0,01148
	2018	784.992.175	1.573.704	1.777.038	6.280.707	0,01227
	2019	839.067.353	2.359.753	2.518.424	6.622.313	0,01371
BBTN	2015	138.955.804	250.491	350.452	3.771.677	0,03147
	2016	164.446.381	36.963	327.722	3.645.468	0,02439
	2017	198.991.000	236.000	349.000	4.703.000	0,02657
	2018	238.297.732	570.002	473.460	5.656.233	0,02811
	2019	255.825.159	3.087.667	1.395.628	7.746.939	0,04781
AGRO	2015	5.912.690.475	11.904.073	16.817.984	84.614.434	0,01917
	2016	7.939.828.899	7.829.251	8.964.062	111.068.495	0,01610
	2017	10.620.505.121	10.214.686	15.144.806	149.686.048	0,01648
	2018	15.219.719.856	5.577.609	14.580.104	168.821.473	0,01242
	2019	18.532.525.500	20.969.940	33.961.781	205.538.485	0,01405
BBKP	2015	64.863.291	429.172	91.105	896.767	0,02185
	2016	70.966.849	323.767	269.990	1.403.307	0,02814
	2017	70.479.820	1.615.195	1.029.643	1.859.034	0,06390
	2018	64.365.307	980.201	148.756	1.961.467	0,04801
	2019	67.835.773	183.738	757.573	2.117.347	0,04509
BBMD	2015	7.110.427.152	14.703.103	18.964.620	126.895.355	0,02258
	2016	6.288.416.016	55.438.275	36.169.925	133.861.261	0,03585
	2017	6.783.698.638	35.460.329	47.043.680	92.636.900	0,02582
	2018	7.118.535.582	3.062.977	8.274.450	64.024.086	0,01059
	2019	7.648.330.156	2.416.576	31.605.572	14.873.052	0,00639

KODE BANK	TAHUN	Jumlah Kredit	Kurang Lancar	Diragukan	Macet	NPL
BDMN	2015	99.483.055	636.754	1.013.424	1.730.050	0,03398
	2016	91.888.516	511.125	628.899	2.163.081	0,03595
	2017	94.045.506	418.596	970.198	1.452.392	0,03021
	2018	101.650.553	357.095	467.622	2.229.718	0,03005
	2019	106.865.502	490.535	700.119	2.359.653	0,03322
BINA	2015	1.455.994	34	916	2.112	0,00210
	2016	1.378.153	38.468	1.113	4.686	0,03212
	2017	1.429.038	11.062	1.792	54.810	0,04735
	2018	1.724.614	53.000	34.397	8.375	0,02483
	2019	2.460.021	24.859	41.831	53.182	0,04873
BNII	2015	102.330.246	234.273	560.570	2.017.356	0,02748
	2016	108.002.377	263.389	305.630	3.225.051	0,03513
	2017	111.809.451	694.173	193.384	2.363.787	0,02908
	2018	119.909.785	337.848	817.621	1.931.424	0,02574
	2019	109.179.337	318.011	1.234.107	2.284.408	0,03514
BNGA	2015	163.682.732	480.566	772.937	5.318.364	0,04015
	2016	165.923.435	977.238	411.288	5.399.381	0,04091
	2017	174.421.016	1.356.042	810.404	4.610.802	0,03886
	2018	180.311.277	781.704	473.636	4.453.025	0,03166
	2019	184.998.140	277.713	821.191	4.214.265	0,02872
NISP	2015	85.577.341	382.192	101.258	633.014	0,01305
	2016	93.362.639	271.967	192.948	1.284.017	0,01873
	2017	106.349.408	137.639	136.629	1.624.946	0,01786
	2018	117.834.798	390.435	380.755	1.259.799	0,01724
	2019	119.046.393	57.143	300.395	1.679.764	0,01711
BJBR	2015	55.561.396	54.161	94.254	859.273	0,01814
	2016	63.419.185	58.740	67.227	487.197	0,00967
	2017	71.035.168	57.975	95.847	428.091	0,00819
	2018	75.349.849	43.687	68.572	370.269	0,00640
	2019	81.887.246	24.091	57.926	339.534	0,00515
SDRA	2015	13.775.638	12.330	9.760	152.166	0,01265
	2016	16.260.828	16.929	11.698	131.691	0,00986
	2017	18.649.664	7.185	4.417	157.065	0,00904
	2018	22.294.572	23.274	31.804	188.744	0,01094
	2019	26.429.707	32.166	9.968	271.620	0,01187
BJTM	2015	27.423.746	21.287	31.019	259.737	0,01138
	2016	28.353.067	9.997	13.718	169.215	0,00680
	2017	30.360.407	10.670	14.718	117.096	0,00469
	2018	32.694.687	26.679	34.081	145.618	0,00631
	2019	37.372.166	44.854	62.426	166.780	0,00733
BTPN	2015	58.710.409	77.348	89.095	69.924	0,00403
	2016	63.247.619	85.264	86.917	70.078	0,00383
	2017	65.306.817	111.875	104.653	50.741	0,00409
	2018	67.608.234	79.253	109.975	155.184	0,00509
	2019	141.120.343	222.717	154.997	238.303	0,00437

**Lampiran 5.** Tabel Perhitungan Biaya Operasional atau Pendapatan Operasional periode 2015-2019 (X<sup>5</sup>)

KODE BANK	TAHUN	Jumlah pendapatan operasional lainnya	Jumlah beban operasional lainnya	BOPO
BBCA	2015	47.876.172	25.219.058	0,52676
	2016	53.779.420	27.940.220	0,51953
	2017	56.981.683	27.822.940	0,48828
	2018	63.034.220	27.651.554	0,43868
	2019	71.622.549	30.742.208	0,42923
BMRI	2015	66.878.851	40.539.879	0,60617
	2016	73.764.225	55.151.768	0,74768
	2017	77.283.843	49.193.078	0,63652
	2018	85.001.830	51.770.120	0,60905
	2019	87.738.089	52.140.425	0,59427
BBNI	2015	60.818	23.846	0,39209
	2016	71.294	27.070	0,37970
	2017	77.150	27.989	0,36279
	2018	84.217	29.171	0,34638
	2019	88.614	32.525	0,36704
BBRI	2015	72.135.251	40.175.901	0,55695
	2016	83.005.757	48.960.436	0,58984
	2017	92.674.795	55.867.954	0,60284
	2018	102.036.924	60.311.047	0,59107
	2019	111.157.163	67.725.230	0,60927
BBTN	2015	7.917.602	5.383.997	0,68000
	2016	9.446.367	6.094.135	0,64513
	2017	10.946.871	7.054.968	0,64447
	2018	12.160.771	8.566.971	0,70448
	2019	11.071.652	10.549.880	0,95287
AGRO	2015	411.003	315.309	0,76717
	2016	478.050	349.543	0,73119
	2017	561.218	379.551	0,67630
	2018	727.154	435.460	0,59886
	2019	767.077	695.583	0,90680
BBKP	2015	4.075	2.903	0,71239
	2016	4.967	2.577	0,51882
	2017	3.900.721	3.779.138	0,96883
	2018	3.376.736	3.231.849	0,95709
	2019	2.798.419	2.702.721	0,96580

KODE BANK	TAHUN	Jumlah pendapatan operasional lainnya	Jumlah beban operasional lainnya	BOPO
BBMD	2015	716.951	389.991	0,54396
	2016	776.758	537.573	0,69207
	2017	822.604	469.587	0,57085
	2018	788.418	428.802	0,54388
	2019	805.119	473.418	0,58801
BDMN	2015	18.257	14.437	0,79077
	2016	18.471	13.537	0,73288
	2017	18.519	12.934	0,69842
	2018	17.937	12.779	0,71244
	2019	18.367	15.093	0,82175
BINA	2015	80.230	58.925	0,73445
	2016	109.893	87.022	0,79188
	2017	170.111	160.171	0,94157
	2018	151.132	134.197	0,88795
	2019	170.111	160.171	0,94157
BNII	2015	9.102.177	9.940.632	1,09212
	2016	10.086.281	9.476.681	0,93956
	2017	10.431.489	10.061.472	0,96453
	2018	10.366.594	8.644.387	0,83387
	2019	10.755.141	9.959.218	0,92600
BNGA	2015	13.735.202	12.472.539	0,90807
	2016	14.883.660	12.405.850	0,83352
	2017	15.755.827	11.649.256	0,73936
	2018	15.828.003	11.033.660	0,69710
	2019	16.824.730	11.531.983	0,68542
NISP	2015	5.273.380	3.272.493	0,62057
	2016	6.808.793	4.466.332	0,65597
	2017	7.551.773	4.674.246	0,61896
	2018	7.788.729	4.302.282	0,55237
	2019	8.351.508	4.463.767	0,53449
BJBR	2015	6.058.210	3.730.665	0,61580
	2016	6.836.809	5.316.500	0,77763
	2017	7.171.092	5.470.453	0,76285
	2018	7.433.495	5.375.098	0,72309
	2019	7.097.209	5.037.716	0,70982
SDRA	2015	973.563	608.108	0,62462
	2016	1.139.269	725.368	0,63670
	2017	1.324.115	735.937	0,55580
	2018	1.547.491	817.755	0,52844
	2019	1.444.909	772.982	0,53497

<b>KODE BANK</b>	<b>TAHUN</b>	<b>Jumlah pendapatan operasional lainnya</b>	<b>Jumlah beban operasional lainnya</b>	<b>BOPO</b>
BJTM	2015	3.463.103	2.266.204	0,65439
	2016	3.807.757	2.356.175	0,61878
	2017	3.856.098	2.213.291	0,57397
	2018	4.101.428	2.395.507	0,58407
	2019	4.473.581	2.677.002	0,59840
BTPN	2015	8.401.446	5.941.739	0,70723
	2016	9.463.921	6.854.205	0,72425
	2017	9.991.147	8.012.721	0,80198
	2018	10.200.547	7.122.971	0,69829
	2019	12.608.273	8.575.754	0,68017

**Lampiran 6.** Tabel Perhitungan *Book Value* periode 2015-2019

<b>KODE BANK</b>	<b>TAHUN</b>	<b>NILAI EKUITAS</b>	<b>JUMLAH SAHAM YANG BEREDAR</b>	<b>BV</b>
BBCA	2015	89.369.421.000.000	24.655.010.000	Rp3.625
	2016	112.433.077.000.000	24.655.010.000	Rp4.560
	2017	131.303.555.000.000	24.655.010.000	Rp5.326
	2018	151.659.684.000.000	24.655.010.000	Rp6.151
	2019	174.042.931.000.000	24.655.010.000	Rp7.059
BMRI	2015	119.491.841.000.000	23.333.333.332	Rp5.121
	2016	153.369.723.000.000	23.333.333.332	Rp6.573
	2017	170.006.132.000.000	46.666.666.665	Rp3.643
	2018	184.960.305.000.000	46.666.666.665	Rp3.963
	2019	209.034.525.000.000	46.666.666.665	Rp4.479
BBNI	2015	76.414.736.000.000	18.359.314.591	Rp4.162
	2016	87.157.334.000.000	18.359.314.591	Rp4.747
	2017	98.592.000.000.000	18.359.314.591	Rp5.370
	2018	108.077.000.000.000	18.359.314.591	Rp5.887
	2019	122.516.000.000.000	18.359.314.591	Rp6.673
BBRI	2015	112.832.861.000.000	24.669.162.000	Rp4.574
	2016	146.421.342.000.000	24.669.162.000	Rp5.935
	2017	166.748.817.000.000	24.669.162.000	Rp6.759
	2018	182.967.543.000.000	123.345.810.000	Rp1.483
	2019	206.323.433.000.000	123.345.810.000	Rp1.673
BBTN	2015	13.860.107.000.000	10.582.344.999	Rp1.310
	2016	19.130.536.000.000	10.589.999.999	Rp1.806
	2017	21.663.434.000.000	10.590.000.000	Rp2.046
	2018	23.840.448.000.000	10.589.999.999	Rp2.251
	2019	23.836.195.000.000	10.589.999.999	Rp2.251
AGRO	2015	1.352.412.425.000	11.479.715.698	Rp118
	2016	1.936.251.540.000	15.325.711.820	Rp126
	2017	3.111.284.877.000	17.912.537.958	Rp174
	2018	4.424.285.816.000	17.912.537.958	Rp247
	2019	4.481.704.219.000	21.343.290.230	Rp210
BBKP	2015	7.511.000.000.000	11.651.908.748	Rp645
	2016	9.506.000.000.000	11.651.908.748	Rp816
	2017	6.737.457.000.000	11.651.908.748	Rp578
	2018	8.572.416.000.000	11.651.908.748	Rp736
	2019	8.883.021.000.000	11.651.908.748	Rp762

<b>KODE BANK</b>	<b>TAHUN</b>	<b>NILAI EKUITAS</b>	<b>JUMLAH SAHAM YANG BEREDAR</b>	<b>BV</b>
BBMD	2015	2.279.861.482.214	4.090.090.000	Rp557
	2016	2.702.746.892.603	4.090.090.000	Rp661
	2017	3.082.638.026.520	4.090.090.000	Rp754
	2018	3.088.013.085.461	4.090.090.000	Rp755
	2019	3.480.469.121.456	4.090.090.000	Rp851
BDMN	2015	33.932.139.000.000	9.584.643.365	Rp3.540
	2016	35.943.042.000.000	9.584.643.365	Rp3.750
	2017	38.660.278.000.000	9.584.643.365	Rp4.034
	2018	41.310.606.000.000	9.584.643.365	Rp4.310
	2019	44.937.166.000.000	9.773.552.870	Rp4.598
BINA	2015	319.432.000.000	2.100.000.000	Rp152
	2016	482.705.000.000	2.725.000.000	Rp177
	2017	1.204.184.000.000	2.725.000.000	Rp442
	2018	1.208.052.000.000	2.725.000.000	Rp443
	2019	1.221.096.000.000	2.725.000.000	Rp448
BNII	2015	15.505.655.000.000	9.279.346.231	Rp1.671
	2016	19.016.216.000.000	9.279.346.231	Rp2.049
	2017	20.463.769.000.000	9.279.346.231	Rp2.205
	2018	24.717.762.000.000	9.279.346.231	Rp2.664
	2019	26.249.433.000.000	9.279.346.231	Rp2.829
BNGA	2015	28.678.599.000.000	25.131.606.843	Rp1.141
	2016	34.206.804.000.000	25.131.606.843	Rp1.361
	2017	36.950.115.000.000	25.131.606.843	Rp1.470
	2018	39.579.574.000.000	25.131.606.843	Rp1.575
	2019	43.278.891.000.000	25.131.606.843	Rp1.722
NISP	2015	16.411.347.000.000	11.472.648.486	Rp1.430
	2016	19.506.576.000.000	11.472.648.486	Rp1.700
	2017	21.784.354.000.000	11.472.648.486	Rp1.899
	2018	24.428.254.000.000	22.945.296.972	Rp1.065
	2019	27.664.803.000.000	22.945.296.972	Rp1.206
BJBR	2015	7.712.880.000.000	9.696.291.166	Rp795
	2016	9.631.827.000.000	9.696.291.166	Rp993
	2017	10.064.435.000.000	9.696.291.166	Rp1.038
	2018	11.236.575.000.000	9.838.787.161	Rp1.142
	2019	11.992.840.000.000	9.838.787.161	Rp1.219
SDRA	2015	4.135.931.000.000	5.211.339.040	Rp794
	2016	4.411.890.000.000	5.211.339.040	Rp847
	2017	6.106.998.000.000	6.719.908.634	Rp909
	2018	6.550.468.000.000	6.580.926.254	Rp995
	2019	6.935.590.000.000	6.580.926.254	Rp1.054



<b>KODE BANK</b>	<b>TAHUN</b>	<b>NILAI EKUITAS</b>	<b>JUMLAH SAHAM YANG BEREDAR</b>	<b>BV</b>
BJTM	2015	6.295.461.000.000	2.983.537.000	Rp2.110
	2016	7.209.572.000.000	3.010.909.600	Rp2.394
	2017	7.816.074.000.000	3.040.443.400	Rp2.571
	2018	8.471.936.000.000	3.040.443.400	Rp2.786
	2019	9.185.652.000.000	3.068.222.600	Rp2.994
BTPN	2015	13.576.068.000.000	5.840.287.257	Rp2.325
	2016	15.837.896.000.000	5.840.287.257	Rp2.712
	2017	16.529.493.000.000	5.840.287.257	Rp2.830
	2018	18.182.737.000.000	5.851.646.757	Rp3.107
	2019	29.868.043.000.000	8.148.928.869	Rp3.665

**Lampiran 7.** Tabel Perhitungan *Price Book Value* periode 2015-2019 (Y)

KODE BANK	TAHUN	HARGA SAHAM	BOOK VALUE	PBV
BBCA	2015	13.300	3.625	3,67
	2016	15.500	4.560	3,40
	2017	21.900	5.326	4,11
	2018	26.000	6.151	4,23
	2019	33.425	7.059	4,74
BMRI	2015	4.625	5.121	0,90
	2016	5.788	6.573	0,88
	2017	8.000	3.643	2,20
	2018	7.375	3.963	1,86
	2019	7.750	4.479	1,73
BBNI	2015	4.990	4.162	1,20
	2016	4.747	4.747	1,00
	2017	9.900	5.370	1,84
	2018	8.800	5.887	1,49
	2019	7.925	6.673	1,19
BBRI	2015	2.285	4.574	0,50
	2016	2.335	5.935	0,39
	2017	3.640	6.759	0,54
	2018	3.660	1.483	2,47
	2019	4.430	1.673	2,65
BBTN	2015	1.295	1.310	0,99
	2016	1.740	1.806	0,96
	2017	3.570	2.046	1,74
	2018	2.540	2.251	1,13
	2019	2.150	2.251	0,96
AGRO	2015	93	118	0,79
	2016	370	126	2,93
	2017	540	174	3,10
	2018	310	247	1,26
	2019	208	210	0,99
BBKP	2015	776	645	1,20
	2016	709	816	0,87
	2017	654	578	1,13
	2018	272	736	0,37
	2019	244	762	0,32
BBMD	2015	1.560	557	2,80
	2016	1.485	661	2,25
	2017	1.375	754	1,82
	2018	1.380	755	1,83
	2019	2.800	851	3,29
BDMN	2015	3.200	3.540	0,90
	2016	3.710	3.750	0,99
	2017	6.950	4.034	1,72
	2018	7.600	4.310	1,76
	2019	4.050	4.598	0,88

KODE BANK	TAHUN	HARGA SAHAM	BOOK VALUE	PBV
BINA	2015	290	152	1,91
	2016	244	177	1,38
	2017	995	442	2,25
	2018	670	443	1,51
	2019	865	448	1,93
BNII	2015	170	1.671	0,10
	2016	338	2.049	0,17
	2017	263	2.205	0,12
	2018	206	2.664	0,08
	2019	206	2.829	0,07
BNGA	2015	595	1.141	0,52
	2016	780	1.361	0,57
	2017	1.350	1.470	0,92
	2018	915	1.575	0,58
	2019	985	1.722	0,57
NISP	2015	638	1.430	0,45
	2016	1.035	1.700	0,61
	2017	938	1.899	0,49
	2018	855	1.065	0,80
	2019	850	1.206	0,70
BJBR	2015	755	795	0,95
	2016	3.390	993	3,41
	2017	2.400	1.038	2,31
	2018	2.050	1.142	1,80
	2019	1.250	1.219	1,03
SDRA	2015	1.050	794	1,32
	2016	1.098	847	1,30
	2017	890	909	0,98
	2018	860	995	0,86
	2019	830	1.054	0,79
BJTM	2015	437	2.110	0,21
	2016	570	2.394	0,24
	2017	710	2.571	0,28
	2018	690	2.786	0,25
	2019	675	2.994	0,23
BTPN	2015	2.400	2.325	1,03
	2016	2.640	2.712	0,97
	2017	2.460	2.830	0,87
	2018	3.440	3.107	1,11
	2019	3.270	3.665	0,89

Lampiran 8.

**STATISTIK DESKRIPTIF**

Sample: 2015 2019

	PBV	CAR	RORA	NPL	NPM	BOPO
Mean	1.331412	0.224588	0.102706	0.021882	0.302941	0.676706
Median	0.990000	0.210000	0.100000	0.020000	0.280000	0.660000
Maximum	4.740000	0.660000	0.190000	0.060000	1.150000	1.090000
Minimum	0.070000	0.100000	0.040000	0.000000	0.020000	0.350000
Std. Dev.	1.044327	0.079501	0.040894	0.013228	0.203861	0.158935
Skewness	1.219077	2.941769	0.539493	0.798935	1.957021	0.274517
Kurtosis	4.116628	15.05475	2.424262	2.794717	8.124259	2.820887
Jarque-Bera Probability	25.46974 0.000003	637.2625 0.000000	5.297218 0.070750	9.191796 0.010093	147.2546 0.000000	1.181213 0.553991
Sum	113.1700	19.09000	8.730000	1.860000	25.75000	57.52000
Sum Sq. Dev.	91.61203	0.530911	0.140478	0.014699	3.490965	2.121878
Observations	85	85	85	85	85	85

**MODEL CEM**

Dependent Variable: PBV

Method: Panel Least Squares

Sample: 2015 2019

Periods included: 5

Cross-sections included: 17

Total panel (balanced) observations: 85

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	1.153492	0.659583	1.748819	0.0842
CAR	3.529730	1.237439	2.852447	0.0055
RORA	0.630199	2.499645	0.252115	0.8016
NPM	1.791012	0.599960	2.985221	0.0038
NPL	-24.44306	9.865581	-2.477610	0.0154
BOPO	-0.639223	0.680401	-0.939480	0.3503
R-squared	0.346992	Mean dependent var	1.667412	
Adjusted R-squared	0.305662	S.D. dependent var	1.065690	
S.E. of regression	0.888007	Akaike info criterion	2.668299	
Sum squared resid	62.29594	Schwarz criterion	2.840721	
Log likelihood	-107.4027	Hannan-Quinn criter.	2.737652	
F-statistic	8.395721	Durbin-Watson stat	0.148659	
Prob(F-statistic)	0.000002			

## MODEL FEM

Dependent Variable: PBV

Method: Panel Least Squares

Sample: 2015 2019

Periods included: 5

Cross-sections included: 17

Total panel (balanced) observations: 85

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Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.165397	0.331193	0.499397	0.6192
CAR	-0.105159	0.479204	-0.219446	0.8270
RORA	3.092979	3.006195	1.028868	0.3075
NPM	1.472281	0.417628	3.525344	0.0008
NPL	0.569064	4.110641	0.138437	0.8903
BOPO	0.968656	0.324340	2.986541	0.0040

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### Effects Specification

Cross-section fixed (dummy variables)

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R-squared	0.977376	Mean dependent var	1.667412
Adjusted R-squared	0.969835	S.D. dependent var	1.065690
S.E. of regression	0.185090	Akaike info criterion	-0.317818
Sum squared resid	2.158275	Schwarz criterion	0.314398
Log likelihood	35.50725	Hannan-Quinn criter.	-0.063523
F-statistic	129.6037	Durbin-Watson stat	1.425271
Prob(F-statistic)	0.000000		

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## UJI CHOW

Redundant Fixed Effects Tests

Equation: Untitled

Test cross-section fixed effects

Effects Test	Statistic	d.f.	Prob.
Cross-section F	109.713564	(16,63)	0.0000
Cross-section Chi-square	285.819887	16	0.0000

Cross-section fixed effects test equation:

Dependent Variable: PBV

Method: Panel Least Squares

Sample: 2015 2019

Periods included: 5

Cross-sections included: 17

Total panel (balanced) observations: 85

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	1.153492	0.659583	1.748819	0.0842
CAR	3.529730	1.237439	2.852447	0.0055
RORA	0.630199	2.499645	0.252115	0.8016
NPM	1.791012	0.599960	2.985221	0.0038
NPL	-24.44306	9.865581	-2.477610	0.0154
BOPO	-0.639223	0.680401	-0.939480	0.3503
R-squared	0.346992	Mean dependent var		1.667412
Adjusted R-squared	0.305662	S.D. dependent var		1.065690
S.E. of regression	0.888007	Akaike info criterion		2.668299
Sum squared resid	62.29594	Schwarz criterion		2.840721
Log likelihood	-107.4027	Hannan-Quinn criter.		2.737652
F-statistic	8.395721	Durbin-Watson stat		0.148659
Prob(F-statistic)	0.000002			

## MODEL REM

Dependent Variable: PBV

Method: Panel EGLS (Cross-section random effects)

Sample: 2015 2019

Periods included: 5

Cross-sections included: 17

Total panel (balanced) observations: 85

Swamy and Arora estimator of component variances

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	2.256709	2.399485	3.642598	0.0003
CAR	3.025974	2.474376	4.054753	0.0005
RORA	2.807494	2.679209	2.047882	0.0079
NPM	1.556516	0.394651	3.944033	0.0002
NPL	-0.633023	4.043446	-0.156555	0.8760
BOPO	-0.844914	0.313314	-2.696703	0.0086

### Effects Specification

	S.D.	Rho
Cross-section random	0.999100	0.9668
Idiosyncratic random	0.185090	0.0332

### Weighted Statistics

R-squared	0.542052	Mean dependent var	0.137672
Adjusted R-squared	0.513068	S.D. dependent var	0.265515
S.E. of regression	0.185278	Sum squared resid	2.711896
F-statistic	18.70177	Durbin-Watson stat	1.936035
Prob(F-statistic)	0.000000		

### Unweighted Statistics

R-squared	0.138640	Mean dependent var	1.667412
Sum squared resid	82.17243	Durbin-Watson stat	0.037492

## 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	5.160175	5	0.3966

Cross-section random effects test comparisons:

Variable	Fixed	Random	Var(Diff.)	Prob.
CAR	-0.105159	-0.025974	0.004604	0.2432
RORA	3.092979	2.807494	1.859047	0.8342
NPM	1.472281	1.556516	0.018664	0.5375
NPL	0.569064	-0.633023	0.547911	0.1044
BOPO	0.968656	0.844914	0.007031	0.1400

Cross-section random effects test equation:

Dependent Variable: PBV

Method: Panel Least Squares

Sample: 2015 2019

Periods included: 5

Cross-sections included: 17

Total panel (balanced) observations: 85

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.165397	0.331193	0.499397	0.6192
CAR	-0.105159	0.479204	-0.219446	0.8270
RORA	3.092979	3.006195	1.028868	0.3075
NPM	1.472281	0.417628	3.525344	0.0008
NPL	0.569064	4.110641	0.138437	0.8903
BOPO	0.968656	0.324340	2.986541	0.0040

### Effects Specification

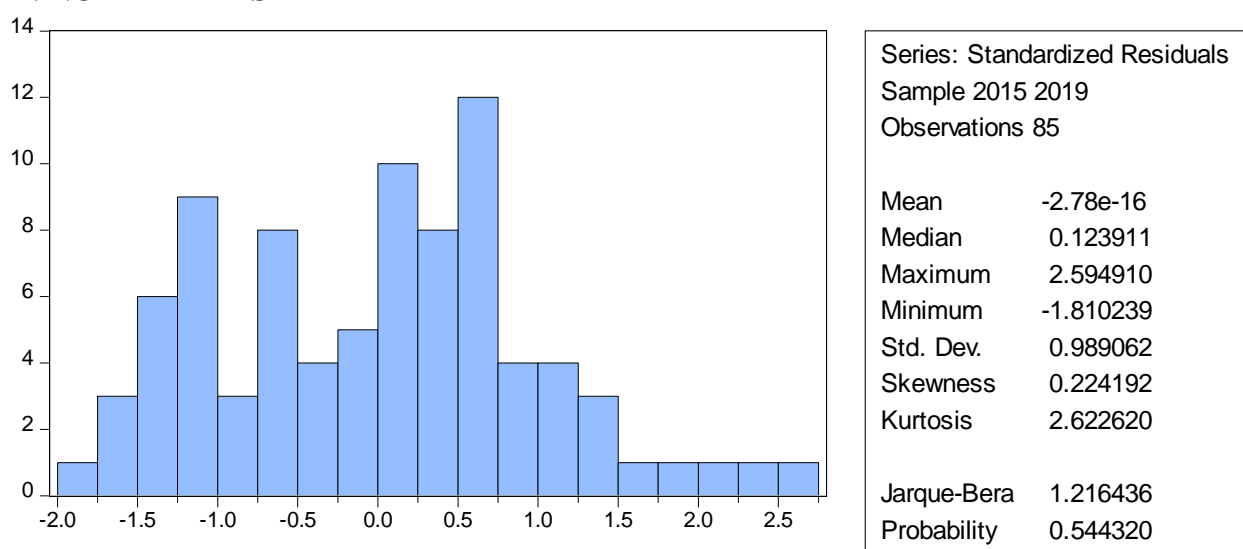
Cross-section fixed (dummy variables)

R-squared	0.977376	Mean dependent var	1.667412
Adjusted R-squared	0.969835	S.D. dependent var	1.065690
S.E. of regression	0.185090	Akaike info criterion	-0.317818
Sum squared resid	2.158275	Schwarz criterion	0.314398
Log likelihood	35.50725	Hannan-Quinn criter.	-0.063523
F-statistic	129.6037	Durbin-Watson stat	1.425271
Prob(F-statistic)	0.000000		



## UJI ASUMSI KLASIK

### A. NORMALITAS



### B. MULTIKOLINEARITAS/KORELASI

	CAR	RORA	NPM	NPL	BOPO
CAR	1.000000	0.090041	0.040916	-0.007364	0.116189
RORA	0.090041	1.000000	0.038463	-0.150887	-0.229921
NPM	0.040916	0.038463	1.000000	-0.462786	-0.049125
NPL	-0.007364	-0.150887	-0.462786	1.000000	0.302768
BOPO	0.116189	-0.229921	-0.049125	0.302768	1.000000

### C. HETEROSKEDASTISITAS

Dependent Variable: RESABS

Method: Panel Least Squares

Periods included: 5

Cross-sections included: 17

Total panel (balanced) observations: 85

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.883183	0.389092	1.269857	0.1259
CAR	-1.837829	0.729973	-0.517669	0.5138
RORA	-3.024542	1.474555	-1.051156	0.1436
NPM	0.735444	0.353920	1.077997	0.2410
NPL	-0.812333	5.819762	-0.139582	0.8893
BOPO	0.559116	0.401372	1.393012	0.1675

R-squared 0.197086 Mean dependent var 0.805663

Adjusted R-squared	0.146269	S.D. dependent var	0.566942
S.E. of regression	0.523840	Akaike info criterion	1.612713
Sum squared resid	21.67828	Schwarz criterion	1.785136
Log likelihood	-62.54031	Hannan-Quinn criter.	1.682066
F-statistic	3.878323	Durbin-Watson stat	0.179171
Prob(F-statistic)	0.003401		

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## DAFTAR RIWAYAT HIDUP PENELITI

### Data Pribadi

Nama : Anastasya Arasy  
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### Pendidikan Formal

SDN 01 Cempaka Putih : Lulus Tahun 2010  
SMPN 47, Jakarta : Lulus Tahun 2013  
SMKN 14, Jakarta : Lulus Tahun 2016  
STIE Indonesia, Jakarta : Tahun 2016 sampai sekarang

### Pengalaman Organisasi

2011 – 2012 : Humas OSIS SMPN 47, Jakarta  
2006 – 2008 : Bendahara OSIS SMKN 14. Jakarta  
2016 – 2017 : Anggota UKMJ Manajemen STEI 2016 – 2017