

## LAMPIRAN – LAMPIRAN

### LAMPIRAN 1 DAFTAR POPULASI PENELITIAN

No	Nama Bank	Kode
1	PT Bank CIMB Niaga Tbk	BNGA
2	PT Bank Rakyat Indonesia Agroniaga Tbk	AGRO
3	PT Asuransi Kresna Mitra Tbk	ASMI
4	Bank Central Asia Tbk	BBCA
5	Bank Bukopin Tbk	BBKP
6	PT Bank Mestika Dharma Tbk	BBMD
7	PT Bank Negara Indonesia (Persero) Tbk	BBNI
8	PT Bank Rakyat Indonesia (Persero) Tbk	BBRI
9	PT Bank Tabungan Negara (Persero) Tbk	BBTN
10	PT Bank Yudha Bhakti Tbk	BBYB
11	MNC Kapital Indonesia Tbk	BCAP
12	Bank Danamon Indonesia Tbk	BDMN
13	Bank Pembangunan Daerah Jawa Barat dan Banten Tbk	BJBR
14	Bank Pembangunan Daerah Jawa Timur Tbk	BJTM
15	PT Bank Mandiri (Persero) Tbk	BMRI
16	Adira Dinamika Multi Finance Tbk	ADMF
17	PT Bank Maybank Indonesia Tbk	BNII
18	Bank Permata Tbk	BNLI
19	Bank Sinarmas Tbk	BSIM
20	PT Bank Tabungan Pensiunan Nasional Tbk	BTPN
21	Bank Victoria International Tbk	BVIC
22	Clipan Finance Indonesia Tbk	CFIN
23	PT Bank Dinar Indoensia Tbk	DNAR
24	PT Nusantara Parahyangan Tbk	IMJS

No	Nama Bank	Kode
25	Bank Artha Graha Internasional Tbk	INPC
26	Lippo General Insurance Tbk	LPGI
27	PT Bank Mayapada Internasional Tbk	MAYA
28	PT Bank China Construction Bank Indoensia Tbk	MCOR
29	PT Bank OCBC NISP Tbk	NISP
30	PT Bank Nationalnobu Tbk	NOBU
31	Minna Padi Investama Sekuritas Tbk	PADI
32	Panin Sekuritas Tbk	PANS
33	Bank Pan Indonesia Tbk	PNBN
34	PT Bank Panin Dubai Syariah Tbk	PNBS
35	Paninvest Tbk	PNIN

## LAMPIRAN 2 TABULASI DANA PIHAK KETIGA 2018

$$\text{DPK} = \frac{\text{Dana Pihak Ketiga}}{\text{Total Kewajiban}} \times 100\%$$

NO	KODE	TOTAL DPK	TOTAL KEWAJIBAN	DPK
1	BNGA	1.495.874.021.000	1.120.035.169.000	1,336
2	AGRO	1.905.626.000.000	3.599.264.000.000	0,529
3	ASMI	101.086.129.009	151.366.178.112	0,668
4	BBCA	595.128.097.887	948.088.201.259	0,628
5	BBKP	121.949.000.000.000	139.906.000.000.000	0,872
6	BBMD	4.075.716.000.000	10.536.558.000.000	0,387
7	BBNI	247.587.638.000	557.155.279.000	0,444
8	BBRI	244.440.880.699	1.206.089.567.283	0,203
9	BBTN	129.777.537.129	751.895.484.830	0,173
10	BBYB	401.942.530.776	1.783.158.507.325	0,225

11	BCAP	10047751000000	14157243000000	0,71
12	BDMN	1.248.119.294.000	3.120.757.702.000	0,4
13	BJBR	11.702.538.000.000	8.060.595.000.000	1,452
14	BJTM	13.652.504.525.000	30.574.391.457.000	0,447
15	BMRI	451.785.946.000	1.079.579.612.000	0,418
16	ADMF	110.503.822.983	592.004.807.725	0,187
17	BNII	5.424.781.372.865	3.158.442.463.132	1,718
18	BNLI	23387406000000	39564228000000	0,591
19	BSIM	8333263000000	8333263000000	1
20	BTPN	10.401.125.000.000	18.500.823.000.000	0,562
21	BVIC	65.716.637.766	373.749.035.530	0,176
22	CFIN	318.436.089.653	320.655.277.264	0,993
23	DNAR	1050386739011	1225645183071	0,857
24	IMJS	1.081.015.810.782	258.016.602.673	4,19
25	INPC	1.057.566.418.720	1.523.874.519.542	0,694
26	LPGI	38.233.092.000.000	43.941.423.000.000	0,87
27	MAYA	401.942.530.776	1.783.158.507.325	0,225
28	MCOR	4.011.877.000.000	26.138.703.000.000	0,153
29	NISP	1454398000000	820640000000	1,772
30	NOBU	3.396.754.000.000	2.645.057.000.000	1,284
31	PADI	1.116.872.234.000	470.338.342.000	2,375
32	PANS	9.878.062.000.000	9.372.964.000.000	1,054
33	PNBN	1.332.431.950.729	1.952.072.473.629	0,683
34	PNBS	2.762.162.069.572	12.463.847.141.085	0,222
35	PNIN	1.229.514.818.362	1.220.420.673.224	1,007

**LAMPIRAN 3 TABULASI DANA PIHAK KETIGA 2019**

<b>NO</b>	<b>KODE</b>	<b>TOTAL DPK</b>	<b>TOTAL KEWAJIBAN</b>	<b>DPK</b>
1	BNGA	1.618.713.342.000	1.126.612.491.000	1,44
2	AGRO	2.718.939.000.000	3.548.877.000.000	0,77
3	ASMI	178.767.779.764	182.138.438.811	0,98
4	BBCA	571.946.769.034	1.029.399.792.539	0,56
5	BBKP	139.317.000.000.000	156.329.000.000.000	0,89
6	BBMD	4.003.233.000.000	10.759.076.000.000	0,37
7	BBNI	276.382.503.000	579.308.728.000	0,48
8	BBRI	225.085.797.613	240.879.358.132	0,93
9	BBTN	468.122.101.794	720.676.693.568	0,65
10	BBYB	87.414.272	217.069.354	0,40
11	BCAP	1.111.847.645.000	-1.111.847.645.000	-1,00
12	BDMN	1744756000000	1194700000000	1,46
13	BJBR	489.592.257.434	903.044.187.067	0,54
14	BJTM	94.304.081.659	382.273.759.946	0,25
15	BMRI	8819768000000	15702825000000	0,56
16	ADMF	44.151.213	105.299.739	0,42
17	BNII	196.197.372.000	1.144.645.393.000	0,17
18	BNLI	40.655.786.593	267.835.387.367	0,15
19	BSIM	524.586.078.000	1.116.300.069.000	0,47
20	BTPN	133.949.920.707	662.817.725.465	0,20
21	BVIC	6.081.574.204.386	3.288.317.572.389	1,85
22	CFIN	70187977	53577623	1,31
23	DNAR	24572266000000	42187664000000	0,58
24	IMJS	12.501.710.000.000	5.689.466.000.000	2,20

25	INPC	9028078000000	34112985000000	0,26
26	LPGI	11.295.184.000.000	20.324.330.000.000	0,56
27	MAYA	71.075.842.431	441.946.749.143	0,16
28	MCOR	1.005.656.523.820	1.289.020.969.663	0,78
29	NISP	936.511.874.370	277.404.670.750	3,38
30	NOBU	41.182.764.000.000	46.756.724.000.000	0,88
31	PADI	4.416.589.000	3.217.647.000	1,37
32	PANS	4.307.169.000.000	24.556.507.000.000	0,18
33	PNBN	3.428.424.000.000	2.840.941.000.000	1,21
34	PNBS	1.380.623.870.000	547.361.482.000	2,52
35	PNIN	11.293.242.000.000	9.795.628.000.000	1,15

#### LAMPIRAN 4 TABULASI DANA PIHAK KETIGA 2020

NO	KODE	TOTAL DPK	TOTAL KEWAJIBAN	DPK
1	BNGA	442.342.130.920	445.406.568.767	0,99
2	AGRO	4.835.966.000.000	3.596.666.000.000	1,34
3	ASMI	197.498.325.699	207.223.731.255	0,95
4	BBCA	556.309.556.626	1.096.596.429.104	0,51
5	BBKP	170.348.000.000.000	174.363.000.000.000	0,98
6	BBMD	4626013000000	11263635000000	0,41
7	BBNI	240048866000	636807359000	0,38
8	BBRI	261.710.263.105	323.022.913.129	0,81
9	BBTN	574.341.524.938	738.035.474.182	0,78
10	BBYB	76.038.130	220.361.888	0,35
11	BCAP	1.338.054.621.000	1.123.271.562.000	1,19
12	BDMN	4.340.449.000	2.702.042.000	1,61
13	BJBR	2.166.496.000.000	1.226.484.000.000	1,77
14	BJTM	118.853.215.128	885.422.598.655	0,13
15	BMRI	192.308.466.864	976.647.575.842	0,20
16	ADMF	102.703.457.308	388.678.577.828	0,26

17	BNII	8.253.944.000.000	19.391.174.000.000	0,43
18	BNLI	239.353.356.000	1.284.163.814.000	0,19
19	BSIM	44.476.413.260	277.708.599.001	0,16
20	BTPN	482.559.876.000	1.200.261.863.000	0,40
21	BVIC	128.684.953.153	724.582.501.247	0,18
22	CFIN	6.676.781.411.219	4.288.337.297.565	1,56
23	DNAR	23.963.934.000.000	45.133.285.000.000	0,53
24	IMJS	436.395.637	273.028.836	1,60
25	INPC	17.229.998.290.003	2.489.408.476.680	6,92
26	LPGI	11.244.167.000.000	35.358.253.000.000	0,32
27	MAYA	195.678.977.792	563.167.578.239	0,35
28	MCOR	444.308.333.455	1.092.723.219.024	0,41
29	NISP	11.660.003.000.000	22.707.150.000.000	0,51
30	NOBU	87.283.567.361	482.914.243.337	0,18
31	PADI	46.620.996.000.000	49.916.800.000.000	0,93
32	PANS	35.290.524.968.923	9.408.137.619.709	3,75
33	PNBN	997.975.486.781	1.372.223.331.022	0,73
34	PNBS	1.096.799.666.849	303.883.931.247	3,61
35	PNIN	71.410.278.158	319.952.419.798	0,22

#### LAMPIRAN 5 TABULASI LOAN TO DEPOSITS RATIO 2018

$$\text{LDR} = \frac{\text{Total Kredit} \times 100\%}{\text{Dana Pihak Ketiga}}$$

NO	KODE	TOTAL KREDIT	DANA PIHAK KETIGA	LDR
1	BNGA	2.615.909.190.000	1.495.874.021.000	1,7487
2	AGRO	5.504.890.000.000	1.905.626.000.000	2,8888
3	ASMI	252.452.307.121	101.086.129.009	2,4974
4	BBCA	1.543.216.299.146	595.128.097.887	2,5931
5	BBKP	261.855.000.000.000	121.949.000.000.000	2,1473
6	BBMD	2275038000000	4.075.716.000.000	0,5582

7	BBNI	804.742.917.000	247.587.638.000	3,2503
8	BBRI	1.206.089.567.283	244.440.880.699	4,9341
9	BBTN	162.828.169.250	129.777.537.129	1,2547
10	BBYB	399.336.626.636	401.942.530.776	0,9935
11	BCAP	24204994000000	10047751000000	2,409
12	BDMN	685.812.995.987	1.248.119.294.000	0,5495
13	BJBR	1.197.796.650.000	11.702.538.000.000	0,1024
14	BJTM	296.129.565.784	13.652.504.525.000	0,0217
15	BMRI	1.531.365.558.000	451.785.946.000	3,3896
16	ADMF	702.508.630.708	110.503.822.983	6,3573
17	BNII	8.583.223.835.997	5.424.781.372.865	1,5822
18	BNLI	62951634000000	23387406000000	2,6917
19	BSIM	3.284.504.424.358	83332630000000	0,3941
20	BTPN	28.901.948.000.000	10.401.125.000.000	2,7787
21	BVIC	439.465.673.296	65.716.637.766	6,6873
22	CFIN	639.091.366.917	318.436.089.653	2,007
23	DNAR	2276031922082	1050386739011	2,1669
24	IMJS	1.339.032.413.455	1.081.015.810.782	1,2387
25	INPC	12922421859142	1.057.566.418.720	12,219
26	LPGI	82.174.515.000.000	38.233.092.000.000	2,1493
27	MAYA	6.878.800.000	401.942.530.776	0,0171
28	MCOR	30.150.580.000.000	4.011.877.000.000	7,5153
29	NISP	15.226.009.210.657	1454398000000	10,469
30	NOBU	6.041.811.000.000	3.396.754.000.000	1,7787
31	PADI	1.587.210.576.000	1.116.872.234.000	1,4211
32	PANS	19.251.026.000.000	9.878.062.000.000	1,9489
33	PNBN	4612562541064	1.332.431.950.729	3,4618
34	PNBS	1.871.422.416.044	2.762.162.069.572	0,6775
35	PNIN	639.091.366.917	1.229.514.818.362	0,5198

**LAMPIRAN 6 TABULASI LOAN TO DEPOSITS RATIO 2019**

<b>NO</b>	<b>KODE</b>	<b>TOTAL KREDIT</b>	<b>DANA PIHAK KETIGA</b>	<b>LDR</b>
1	BNGA	2.745.325.833.000	1.618.713.342.000	1,696
2	AGRO	6.267.816.000.000	2.718.939.000.000	2,3052
3	ASMI	360.906.218.575	178.767.779.764	2,0189
4	BBCA	1.601.346.561.573	571.946.769.034	2,7998
5	BBKP	295.646.000.000.000	139.317.000.000.000	2,1221
6	BBMD	14.762.309.000.000	4.003.233.000.000	3,6876
7	BBNI	855.691.231.000	276.382.503.000	3,096
8	BBRI	465.965.155.745	225.085.797.613	2,0702
9	BBTN	1.188.798.795.362	468.122.101.794	2,5395
10	BBYB	14.915.849.800.251	87.414.272	170634
11	BCAP	1.964.877.082.000	1.111.847.645.000	1,7672
12	BDMN	48.963.502.966.000	1744756000000	28,063
13	BJBR	1.392.636.444.501	489.592.257.434	2,8445
14	BJTM	476.577.841.605	94.304.081.659	5,0536
15	BMRI	24522593000000	8819768000000	2,7804
16	ADMF	1.235.198.847.468	44.151.213	27977
17	BNII	1.340.842.765.000	196.197.372.000	6,8342
18	BNLI	308.491.173.960	40.655.786.593	7,5879
19	BSIM	1.640.886.147.000	524.586.078.000	3,128
20	BTPN	796.767.646.172	133.949.920.707	5,9483
21	BVIC	9.369.891.776.775	6.081.574.204.386	1,5407
22	CFIN	21.088.870.000.000	70187977	300463
23	DNAR	66759930000000	24572266000000	2,7169
24	IMJS	18.191.176.000.000	12.501.710.000.000	1,4551
25	INPC	43141063000000	9028078000000	4,7785
26	LPGI	31.619.514.000.000	11.295.184.000.000	2,7994
27	MAYA	513.022.591.574	71.075.842.431	7,218
28	MCOR	2.294.677.493.483	1.005.656.523.820	2,2818
29	NISP	1.213.916.545.120	936.511.874.370	1,2962
30	NOBU	87.939.488.000.000	41.182.764.000.000	2,1353
31	PADI	3.013.760.616.985	4.416.589.000	682,37



32	PANS	28.863.676.000.000	4.307.169.000.000	6,7013
33	PNBN	16.616.239.416.335	3.428.424.000.000	4,8466
34	PNBS	6.269.365.000.000	1.380.623.870.000	4,541
35	PNIN	1.927.985.352.000	11.293.242.000.000	0,1707

#### LAMPIRAN 7 TABULASI LOAN TO DEPOSITS RATIO 2020

NO	KODE	TOTAL KREDIT	DANA PIHAK KETIGA	LDR
1	BNGA	887.748.699.687	442.342.130.920	2,0069
2	AGRO	8.432.632.000.000	4.835.966.000.000	1,7437
3	ASMI	404.722.056.954	197.498.325.699	2,0492
4	BBCA	1.652.905.985.730	556.309.556.626	2,9712
5	BBKP	344.711.000.000.000	170.348.000.000.000	2,0236
6	BBMD	15889648000000	4626013000000	3,4348
7	BBNI	876856225000	240048866000	3,6528
8	BBRI	584.733.176.234	261.710.263.105	2,2343
9	BBTN	1.312.376.999.120	574.341.524.938	2,285
10	BBYB	18.146.206.145.369	76.038.130	238646
11	BCAP	2.461.326.183.000	1.338.054.621.000	1,8395
12	BDMN	7.042.491.000	4.340.449.000	1,6225
13	BJBR	3.392.980.000.000	2.166.496.000.000	1,5661
14	BJTM	1.004.275.813.783	118.853.215.128	8,4497
15	BMRI	1.168.956.042.706	192.308.466.864	6,0785
16	ADMF	491.382.035.136	102.703.457.308	4,7845
17	BNII	27.645.118.000.000	8.253.944.000.000	3,3493
18	BNLI	1.523.517.170.000	239.353.356.000	6,3651
19	BSIM	322.185.012.261	44.476.413.260	7,244

20	BTPN	1.682.821.739.000	482.559.876.000	3,4873
21	BVIC	853.267.454.400	128.684.953.153	6,6307
22	CFIN	10.965.118.708.784	6.676.781.411.219	1,6423
23	DNAR	69.097.219.000.000	23.963.934.000.000	2,8834
24	IMJS	2.482.337.567.967	436.395.637	5688,3
25	INPC	4.212.408.305.683	17.229.998.290.003	0,2445
26	LPGI	46.602.420.000.000	11.244.167.000.000	4,1446
27	MAYA	758.846.556.031	195.678.977.792	3,878
28	MCOR	1.537.031.552.479	444.308.333.455	3,4594
29	NISP	34.367.153.000.000	11.660.003.000.000	2,9474
30	NOBU	570.197.810.698	87.283.567.361	6,5327
31	PADI	96.537.796.000.000	46.620.996.000.000	2,0707
32	PANS	44.698.662.588.632	35.290.524.968.923	1,2666
33	PNBN	2.370.198.817.803	997.975.486.781	2,375
34	PNBS	1.400.683.598.096	1.096.799.666.849	1,2771
35	PNIN	391.362.697.956	71.410.278.158	5,4805

#### LAMPIRAN 8 TABULASI NON PERFORMING LOAN 2018

$$\text{NPL} = \frac{\text{Total kredit bermasalah}}{\text{Total kredit yang diberikan}} \times 100 \%$$

NO	KODE	TOTAL KREDIT BERMASALAH	TOTAL KREDIT YANG DIBERIKAN	NPL
1	BNGA	52.393.857.000	2.047.218.639.000	0,026
2	AGRO	260.444.000.000	3.724.075.000.000	0,07
3	ASMI	32.251.863.039	213.761.005.553	0,151
4	BBCA	91.375.910.975	1.511.978.367.218	0,06

5	BBKP	18.302.000.000.000	181.084.000.000.000	0,101
6	BBMD	483.421.000.000	12.806.867.000.000	0,038
7	BBNI	42.231.663.000	974.536.083.000	0,043
8	BBRI	111.662.785.832	1.051.069.900.376	0,106
9	BBTN	340.593.630.534	3.378.572.000.577	0,101
10	BBYB	20.619.309.858	327.426.146.630	0,063
11	BCAP	2217856000000	38256857000000	0,058
12	BDMN	279.777.368.831	2.521.920.968.213	0,111
13	BJBR	254.509.268.000	774.968.268.000	0,328
14	BJTM	10.009.391.103	115.940.711.050	0,086
15	BMRI	152.083.400.000	1.451.356.680.000	0,105
16	ADMF	90.685.821.530	568.638.832.579	0,159
17	BNII	778.012.761.625	5.874.745.032.615	0,132
18	BNLI	6.672.682.000.000	76274147000000	0,087
19	BSIM	12762229000000	95466657000000	0,134
20	BTPN	3.631.301.000.000	34.375.236.000.000	0,106
21	BVIC	69.305.629.795	792.794.834.768	0,087
22	CFIN	21.245.022.916	987.409.109.474	0,022
23	DNAR	125832130775	1135296191546	0,111
24	IMJS	35.552.975.244	1.284.510.320.664	0,028
25	INPC	1388676127665	18349959898358	0,076
26	LPGI	5.266.906.000.000	66.659.484.000.000	0,079
27	MAYA	2.350.884.933.551	19.374.230.957.505	0,121
28	MCOR	3.870.319.000.000	15.361.894.000.000	0,252
29	NISP	181.110.153.810	3.493.028.761.680	0,052
30	NOBU	102.925.000.000	3.259.200.000.000	0,032
31	PADI	132.423.161.000	2.037.784.842.000	0,065
32	PANS	2.171.608.000.000	27.063.310.000.000	0,08
33	PNBN	271597947663	5811502656431	0,047
34	PNBS	334.338.838.592	2.812.196.217.447	0,119
35	PNIN	21.245.022.916	987.409.109.474	0,022

**LAMPIRAN 9 TABULASI NON PERFORMING LOAN 2019**

<b>NO</b>	<b>KODE</b>	<b>TOTAL KREDIT BERMASALAH</b>	<b>TOTAL KREDIT YANG DIBERIKAN</b>	<b>NPL</b>
1	BNGA	13,333,970,000	2,064,857,643,000	0.006
2	AGRO	38,569,000,000	3,885,791,000,000	0.01
3	ASMI	39,082,873,015	246,403,880,622	0.159
4	BBCA	122,183,909,643	1,732,985,361,870	0.071
5	BBKP	23,165,000,000,000	206,057,000,000,000	0.112
6	BBMD	547,781,000,000	13,549,857,000,000	0.04
7	BBNI	53,654,376,000	974,536,083,000	0.055
8	BBRI	14,950,959,786	446,128,910,614	0.034
9	BBTN	93,225,253,756	1,047,701,082,078	0.089
10	BBYB	423,185,843,320	12,107,416,654,103	0.035
11	BCAP	-178,283,422,000	1,310,440,496,000	-0.14
12	BDMN	45691000000	2510578000000	0.018
13	BJBR	107,420,886,839	4,257,738,486,908	0.025
14	BJTM	29,648,261,092	373,955,852,243	0.079
15	BMRI	2496787000000	49367386000000	0.051
16	ADMF	109,696,001,798	3,160,637,269,263	0.035
17	BNII	279,772,635,000	777,308,328,000	0.36
18	BNLI	5,963,420,071	111,294,849,755	0.054
19	BSIM	162,249,293,000	1,575,647,308,000	0.103
20	BTPN	76,195,665,729	643,591,823,505	0.118
21	BVIC	595,868,198,714	7,337,185,138,762	0.081
22	CFIN	2,453,251,410,604	20,182,120,166,616	0.122
23	DNAR	7755347000000	83305925000000	0.093
24	IMJS	45,028,000,000	14,146,918,000,000	0.003
25	INPC	12670534000000	99091484000000	0.128
26	LPGI	3,543,173,000,000	35,606,593,000,000	0.1
27	MAYA	72,376,683,136	761,926,952,217	0.095
28	MCOR	91,303,491,940	1,193,054,430,825	0.077

29	NISP	38,651,704,520	980,285,748,450	0.039
30	NOBU	5,145,063,000,000	70,186,618,000,000	0.073
31	PADI	358,974,051,474	3,186,704,707,526	0.113
32	PANS	1,859,818,000,000	14,431,211,000,000	0.129
33	PNBN	1,107,810,000,000	29,602,688,000,000	0.037
34	PNBS	8,634,000,000	3,662,810,000,000	0.002
35	PNIN	83,355,370,000	2,184,518,893,000	0.038

#### LAMPIRAN 10 TABULASI NON PERFORMING LOAN 2020

NO	KODE	TOTAL KREDIT BERMASALAH	TOTAL KREDIT YANG DIBERIKAN	NPL
1	BNGA	42.650.954.208	1.178.378.628.125	0,036
2	AGRO	6.596.000.000	4.443.262.000.000	0,001
3	ASMI	32.352.159.254	264.872.722.193	0,122
4	BBCA	158.207.798.602	1.971.478.070.171	0,08
5	BBKP	27.372.000.000.000	239.205.000.000.000	0,114
6	BBMD	680801000000	15356381000000	0,044
7	BBNI	67944867000	992696071000	0,068
8	BBRI	24.022.782.725	691.484.019.233	0,035
9	BBTN	75.738.099.614	1.187.195.058.022	0,064
10	BBYB	1.145.937.000.000	15.190.283.000.000	0,075
11	BCAP	23.662.406.000	1.319.344.703.000	0,018
12	BDMN	242.066.000	3.075.561.000	0,079
13	BJBR	50.467.000.000	2.647.193.000.000	0,019
14	BJTM	61.947.295.689	961.136.629.003	0,064
15	BMRI	92.649.656.775	3.629.327.583.572	0,026
16	ADMF	13.554.152.161	370.390.736.433	0,037
17	BNII	4.551.485.000.000	53.957.604.000.000	0,084
18	BNLI	338.129.985.000	893.006.350.000	0,379
19	BSIM	9.380.137.352	143.382.081.850	0,065
20	BTPN	200.651.968.000	1.699.657.296.000	0,118

21	BVIC	74.045.187.763	739.578.860.399	0,1
22	CFIN	1.405.367.771.073	9.938.310.691.326	0,141
23	DNAR	7.793.068.000.000	95.707.663.000.000	0,081
24	IMJS	110.686.883.366	2.400.062.227.790	0,046
25	INPC	425.481.597.110	8.048.946.664.266	0,053
26	LPGI	13.538.418.000.000	106.741.891.000.000	0,127
27	MAYA	90.195.136.265	1.430.785.280.985	0,063
28	MCOR	123.393.863.438	2.745.593.297.236	0,045
29	NISP	4.658.781.000.000	38.413.407.000.000	0,121
30	NOBU	44.672.438.405	777.316.506.801	0,057
31	PADI	4.961.851.000.000	73.394.728.000.000	0,068
32	PANS	112.707.388.192	17.878.271.522.708	0,006
33	PNBN	105.523.929.164	1.395.298.815.177	0,076
34	PNBS	40.463.141.352	1.130.297.518.656	0,036
35	PNIN	16.675.673.703	367.961.600.950	0,045

#### LAMPIRAN 11 TABULASI PROFITABILITAS 2018

$$\text{ROA} = \frac{\text{Laba Sebelum Pajak}}{\text{Total Asset}} \times 100\%$$

NO	KODE	LABA SEBELUM PAJAK	TOTAL ASET	ROA
1	BNGA	52.393.857.000	2.615.909.190.000	0,02
2	AGRO	260.444.000.000	5.504.890.000.000	0,047
3	ASMI	32.251.863.039	252.452.307.121	0,128
4	BBCA	91.375.910.975	1.543.216.299.146	0,059
5	BBKP	18.302.000.000.000	261.855.000.000.000	0,07
6	BBMD	982129000000	2275038000000	0,432
7	BBNI	42.231.663.000	804.742.917.000	0,052
8	BBRI	111.662.785.832	1.206.089.567.283	0,093

9	BBTN	153842847000	743934894000	0,207
10	BBYB	20.619.309.858	399.336.626.636	0,052
11	BCAP	2217856000000	24204994000000	0,092
12	BDMN	279.777.368.831	2.919.640.858.718	0,096
13	BJBR	254.509.268.000	1.197.796.650.000	0,212
14	BJTM	10.009.391.103	296.129.565.784	0,034
15	BMRI	152.083.400.000	1.531.365.558.000	0,099
16	ADMF	90.685.821.530	702.508.630.708	0,129
17	BNII	778.012.761.625	8.583.223.835.997	0,091
18	BNLI	6.672.682.000.000	62951634000000	0,106
19	BSIM	12762229000000	322185012261	39,61
20	BTPN	3.631.301.000.000	28.901.948.000.000	0,126
21	BVIC	69.305.629.795	439.465.673.296	0,158
22	CFIN	21.245.022.916	639.091.366.917	0,033
23	DNAR	1388676127665	12922421859142	0,107
24	IMJS	35.552.975.244	1.339.032.413.455	0,027
25	INPC	42.345.417.055	685.812.995.987	0,062
26	LPGI	5.266.906.000.000	82.174.515.000.000	0,064
27	MAYA	202.755.000	6.878.800.000	0,029
28	MCOR	3.870.319.000.000	30.150.580.000.000	0,128
29	NISP	2.350.884.933.551	15.226.009.210.657	0,154
30	NOBU	102.925.000.000	6.041.811.000.000	0,017
31	PADI	132.423.161.000	1.587.210.576.000	0,083
32	PANS	2.171.608.000.000	19.251.026.000.000	0,113
33	PNBN	271597947663	4612562541064	0,059
34	PNBS	334.338.838.592	1.871.422.416.044	0,179
35	PNIN	21.245.022.916	639.091.366.917	0,033

#### LAMPIRAN 12 TABULASI PROFITABILITAS 2019

NO	KODE	LABA SEBELUM PAJAK	TOTAL ASET	ROA
1	BNGA	1.107.810.000.000	21.088.870.000.000	0,05
2	AGRO	38.569.000.000	6.267.816.000.000	0,01
3	ASMI	39.082.873.015	360.906.218.575	0,11
4	BBCA	122.183.909.643	1.601.346.561.573	0,08

5	BBKP	23.165.000.000.000	295.646.000.000.000	0,08
6	BBMD	547.781.000.000	14.762.309.000.000	0,04
7	BBNI	53.654.376.000	855.691.231.000	0,06
8	BBRI	14.950.959.786	465.965.155.745	0,03
9	BBTN	93.225.253.756	1.188.798.795.362	0,08
10	BBYB	24.567.927	304.483.626	0,08
11	BCAP	78.283.422.000	1.964.877.082.000	0,04
12	BDMN	9.282.943.009	681.937.947.736	0,01
13	BJBR	107.420.886.839	1.392.636.444.501	0,08
14	BJTM	29.648.261.092	476.577.841.605	0,06
15	BMRI	2496787000000	24522593000000	0,10
16	ADMF	12.967.113.850	161.163.426.840	0,08
17	BNII	279.772.635.000	1.340.842.765.000	0,21
18	BNLI	5.963.420.071	308.491.173.960	0,02
19	BSIM	162.249.293.000	1.640.886.147.000	0,10
20	BTPN	76.195.665.729	796.767.646.172	0,10
21	BVIC	595.868.198.714	9.369.891.776.775	0,06
22	CFIN	109.696.001.798	3.237.595.219.274	0,03
23	DNAR	7755347000000	66759930000000	0,12
24	IMJS	45.028.000.000	18.191.176.000.000	0,00
25	INPC	12670534000000	43141063000000	0,29
26	LPGI	3.543.173.000.000	31.619.514.000.000	0,11
27	MAYA	72.376.683.136	513.022.591.574	0,14
28	MCOR	91.303.491.940	2.294.677.493.483	0,04
29	NISP	38.651.704.520	1.213.916.545.120	0,03
30	NOBU	5.145.063.000.000	87.939.488.000.000	0,06
31	PADI	2.453.251.410.604	16.616.239.416.335	0,15
32	PANS	1.859.818.000.000	28.863.676.000.000	0,06
33	PNBN	358.974.051.474	3.013.760.616.985	0,12
34	PNBS	8.634.000.000	6.269.365.000.000	0,00
35	PNIN	83.355.370.000	1.927.985.352.000	0,04



**LAMPIRAN 13 TABULASI PROFITABILITAS 2020**

<b>NO</b>	<b>KODE</b>	<b>LABA SEBELUM PAJAK</b>	<b>TOTAL ASET</b>	<b>ROA</b>
1	BNGA	42.650.954.208	887.748.699.687	0,05
2	AGRO	6.596.000.000	8.432.632.000.000	0,00
3	ASMI	32.352.159.254	404.722.056.954	0,08
4	BBCA	158.207.798.602	1.652.905.985.730	0,10
5	BBKP	27.372.000.000.000	344.711.000.000.000	0,08
6	BBMD	2.253.201.000.000	23.038.028.000.000	0,10
7	BBNI	535.085.322.000	11.329.090.864.000	0,05
8	BBRI	1.213.840.888.147	3.244.821.647.076	0,37
9	BBTN	40.675.096.628	1.298.358.478.375	0,03
10	BBYB	150.116.045.042	3.592.164.205.408	0,04
11	BCAP	2.497.261.964.757	18.146.206.145.369	0,14
12	BDMN	242.066.000	7.042.491.000	0,03
13	BJBR	50.467.000.000	3.392.980.000.000	0,01
14	BJTM	61.947.295.689	1.004.275.813.783	0,06
15	BMRI	92.649.656.775	1.168.956.042.706	0,08
16	ADMF	13.554.152.161	491.382.035.136	0,03
17	BNII	4.551.485.000.000	27.645.118.000.000	0,16
18	BNLI	338.129.985.000	1.523.517.170.000	0,22
19	BSIM	9.380.137.352	322.185.012.261	0,03
20	BTPN	200.651.968.000	1.682.821.739.000	0,12
21	BVIC	74.045.187.763	853.267.454.400	0,09
22	CFIN	1.405.367.771.073	10.965.118.708.784	0,13
23	DNAR	7.793.068.000.000	69.097.219.000.000	0,11
24	IMJS	1.145.937.000.000	27.788.562.000.000	0,04
25	INPC	425.481.597.110	4.212.408.305.683	0,10
26	LPGI	13.538.418.000.000	46.602.420.000.000	0,29
27	MAYA	90.195.136.265	758.846.556.031	0,12
28	MCOR	123.393.863.438	1.537.031.552.479	0,08
29	NISP	4.658.781.000.000	34.367.153.000.000	0,14
30	NOBU	44.672.438.405	570.197.810.698	0,08
31	PADI	4.961.851.000.000	96.537.796.000.000	0,05
32	PANS	112.707.388.192	44.698.662.588.632	0,00
33	PNBN	105.523.929.164	2.370.198.817.803	0,04
34	PNBS	40.463.141.352	1.400.683.598.096	0,03
35	PNIN	16.675.673.703	391.362.697.956	0,04