

Lampiran 1

Perhitungan Struktur Modal (DER) Sampel Periode 2017-2019

No.	Nama Perusahaan	Kode	Tahun	Liabilitas	Ekuitas	DER
1	PT Adaro Energy Tbk	ADRO	2017	36,884.701	55,433.363	0.67
			2018	40,107.752	62,569.747	0.64
			2019	44,951.802	55,373.173	0.81
2	PT AKR Corporindo Tbk	AKRA	2017	7,793.559	9,029.649	0.86
			2018	10,014.019	9,926.831	1.01
			2019	11,342.184	10,066.861	1.13
3	PT Aneka Tambang Tbk	ANTM	2017	11,523.870	18,490.404	0.62
			2018	13,567.160	19,739.231	0.69
			2019	12,061.488	18,133.419	0.67
4	PT Astra Internasional Tbk	ASII	2017	139,317.000	156,329.000	0.89
			2018	170,348.000	174,363.000	0.98
			2019	165,195.000	186,763.000	0.88
5	PT Bank Negara Indonesia (Persero) Tbk	BBNI	2017	584,086.818	100,903.304	5.79
			2018	671,237.546	110,373.789	6.08
			2019	688,489.442	125,003.948	5.51
6	PT Bank Rakyat Indonesia (Persero) Tbk	BBRI	2017	958,900.948	167,347.494	5.73
			2018	986,548.641	166,679.645	5.92
			2019	1,183,155.672	208,784.334	5.67
7	PT Bank Tabungan Negara (Persero) Tbk	BBTN	2017	223,937.463	21,663.434	10.34
			2018	263,784.017	23,840.448	11.06
			2019	269,451.682	23,836.195	11.30
8	PT Bank Mandiri (Persero) Tbk	BMRI	2017	888,026.817	170,006.132	5.22
			2018	941,953.100	184,960.305	5.09
			2019	1,025,749.580	209,034.525	4.91
9	PT Bumi Serpong Damai Tbk	BSDE	2017	16,754.337	29,196.851	0.57
			2018	21,814.594	30,286.898	0.72
			2019	20,897.343	33,547.505	0.62
10	PT Gudang Garam Tbk	GGRM	2017	24,572.266	42,187.664	0.58
			2018	23,963.934	45,133.285	0.53
			2019	27,716.516	50,930.758	0.54

No.	Nama Perusahaan	Kode	Tahun	Liabilitas	Ekuitas	DER
11	PT Indofood Sukses Makmur Tbk	INDF	2017	41,182.764	46,756.724	0.88
			2018	46,620.996	49,916.800	0.93
			2019	41,996.071	54,202.488	0.77
12	PT Indocement Tunggul Prakarsa Tbk	INTP	2017	4,307.169	24,556.507	0.18
			2018	4,566.973	27,788.562	0.16
			2019	4,627.488	23,080.261	0.20
13	PT Jasa Marga (Persero) Tbk	JSMR	2017	60,833.333	18,359.440	3.31
			2018	62,219.615	20,198.986	3.08
			2019	76,493.833	23,185.737	3.30
14	PT Media Nusantara Citra Tbk	MNCN	2017	5,256.208	9,801.083	0.54
			2018	5,697.247	10,642.305	0.54
			2019	5,310.928	12,525.502	0.42
15	PT Perusahaan Gas Negara Tbk	PGAS	2017	42,083.016	43,176.296	0.97
			2018	68,891.016	46,561.895	1.48
			2019	57,541.966	44,960.004	1.28
16	PT Bukit Asam Tbk	PTBA	2017	8,187.497	13,799.985	0.59
			2018	7,903.237	16,269.696	0.49
			2019	7,675.266	18,422.826	0.42
17	PT PP (Persero) Tbk	PTPP	2017	27,539.670	14,243.110	1.93
			2018	36,233.539	16,315.612	2.22
			2019	41,839.415	17,326.133	2.41
18	PT Surya Media Citra Tbk	SCMA	2017	980.415	4,405.393	0.22
			2018	1,035.274	5,102.953	0.20
			2019	1,228.125	5,488.598	0.22
19	PT Semen Indonesia (Persero) Tbk	SMGR	2017	18,524.451	30,439.052	0.61
			2018	18,419.595	32,736.296	0.56
			2019	45,915.143	33,891.924	1.35
20	PT Sri Rejeki Isman Tbk	SRIL	2017	10,171.055	5,990.368	1.70
			2018	12,331.972	7,507.272	1.64
			2019	13,436.470	8,238.677	1.63

No.	Nama Perusahaan	Kode	Tahun	Liabilitas	Ekuitas	DER
21	PT Telekomunikasi Indonesia (Persero) Tbk	TLKM	2017	86,354.000	112,130.000	0.77
			2018	88,893.000	117,303.000	0.76
			2019	103,958.000	117,250.000	0.89
22	PT United Tractors Tbk	UNTR	2017	34,274.168	47,537.925	0.72
			2018	59,230.338	57,050.679	1.04
			2019	50,603.301	61,110.074	0.83
23	PT Unilever Indonesia Tbk	UNVR	2017	13,733.025	5,173.388	2.65
			2018	11,944.837	7,578.133	1.58
			2019	15,367.509	5,281.862	2.91
24	PT Wijaya Karya (Persero) Tbk	WIKA	2017	31,051.950	14,631.825	2.12
			2018	42,014.687	17,215.315	2.44
			2019	42,895.114	19,215.733	2.23
25	PT Waskita Karya (Persero) Tbk	WSKT	2017	75,140.936	22,754.825	3.30
			2018	95,504.463	28,887.119	3.31
			2019	93,470.790	29,118.469	3.21

Lampiran 2
Perhitungan Profitabilitas
Sampel Periode 2017-2019

No.	Nama Perusahaan	Kode	Tahun	Income After Tax	Ekuitas	ROE
1	PT Adaro Energy Tbk	ADRO	2017	7,267.662	55,433.363	0.13
			2018	6,944.401	62,569.747	0.11
			2019	6,046.962	55,373.173	0.11
2	PT AKR Corporindo Tbk	AKRA	2017	1,304.601	9,029.649	0.14
			2018	1,596.653	9,926.831	0.16
			2019	703.077	10,066.861	0.07
3	PT Aneka Tambang Tbk	ANTM	2017	136.503	18,490.404	0.01
			2018	874.427	19,739.231	0.04
			2019	193.852	18,133.419	0.01
4	PT Astra Internasional Tbk	ASII	2017	23,165.000	156,329.000	0.15
			2018	27,372.000	174,363.000	0.16
			2019	26,621.000	186,763.000	0.14
5	PT Bank Negara Indonesia (Persero) Tbk	BBNI	2017	13,770.592	100,903.304	0.14
			2018	15,091.763	110,373.789	0.14
			2019	15,508.583	125,003.948	0.12
6	PT Bank Rakyat Indonesia (Persero) Tbk	BBRI	2017	29,044.334	167,347.494	0.17
			2018	32,418.486	166,679.645	0.19
			2019	34,413.825	208,784.334	0.16
7	PT Bank Tabungan Negara (Persero) Tbk	BBTN	2017	3,027.467	21,663.434	0.14
			2018	2,807.923	23,840.448	0.12
			2019	209.263	23,836.195	0.01
8	PT Bank Mandiri (Persero) Tbk	BMRI	2017	21,443.042	170,006.132	0.13
			2018	25,851.937	184,960.305	0.14
			2019	28,455.592	209,034.525	0.14
9	PT Bumi Serpong Damai Tbk	BSDE	2017	5,188.772	29,196.851	0.18
			2018	1,701.818	30,286.898	0.06
			2019	3,130.076	33,547.505	0.09
10	PT Gudang Garam Tbk	GGRM	2017	7,755.347	42,187.664	0.18
			2018	7,793.068	45,133.285	0.17
			2019	10,880.704	50,930.758	0.21

11	PT Indofood Sukses Makmur Tbk	INDF	2017	5,145.063	46,756.724	0.11
			2018	4,961.851	49,916.800	0.10
			2019	5,902.729	54,202.488	0.11
12	PT Indocement Tungal Prakarsa Tbk	INTP	2017	1,859.818	24,556.507	0.08
			2018	1,145.937	27,788.562	0.04
			2019	1,835.305	23,080.261	0.08
13	PT Jasa Marga (Persero) Tbk	JSMR	2017	2,093.656	18,359.440	0.11
			2018	2,036.491	20,198.986	0.10
			2019	2,073.888	23,185.737	0.09
14	PT Media Nusantara Citra Tbk	MNCN	2017	1,567.546	9,801.083	0.16
			2018	1,605.621	10,642.305	0.15
			2019	2,352.529	12,525.502	0.19
15	PT Perusahaan Gas Negara Tbk	PGAS	2017	2,002.178	43,176.296	0.05
			2018	5,302.575	46,561.895	0.11
			2019	1,570.548	44,960.004	0.03
16	PT Bukit Asam Tbk	PTBA	2017	4,547.232	13,799.985	0.33
			2018	5,121.112	16,269.696	0.31
			2019	4,040.394	18,422.826	0.22
17	PT PP (Persero) Tbk	PTPP	2017	1,723.853	14,243.110	0.12
			2018	1,958.993	16,315.612	0.12
			2019	1,208.270	17,326.133	0.07
18	PT Surya Media Citra Tbk	SCMA	2017	1,317.748	4,405.393	0.30
			2018	1,475.042	5,102.953	0.29
			2019	1,051.164	5,488.598	0.19
19	PT Semen Indonesia (Persero) Tbk	SMGR	2017	2,043.026	30,439.052	0.07
			2018	3,085.704	32,736.296	0.09
			2019	2,371.233	33,891.924	0.07
20	PT Sri Rejeki Isman Tbk	SRIL	2017	1,091.590	5,990.368	0.18
			2018	1,229.614	7,507.272	0.16
			2019	1,218.450	8,238.677	0.15

21	PT Telekomunikasi Indonesia (Persero) Tbk	TLKM	2017	32,701.000	112,130.000	0.29
			2018	26,979.000	117,303.000	0.23
			2019	27,592.000	117,250.000	0.24
22	PT United Tractors Tbk	UNTR	2017	7,673.332	47,537.925	0.16
			2018	11,498.409	57,050.679	0.20
			2019	11,134.641	61,110.074	0.18
23	PT Unilever Indonesia Tbk	UNVR	2017	7,004.562	5,173.388	1.35
			2018	9,109.445	7,578.133	1.20
			2019	7,392.837	5,281.862	1.40
24	PT Wijaya Karya (Persero) Tbk	WIKA	2017	1,356.115	14,631.825	0.09
			2018	2,073.300	17,215.315	0.12
			2019	2,621.015	19,215.733	0.14
25	PT Waskita Karya (Persero) Tbk	WSKT	2017	4,201.572	22,754.825	0.18
			2018	4,619.568	28,887.119	0.16
			2019	1,028.898	29,118.469	0.04

Lampiran 3
Perhitungan Nilai Perusahaan (PBV)
Sampel Periode 2017-2019

No.	Nama Perusahaan	Kode		Harga Saham	Ekuitas	Saham Beredar	Book Value	PBV
1	PT Adaro Energy Tbk	ADRO	2017	1,860.00	55,433.363	31.986	1,733.05	1.07
			2018	1,215.00	62,569.747	31.986	1,956.16	0.62
			2019	1,555.00	55,373.173	31.986	1,731.17	0.90
2	PT AKR Corporindo	AKRA	2017	6,350.00	9,029.649	4.006	2,254.03	2.82
			2018	4,290.00	9,926.831	4.015	2,472.44	1.74
			2019	3,950.00	10,066.861	4.015	2,507.31	1.58
3	PT Aneka Tambang (Persero) Tbk	ANT	2017	625.00	18,490.404	24.031	769.44	0.81
			2018	765.00	19,739.231	24.031	821.41	0.93
			2019	840.00	18,133.419	24.031	754.58	1.11
4	PT Astra International Tbk	ASII	2017	8,300.00	156,329.000	40.484	3,861.50	2.15
			2018	8,225.00	174,363.000	40.484	4,306.96	1.91
			2019	6,925.00	186,763.000	40.484	4,613.25	1.50
5	PT Bank Negara Indonesia Tbk	BBNI	2017	9,900.00	100,903.304	18.649	5,410.65	1.83
			2018	8,800.00	110,373.789	18.649	5,918.48	1.49
			2019	7,850.00	125,003.948	18.649	6,702.98	1.17
6	PT Bank Rakyat Indonesia Tbk	BBRI	2017	3,640.00	167,347.494	123.346	1,356.73	2.68
			2018	3,660.00	166,679.645	123.346	1,351.32	2.71
			2019	4,400.00	208,784.334	123.346	1,692.67	2.60
7	PT Bank Tabungan Negara Tbk	BBTN	2017	3,570.00	21,663.434	10.590	2,045.65	1.75
			2018	2,540.00	23,840.448	10.590	2,251.22	1.13
			2019	2,120.00	23,836.195	10.590	2,250.82	0.94
8	PT Bank Mandiri Tbk	BMRI	2017	8,000.00	170,006.132	46.667	3,642.96	2.20
			2018	7,375.00	184,960.305	46.667	3,963.41	1.86
			2019	7,675.00	209,034.525	46.667	4,479.28	1.71
9	PT Bumi Serpong Damai Tbk	BSDE	2017	1,700.00	29,196.851	19.247	1,516.96	1.12
			2018	1,255.00	30,286.898	19.247	1,573.59	0.80
			2019	1,255.00	33,547.505	19.247	1,743.00	0.72
10	PT Gudang Garam Tbk	GGR	2017	83,800.00	42,187.664	1.924	21,927.06	3.82
			2018	83,625.00	45,133.285	1.924	23,458.05	3.56
			2019	53,000.00	50,930.758	1.924	26,471.29	2.00

11	PT Indofood Sukses Makmur Tbk	INDF	2017	7,625.00	46,756.724	8.780	5,325.37	1.43
			2018	7,450.00	49,916.800	8.780	5,685.28	1.31
			2019	7,925.00	54,202.488	8.780	6,173.40	1.28
12	PT Indocement Tunggul Prakarsa Tbk	INTP	2017	21,950.00	24,556.507	3.681	6,671.15	3.29
			2018	18,450.00	27,788.562	3.681	7,549.19	2.44
			2019	19,025.00	23,080.261	3.681	6,270.11	3.03
13	PT Jasa Marga Tbk	JSMR	2017	6,400.00	18,359.440	7.258	2,529.55	2.53
			2018	4,280.00	20,198.986	7.258	2,783.00	1.54
			2019	5,175.00	23,185.737	7.258	3,194.51	1.62
14	PT Media Nusantara Citra Tbk	MNC	2017	1,285.00	9,801.083	14.276	686.54	1.87
			2018	690.00	10,642.305	14.276	745.47	0.93
			2019	1,630.00	12,525.502	14.276	877.38	1.86
15	PT Perusahaan Gas Negara Tbk	PGAS	2017	1,750.00	43,176.296	24.242	1,781.05	0.98
			2018	2,120.00	46,561.895	24.242	1,920.71	1.10
			2019	2,170.00	44,960.004	24.242	1,854.63	1.17
16	PT Tambang Batubara Bukit Asam Tbk	PTBA	2017	2,460.00	13,799.985	2.304	5,989.58	0.41
			2018	4,300.00	16,269.696	11.521	1,412.18	3.04
			2019	2,660.00	18,422.826	11.521	1,599.06	1.66
17	PT PP (Persero) Tbk	PTPP	2017	2,640.00	14,243.110	6.200	2,297.28	1.15
			2018	1,805.00	16,315.612	6.200	2,631.55	0.69
			2019	1,585.00	17,326.133	6.200	2,794.54	0.57
18	PT Surya Citra Media Tbk	SCMA	2017	2,480.00	4,405.393	14.622	301.29	8.23
			2018	1,870.00	5,102.953	14.622	348.99	5.36
			2019	1,410.00	5,488.598	14.622	375.37	3.76
19	PT Semen Indonesia (Persero) Tbk	SMGR	2017	9,900.00	30,439.052	5.932	5,131.33	1.93
			2018	11,500.00	32,736.296	5.932	5,518.59	2.08
			2019	12,000.00	33,891.924	5.932	5,713.41	2.10
20	PT Sri Rejeki Isman Tbk	SRIL	2017	380.00	5,990.368	18.593	322.18	1.18
			2018	358.00	7,507.272	18.593	403.77	0.89
			2019	260.00	8,238.677	20.452	402.83	0.65

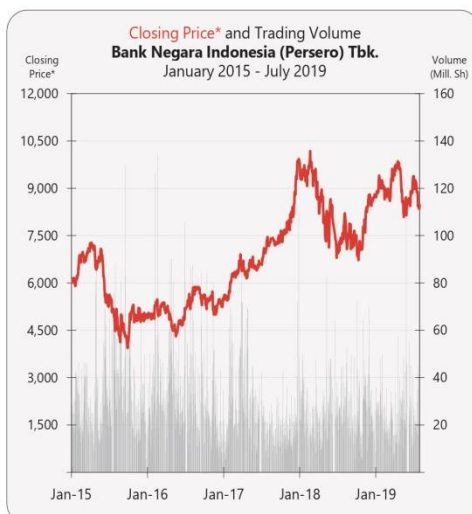
21	PT Telekomunikasi Indonesia Tbk	TLKM	2017	4,440.00	112,130.000	100.800	1,112.40	3.99
			2018	3,750.00	117,303.000	99.060	1,184.16	3.17
			2019	3,970.00	117,250.000	99.060	1,183.63	3.35
22	PT United Tractors Tbk	UNTR	2017	35,400.00	47,537.925	3.730	12,744.75	2.78
			2018	27,350.00	57,050.679	3.730	15,295.09	1.79
			2019	21,525.00	61,110.074	3.730	16,383.40	1.31
23	PT Unilever Indonesia Tbk	UNVR	2017	11,180.00	5,173.388	7.630	678.03	16.49
			2018	9,080.00	7,578.133	7.630	993.20	9.14
			2019	8,400.00	5,281.862	7.630	692.25	12.13
24	PT Wijaya Karya (Persero) Tbk	WIKA	2017	1,550.00	14,631.825	8.970	1,631.20	0.95
			2018	1,655.00	17,215.315	8.970	1,919.21	0.86
			2019	1,990.00	19,215.733	8.970	2,142.22	0.93
25	PT Waskita Karya (Persero) Tbk	WSKT	2017	2,210.00	22,754.825	13.574	1,676.35	1.32
			2018	1,680.00	28,887.119	13.574	2,128.12	0.79
			2019	1,485.00	29,118.469	13.574	2,145.16	0.69

Lampiran 4

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IDX LQ45 Index Members Profile

BBNI Bank Negara Indonesia (Persero) Tbk.



SHARES TRADED	2015	2016	2017	2018	Jul-19
Volume (Million Sh.)	7,999	8,141	5,999	6,346	3,468
Value (Billion Rp)	44,471	42,166	41,711	51,886	31,004
Frequency (Thou. X)	1,105	951	748	1,073	615
Days	244	246	238	240	139

Price (Rupiah)					
High	7,275	5,975	10,000	10,175	10,250
Low	3,800	4,270	5,400	6,675	7,825
Close	4,990	5,525	9,900	8,800	8,475
Close*	4,990	5,525	9,900	8,800	8,475
PER (X)	10.16	9.09	13.56	10.93	10.35
PER Industry (X)	25.09	20.71	19.10	21.83	19.88
PBV (X)	1.19	1.19	1.83	1.58	1.35

* Adjusted price after corporate action

TRADING ACTIVITIES

Month	Closing Price			Freq. (X)	Volume (Thou. Sh.)	Value (Million Rp)	Day
	High	Low	Close				
Jan-15	6,300	5,725	6,250	59,023	605,276	3,684,362	21
Feb-15	7,075	6,175	6,875	58,356	468,870	3,156,997	19
Mar-15	7,225	6,550	7,225	80,139	703,023	4,829,845	22
Apr-15	7,275	6,250	6,425	64,819	618,174	4,250,511	21
May-15	7,125	6,325	6,875	58,043	425,307	2,869,575	19
Jun-15	6,825	5,100	5,300	114,675	851,390	4,886,319	21
Jul-15	5,675	4,450	4,760	110,477	877,538	4,483,456	19
Aug-15	5,250	4,070	4,950	154,228	889,236	4,151,806	20
Sep-15	4,890	3,800	4,135	140,264	796,672	3,494,776	21
Oct-15	5,375	4,075	4,755	110,116	767,305	3,708,085	21
Nov-15	5,250	4,650	4,770	79,530	473,123	2,359,153	21
Dec-15	5,150	4,780	4,990	75,750	522,777	2,595,771	19
Jan-16	5,200	4,850	4,910	75,208	565,592	2,816,764	20
Feb-16	5,675	4,835	5,075	97,903	945,582	4,897,086	20
Mar-16	5,450	4,965	5,200	72,880	634,035	3,326,553	21
Apr-16	5,300	4,570	4,585	101,018	978,561	4,822,933	21
May-16	4,800	4,270	4,800	100,177	763,572	3,468,064	20
Jun-16	5,275	4,600	5,200	78,752	714,117	3,480,763	22
Jul-16	5,700	5,100	5,350	72,297	605,068	3,246,926	16
Aug-16	5,975	5,400	5,875	82,341	715,930	4,088,051	22
Sep-16	5,875	5,300	5,550	71,626	656,284	3,652,224	21
Oct-16	5,625	5,150	5,575	67,003	573,349	3,099,193	21
Nov-16	5,725	4,810	5,175	81,983	665,387	3,519,725	22
Dec-16	5,650	5,200	5,525	50,052	323,755	1,747,808	20
Jan-17	5,800	5,400	5,700	51,030	407,642	2,279,205	21
Feb-17	6,375	5,675	6,250	64,800	655,534	4,027,677	19
Mar-17	6,950	6,150	6,475	79,994	870,115	5,664,000	22
Apr-17	6,700	6,075	6,375	55,959	704,986	4,480,590	17
May-17	7,200	6,375	6,550	70,270	541,883	3,574,422	20
Jun-17	6,775	6,350	6,600	47,081	350,064	2,280,943	15
Jul-17	7,450	6,550	7,450	75,575	422,729	2,924,154	21
Aug-17	7,450	7,125	7,350	73,479	371,831	2,727,122	22
Sep-17	7,575	7,075	7,400	45,075	333,680	2,433,326	19
Oct-17	7,750	7,275	7,600	53,383	388,194	2,931,936	22
Nov-17	8,400	7,650	8,100	64,285	398,066	3,184,138	22
Dec-17	10,000	8,200	9,900	67,076	554,251	5,203,963	18
Jan-18	10,000	9,125	9,400	90,844	674,119	6,367,224	22
Feb-18	10,175	8,925	9,725	85,827	388,181	3,720,247	19
Mar-18	9,875	8,425	8,675	80,265	479,269	4,416,949	21
Apr-18	9,000	7,900	8,050	77,389	431,716	3,659,763	21
May-18	8,800	7,125	8,475	116,055	640,840	5,079,537	20
Jun-18	8,550	6,800	7,050	81,632	397,514	3,036,571	13
Jul-18	7,600	6,750	7,400	100,965	576,525	4,187,808	22
Aug-18	8,300	6,925	7,800	108,227	619,129	4,718,730	21
Sep-18	7,850	6,950	7,400	72,782	410,577	3,016,768	19
Oct-18	7,550	6,675	7,325	86,891	533,666	3,765,824	23
Nov-18	9,050	7,325	8,500	109,401	760,540	6,161,588	21
Dec-18	8,850	8,425	8,800	62,779	433,980	3,755,417	18
Jan-19	9,400	8,650	9,075	85,167	610,896	5,506,656	22
Feb-19	9,325	8,650	8,800	73,926	416,355	3,716,085	19
Mar-19	9,650	8,525	9,400	72,609	393,530	3,578,995	20
Apr-19	10,250	9,400	9,600	64,741	414,173	4,006,950	19
May-19	9,575	7,825	8,400	135,217	698,728	5,943,001	21
Jun-19	9,225	8,425	9,200	81,015	384,174	3,367,229	15
Jul-19	9,450	8,225	8,475	102,527	550,373	4,884,870	23

BBNI Bank Negara Indonesia (Persero) Tbk.

Financial Data and Ratios

Book End : December

Public Accountant : -

BALANCE SHEET	Dec-15	Dec-16	Dec-17	Dec-18	Jun-19
<i>(in Million Rp, except Par Value)</i>					
Cash on Hand	12,890,427	11,167,643	11,577,664	14,043,846	11,446,244
Placements with Other Banks	33,416,808	33,661,668	28,592,738	39,324,445	41,845,971
Marketable Securities	9,927,494	23,764,750	36,729,021	32,044,270	30,497,453
Loans	314,066,531	376,594,527	441,313,566	497,886,888	549,234,005
Investment	35,793	57,169	713,423	785,007	785,007
Fixed Assets	20,756,594	21,972,223	22,804,689	26,126,508	25,884,028
Other Assets	4,482,111	6,793,167	10,380,886	11,900,084	15,208,749
Total Assets	508,595,288	603,031,880	709,330,084	808,572,011	843,214,400
Growth (%)		18.57%	17.63%	13.99%	4.28%

Deposits	358,184,938	425,188,266	504,430,731	566,046,697	568,922,821
Taxes Payable	749,396	150,770	80,425	481,064	239,428
Fund Borrowings	22,523,581	32,695,422	44,722,165	52,024,506	56,220,319
Other Liabilities	7,583,784	11,148,956	14,730,714	14,608,465	15,310,999
Total Liabilities	412,727,677	492,701,125	584,086,818	671,237,546	700,101,786
Growth (%)		19.38%	18.55%	14.92%	4.30%

Authorized Capital	15,000,000	15,000,000	15,000,000	15,000,000	15,000,000
Paid up Capital	9,054,807	9,054,807	9,054,807	9,054,807	9,054,807
Paid up Capital (Shares)	18,649	18,649	18,649	18,649	18,649
Par Value	7500 & 7500 & 375	7500 & 7500 & 375	7500 & 7500 & 375	7500 & 7500 & 375	7500 & 7500 & 375
Retained Earnings	41,537,950	50,798,322	60,313,505	71,046,832	75,064,508
Total Equity	78,438,222	89,254,000	100,903,304	110,373,789	116,710,178
Growth (%)		13.79%	13.05%	9.39%	5.74%

INCOME STATEMENTS	Dec-15	Dec-16	Dec-17	Dec-18	Jun-19
Total Interest Income	36,895,081	43,768,439	48,177,849	54,138,613	28,598,135
Growth (%)		18.63%	10.07%	12.37%	

Interest Expenses	11,334,885	13,773,377	16,240,086	18,692,298	10,984,747
Other Operating Revenue	8,872,380	9,962,683	11,507,024	17,610,016	9,710,775
Other Operating Expenses	16,509,898	19,216,843	20,863,357	33,456,932	17,662,609
Income from Operations	11,412,081	14,229,332	17,222,663	19,599,399	9,661,554
Growth (%)		24.69%	21.04%	13.80%	

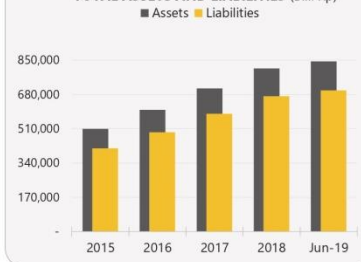
Non-Operating Revenues	54,067	73,573	-57,276	221,316	-30,569
Income Before Tax	11,466,148	14,302,905	17,165,387	19,820,715	9,630,985
Provision for Income Tax	2,325,616	2,892,709	3,394,795	4,728,952	1,910,819
Profit for the period	9,140,532	11,410,196	13,770,592	15,091,763	7,720,166
Growth (%)		24.83%	20.69%	9.59%	

Period Attributable	9,066,581	11,338,748	13,616,476	15,015,118	7,634,171
Comprehensive Income	20,862,547	12,332,684	15,617,639	14,236,252	10,061,380
Comprehensive Attributable	20,788,596	12,259,504	15,403,290	14,250,362	9,922,151

RATIOS	Dec-15	Dec-16	Dec-17	Dec-18	Jun-19
Dividend (Rp)	122.53	212.81	255.56	-	-
EPS (Rp)	486.18	608.02	730.16	805.16	409.37
BV (Rp)	4,206.11	4,786.08	5,410.75	5,918.59	6,258.37
DAR (X)	0.81	0.82	0.82	0.83	0.83
DER(X)	5.26	5.52	5.79	6.08	6.00
ROA (%)	1.80	1.89	1.94	1.87	0.92
ROE (%)	11.65	12.78	13.65	13.67	6.61
OPM (%)	30.93	32.51	35.75	36.20	33.78
NPM (%)	24.77	26.07	28.58	27.88	27.00
Payout Ratio (%)	25.20	35.00	35.00	-	-
Yield (%)	2.46	3.85	2.58	-	-

*US\$ Rate (B), Rp	13,794	13,436	13,548	14,542	14,141
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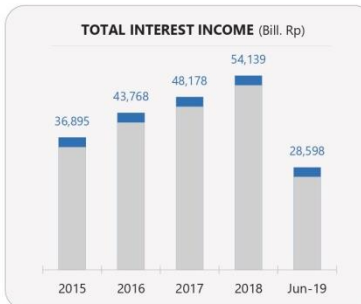
TOTAL ASSETS AND LIABILITIES (Bill. Rp)



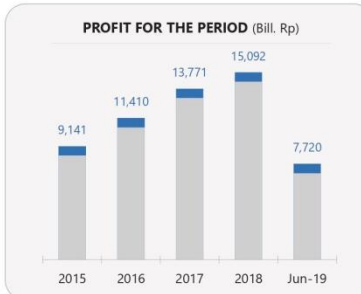
TOTAL EQUITY (Bill. Rp)



TOTAL INTEREST INCOME (Bill. Rp)



PROFIT FOR THE PERIOD (Bill. Rp)



**[4220000] Statement of financial position presented using order of liquidity -
Financial and Sharia Industry**

Laporan posisi keuangan			Statement of financial position
	31 December 2019	31 December 2018	
Aset			Asse
Kas	15,361,703	14,043,846	Cash
Giro pada bank indonesia	37,104,091	35,591,243	Current accounts with bank Indonesia
Giro pada bank lain			Current accounts with other banks
Giro pada bank lain pihak ketiga	14,365,878	13,058,191	Current accounts with other banks third parties
Giro pada bank lain pihak berelasi	598,915	78,908	Current accounts with other banks related parties
Cadangan kerugian penurunan nilai pada giro pada bank lain	(2,000)	(3,271)	Allowance for impairment losses for current accounts with other bank
Penempatan pada bank indonesia dan bank lain			Placements with bank Indonesia and other banks
Penempatan pada bank indonesia dan bank lain pihak ketiga	46,955,056	37,646,876	Placements with bank Indonesia and other banks third parties
Penempatan pada bank indonesia dan bank lain pihak berelasi	821,757	1,677,584	Placements with bank Indonesia and other banks related parties
Cadangan kerugian penurunan nilai pada penempatan pada bank lain	(4)	(15)	Allowance for impairment losses for placements with other banks
Efek-efek yang diperdagangkan			Marketable securities
Efek-efek yang diperdagangkan pihak ketiga	20,166,100	25,177,573	Marketable securities third parties
Efek-efek yang diperdagangkan pihak berelasi	7,280,770	7,184,834	Marketable securities related parties
Cadangan kerugian penurunan nilai pada efek-efek yang diperdagangkan	(285,119)	(318,137)	Allowance for impairment losses for marketable securities
Efek yang dibeli dengan janji dijual kembali	411,442	0	Securities purchased under agreement to resale
Wesel ekspor dan tagihan lainnya			Bills and other receivables
Wesel ekspor dan tagihan lainnya pihak ketiga	6,388,402	13,037,421	Bills and other receivables third parties
Wesel ekspor dan tagihan lainnya pihak berelasi	12,961,279	11,707,785	Bills and other receivables related parties
Cadangan kerugian penurunan nilai pada wesel ekspor dan tagihan lainnya	(142,078)	(158,344)	Allowance for impairment losses for bills and other receivables
Tagihan akseptasi			Acceptance receivables
Tagihan akseptasi pihak ketiga	10,112,362	14,926,968	Acceptance receivables third parties
Tagihan akseptasi pihak berelasi	9,005,913	5,548,051	Acceptance receivables related parties

Cadangan kerugian penurunan nilai pada tagihan akseptasi	(559,999)	(179,742)	Allowance for impairment losses for acceptance receivables
Tagihan derivatif			Derivative receivables
Tagihan derivatif pihak ketiga	284,150	548,931	Derivative receivables third parties
Tagihan derivatif pihak berelasi	28,116	56,317	Derivative receivables related parties
Pinjaman yang diberikan			Loans
Pinjaman yang diberikan pihak ketiga	444,823,814	405,373,565	Loans third parties
Pinjaman yang diberikan pihak berelasi	111,947,133	107,404,932	Loans related parties
Cadangan kerugian penurunan nilai pada pinjaman yang diberikan	(16,908,871)	(14,891,609)	Allowance for impairment losses for loans
Obligasi pemerintah	81,029,020	86,791,402	Government bonds
Biaya dibayar dimuka	2,609,259	2,337,403	Prepaid expenses
Pajak dibayar dimuka	1,049,979	1,624,418	Prepaid taxes
Aset pajak tangguhan	1,349,343	1,676,366	Deferred tax assets
Investasi pada entitas anak, ventura bersama, dan entitas asosiasi			Investments in subsidiaries, joint ventures and associates
Investasi pada entitas asosiasi	523,103	603,923	Investments in associates
Aset tetap	26,524,759	26,126,508	Property and equipment
Aset lainnya	11,800,935	11,900,084	Other assets
Jumlah aset	845,605,208	808,572,011	Total assets
Liabilitas, dana syirkah temporer dan ekuitas			Liabilities, temporary syirkah funds and equity
Liabilitas			Liabilities
Liabilitas segera	5,272,805	4,160,295	Obligations due immediately
Simpanan nasabah			Customers Deposits
Giro			Current accounts
Giro pihak ketiga	144,085,050	117,275,133	Current accounts third parties
Giro pihak berelasi	58,141,774	50,831,820	Current accounts related parties
Tabungan			Savings
Tabungan pihak ketiga	191,155,056	194,859,419	Savings third parties
Tabungan pihak berelasi	234,972	1,394,182	Savings related parties
Deposito berjangka			Time deposits
Deposito berjangka pihak ketiga	158,208,562	152,573,776	Time deposits third parties
Deposito berjangka pihak berelasi	30,715,211	35,237,872	Time deposits related parties
Simpanan dari bank lain	11,584,276	13,874,495	Other banks deposits
Efek yang dijual dengan janji untuk dibeli kembali	2,183,403	21,524,329	Securities sold with repurchase agreement
Liabilitas derivatif			Derivative payables
Liabilitas derivatif pihak ketiga	173,123	280,794	Derivative payables third parties
Liabilitas derivatif pihak berelasi	29,931	41,234	Derivative payables related parties
Liabilitas akseptasi	5,341,440	4,416,613	Acceptance payables
Pinjaman yang diterima			Borrowings

Pinjaman yang diterima pihak ketiga	56,601,650	51,702,949	Borrowings third parties
Pinjaman yang diterima pihak berelasi	633,850	321,557	Borrowings related parties
Efek yang diterbitkan			Securities issued
Obligasi	2,985,052	2,987,464	Bonds
Estimasi kerugian komitmen dan kontinjensi	185,019	177,519	Estimated losses on commitments and contingencies
Beban akrual	997,259	876,347	Accrued expenses
Utang pajak	567,811	481,064	Taxes payable
Liabilitas lainnya	14,900,956	14,608,465	Other liabilities
Kewajiban imbalan pasca kerja	4,392,277	3,512,266	post-employment benefit obligations
Pinjaman subordinasi			Subordinated loans
Pinjaman subordinasi pihak ketiga	74,974	74,965	Subordinated loans third parties
Pinjaman subordinasi pihak berelasi	24,991	24,988	Subordinated loans related parties
Jumlah liabilitas	688,489,442	671,237,546	Total liabilities
Dana syirkah temporer			Temporary syirkah funds
Bukan bank			Non-banks
Giro mudharabah			Mudharabah current account
Giro mudharabah pihak ketiga	4,437,173	957,683	Mudharabah current account third parties
Giro berjangka mudharabah pihak berelasi	371,145	209,056	Mudharabah current account related parties
Tabungan mudharabah			Mudharabah saving deposits
Tabungan mudharabah pihak ketiga	10,860,296	9,786,293	Mudharabah saving deposits third parties
Tabungan mudharabah pihak berelasi	15,603	16,574	Mudharabah saving deposits related parties
Deposito berjangka mudharabah			Mudharabah time deposits
Deposito berjangka mudharabah pihak ketiga	14,123,386	15,262,439	Mudharabah time deposits third parties
Deposito berjangka mudharabah pihak berelasi	1,962,744	370,527	Mudharabah time deposits related parties
Bank			Bank
Giro mudharabah			Mudharabah current account
Tabungan mudharabah (ummat)	151,422	109,717	Mudharabah saving deposits (ummat)
Deposito berjangka mudharabah			Mudharabah time deposits
Efek yang diterbitkan bank			Bank securities issued
Sukuk mudharabah		0	Mudharabah sukuk
Jumlah dana syirkah temporer	32,111,818	26,960,676	Total temporary syirkah funds
Ekuitas			Equity
Ekuitas yang diatribusikan kepada			Equity attributable to equity owners of parent

pemilik entitas induk			entity
Saham biasa	9,054,807	9,054,807	Common stocks
Tambahan modal disetor	14,568,468	14,568,468	Additional paid-in capital
Cadangan revaluasi	14,946,879	14,978,731	Revaluation reserves
Cadangan selisih kurs penjabaran	47,199	84,886	Reserve of exchange differences on translation
Cadangan perubahan nilai wajar aset keuangan tersedia untuk dijual	(822,278)	(3,913,839)	Reserve for changes in fair value of available-for-sale financial assets
Cadangan lainnya	2,256,999	2,256,999	Other reserves
Saldo laba (akumulasi kerugian)			Retained earnings (deficit)
Saldo laba yang telah ditentukan penggunaannya			Appropriated retained earnings
Cadangan umum dan wajib	2,778,412	2,778,412	General and legal reserves
Saldo laba yang belum ditentukan penggunaannya	79,685,093	68,268,420	Unappropriated retained earnings
Jumlah ekuitas yang diatribusikan kepada pemilik entitas induk	122,515,579	108,076,884	Total equity attributable to equity owners of parent entity
Kepentingan non-pengendali	2,488,369	2,296,905	Non-controlling interests
Jumlah ekuitas	125,003,948	110,373,789	Total equity
Jumlah liabilitas, dana syirkah temporer dan ekuitas	845,605,208	808,572,011	Total liabilities, temporary syirkah funds and equity

Lampiran 6

Titik Persentase Distribusi t (df = 41 – 80)

Pr \ df	0.25 0.50	0.10 0.20	0.05 0.10	0.025 0.050	0.01 0.02	0.005 0.010	0.001 0.002
41	0.68052	1.30254	1.68288	2.01954	2.42080	2.70118	3.30127
42	0.68038	1.30204	1.68195	2.01808	2.41847	2.69807	3.29595
43	0.68024	1.30155	1.68107	2.01669	2.41625	2.69510	3.29089
44	0.68011	1.30109	1.68023	2.01537	2.41413	2.69228	3.28607
45	0.67998	1.30065	1.67943	2.01410	2.41212	2.68959	3.28148
46	0.67986	1.30023	1.67866	2.01290	2.41019	2.68701	3.27710
47	0.67975	1.29982	1.67793	2.01174	2.40835	2.68456	3.27291
48	0.67964	1.29944	1.67722	2.01063	2.40658	2.68220	3.26891
49	0.67953	1.29907	1.67655	2.00958	2.40489	2.67995	3.26508
50	0.67943	1.29871	1.67591	2.00856	2.40327	2.67779	3.26141
51	0.67933	1.29837	1.67528	2.00758	2.40172	2.67572	3.25789
52	0.67924	1.29805	1.67469	2.00665	2.40022	2.67373	3.25451
53	0.67915	1.29773	1.67412	2.00575	2.39879	2.67182	3.25127
54	0.67906	1.29743	1.67356	2.00488	2.39741	2.66998	3.24815
55	0.67898	1.29713	1.67303	2.00404	2.39608	2.66822	3.24515
56	0.67890	1.29685	1.67252	2.00324	2.39480	2.66651	3.24226
57	0.67882	1.29658	1.67203	2.00247	2.39357	2.66487	3.23948
58	0.67874	1.29632	1.67155	2.00172	2.39238	2.66329	3.23680
59	0.67867	1.29607	1.67109	2.00100	2.39123	2.66176	3.23421
60	0.67860	1.29582	1.67065	2.00030	2.39012	2.66028	3.23171
61	0.67853	1.29558	1.67022	1.99962	2.38905	2.65886	3.22930
62	0.67847	1.29536	1.66980	1.99897	2.38801	2.65748	3.22806
63	0.67840	1.29513	1.66940	1.99834	2.38701	2.65615	3.22471
64	0.67834	1.29492	1.66901	1.99773	2.38604	2.65485	3.22253
65	0.67828	1.29471	1.66864	1.99714	2.38510	2.65360	3.22041
66	0.67823	1.29451	1.66827	1.99656	2.38419	2.65239	3.21837
67	0.67817	1.29432	1.66792	1.99601	2.38330	2.65122	3.21639
68	0.67811	1.29413	1.66757	1.99547	2.38245	2.65008	3.21446
69	0.67806	1.29394	1.66724	1.99495	2.38161	2.64898	3.21260
70	0.67801	1.29376	1.66691	1.99444	2.38081	2.64790	3.21079
71	0.67796	1.29359	1.66660	1.99394	2.38002	2.64686	3.20903
72	0.67791	1.29342	1.66629	1.99346	2.37926	2.64585	3.20733
73	0.67787	1.29326	1.66600	1.99300	2.37852	2.64487	3.20567
74	0.67782	1.29310	1.66571	1.99254	2.37780	2.64391	3.20406
75	0.67778	1.29294	1.66543	1.99210	2.37710	2.64298	3.20249
76	0.67773	1.29279	1.66515	1.99167	2.37642	2.64208	3.20096
77	0.67769	1.29264	1.66488	1.99125	2.37576	2.64120	3.19948
78	0.67765	1.29250	1.66462	1.99085	2.37511	2.64034	3.19804
79	0.67761	1.29236	1.66437	1.99045	2.37448	2.63950	3.19663
80	0.67757	1.29222	1.66412	1.99006	2.37387	2.63869	3.19526

Lampiran 7
Tabel F untuk Probabilitas = 0,05

df untuk penyebut (N2)	df untuk pembilang (N1)														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
46	4.05	3.20	2.81	2.57	2.42	2.30	2.22	2.15	2.09	2.04	2.00	1.97	1.94	1.91	1.89
47	4.05	3.20	2.80	2.57	2.41	2.30	2.21	2.14	2.09	2.04	2.00	1.96	1.93	1.91	1.88
48	4.04	3.19	2.80	2.57	2.41	2.29	2.21	2.14	2.08	2.03	1.99	1.96	1.93	1.90	1.88
49	4.04	3.19	2.79	2.56	2.40	2.29	2.20	2.13	2.08	2.03	1.99	1.96	1.93	1.90	1.88
50	4.03	3.18	2.79	2.56	2.40	2.29	2.20	2.13	2.07	2.03	1.99	1.95	1.92	1.89	1.87
51	4.03	3.18	2.79	2.55	2.40	2.28	2.20	2.13	2.07	2.02	1.98	1.95	1.92	1.89	1.87
52	4.03	3.18	2.78	2.55	2.39	2.28	2.19	2.12	2.07	2.02	1.98	1.94	1.91	1.89	1.86
53	4.02	3.17	2.78	2.55	2.39	2.28	2.19	2.12	2.06	2.01	1.97	1.94	1.91	1.88	1.86
54	4.02	3.17	2.78	2.54	2.39	2.27	2.18	2.12	2.06	2.01	1.97	1.94	1.91	1.88	1.86
55	4.02	3.16	2.77	2.54	2.38	2.27	2.18	2.11	2.06	2.01	1.97	1.93	1.90	1.88	1.85
56	4.01	3.16	2.77	2.54	2.38	2.27	2.18	2.11	2.05	2.00	1.96	1.93	1.90	1.87	1.85
57	4.01	3.16	2.77	2.53	2.38	2.26	2.18	2.11	2.05	2.00	1.96	1.93	1.90	1.87	1.85
58	4.01	3.16	2.76	2.53	2.37	2.26	2.17	2.10	2.05	2.00	1.96	1.92	1.89	1.87	1.84
59	4.00	3.15	2.76	2.53	2.37	2.26	2.17	2.10	2.04	2.00	1.96	1.92	1.89	1.86	1.84
60	4.00	3.15	2.76	2.53	2.37	2.25	2.17	2.10	2.04	1.99	1.95	1.92	1.89	1.86	1.84
61	4.00	3.15	2.76	2.52	2.37	2.25	2.16	2.09	2.04	1.99	1.95	1.91	1.88	1.86	1.83
62	4.00	3.15	2.75	2.52	2.36	2.25	2.16	2.09	2.03	1.99	1.95	1.91	1.88	1.85	1.83
63	3.99	3.14	2.75	2.52	2.36	2.25	2.16	2.09	2.03	1.98	1.94	1.91	1.88	1.85	1.83
64	3.99	3.14	2.75	2.52	2.36	2.24	2.16	2.09	2.03	1.98	1.94	1.91	1.88	1.85	1.83
65	3.99	3.14	2.75	2.51	2.36	2.24	2.15	2.08	2.03	1.98	1.94	1.90	1.87	1.85	1.82
66	3.99	3.14	2.74	2.51	2.35	2.24	2.15	2.08	2.03	1.98	1.94	1.90	1.87	1.84	1.82
67	3.98	3.13	2.74	2.51	2.35	2.24	2.15	2.08	2.02	1.98	1.93	1.90	1.87	1.84	1.82
68	3.98	3.13	2.74	2.51	2.35	2.24	2.15	2.08	2.02	1.97	1.93	1.90	1.87	1.84	1.82
69	3.98	3.13	2.74	2.50	2.35	2.23	2.15	2.08	2.02	1.97	1.93	1.90	1.86	1.84	1.81
70	3.98	3.13	2.74	2.50	2.35	2.23	2.14	2.07	2.02	1.97	1.93	1.89	1.86	1.84	1.81
71	3.98	3.13	2.73	2.50	2.34	2.23	2.14	2.07	2.01	1.97	1.93	1.89	1.86	1.83	1.81
72	3.97	3.12	2.73	2.50	2.34	2.23	2.14	2.07	2.01	1.96	1.92	1.89	1.86	1.83	1.81
73	3.97	3.12	2.73	2.50	2.34	2.23	2.14	2.07	2.01	1.96	1.92	1.89	1.86	1.83	1.81
74	3.97	3.12	2.73	2.50	2.34	2.22	2.14	2.07	2.01	1.96	1.92	1.89	1.85	1.83	1.80
75	3.97	3.12	2.73	2.49	2.34	2.22	2.13	2.06	2.01	1.96	1.92	1.88	1.85	1.83	1.80
76	3.97	3.12	2.72	2.49	2.33	2.22	2.13	2.06	2.01	1.96	1.92	1.88	1.85	1.82	1.80
77	3.97	3.12	2.72	2.49	2.33	2.22	2.13	2.06	2.00	1.96	1.92	1.88	1.85	1.82	1.80
78	3.96	3.11	2.72	2.49	2.33	2.22	2.13	2.06	2.00	1.95	1.91	1.88	1.85	1.82	1.80
79	3.96	3.11	2.72	2.49	2.33	2.22	2.13	2.06	2.00	1.95	1.91	1.88	1.85	1.82	1.79
80	3.96	3.11	2.72	2.49	2.33	2.21	2.13	2.06	2.00	1.95	1.91	1.88	1.84	1.82	1.79
81	3.96	3.11	2.72	2.48	2.33	2.21	2.12	2.05	2.00	1.95	1.91	1.87	1.84	1.82	1.79
82	3.96	3.11	2.72	2.48	2.33	2.21	2.12	2.05	2.00	1.95	1.91	1.87	1.84	1.81	1.79
83	3.96	3.11	2.71	2.48	2.32	2.21	2.12	2.05	1.99	1.95	1.91	1.87	1.84	1.81	1.79
84	3.95	3.11	2.71	2.48	2.32	2.21	2.12	2.05	1.99	1.95	1.90	1.87	1.84	1.81	1.79
85	3.95	3.10	2.71	2.48	2.32	2.21	2.12	2.05	1.99	1.94	1.90	1.87	1.84	1.81	1.79
86	3.95	3.10	2.71	2.48	2.32	2.21	2.12	2.05	1.99	1.94	1.90	1.87	1.84	1.81	1.78
87	3.95	3.10	2.71	2.48	2.32	2.20	2.12	2.05	1.99	1.94	1.90	1.87	1.83	1.81	1.78
88	3.95	3.10	2.71	2.48	2.32	2.20	2.12	2.05	1.99	1.94	1.90	1.86	1.83	1.81	1.78
89	3.95	3.10	2.71	2.47	2.32	2.20	2.11	2.04	1.99	1.94	1.90	1.86	1.83	1.80	1.78
90	3.95	3.10	2.71	2.47	2.32	2.20	2.11	2.04	1.99	1.94	1.90	1.86	1.83	1.80	1.78

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SMA Dharma Putra, Jakarta : Lulus Tahun 2011
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:
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2005 – 2008 : Anggota Rokris SMPN 231, Jakarta
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