

**LAMPIRAN**  
**Lampiran 1. Tabel Perhitungan Non Performing Loan (NPL)**  
**Halaman 1 dari 6**

	TAHUN	Jumlah Kredit	Kurang lancar	Diragukan	Macet	NPL
AGRO	2015	Rp 5.912.690	Rp 11.904	Rp 16.818	Rp 84.614	0,0192
AGRO	2016	Rp 7.939.829	Rp 27.670	Rp 80.964	Rp 111.068	0,0277
AGRO	2017	Rp 10.620.505	Rp 10.215	Rp 15.145	Rp 149.686	0,0165
AGRO	2018	Rp 15.219.720	Rp 5.578	Rp 14.580	Rp 168.821	0,0124
AGRO	2019	Rp 18.532.526	Rp 20.970	Rp 33.962	Rp 205.538	0,0141
AGRS	2015	Rp 2.745.252	Rp 14.965	Rp 4.591	Rp 28.725	0,0176
AGRS	2016	Rp 2.875.315	Rp 39.356	Rp 1.816	Rp 61.751	0,0358
AGRS	2017	Rp 2.753.030	Rp 932	Rp 20.541	Rp 129.960	0,0550
AGRS	2018	Rp 2.922.154	Rp 4.365	Rp 46.626	Rp 140.997	0,0657
AGRS	2019	Rp 3.870.807	Rp 32.341	Rp 151.020	Rp 302.506	0,1255
BABP	2015	Rp 7.085.227	Rp 41.335	Rp 12.492	Rp 155.547	0,0296
BABP	2016	Rp 7.994.316	Rp 12.286	Rp 23.546	Rp 185.458	0,0277
BABP	2017	Rp 7.114.922	Rp 90.968	Rp 110.573	Rp 313.051	0,0723
BABP	2018	Rp 7.272.968	Rp 26.619	Rp 115.482	Rp 287.277	0,0590
BABP	2019	Rp 7.554.481	Rp 71.278	Rp 3.108	Rp 334.025	0,0541
BACA	2015	Rp 6.048.374	Rp -	Rp -	Rp 47.654	0,0079
BACA	2016	Rp 6.652.992	Rp 13.482	Rp -	Rp 197.365	0,0317
BACA	2017	Rp 7.140.797	Rp 85.930	Rp 92.437	Rp 794.238	0,1362
BACA	2018	Rp 8.013.297	Rp 38.350	Rp 1.245	Rp 197.113	0,0295
BACA	2019	Rp 9.753.072	Rp 55.210	Rp 1.283	Rp 282.944	0,0348
BBCA	2015	Rp 3.786.163	Rp 2.979	Rp 979	Rp 15.246	0,0051
BBCA	2016	Rp 4.033.912	Rp 5.344	Rp 5.226	Rp 43.948	0,0135
BBCA	2017	Rp 4.542.650	Rp 19.862	Rp 6.864	Rp 42.728	0,0153
BBCA	2018	Rp 5.245.305	Rp 16.777	Rp 11.855	Rp 47.309	0,0145
BBCA	2019	Rp 5.720.340	Rp 13.074	Rp 6.870	Rp 58.825	0,0138
BBHI	2015	Rp 1.373.706	Rp 215	Rp 181	Rp 37.534	0,0276
BBHI	2016	Rp 1.398.464	Rp 215	Rp 1.809	Rp 37.534	0,0283
BBHI	2017	Rp 1.739.097	Rp 2.519	Rp 1.581	Rp 51.260	0,0318
BBHI	2018	Rp 1.532.272	Rp 9.747	Rp 12.426	Rp 15.659	0,0247
BBHI	2019	Rp 1.555.061	Rp 2.050	Rp 6.980	Rp 56.208	0,0420
BBKP	2015	Rp 6.486.329	Rp 42.917	Rp 9.111	Rp 89.677	0,0218
BBKP	2016	Rp 7.096.685	Rp 32.377	Rp 26.999	Rp 140.331	0,0281
BBKP	2017	Rp 7.047.982	Rp 161.520	Rp 102.964	Rp 185.903	0,0639

Sumber : Bursa Efek Indonesia (Data diolah)

**Lampiran 2. Tabel Perhitungan *Non Performing Loan (NPL)***  
**Halaman 2 dari 6**

	TAHUN	Jumlah Kredit	Kurang lancar	Diragukan	Macet	NPL
BBKP	2018	Rp 6.436.531	Rp 98.020	Rp14.876	Rp 196.147	0,0480
BBKP	2019	Rp 6.783.577	Rp 18.374	Rp75.757	Rp 211.735	0,0451
BBMD	2015	Rp 7.110.427	Rp 14.703	Rp18.965	Rp 126.895	0,0226
BBMD	2016	Rp 6.288.416	Rp 55.438	Rp36.170	Rp 133.861	0,0359
BBMD	2017	Rp 6.783.699	Rp 35.460	Rp47.044	Rp 92.637	0,0258
BBMD	2018	Rp 7.118.536	Rp 3.063	Rp 8.274	Rp 64.024	0,0106
BBMD	2019	Rp 7.648.330	Rp 2.417	Rp31.606	Rp 14.873	0,0064
BBNI	2015	Rp 326.105	Rp 2.723	Rp 848	Rp 5.139	0,0267
BBNI	2016	Rp 393.275	Rp 1.594	Rp 839	Rp 9.212	0,0296
BBNI	2017	Rp 426.790	Rp 1.271	Rp 1.592	Rp 7.234	0,0237
BBNI	2018	Rp 497.887	Rp 2.028	Rp 3.009	Rp 5.001	0,0202
BBNI	2019	Rp 539.862	Rp 5.041	Rp 696	Rp 7.225	0,0240
BBRI	2015	Rp 547.318	Rp 1.160	Rp 1.225	Rp 4.214	0,0121
BBRI	2016	Rp 621.287	Rp 1.056	Rp 1.128	Rp 4.606	0,0109
BBRI	2017	Rp 689.559	Rp 1.291	Rp 1.409	Rp 5.217	0,0115
BBRI	2018	Rp 784.992	Rp 1.574	Rp 1.777	Rp 6.281	0,0123
BBRI	2019	Rp 839.067	Rp 2.360	Rp 2.518	Rp 6.622	0,0137
BBTN	2015	Rp 138.956	Rp 250	Rp 350	Rp 3.772	0,0315
BBTN	2016	Rp 164.446	Rp 37	Rp 328	Rp 3.645	0,0244
BBTN	2017	Rp 198.991	Rp 236	Rp 349	Rp 4.703	0,0266
BBTN	2018	Rp 238.298	Rp 570	Rp 473	Rp 5.656	0,0281
BBTN	2019	Rp 255.825	Rp 3.088	Rp 1.396	Rp 7.747	0,0478
BBYB	2015	Rp 2.606.112	Rp 2.161	Rp 3.349	Rp 43.319	0,0187
BBYB	2016	Rp 3.224.888	Rp 3.675	Rp 8.765	Rp 68.734	0,0252
BBYB	2017	Rp 3.913.394	Rp 9.389	Rp13.571	Rp 172.014	0,0498
BBYB	2018	Rp 3.941.860	Rp 463.685	Rp29.101	Rp 128.154	0,1575
BBYB	2019	Rp 3.828.786	Rp 28.659	Rp10.593	Rp 126.130	0,0432
BCIC	2015	Rp 9.176.579	Rp 47.965	Rp18.096	Rp 138.958	0,0223
BCIC	2016	Rp 10.698.065	Rp 120.818	Rp39.011	Rp 166.673	0,0305
BCIC	2017	Rp 11.281.861	Rp 2.619	Rp 5.644	Rp 167.767	0,0156
BCIC	2018	Rp 10.129.117	Rp 19.029	Rp19.127	Rp 109.871	0,0146
BCIC	2019	Rp 6.132.883	Rp 6.114	Rp 4.794	Rp 39.097	0,0082
BDMN	2015	Rp 99.483	Rp 637	Rp 1.013	Rp 1.730	0,0340

Sumber : Bursa Efek Indonesia (Data diolah)

**Lampiran 3. Tabel Perhitungan *Non Performing Loan (NPL)*  
Halaman 3 dari 6**

	TAHUN	Jumlah Kredit	Kurang lincer	Diragukan	Macet	NPL
BDMN	2015	Rp 99.483	Rp 637	Rp 1.013	Rp 1730	0,0340
BDMN	2016	Rp 91.889	Rp 511	Rp 629	Rp 2.163	0,0359
BDMN	2017	Rp 94.046	Rp 419	Rp 970	Rp 1.452	0,0302
BDMN	2018	Rp 101.651	Rp 357	Rp 468	Rp 2.230	0,0300
BDMN	2019	Rp 106.866	Rp 491	Rp 700	Rp 2.360	0,0332
BEKS	2015	Rp 4.082.124	Rp 63.570	Rp47.095	Rp 92.366	0,0497
BEKS	2016	Rp 3.142.761	Rp 47.722	Rp16.332	Rp 91.363	0,0495
BEKS	2017	Rp 4.985.699	Rp 91.309	Rp48.097	Rp 98.989	0,0478
BEKS	2018	Rp 1.799.861	Rp 52.734	Rp58.277	Rp 81.479	0,1069
BEKS	2019	Rp 1.465.816	Rp 2.579	Rp10.426	Rp 11.157	0,0165
BINA	2015	Rp 1.455.994	Rp 34	Rp 9.160	Rp 21.120	0,0208
BINA	2016	Rp 1.378.153	Rp 38.468	Rp 1.113	Rp 4.686	0,0321
BINA	2017	Rp 1.429.038	Rp 11.062	Rp 1.792	Rp 54.810	0,0473
BINA	2018	Rp 1.724.614	Rp 53	Rp34.397	Rp 8.375	0,0248
BINA	2019	Rp 2.460.021	Rp 24.859	Rp41.831	Rp 53.182	0,0487
BJBR	2015	Rp 55.561.396	Rp 54.161	Rp94.254	Rp 859.273	0,0181
BJBR	2016	Rp 63.419.185	Rp 58.740	Rp67.227	Rp 487.197	0,0097
BJBR	2017	Rp 71.035.168	Rp 57.975	Rp95.847	Rp 428.091	0,0082
BJBR	2018	Rp 75.349.849	Rp 43.687	Rp68.572	Rp 370.269	0,0064
BJBR	2019	Rp 81.887.246	Rp 24.091	Rp57.926	Rp 339.534	0,0051
BJTM	2015	Rp 27.423.746	Rp 21.287	Rp31.019	Rp 259.737	0,0114
BJTM	2016	Rp 28.353.067	Rp 9.997	Rp13.718	Rp 169.215	0,0068
BJTM	2017	Rp 30.360.407	Rp 10.670	Rp14.718	Rp 117.096	0,0047
BJTM	2018	Rp 32.694.687	Rp 26.679	Rp34.081	Rp 145.618	0,0063
BJTM	2019	Rp 37.372.166	Rp 44.854	Rp62.426	Rp 166.780	0,0073
BKSW	2015	Rp 25.301.513	Rp 24.046	Rp20.512	Rp 454.132	0,0197
BKSW	2016	Rp 22.719.415	Rp 21.630	Rp140.204	Rp 376.233	0,0237
BKSW	2017	Rp 22.428.270	Rp 29.280	Rp31.554	Rp 98.817	0,0071
BKSW	2018	Rp 18.517.055	Rp 17.098	Rp 8.469	Rp 139.073	0,0089
BKSW	2019	Rp 21.025.631	Rp 7.873	Rp25.416	Rp 592.641	0,0298
BMAS	2015	Rp 4.038.570	Rp 18.190	Rp -	Rp 0	0,0045
BMAS	2016	Rp 4.183.363	Rp 13.958	Rp 7.706	Rp 0	0,0052
BMAS	2017	Rp 4.522.409	Rp 1.662	Rp37.476	Rp 29.397	0,0152

Sumber : Bursa Efek Indonesia (Data diolah)

**Lampiran 4. Tabel Perhitungan *Non Performing Loan (NPL)***  
**Halaman 4 dari 6**

	TAHUN	Jumlah Kredit	Kurang lancar	Diragukan	Macet	NPL
BMAS	2018	Rp 4.976.591	Rp -	Rp 53.244	Rp 53.484	0,0214
BMAS	2019	Rp 5.466.907	Rp -	Rp 68.246	Rp 59.580	0,0234
BMRI	2015	Rp564.393.595	Rp 1.944.487	Rp 1.014.802	Rp 2.323.426	0,0094
BMRI	2016	Rp616.706.193	Rp 5.830.816	Rp 1.517.140	Rp 2.555.309	0,0161
BMRI	2017	Rp678.292.520	Rp 4.879.766	Rp 2.240.512	Rp 1.340.983	0,0125
BMRI	2018	Rp767.761.095	Rp 2.418.240	Rp 1.061.240	Rp 2.325.365	0,0076
BMRI	2019	Rp855.846.844	Rp 2.741.424	Rp 2.357.735	Rp 2.252.899	0,0086
BNBA	2015	Rp 4.314.490	Rp 5.334	Rp 3.620	Rp 24.534	0,0078
BNBA	2016	Rp 4.501.137	Rp 5.350	Rp 3.943	Rp 72.475	0,0182
BNBA	2017	Rp 4.766.544	Rp 8.472	Rp 6.909	Rp 56.565	0,0151
BNBA	2018	Rp 5.165.686	Rp 5.939	Rp 4.754	Rp 68.110	0,0153
BNBA	2019	Rp 5.165.686	Rp 5.938	Rp 4.754	Rp 68.110	0,0153
BNGA	2015	Rp 6.623.851	Rp 25.859	Rp 33.862	Rp 1.816	0,0093
BNGA	2016	Rp 6.493.921	Rp 40.047	Rp 65.979	Rp 156	0,0164
BNGA	2017	Rp 3.710.084	Rp 18.551	Rp 31.444	Rp -	0,0135
BNGA	2018	Rp 2.199.800	Rp 32.253	Rp 19.899	Rp -	0,0237
BNGA	2019	Rp 3.254.233	Rp 9.807	Rp 11.386	Rp -	0,0065
BNII	2015	Rp104.201.707	Rp 234.273	Rp 560.570	Rp 3.017.356	0,0366
BNII	2016	Rp109.988.691	Rp 263.389	Rp 305.630	Rp 3.225.051	0,0345
BNII	2017	Rp441.313.566	Rp 1.271.410	Rp 1.592.039	Rp 7.234.126	0,0229
BNII	2018	Rp121.972.870	Rp 337.848	Rp 817.621	Rp 1.931.424	0,0253
BNII	2019	Rp111.611.893	Rp 318.011	Rp 1.234.107	Rp 2.284.408	0,0344
BNLI	2015	Rp 9.357.535	Rp 120.608	Rp 275.445	Rp 493.678	0,0951

Sumber : Bursa Efek Indonesia (Data diolah)

**Lampiran 1. Tabel Perhitungan *Non Performing Loan (NPL)***

**Halaman 5 dari 6**

	<b>TAHUN</b>	<b>Jumlah Kredit</b>	<b>Kurang lancar</b>	<b>Diragukan</b>	<b>Macet</b>	<b>NPL</b>
BNLI	2016	Rp 15.117.278	Rp 309.949	Rp 221.751	Rp 901.398	0,0948
BNLI	2017	Rp 12.565.847	Rp 244.969	Rp 53.779	Rp 729.904	0,0819
BNLI	2018	Rp 11.584.230	Rp 1.042.954	Rp 522.199	Rp 884.914	0,2115
BNLI	2019	Rp 5.021.883	Rp 32.782	Rp 17.931	Rp 760.281	0,1615
BSIM	2015	Rp 17.506.570	Rp 215.936	Rp 120.274	Rp 317.145	0,0373
BSIM	2016	Rp 19.358.254	Rp 38.335	Rp 35.172	Rp 331.646	0,0209
BSIM	2017	Rp 18.759.953	Rp 455.049	Rp 137.111	Rp 117.461	0,0378
BSIM	2018	Rp 20.468.418	Rp 168.551	Rp 508.457	Rp 292.398	0,0474
BSIM	2019	Rp 23.125.275	Rp 194.766	Rp 1.141.020	Rp 474.968	0,0783
BSWD	2015	Rp 22.474.370	Rp 711	Rp 2.880	Rp 137.398	0,0063
BSWD	2016	Rp 1.751.798	Rp 20.255	Rp -	Rp 193.551	0,1220
BSWD	2017	Rp 2.101.750	Rp 2.761	Rp 1.440	Rp 73.096	0,0368
BSWD	2018	Rp 2.324.573	Rp 363	Rp 224	Rp 77.455	0,0336
BSWD	2019	Rp 1.942.269	Rp -	Rp 245	Rp 40.757	0,0211
BTPN	2015	Rp 58.710.409	Rp 77.348	Rp 89.095	Rp 69.924	0,0040
BTPN	2016	Rp 63.247.619	Rp 85.264	Rp 86.917	Rp 70.078	0,0038
BTPN	2017	Rp 65.306.817	Rp 111.875	Rp 104.653	Rp 50.741	0,0041
BTPN	2018	Rp 67.608.234	Rp 79.253	Rp 109.975	Rp 155.184	0,0051
BTPN	2019	Rp 141.120.343	Rp 222.717	Rp 154.997	Rp 238.303	0,0044
BVIC	2015	Rp 13.094.048	Rp 397.179	Rp 88.482	Rp 158.499	0,0492
BVIC	2016	Rp 14.537.940	Rp 455.863	Rp 89.690	Rp 60.244	0,0417
BVIC	2017	Rp 15.831.264	Rp 42.507	Rp 39.281	Rp 39.977	0,0077
BVIC	2018	Rp 16.393.596	Rp 1.401	Rp 69.354	Rp 493.882	0,0344
BVIC	2019	Rp 17.440.120	Rp 257.463	Rp 172.022	Rp 715.751	0,0657
DNAR	2015	Rp 1.136.823	Rp 5.419	Rp -	Rp 3.050	0,0074
DNAR	2016	Rp 1.332.359	Rp 9.783	Rp 735	Rp 8.289	0,0141
DNAR	2017	Rp 1.383.358	Rp 15.474	Rp 2.003	Rp 18.043	0,0257
DNAR	2018	Rp 127.981	Rp 5.180	Rp 26.221	Rp 28.428	0,4675
DNAR	2019	Rp 281.269	Rp 3.567	Rp 13.948	Rp 67.763	0,3032
INPC	2015	Rp 17.339.221	Rp 52.761	Rp 18.832	Rp 332.977	0,0233
INPC	2016	Rp 15.825.627	Rp 52.159	Rp 45.734	Rp 400.894	0,0315
INPC	2017	Rp 16.054.006	Rp 537.694	Rp 58.223	Rp 531.513	0,0702
INPC	2018	Rp 14.467.712	Rp 147.986	Rp 55.751	Rp 73.454	0,0192

Sumber : Bursa Efek Indonesia (Data diolah)

**Lampiran 1. Tabel Perhitungan Non Performing Loan (NPL)**

**Halaman 6 dari 6**

	<b>TAHUN</b>	<b>Jumlah Kredit</b>	<b>Kurang lancar</b>	<b>Diragukan</b>	<b>Macet</b>	<b>NPL</b>
INPC	2019	Rp 13.125.204	Rp 19.023	Rp 108.195	Rp 604.875	0,0558
MAYA	2015	Rp 33.485.479.932	Rp 24.512.844	Rp 5.349.080	Rp75.820.054	0,0032
MAYA	2016	Rp 4.631.121.896	Rp 14.829.786	Rp 13.276.809	Rp81.280.038	0,0236
MAYA	2017	Rp 56.420	Rp 1.378	Rp 791	Rp 1.017	0,0565
MAYA	2018	Rp 65.670	Rp 210	Rp 1.327	Rp 204	0,0265
MAYA	2019	Rp 71.882	Rp 2.423	Rp 130	Rp 216	0,0385
MCOR	2015	Rp 7.260.917	Rp 344	Rp 17.063	Rp 118.483	0,0187
MCOR	2016	Rp 8.229.739	Rp 16.886	Rp 86.266	Rp 146.559	0,0303
MCOR	2017	Rp 10.109.907	Rp 246.181	Rp 27.308	Rp 3.732	0,0274
MCOR	2018	Rp 11.550.634	Rp 6.588	Rp 6.974	Rp 280.098	0,0254
MCOR	2019	Rp 13.858.412	Rp 8.109	Rp 43.242	Rp 298.208	0,0252
MEGA	2015	Rp 32.458.301	Rp 148.596	Rp 280.006	Rp 482.725	0,0281
MEGA	2016	Rp 24.269.761	Rp 412.573	Rp 229.542	Rp 325.084	0,0399
MEGA	2017	Rp 35.237.814	Rp 110.982	Rp 219.329	Rp 377.865	0,0201
MEGA	2018	Rp 42.263.704	Rp 80.039	Rp 137.228	Rp 458.672	0,0160
MEGA	2019	Rp 53.022.795	Rp 56.278	Rp 805.942	Rp 442.849	0,0246
NISP	2015	Rp 85.577.341	Rp 382.192	Rp 101.258	Rp 633.014	0,0130
NISP	2016	Rp 93.362.639	Rp 271.967	Rp 192.948	Rp 1.284.017	0,0187
NISP	2017	Rp 106.349.408	Rp 137.639	Rp 136.629	Rp 1.624.946	0,0179
NISP	2018	Rp 117.834.798	Rp 390.435	Rp 380.755	Rp 1.259.799	0,0172
NISP	2019	Rp 119.046.393	Rp 57.143	Rp 300.395	Rp 1.679.764	0,0171
NOBU	2015	Rp 3.482.580	Rp -	Rp -	Rp -	0,0000
NOBU	2016	Rp 3.995.887	Rp -	Rp -	Rp -	0,0000
NOBU	2017	Rp 4.883.263	Rp -	Rp -	Rp 2.256	0,0005
NOBU	2018	Rp 6.548.959	Rp -	Rp 1.492	Rp 61.988	0,0097
NOBU	2019	Rp 7.140.003	Rp 93.096	Rp 47.634	Rp 8.216	0,0209
SDRA	2015	Rp 13.775.638	Rp 12.330	Rp 9.760	Rp 152.166	0,0126
SDRA	2016	Rp 16.260.828	Rp 16.929	Rp 11.698	Rp 131.691	0,0099
SDRA	2017	Rp 18.649.664	Rp 7.185	Rp 4.417	Rp 157.065	0,0090
SDRA	2018	Rp 22.294.572	Rp 23.274	Rp 31.804	Rp 188.744	0,0109
SDRA	2019	Rp 26.429.707	Rp 32.166	Rp 9.968	Rp 271.620	0,0119
PNBN	2015	Rp 3.414.042	Rp 35.538	Rp 3.004	Rp 326.381	0,1069
PNBN	2016	Rp 6.189.221	Rp 77.232	Rp 140.126	Rp 355.258	0,0925
PNBN	2017	Rp 7.015.560	Rp 27.895	Rp 112.382	Rp 59.004	0,0284
PNBN	2018	Rp 8.246.384	Rp 100.870	Rp 113.376	Rp 905.651	0,1358
PNBN	2019	Rp 8.841.348	Rp 85.596	Rp 129.805	Rp 799.842	0,1148

Sumber : Bursa Efek Indonesia (Data diolah)

**Lampiran 5. Tabel Perhitungan *Loan to Deposit Ratio (LDR)***

**Halaman 1 dari 6**

<b>KODE</b>	<b>TAHUN</b>	<b>Total Kredit Yang Diberikan</b>	<b>DPK</b>	<b>LDR</b>
AGRO	2015	Rp 5.912.690.475	Rp 6.784.498.537	87,15
AGRO	2016	Rp 7.939.828.899	Rp 8.996.973.257	88,25
AGRO	2017	Rp 10.620.505.121	Rp 12.027.752.119	88,3
AGRO	2018	Rp 15.219.719.856	Rp 17.544.345.655	86,75
AGRO	2019	Rp 18.532.525.500	Rp 20.234.223.714	91,59
AGRS	2015	Rp 2.745.252	Rp 3.482.054	78,84002
AGRS	2016	Rp 2.875.315	Rp 3.401.130	84,54
AGRS	2017	Rp 2.753.030	Rp 3.259.567	84,46
AGRS	2018	Rp 2.922.154	Rp 3.450.820	84,68
AGRS	2019	Rp 3.870.807	Rp 4.533.623	85,38
BABP	2015	Rp 7.047.265	Rp 9.748.603	72,29
BABP	2016	Rp 7.941.795	Rp 10.287.299	77,2
BABP	2017	Rp 1.377.088	Rp 1.748.017	78,78
BABP	2018	Rp 7.272.968	Rp 8.205.063	88,64
BABP	2019	Rp 7.347.489	Rp 8.201.238	89,59
BACA	2015	Rp 6.048.374	Rp 10.843.266	55,78
BACA	2016	Rp 6.652.992	Rp 12.022.031	55,34
BACA	2017	Rp 7.140.797	Rp 14.109.459	50,61
BACA	2018	Rp 8.013.297	Rp 15.422.050	51,96
BACA	2019	Rp 9.753.072	Rp 16.107.468	60,55
BBCA	2015	Rp 387.600.000	Rp 478.164.322	81,06
BBCA	2016	Rp 415.900.000	Rp 539.289.420	77,12
BBCA	2017	Rp 467.500.000	Rp 597.673.230	78,22
BBCA	2018	Rp 538.100.000	Rp 659.597.941	81,58
BBCA	2019	Rp 586.900.000	Rp 729.340.127	80,47
BBHI	2015	Rp 378.616	Rp 401.800	94,23
BBHI	2016	Rp 403.391	Rp 453.045	89,04
BBHI	2017	Rp 454.265	Rp 455.449	99,74
BBHI	2018	Rp 524.531	Rp 556.886	94,19
BBHI	2019	Rp 572.034	Rp 678.569	84,3
BBKP	2015	Rp 64.863.291	Rp 75.125.424	86,34

Sumber : Bursa Efek Indonesia (Data diolah)

**Lampiran 6. Tabel Perhitungan *Loan to Deposit Ratio (LDR)***

**Halaman 2 dari 6**

<b>KODE</b>	<b>TAHUN</b>	<b>Total Kredit Yang Diberikan</b>	<b>DPK</b>	<b>LDR</b>
BBKP	2016	Rp 70.966.849	Rp 82.481.228	86,04
BBKP	2017	Rp 70.479.820	Rp 86.648.414	81,34
BBKP	2018	Rp 64.365.307	Rp 74.687.058	86,18
BBKP	2019	Rp 69.546.000	Rp 81.992.455	84,82
BBMD	2015	Rp 7.110.427	Rp 6.997.763	101,61
BBMD	2016	Rp 6.288.416	Rp 7.770.192	80,93
BBMD	2017	Rp 6.783.699	Rp 8.372.869	81,02
BBMD	2018	Rp 7.118.536	Rp 8.188.814	86,93
BBMD	2019	Rp 7.648.330	Rp 8.685.362	88,06
BBNI	2015	Rp 1.379.000.000	Rp 1.707.317.073	80,77
BBNI	2016	Rp 17.410.000	Rp 19.256.719	90,41
BBNI	2017	Rp 1.880.000.000	Rp 2.189.101.071	85,88
BBNI	2018	Rp 5.128.000.000	Rp 5.777.377.197	88,76
BBNI	2019	Rp 5.568.000.000	Rp 6.082.586.847	91,54
BBRI	2015	Rp 547.318.355	Rp 629.970.482	86,88
BBRI	2016	Rp 643.470.975	Rp 733.133.161	87,77
BBRI	2017	Rp 1.098.000.000	Rp 1.245.886.758	88,13
BBRI	2018	Rp 1.567.000.000	Rp 1.749.469.689	89,57
BBRI	2019	Rp 1.937.000.000	Rp 2.185.243.682	88,64
BBTN	2015	Rp 138.955.804	Rp 127.740.213	108,78
BBTN	2016	Rp 164.446.381	Rp 160.185.448	102,66
BBTN	2017	Rp 198.991.000	Rp 192.951.614	103,13
BBTN	2018	Rp 238.297.732	Rp 230.796.835	103,25
BBTN	2019	Rp 2.558.251.590	Rp 2.253.966.159	113,5
BBYB	2015	Rp 2.638.006	Rp 2.965.718	88,95
BBYB	2016	Rp 3.266.100	Rp 3.411.427	95,74
BBYB	2017	Rp 3.913.394	Rp 4.138.092	94,57
BBYB	2018	Rp 3.941.860	Rp 3.661.397	107,66
BBYB	2019	Rp 3.828.786	Rp 4.067.119	94,14
BCIC	2015	Rp 8.975.670	Rp 10.559.612	85
BCIC	2016	Rp 10.417.515	Rp 10.814.404	96,33
BCIC	2017	Rp 54.605.400	Rp 61.444.132	88,87

Sumber : Bursa Efek Indonesia (Data diolah)



**Lampiran 7. Tabel Perhitungan *Loan to Deposit Ratio (LDR)***

**Halaman 3 dari 6**

<b>KODE</b>	<b>TAHUN</b>	<b>Total Kredit Yang Diberikan</b>	<b>DPK</b>	<b>LDR</b>
BCIC	2017	54.605.400	Rp 61.444.132	88,87
BCIC	2018	10.129.117	Rp 13.081.644	77,43
BCIC	2019	6.132.883	Rp 12.575.114	48,77
BDMN	2015	99.483.055	Rp 113.655.952	87,53
BDMN	2016	91.888.516	Rp 100.976.391	91
BDMN	2017	124.766.000	Rp 133.739.951	93,29
BDMN	2018	134.519.000	Rp 141.673.512	94,95
BDMN	2019	141.460.000	Rp 143.105.716	98,85
BEKS	2015	4.134.677	Rp 5.119.075	80,77
BEKS	2016	3.267.671	Rp 3.897.044	83,85
BEKS	2017	5.107.921	Rp 5.555.107	91,95
BEKS	2018	5.515.795	Rp 6.656.764	82,86
BEKS	2019	5.337.723	Rp 5.583.976	95,59
BINA	2015	1.455.994	Rp 1.757.810	82,83
BINA	2016	1.378.153	Rp 1.806.229	76,3
BINA	2017	1.429.038	Rp 1.841.307	77,61
BINA	2018	1.724.614	Rp 2.489.339	69,28
BINA	2019	2.460.021	Rp 3.908.518	62,94
BJBR	2015	55.561.396	Rp 63.016.214	88,17
BJBR	2016	63.419.185	Rp 73.147.849	86,7
BJBR	2017	71.035.168	Rp 81.397.007	87,27
BJBR	2018	75.349.849	Rp 82.000.053	91,89
BJBR	2019	81.887.246	Rp 83.720.730	97,81
BJTM	2015	28.411.999	Rp 34.264.350	82,92
BJTM	2016	29.675.422	Rp 32.797.770	90,48
BJTM	2017	31.754.413	Rp 39.847.425	79,69
BJTM	2018	33.893.237	Rp 50.913.680	66,57
BJTM	2019	38.352.300	Rp 60.549.889	63,34
BKSW	2015	20.788.304	Rp 18.471.925	112,54
BKSW	2016	17.551.188	Rp 18.564.828	94,54
BKSW	2017	13.580.115	Rp 19.298.160	70,37
BKSW	2018	11.045.117	Rp 15.215.756	72,59
BKSW	2019	13.876.418	Rp 16.383.020	84,7

Sumber : Bursa Efek Indonesia (Data diolah)

**Lampiran 8. Tabel Perhitungan *Loan to Deposit Ratio (LDR)***

**Halaman 4 dari 6**

<b>KODE</b>	<b>TAHUN</b>	<b>Total Kredit Yang Diberikan</b>	<b>DPK</b>	<b>LDR</b>
BMAS	2015	Rp 4.038.570	Rp 4.344.417	92,96
BMAS	2016	Rp 4.183.363	Rp 4.188.389	99,88
BMAS	2017	Rp 4.522.409	Rp 4.655.558	97,14
BMAS	2018	Rp 4.976.591	Rp 4.933.668	100,87
BMAS	2019	Rp 5.466.907	Rp 5.807.826	94,13
BMRI	2015	Rp 564.393.595	Rp 648.355.652	87,05
BMRI	2016	Rp 616.706.193	Rp 718.269.500	85,86
BMRI	2017	Rp 678.292.520	Rp 769.824.674	88,11
BMRI	2018	Rp 767.761.095	Rp 793.633.549	96,74
BMRI	2019	Rp 855.846.844	Rp 888.084.304	96,37
BNBA	2015	Rp 4.314.490	Rp 5.211.686	82,78492
BNBA	2016	Rp 4.501.137	Rp 5.695.444	79,03048
BNBA	2017	Rp 4.528.965	Rp 5.516.392	82,10013
BNBA	2018	Rp 4.766.544	Rp 5.656.864	84,26124
BNBA	2019	Rp 5.165.686	Rp 5.932.338	87,07673
BNGA	2015	Rp 164.880.142	Rp 168.279.386	97,98
BNGA	2016	Rp 167.142.224	Rp 169.894.515	98,38
BNGA	2017	Rp 175.309.415	Rp 182.158.578	96,24
BNGA	2018	Rp 180.562.434	Rp 185.802.052	97,18
BNGA	2019	Rp 185.466.122	Rp 189.735.163	97,75
BNII	2015	Rp 112.528.763	Rp 130.634.738	86,14
BNII	2016	Rp 115.735.906	Rp 130.157.339	88,92
BNII	2017	Rp 125.435.853	Rp 142.346.633	88,12
BNII	2018	Rp 133.349.480	Rp 138.243.293	96,46
BNII	2019	Rp 122.578.758	Rp 130.222.839	94,13
BNLI	2015	Rp 125.867.973	Rp 143.292.319	87,84
BNLI	2016	Rp 94.782.664	Rp 117.815.617	80,45
BNLI	2017	Rp 98.615.022	Rp 112.651.385	87,54
BNLI	2018	Rp 107.411.295	Rp 119.239.892	90,08
BNLI	2019	Rp 109.039.100	Rp 126.319.625	86,32
BSIM	2015	Rp 17.327.762	Rp 22.203.693	78,04
BSIM	2016	Rp 19.111.131	Rp 24.669.073	77,47
BSIM	2017	Rp 18.365.482	Rp 22.794.442	80,57

Sumber : Bursa Efek Indonesia (Data diolah)

Lampiran 9. Tabel Perhitungan *Loan to Deposit Ratio (LDR)*

Halaman 5 dari 6

KODE	TAHUN	Total Kredit Yang Diberikan	DPK	LDR
BSIM	2018	Rp 19.214.056	Rp 22.808.708	84,24
BSIM	2019	Rp 21.314.497	Rp 26.009.148	81,95
BSWD	2015	Rp 3.592.787	Rp 4.378.244	82,06
BSWD	2016	Rp 2.500.163	Rp 3.023.172	82,7
BSWD	2017	Rp 2.152.866	Rp 3.176.256	67,78
BSWD	2018	Rp 2.413.111	Rp 2.425.725	99,48
BSWD	2019	Rp 2.065.584	Rp 2.528.564	81,69
BTPN	2015	Rp 58.710.409	Rp 60.401.655	97,2
BTPN	2016	Rp 63.247.619	Rp 66.283.399	95,42
BTPN	2017	Rp 65.306.817	Rp 67.591.407	96,62
BTPN	2018	Rp 67.608.234	Rp 70.242.321	96,25
BTPN	2019	Rp 141.120.343	Rp 82.372.369	171,32
BVIC	2015	Rp 12.824.744	Rp 18.276.677	70,17
BVIC	2016	Rp 14.260.487	Rp 20.854.763	68,38
BVIC	2017	Rp 14.568.338	Rp 20.737.848	70,25
BVIC	2018	Rp 5.358.012	Rp 7.278.919	73,61
BVIC	2019	Rp 5.683.757	Rp 7.633.302	74,46
DNAR	2015	Rp 1.136.823	Rp 1.277.933	228,7881
DNAR	2016	Rp 1.332.359	Rp 1.085.597	301,8366
DNAR	2017	Rp 2.853.400	Rp 2.174.110	131,2445
DNAR	2018	Rp 2.923.760	Rp 1.926.650	151,7536
DNAR	2019	Rp 3.276.730	Rp 2.337.170	140,2008
INPC	2015	Rp 10.800.417	Rp 20.249.792	53,33594
INPC	2016	Rp 12.983.164	Rp 20.455.053	63,47167
INPC	2017	Rp 16.102.920	Rp 22.276.236	72,28744
INPC	2018	Rp 16.107.840	Rp 20.848.803	77,26026
INPC	2019	Rp 15.893.902	Rp 21.471.965	74,02165
MAYA	2015	Rp 47.197.276	Rp 51.640.346	91,39613
MAYA	2016	Rp 34.241.046	Rp 41.257.417	82,99367
MAYA	2017	Rp 71.882.087	Rp 77.009.109	93,34232
MAYA	2018	Rp 65.669.810	Rp 71.510.536	91,83236
MAYA	2019	Rp 56.420.080	Rp 62.633.496	90,07972
MCOR	2015	Rp 7.260.917	Rp 8.363.185	86,82
MCOR	2016	Rp 8.229.793	Rp 9.521.917	86,43

Sumber : Bursa Efek Indonesia (Data diolah)

**Lampiran 10. Tabel Perhitungan *Loan to Deposit Ratio (LDR)***

**Halaman 6 dari 6**

<b>KODE</b>	<b>TAHUN</b>	<b>Total Kredit Yang Diberikan</b>	<b>DPK</b>	<b>LDR</b>
MCOR	2017	Rp 10.109.907	Rp 12.718.464	79,49
MCOR	2018	Rp 11.550.654	Rp 13.073.745	88,35
MCOR	2019	Rp 13.858.412	Rp 12.848.518	107,86
MEGA	2015	Rp 32.398.000	Rp 49.740.000	65,1347
MEGA	2016	Rp 28.277.000	Rp 51.073.000	55,36585
MEGA	2017	Rp 35.223.000	Rp 61.283.000	57,47597
MEGA	2018	Rp 42.263.704	Rp 62.864.352	67,23
MEGA	2019	Rp 53.022.795	Rp 76.105.634	69,67
NISP	2015	Rp 85.897.019	Rp 87.605.323	98,05
NISP	2016	Rp 93.362.639	Rp 103.897.884	89,86
NISP	2017	Rp 106.349.408	Rp 113.840.086	93,42
NISP	2018	Rp 117.834.798	Rp 126.013.045	93,51
NISP	2019	Rp 119.046.393	Rp 126.645.099	94
NOBU	2015	Rp 3.483.000	Rp 4.801.000	148,719
NOBU	2016	Rp 3.995.000	Rp 7.538.000	86,87981
NOBU	2017	Rp 4.887.000	Rp 9.478.000	51,56151
NOBU	2018	Rp 6.549.000	Rp 8.691.000	45,96709
NOBU	2019	Rp 7.140.000	Rp 9.026.000	38,58852
SDRA	2015	Rp 13.775.638	Rp 14.879.609	92,58065
SDRA	2016	Rp 16.260.828	Rp 14.346.247	113,3455
SDRA	2017	Rp 18.649.664	Rp 19.065.370	97,81958
SDRA	2018	Rp 22.294.572	Rp 15.391.187	144,8528
SDRA	2019	Rp 26.429.707	Rp 16.928.615	156,1244
PNBN	2015	Rp 8.927.428	Rp 17.147.947	52,06121
PNBN	2016	Rp 122.675.398	Rp 122.214.766	100,3769
PNBN	2017	Rp 11.818.751	Rp 18.088.036	65,34016
PNBN	2018	Rp 138.230.587	Rp 132.722.599	104,15
PNBN	2019	Rp 137.565.825	Rp 127.470.186	107,92

Sumber : Bursa Efek Indonesia (Data diolah)

**Lampiran 11. Tabel Perhitungan *Capital Adequacy Ratio (CAR)***

**Halaman 1 dari 6**

<b>KODE</b>	<b>TAHUN</b>	<b>Total Modal</b>		<b>Total ATMR</b>		<b>CAR</b>	
AGRO	2015	Rp	1.370.673.905.000	Rp	6.196.867.449.000	0,22119	22,1188
AGRO	2016	Rp	1.966.244.530.000	Rp	8.303.739.979.000	0,23679	23,679
AGRO	2017	Rp	3.175.341.385.000	Rp	10.735.800.044.000	0,29577	29,5771
AGRO	2018	Rp	4.416.738.376.000	Rp	15.582.815.435.000	0,28344	28,3436
AGRO	2019	Rp	4.580.127.000.000	Rp	17.508.821.000.000	0,26159	26,159
AGRS	2015	Rp	4.217.368.000.000	Rp	23.134.218.321.448	0,1823	18,23
AGRS	2016	Rp	4.059.950.000.000	Rp	23.645.602.795.574	0,1717	17,17
AGRS	2017	Rp	3.892.516.000.000	Rp	20.882.596.566.524	0,1864	18,64
AGRS	2018	Rp	4.151.151.000.000	Rp	26.558.867.562.380	0,1563	15,63
AGRS	2019	Rp	6.421.844.000.000	Rp	22.564.455.375.966	0,2846	28,46
BABP	2015	Rp	1.708.204.000.000	Rp	9.580.504.767.246	0,1783	17,83
BABP	2016	Rp	1.860.405.000.000	Rp	9.521.008.188.332	0,1954	19,54
BABP	2017	Rp	1.252.458.000.000	Rp	9.955.945.945.946	0,1258	12,58
BABP	2018	Rp	1.429.990.000.000	Rp	8.789.121.081.746	0,1627	16,27
BABP	2019	Rp	1.559.450.000.000	Rp	10.286.609.498.681	0,1516	15,16
BACA	2015	Rp	1.053.416.000.000	Rp	5.951.502.824.859	0,177	17,7
BACA	2016	Rp	1.315.040.000.000	Rp	6.371.317.829.457	0,2064	20,64
BACA	2017	Rp	1.408.376.000.000	Rp	6.242.801.418.440	0,2256	22,56
BACA	2018	Rp	1.484.963.000.000	Rp	7.958.001.071.811	0,1866	18,66
BACA	2019	Rp	1.537.640.000.000	Rp	12.136.069.455.407	0,1267	12,67
BBCA	2015	Rp	87.887.273.000.000	Rp	471.241.747.000.000	0,1865	18,6501
BBCA	2016	Rp	110.190.013.000.000	Rp	503.236.865.000.000	0,21896	21,8963
BBCA	2017	Rp	127.964.059.000.000	Rp	554.823.436.000.000	0,23064	23,0639
BBCA	2018	Rp	148.193.541.000.000	Rp	633.633.831.000.000	0,23388	23,3879
BBCA	2019	Rp	167.281.590.000.000	Rp	702.925.299.000.000	0,23798	23,7979
BBHI	2015	Rp	375.968.000.000.000	Rp	1.716.748.858.447.490	0,219	21,9
BBHI	2016	Rp	38.180.800.000.000	Rp	175.705.476.300.046	0,2173	21,73
BBHI	2017	Rp	44.033.300.000.000	Rp	224.659.693.877.551	0,196	19,6
BBHI	2018	Rp	33.648.200.000.000	Rp	199.692.581.602.374	0,1685	16,85
BBHI	2019	Rp	29.976.500.000.000	Rp	185.040.123.456.790	0,162	16,2

Sumber : Bursa Efek Indonesia (Data diolah)

**Lampiran 12. Tabel Perhitungan *Capital Adequacy Ratio (CAR)***

**Halaman 2 dari 6**

<b>KODE</b>	<b>TAHUN</b>	<b>Total Modal</b>		<b>Total ATMR</b>		<b>CAR</b>	
BBKP	2015	Rp	8.384.414.000.000	Rp	61.814.951.000.000	0,135637	13,56373
BBKP	2016	Rp	9.818.034.000.000	Rp	65.341.348.000.000	0,150258	15,02576
BBKP	2017	Rp	7.796.746.000.000	Rp	74.090.068.000.000	0,105233	10,52333
BBKP	2018	Rp	6.724.111.000.000	Rp	65.074.593.000.000	0,103329	10,33293
BBKP	2019	Rp	8.234.148.000.000	Rp	65.398.248.000.000	0,125908	12,59078
BBMD	2015	Rp	2.283.886.000.000	Rp	8.081.068.000.000	0,282622	28,26218
BBMD	2016	Rp	2.724.182.000.000	Rp	7.756.998.000.000	0,35119	35,11902
BBMD	2017	Rp	3.020.062.000.000	Rp	8.577.334.000.000	0,352098	35,2098
BBMD	2018	Rp	3.080.709.000.000	Rp	8.907.645.000.000	0,34585	34,585
BBMD	2019	Rp	3.575.268.000.000	Rp	9.261.988.000.000	0,386015	38,60152
BBNI	2015	Rp	73.798.800.000.000	Rp	378.564.646.000.000	0,194944	19,49437
BBNI	2016	Rp	84.278.075.000.000	Rp	435.353.579.000.000	0,193585	19,35854
BBNI	2017	Rp	95.306.890.000.000	Rp	514.476.829.000.000	0,18525	18,52501
BBNI	2018	Rp	104.254.095.000.000	Rp	563.439.969.000.000	0,185031	18,50314
BBNI	2019	Rp	118.095.752.000.000	Rp	598.483.859.000.000	0,197325	19,73249
BBRI	2015	Rp	110.580.617.000.000	Rp	537.074.938.000.000	0,205894	20,58942
BBRI	2016	Rp	142.910.432.000.000	Rp	623.857.728.000.000	0,229075	22,90754
BBRI	2017	Rp	161.751.939.000.000	Rp	704.515.985.000.000	0,229593	22,9593
BBRI	2018	Rp	173.618.421.000.000	Rp	818.608.240.000.000	0,21209	21,20898
BBRI	2019	Rp	195.986.650.000.000	Rp	869.020.388.000.000	0,225526	22,5526
BBTN	2015	Rp	13.893.026.000.000	Rp	81.882.087.000.000	0,169671	16,96711
BBTN	2016	Rp	20.219.944.000.000	Rp	117.092.266.000.000	0,172684	17,26839
BBTN	2017	Rp	22.094.944.000.000	Rp	117.092.266.000.000	0,188697	18,86969
BBTN	2018	Rp	23.328.446.000.000	Rp	128.137.749.000.000	0,182058	18,20576
BBTN	2019	Rp	23.350.625.000.000	Rp	134.844.273.000.000	0,173167	17,31673
BBYB	2015	Rp	365.487.000.000	Rp	2.327.942.675.159	0,157	15,7
BBYB	2016	Rp	643.605.000.000	Rp	3.010.313.376.988	0,2138	21,38
BBYB	2017	Rp	676.190.000.000	Rp	3.719.416.941.694	0,1818	18,18
BBYB	2018	Rp	600.385.320.000	Rp	2.045.605.860.307	0,2935	29,35
BBYB	2019	Rp	945.783.590.000	Rp	4.857.645.557.268	0,1947	19,47
BCIC	2015	Rp	998.153.000.000	Rp	6.443.854.099.419	0,1549	15,49
BCIC	2016	Rp	1.353.263.000.000	Rp	8.856.433.246.073	0,1528	15,28
BCIC	2017	Rp	17.171.181.000.000	Rp	119.659.797.909.408	0,1435	14,35

Sumber : Bursa Efek Indonesia (Data diolah)

**Lampiran 13. Tabel Perhitungan *Capital Adequacy Ratio (CAR)***

**Halaman 3 dari 6**

<b>KODE</b>	<b>TAHUN</b>	<b>Total Modal</b>	<b>Total ATMR</b>	<b>CAR</b>	
BCIC	2018	Rp 17.823.669.000.000	Rp 126.409.000.000.000	0,141	14,1
BCIC	2019	Rp 17.311.597.000.000	Rp 118.653.851.953.393	0,1459	14,59
BDMN	2015	Rp 26.803.874.000.000	Rp 128.283.618.000.000	0,20894	20,8942
BDMN	2016	Rp 27.645.640.000.000	Rp 123.952.278.000.000	0,22303	22,3035
BDMN	2017	Rp 29.356.326.000.000	Rp 126.334.355.000.000	0,23237	23,237
BDMN	2018	Rp 29.719.755.000.000	Rp 130.386.964.000.000	0,22794	22,7935
BDMN	2019	Rp 33.445.305.000.000	Rp 135.997.251.000.000	0,24593	24,5926
BEKS	2015	Rp 31.067.000.000.000	Rp 387.369.077.306.733	0,0802	8,02
BEKS	2016	Rp 86.399.100.000.000	Rp 653.548.411.497.731	0,1322	13,22
BEKS	2017	Rp 78.835.800.000.000	Rp 771.387.475.538.160	0,1022	10,22
BEKS	2018	Rp 69.339.800.000.000	Rp 690.635.458.167.331	0,1004	10,04
BEKS	2019	Rp 54.953.300.000.000	Rp 609.914.539.400.666	0,0901	9,01
BINA	2015	Rp 280.166.000.000	Rp 1.425.150.000.000	0,19659	19,6587
BINA	2016	Rp 454.469.000.000	Rp 1.496.821.000.000	0,30362	30,3623
BINA	2017	Rp 1.163.528.000.000	Rp 1.751.553.000.000	0,66428	66,4284
BINA	2018	Rp 1.193.360.000.000	Rp 2.168.663.000.000	0,55028	55,0275
BINA	2019	Rp 1.175.257.000.000	Rp 3.141.569.000.000	0,3741	37,4099
BJBR	2015	Rp 6.744.185.000.000	Rp 41.613.610.000.000	0,16207	16,2067
BJBR	2016	Rp 8.508.507.000.000	Rp 46.159.182.000.000	0,18433	18,433
BJBR	2017	Rp 9.983.958.000.000	Rp 52.076.254.000.000	0,19172	19,1718
BJBR	2018	Rp 11.039.180.000.000	Rp 59.243.425.000.000	0,18634	18,6336
BJBR	2019	Rp 11.391.189.000.000	Rp 64.308.062.000.000	0,17714	17,7135
BJTM	2015	Rp 5.818.258.000.000	Rp 27.421.487.000.000	0,21218	21,2179
BJTM	2016	Rp 6.856.176.000.000	Rp 28.708.516.000.000	0,23882	23,882
BJTM	2017	Rp 7.213.983.000.000	Rp 29.267.301.000.000	0,24649	24,6486
BJTM	2018	Rp 7.748.250.000.000	Rp 32.009.836.000.000	0,24206	24,2058
BJTM	2019	Rp 8.202.293.000.000	Rp 37.675.659.000.000	0,21771	21,7708
BKSW	2015	Rp 2.424.184.000.000	Rp 14.982.595.797.281	0,1618	16,18
BKSW	2016	Rp 3.477.929.000.000	Rp 21.129.580.801.944	0,1646	16,46
BKSW	2017	Rp 3.990.250.000.000	Rp 19.685.495.806.611	0,2027	20,27
BKSW	2018	Rp 4.672.060.000.000	Rp 17.630.415.094.340	0,265	26,5
BKSW	2019	Rp 4.689.564.000.000	Rp 22.246.508.538.899	0,2108	21,08
BMAS	2015	Rp 848.006.000.000	Rp 4.386.994.309.364	0,1933	19,33

Sumber : Bursa Efek Indonesia (Data diolah)

**Lampiran 14. Tabel Perhitungan *Capital Adequacy Ratio* (CAR)**

**Halaman 4 dari 6**

KODE	TAHUN	Total Modal		Total ATMR		CAR	
		Rp		Rp			
BMAS	2016	Rp	1.111.612.000.000	Rp	4.570.773.026.316	0,2432	24,32
BMAS	2017	Rp	1.162.157.000.000	Rp	5.382.848.540.991	0,2159	21,59
BMAS	2018	Rp	1.200.741.000.000	Rp	5.642.579.887.218	0,2128	21,28
BMAS	2019	Rp	1.228.932.000.000	Rp	6.086.835.066.865	0,2019	20,19
BMRI	2015	Rp	107.388.146.000.000	Rp	577.345.989.000.000	0,186	18,6003
BMRI	2016	Rp	137.432.214.000.000	Rp	643.379.490.000.000	0,21361	21,361
BMRI	2017	Rp	153.178.315.000.000	Rp	707.791.497.000.000	0,21642	21,6417
BMRI	2018	Rp	167.557.982.000.000	Rp	799.235.097.000.000	0,20965	20,9648
BMRI	2019	Rp	188.828.259.000.000	Rp	882.905.621.000.000	0,21387	21,3871
BNBA	2015	Rp	31.653.000.000	Rp	194.398.000.000	0,2557	25,57
BNBA	2016	Rp	35.412.743.000.000	Rp	197.207.014.000.000	0,2515	25,15
BNBA	2017	Rp	38.176.404.000.000	Rp	205.238.857.000.000	0,2567	25,67
BNBA	2018	Rp	40.887.290.000.000	Rp	207.942.602.000.000	0,2552	25,52
BNBA	2019	Rp	44.722.747.000.000	Rp	208.347.385.000.000	0,2355	23,55
BNGA	2015	Rp	595.000.000.000	Rp	1.141.000.000.000	0,52147	52,1472
BNGA	2016	Rp	780.000.000.000	Rp	1.361.000.000.000	0,57311	57,3108
BNGA	2017	Rp	1.350.000.000.000	Rp	1.470.000.000.000	0,91837	91,8367
BNGA	2018	Rp	915.000.000.000	Rp	1.575.000.000.000	0,58095	58,0952
BNGA	2019	Rp	985.000.000.000	Rp	1.722.000.000.000	0,57201	57,2009
BNII	2015	Rp	15.119.208.000.000	Rp	99.665.181.278.840	0,1517	15,17
BNII	2016	Rp	17.507.937.000.000	Rp	104.400.339.892.665	0,1677	16,77
BNII	2017	Rp	20.023.823.000.000	Rp	114.226.029.663.434	0,1753	17,53
BNII	2018	Rp	22.932.866.000.000	Rp	120.445.724.789.916	0,1904	19,04
BNII	2019	Rp	25.887.204.000.000	Rp	121.081.403.180.543	0,2138	21,38
BNLI	2015	Rp	18.812.844.000.000	Rp	125.418.960.000.000	0,15	15
BNLI	2016	Rp	19.289.606.000.000	Rp	123.651.320.512.821	0,156	15,6
BNLI	2017	Rp	21.510.472.000.000	Rp	118.842.386.740.332	0,181	18,1
BNLI	2018	Rp	22.451.935.000.000	Rp	115.731.623.711.340	0,194	19,4
BNLI	2019	Rp	24.037.351.000.000	Rp	120.790.708.542.714	0,199	19,9
BSIM	2015	Rp	3.669.611.000.000	Rp	25.536.610.995.129	0,1437	14,37
BSIM	2016	Rp	4.475.322.000.000	Rp	26.798.335.329.341	0,167	16,7
BSIM	2017	Rp	4.844.184.000.000	Rp	26.456.493.719.279	0,1831	18,31
BSIM	2018	Rp	4.856.420.000.000	Rp	27.593.295.454.546	0,176	17,6

Sumber : Bursa Efek Indonesia (Data diolah)



Lampiran 15. Tabel Perhitungan *Capital Adequacy Ratio (CAR)*

Halaman 5 dari 6

KODE	TAHUN	Total Modal	Total ATMR	CAR	
BSIM	2019	Rp 6.074.463.000.000	Rp 35.071.957.274.827	0,1732	17,32
BSWD	2015	Rp 1.114.888.000.000	Rp 4.674.582.809.224	0,2385	23,85
BSWD	2016	Rp 1.108.216.000.000	Rp 3.409.895.384.615	0,325	32,5
BSWD	2017	Rp 1.121.230.000.000	Rp 2.629.526.266.417	0,4264	42,64
BSWD	2018	Rp 1.130.232.000.000	Rp 2.864.247.339.078	0,3946	39,46
BSWD	2019	Rp 1.163.069.000.000	Rp 2.536.682.660.851	0,4585	45,85
BTPN	2015	Rp 13.206.999.000.000	Rp 55.500.147.000.000	0,23796	23,7963
BTPN	2016	Rp 15.153.392.000.000	Rp 60.540.301.000.000	0,2503	25,0303
BTPN	2017	Rp 15.706.725.000.000	Rp 63.755.973.000.000	0,24636	24,6357
BTPN	2018	Rp 17.106.367.000.000	Rp 67.716.744.000.000	0,25262	25,2617
BTPN	2019	Rp 34.803.067.000.000	Rp 143.582.952.000.000	0,24239	24,239
BVIC	2015	Rp 2.113.690.000.000	Rp 10.371.393.523.062	0,2038	20,38
BVIC	2016	Rp 2.626.271.000.000	Rp 10.031.592.818.946	0,2618	26,18
BVIC	2017	Rp 2.846.346.000.000	Rp 15.172.420.042.644	0,1876	18,76
BVIC	2018	Rp 2.806.025.000.000	Rp 16.525.471.142.521	0,1698	16,98
BVIC	2019	Rp 2.986.455.000.000	Rp 16.815.625.000.000	0,1776	17,76
DNAR	2015	Rp 432.681.000.000	Rp 1.418.626.229.508	0,305	30,5
DNAR	2016	Rp 446.078.000.000	Rp 1.661.989.567.809	0,2684	26,84
DNAR	2017	Rp 1.569.310.000.000	Rp 6.075.532.326.752	0,2583	25,83
DNAR	2018	Rp 1.590.890.000.000	Rp 3.102.359.594.384	0,5128	51,28
DNAR	2019	Rp 2.021.830.000.000	Rp 4.899.030.772.959	0,4127	41,27
INPC	2015	Rp 2.765.770.000.000	Rp 17.338.512.000.000	0,15952	15,9516
INPC	2016	Rp 4.424.389.000.000	Rp 19.856.847.000.000	0,22281	22,2814
INPC	2017	Rp 4.507.913.000.000	Rp 21.110.269.000.000	0,21354	21,3541
INPC	2018	Rp 4.090.422.000.000	Rp 18.312.319.000.000	0,22337	22,337
INPC	2019	Rp 3.548.548.000.000	Rp 16.769.294.000.000	0,21161	21,161
MAYA	2015	Rp 4.868.000.000.000	Rp 34.965.000.000.000	0,13922	13,9225
MAYA	2016	Rp 6.906.000.000.000	Rp 48.276.000.000.000	0,14305	14,3052
MAYA	2017	Rp 8.768.000.000.000	Rp 57.668.000.000.000	0,15204	15,2043
MAYA	2018	Rp 11.411.000.000.000	Rp 66.775.000.000.000	0,17089	17,0887
MAYA	2019	Rp 12.690.000.000.000	Rp 72.662.000.000.000	0,17464	17,4644
MCOR	2015	Rp 1.413.732.000.000	Rp 8.625.576.571.080	0,1639	16,39
MCOR	2016	Rp 2.396.184.000.000	Rp 12.332.393.206.382	0,1943	19,43

Sumber : Bursa Efek Indonesia (Data diolah)

**Lampiran 16. Tabel Perhitungan *Capital Adequacy Ratio (CAR)***

**Halaman 6 dari 6**

<b>KODE</b>	<b>TAHUN</b>	<b>Total Modal</b>	<b>Total ATMR</b>	<b>CAR</b>	
MCOR	2017	Rp 2.443.795.000.000	Rp 15.516.158.730.159	0,1575	15,75
MCOR	2018	Rp 2.516.158.000.000	Rp 16.036.698.534.098	0,1569	15,69
MCOR	2019	Rp 2.794.858.000.000	Rp 16.080.886.075.949	0,1738	17,38
MEGA	2015	Rp 11.517.000.000.000	Rp 50.402.625.820.569	0,2285	22,85
MEGA	2016	Rp 12.266.000.000.000	Rp 46.798.931.705.456	0,2621	26,21
MEGA	2017	Rp 13.065.000.000.000	Rp 54.189.133.139.776	0,2411	24,11
MEGA	2018	Rp 13.783.000.000.000	Rp 60.478.279.947.345	0,2279	22,79
MEGA	2019	Rp 15.542.000.000.000	Rp 65.633.445.945.946	0,2368	23,68
NISP	2015	Rp 17.488.007.000.000	Rp 100.982.940.000.000	0,17318	17,3178
NISP	2016	Rp 20.305.689.000.000	Rp 111.058.870.000.000	0,18284	18,2837
NISP	2017	Rp 22.439.974.000.000	Rp 128.164.119.000.000	0,17509	17,5088
NISP	2018	Rp 25.042.934.000.000	Rp 142.059.934.000.000	0,17628	17,6284
NISP	2019	Rp 28.297.214.000.000	Rp 147.586.674.000.000	0,19173	19,1733
NOBU	2015	Rp 1.183.088.000.000	Rp 4.305.148.000.000	0,27481	27,4808
NOBU	2016	Rp 1.340.902.000.000	Rp 5.087.420.000.000	0,26357	26,3572
NOBU	2017	Rp 1.384.580.000.000	Rp 5.152.260.000.000	0,26873	26,8733
NOBU	2018	Rp 1.376.713.000.000	Rp 5.915.531.000.000	0,23273	23,2729
NOBU	2019	Rp 1.393.506.000.000	Rp 6.462.020.000.000	0,21565	21,5646
SDRA	2015	Rp 4.140.000.000.000	Rp 11.114.549.000.000	0,37248	37,2485
SDRA	2016	Rp 4.410.000.000.000	Rp 13.184.560.000.000	0,33448	33,4482
SDRA	2017	Rp 4.216.125.000.000	Rp 16.807.226.000.000	0,25085	25,0852
SDRA	2018	Rp 4.549.180.000.000	Rp 19.743.210.000.000	0,23042	23,0417
SDRA	2019	Rp 4.939.264.000.000	Rp 24.572.838.000.000	0,20101	20,1005
PNBN	2015	Rp 30.806.000.000.000	Rp 153.035.270.740.189	0,2013	20,13
PNBN	2016	Rp 34.201.000.000.000	Rp 166.915.568.570.034	0,2049	20,49
PNBN	2017	Rp 36.289.000.000.000	Rp 165.025.011.368.804	0,2199	21,99
PNBN	2018	Rp 40.747.000.000.000	Rp 174.654.950.707.244	0,2333	23,33
PNBN	2019	Rp 44.442.000.000.000	Rp 189.841.947.885.519	0,2341	23,41

Sumber : Bursa Efek Indonesia (Data diolah)

**Lampiran 17. Tabel Perhitungan *Net Interest Margin* (NIM)**

**Halaman 1 dari 6**

<b>KODE BANK</b>	<b>TAHUN</b>	<b>AKTIVA</b>	<b>PENDAPATAN BUNGA BERSIH</b>	<b>NIM</b>
AGRO	2015	Rp 8.364.503.000.000	Rp 398.986.793.100	4,77
AGRO	2016	Rp 11.377.961.000.000	Rp 494.941.303.500	4,35
AGRO	2017	Rp 16.325.247.000.000	Rp 613.829.287.200	3,76
AGRO	2018	Rp 23.313.671.000.000	Rp 815.978.485.000	3,5
AGRO	2019	Rp 27.067.923.000.000	Rp 814.744.482.300	3,01
AGRS	2015	Rp 4.217.368.000.000	Rp 305.844.000.000	7,252011
AGRS	2016	Rp 3.831.445.000.000	Rp 292.850.000.000	7,64333
AGRS	2017	Rp 3.892.516.000.000	Rp 127.439.000.000	3,273949
AGRS	2018	Rp 4.151.151.000.000	Rp 133.934.000.000	3,22643
AGRS	2019	Rp 7.460.411.000.000	Rp 122.877.000.000	1,647054
BABP	2015	Rp 12.137.004.000.000	Rp 287.107.000.000	2,365551
BABP	2016	Rp 13.057.549.000.000	Rp 366.854.000.000	2,809517
BABP	2017	Rp 3.892.516.000.000	Rp 123.392.757.200	3,17
BABP	2018	Rp 4.151.151.000.000	Rp 141.969.364.200	3,42
BABP	2019	Rp 7.460.411.000.000	Rp 183.526.110.600	2,46
BACA	2015	Rp 12.159.197.000.000	Rp 403.685.340.400	3,32
BACA	2016	Rp 14.207.414.000.000	Rp 466.003.179.200	3,28
BACA	2017	Rp 16.349.473.000.000	Rp 497.023.979.200	3,04
BACA	2018	Rp 18.019.614.000.000	Rp 738.804.174.000	4,1
BACA	2019	Rp 18.959.622.000.000	Rp 790.616.237.400	4,17
BBCA	2015	Rp 594.373.000.000.000	Rp 28.113.842.900.000	4,73
BBCA	2016	Rp 676.739.000.000.000	Rp 29.573.494.300.000	4,37
BBCA	2017	Rp 750.320.000.000.000	Rp 31.588.472.000.000	4,21
BBCA	2018	Rp 824.788.000.000.000	Rp 34.641.096.000.000	4,2
BBCA	2019	Rp 918.989.000.000.000	Rp 32.164.615.000.000	3,5
BBHI	2015	Rp 2.079.034.000.000	Rp 139.711.084.800	6,72
BBHI	2016	Rp 2.058.463.000.000	Rp 140.181.330.300	6,81
BBHI	2017	Rp 2.458.824.000.000	Rp 152.201.205.600	6,19
BBHI	2018	Rp 2.264.173.000.000	Rp 138.793.804.900	6,13
BBHI	2019	Rp 2.527.173.000.000	Rp 157.695.595.200	6,24
BBKP	2015	Rp 94.367.000.000.000	Rp 4.784.406.900.000	5,07

Sumber : Bursa Efek Indonesia (Data diolah)

Lampiran 18. Tabel Perhitungan *Net Interest Margin* (NIM)

Halaman 2 dari 6

KODE BANK	TAHUN	AKTIVA		PENDAPATAN BUNGA BERSIH		NIM
BBKP	2016	Rp	105.406.000.000.000	Rp	5.702.464.600.000	5,41
BBKP	2017	Rp	106.442.999.000.000	Rp	5.577.613.147.600	5,24
BBKP	2018	Rp	95.643.923.000.000	Rp	4.944.790.819.100	5,17
BBKP	2019	Rp	100.264.248.000.000	Rp	4.221.124.840.800	4,21
BBMD	2015	Rp	9.409.597.000.000	Rp	336.863.572.600	3,58
BBMD	2016	Rp	10.587.951.000.000	Rp	410.812.498.800	3,88
BBMD	2017	Rp	11.817.844.000.000	Rp	341.535.691.600	2,89
BBMD	2018	Rp	12.093.079.000.000	Rp	342.234.135.700	2,83
BBMD	2019	Rp	12.900.219.000.000	Rp	268.324.555.200	2,08
BBNI	2015	Rp	508.595.000.000.000	Rp	41.348.773.500.000	8,13
BBNI	2016	Rp	603.032.000.000.000	Rp	45.106.793.600.000	7,48
BBNI	2017	Rp	709.330.000.000.000	Rp	52.064.822.000.000	7,34
BBNI	2018	Rp	808.572.000.000.000	Rp	51.829.465.200.000	6,41
BBNI	2019	Rp	845.605.000.000.000	Rp	54.541.522.500.000	6,45
BBRI	2015	Rp	878.426.000.000.000	Rp	56.394.949.200.000	6,42
BBRI	2016	Rp	1.003.064.000.000.000	Rp	61.889.048.800.000	6,17
BBRI	2017	Rp	1.127.447.000.000.000	Rp	62.009.585.000.000	5,5
BBRI	2018	Rp	1.296.898.000.000.000	Rp	68.605.904.200.000	5,29
BBRI	2019	Rp	1.416.759.000.000.000	Rp	69.704.542.800.000	4,92
BBTN	2015	Rp	171.807.592.000.000	Rp	13.967.957.229.600	8,13
BBTN	2016	Rp	214.168.479.000.000	Rp	17.711.733.213.300	8,27
BBTN	2017	Rp	261.365.267.000.000	Rp	20.726.265.673.100	7,93
BBTN	2018	Rp	306.436.194.000.000	Rp	22.829.496.453.000	7,45
BBTN	2019	Rp	311.776.828.000.000	Rp	21.762.022.594.400	6,98
BBYB	2015	Rp	3.417.884.000.000	Rp	166.450.950.800	4,87
BBYB	2016	Rp	4.134.764.000.000	Rp	205.911.247.200	4,98
BBYB	2017	Rp	5.004.795.000.000	Rp	238.228.242.000	4,76
BBYB	2018	Rp	4.533.729.000.000	Rp	195.857.092.800	4,32
BBYB	2019	Rp	5.123.734.000.000	Rp	170.107.968.800	3,32
BCIC	2015	Rp	13.183.503.000.000	Rp	806.830.383.600	6,12
BCIC	2016	Rp	16.065.303.000.000	Rp	1.118.145.088.800	6,96
BCIC	2017	Rp	17.171.181.000.000	Rp	1.179.660.134.700	6,87

Sumber : Bursa Efek Indonesia (Data diolah)

Lampiran 19. Tabel Perhitungan *Net Interest Margin* (NIM)

Halaman 3 dari 6

KODE BANK	TAHUN	AKTIVA	PENDAPATAN BUNGA BERSIH	NIM
BCIC	2018	Rp 17.823.669.000.000	Rp 1.067.637.773.100	5,99
BCIC	2019	Rp 17.311.597.000.000	Rp 841.343.614.200	4,86
BDMN	2015	Rp 188.332.000.000.000	Rp 1.751.487.600.000	0,93
BDMN	2016	Rp 174.437.000.000.000	Rp 3.942.276.200.000	2,26
BDMN	2017	Rp 178.257.000.000.000	Rp 4.295.993.700.000	2,41
BDMN	2018	Rp 186.762.000.000.000	Rp 4.258.173.600.000	2,28
BDMN	2019	Rp 193.534.000.000.000	Rp 754.782.600.000	0,39
BEKS	2015	Rp 5.967.186.000.000	Rp 426.057.080.400	7,14
BEKS	2016	Rp 5.250.811.000.000	Rp 386.459.689.600	7,36
BEKS	2017	Rp 7.658.924.000.000	Rp 538.422.357.200	7,03
BEKS	2018	Rp 9.482.130.000.000	Rp 589.788.486.000	6,22
BEKS	2019	Rp 9.040.859.000.000	Rp 804.416.000.000	8,90
BINA	2015	Rp 2.081.523.000.000	Rp 127.181.055.300	6,11
BINA	2016	Rp 2.359.089.000.000	Rp 45.530.417.700	1,93
BINA	2017	Rp 3.123.345.000.000	Rp 95.886.691.500	3,07
BINA	2018	Rp 3.854.174.000.000	Rp 75.541.810.400	1,96
BINA	2019	Rp 5.262.429.000.000	Rp 59.991.690.600	1,14
BJBR	2015	Rp 88.697.430.000.000	Rp 3.778.510.518.000	4,26
BJBR	2016	Rp 102.318.457.000.000	Rp 5.218.241.307.000	5,10
BJBR	2017	Rp 114.980.168.000.000	Rp 5.151.111.526.400	4,48
BJBR	2018	Rp 120.191.387.000.000	Rp 5.468.708.108.500	4,55
BJBR	2019	Rp 123.536.474.000.000	Rp 4.669.678.717.200	3,78
BJTM	2015	Rp 42.803.631.000.000	Rp 2.705.189.479.200	6,32
BJTM	2016	Rp 43.032.950.000.000	Rp 3.184.438.300.000	7,40
BJTM	2017	Rp 51.518.681.000.000	Rp 3.482.662.835.600	6,76
BJTM	2018	Rp 62.689.118.000.000	Rp 3.993.296.816.600	6,37
BJTM	2019	Rp 76.715.290.000.000	Rp 4.411.129.175.000	5,75
BKSW	2015	Rp 25.757.649.000.000	Rp 1.651.065.300.900	6,41
BKSW	2016	Rp 24.372.702.000.000	Rp 1.691.465.518.800	6,94
BKSW	2017	Rp 24.635.233.000.000	Rp 1.645.633.564.400	6,68
BKSW	2018	Rp 20.486.926.000.000	Rp 1.305.017.186.200	6,37
BKSW	2019	Rp 23.894.252.000.000	Rp 1.487.935.000.000	6,23

Sumber : Bursa Efek Indonesia (Data diolah)

**Lampiran 20. Tabel Perhitungan *Net Interest Margin* (NIM)**

**Halaman 4 dari 6**

<b>KODE BANK</b>	<b>TAHUN</b>	<b>AKTIVA</b>	<b>PENDAPATAN BUNGA BERSIH</b>	<b>NIM</b>
BMAS	2015	Rp 5.343.936.000.000	Rp 164.593.228.800	3,08
BMAS	2016	Rp 5.481.519.000.000	Rp 123.334.177.500	2,25
BMAS	2017	Rp 6.054.845.000.000	Rp 73.869.109.000	1,22
BMAS	2018	Rp 6.694.024.000.000	Rp 115.806.615.200	1,73
BMAS	2019	Rp 7.569.580.000.000	Rp 193.781.248.000	2,56
BMRI	2015	Rp 910.063.409.000.000	Rp 40.224.802.677.800	4,42
BMRI	2016	Rp 1.038.706.009.000.000	Rp 54.843.677.275.200	5,28
BMRI	2017	Rp 1.124.700.847.000.000	Rp 55.672.691.926.500	4,95
BMRI	2018	Rp 1.202.252.094.000.000	Rp 57.106.974.465.000	4,75
BMRI	2019	Rp 1.318.246.335.000.000	Rp 54.575.398.269.000	4,14
BNBA	2015	Rp 6.567.267.000.000	Rp 269.026.000.000	4,10
BNBA	2016	Rp 7.121.173.000.000	Rp 332.654.000.000	4,67
BNBA	2017	Rp 7.531.904.000.000	Rp 368.980.000.000	4,90
BNBA	2018	Rp 7.987.910.000.000	Rp 415.656.000.000	5,20
BNBA	2019	Rp 8.465.771.000.000	Rp 489.650.000.000	5,78
BNGA	2015	Rp 238.849.252.000.000	Rp 16.170.094.360.400	6,77
BNGA	2016	Rp 241.571.728.000.000	Rp 15.557.219.283.200	6,44
BNGA	2017	Rp 266.305.445.000.000	Rp 20.265.844.364.500	7,61
BNGA	2018	Rp 266.781.498.000.000	Rp 17.234.084.770.800	6,46
BNGA	2019	Rp 274.467.227.000.000	Rp 20.063.554.293.700	7,31
BNII	2015	Rp 157.619.013.000.000	Rp 9.299.521.767.000	5,90
BNII	2016	Rp 166.678.902.000.000	Rp 10.484.102.935.800	6,29
BNII	2017	Rp 173.253.491.000.000	Rp 9.754.171.543.300	5,63
BNII	2018	Rp 177.532.858.000.000	Rp 9.799.813.761.600	5,52
BNII	2019	Rp 169.082.830.000.000	Rp 9.231.922.518.000	5,46
BNLI	2015	Rp 182.689.351.000.000	Rp 10.029.645.369.900	5,49
BNLI	2016	Rp 165.527.512.000.000	Rp 7.846.004.068.800	4,74
BNLI	2017	Rp 148.328.370.000.000	Rp 7.134.594.597.000	4,81
BNLI	2018	Rp 152.892.866.000.000	Rp 6.803.732.537.000	4,45
BNLI	2019	Rp 161.451.259.000.000	Rp 6.005.986.834.800	3,72
BSIM	2015	Rp 70.369.709.000.000	Rp 3.405.893.915.600	4,84
BSIM	2016	Rp 78.831.722.000.000	Rp 4.083.483.199.600	5,18

Sumber : Bursa Efek Indonesia (Data diolah)

**Lampiran 21. Tabel Perhitungan *Net Interest Margin* (NIM)**

**Halaman 6 dari 6**

<b>KODE BANK</b>	<b>TAHUN</b>	<b>AKTIVA</b>	<b>PENDAPATAN BUNGA BERSIH</b>	<b>NIM</b>
BSIM	2017	Rp 87.915.020.000.000	Rp 4.545.206.534.000	5,17
BSIM	2018	Rp 98.341.116.000.000	Rp 5.153.074.478.400	5,24
BSIM	2019	Rp 112.291.867.000.000	Rp 5.693.197.656.900	5,07
BSWD	2015	Rp 2.187.423.000.000	Rp 157.569.000.000	7,20
BSWD	2016	Rp 4.306.074.000.000	Rp 160.289.000.000	3,72
BSWD	2017	Rp 4.487.329.000.000	Rp 179.044.427.100	3,99
BSWD	2018	Rp 3.896.760.000.000	Rp 160.156.836.000	4,11
BSWD	2019	Rp 4.007.413.000.000	Rp 175.925.430.700	4,39
BTPN	2015	Rp 81.039.663.000.000	Rp 2.998.467.531.000	3,70
BTPN	2016	Rp 91.371.387.000.000	Rp 3.371.604.180.300	3,69
BTPN	2017	Rp 95.041.593.000.000	Rp 3.221.910.002.700	3,39
BTPN	2018	Rp 101.341.224.000.000	Rp 3.891.503.001.600	3,84
BTPN	2019	Rp 181.631.385.000.000	Rp 8.009.944.078.500	4,41
BVIC	2015	Rp 23.250.686.000.000	Rp 2.620.352.312.200	11,27
BVIC	2016	Rp 25.999.981.000.000	Rp 3.114.797.723.800	11,98
BVIC	2017	Rp 28.825.609.000.000	Rp 2.686.546.758.800	9,32
BVIC	2018	Rp 30.172.315.337.000	Rp 2.597.836.350.516	8,61
BVIC	2019	Rp 29.026.503.032.000	Rp 1.401.980.096.446	4,83
DNAR	2015	Rp 2.073.670.000.000	Rp 43.132.336.000	2,08
DNAR	2016	Rp 2.311.229.000.000	Rp 35.361.803.700	1,53
DNAR	2017	Rp 3.512.987.000.000	Rp 37.981.375.000	1,08
DNAR	2018	Rp 3.865.154.000.000	Rp 40.675.551.000	1,05
DNAR	2019	Rp 4.219.934.000.000	Rp 42.556.784.000	1,01
INPC	2015	Rp 1.675.233.000.000	Rp 56.897.000.000	3,40
INPC	2016	Rp 2.276.032.000.000	Rp 58.230.000.000	2,56
INPC	2017	Rp 2.294.677.000.000	Rp 60.345.000.000	2,63
INPC	2018	Rp 2.657.980.000.000	Rp 63.870.000.000	2,40
INPC	2019	Rp 3.085.700.000.000	Rp 68.560.000.000	2,22
MAYA	2015	Rp 47.305.954.000.000	Rp 5.002.094.000.000	10,57
MAYA	2016	Rp 60.839.102.000.000	Rp 6.029.021.000.000	9,91
MAYA	2017	Rp 74.745.570.000.000	Rp 6.984.499.000.000	9,34
MAYA	2018	Rp 86.971.893.000.000	Rp 2.202.032.000.000	2,53

Sumber : Bursa Efek Indonesia (Data diolah)

Lampiran 22. Tabel Perhitungan *Net Interest Margin* (NIM)

Halaman 6 dari 6

KODE BANK	TAHUN	AKTIVA		PENDAPATAN BUNGA BERSIH		NIM
MAYA	2019	Rp	92.219.734.000.000	Rp	2.070.131.000.000	2,24
MCOR	2015	Rp	10.089.121.000.000	Rp	444.930.236.100	4,41
MCOR	2016	Rp	12.257.391.000.000	Rp	541.776.682.200	4,42
MCOR	2017	Rp	15.788.738.000.000	Rp	642.601.636.600	4,07
MCOR	2018	Rp	15.992.475.000.000	Rp	671.683.950.000	4,20
MCOR	2019	Rp	16.982.335.000.000	Rp	658.100.982.000	3,88
MEGA	2015	Rp	68.225.000.000.000	Rp	3.029.190.000.000	4,44
MEGA	2016	Rp	70.532.000.000.000	Rp	3.159.833.600.000	4,48
MEGA	2017	Rp	82.297.000.000.000	Rp	3.859.729.300.000	4,69
MEGA	2018	Rp	83.762.000.000.000	Rp	3.568.261.200.000	4,26
MEGA	2019	Rp	87.345.150.000.000	Rp	3.290.932.510.000	3,77
NISP	2015	Rp	120.480.402.000.000	Rp	7.277.016.280.800	6,04
NISP	2016	Rp	138.196.341.000.000	Rp	9.687.563.504.100	7,01
NISP	2017	Rp	153.773.957.000.000	Rp	8.918.889.506.000	5,80
NISP	2018	Rp	173.582.894.000.000	Rp	9.008.952.198.600	5,19
NISP	2019	Rp	180.706.987.000.000	Rp	8.854.642.363.000	4,90
NOBU	2015	Rp	6.703.377.000.000	Rp	196.714.000.000	2,93
NOBU	2016	Rp	8.992.244.000.000	Rp	268.533.000.000	2,99
NOBU	2017	Rp	11.018.481.000.000	Rp	341.728.000.000	3,10
NOBU	2018	Rp	11.793.981.000.000	Rp	476.023.000.000	4,04
NOBU	2019	Rp	12.245.800.000.000	Rp	532.450.000.000	4,35
SDRA	2015	Rp	20.019.523.000.000	Rp	814.794.586.100	4,07
SDRA	2016	Rp	22.630.634.000.000	Rp	1.045.535.290.800	4,62
SDRA	2017	Rp	27.086.504.000.000	Rp	1.210.766.728.800	4,47
SDRA	2018	Rp	29.631.693.000.000	Rp	1.229.715.259.500	4,15
SDRA	2019	Rp	36.936.262.000.000	Rp	1.458.982.349.000	3,95
PNBN	2015	Rp	23.097.621.000.000	Rp	1.018.605.086.100	4,41
PNBN	2016	Rp	27.134.011.000.000	Rp	1.340.420.143.400	4,94
PNBN	2017	Rp	28.895.992.000.000	Rp	1.297.430.040.800	4,49
PNBN	2018	Rp	29.228.091.000.000	Rp	1.347.414.995.100	4,61
PNBN	2019	Rp	32.244.734.000.000	Rp	1.492.931.184.200	4,63

Sumber : Bursa Efek Indonesia (Data diolah)



**Lampiran 23. Tabel Perhitungan BOPO**

**Halaman 1 dari 6**

KODE BANK	TAHUN	Jumlah Pendapatan Operasional		Jumlah Beban Operasional		BOPO	
		Rp		Rp			
AGRO	2015	Rp	411.003	Rp	364.272	0,886	88,63
AGRO	2016	Rp	478.050	Rp	418.724	0,876	87,59
AGRO	2017	Rp	561.218	Rp	485.341	0,865	86,48
AGRO	2018	Rp	727.154	Rp	603.465	0,830	82,99
AGRO	2019	Rp	767.077	Rp	741.303	0,966	96,64
AGRS	2015	Rp	130.043	Rp	123.593	0,221	22,14
AGRS	2016	Rp	138.981	Rp	132.718	0,955	95,49
AGRS	2017	Rp	558.229	Rp	381.523	0,683	68,35
AGRS	2018	Rp	142.541	Rp	210.009	1,473	147,33
AGRS	2019	Rp	163.708	Rp	281.127	1,717	171,72
BABP	2015	Rp	359.261	Rp	280.681	0,781	78,13
BABP	2016	Rp	492.269	Rp	343.975	0,699	69,88
BABP	2017	Rp	500.008	Rp	2.101.865	4,204	420,37
BABP	2018	Rp	625.268	Rp	341.607	0,546	54,63
BABP	2019	Rp	620.527	Rp	397.285	0,640	64,02
BACA	2015	Rp	622.390	Rp	208.652	0,335	33,52
BACA	2016	Rp	811.113	Rp	298.188	0,368	36,76
BACA	2017	Rp	808.367	Rp	316.955	0,392	39,21
BACA	2018	Rp	1.012.503	Rp	422.821	0,418	41,76
BACA	2019	Rp	917.251	Rp	525.414	0,573	57,28
BBCA	2015	Rp	47.876.172	Rp	30.267.316	0,632	63,22
BBCA	2016	Rp	53.779.420	Rp	32.504.281	0,604	60,44
BBCA	2017	Rp	56.981.683	Rp	33.419.757	0,587	58,65
BBCA	2018	Rp	63.034.220	Rp	36.711.130	0,582	58,24
BBCA	2019	Rp	71.622.549	Rp	42.321.764	0,591	59,09
BBHI	2015	Rp	98.813	Rp	160.351	1,623	162,28
BBHI	2016	Rp	104.583	Rp	96.389	0,922	92,17
BBHI	2017	Rp	113.496	Rp	99.371	0,876	87,55
BBHI	2018	Rp	108.225	Rp	225.396	2,083	208,27
BBHI	2019	Rp	154.341	Rp	203.208	1,317	131,66
BBKP	2015	Rp	4.075	Rp	3.568	0,876	87,56

Sumber : Bursa Efek Indonesia (Data diolah)

## Lampiran 24. Tabel Perhitungan BOPO

Halaman 2 dari 6

KODE BANK	TAHUN	Jumlah Pendapatan Operasional	Jumlah Beban Operasional	BOPO	
BBKP	2016	Rp 4.967	Rp 4.320	0,870	86,97
BBKP	2017	Rp 3.900.721	Rp 3.863.274	0,990	99,04
BBKP	2018	Rp 3.376.736	Rp 3.323.046	0,984	98,41
BBKP	2019	Rp 2.798.419	Rp 2.769.875	0,990	98,98
BBMD	2015	Rp 716.951	Rp 491.685	0,686	68,58
BBMD	2016	Rp 776.758	Rp 609.600	0,785	78,48
BBMD	2017	Rp 822.604	Rp 567.926	0,690	69,04
BBMD	2018	Rp 788.418	Rp 536.834	0,681	68,09
BBMD	2019	Rp 805.119	Rp 575.499	0,715	71,48
BBNI	2015	Rp 60.818	Rp 45.905	0,755	75,48
BBNI	2016	Rp 71.294	Rp 52.465	0,736	73,59
BBNI	2017	Rp 77.150	Rp 54.769	0,710	70,99
BBNI	2018	Rp 84.217	Rp 59.078	0,702	70,15
BBNI	2019	Rp 88.614	Rp 64.830	0,732	73,16
BBRI	2015	Rp 72.135.251	Rp 49.023.117	0,680	67,96
BBRI	2016	Rp 83.005.757	Rp 57.215.868	0,689	68,93
BBRI	2017	Rp 92.674.795	Rp 64.075.353	0,691	69,14
BBRI	2018	Rp 102.036.924	Rp 69.874.886	0,685	68,48
BBRI	2019	Rp 111.157.163	Rp 77.921.171	0,701	70,10
BBTN	2015	Rp 7.917.602	Rp 6.716.502	0,848	84,83
BBTN	2016	Rp 9.446.367	Rp 7.791.364	0,825	82,48
BBTN	2017	Rp 10.946.871	Rp 8.983.002	0,821	82,06
BBTN	2018	Rp 12.160.771	Rp 10.407.188	0,856	85,58
BBTN	2019	Rp 11.071.652	Rp 10.863.505	0,981	98,12
BBYB	2015	Rp 178.737	Rp 150.467	0,842	84,18
BBYB	2016	Rp 256.708	Rp 175.317	0,683	68,29
BBYB	2017	Rp 324.303	Rp 422.262	1,302	130,21
BBYB	2018	Rp 299.788	Rp 677.929	2,261	226,14
BBYB	2019	Rp 398.724	Rp 544.766	1,366	136,63
BCIC	2015	Rp 235.727	Rp 613.286	2,602	260,17
BCIC	2016	Rp 472.020	Rp 516.674	1,095	109,46
BCIC	2017	Rp 75.844	Rp 71.195	0,939	93,87
BCIC	2018	Rp 312.775	Rp 617.930	1,976	197,56

Sumber : Bursa Efek Indonesia (Data diolah)

## Halaman 3 dari 6

KODE BANK	TAHUN	Jumlah Pendapatan Operasio]]]nal	Jumlah Beban Operasional	BOPO	
BCIC	2019	Rp 576.802	Rp 565.244	0,980	98,00
BDMN	2015	Rp 18.257	Rp 15.221	0,834	83,37
BDMN	2016	Rp 18.471	Rp 14.269	0,773	77,25
BDMN	2017	Rp 18.519	Rp 13.354	0,721	72,11
BDMN	2018	Rp 17.937	Rp 12.708	0,709	70,85
BDMN	2019	Rp 18.367	Rp 15.191	0,827	82,71
BEKS	2015	Rp 90.488	Rp 121.390	1,342	134,15
BEKS	2016	Rp 55.322	Rp 108.265	1,957	195,70
BEKS	2017	Rp 59.001	Rp 69.421	1,177	117,66
BEKS	2018	Rp 29.705	Rp 296.067	9,967	996,69
BEKS	2019	Rp 56.500	Rp 308.662	5,463	546,30
BINA	2015	Rp 80.230	Rp 72.576	0,905	90,46
BINA	2016	Rp 109.893	Rp 99.519	0,906	90,56
BINA	2017	Rp 170.111	Rp 153.287	0,901	90,11
BINA	2018	Rp 151.132	Rp 140.643	0,931	93,06
BINA	2019	Rp 170.111	Rp 163.443	0,961	96,08
BJBR	2015	Rp 6.058.210	Rp 5.047.095	0,833	83,31
BJBR	2016	Rp 6.836.809	Rp 5.927.513	0,867	86,70
BJBR	2017	Rp 7.171.092	Rp 5.898.223	0,823	82,25
BJBR	2018	Rp 7.433.495	Rp 6.260.489	0,842	84,22
BJBR	2019	Rp 7.097.209	Rp 5.977.979	0,842	84,23
BJTM	2015	Rp 3.463.103	Rp 2.635.768	0,761	76,11
BJTM	2016	Rp 3.807.757	Rp 2.749.962	0,722	72,22
BJTM	2017	Rp 3.856.098	Rp 2.646.440	0,686	68,63
BJTM	2018	Rp 4.101.428	Rp 2.730.321	0,666	66,57
BJTM	2019	Rp 4.473.581	Rp 3.194.137	0,714	71,40
BKSW	2015	Rp 901.769	Rp 692.834	0,768	76,83
BKSW	2016	Rp 716.079	Rp 1.582.029	2,209	220,93
BKSW	2017	Rp 764.348	Rp 1.715.600	2,245	224,45
BKSW	2018	Rp 2.175.297	Rp 2.149.585	0,988	98,82
BKSW	2019	Rp 598.179	Rp 594.032	0,993	99,31
BMAS	2015	Rp 215.644	Rp 159.666	0,740	74,04
BMAS	2016	Rp 273.199	Rp 181.620	0,665	66,48

Sumber : Bursa Efek Indonesia (Data diolah)

## Lampiran 26. Tabel Perhitungan BOPO

Halaman 4 dari 6

KODE BANK	TAHUN	Jumlah Pendapatan Operasional	Jumlah Beban Operasional	BOPO	
BMAS	2017	Rp 267.287	Rp 175.538	0,657	65,67
BMAS	2018	Rp 266.067	Rp 196.096	0,737	73,70
BMAS	2019	Rp 278.636	Rp 195.369	0,701	70,12
BMRI	2015	Rp 66.878.851	Rp 46.594.495	0,697	69,67
BMRI	2016	Rp 73.764.225	Rp 59.704.764	0,809	80,94
BMRI	2017	Rp 77.283.843	Rp 55.002.911	0,712	71,17
BMRI	2018	Rp 85.001.830	Rp 56.509.217	0,665	66,48
BMRI	2019	Rp 87.738.089	Rp 59.170.567	0,674	67,44
BNBA	2015	Rp 295.310	Rp 215.656	0,730	73,03
BNBA	2016	Rp 357.259	Rp 251.763	0,705	70,47
BNBA	2017	Rp 371.239	Rp 250.275	0,674	67,42
BNBA	2018	Rp 376.792	Rp 311.105	0,826	82,57
BNBA	2019	Rp 330.789	Rp 259.955	0,786	78,59
BNGA	2015	Rp 13.735.202	Rp 12.472.539	0,908	90,81
BNGA	2016	Rp 14.883.660	Rp 12.405.850	0,834	83,35
BNGA	2017	Rp 15.755.827	Rp 11.649.256	0,739	73,94
BNGA	2018	Rp 15.828.003	Rp 11.033.660	0,697	69,71
BNGA	2019	Rp 16.824.730	Rp 11.531.983	0,685	68,54
BNII	2015	Rp 9.102.177	Rp 8.262.046	0,908	90,77
BNII	2016	Rp 10.086.281	Rp 8.676.219	0,860	86,02
BNII	2017	Rp 10.431.489	Rp 9.072.266	0,870	86,97
BNII	2018	Rp 10.366.594	Rp 8.652.996	0,835	83,47
BNII	2019	Rp 10.755.141	Rp 9.366.652	0,871	87,09
BNLI	2015	Rp 2.152.570	Rp 2.128.031	0,989	98,86
BNLI	2016	Rp 2.268.779	Rp 3.420.638	1,508	150,77
BNLI	2017	Rp 3.355.959	Rp 3.182.456	0,948	94,83
BNLI	2018	Rp 1.961.296	Rp 1.831.066	0,934	93,36
BNLI	2019	Rp 2.113.505	Rp 1.839.595	0,870	87,04
BSIM	2015	Rp 4.090.736	Rp 3.749.978	0,917	91,67
BSIM	2016	Rp 4.545.261	Rp 3.919.379	0,862	86,23
BSIM	2017	Rp 5.218.590	Rp 4.641.414	0,889	88,94

Sumber : Bursa Efek Indonesia (Data diolah)

## Halaman 5 dari 6

KODE BANK	TAHUN	Jumlah Pendapatan Operasional		Jumlah Beban Operasional		BOPO	
		Rp		Rp			
BSIM	2018	Rp	5.794.548	Rp	5.656.638	0,976	97,62
BSIM	2019	Rp	5.460.048	Rp	6.520.935	1,194	119,43
BSWD	2015	Rp	214.835	Rp	260.579	1,213	121,29
BSWD	2016	Rp	170.280	Rp	744.273	4,371	437,09
BSWD	2017	Rp	132.538	Rp	263.497	1,988	198,81
BSWD	2018	Rp	159.651	Rp	184.941	1,158	115,84
BSWD	2019	Rp	207.691	Rp	219.923	1,059	105,89
BTPN	2015	Rp	8.401.446	Rp	6.900.948	0,821	82,14
BTPN	2016	Rp	9.463.921	Rp	7.753.790	0,819	81,93
BTPN	2017	Rp	9.991.147	Rp	9.077.956	0,909	90,86
BTPN	2018	Rp	10.200.547	Rp	8.711.267	0,854	85,40
BTPN	2019	Rp	12.608.273	Rp	11.416.791	0,906	90,55
BVIC	2015	Rp	559.793	Rp	482.955	0,863	86,27
BVIC	2016	Rp	617.802	Rp	531.820	0,861	86,08
BVIC	2017	Rp	874.246	Rp	736.193	0,842	84,21
BVIC	2018	Rp	838.220	Rp	741.052	0,884	88,41
BVIC	2019	Rp	631.303	Rp	648.357	1,027	102,70
DNAR	2015	Rp	68.349.260.671	Rp	52.375.425.840	0,766	76,63
DNAR	2016	Rp	76.247.182.185	Rp	58.696.931.592	0,770	76,98
DNAR	2017	Rp	210.100	Rp	179.580	0,855	85,47
DNAR	2018	Rp	233.650	Rp	225.570	0,965	96,54
DNAR	2019	Rp	214.920	Rp	224.020	1,042	104,23
INPC	2015	Rp	1.113.663	Rp	1.020.754	0,917	91,66
INPC	2016	Rp	1.126.465	Rp	1.025.364	0,910	91,02
INPC	2017	Rp	1.273.506	Rp	1.170.829	0,919	91,94
INPC	2018	Rp	1.271.760	Rp	1.185.646	0,932	93,23
INPC	2019	Rp	1.033.698	Rp	1.105.713	1,070	106,97
MAYA	2015	Rp	5.051.066	Rp	867.181	0,172	17,17
MAYA	2016	Rp	6.070.532	Rp	1.419.925	0,234	23,39
MAYA	2017	Rp	7.033.524	Rp	1.746.498	0,248	24,83
MAYA	2018	Rp	8.060.516	Rp	1.434.287	0,178	17,79

Sumber : Bursa Efek Indonesia (Data diolah)

## Halaman 6 dari 6

KODE BANK	TAHUN	Jumlah Pendapatan Operasional		Jumlah Beban Operasional		BOPO	
		Rp		Rp			
MAYA	2018	Rp	8.060.516	Rp	1.434.287	0,178	17,79
MAYA	2019	Rp	9.008.760	Rp	1.531.996	0,170	17,01
MCOR	2015	Rp	399.344	Rp	292.786	0,733	73,32
MCOR	2016	Rp	505.774	Rp	417.802	0,826	82,61
MCOR	2017	Rp	614.491	Rp	476.313	0,775	77,51
MCOR	2018	Rp	664.847	Rp	470.404	0,708	70,75
MCOR	2019	Rp	630.083	Rp	493.623	0,783	78,34
MEGA	2015	Rp	615.364	Rp	1.148.057	1,866	186,57
MEGA	2016	Rp	502.978	Rp	781.973	1,555	155,47
MEGA	2017	Rp	3.508.606	Rp	853.716	0,243	24,33
MEGA	2018	Rp	5.530.740	Rp	3.567.917	0,645	64,51
MEGA	2019	Rp	5.973.145	Rp	3.424.033	0,573	57,32
NISP	2015	Rp	5.273.380	Rp	4.226.087	0,801	80,14
NISP	2016	Rp	6.808.793	Rp	5.436.140	0,798	79,84
NISP	2017	Rp	7.551.773	Rp	5.820.151	0,771	77,07
NISP	2018	Rp	7.788.729	Rp	5.797.151	0,744	74,43
NISP	2019	Rp	8.351.508	Rp	6.244.423	0,748	74,77
NOBU	2015	Rp	219.201	Rp	196.714	0,897	89,74
NOBU	2016	Rp	307.450	Rp	146.769	0,477	47,74
NOBU	2017	Rp	387.435	Rp	341.782	0,882	88,22
NOBU	2018	Rp	519.739	Rp	476.024	0,916	91,59
NOBU	2019	Rp	530.700	Rp	468.109	0,882	88,21
SDRA	2015	Rp	973.563	Rp	608.108	0,625	62,46
SDRA	2016	Rp	1.139.269	Rp	725.368	0,637	63,67
SDRA	2017	Rp	1.324.115	Rp	735.937	0,556	55,58
SDRA	2018	Rp	1.547.491	Rp	817.755	0,528	52,84
SDRA	2019	Rp	1.444.909	Rp	772.982	0,535	53,50
PNBN	2015	Rp	3.716.144	Rp	3.237.505	0,871	87,12
PNBN	2016	Rp	3.526.034	Rp	2.922.024	0,829	82,87
PNBN	2017	Rp	4.105.637	Rp	3.234.831	0,788	78,79
PNBN	2018	Rp	4.567.854	Rp	3.450.557	0,755	75,54
PNBN	2019	Rp	4.668.568	Rp	3.596.665	0,770	77,04
MCOR	2015	Rp	399.344	Rp	292.786	0,733	73,32

Sumber : Bursa Efek Indonesia (Data diolah)

**Lampiran 29. Tabel Perhitungan *Size***

**Halaman 1 dari 6**

<b>KODE BANK</b>	<b>TAHUN</b>	<b>Total Asset</b>	<b>Size</b>
AGRO	2015	Rp 8.364.503.000.000	29,755
AGRO	2016	Rp 11.377.961.000.000	30,0627
AGRO	2017	Rp 16.325.247.000.000	30,4237
AGRO	2018	Rp 16.325.247.000.000	30,4237
AGRO	2019	Rp 16.325.247.000.000	30,4237
AGRS	2015	Rp 4.217.368.000.000	29,0702
AGRS	2016	Rp 4.059.950.000.000	29,0322
AGRS	2017	Rp 3.892.516.000.000	28,9901
AGRS	2018	Rp 4.151.151.000.000	29,0544
AGRS	2019	Rp 6.421.844.000.000	29,4907
BABP	2015	Rp 12.137.004.000.000	30,1273
BABP	2016	Rp 13.057.549.000.000	30,2004
BABP	2017	Rp 10.706.094.000.000	30,0018
BABP	2018	Rp 10.854.855.000.000	30,0156
BABP	2019	Rp 10.607.879.000.000	29,9926
BACA	2015	Rp 12.159.197.000.000	30,1291
BACA	2016	Rp 14.207.414.000.000	30,2848
BACA	2017	Rp 16.349.473.000.000	30,4252
BACA	2018	Rp 18.019.614.000.000	30,5225
BACA	2019	Rp 18.959.622.000.000	30,5733
BBCA	2015	Rp 594.372.770.000.000	34,0185
BBCA	2016	Rp 676.738.753.000.000	34,1483
BBCA	2017	Rp 750.319.671.000.000	34,2515
BBCA	2018	Rp 824.787.944.000.000	34,3461
BBCA	2019	Rp 918.989.312.000.000	34,4543
BBHI	2015	Rp 2.079.034.000.000	28,3629
BBHI	2016	Rp 2.058.463.000.000	28,353
BBHI	2017	Rp 2.458.824.000.000	28,5307
BBHI	2018	Rp 2.264.173.000.000	28,4482

Sumber : Bursa Efek Indonesia (Data diolah)

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**Lampiran 30. Tabel Perhitungan Size**

**Halaman 2 dari 6**

<b>KODE BANK</b>	<b>TAHUN</b>	<b>Total Asset</b>	<b>Size</b>
BBHI	2019	Rp 2.527.173.000.000	28,5581
BBKP	2015	Rp 94.366.502.000.000	32,1782
BBKP	2016	Rp 105.406.002.000.000	32,2888
BBKP	2017	Rp 106.442.999.000.000	32,2986
BBKP	2018	Rp 95.643.923.000.000	32,1917
BBKP	2019	Rp 100.264.248.000.000	32,2388
BBMD	2015	Rp 9.409.596.959.532	29,8728
BBMD	2016	Rp 10.587.950.826.941	29,9907
BBMD	2017	Rp 11.817.844.456.356	30,1006
BBMD	2018	Rp 789.603.765.683	27,3948
BBMD	2019	Rp 780.088.276.221	27,3827
BBNI	2015	Rp 508.595.288.000.000	33,8627
BBNI	2016	Rp 603.031.880.000.000	34,033
BBNI	2017	Rp 709.330.084.000.000	34,1953
BBNI	2018	Rp 808.572.011.000.000	34,3263
BBNI	2019	Rp 845.605.208.000.000	34,3711
BBRI	2015	Rp 878.426.312.000.000	34,4092
BBRI	2016	Rp 1.003.644.426.000.000	34,5424
BBRI	2017	Rp 1.126.248.442.000.000	34,6577
BBRI	2018	Rp 1.296.898.292.000.000	34,7988
BBRI	2019	Rp 1.416.758.840.000.000	34,8871
BBTN	2015	Rp 171.807.592.000.000	32,7774
BBTN	2016	Rp 214.168.479.000.000	32,9978
BBTN	2017	Rp 261.365.267.000.000	33,1969
BBTN	2018	Rp 306.436.194.000.000	33,356
BBTN	2019	Rp 311.776.828.000.000	33,3733
BBYB	2015	Rp 3.417.884.043.755	28,86
BBYB	2016	Rp 4.134.764.164.784	29,0505
BBYB	2017	Rp 5.004.795.018.159	29,2414
BBYB	2018	Rp 4.533.729.146.622	29,1426
BBYB	2019	Rp 5.123.734.649.117	29,2649
BCIC	2015	Rp 13.183.503.000.000	30,21

Sumber : Bursa Efek Indonesia (Data diolah)



**Lampiran 31. Tabel Perhitungan Size**

**Halaman 3 dari 6**

<b>KODE BANK</b>	<b>TAHUN</b>	<b>Total Asset</b>	<b>Size</b>
BCIC	2016	Rp 16.065.303.000.000	30,41
BCIC	2017	Rp 17.171.181.000.000	30,47
BCIC	2018	Rp 17.823.669.000.000	30,51
BCIC	2019	Rp 17.311.597.000.000	30,48
BDMN	2015	Rp 188.057.412.000.000	32,87
BDMN	2016	Rp 174.436.521.000.000	32,79
BDMN	2017	Rp 178.257.092.000.000	32,81
BDMN	2018	Rp 186.762.189.000.000	32,86
BDMN	2019	Rp 193.533.970.000.000	32,90
BEKS	2015	Rp 4.134.677.000.000	29,05
BEKS	2016	Rp 3.267.671.000.000	28,82
BEKS	2017	Rp 5.107.921.000.000	29,26
BEKS	2018	Rp 5.515.795.000.000	29,34
BEKS	2019	Rp 5.337.723.000.000	29,31
BINA	2015	Rp 2.081.523.000.000	28,36
BINA	2016	Rp 2.359.089.000.000	28,49
BINA	2017	Rp 3.123.345.000.000	28,77
BINA	2018	Rp 3.854.174.000.000	28,98
BINA	2019	Rp 5.262.429.000.000	29,29
BJBR	2015	Rp 88.697.430.000.000	32,12
BJBR	2016	Rp 102.318.457.000.000	32,26
BJBR	2017	Rp 114.980.168.000.000	32,38
BJBR	2018	Rp 120.191.387.000.000	32,42
BJBR	2019	Rp 123.536.474.000.000	32,45
BJTM	2015	Rp 42.803.631.000.000	31,39
BJTM	2016	Rp 43.032.950.000.000	31,39
BJTM	2017	Rp 51.518.681.000.000	31,57
BJTM	2018	Rp 62.689.118.000.000	31,77
BJTM	2019	Rp 76.715.290.000.000	31,97
BKSW	2015	Rp 25.757.649.000.000	30,88
BKSW	2016	Rp 24.372.702.000.000	30,82
BKSW	2017	Rp 24.635.233.000.000	30,84
BKSW	2018	Rp 20.486.926.000.000	30,65

Sumber : Bursa Efek Indonesia (Data diolah)

Lampiran 32. Tabel Perhitungan *Size*

Halaman 4 dari 6

<b>KODE BANK</b>	<b>TAHUN</b>	<b>Total Asset</b>	<b>Size</b>
BKSW	2019	Rp 23.021.785.000.000	30,77
BMAS	2015	Rp 5.343.936.388.000.000	36,21
BMAS	2016	Rp 5.481.518.940.000.000	36,24
BMAS	2017	Rp 6.054.845.282.000.000	36,34
BMAS	2018	Rp 6.694.023.677.000.000	36,44
BMAS	2019	Rp 7.569.580.138.000.000	36,56
BMRI	2015	Rp 910.063.409.000.000	34,44
BMRI	2016	Rp 1.038.706.009.000.000	34,58
BMRI	2017	Rp 1.124.700.847.000.000	34,66
BMRI	2018	Rp 1.202.252.094.000.000	34,72
BMRI	2019	Rp 1.318.246.335.000.000	34,82
BNBA	2015	Rp 6.567.266.817.941	29,51
BNBA	2016	Rp 7.121.173.332.944	29,59
BNBA	2017	Rp 7.014.677.335.611	29,58
BNBA	2018	Rp 7.297.273.467.260	29,62
BNBA	2019	Rp 7.607.653.715.376	29,66
BNGA	2015	Rp 238.849.252.000.000	33,11
BNGA	2016	Rp 241.571.728.000.000	33,12
BNGA	2017	Rp 266.305.445.000.000	33,22
BNGA	2018	Rp 266.781.498.000.000	33,22
BNGA	2019	Rp 274.467.227.000.000	33,25
BNII	2015	Rp 143.365.211.000.000	32,60
BNII	2016	Rp 166.678.902.000.000	32,75
BNII	2017	Rp 173.253.491.000.000	32,79
BNII	2018	Rp 177.532.858.000.000	32,81
BNII	2019	Rp 169.082.830.000.000	32,76
BNLI	2015	Rp 182.689.351.000.000	32,84
BNLI	2016	Rp 165.527.512.000.000	32,74
BNLI	2017	Rp 148.328.370.000.000	32,63
BNLI	2018	Rp 148.328.370.000.000	32,63
BNLI	2019	Rp 152.892.866.000.000	32,66
BSIM	2015	Rp 27.868.688.000.000	30,96

Sumber : Bursa Efek Indonesia (Data diolah)

**Lampiran 33. Tabel Perhitungan *Size***

**Halaman 5 dari 6**

<b>KODE BANK</b>	<b>TAHUN</b>	<b>Total Asset</b>	<b>Size</b>
BSIM	2016	Rp 31.192.626.000.000	31,07
BSIM	2017	Rp 30.404.078.000.000	31,05
BSIM	2018	Rp 30.748.742.000.000	31,06
BSIM	2019	Rp 36.559.556.000.000	31,23
BSWD	2015	Rp 6.087.482.780.739	29,44
BSWD	2016	Rp 4.306.073.549.899	29,09
BSWD	2017	Rp 4.487.328.861.973	29,13
BSWD	2018	Rp 3.896.760.492.444	28,99
BSWD	2019	Rp 4.007.412.556.573	29,02
BTPN	2015	Rp 81.039.663.000.000	32,03
BTPN	2016	Rp 91.371.387.000.000	32,15
BTPN	2017	Rp 95.489.850.000.000	32,19
BTPN	2018	Rp 101.341.224.000.000	32,25
BTPN	2019	Rp 181.631.385.000.000	32,83
BVIC	2015	Rp 23.250.685.651.000	30,78
BVIC	2016	Rp 25.999.981.283.000	30,89
BVIC	2017	Rp 28.825.608.648.000	30,99
BVIC	2018	Rp 30.172.315.337.000	31,04
BVIC	2019	Rp 30.456.458.802.000	31,05
DNAR	2015	Rp 20.736.696.260.560	30,66
DNAR	2016	Rp 23.112.290.504.010	30,77
DNAR	2017	Rp 25.351.106.341.980	30,86
DNAR	2018	Rp 45.358.700.627.890	31,45
DNAR	2019	Rp 51.088.480.266.900	31,56
INPC	2015	Rp 25.119.249.000.000	30,85
INPC	2016	Rp 26.219.938.000.000	30,90
INPC	2017	Rp 27.727.008.000.000	30,95
INPC	2018	Rp 26.025.188.000.000	30,89
INPC	2019	Rp 25.532.041.000.000	30,87
MAYA	2015	Rp 47.305.954.000.000	31,49
MAYA	2016	Rp 60.839.102.000.000	31,74
MAYA	2017	Rp 74.745.570.000.000	31,95

Sumber : Bursa Efek Indonesia (Data diolah)

**Lampiran 34. Tabel Perhitungan *Size***

**Halaman 6 dari 6**

<b>KODE BANK</b>	<b>TAHUN</b>	<b>Total Asset</b>	<b>Size</b>
MAYA	2019	Rp 93.408.831.000.000	32,17
MCOR	2015	Rp 10.089.121.000.000	29,94
MCOR	2016	Rp 12.257.391.000.000	30,14
MCOR	2017	Rp 15.788.738.000.000	30,39
MCOR	2018	Rp 15.992.475.000.000	30,40
MCOR	2019	Rp 18.893.684.000.000	30,57
MEGA	2015	Rp 68.225.170.459.145	31,85
MEGA	2016	Rp 70.531.681.529.477	31,89
MEGA	2017	Rp 82.297.009.055.759	32,04
MEGA	2018	Rp 83.761.946.633.920	32,06
MEGA	2019	Rp 100.803.830.893.516	32,24
NISP	2015	Rp 120.480.402.000.000	32,42
NISP	2016	Rp 138.196.341.000.000	32,56
NISP	2017	Rp 153.773.957.000.000	32,67
NISP	2018	Rp 173.582.894.000.000	32,79
NISP	2019	Rp 180.706.987.000.000	32,83
NOBU	2015	Rp 6.703.377.000.000	29,53
NOBU	2016	Rp 8.992.244.000.000	29,83
NOBU	2017	Rp 11.018.481.000.000	30,03
NOBU	2018	Rp 11.793.981.000.000	30,10
NOBU	2019	Rp 13.147.503.000.000	30,21
SDRA	2015	Rp 20.019.523.000.000	30,63
SDRA	2016	Rp 22.630.634.000.000	30,75
SDRA	2017	Rp 27.086.504.000.000	30,93
SDRA	2018	Rp 29.631.693.000.000	31,02
SDRA	2019	Rp 36.936.262.000.000	31,24
PNBN	2015	Rp 183.120.540.000.000	32,84
PNBN	2016	Rp 199.175.053.000.000	32,93
PNBN	2017	Rp 213.541.797.000.000	32,99
PNBN	2018	Rp 207.204.418.000.000	32,96
PNBN	2019	Rp 211.287.370.000.000	32,98

Sumber : Bursa Efek Indonesia (Data diolah)

### Lampiran 35. Perhitungan BV

Halaman 1 dari 7

KODE BANK	TAHUN	TOTAL EKUITAS	LEMBAR SAHAM BEREDAR	BV
AGRO	2015	Rp 1.352.412.000.000	11.364.918.541	Rp 119
AGRO	2016	Rp 1.936.252.000.000	15.172.454.702	Rp 128
AGRO	2017	Rp 3.111.285.000.000	17.733.957.209	Rp 175
AGRO	2018	Rp 4.424.286.000.000	21.129.857.328	Rp 209
AGRO	2019	Rp 4.481.701.000.000	21.129.857.328	Rp 212
AGRS	2015	Rp 4.217.368.000.000	5.190.383.698	Rp 813
AGRS	2016	Rp 4.059.950.000.000	5.203.614.878	Rp 780
AGRS	2017	Rp 3.892.516.000.000	5.203.614.878	Rp 748
AGRS	2018	Rp 4.151.151.000.000	5.203.614.878	Rp 798
AGRS	2019	Rp 6.421.844.000.000	7.037.266.148	Rp 913
BABP	2015	Rp 1.708.204.000.000	18.938.267.441	Rp 90
BABP	2016	Rp 1.860.405.000.000	20.375.650.599	Rp 91
BABP	2017	Rp 1.252.458.000.000	21.055.658.614	Rp 59
BABP	2018	Rp 1.429.990.000.000	21.567.203.082	Rp 66
BABP	2019	Rp 1.559.450.000.000	25.099.044.726	Rp 62
BACA	2015	Rp 1.053.416.000.000	6.340.488.411	Rp 166
BACA	2016	Rp 1.315.040.000.000	6.967.535.752	Rp 189
BACA	2017	Rp 1.408.376.000.000	6.969.130.219	Rp 202
BACA	2018	Rp 1.484.963.000.000	6.999.757.684	Rp 212
BACA	2019	Rp 1.537.640.000.000	6.999.771.107	Rp 220
BBCA	2015	Rp 89.369.421.000.000	24.655.010.000	Rp 3.625
BBCA	2016	Rp 112.433.077.000.000	24.655.010.000	Rp 4.560
BBCA	2017	Rp 131.303.555.000.000	24.655.010.000	Rp 5.326
BBCA	2018	Rp 151.659.684.000.000	24.655.010.000	Rp 6.151
BBCA	2019	Rp 174.100.000.000.000	24.655.010.000	Rp 7.061
BBHI	2015	Rp 375.968.000.000	3.613.500.000	Rp 104
BBHI	2016	Rp 381.808.000.000	3.613.500.000	Rp 106
BBHI	2017	Rp 440.333.000.000	3.974.850.000	Rp 111
BBHI	2018	Rp 336.482.000.000	4.142.587.477	Rp 81

Sumber : Bursa Efek Indonesia (Data diolah)

### Lampiran 36. Perhitungan BV

Halaman 2 dari 7

KODE BANK	TAHUN	TOTAL EKUITAS	LEMBAR SAHAM BEREDAR	BV
BBHI	2019	Rp 299.765.000.000	4.142.587.477	Rp 72
BBKP	2015	Rp 1.053.416.000.000	6.340.488.411	Rp 166
BBKP	2016	Rp 1.315.040.000.000	6.967.535.752	Rp 189
BBKP	2017	Rp 1.408.376.000.000	6.969.130.219	Rp 202
BBKP	2018	Rp 1.484.963.000.000	6.999.757.684	Rp 212
BBKP	2019	Rp 1.537.640.000.000	6.999.771.107	Rp 220
BBMD	2015	Rp 2.263.834.427.402	4.049.189.100	Rp 559
BBMD	2016	Rp 2.681.773.809.235	4.049.189.100	Rp 662
BBMD	2017	Rp 3.082.639.000.000	4.049.189.100	Rp 761
BBMD	2018	Rp 30.880.130.000.000	4.049.189.100	Rp 7.626
BBMD	2019	Rp 3.480.470.000.000	4.049.189.100	Rp 860
BBNI	2015	Rp 74.438.000.000.000	18.462.169.893	Rp 4.032
BBNI	2016	Rp 89.254.000.000.000	18.462.169.893	Rp 4.834
BBNI	2017	Rp 100.903.000.000.000	18.462.169.893	Rp 5.465
BBNI	2018	Rp 110.374.000.000.000	18.462.169.893	Rp 5.978
BBNI	2019	Rp 125.004.000.000.000	18.462.169.893	Rp 6.771
BBRI	2015	Rp 113.127.000.000.000	24.422.470.380	Rp 4.632
BBRI	2016	Rp 146.813.000.000.000	24.422.470.380	Rp 6.011
BBRI	2017	Rp 167.347.000.000.000	122.112.351.900	Rp 1.370
BBRI	2018	Rp 185.275.000.000.000	122.112.351.900	Rp 1.517
BBRI	2019	Rp 208.784.000.000.000	122.112.351.900	Rp 1.710
BBTN	2015	Rp 13.860.107.000.000	10.476.445.000	Rp 1.323
BBTN	2016	Rp 19.130.536.000.000	10.484.100.000	Rp 1.825
BBTN	2017	Rp 21.663.434.000.000	10.484.100.000	Rp 2.066
BBTN	2018	Rp 23.840.448.000.000	10.484.100.000	Rp 2.274
BBTN	2019	Rp 23.836.195.000.000	10.484.100.000	Rp 2.274
BBYB	2015	Rp 365.487.000.000	2.490.008.400	Rp 147
BBYB	2016	Rp 643.605.000.000	4.159.616.130	Rp 155
BBYB	2017	Rp 676.190.000.000	4.652.339.203	Rp 145
BBYB	2018	Rp 600.385.320.000	5.148.129.999	Rp 117
BBYB	2019	Rp 945.783.590.000	6.100.164.280	Rp 155
BCIC	2015	Rp 998.153.000.000	28.066.675.536	Rp 36

Sumber : Bursa Efek Indonesia (Data diolah)

### Lampiran 37. Perhitungan BV

Halaman 3 dari 7

KODE BANK	TAHUN	TOTAL EKUITAS	LEMBAR SAHAM BEREDAR	BV
BCIC	2016	Rp 1.353.263.000.000	28.066.675.536	Rp 48
BCIC	2017	Rp 17.171.181.000.000	28.066.675.536	Rp 612
BCIC	2018	Rp 17.823.669.000.000	9.912.003.256	Rp 1.798
BCIC	2019	Rp 17.311.597.000.000	9.912.003.256	Rp 1.747
BDMN	2015	Rp 34.215.000.000.000	9.488.796.931	Rp 3.606
BDMN	2016	Rp 35.943.042.000.000	9.488.796.931	Rp 3.788
BDMN	2017	Rp 39.172.000.000.000	9.488.796.931	Rp 4.128
BDMN	2018	Rp 41.940.000.000.000	9.488.796.931	Rp 4.420
BDMN	2019	Rp 45.417.000.000.000	9.675.817.341	Rp 4.694
BEKS	2015	Rp 310.670.000.000	10.647.565.981	Rp 29
BEKS	2016	Rp 863.991.000.000	63.468.336.053	Rp 14
BEKS	2017	Rp 788.358.000.000	63.468.336.053	Rp 12
BEKS	2018	Rp 693.398.000.000	63.468.336.053	Rp 11
BEKS	2019	Rp 549.533.000.000	63.468.336.053	Rp 9
BINA	2015	Rp 482.705.000.000	2.079.000.000	Rp 232
BINA	2016	Rp 319.432.000.000	2.697.750.000	Rp 118
BINA	2017	Rp 1.204.104.000.000	5.597.831.250	Rp 215
BINA	2018	Rp 1.208.052.000.000	5.597.831.250	Rp 216
BINA	2019	Rp 1.221.096.000.000	5.597.831.250	Rp 218
BJBR	2015	Rp 7.757.218.000.000	9.599.328.254	Rp 808
BJBR	2016	Rp 9.674.228.000.000	9.599.328.254	Rp 1.008
BJBR	2017	Rp 10.104.975.000.000	9.599.328.254	Rp 1.053
BJBR	2018	Rp 11.285.315.000.000	9.599.328.254	Rp 1.176
BJBR	2019	Rp 12.042.987.000.000	9.740.399.289	Rp 1.236
BJTM	2015	Rp 6.295.461.000.000	14.768.508.132	Rp 426
BJTM	2016	Rp 7.209.572.000.000	14.795.607.006	Rp 487
BJTM	2017	Rp 7.816.074.000.000	14.824.845.468	Rp 527
BJTM	2018	Rp 8.471.936.000.000	14.828.353.632	Rp 571
BJTM	2019	Rp 9.185.652.000.000	14.852.553.796	Rp 618

Sumber : Bursa Efek Indonesia (Data diolah)

**Lampiran 38. Perhitungan BV**

**Halaman 4 dari 7**

<b>KODE BANK</b>	<b>TAHUN</b>	<b>TOTAL EKUITAS</b>	<b>LEMBAR SAHAM BEREDAR</b>	<b>BV</b>
BKSW	2015	Rp 2.424.184.000.000	8.669.574.538	Rp 280
BKSW	2016	Rp 3.477.929.000.000	8.669.574.538	Rp 401
BKSW	2017	Rp 3.990.250.000.000	16.822.936.597	Rp 237
BKSW	2018	Rp 4.672.060.000.000	20.232.319.124	Rp 231
BKSW	2019	Rp 4.689.564.000.000	20.232.319.124	Rp 232
BMAS	2015	Rp 848.006.000.000	3.812.490.000	Rp 222
BMAS	2016	Rp 1.111.612.000.000	4.399.026.922	Rp 253
BMAS	2017	Rp 1.162.157.000.000	4.399.026.922	Rp 264
BMAS	2018	Rp 1.200.741.000.000	4.399.026.922	Rp 273
BMAS	2019	Rp 1.228.932.000.000	4.399.026.922	Rp 279
BMRI	2015	Rp 119.491.841.000.000	23.333.333.332	Rp 5.121
BMRI	2016	Rp 153.369.723.000.000	23.333.333.332	Rp 6.573
BMRI	2017	Rp 170.006.132.000.000	46.666.666.665	Rp 3.643
BMRI	2018	Rp 184.960.305.000.000	46.666.666.665	Rp 3.963
BMRI	2019	Rp 209.034.525.000.000	46.666.666.665	Rp 4.479
BNBA	2015	Rp 1.233.868.290.690	2.286.900.000	Rp 540
BNBA	2016	Rp 1.296.667.409.954	2.286.900.000	Rp 567
BNBA	2017	Rp 1.362.829.000.000	2.286.900.000	Rp 596
BNBA	2018	Rp 1.494.754.637.294	2.286.900.000	Rp 654
BNBA	2019	Rp 1.523.655.563.503	2.286.900.000	Rp 666
BNGA	2015	Rp 28.678.599.000.000	25.131.606.843	Rp 1.141
BNGA	2016	Rp 34.206.804.000.000	25.131.606.843	Rp 1.361
BNGA	2017	Rp 36.950.115.000.000	25.131.606.843	Rp 1.470
BNGA	2018	Rp 39.579.574.000.000	25.131.606.843	Rp 1.575
BNGA	2019	Rp 43.278.891.000.000	25.131.606.843	Rp 1.722
BNII	2015	Rp 15.119.208.000.000	67.068.027.368	Rp 225
BNII	2016	Rp 17.507.937.000.000	67.068.027.368	Rp 261
BNII	2017	Rp 20.023.823.000.000	67.068.027.368	Rp 299
BNII	2018	Rp 22.932.866.000.000	75357433911	Rp 304
BNII	2019	Rp 25.887.204.000.000	75.357.433.911	Rp 344
BNLI	2015	Rp 18.812.844.000.000	11.764.996.622	Rp 1.599
BNLI	2016	Rp 19.289.606.000.000	22.116.530.753	Rp 872

Sumber : Bursa Efek Indonesia (Data diolah)



## Halaman 5 dari 7

KODE BANK	TAHUN	TOTAL EKUITAS	LEMBAR SAHAM BEREDAR	BV
BNII	2017	Rp 20.023.823.000.000	67.068.027.368	Rp 299
BNII	2018	Rp 22.932.866.000.000	75357433911	Rp 304
BNII	2019	Rp 25.887.204.000.000	75.357.433.911	Rp 344
BNLI	2015	Rp 18.812.844.000.000	11.764.996.622	Rp 1.599
BNLI	2016	Rp 19.289.606.000.000	22.116.530.753	Rp 872
BNLI	2017	Rp 21.510.472.000.000	27.762.311.813	Rp 775
BNLI	2018	Rp 22.451.935.000.000	27.762.311.813	Rp 809
BNLI	2019	Rp 24.037.351.000.000	27.762.311.813	Rp 866
BSIM	2015	Rp 3.669.611.000.000	14.007.435.804	Rp 262
BSIM	2016	Rp 4.475.322.000.000	15.053.073.256	Rp 297
BSIM	2017	Rp 4.844.184.000.000	15.183.894.786	Rp 319
BSIM	2018	Rp 4.856.420.000.000	15.183.894.926	Rp 320
BSIM	2019	Rp 6.074.463.000.000	16.783.894.926	Rp 362
BSWD	2015	Rp 1.114.888.000.000	1.031.184.000	Rp 1.081
BSWD	2016	Rp 1.108.216.000.000	1.031.184.000	Rp 1.075
BSWD	2017	Rp 1.121.230.000.000	1.031.184.000	Rp 1.087
BSWD	2018	Rp 1.130.232.000.000	1.031.184.000	Rp 1.096
BSWD	2019	Rp 1.163.069.000.000	1.374.912.000	Rp 846
BTPN	2015	Rp 15.837.896.000.000	5.781.884.384	Rp 2.739
BTPN	2016	Rp 13.576.068.000.000	5.781.884.384	Rp 2.348
BTPN	2017	Rp 16.752.540.000.000	5.781.884.384	Rp 2.897
BTPN	2018	Rp 18.786.330.000.000	5.791.563.274	Rp 3.244
BTPN	2019	Rp 31.471.928.000.000	8.065.876.461	Rp 3.902
BVIC	2015	Rp 2.113.690.000.000	7.073.811.753	Rp 299
BVIC	2016	Rp 2.626.271.000.000	7.811.747.289	Rp 336
BVIC	2017	Rp 2.846.346.000.000	8.592.141.624	Rp 331
BVIC	2018	Rp 2.806.025.000.000	8.592.141.624	Rp 327
BVIC	2019	Rp 2.986.455.000.000	8.862.427.568	Rp 337
DNAR	2015	Rp 432.681.000.000	2.227.500.000	Rp 194
DNAR	2016	Rp 446.078.000.000	2.227.500.000	Rp 200
DNAR	2017	Rp 1.569.310.000.000	2.227.500.000	Rp 705
DNAR	2018	Rp 1.590.890.000.000	2.227.500.000	Rp 714

Sumber : Bursa Efek Indonesia (Data diolah)

**Lampiran 40. Perhitungan BV**

**Halaman 6 dari 7**

<b>KODE BANK</b>	<b>TAHUN</b>	<b>TOTAL EKUITAS</b>	<b>LEMBAR SAHAM BEREDAR</b>	<b>BV</b>
DNAR	2018	Rp 1.590.890.000.000	2.227.500.000	Rp 714
DNAR	2019	Rp 2.021.830.000.000	6.255.641.224	Rp 323
INPC	2015	Rp 2.765.770.000.000	12.957.391.497	Rp 213
INPC	2016	Rp 4.424.389.000.000	15.638.231.119	Rp 283
INPC	2017	Rp 4.507.913.000.000	15.638.233.019	Rp 288
INPC	2018	Rp 4.090.422.000.000	15.638.233.167	Rp 262
INPC	2019	Rp 3.548.548.000.000	15.638.233.267	Rp 227
MAYA	2015	Rp 4.868.000.000.000	4.261.374.585	Rp 1.142
MAYA	2016	Rp 6.906.000.000.000	4.870.142.382	Rp 1.418
MAYA	2017	Rp 8.768.000.000.000	5.411.269.314	Rp 1.620
MAYA	2018	Rp 11.411.000.000.000	6.313.147.533	Rp 1.807
MAYA	2019	Rp 12.690.000.000.000	6.764.086.593	Rp 1.876
MCOR	2015	Rp 1.413.732.000.000	6.472.559.291	Rp 218
MCOR	2016	Rp 2.396.184.000.000	16.465.148.150	Rp 146
MCOR	2017	Rp 2.443.795.000.000	16.465.148.150	Rp 148
MCOR	2018	Rp 2.516.158.000.000	16.465.148.150	Rp 153
MCOR	2019	Rp 2.794.858.000.000	16.465.148.150	Rp 170
MEGA	2015	Rp 11.517.000.000.000	6.894.138.227	Rp 1.671
MEGA	2016	Rp 12.266.000.000.000	6.894.138.227	Rp 1.779
MEGA	2017	Rp 13.065.000.000.000	6.894.138.227	Rp 1.895
MEGA	2018	Rp 13.783.000.000.000	6.894.138.227	Rp 1.999
MEGA	2019	Rp 15.542.000.000.000	6.894.138.227	Rp 2.254
NISP	2015	Rp 16.411.437.000.000	11.357.888.016	Rp 1.445
NISP	2016	Rp 19.506.576.000.000	1.635.333.332	Rp 11.928
NISP	2017	Rp 21.784.354.000.000	11.357.888.016	Rp 1.918
NISP	2018	Rp 24.428.254.000.000	22.715.776.032	Rp 1.075
NISP	2019	Rp 27.664.803.000.000	22.715.776.032	Rp 1.218
NOBU	2015	Rp 1.183.088.000.000	4.268.216.700	Rp 277
NOBU	2016	Rp 1.340.902.000.000	4.393.533.177	Rp 305
NOBU	2017	Rp 1.384.580.000.000	4.393.533.177	Rp 315

Sumber : Bursa Efek Indonesia (Data diolah)

**Lampiran 41. Perhitungan BV**

**Halaman 7 dari 7**

<b>KODE BANK</b>	<b>TAHUN</b>	<b>TOTAL EKUITAS</b>	<b>LEMBAR SAHAM BEREDAR</b>	<b>BV</b>
NOBU	2018	Rp 1.376.713.000.000	4.393.533.177	Rp 313
NOBU	2019	Rp 1.393.506.000.000	4.393.533.177	Rp 317
SDRA	2015	Rp 4.135.931.000.000	5.211.339.040	Rp 794
SDRA	2016	Rp 4.411.890.000.000	5.211.339.040	Rp 847
SDRA	2017	Rp 6.106.998.000.000	6.719.908.634	Rp 909
SDRA	2018	Rp 6.550.468.000.000	6.580.926.254	Rp 995
SDRA	2019	Rp 6.935.590.000.000	6.580.926.254	Rp 1.054
PNBN	2015	Rp 30.806.000.000.000	23.837.645.998	Rp 1.292
PNBN	2016	Rp 34.201.000.000.000	23.837.645.998	Rp 1.435
PNBN	2017	Rp 36.289.000.000.000	23.837.645.998	Rp 1.522
PNBN	2018	Rp 40.747.000.000.000	23.837.645.998	Rp 1.709
PNBN	2019	Rp 44.442.000.000.000	23.837.645.998	Rp 1.864

Sumber : Bursa Efek Indonesia (Data diolah)

**Lampiran 42. Perhitungan PBV**

**Halaman 1 dari 7**

<b>KODE BANK</b>	<b>TAHUN</b>	<b>HARGA PER LEMBAR SAHAM</b>	<b>BV</b>	<b>PBV</b>
<b>AGRO</b>	<b>2015</b>	97	Rp 119	0,82
<b>AGRO</b>	<b>2016</b>	386	Rp 128	3,02
<b>AGRO</b>	<b>2017</b>	525	Rp 175	2,99
<b>AGRO</b>	<b>2018</b>	310	Rp 209	1,48
<b>AGRO</b>	<b>2019</b>	198	Rp 212	0,93
<b>AGRS</b>	<b>2015</b>	85	Rp 813	0,10
<b>AGRS</b>	<b>2016</b>	91	Rp 780	0,12
<b>AGRS</b>	<b>2017</b>	230	Rp 748	0,31
<b>AGRS</b>	<b>2018</b>	238	Rp 798	0,30
<b>AGRS</b>	<b>2019</b>	135	Rp 913	0,15
<b>BABP</b>	<b>2015</b>	70	Rp 90	0,78
<b>BABP</b>	<b>2016</b>	68	Rp 91	0,74
<b>BABP</b>	<b>2017</b>	51	Rp 59	0,86
<b>BABP</b>	<b>2018</b>	50	Rp 66	0,75
<b>BABP</b>	<b>2019</b>	50	Rp 62	0,80
<b>BACA</b>	<b>2015</b>	205	Rp 166	1,23
<b>BACA</b>	<b>2016</b>	206	Rp 189	1,09

Sumber : Bursa Efek Indonesia (Data diolah)

## Lampiran 43. Perhitungan PBV

Halaman 2 dari 7

KODE BANK	TAHUN	HARGA PER LEMBAR SAHAM	BV	PBV
BACA	2017	216	Rp 202	1,07
BACA	2018	300	Rp 212	1,41
BACA	2019	300	Rp 220	1,37
BBCA	2015	13300	Rp 3.625	3,67
BBCA	2016	15500	Rp 4.560	3,40
BBCA	2017	21900	Rp 5.326	4,11
BBCA	2018	26000	Rp 6.151	4,23
BBCA	2019	33425	Rp 7.061	4,73
BBHI	2015	120	Rp 104	1,15
BBHI	2016	66	Rp 106	0,62
BBHI	2017	113	Rp 111	1,02
BBHI	2018	171	Rp 81	2,11
BBHI	2019	125	Rp 72	1,73
BBKP	2015	205	Rp 166	1,23
BBKP	2016	206	Rp 189	1,09
BBKP	2017	216	Rp 202	1,07
BBKP	2018	300	Rp 212	1,41
BBKP	2019	300	Rp 220	1,37
BBMD	2015	1560	Rp 559	2,79
BBMD	2016	1500	Rp 662	2,26
BBMD	2017	1375	Rp 761	1,81
BBMD	2018	1380	Rp 7.626	0,18
BBMD	2019	2800	Rp 860	3,26
BBNI	2015	4990	Rp 4.032	1,24
BBNI	2016	5525	Rp 4.834	1,14
BBNI	2017	9900	Rp 5.465	1,81
BBNI	2018	8800	Rp 5.978	1,47
BBNI	2019	7850	Rp 6.771	1,16
BBRI	2015	11425	Rp 4.632	2,47
BBRI	2016	11675	Rp 6.011	1,94
BBRI	2017	3640	Rp 1.370	2,66

Sumber : Bursa Efek Indonesia (Data diolah)

## Lampiran 44. Perhitungan PBV

Halaman 3 dari 7

KODE BANK	TAHUN	HARGA PER LEMBAR SAHAM	BV	PBV
BBRI	2019	4400	Rp 1.710	2,57
BBTN	2015	1295	Rp 1.323	0,98
BBTN	2016	1740	Rp 1.825	0,95
BBTN	2017	3570	Rp 2.066	1,73
BBTN	2018	2540	Rp 2.274	1,12
BBTN	2019	2120	Rp 2.274	0,93
BBYB	2015	386	Rp 147	2,63
BBYB	2016	438	Rp 155	2,83
BBYB	2017	400	Rp 145	2,75
BBYB	2018	284	Rp 117	2,44
BBYB	2019	284	Rp 155	1,83
BCIC	2015	50	Rp 36	1,41
BCIC	2016	50	Rp 48	1,04
BCIC	2017	50	Rp 612	0,08
BCIC	2018	450	Rp 1.798	0,25
BCIC	2019	450	Rp 1.747	0,26
BDMN	2015	3200	Rp 3.606	0,89
BDMN	2016	3710	Rp 3.788	0,98
BDMN	2017	6950	Rp 4.128	1,68
BDMN	2018	7600	Rp 4.420	1,72
BDMN	2019	3950	Rp 4.694	0,84
BEKS	2015	53	Rp 29	1,82
BEKS	2016	57	Rp 14	4,19
BEKS	2017	50	Rp 12	4,03
BEKS	2018	50	Rp 11	4,58
BEKS	2019	50	Rp 9	5,77
BINA	2015	290	Rp 232	1,25
BINA	2016	244	Rp 118	2,06
BINA	2017	995	Rp 215	4,63
BINA	2018	670	Rp 216	3,10
BINA	2019	860	Rp 218	3,94

Sumber : Bursa Efek Indonesia (Data diolah)

## Lampiran 45. Perhitungan PBV

## Halaman 4 dari 7

KODE BANK	TAHUN	HARGA PER LEMBAR SAHAM	BV	PBV
BJBR	2015	755	Rp 808	0,93
BJBR	2016	3390	Rp1.008	3,36
BJBR	2017	2400	Rp1.053	2,28
BJBR	2018	2050	Rp 1.176	1,74
BJBR	2019	1185	Rp 1.236	0,96
BJTM	2015	437	Rp 426	1,03
BJTM	2016	570	Rp 487	1,17
BJTM	2017	710	Rp 527	1,35
BJTM	2018	690	Rp 571	1,21
BJTM	2019	685	Rp 618	1,11
BKSW	2015	290	Rp 280	1,04
BKSW	2016	320	Rp 401	0,80
BKSW	2017	240	Rp 237	1,01
BKSW	2018	182	Rp 231	0,79
BKSW	2019	180	Rp 232	0,78
BMAS	2015	400	Rp 222	1,80
BMAS	2016	420	Rp 253	1,66
BMAS	2017	392	Rp 264	1,48
BMAS	2018	368	Rp 273	1,35
BMAS	2019	358	Rp 279	1,28
BMRI	2015	4625	Rp 5.121	0,90
BMRI	2016	5788	Rp 6.573	0,88
BMRI	2017	8000	Rp 3.643	2,20
BMRI	2018	7375	Rp 3.963	1,86
BMRI	2019	7750	Rp 4.479	1,73
BNBA	2015	190	Rp 540	0,35
BNBA	2016	200	Rp 567	0,35
BNBA	2017	268	Rp 596	0,45
BNBA	2018	278	Rp 654	0,43
BNBA	2019	322	Rp 666	0,48

Sumber : Bursa Efek Indonesia (Data diolah)

## Halaman 5 dari 7

KODE BANK	TAHUN	HARGA PER LEMBAR SAHAM	BV	PBV
BNGA	2015	595	Rp 1.141	0,52
BNGA	2016	780	Rp 1.361	0,57
BNGA	2017	1350	Rp 1.470	0,92
BNGA	2018	915	Rp 1.575	0,58
BNGA	2019	985	Rp 1.722	0,57
BNII	2015	171	Rp 225	0,76
BNII	2016	340	Rp 261	1,30
BNII	2017	264	Rp 299	0,88
BNII	2018	206	Rp 304	0,68
BNII	2019	206	Rp 344	0,60
BNLI	2015	945	Rp 1.599	0,59
BNLI	2016	555	Rp 872	0,64
BNLI	2017	625	Rp 775	0,81
BNLI	2018	625	Rp 809	0,77
BNLI	2019	1265	Rp 866	1,46
BSIM	2015	394	Rp 262	1,50
BSIM	2016	870	Rp 297	2,93
BSIM	2017	880	Rp 319	2,76
BSIM	2018	550	Rp 320	1,72
BSIM	2019	585	Rp 362	1,62
BSWD	2015	3595	Rp 1.081	3,33
BSWD	2016	2050	Rp 1.075	1,91
BSWD	2017	1735	Rp 1.087	1,60
BSWD	2018	1735	Rp 1.096	1,58
BSWD	2019	1750	Rp 846	2,07
BTPN	2015	2400	Rp 2.739	0,88
BTPN	2016	2640	Rp 2.348	1,12
BTPN	2017	2460	Rp 2.897	0,85
BTPN	2018	3440	Rp 3.244	1,06
BTPN	2019	3250	Rp 3.902	0,83
BVIC	2015	105	Rp 299	0,35
BVIC	2016	107	Rp 336	0,32

Sumber : Bursa Efek Indonesia (Data diolah)



## Halaman 6 dari 7

KODE BANK	TAHUN	HARGA PER LEMBAR SAHAM	BV	PBV
BVIC	2017	236	Rp 331	0,71
BVIC	2018	190	Rp 327	0,58
BVIC	2019	84	Rp 337	0,25
DNAR	2015	113	Rp 194	0,58
DNAR	2016	240	Rp 200	1,20
DNAR	2017	280	Rp 705	0,40
DNAR	2018	276	Rp 714	0,39
DNAR	2019	236	Rp 323	0,73
INPC	2015	65	Rp 213	0,30
INPC	2016	73	Rp 283	0,26
INPC	2017	80	Rp 288	0,28
INPC	2018	62	Rp 262	0,24
INPC	2019	61	Rp 227	0,27
MAYA	2015	2040	Rp 1.142	1,79
MAYA	2016	3150	Rp 1.418	2,22
MAYA	2017	3850	Rp 1.620	2,38
MAYA	2018	7025	Rp 1.807	3,89
MAYA	2019	9100	Rp 1.876	4,85
MCOR	2015	300	Rp 218	1,37
MCOR	2016	148	Rp 146	1,02
MCOR	2017	214	Rp 148	1,44
MCOR	2018	142	Rp 153	0,93
MCOR	2019	129	Rp 170	0,76
MEGA	2015	3275	Rp 1.671	1,96
MEGA	2016	2550	Rp 1.779	1,43
MEGA	2017	3340	Rp 1.895	1,76
MEGA	2018	4900	Rp 1.999	2,45
MEGA	2019	6350	Rp 2.254	2,82
NISP	2015	1275	Rp 1.445	0,88
NISP	2016	354	Rp 11.928	0,03
NISP	2017	1875	Rp 1.918	0,98
NISP	2018	855	Rp 1.075	0,80

Sumber : Bursa Efek Indonesia (Data diolah)

### Lampiran 49. Perhitungan PBV

Halaman 7 dari 7

KODE BANK	TAHUN	HARGA PER LEMBAR SAHAM	BV	PBV
NISP	2019	845	Rp 1.218	0,69
NOBU	2015	460	Rp 277	1,66
NOBU	2016	760	Rp 305	2,49
NOBU	2017	960	Rp 315	3,05
NOBU	2018	1000	Rp 313	3,19
NOBU	2019	890	Rp 317	2,81
SDRA	2015	1050	Rp 794	1,32
SDRA	2016	1098	Rp 847	1,30
SDRA	2017	890	Rp 909	0,98
SDRA	2018	860	Rp 995	0,86
SDRA	2019	830	Rp 1.054	0,79
PNBN	2015	820	Rp 1.292	0,63
PNBN	2016	750	Rp 1.435	0,52
PNBN	2017	1140	Rp 1.522	0,75
PNBN	2018	1145	Rp 1.709	0,67
PNBN	2019	1335	Rp 1.864	0,72

Sumber : Bursa Efek Indonesia (Data diolah)

### Lampiran 50. Statistik Deskriptif

Halaman 1 dari 1

	PBV	NPL	LDR	CAR	NIM	BOPO	SIZE
Mean	1.489419	4.013131	89.10822	22.84990	4.831200	98.21656	31.47207
Median	1.156365	2.363895	87.21000	20.76711	4.625000	82.93000	31.06404
Maximum	5.774752	106.8083	301.8366	91.83673	11.98000	996.6908	36.56291
Minimum	0.029678	0.000000	38.58852	8.020000	0.390000	17.00563	27.38267
Std. Dev.	1.093270	8.912350	25.93525	10.40489	2.006297	89.22667	1.910388
Observations	190	190	190	190	190	190	190

Sumber : Data diolah menggunakan E views 10.0

### Lampiran 51. Uji Chow

#### Halaman 1 dari 1

Redundant Fixed Effects Tests

Equation: Untitled

Test cross-section fixed effects

Effects Test	Statistic	d.f.	Prob.
Cross-section F	4.046929	(37,146)	0.0000
Cross-section Chi-square	134.113740	37	0.0000

Sumber : Data diolah menggunakan E views 10.0

### Lampiran 52. Uji Hausman

#### Halaman 1 dari 1

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	0.000000	6	1.0000

Sumber : Data diolah menggunakan E views 10

### Lampiran 53. Random Effect Model

#### Halaman 1 dari 1

Dependent Variable: PBV

Method: Panel EGLS (Cross-section random effects)

Date: 02/17/21 Time: 21:22

Sample: 2015 2019

Periods included: 5

Cross-sections included: 38

Total panel (balanced) observations: 190

Swamy and Arora estimator of component variances

White cross-section standard errors & covariance (d.f. corrected)

WARNING: estimated coefficient covariance matrix is of reduced rank

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	1.153039	2.756856	0.418244	0.6763
NPL	-0.009185	0.010523	-0.872847	0.3839
LDR	-0.005133	0.001885	-2.723853	0.0071
CAR	-0.000938	0.009621	-0.097533	0.9224
NIM	-0.026539	0.033930	-0.782177	0.4351
BOPO	0.002445	0.000894	2.735840	0.0068
SIZE	0.023358	0.090056	0.259368	0.7956

#### Effects Specification

	S.D.	Rho
Cross-section random	0.700130	0.4106
Idiosyncratic random	0.838814	0.5894

#### Weighted Statistics

R-squared	0.055610	Mean dependent var	0.703422
Adjusted R-squared	0.024646	S.D. dependent var	0.845874
S.E. of regression	0.835385	Sum squared resid	127.7098
F-statistic	1.795977	Durbin-Watson stat	1.533866
Prob(F-statistic)	0.102116		

#### Unweighted Statistics

R-squared	0.069970	Mean dependent var	1.489419
Sum squared resid	210.0938	Durbin-Watson stat	0.932392

Sumber : Data diolah menggunakan E views 10.0

### Lampiran 54. Multikolinearitas

#### Halaman 1 dari 1

	NPL	LDR	CAR	NIM	BOPO	SIZE
NPL	1.000000	0.132243	0.100874	-0.159875	0.195058	-0.067557
LDR	0.132243	1.000000	0.126139	-0.145199	-0.033453	0.084369
CAR	0.100874	0.126139	1.000000	-0.177539	-0.114380	-0.054574
NIM	-0.159875	-0.145199	-0.177539	1.000000	0.093809	0.033435
BOPO	0.195058	-0.033453	-0.114380	0.093809	1.000000	-0.252239
SIZE	-0.067557	0.084369	-0.054574	0.033435	-0.252239	1.000000

Sumber : Data diolah menggunakan E views 10.0

### Lampiran 55. Heteroskedastisitas *Cross-Section*

#### Halaman 1 dari 1

Panel Cross-section Heteroskedasticity LR Test

Null hypothesis: Residuals are homoscedastic

Equation: UNTITLED

Specification: PBV C NPL LDR CAR NIM BOPO SIZE

	Value	Df	Probability
Likelihood ratio	148.0334	38	0.0000

Sumber : Data diolah menggunakan E views 10.0

**Lampiran 56. Heteroskedastisitas *Period Test*****Halaman 1 dari 1**

Panel Period Heteroskedasticity LR Test

Null hypothesis: Residuals are homoscedastic

Equation: UNTITLED

Specification: PBV C NPL LDR CAR NIM BOPO SIZE

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	Value	Df	Probability
Likelihood ratio	11.61853	38	1.0000

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Sumber : Data diolah menggunakan E views 10.0

### Lampiran 57. Perhitungan *Stepwise Regression*

Halaman 1 dari 1

NPL	LDR	CAR	NIM	BOPO	SIZE
x1	x2	x3	x4	x5	x6
-1,125804	-1,815051	-0,391086	-0,183713	3,010285	0,71088

x5 + X1	x5 + X2	x5 + X3	x5 + X4	x5 + X6
1,88448	1,19523	2,61920	2,82657	2,299402

x5 + X4 + x1	x5 + X4 + x2	x5 + X4 + x3	x5 + X4 + x6
1,70077	1,01152	2,43549	2,115689

x5 + X4 + x3 + x1	x5 + X4 + x3 + x2	x5 + X4 + x3 + x6
1,309682	0,620435	1,72460

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Weighted Statistics			
R-squared	0.042520	Mean dependent var	0.682673
Adjusted R-squared	0.021818	S.D. dependent var	0.841129
S.E. of regression	0.831902	Sum squared resid	128.0313
F-statistic	2.053903	Durbin-Watson stat	1.518832
Prob(F-statistic)	0.088635		

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Setelah dilakukannya *stepwise regression* pada penelitian ini maka hasilnya sama saja yang dimana dalam penelitian ini sebelumnya dapat dilihat nilai *Adjusted R-squared* adalah sebesar 0,055610 setelah di lakukan *stepwise regression* nilai *Adjusted R-squared* kecil sehingga diharapkan peneliti berikutnya dapat memilih variabel yang lebih baik dan juga diperlukan modal lain yang lebih layak.

**Lampiran 58. Daftar Riwayat Hidup**  
**DAFTAR RIWAYAT HIDUP PENELITI**

**Data Pribadi**

Nama : Reza Himawan  
NPM : 21160600071  
Tempat dan Tanggal Lahir : Jakarta, 30 Maret 1998  
Agama : Islam  
Jenis Kelamin : Laki-Laki  
Kewarganegaraan : Indonesia  
Alamat : Jl. Gadin Raya 1 GG XI  
Rt: 012, Rw: 014, Kel: Pisangan Timur  
Kec: Pulogadung, Jakarta Timur  
Status : Belum menikah  
Telepon : 0881024003266  
Email : rezahimawan0398@gmail.com

**Pendidikan Formal**

SDN 18 Pagi : Lulus Tahun 2010  
SMP N 232 Jakarta : Lulus Tahun 2013  
SMA DIPONEGORO1 Jakarta : Lulus Tahun 2016  
STIE Indonesia Jakarta : Tahun 2016 sampai sekarang

**Pengalaman Organisasi**

Ikut Organisasi Futsal, Akuntansi dan Bahasa German ketika SMA