

LAMPIRAN

Lampiran 1 – Perbankan yang terdaftar di Bursa Efek Indonesia Periode 2015 –

2019

Tahun 2015			
No	Kode	Perbankan	Tanggal Pencatatan
1	AGRO	PT Bank Rakyat Indonesia Agroniaga Tbk	08/08/2003
2	AGRS	PT Bank Agris Tbk	22/12/2014
3	BABP	PT Bank MNC Internasional Tbk	15/07/2002
4	BACA	PT Bank Capital Indonesia Tbk	04/10/2007
5	BBCA	PT Bank Central Asia Tbk	31/05/2000
6	BBHI	PT Bank Harda Internasional Tbk	12/08/2015
7	BBKP	PT Bank Bukopin Tbk	10/07/2006
8	BBMD	PT Bank Mestika Dharma Tbk	08/07/2013
9	BBNI	PT Bank Negara Indonesia (Persero) Tbk	25/11/1996
10	BBNP	PT Bank Nusantara Parahyangan Tbk	10/01/2001
11	BBRI	PT Bank Rakyat Indonesia (Persero) Tbk	10/11/2003
12	BBTN	PT Bank Tabungan Negara (Persero) Tbk	17/12/2009
13	BBYB	PT Bank Yudha Bhakti Tbk	13/01/2015
14	BCIC	PT Bank Jtrust Indonesia Tbk	25/06/1997
15	BDMN	PT Bank Danamon Indonesia Tbk	06/12/1989
16	BEKS	PT Bank Pembangunan Daerah Banten Tbk	13/07/2001
17	BINA	PT Bank Ina Perdana Tbk	16/01/2014
18	BJBR	PT Bank Pembangunan Daerah Jawa Barat	08/07/2010
19	BJTM	PT Bank Pembangunan Daerah Jawa Timur	12/07/2012
20	BKSW	PT Bank QNB Indonesia Tbk	21/11/2002
21	BMAS	PT Bank Maspion Indonesia Tbk	11/07/2013
22	BMRI	PT Bank Mandiri (Persero) Tbk	14/07/2003
23	BNBA	PT Bank Bumi Arta Tbk	01/06/2006
24	BNGA	PT Bank CIMB Niaga Tbk	29/11/1989
25	BNII	PT Bank Maybank Indonesia Tbk	21/11/1989
26	BNLI	PT Bank Permata Tbk	15/01/1990
27	BRIS	PT Bank BRI Syariah Tbk.	01/01/1911

28	BSIM	PT Bank Sinarmas Tbk	13/12/2010
29	BSWD	PT Bank of India Indonesia Tbk	01/05/2002
30	BTPN	PT Bank Tabungan Pensiunan Nasional Tbk	12/03/2008
31	BVIC	PT Bank Victoria Internasional Tbk	30/06/1999
32	DNAR	PT Bank Dinar Indonesia Tbk	11/07/2014
33	INPC	PT Bank Artha Graha Internasional Tbk	29/08/1990
34	MAYA	PT Bank Mayapada Internasional Tbk	29/08/1997
35	MCOR	PT Bank China Construction Bank Indonesia Tbk	03/07/2007
36	MEGA	PT Bank Mega Tbk	17/04/2000
37	NAGA	PT Bank Mitraniaga Tbk	09/07/2013
38	NISP	PT Bank OCBC NISP Tbk	20/10/1994
39	NOBU	PT Bank National Nobu Tbk	20/05/2013
40	PNBN	PT Bank Pan Indonesia Tbk	29/12/1982
41	PNBS	PT Bank Panin Dubai Syariah	15/01/2014
42	SDRA	PT Bank Woori Saudara Indonesia Tbk	15/12/2006

Sumber : www.edusaham.com



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32	BTPN	PT Bank Tabungan Pensiunan Nasional Tbk	12/03/2008
33	BTPS	PT Bank Tabungan Pensiunan Nasional Syariah Tbk	08/05/2018
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45	SDRA	PT Bank Woori Saudara Indonesia Tbk	15/12/2006

Sumber : www.edusaham.com



LAMPIRAN 2 – Data Mentah Variabel Keuangan

2015										
No	Kode	LAR			EAR			Ukuran Perusahaan		
		Total Kredit	Total Aset	Hasil	Total Ekuias	Total Aset	Hasil	Total Aset	Hasil	
1	AGRO	Rp 6.044.522	Rp 8.364.503	72,26%	Rp 1.352.412	Rp 8.364.503	16,17%	Rp 8.364.503	15,94	
2	AGRS	Rp 2.745.252	Rp 4.217.368	65,09%	Rp 567.098	Rp 4.217.368	13,45%	Rp 4.217.368	15,25	
3	BABP	Rp 7.047.265	Rp 12.137.004	58,06%	Rp 1.708.204	Rp 12.137.004	14,07%	Rp 12.137.004	16,31	
4	BACA	Rp 6.048.374	Rp 12.159.197	49,74%	Rp 1.053.416	Rp 12.159.197	8,66%	Rp 12.159.197	16,31	
5	BBCA	Rp 377.669.347	Rp 594.372.770	63,54%	Rp 89.624.940	Rp 594.372.770	15,08%	Rp 594.372.770	20,20	
6	BBHI	Rp 1.505.335	Rp 2.079.034	72,41%	Rp 375.968	Rp 2.079.034	18,08%	Rp 2.079.034	14,55	
7	BBKP	Rp 64.863.291	Rp 94.366.502	68,74%	Rp 7.535.179	Rp 94.366.502	7,99%	Rp 94.366.502	18,36	
8	BBMD	Rp 7.110.427	Rp 9.409.597	75,57%	Rp 2.263.835	Rp 9.409.597	24,06%	Rp 9.409.597	16,06	
9	BBNI	Rp 314.066.531	Rp 508.595.288	61,75%	Rp 78.438.222	Rp 508.595.288	15,42%	Rp 508.595.288	20,05	
10	BBNP	-	-	-	-	-	-	-	-	
11	BBRI	Rp 547.318.355	Rp 878.426.312	62,31%	Rp 113.127.179	Rp 878.426.312	12,88%	Rp 878.426.312	20,59	
12	BBTN	Rp 127.732.158	Rp 171.807.592	74,35%	Rp 13.860.107	Rp 171.807.592	8,07%	Rp 171.807.592	18,96	
13	BBYB	Rp 2.638.006	Rp 3.417.884	77,18%	Rp 365.487	Rp 3.417.884	10,69%	Rp 3.417.884	15,04	
14	BCIC	Rp 9.367.221	Rp 13.183.503	71,05%	Rp 998.153	Rp 13.183.503	7,57%	Rp 13.183.503	16,39	
15	BDMN	Rp 99.483.055	Rp 188.057.412	52,90%	Rp 34.214.849	Rp 188.057.412	18,19%	Rp 188.057.412	19,05	
16	BEKS	Rp 4.134.677	Rp 5.967.186	69,29%	Rp 310.670	Rp 5.967.186	5,21%	Rp 5.967.186	15,60	
17	BINA	Rp 1.455.994	Rp 2.081.523	69,95%	Rp 319.432	Rp 2.081.523	15,35%	Rp 2.081.523	14,55	
18	BJBR	Rp 55.561.396	Rp 88.697.430	62,64%	Rp 7.757.218	Rp 88.697.430	8,75%	Rp 88.697.430	18,30	
19	BJTM	Rp 28.411.999	Rp 42.803.631	66,38%	Rp 6.295.461	Rp 42.803.631	14,71%	Rp 42.803.631	17,57	
20	BKSW	Rp 20.788.304	Rp 25.757.649	80,71%	Rp 2.424.184	Rp 25.757.649	9,41%	Rp 25.757.649	17,06	
21	BMAS	Rp 4.038.570	Rp 5.343.936	75,57%	Rp 848.006	Rp 5.343.936	15,87%	Rp 5.343.936	15,49	

22	BMRI	Rp 564.393.595	Rp 910.063.409	62,02%	Rp 119.491.841	Rp 910.063.409	13,13%	Rp 910.063.409	20,63
23	BNBA	Rp 4.314.490	Rp 6.567.267	65,70%	Rp 1.233.868	Rp 6.567.267	18,79%	Rp 6.567.267	15,70
24	BNGA	Rp 177.356.829	Rp 238.849.252	74,25%	Rp 28.678.599	Rp 238.849.252	12,01%	Rp 238.849.252	19,29
25	BNII	Rp 112.528.763	Rp 157.619.013	71,39%	Rp 15.743.268	Rp 157.619.013	9,99%	Rp 157.619.013	18,88
26	BNLI	Rp 125.867.973	Rp 182.689.351	68,90%	Rp 18.812.844	Rp 182.689.351	10,30%	Rp 182.689.351	19,02
27	BRIS	Rp 6.204.430	Rp 24.230.247	25,61%	Rp 2.339.812	Rp 24.230.247	9,66%	Rp 24.230.247	17,00
28	BSIM	Rp 17.327.762	Rp 27.868.688	62,18%	Rp 3.669.611	Rp 27.868.688	13,17%	Rp 27.868.688	17,14
29	BSWD	Rp 3.592.787	Rp 6.087.483	59,02%	Rp 1.114.888	Rp 6.087.483	18,31%	Rp 6.087.483	15,62
30	BTPN	Rp 58.587.383	Rp 81.039.663	72,29%	Rp 13.576.068	Rp 81.039.663	16,75%	Rp 81.039.663	18,21
31	BVIC	Rp 12.824.744	Rp 23.250.686	55,16%	Rp 2.113.690	Rp 23.250.686	9,09%	Rp 23.250.686	16,96
32	DNAR	Rp 1.136.823	Rp 2.073.670	54,82%	Rp 432.681	Rp 2.073.670	20,87%	Rp 2.073.670	14,54
33	INPC	Rp 17.112.628	Rp 25.119.249	68,13%	Rp 2.765.770	Rp 25.119.249	11,01%	Rp 25.119.249	17,04
34	MAYA	Rp 34.241.046	Rp 47.305.954	72,38%	Rp 4.587.073	Rp 47.305.954	9,70%	Rp 47.305.954	17,67
35	MCOR	Rp 7.260.917	Rp 10.089.121	71,97%	Rp 1.413.732	Rp 10.089.121	14,01%	Rp 10.089.121	16,13
36	MEGA	Rp 32.398.116	Rp 68.225.170	47,49%	Rp 11.517.195	Rp 68.225.170	16,88%	Rp 68.225.170	18,04
37	NAGA	-	-	-	-	-	-	-	-
38	NISP	Rp 85.879.019	Rp 120.480.402	71,28%	Rp 16.411.347	Rp 120.480.402	13,62%	Rp 120.480.402	18,61
39	NOBU	Rp 3.482.580	Rp 6.703.377	51,95%	Rp 1.189.658	Rp 6.703.377	17,75%	Rp 6.703.377	15,72
40	PNBN	Rp 117.743.573	Rp 183.120.540	64,30%	Rp 30.806.209	Rp 183.120.540	16,82%	Rp 183.120.540	19,03
41	PNBS	Rp 5.716.721	Rp 7.134.235	80,13%	Rp 1.155.491	Rp 7.134.235	16,20%	Rp 7.134.235	15,78
42	SDRA	Rp 13.775.638	Rp 20.019.523	68,81%	Rp 4.135.931	Rp 20.019.523	20,66%	Rp 20.019.523	16,81

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		Total Kredit	Total Aset	Hasil	Total Ekuias	Total Aset	Hasil	Total Aset	Hasil
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2	AGRS	Rp 2.875.315	Rp 4.059.950	70,82%	Rp 572.506	Rp 4.059.950	14,10%	Rp 4.059.950	15,22
3	ARTO	Rp 476.651	Rp 774.779	61,52%	Rp 147.269	Rp 774.779	19,01%	Rp 774.779	13,56
4	BABP	Rp 7.941.795	Rp 13.057.549	60,82%	Rp 1.860.405	Rp 13.057.549	14,25%	Rp 13.057.549	16,38
5	BACA	Rp 6.652.992	Rp 14.207.414	46,83%	Rp 1.315.040	Rp 14.207.414	9,26%	Rp 14.207.414	16,47
6	BBCA	Rp 403.391.221	Rp 676.738.753	59,61%	Rp 112.715.059	Rp 676.738.753	16,66%	Rp 676.738.753	20,33
7	BBHI	Rp 1.298.464	Rp 2.058.463	63,08%	Rp 381.808	Rp 2.058.463	18,55%	Rp 2.058.463	14,54
8	BBKP	Rp 68.340.059	Rp 102.778.070	66,49%	Rp 6.910.000	Rp 102.778.070	6,72%	Rp 102.778.070	18,45
9	BBMD	Rp 6.288.416	Rp 10.587.951	59,39%	Rp 2.681.774	Rp 10.587.951	25,33%	Rp 10.587.951	16,18
10	BBNI	Rp 376.594.527	Rp 603.031.880	62,45%	Rp 89.254.000	Rp 603.031.880	14,80%	Rp 603.031.880	20,22
11	BBNP	-	-	-	-	-	-	-	-
12	BBRI	Rp 621.286.679	Rp 1.004.801.673	61,83%	Rp 147.534.097	Rp 1.004.801.673	14,68%	Rp 1.004.801.673	20,73
13	BBTN	Rp 150.221.960	Rp 214.168.479	70,14%	Rp 19.130.536	Rp 214.168.479	8,93%	Rp 214.168.479	19,18
14	BBYB	Rp 3.266.100	Rp 4.134.764	78,99%	Rp 643.065	Rp 4.134.764	15,55%	Rp 4.134.764	15,23
15	BCIC	Rp 11.236.874	Rp 16.065.303	69,94%	Rp 1.353.263	Rp 16.065.303	8,42%	Rp 16.065.303	16,59
16	BDMN	Rp 91.888.516	Rp 174.086.730	52,78%	Rp 36.377.972	Rp 174.086.730	20,90%	Rp 174.086.730	18,98
17	BEKS	Rp 3.267.672	Rp 5.250.811	62,23%	Rp 863.991	Rp 5.250.811	16,45%	Rp 5.250.811	15,47
18	BGTG	Rp 2.411.612	Rp 4.235.925	56,93%	Rp 1.067.856	Rp 4.235.925	25,21%	Rp 4.235.925	15,26
19	BINA	Rp 1.378.153	Rp 2.359.089	58,42%	Rp 482.705	Rp 2.359.089	20,46%	Rp 2.359.089	14,67
20	BJBR	Rp 63.419.185	Rp 102.318.457	61,98%	Rp 9.674.228	Rp 102.318.457	9,46%	Rp 102.318.457	18,44
21	BJTM	Rp 29.675.422	Rp 43.032.950	68,96%	Rp 7.209.572	Rp 43.032.950	16,75%	Rp 43.032.950	17,58
22	BKSW	Rp 17.551.188	Rp 24.372.702	72,01%	Rp 3.477.929	Rp 24.372.702	14,27%	Rp 24.372.702	17,01
23	BMAS	Rp 4.183.363	Rp 5.481.519	76,32%	Rp 1.111.612	Rp 5.481.519	20,28%	Rp 5.481.519	15,52
24	BMRI	Rp 616.706.193	Rp 1.038.706.009	59,37%	Rp 153.369.723	Rp 1.038.706.009	14,77%	Rp 1.038.706.009	20,76

25	BNBA	Rp 4.501.137	Rp 7.121.173	63,21%	Rp 1.296.667	Rp 7.121.173	18,21%	Rp 7.121.173	15,78
26	BNGA	Rp 180.081.612	Rp 241.571.728	74,55%	Rp 34.206.804	Rp 241.571.728	14,16%	Rp 241.571.728	19,30
27	BNII	Rp 115.735.906	Rp 166.678.902	69,44%	Rp 19.272.606	Rp 166.678.902	11,56%	Rp 166.678.902	18,93
28	BNLI	Rp 106.372.456	Rp 165.527.512	64,26%	Rp 19.289.606	Rp 165.527.512	11,65%	Rp 165.527.512	18,92
29	BRIS	Rp 6.750.494	Rp 27.687.188	24,38%	Rp 2.510.013	Rp 27.687.188	9,07%	Rp 27.687.188	17,14
30	BSIM	Rp 19.111.131	Rp 31.192.626	61,27%	Rp 4.475.322	Rp 31.192.626	14,35%	Rp 31.192.626	17,26
31	BSWD	Rp 2.500.163	Rp 4.306.074	58,06%	Rp 1.108.216	Rp 4.306.074	25,74%	Rp 4.306.074	15,28
32	BTPN	Rp 63.168.410	Rp 91.371.387	69,13%	Rp 15.837.896	Rp 91.371.387	17,33%	Rp 91.371.387	18,33
33	BVIC	Rp 14.260.847	Rp 25.999.981	54,85%	Rp 2.626.271	Rp 25.999.981	10,10%	Rp 25.999.981	17,07
34	DNAR	Rp 1.332.359	Rp 2.311.229	57,65%	Rp 446.078	Rp 2.311.229	19,30%	Rp 2.311.229	14,65
35	INPC	Rp 17.744.173	Rp 26.219.918	67,67%	Rp 4.424.389	Rp 26.219.918	16,87%	Rp 26.219.918	17,08
36	MAYA	Rp 47.197.276	Rp 60.839.102	77,58%	Rp 7.053.472	Rp 60.839.102	11,59%	Rp 60.839.102	17,92
37	MCOR	Rp 8.229.793	Rp 12.257.391	67,14%	Rp 2.396.184	Rp 12.257.391	19,55%	Rp 12.257.391	16,32
38	MEGA	Rp 28.276.743	Rp 70.531.682	40,09%	Rp 12.265.681	Rp 70.531.682	17,39%	Rp 70.531.682	18,07
39	NAGA	-	-	-	-	-	-	-	-
40	NISP	Rp 93.362.639	Rp 138.196.341	67,56%	Rp 19.506.576	Rp 138.196.341	14,12%	Rp 138.196.341	18,74
41	NOBU	Rp 3.995.887	Rp 8.992.244	44,44%	Rp 1.331.757	Rp 8.992.244	14,81%	Rp 8.992.244	16,01
42	PNBN	125.049.120	199.175.053	62,78%	34.200.800	199.175.053	17,17%	199.175.053	19,11
43	PNBS	Rp 6.346.929	Rp 8.757.964	72,47%	Rp 1.187.941	Rp 8.757.964	13,56%	Rp 8.757.964	15,99
44	SDRA	Rp 16.260.828	Rp 22.630.634	71,85%	Rp 4.411.890	Rp 22.630.634	19,50%	Rp 22.630.634	16,93

Sumber : Data sekunder diolah, 2020

2017									
No	Kode	LAR			EAR			Ukuran Perusahaan	
		Total Kredit	Total Aset	Hasil	Total Ekuias	Total Aset	Hasil	Total Aset	Hasil
1	AGRO	Rp 10.981.623	Rp 16.325.247	67,27%	Rp 3.111.285	Rp 16.325.247	19,06%	Rp 16.325.247	16,61
2	AGRS	Rp 2.753.030	Rp 3.892.516	70,73%	Rp 564.154	Rp 3.892.516	14,49%	Rp 3.892.516	15,17
3	ARTO	Rp 487.736	Rp 837.227	58,26%	Rp 139.051	Rp 837.227	16,61%	Rp 837.227	13,64
4	BABP	Rp 6.783.806	Rp 10.706.094	63,36%	Rp 1.252.548	Rp 10.706.094	11,70%	Rp 10.706.094	16,19
5	BACA	Rp 7.140.797	Rp 16.349.473	43,68%	Rp 1.408.386	Rp 16.349.473	8,61%	Rp 16.349.473	16,61
6	BBCA	Rp 454.264.956	Rp 750.319.671	60,54%	Rp 131.401.694	Rp 750.319.671	17,51%	Rp 750.319.671	20,44
7	BBHI	Rp 1.739.097	Rp 2.458.824	70,73%	Rp 440.333	Rp 2.458.824	17,91%	Rp 2.458.824	14,72
8	BBKP	Rp 70.479.820	Rp 106.442.999	66,21%	Rp 6.758.952	Rp 106.442.999	6,35%	Rp 106.442.999	18,48
9	BBMD	Rp 6.783.699	Rp 11.817.844	57,40%	Rp 3.082.151	Rp 11.817.844	26,08%	Rp 11.817.844	16,29
10	BBNI	Rp 426.789.981	Rp 709.330.084	60,17%	Rp 100.903.304	Rp 709.330.084	14,23%	Rp 709.330.084	20,38
11	BBNP	-	-	-	-	-	-	-	-
12	BBRI	Rp 684.046.917	Rp 1.127.447.489	60,67%	Rp 168.007.778	Rp 1.127.447.489	14,90%	Rp 1.127.447.489	20,84
13	BBTN	Rp 181.002.783	Rp 261.365.267	69,25%	Rp 21.663.434	Rp 261.365.267	8,29%	Rp 261.365.267	19,38
14	BBYB	Rp 3.941.860	Rp 5.004.795	78,76%	Rp 676.190	Rp 5.004.295	13,51%	Rp 5.004.295	15,43
15	BCIC	Rp 11.468.893	Rp 17.171.181	66,79%	Rp 1.512.324	Rp 17.171.181	8,81%	Rp 17.171.181	16,66
16	BDMN	Rp 94.045.506	Rp 178.257.092	52,76%	Rp 39.172.152	Rp 178.257.092	21,98%	Rp 178.257.092	19,00
17	BEKS	Rp 5.107.921	Rp 7.658.924	66,69%	Rp 788.358	Rp 7.658.924	10,29%	Rp 7.658.924	15,85
18	BGTG	Rp 2.902.932	Rp 4.581.932	63,36%	Rp 1.118.360	Rp 4.581.932	24,41%	Rp 4.581.932	15,34
19	BINA	Rp 1.469.552	Rp 3.123.345	47,05%	Rp 1.204.184	Rp 3.123.345	38,55%	Rp 3.123.345	14,95
20	BJBR	Rp 71.035.168	Rp 114.980.168	61,78%	Rp 10.104.975	Rp 114.980.168	8,79%	Rp 114.980.168	18,56
21	BJTM	Rp 31.754.413	Rp 51.518.681	61,64%	Rp 7.816.074	Rp 51.518.681	15,17%	Rp 51.518.681	17,76
22	BKSW	Rp 13.580.115	Rp 24.635.233	55,12%	Rp 3.990.250	Rp 24.635.233	16,20%	Rp 24.635.233	17,02
23	BMAS	Rp 4.522.409	Rp 6.054.845	74,69%	Rp 1.162.157	Rp 6.054.845	19,19%	Rp 6.054.845	15,62
24	BMRI	Rp 678.292.520	Rp 1.124.700.847	60,31%	Rp 170.006.132	Rp 1.124.700.847	15,12%	Rp 1.124.700.847	20,84

25	BNBA	Rp 4.528.965	Rp 7.014.677	64,56%	Rp 1.362.829	Rp 7.014.677	19,43%	Rp 7.014.677	15,76
26	BNGA	Rp 185.115.806	Rp 266.305.445	69,51%	Rp 36.950.115	Rp 266.305.445	13,88%	Rp 266.305.445	19,40
27	BNII	Rp 125.435.853	Rp 173.253.491	72,40%	Rp 20.775.040	Rp 173.253.491	11,99%	Rp 173.253.491	18,97
28	BNLI	Rp 98.615.022	Rp 148.328.370	66,48%	Rp 21.510.742	Rp 148.328.370	14,50%	Rp 148.328.370	18,81
29	BRIS	Rp 6.813.073	Rp 31.543.384	21,60%	Rp 2.602.841	Rp 31.543.384	8,25%	Rp 31.543.384	17,27
30	BSIM	Rp 18.365.482	Rp 30.404.078	60,40%	Rp 4.844.184	Rp 30.404.078	15,93%	Rp 30.404.078	17,23
31	BSWD	Rp 2.152.866	Rp 4.487.329	47,98%	Rp 1.121.236	Rp 4.487.329	24,99%	Rp 4.487.329	15,32
32	BTPN	Rp 65.351.837	Rp 95.489.850	68,44%	Rp 16.529.493	Rp 95.489.850	17,31%	Rp 95.489.850	18,37
33	BVIC	Rp 15.576.688	Rp 28.825.609	54,04%	Rp 2.846.346	Rp 28.825.609	9,87%	Rp 28.825.609	17,18
34	DNAR	Rp 1.383.358	Rp 2.535.111	54,57%	Rp 458.088	Rp 2.535.111	18,07%	Rp 2.535.111	14,75
35	INPC	Rp 18.067.674	Rp 27.727.008	65,16%	Rp 4.507.912	Rp 27.727.008	16,26%	Rp 27.727.008	17,14
36	MAYA	Rp 56.420.080	Rp 74.745.570	75,48%	Rp 8.543.376	Rp 74.745.570	11,43%	Rp 74.745.570	18,13
37	MCOR	Rp 10.109.907	Rp 15.788.738	64,03%	Rp 2.443.795	Rp 15.788.738	15,48%	Rp 15.788.738	16,57
38	MEGA	Rp 35.222.577	Rp 82.297.010	42,80%	Rp 13.064.616	Rp 82.297.010	15,87%	Rp 82.297.010	18,23
39	NAGA	-	-	-	-	-	-	-	-
40	NISP	Rp 106.349.408	Rp 153.773.957	69,16%	Rp 21.784.354	Rp 153.773.957	14,17%	Rp 153.773.957	18,85
41	NOBU	Rp 4.887.793	Rp 11.018.481	44,36%	Rp 1.391.946	Rp 11.018.481	12,63%	Rp 11.018.481	16,22
42	PNBN	Rp 128.651.727	Rp 213.541.797	60,25%	Rp 36.288.731	Rp 213.541.797	16,99%	Rp 213.541.797	19,18
43	PNBS	Rp 6.542.901	Rp 8.629.275	75,82%	Rp 274.196	Rp 8.629.275	3,18%	Rp 8.629.275	15,97
44	SDRA	Rp 18.649.664	Rp 27.086.504	68,85%	Rp 6.106.998	Rp 27.086.504	22,55%	Rp 27.086.504	17,11

Sumber : Data sekunder diolah, 2020

2018									
No	Kode	LAR			EAR			Ukuran Perusahaan	
		Total Kredit	Total Aset	Hasil	Total Ekuias	Total Aset	Hasil	Total Aset	Hasil
1	AGRO	Rp 15.670.832	Rp 23.313.671	67,22%	Rp 4.424.286	Rp 23.313.671	18,98%	Rp 23.313.671	16,96
2	AGRS	Rp 2.922.124	Rp 4.151.151	70,39%	Rp 532.803	Rp 4.151.151	12,84%	Rp 4.151.151	15,24
3	ARTO	Rp 392.855	Rp 664.673	59,11%	Rp 115.559	Rp 664.673	17,39%	Rp 664.673	13,41
4	BABP	Rp 7.272.968	Rp 10.854.855	67,00%	Rp 1.429.990	Rp 10.854.855	13,17%	Rp 10.854.855	16,20
5	BACA	Rp 8.013.297	Rp 18.019.614	44,47%	Rp 1.484.963	Rp 18.019.614	8,24%	Rp 18.019.614	16,71
6	BBCA	Rp 524.530.462	Rp 824.787.944	63,60%	Rp 151.753.427	Rp 824.787.944	18,40%	Rp 824.787.944	20,53
7	BBHI	Rp 1.561.125	Rp 2.264.173	68,95%	Rp 336.482	Rp 2.264.173	14,86%	Rp 2.264.173	14,63
8	BBKP	Rp 64.365.307	Rp 95.643.923	67,30%	Rp 8.594.437	Rp 95.643.923	8,99%	Rp 95.643.923	18,38
9	BBMD	Rp 7.274.825	Rp 12.093.079	60,16%	Rp 3.088.013	Rp 12.093.079	25,54%	Rp 12.093.079	16,31
10	BBNI	Rp 497.886.888	Rp 808.572.011	61,58%	Rp 110.373.789	Rp 808.572.011	13,65%	Rp 808.572.011	20,51
11	BBNP	-	-	-	-	-	-	-	-
12	BBRI	Rp 779.626.717	Rp 1.296.898.292	60,11%	Rp 185.275.331	Rp 1.296.898.292	14,29%	Rp 1.296.898.292	20,98
13	BBTN	Rp 215.716.247	Rp 306.436.194	70,40%	Rp 23.840.448	Rp 306.436.194	7,78%	Rp 306.436.194	19,54
14	BBYB	Rp 3.941.860	Rp 4.533.729	86,95%	Rp 600.385	Rp 4.533.729	13,24%	Rp 4.533.729	15,33
15	BCIC	Rp 10.259.055	Rp 17.823.669	57,56%	Rp 1.314.903	Rp 17.823.669	7,38%	Rp 17.823.669	16,70
16	BDMN	Rp 101.650.553	Rp 186.762.189	54,43%	Rp 41.939.821	Rp 186.762.189	22,46%	Rp 186.762.189	19,05
17	BEKS	Rp 5.515.795	Rp 9.482.130	58,17%	Rp 693.398	Rp 9.482.130	7,31%	Rp 9.482.130	16,06
18	BGTG	Rp 2.913.152	Rp 4.497.122	64,78%	Rp 1.126.199	Rp 4.497.122	25,04%	Rp 4.497.122	15,32
19	BINA	Rp 1.759.096	Rp 3.854.174	45,64%	Rp 1.208.052	Rp 3.854.174	31,34%	Rp 3.854.174	15,16
20	BJBR	Rp 75.349.849	Rp 120.191.387	62,69%	Rp 11.285.315	Rp 120.191.387	9,39%	Rp 120.191.387	18,60
21	BJTM	Rp 33.893.237	Rp 62.689.118	54,07%	Rp 8.471.936	Rp 62.689.118	13,51%	Rp 62.689.118	17,95
22	BKSW	Rp 11.045.117	Rp 20.486.926	53,91%	Rp 4.672.060	Rp 20.486.926	22,81%	Rp 20.486.926	16,84
23	BMAS	Rp 4.976.591	Rp 6.694.024	74,34%	Rp 1.200.741	Rp 6.694.024	17,94%	Rp 6.694.024	15,72
24	BMRI	Rp 767.761.095	Rp 1.202.252.094	63,86%	Rp 184.960.305	Rp 1.202.252.094	15,38%	Rp 1.202.252.094	20,91

25	BNBA	Rp 4.766.544	Rp 7.297.274	65,32%	Rp 1.494.755	Rp 7.297.274	20,48%	Rp 7.297.274	15,80
26	BNGA	Rp 188.462.431	Rp 266.781.498	70,64%	Rp 39.579.574	Rp 266.781.498	14,84%	Rp 266.781.498	19,40
27	BNII	Rp 133.349.480	Rp 177.532.858	75,11%	Rp 25.090.691	Rp 177.532.858	14,13%	Rp 177.532.858	18,99
28	BNLI	Rp 107.411.295	Rp 152.892.866	70,25%	Rp 22.451.936	Rp 152.892.866	14,68%	Rp 152.892.866	18,85
29	BRIS	Rp 8.246.615	Rp 37.869.177	21,78%	Rp 5.026.640	Rp 37.869.177	13,27%	Rp 37.869.177	17,45
30	BSIM	Rp 19.214.056	Rp 30.748.742	62,49%	Rp 4.856.420	Rp 30.748.742	15,79%	Rp 30.748.742	17,24
31	BSWD	Rp 2.413.111	Rp 3.896.760	61,93%	Rp 1.130.232	Rp 3.896.760	29,00%	Rp 3.896.760	15,18
32	BTPN	Rp 68.136.780	Rp 101.919.301	66,85%	Rp 18.182.737	Rp 101.919.301	17,84%	Rp 101.919.301	18,44
33	BTPS	Rp 7.277.163	Rp 12.039.275	60,45%	Rp 3.996.932	Rp 12.039.275	33,20%	Rp 12.039.275	16,30
34	BVIC	Rp 16.102.772	Rp 30.172.315	53,37%	Rp 2.806.025	Rp 30.172.315	9,30%	Rp 30.172.315	17,22
35	DNAR	Rp 1.246.702	Rp 2.534.266	49,19%	Rp 474.060	Rp 2.534.266	18,71%	Rp 2.534.266	14,75
36	INPC	Rp 15.076.319	Rp 26.025.188	57,93%	Rp 4.587.111	Rp 26.025.188	17,63%	Rp 26.025.188	17,07
37	MAYA	-	-	-	-	-	-	-	-
38	MCOR	Rp 11.550.654	Rp 15.992.475	72,23%	Rp 2.516.158	Rp 15.992.475	15,73%	Rp 15.992.475	16,59
39	MEGA	Rp 42.252.702	Rp 83.761.946	50,44%	Rp 13.782.673	Rp 83.761.946	16,45%	Rp 83.761.946	18,24
40	NAGA	-	-	-	-	-	-	-	-
41	NISP	Rp 117.834.798	Rp 173.582.894	67,88%	Rp 24.428.254	Rp 173.582.894	14,07%	Rp 173.582.894	18,97
42	NOBU	Rp 6.548.959	Rp 11.793.981	55,53%	Rp 1.414.377	Rp 11.793.981	11,99%	Rp 11.793.981	16,28
43	PNBN	Rp 137.385.515	Rp 207.204.418	66,30%	Rp 40.747.117	Rp 207.204.418	19,67%	Rp 207.204.418	19,15
44	PNBS	Rp 6.133.981	Rp 8.771.058	69,93%	Rp 1.668.466	Rp 8.771.058	19,02%	Rp 8.771.058	15,99
45	SDRA	Rp 22.294.572	Rp 29.631.693	75,24%	Rp 6.550.468	Rp 29.631.693	22,11%	Rp 29.631.693	17,20

Sumber : Data sekunder diolah, 2020

2019

No	Kode	LAR			EAR			Ukuran Perusahaan		
		Total Kredit	Total Aset	Hasil	Total Ekuias	Total Aset	Hasil	Total Aset	Hasil	
1	AGRO	Rp 19.366.245	Rp 27.067.923	71,55%	Rp 4.481.704	Rp 27.067.923	16,56%	Rp 27.067.923	17,11	
2	AGRS	Rp 3.870.807	Rp 6.421.844	60,28%	Rp 1.202.600	Rp 6.421.844	18,73%	Rp 6.421.844	15,68	
3	ARTO	Rp 284.795	Rp 1.321.057	21,56%	Rp 681.179	Rp 1.321.057	51,56%	Rp 1.321.057	14,09	
4	BABP	Rp 7.347.489	Rp 10.607.879	69,26%	Rp 1.559.450	Rp 10.607.879	14,70%	Rp 10.607.879	16,18	
5	BACA	Rp 9.588.615	Rp 18.959.622	50,57%	Rp 1.537.640	Rp 18.959.622	8,11%	Rp 18.959.622	16,76	
6	BBCA	Rp 572.033.999	Rp 918.989.312	62,25%	Rp 174.143.156	Rp 918.989.312	18,95%	Rp 918.989.312	20,64	
7	BBHI	Rp 1.660.864	Rp 2.527.173	65,72%	Rp 299.765	Rp 2.527.173	11,86%	Rp 2.527.173	14,74	
8	BBKP	Rp 67.835.773	Rp 100.264.248	67,66%	Rp 8.905.485	Rp 100.264.248	8,88%	Rp 100.264.248	18,42	
9	BBMD	Rp 7.791.537	Rp 12.900.219	60,40%	Rp 3.480.470	Rp 12.900.219	26,98%	Rp 12.900.219	16,37	
10	BBNI	Rp 539.862.076	Rp 845.605.208	63,84%	Rp 125.003.948	Rp 845.605.208	14,78%	Rp 845.605.208	20,56	
11	BBNP	-	-	-	-	-	-	-	-	
12	BBRI	Rp 839.067.353	Rp 1.416.758.840	59,22%	Rp 208.784.336	Rp 1.416.758.840	14,74%	Rp 1.416.758.840	21,07	
13	BBTN	Rp 249.708.993	Rp 311.776.828	80,09%	Rp 23.836.195	Rp 311.776.828	7,65%	Rp 311.776.828	19,56	
14	BBYB	Rp 3.660.573.684	Rp 5.123.734.649	71,44%	Rp 945.783.595	Rp 5.123.734.649	18,46%	Rp 5.123.734.649	22,36	
15	BCIC	Rp 6.132.883	Rp 17.311.597	35,43%	Rp 1.673.826	Rp 17.311.597	9,67%	Rp 17.311.597	16,67	
16	BDMN	Rp 106.865.502	Rp 193.533.970	55,22%	Rp 45.417.027	Rp 193.533.970	23,47%	Rp 193.533.970	19,08	
17	BEKS	Rp 5.210.768	Rp 8.097.328	64,35%	Rp 549.533	Rp 8.097.328	6,79%	Rp 8.097.328	15,91	
18	BGTG	Rp 2.931.629	Rp 4.809.743	60,95%	Rp 1.140.000	Rp 4.809.743	23,70%	Rp 4.809.743	15,39	
19	BINA	Rp 2.460.021	Rp 5.262.429	46,75%	Rp 1.221.096	Rp 5.262.429	23,20%	Rp 5.262.429	15,48	
20	BJBR	Rp 81.887.246	Rp 123.470.803	66,32%	Rp 12.042.987	Rp 123.470.803	9,75%	Rp 123.470.803	18,63	
21	BJTM	Rp 38.352.300	Rp 76.715.290	49,99%	Rp 9.185.652	Rp 76.715.290	11,97%	Rp 76.715.290	18,16	
22	BKSW	Rp 13.876.418	Rp 23.021.785	60,28%	Rp 4.689.564	Rp 23.021.785	20,37%	Rp 23.021.785	16,95	
23	BMAS	Rp 5.452.285	Rp 7.569.580	72,03%	Rp 1.228.931	Rp 7.569.580	16,24%	Rp 7.569.580	15,84	
24	BMRI	Rp 855.846.844	Rp 1.318.246.335	64,92%	Rp 209.034.525	Rp 1.318.246.335	15,86%	Rp 1.318.246.335	21,00	

25	BNBA	Rp 5.120.108	Rp 7.607.653	67,30%	Rp 1.523.655	Rp 7.607.653	20,03%	Rp 7.607.653.715	22,75
26	BNGA	Rp 194.237.351	Rp 274.467.227	70,77%	Rp 43.278.891	Rp 274.467.227	15,77%	Rp 274.467.227	19,43
27	BNII	Rp 122.018.768	Rp 169.082.830	72,17%	Rp 26.684.926	Rp 169.082.830	15,78%	Rp 169.082.830	18,95
28	BNLI	Rp 109.039.100	161.451.259	67,54%	Rp 24.037.351	161.451.259	14,89%	161.451.259	18,90
29	BRIS	Rp 11.826.454	Rp 43.123.488	27,42%	Rp 5.088.036	Rp 43.123.488	11,80%	Rp 43.123.488	17,58
30	BSIM	Rp 21.314.497	Rp 36.559.556	58,30%	Rp 6.074.463	Rp 36.559.556	16,62%	Rp 36.559.556	17,41
31	BSWD	Rp 2.065.584	Rp 4.007.413	51,54%	Rp 1.163.069	Rp 4.007.413	29,02%	Rp 4.007.413	6,60
32	BTPN	Rp 141.760.183	Rp 181.631.385	78,05%	Rp 31.471.928	Rp 181.631.385	17,33%	Rp 181.631.385	8,26
33	BTPS	Rp 8.999.574	Rp 15.383.038	58,50%	Rp 5.393.320	Rp 15.383.038	35,06%	Rp 15.383.038	7,19
34	BVIC	Rp 17.054.738	Rp 30.456.458	56,00%	Rp 2.986.437	Rp 30.456.458	9,81%	Rp 30.456.458	7,48
35	DNAR	Rp 3.256.967	Rp 5.108.848	63,75%	Rp 2.021.828	Rp 5.108.848	39,58%	Rp 5.108.848	6,71
36	INPC	Rp 13.459.487	Rp 25.532.041	52,72%	Rp 4.536.235	Rp 25.532.041	17,77%	Rp 25.532.041	
37	MAYA	Rp 69.067.509	Rp 93.408.831	73,94%	Rp 12.341.969	Rp 93.408.831	13,21%	Rp 93.408.831	7,97
38	MCOR	Rp 13.858.412	Rp 18.893.684	73,35%	Rp 2.794.858	Rp 18.893.684	14,79%	Rp 18.893.684	7,28
39	MEGA	Rp 53.022.795	Rp 100.803.831	52,60%	Rp 15.541.438	Rp 100.803.831	15,42%	Rp 100.803.831	8,00
40	NAGA	-	-	-	-	-	-	-	-
41	NISP	Rp 119.046.825	Rp 180.706.987	65,88%	Rp 27.664.803	Rp 180.706.987	15,31%	Rp 180.706.987	8,26
42	NOBU	Rp 7.140.003	Rp 13.147.503		Rp 1.464.417	Rp 13.147.503		Rp 13.147.503	
43	PNBN	Rp 136.724.890	Rp 211.287.370	64,71%	Rp 44.441.714	Rp 211.287.370	21,03%	Rp 211.287.370	8,32
44	PNBS	Rp 7.397.956	Rp 11.135.824	66,43%	Rp 1.694.565	Rp 11.135.824	15,22%	Rp 11.135.824	7,05
45	SDRA	Rp 26.429.707	Rp 36.936.262	71,55%	Rp 6.935.590	Rp 36.936.262	18,78%	Rp 36.936.262	7,57

Sumber : Data sekunder diolah, 2020

Lampiran 3 – Perbankan yang dijadikan sampel

2015									
No	Kode	Variabel Dependen	Variabel Independen						
		ROE	NPL	LDR	LAR	BOPO	NIM	EAR	Ukuran Perusahaan
1	AGRO	7,65%	1,90%	87,15%	72,26%	88,63%	4,77%	16,17%	15,94
2	AGRS	0,90%	1,75%	78,84%	65,09%	98,41%	3,24%	13,45%	15,25
3	BABP	0,74%	2,97%	72,29%	58,06%	98,97%	3,32%	14,07%	16,31
4	BACA	9,59%	0,79%	55,78%	49,74%	90,27%	4,73%	8,66%	16,31
5	BBCA	21,90%	0,70%	81,1%	63,54%	63,20%	6,70%	15,08%	20,2
6	BBHI	-15,25%	7,10%	94,23%	72,41%	124,94%	5,07%	18,08%	14,55
7	BBKP	14,80%	2,83%	86,34%	68,74%	87,56%	3,58%	7,99%	18,36
8	BBMD	11,24%	2,26%	101,61%	75,57%	68,58%	8,13%	24,06%	16,06
9	BBNI	17,20%	2,70%	87,80%	61,75%	75,50%	6,40%	15,42%	20,02
10	BBNP	-	-	-	-	-	-	-	-
11	BBRI	29,89%	2,02%	86,88%	62,31%	66,69%	7,85%	12,88%	20,59
12	BBTN	16,84%	3,42%	108,78%	74,35%	84,83%	4,87%	8,07%	18,96
13	BBYB	9,21%	2,98%	88,95%	77,18%	91,82%	6,12%	10,69%	15,04
14	BCIC	-59,03%	3,71%	85,00%	71,05%	143,68%	0,93%	7,57%	16,39
15	BDMN	7,40%	3,00%	87,50%	52,90%	83,37%	8,20%	18,19%	19,05
16	BEKS	-57,19%	5,94%	80,77%	69,29%	134,15%	6,11%	5,21%	15,6
17	BINA	5,80%	0,21%	82,83%	69,95%	90,46%	4,26%	15,35%	14,55
18	BJBR	23,05%	2,91%	88,13%	62,64%	83,31%	6,32%	8,75%	18,3
19	BJTM	16,11%	4,29%	82,92%	66,38%	76,12%	6,41%	14,71%	17,57
20	BKSW	7,50%	2,59%	112,54%	80,71%	-	3,08%	9,41%	17,06

21	BMAS	6,37%	0,51%	92,96%	75,57%	89,53%	4,42%	15,87%	15,49
22	BMRI	23,03%	2,29%	87,05%	62,02%	69,67%	5,90%	13,13%	20,63
23	BNBA	8,97%	0,78%	82,78%	65,70%	88,91%	5,49%	18,79%	15,7
24	BNGA	2,99%	3,74%	97,98%	74,25%	97,38%	5,21%	12,01%	19,29
25	BNII	8,47%	3,67%	86,14%	71,39%	90,77%	4,84%	9,99%	18,88
26	BNLI	1,80%	2,70%	87,80%	68,90%	98,90%	4,00%	10,30%	19,02
27	BRIS	6,33%	3,89%	84,16%	25,61%	93,79%	6,38%	9,66%	17,00
28	BSIM	6,46%	3,95%	78,04%	62,18%	91,67%	5,77%	13,17%	17,14
29	BSWD	-4,50%	8,90%	82,06%	59,02%	110,20%	3,70%	18,31%	15,62
30	BTPN	14,10%	0,70%	97,20%	72,29%	82,10%	11,30%	16,75%	18,21
31	BVIC	6,73%	4,48%	70,17%	55,16%	93,89%	2,08%	9,09%	16,96
32	DNAR	3,62%	0,74%	77,29%	54,82%	91,50%	4,41%	20,87%	14,54
33	INPC	2,93%	2,33%	80,75%	68,13%	96,66%	4,56%	11,01%	17,04
34	MAYA	23,41%	2,52%	82,99%	72,58%	82,65%	4,78%	9,70%	17,67
35	MCOR	6,21%	1,98%	86,82%	71,97%	90,70%	4,44%	14,01%	16,13
36	MEGA	15,03%	2,81%	65,05%	47,49%	85,72%	6,04%	16,88%	18,04
37	NAGA	-	-	-	-	-	-	-	-
38	NISP	9,60%	1,30%	98,05%	71,28%	80,14%	4,07%	13,62%	18,61
39	NOBU	1,59%	0,00%	72,53%	51,95%	95,59%	3,89%	17,75%	15,72
40	PNBN	6,07%	2,44%	92,22%	64,30%	86,66%	4,61%	16,82%	19,03
41	PNBS	4,94%	2,63%	96,43%	80,13%	89,29%	-	16,20%	15,78
42	SDRA	12,16%	1,98%	97,22%	68,81%	79,89%	4,74%	20,66%	16,81

Sumber : Data sekunder diolah, 2020

2016									
No	Kode	Variabel Dependen	Variabel Independen						
		ROE	NPL	LDR	LAR	BOPO	NIM	EAR	Ukuran Perusahaan
1	AGRO	7,31%	2,88%	88,25%	71,89%	87,59%	4,35%	17,02%	16,25
2	AGRS	0,85%	3,56%	84,54%	70,82%	97,79%	3,43%	14,10%	15,22
3	ARTO	-25,17%	6,82%	80,74%	61,52%	145,31%	5,48%	19,00%	13,56
4	BABP	0,62%	2,77%	77,20%	60,82%	95,61%	3,28%	14,25%	16,38
5	BACA	7,82%	3,17%	55,34%	46,83%	89,11%	4,37%	9,26%	16,47
6	BBCA	20,50%	1,30%	77,1%	59,61%	60,40%	6,80%	16,66%	20,33
7	BBHI	2,11%	2,83%	89,04%	63,08%	96,37%	5,41%	18,55%	14,54
8	BBKP	4,56%	4,80%	83,61%	66,49%	94,36%	3,93%	6,72%	18,45
9	BBMD	6,95%	3,59%	80,93%	59,39%	78,48%	7,48%	25,33%	16,18
10	BBNI	15,50%	3,00%	90,40%	62,45%	73,60%	6,20%	14,80%	20,22
11	BBNP	-	-	-	-	-	-	-	-
12	BBRI	23,08%	2,03%	87,77%	61,83%	68,69%	8,00%	14,68%	20,73
13	BBTN	18,35%	2,84%	102,66%	70,14%	82,48%	4,98%	8,93%	19,18
14	BBYB	14,70%	3,69%	95,74%	78,99%	82,00%	6,96%	15,55%	15,23
15	BCIC	-65,76%	6,98%	96,33%	69,94%	128,26%	2,26%	8,42%	16,59
16	BDMN	8,00%	3,10%	91%	52,78%	77,30%	8,90%	20,90%	18,98
17	BEKS	-83,79%	5,71%	83,85%	62,63%	195,70%	1,93%	16,45%	15,47
18	BGTG	5,20%	1,32%	87,94%	56,93%	82,36%	5,53%	25,21%	15,26
19	BINA	5,23%	3,14%	76,3%	58,42%	90,56%	5,10%	20,46%	14,67
20	BJBR	21,81%	1,69%	86,70%	61,98%	81,22%	7,40%	9,46%	18,44
21	BJTM	17,82%	4,77%	90,48%	68,96%	72,22%	6,94%	16,75%	17,58
22	BKSW	-31,96%	6,86%	94,54%	72,01%	-	2,25%	14,27%	17,01
23	BMAS	7,62%	0,91%	99,88%	76,32%	83,81%	5,28%	20,38%	15,52

24	BMRI	11,12%	3,96%	85,41%	59,37%	80,94%	6,29%	14,77%	20,76
25	BNBA	6,43%	1,82%	-	63,21%	85,80%	4,74%	18,21%	15,78
26	BNGA	5,81%	3,89%	98,38%	74,55%	90,07%	5,64%	14,16%	19,3
27	BNII	11,85%	3,42%	88,92%	69,44%	86,02%	5,18%	11,56%	18,93
28	BNLI	-38,30%	8,80%	80,50%	64,26%	150,80%	3,90%	11,65%	18,92
29	BRIS	7,40%	3,19%	81,42%	24,38%	91,33%	6,37%	9,07%	17,14
30	BSIM	10,04%	2,10%	77,47%	61,27%	86,23%	6,44%	14,35%	17,26
31	BSWD	-64,14%	15,82%	82,70%	58,06%	235,20%	3,69%	25,74%	15,28
32	BTPN	12,60%	0,80%	95,40%	69,13%	81,90%	12,00%	17,33%	18,33
33	BVIC	4,79%	3,89%	68,38%	54,85%	94,30%	1,53%	10,10%	17,07
34	DNAR	3,18%	1,41%	81,91%	57,65%	91,17%	4,42%	19,30%	14,65
35	INPC	2,11%	2,77%	86,39%	67,67%	96,17%	4,65%	16,87%	17,08
36	MAYA	19,00%	2,11%	91,40%	77,58%	83,08%	5,16%	11,59%	17,92
37	MCOR	1,16%	3,03%	86,43%	67,14%	93,47%	4,48%	19,55%	16,32
38	MEGA	10,91%	3,44%	55,35%	40,09%	81,81%	7,01%	17,39%	11,16
39	NAGA	-	-	-	-	-	-	-	-
40	NISP	9,85%	1,88%	89,96%	67,56%	79,84%	4,62%	14,12%	18,74
41	NOBU	2,32%	0,30%	53,02%	44,44%	93,33%	4,31%	14,81%	16,01
42	PNBN	8,29%	2,81%	90,07%	62,78%	83,02%	5,03%	17,17%	12,2
43	PNBS	1,76%	2,26%	91,99%	72,47%	96,17%	-	13,56%	15,99
44	SDRA	13,06%	1,53%	110,45%	71,85%	79,25%	4,74%	19,50%	16,93

Sumber : Data sekunder diolah, 2020

2017									
No	Kode	Variabel Dependen	Variabel Independen						
		ROE	NPL	LDR	LAR	BOPO	NIM	EAR	Ukuran Perusahaan
1	AGRO	5,64%	2,59%	88,33%	67,27%	86,48%	3,76%	19,06%	16,61
2	AGRS	-1,61%	5,45%	84,46%	70,73%	100,82%	3,17%	14,49%	15,17
3	ARTO	-6,73%	8,30%	72,68%	58,26%	113,70%	4,46%	16,61%	13,64
4	BABP	-48,91%	7,23%	78,78%	63,36%	180,62%	3,04%	11,70%	16,19
5	BACA	7,17%	2,77%	50,61%	43,68%	92,24%	4,21%	8,61%	16,61
6	BBCA	19,20%	1,50%	78,20%	60,54%	58,60%	6,20%	17,51%	20,44
7	BBHI	2,74%	3,18%	99,74%	70,73%	93,84%	5,24%	17,91%	14,72
8	BBKP	1,85%	8,54%	81,34%	66,21%	99,04%	2,89%	6,35%	18,48
9	BBMD	9,55%	2,58%	81,02%	57,40%	69,22%	7,40%	26,08%	16,29
10	BBNI	15,60%	2,30%	85,60%	60,17%	71,00%	5,50%	14,23%	20,38
11	BBNP	-	-	-	-	-	-	-	-
12	BBRI	20,03%	2,12%	87,44%	60,67%	69,14%	7,92%	14,90%	20,84
13	BBTN	18,11%	2,66%	103,13%	69,25%	82,06%	4,76%	8,29%	19,38
14	BBYB	2,50%	4,98%	94,57%	78,76%	96,93%	6,87%	13,51%	15,43
15	BCIC	8,09%	2,94%	88,87%	66,79%	93,87%	2,41%	8,81%	16,66
16	BDMN	10,50%	2,80%	93,30%	52,76%	72,10%	9,30%	21,98%	19
17	BEKS	-15,43%	5,37%	91,95%	66,69%	117,66%	3,07%	10,29%	15,85
18	BGTG	4,80%	0,81%	85,55%	63,36%	83,81%	5,61%	24,41%	15,34
19	BINA	1,86%	4,60%	77,61%	47,05%	90,11%	4,48%	38,55%	14,95
20	BJBR	20,05%	1,51%	87,27%	61,78%	82,25%	6,76%	8,79%	18,56
21	BJTM	17,43%	4,59%	79,69%	61,64%	68,63%	6,68%	15,17%	17,76
22	BKSW	-26,95%	1,85%	70,28%	55,12%	-	1,12%	16,20%	17,02
23	BMAS	6,30%	1,52%	97,14%	74,69%	83,34%	4,95%	19,19%	15,62

24	BMRI	14,53%	3,45%	87,16%	60,31%	71,78%	5,63%	15,12%	20,84
25	BNBA	6,96%	1,70%	82,10%	64,56%	82,86%	4,81%	19,43%	15,76
26	BNGA	8,34%	3,75%	96,24%	69,51%	83,48%	5,60%	13,88%	19,4
27	BNII	9,91%	2,81%	88,12%	72,40%	85,97%	5,17%	11,99%	18,97
28	BNLI	4,80%	4,60%	87,50%	66,48%	94,80%	4,00%	14,50%	18,81
29	BRIS	4,10%	4,75%	71,87%	21,60%	95,34%	5,36%	8,25%	17,27
30	BSIM	7,51%	3,79%	80,57%	60,40%	88,94%	6,46%	15,93%	17,23
31	BSWD	-12,59%	4,88%	67,78%	47,98%	114,05%	3,39%	24,99%	15,32
32	BTPN	8,20%	0,90%	96,20%	68,44%	86,50%	11,60%	17,31%	18,37
33	BVIC	5,52%	3,05%	70,25%	54,04%	94,53%	2,13%	9,87%	17,18
34	DNAR	2,42%	2,58%	69,57%	54,57%	94,13%	4,07%	18,07%	14,75
35	INPC	1,71%	6,11%	82,89%	65,16%	96,55%	5,15%	16,26%	17,14
36	MAYA	10,64%	5,65%	90,08%	75,48%	87,20%	4,26%	11,43%	18,13
37	MCOR	2,46%	3,07%	79,49%	64,03%	93,45%	4,69%	15,48%	16,57
38	MEGA	11,66%	2,01%	56,47%	42,80%	81,28%	5,80%	15,87%	18,23
39	NAGA	-	-	-	-	-	-	-	-
40	NISP	10,66%	1,79%	93,42%	69,16%	77,07%	4,47%	14,17%	18,85
41	NOBU	2,68%	0,50%	51,57%	44,36%	93,21%	4,22%	12,63%	16,22
42	PNBN	7,49%	2,84%	92,10	60,25%	85,04%	4,68%	16,99%	19,18
43	PNBS	-94,01%	12,52%	86,95%	75,82%	217,40%	-	3,18%	15,97
44	SDRA	14,21%	1,53%	111,07%	68,85%	73,05%	4,86%	22,25%	17,11

Sumber : Data sekunder diolah, 2020

2018									
No	Kode	Variabel Dependen	Variabel Independen						
		ROE	NPL	LDR	LAR	BOPO	NIM	EAR	Ukuran Perusahaan
1	AGRO	5,80%	2,86%	86,75%	67,22%	82,99%	3,50%	18,97%	16,96
2	AGRS	-5,84%	6,44%	84,68%	70,39%	108,48%	3,42%	12,84%	15,24
3	ARTO	-19,61%	6,17%	76,74%	59,11%	127,00%	4,84%	17,39%	13,41
4	BABP	5,43%	5,72%	88,64%	67,00%	93,51%	4,10%	13,17%	16,2
5	BACA	8,46%	2,95%	51,96%	44,47%	92,11%	4,20%	8,24%	16,71
6	BBCA	18,8%	1,40%	81,60%	63,60%	58,20%	6,10%	18,40%	20,53
7	BBHI	-32,89%	4,07%	94,19%	68,95%	151,19%	5,17%	14,86%	14,63
8	BBKP	2,95%	6,67%	86,18%	67,30%	98,41%	2,83%	8,99%	18,38
9	BBMD	9,01%	2,33%	86,93%	60,16%	68,09%	6,41%	25,54%	16,31
10	BBNI	16,10%	1,90%	88,80%	61,58%	70,20%	5,30%	13,65%	20,51
11	BBNP	-	-	-	-	-	-	-	-
12	BBRI	20,49%	2,16%	88,96%	60,11%	68,40%	7,45%	14,29%	20,98
13	BBTN	14,93%	2,82%	103,25%	70,40%	85,58%	4,32%	7,78%	19,54
14	BBYB	-22,73%	15,75%	107,66%	86,95%	122,97%	13,24%	5,99%	15,33
15	BCIC	-29,13%	4,26%	77,43%	57,56%	116,32%	2,28%	7,38%	16,7
16	BDMN	10,60%	2,70%	95,00%	54,43%	70,90%	8,90%	22,46%	19,05
17	BEKS	26,77%	5,90%	82,86%	58,17%	121,97%	1,96%	7,31%	16,06
18	BGTG	0,51%	4,25%	87,81%	64,78%	97,57%	5,39%	25,04%	15,32
19	BINA	0,97%	2,43%	69,28%	45,64%	93,06%	4,55%	31,34%	15,16
20	BJBR	18,81%	1,65%	91,89%	62,69%	84,22%	6,37%	9,39%	18,6
21	BJTM	17,75%	3,75%	66,57%	54,07%	69,45%	6,37%	13,51%	17,95
22	BKSW	0,42%	2,49%	72,59%	53,91%	-	1,73%	22,81%	16,84
23	BMAS	6,36%	2,14%	100,87%	74,34%	87,25%	4,75%	17,94%	15,72

24	BMRI	16,23%	2,79%	96,69%	63,86%	66,48%	5,52%	15,38%	20,91
25	BNBA	6,81%	1,51%	84,26%	65,32%	81,43%	4,45%	20,48%	15,8
26	BNGA	9,09%	3,11%	97,18%	70,64%	80,97%	5,12%	14,84%	19,4
27	BNII	10,21%	2,59%	96,46%	75,11%	83,47%	5,24%	14,13%	18,99
28	BNLI	5,00%	4,40%	90,10%	70,25%	93,40%	4,10%	14,68%	18,85
29	BRIS	2,49%	4,97%	75,49%	21,78%	95,32%	5,36%	13,27%	17,45
30	BSIM	1,12%	4,74%	84,24%	62,49%	97,62%	7,61%	15,79%	17,24
31	BSWD	0,94%	4,90%	99,48%	61,93%	97,65%	3,84%	29,00%	15,18
32	BTPN	12,40%	1,20%	96,20%	66,85%	79,20%	11,30%	17,84%	18,44
33	BTPS	30,80%	1,39%	95,60%	60,45%	62,40%	-	33,20%	16,3
34	BVIC	3,41%	3,48%	73,61%	53,37%	100,24%	1,82%	9,30%	17,22
35	DNAR	4,65%	2,58%	69,28%	49,19%	101,01%	4,20%	18,71%	14,75
36	INPC	1,43%	5,99%	77,18%	57,93%	97,12%	5,39%	17,63%	17,07
37	MAYA	-	-	-	-	-	-	-	-
38	MCOR	4,31%	2,54%	88,35%	72,23%	90,60%	4,26%	15,73%	16,59
39	MEGA	13,76%	1,60%	67,23%	50,44%	77,78%	5,19%	16,45%	18,24
40	NAGA	-	-	-	-	-	-	-	-
41	NISP	11,78%	1,73%	93,51%	67,88%	74,43%	4,15%	14,07%	18,97
42	NOBU	3,39%	0,97%	75,35%	55,53%	94,77%	4,62%	11,99%	16,28
43	PNBN	9,23%	3,04%	104,15	66,30%	78,27%	4,84%	19,67%	19,15
44	PNBS	1,45%	4,81%	88,82%	69,93%	99,57%	-	19,12%	15,99
45	SDRA	13,01%	1,72%	145,26%	75,24%	70,39%	5,04%	22,11%	17,2

Sumber : Data sekunder diolah, 2020

2019									
No	Kode	Variabel Dependen	Variabel Independen						
		ROE	NPL	LDR	LAR	BOPO	NIM	EAR	Ukuran Perusahaan
1	AGRO	1,16%	7,66%	91,59%	71,55%	96,64%	3,01%	16,56%	17,11
2	AGRS	-21,58%	12,54%	76,88%	60,28%	271,72%	2,58%	18,73%	15,68
3	ARTO	-89,03%	2,05%	47,54%	21,56%	258,09%	2,05%	51,56%	14,09
4	BABP	1,84%	5,78%	89,59%	69,26%	95,21%	4,17%	14,70%	16,18
5	BACA	1,03%	3,54	117,54%	50,57%	94,25%	1,86%	8,11%	16,76
6	BBCA	18,00%	1,30%	80,50%	62,25%	59,10%	6,20%	18,95%	20,64
7	BBHI	-12,83%	10,16%	84,30%	65,72%	116,84%	4,21%	11,86%	14,74
8	BBKP	3,17%	5,99%	84,82%	67,66%	98,98%	2,08%	8,88%	18,42
9	BBMD	7,50%	2,26%	88,06%	60,40%	71,48%	6,45%	26,98%	16,37
10	BBNI	14,00%	2,30%	91,50%	63,84%	73,20%	4,90%	14,78%	20,56
11	BBNP	-	-	-	-	-	-	-	-
12	BBRI	19,41%	2,62%	88,64%	59,22%	70,10%	6,98%	14,74%	21,07
13	BBTN	0,88%	4,90%	181,26%	80,09%	95,29%	3,00%	7,65%	16,56
14	BBYB	1,69%	4,32%	82,59%	71,44%	136,63%	4,74%	18,46	22,36
15	BCIC	2,96%	0,82%	48,44%	35,43%	98,00%	0,30%	9,67%	16,67
16	BDMN	10,30%	3,00%	98,90%	55,22%	82,70%	8,30%	23,47%	19,08
17	BEKS	-25,03%	4,10%	122,56%	64,35%	89,44%	1,05%	6,79%	15,91
18	BGTG	1,04%	2,33%	74,15%	60,95%	103,12%	4,05%	23,07%	15,39
19	BINA	0,60%	4,76%	62,94%	46,75%	96,80%	3,78%	23,20%	15,48
20	BJBR	16,51%	1,58%	97,81%	66,32%	84,23%	5,75%	9,75%	18,63
21	BJTM	18,00%	2,77%	63,34%	49,99%	71,40%	6,11%	11,97%	18,16
22	BKSW	0,05%	5,63%	84,70%	60,28%	99,31%	2,56%	20,37%	16,95
23	BMAS	4,86%	2,34%	99,60%	72,03%	70,12%	3,76%	16,24%	15,84

24	BMRI	15,08%	2,39%	93,93%	64,92%	67,44%	5,46%	15,86%	21,00
25	BNBA	3,36%	1,54%	79,52%	67,30%	76,56%	4,61%	20,03%	22,75
26	BNGA	9,35%	2,79%	97,75%	70,77%	82,44%	5,31%	15,77%	19,43
27	BNII	7,73%	3,33%	94,13%	72,17%	87,09%	5,07%	15,78%	18,95
28	BNLI	7,20%	2,80%	86,30%	67,54%	87,00%	4,40%	14,89%	18,90
29	BRIS	1,57%	3,38%	80,12%	27,42%	96,80%	5,72%	11,80%	17,58
30	BSIM	0,11	8,45%	140,84%	58,30%	64,44%	6,70%	16,62%	17,41
31	BSWD	2,95%	4,22%	81,69%	51,54%	97,93%	4,41%	29,02%	6,60
32	BTPN	9,90%	0,80%	163,10%	78,05%	84,05%	6,90%	17,33%	8,26
33	BTPS	31,20%	1,36%	95,30%	58,50%	58,10%	28,59%	35,06%	7,19
34	BVIC	-0,46%	6,72%	83,19%	56,00%	179,03%	1,30%	9,81%	7,48
35	DNAR	-1,17%	2,60%	115,57%	63,75%	102,21%	5,47%	39,58%	6,71
36	INPC	0,40%	5,83%	71,99%	52,72%	106,97%	5,47%	17,77%	17,06
37	MAYA	4,28%	4,01%	101,68%	73,94%	76,12%	4,45%	13,21%	7,97
38	MCOR	2,83%	2,62%	111,09%	73,35%	78,94%	3,24%	14,79%	7,28
39	MEGA	14,85%	2,46%	69,67%	52,60%	74,10%	4,90%	15,42%	8,00
40	NAGA	-	-	-	-	-	-	-	-
41	NISP	11,56%	1,72%	94,08%	65,88%	74,77%	3,96%	15,31%	8,26
42	NOBU	3,13%	2,07%	129,03%	54,31%	87,84%	3,47%	11,14%	16,39
43	PNBN	7,87%	0,74%	107,63%	64,71%	59,41%	4,60%	21,03%	8,32
44	PNBS	0,78%	0,33%	75,85%	66,43%	29,56%	7,68%	15,22%	7,05
45	SDRA	11,08%	1,64%	139,91%	71,55%	75,75%	3,40%	18,78%	7,57

Sumber : Data sekunder diolah, 2020

LAMPIRAN 3 – Hasil Uji SPSS

Statistik Deskriptif

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
NPL	190	,33	15,75	2,9367	2,12678
LDR	190	24,35	186,02	100,1184	32,76642
LAR	190	21,56	77,58	61,8257	10,46487
BOPO	190	29,56	199,71	77,3165	22,99241
NIM	190	1,57	10,79	4,8761	1,84825
EAR	190	6,35	51,56	16,0824	5,54233
UP	190	14,67	21,07	17,5087	1,66835
ROE	190	-20,03	22,46	6,0895	6,47690
Valid N (listwise)	190				

Sumber : Data yang diolah, 2020

Hasil Uji Normalitas Awal

Tests of Normality

	Kolmogorov-Smirnov ^a			Shapiro-Wilk		
	Statistic	Df	Sig.	Statistic	df	Sig.
Unstandardized Residual	,207	208	,000	,445	208	,000

a. Lilliefors Significance Correction

Hasil Uji Normalitas Akhir

Tests of Normality

	Kolmogorov-Smirnov ^a			Shapiro-Wilk		
	Statistic	Df	Sig.	Statistic	Df	Sig.
Unstandardized Residual	,043	190	,200 [*]	,995	190	,813

*. This is a lower bound of the true significance.

a. Lilliefors Significance Correction

Hasil Uji Multikolinearitas

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1 (Constant)	4,295	4,181		1,027	,306		
NPL	-,214	,144	-,111	-1,480	,141	,944	1,060
LDR	,016	,009	,131	1,751	,082	,948	1,055
LAR	-,027	,029	-,068	-,916	,361	,959	1,043
BOPO	,000	,013	,002	,026	,979	,968	1,033
NIM	-,037	,166	-,017	-,220	,826	,941	1,063
EAR	-,009	,055	-,012	-,163	,871	,973	1,028
UP	,055	,186	,022	,297	,767	,924	1,082

a. Dependent Variable: ABS_RES

Hasil Uji Autokorelasi

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	,188 ^a	,035	-,002	4,10175	1,935

a. Predictors: (Constant), UP, NPL, LAR, EAR, BOPO, LDR, NIM

b. Dependent Variable: ABS_RES

Hasil Uji Heterokedastisitas Awal

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	5,883	6,053		,972	,332
NPL	-,426	,218	-,147	-1,956	,052
LDR	,004	,006	,060	,747	,456
LAR	,077	,040	,135	1,933	,055
BOPO	,044	,009	,409	5,066	,000
NIM	,837	,177	,345	4,723	,000
EAR	-,086	,084	-,079	-1,024	,307
UP	-,480	,294	-,138	-1,633	,104

a. Dependent Variable: ABS_RES

Hasil Uji Heterokedastisitas Akhir Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	4,295	4,181		1,027	,306
NPL	-,214	,144	-,111	-1,480	,141
LDR	,016	,009	,131	1,751	,082
LAR	-,027	,029	-,068	-,916	,361
BOPO	,000	,013	,002	,026	,979
NIM	-,037	,166	-,017	-,220	,826
EAR	-,009	,055	-,012	-,163	,871
UP	,055	,186	,022	,297	,767

a. Dependent Variable: ABS_RES

Hasil Uji Model Fit Model

ANOVA^a

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	1209,249	7	172,750	4,679	,000 ^b
	Residual	6719,336	182	36,919		
	Total	7928,585	189			

a. Dependent Variable: ROE

b. Predictors: (Constant), UP, NPL, LAR, EAR, BOPO, LDR, NIM

Hasil Uji Koefisien Determinasi

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,642 ^a	,412	,389	9,87013

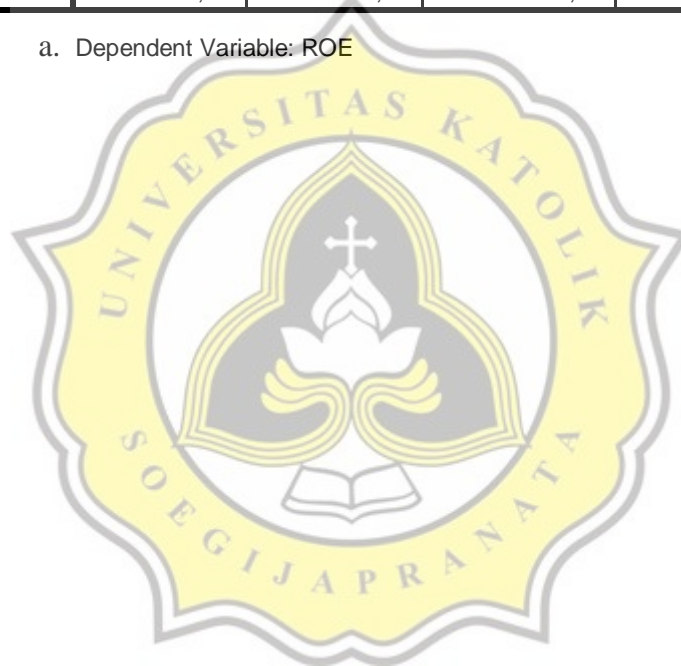
a. Predictors: (Constant), NIM, LDR, BOPO, LAR, NPL, EAR, UP

Hasil Uji Hipotesis

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	-42,226	10,629		-3,973	,000
NPL	-1,909	,355	-,328	-5,373	,000
LDR	,023	,010	,156	2,194	,030
LAR	,063	,068	,055	,925	,356
BOPO	-,002	,038	-,003	-,047	,963
EAR	,137	,142	,061	,967	,335
UP	2,113	,521	,307	4,056	,000
NIM	1,210	,392	,189	3,085	,002

a. Dependent Variable: ROE





5.95% PLAGIARISM
APPROXIMATELY

Report #13203541

PENDAHULUAN Latar Belakang Perbankan adalah sesuatu hal yang menggerakkan pertumbuhan perekonomian di satu negeri. Bahkan perkembangan ekonomi di sebuah negeri dapat dihitung dengan pertumbuhan perbankan di negeri tersebut. Pertumbuhan di perbankan tersebut dapat menimbulkan risiko yang bisa diperhitungkan dan yang tidak bisa diperhitungkan yang akan memberikan dampak negatif pada penghasilan dan pendanaan dari bank tersebut. Oleh karena itu, perbankan dituntut untuk mempertahankan kinerjanya agar dapat mengurangi risiko yang timbul dan perekonomian di suatu negara mengalami pertumbuhan. Kinerja keuangan adalah sebuah prediksi tentang kesuksesan sebuah perseroan yang berupa hasil yang sudah dicapai yang berasal dari beraneka kegiatan yang telah dilakukan (Fahmi, 2012 pada Faisal et al., (2018)). Ada sebagian faktor yang mempengaruhi kinerja dari keuangan perbankan yaitu menurunnya mata uang rupiah, menurunnya situasi yang berasal dari dalam bank layaknya tingkat komplikasi bisnis yang tinggi yang dapat menaikkan risiko