**LAMPIRAN**

63

**Lampiran I**

**PROSEDUR PENGAMBILAN SAMPEL**

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| **Kriteria** | **Jumlah** |
| Perusahaan perbankan yang terdaftar dan mengunggah  laporannya di Bursa Efek Indonesia pada tahun 2015-2019. | **45** |
| Perusahaan perbankan yang terdaftar tidak memiliki kelengkapan informasi yang dibutuhkan dalam keperluan  penelitian. | **(18)** |
| **Total sampel perusahaan** | **27** |
| **Total sampel pengamatan ( 27 x 5 tahun )** | **135** |

**Lampiran II**

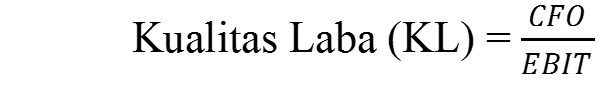
**DAFTAR SAMPEL PENELITIAN**

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| **No** | **Kode Emiten** | **Nama Perusahaan** |
| 1 | AGRO | Bank Rakyat Indonesia Agroniaga Tbk |
| 2 | ARTO | Bank Artos Indonesia Tbk |
| 3 | BABP | Bank MNC Internasional Tbk |
| 4 | BACA | Bank Capital Indonesia Tbk |
| 5 | BBHI | Bank Harda Internasional Tbk |
| 6 | BBKP | Bank Bukopin Tbk |
| 7 | BBMD | Bank Mestika Dharma Tbk |
| 8 | BBNI | Bank Negara Indonesia (Persero) Tbk |
| 9 | BBRI | Bank Rakyat Indonesia (Persero) Tbk |
| 10 | BBTN | Bank Tabungan Negara (Persero) Tbk |
| 11 | BBYB | Bank Yudha Bhakti Tbk |
| 12 | BCIC | Bank JTrust Indonesia Tbk |
| 13 | BGTG | Bank Ganesha Tbk |
| 14 | BINA | Bank Ina Perdana Tbk |
| 15 | BJBR | Bank Pembangunan Daerah Jawa Barat Tbk |
| 16 | BJTM | Bank Pembangunan Daerah Jawa Timur Tbk |
| 17 | BKSW | Bank QNB Indonesia Tbk |
| 18 | BMAS | Bank Maspion Indonesia Tbk |
| 19 | BMRI | Bank Mandiri (Persero) Tbk |
| 20 | BNBA | Bank Bumi Arta Tbk |
| 21 | BNGA | Bank CIMB Niaga Tbk |
| 22 | BNII | Bank Maybank Indonesia Tbk |

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| 23 | BNLI | Bank Permata Tbk |
| 24 | BSIM | Bank Sinarmas Tbk |
| 25 | BSWD | Bank Of India Indonesia Tbk |
| 26 | BTPN | Bank Tabungan Pensiunan Nasional Tbk |
| 27 | BVIC | Bank Victoria International Tbk |

**Lampiran III**

**Perhitungan Variabel Kualitas Laba**



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| **NO** | **NAMA BANK** | **TAHUN** | **CASH FLOW**  **(dalam jutaan rupiah)** | **EBIT**  **(dalam jutaan rupiah)** | **KL**  **(dalam desimal)** |
| 1 | AGRO | 2015 | 145,954 | 95,694 | 1.525 |
| 2 |  | 2016 | 607,109 | 128,507 | 4.724 |
| 3 |  | 2017 | -782,655 | 176,705 | -4.429 |
| 4 |  | 2018 | 2,693,653 | 291,694 | 9.235 |
| 5 |  | 2019 | -2,622,767 | 71,493 | -36.686 |
| 6 | ARTO | 2015 | -10,598 | -449 | 23.596 |
| 7 |  | 2016 | -75,868 | -36,507 | 2.078 |
| 8 |  | 2017 | 40,872 | -12,305 | -3.321 |
| 9 |  | 2018 | 86,019 | -18,341 | -4.690 |
| 10 |  | 2019 | 134,314 | -91,723 | -1.464 |
| 11 | BABP | 2015 | 1,047,411 | 10,947 | 95.680 |
| 12 |  | 2016 | 125,522 | 52,758 | 2.379 |
| 13 |  | 2017 | -1,992,694 | -917,000 | 2.173 |
| 14 |  | 2018 | -17,181 | 80,197 | -0.214 |
| 15 |  | 2019 | -791,881 | 63,781 | -12.416 |
| 16 | BACA | 2015 | 845,700 | 123,359 | 6.856 |
| 17 |  | 2016 | -173,319 | 133,283 | -1.300 |

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| 18 |  | 2017 | 1,060,492 | 123,332 | 8.599 |
| 19 |  | 2018 | 1,644,054 | 157,538 | 10.436 |
| 20 |  | 2019 | -2,169,435 | 32,752 | -66.238 |
| 21 | BBHI | 2015 | -128,700 | -61,538 | 2.091 |
| 22 |  | 2016 | 56,434 | 8,212 | 6.872 |
| 23 |  | 2017 | -75,863 | 14,126 | -5.371 |
| 24 |  | 2018 | 20,572 | -117,142 | -0.176 |
| 25 |  | 2019 | 185,762 | -48,868 | -3.801 |
| 26 | BBKP | 2015 | 476,581 | 1,172,663 | 0.406 |
| 27 |  | 2016 | 2,711,779 | 476,571 | 5.690 |
| 28 |  | 2017 | -1,572,849 | 121,583 | -12.936 |
| 29 |  | 2018 | -6,158,223 | 144,887 | -42.504 |
| 30 |  | 2019 | -2,143,374 | 95,698 | -22.397 |
| 31 | BBMD | 2015 | 22,398 | 327,104 | 0.068 |
| 32 |  | 2016 | 98,065 | 239,185 | 0.410 |
| 33 |  | 2017 | 263,799 | 353,017 | 0.747 |
| 34 |  | 2018 | -201,484 | 359,886 | -0.560 |
| 35 |  | 2019 | 313,061 | 331,701 | 0.944 |
| 36 | BBNI | 2015 | 24,356,628 | 11,412,081 | 2.134 |
| 37 |  | 2016 | 15,422,131 | 14,229,332 | 1.084 |
| 38 |  | 2017 | 33,625,853 | 17,222,663 | 1.952 |
| 39 |  | 2018 | -4,274,095 | 19,599,399 | -0.218 |
| 40 |  | 2019 | -12,611,042 | 19,486,623 | -0.647 |
| 41 | BBRI | 2015 | 45,566,447 | 31,959,350 | 1.426 |

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| 42 |  | 2016 | 21,770,833 | 33,964,542 | 0.641 |
| 43 |  | 2017 | 39,299,109 | 36,806,841 | 1.068 |
| 44 |  | 2018 | 57,262,380 | 41,725,877 | 1.372 |
| 45 |  | 2019 | 44,583,078 | 43,431,933 | 1.027 |
| 46 | BBTN | 2015 | 1,707,579 | 2,533,605 | 0.674 |
| 47 |  | 2016 | 9,783,925 | 3,352,232 | 2.919 |
| 48 |  | 2017 | 299,688 | 3,891,903 | 0.077 |
| 49 |  | 2018 | -2,410,430 | 3,593,800 | -0.671 |
| 50 |  | 2019 | -14,828,361 | 521,773 | -28.419 |
| 51 | BBYB | 2015 | 53,645 | 33,577 | 1.598 |
| 52 |  | 2016 | -336,786 | 93,710 | -3.594 |
| 53 |  | 2017 | 296,883 | 19,308 | 15.376 |
| 54 |  | 2018 | -363,572 | -138,529 | 2.625 |
| 55 |  | 2019 | -308,824 | 19,733 | -15.650 |
| 56 | BCIC | 2015 | -2,827,747 | -647,338 | 4.368 |
| 57 |  | 2016 | -253,532 | -470,640 | 0.539 |
| 58 |  | 2017 | -135,070 | 112,985 | -1.195 |
| 59 |  | 2018 | 1,234,739 | -305,175 | -4.046 |
| 60 |  | 2019 | -103,316 | 11,558 | -8.939 |
| 61 | BGTG | 2015 | -180,221 | 5,546 | -32.496 |
| 62 |  | 2016 | -366,485 | 53,790 | -6.813 |
| 63 |  | 2017 | 91,416 | 69,409 | 1.317 |
| 64 |  | 2018 | -33,849 | 10,958 | -3.089 |
| 65 |  | 2019 | 328,920 | 16,936 | 19.421 |

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| 66 | BINA | 2015 | -98,670 | 21,305 | -4.631 |
| 67 |  | 2016 | 256,998 | 22,871 | 11.237 |
| 68 |  | 2017 | -209,484 | 24,206 | -8.654 |
| 69 |  | 2018 | 505,896 | 16,935 | 29.873 |
| 70 |  | 2019 | 415,100 | 9,940 | 41.761 |
| 71 | BJBR | 2015 | 5,579,200 | 1,811,298 | 3.080 |
| 72 |  | 2016 | 5,105,778 | 1,520,309 | 3.358 |
| 73 |  | 2017 | 2,582,207 | 1,700,639 | 1.518 |
| 74 |  | 2018 | -6,070,263 | 2,058,397 | -2.949 |
| 75 |  | 2019 | -6,593,634 | 2,059,493 | -3.202 |
| 76 | BJTM | 2015 | 3,150,353 | 1,196,899 | 2.632 |
| 77 |  | 2016 | -1,132,088 | 1,451,582 | -0.780 |
| 78 |  | 2017 | 6,663,420 | 1,642,807 | 4.056 |
| 79 |  | 2018 | 9,427,320 | 1,705,921 | 5.526 |
| 80 |  | 2019 | 2,337,757 | 1,796,579 | 1.301 |
| 81 | BKSW | 2015 | -2,003,503 | 205,273 | -9.760 |
| 82 |  | 2016 | -562,265 | -862,611 | 0.652 |
| 83 |  | 2017 | -230,590 | -951,252 | 0.242 |
| 84 |  | 2018 | -2,895,969 | 25,712 | -112.631 |
| 85 |  | 2019 | -734,549 | 4,147 | -177.128 |
| 86 | BMAS | 2015 | -565,345 | 55,978 | -10.099 |
| 87 |  | 2016 | -188,366 | 91,579 | -2.057 |
| 88 |  | 2017 | -30,539 | 91,751 | -0.333 |
| 89 |  | 2018 | 363,170 | 69,971 | 5.190 |

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| 90 |  | 2019 | 142,275 | 83,267 | 1.709 |
| 91 | BMRI | 2015 | 10,201,454 | 26,338,972 | 0.387 |
| 92 |  | 2016 | 41,521,119 | 18,612,727 | 2.231 |
| 93 |  | 2017 | 4,952,703 | 27,169,751 | 0.182 |
| 94 |  | 2018 | -31,962,470 | 33,905,797 | -0.943 |
| 95 |  | 2019 | 23,967,890 | 36,451,514 | 0.658 |
| 96 | BNBA | 2015 | 70,238 | 80,654 | 0.871 |
| 97 |  | 2016 | 408,440 | 105,496 | 3.872 |
| 98 |  | 2017 | -116,867 | 120,963 | -0.966 |
| 99 |  | 2018 | -9,155 | 125,987 | -0.073 |
| 100 |  | 2019 | -71,209 | 70,834 | -1.005 |
| 101 | BNGA | 2015 | 6,755,174 | 691,663 | 9.767 |
| 102 |  | 2016 | 3,291,332 | 2,753,594 | 1.195 |
| 103 |  | 2017 | 20,129,300 | 4,106,571 | 4.902 |
| 104 |  | 2018 | -749,516 | 4,794,343 | -0.156 |
| 105 |  | 2019 | 2,070,946 | 4,933,747 | 0.420 |
| 106 | BNII | 2015 | 8,496,395 | 1,644,040 | 5.168 |
| 107 |  | 2016 | -4,730,653 | 2,610,640 | -1.812 |
| 108 |  | 2017 | -3,996,679 | 2,519,690 | -1.586 |
| 109 |  | 2018 | -7,336,519 | 3,035,577 | -2.417 |
| 110 |  | 2019 | 6,099,537 | 2,599,094 | 2.347 |
| 111 | BNLI | 2015 | 1,808,383 | 293,535 | 6.161 |
| 112 |  | 2016 | 5,333,310 | -8,634,034 | -0.618 |
| 113 |  | 2017 | -13,394,147 | 951,132 | -14.082 |

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| 114 |  | 2018 | -4,698,941 | 1,219,227 | -3.854 |
| 115 |  | 2019 | -1,879,571 | 2,010,735 | -0.935 |
| 116 | BSIM | 2015 | 2,014,021 | 238,953 | 8.429 |
| 117 |  | 2016 | 751,080 | 493,630 | 1.522 |
| 118 |  | 2017 | -807,980 | 407,459 | -1.983 |
| 119 |  | 2018 | -950,257 | 75,863 | -12.526 |
| 120 |  | 2019 | -1,212,141 | 81,893 | -14.802 |
| 121 | BSWD | 2015 | -115,559 | -45,745 | 2.526 |
| 122 |  | 2016 | -997,737 | -573,993 | 1.738 |
| 123 | 2017 | -374,577 | -44,728 | 8.374 |
| 124 |  | 2018 | -808,396 | 15,318 | -52.773 |
| 125 |  | 2019 | 439,421 | 19,432 | 22.614 |
| 126 | BTPN | 2015 | 3,497,600 | 2,432,611 | 1.438 |
| 127 |  | 2016 | 2,682,181 | 2,604,519 | 1.030 |
| 128 |  | 2017 | 1,125,968 | 1,936,845 | 0.581 |
| 129 |  | 2018 | 4,585,807 | 3,049,248 | 1.504 |
| 130 |  | 2019 | -11,970,920 | 4,018,922 | -2.979 |
| 131 | BVIC | 2015 | 541,396 | 92,828 | 5.832 |
| 132 |  | 2016 | 797,854 | 85,262 | 9.358 |
| 133 |  | 2017 | 1,408,519 | 138,080 | 10.201 |
| 134 |  | 2018 | -1,343,241 | 97,168 | -13.824 |
| 135 |  | 2019 | -1,144,408 | -17,054 | 67.107 |

**Lampiran IV**

**Perhitungan Variabel Struktur Modal**

Struktur Modal (DER) = �� � 𝑎 𝑙 𝐻 �� 𝑎 �𝑔 ��100%

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| **NO** | **NAMA BANK** | **TAHUN** | **TOTAL HUTANG**  **(dalam jutaan rupiah)** | **MODAL SENDIRI**  **(dalam jutaan rupiah)** | **DER (dalam desimal)** |
| 1 | AGRO | 2015 | 7,012,090 | 1,352,412 | 5.185 |
| 2 |  | 2016 | 9,441,709 | 1,936,252 | 4.876 |
| 3 |  | 2017 | 13,213,962 | 3,111,285 | 4.247 |
| 4 |  | 2018 | 18,889,385 | 4,424,286 | 4.269 |
| 5 |  | 2019 | 22,586,219 | 4,481,704 | 5.040 |
| 6 | ARTO | 2015 | 638,433 | 107,214 | 5.955 |
| 7 |  | 2016 | 627,510 | 147,269 | 4.261 |
| 8 |  | 2017 | 698,176 | 139,051 | 5.021 |
| 9 |  | 2018 | 549,114 | 115,559 | 4.752 |
| 10 |  | 2019 | 639,878 | 681,179 | 0.939 |
| 11 | BABP | 2015 | 10,428,800 | 1,708,204 | 6.105 |
| 12 |  | 2016 | 11,197,144 | 1,860,405 | 6.019 |
| 13 |  | 2017 | 9,453,546 | 1,252,548 | 7.547 |
| 14 |  | 2018 | 9,424,865 | 1,429,990 | 6.591 |
| 15 |  | 2019 | 9,048,429 | 1,559,450 | 5.802 |
| 16 | BACA | 2015 | 11,105,781 | 1,053,416 | 10.543 |

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| 17 |  | 2016 | 12,892,374 | 1,315,040 | 9.804 |
| 18 |  | 2017 | 14,941,087 | 1,408,386 | 10.609 |
| 19 |  | 2018 | 16,534,651 | 1,484,963 | 11.135 |
| 20 |  | 2019 | 17,421,982 | 1,537,640 | 11.330 |
| 21 | BBHI | 2015 | 1,703,066 | 375,968 | 4.530 |
| 22 |  | 2016 | 1,676,655 | 381,808 | 4.391 |
| 23 |  | 2017 | 2,018,490 | 440,333 | 4.584 |
| 24 |  | 2018 | 1,927,690 | 336,482 | 5.729 |
| 25 |  | 2019 | 2,227,407 | 299,766 | 7.430 |
| 26 | BBKP | 2015 | 86,831,323 | 7,535,179 | 11.523 |
| 27 |  | 2016 | 95,868,070 | 6,910,000 | 13.874 |
| 28 |  | 2017 | 99,684,047 | 6,758,952 | 14.748 |
| 29 |  | 2018 | 87,049,486 | 8,594,437 | 10.129 |
| 30 |  | 2019 | 91,358,763 | 8,905,485 | 10.259 |
| 31 | BBMD | 2015 | 7,145,763 | 2,263,834 | 3.156 |
| 32 |  | 2016 | 7,906,177 | 2,681,774 | 2.948 |
| 33 |  | 2017 | 8,735,206 | 3,082,638 | 2.834 |
| 34 |  | 2018 | 9,005,066 | 3,088,013 | 2.916 |
| 35 |  | 2019 | 9,419,750 | 3,480,469 | 2.706 |
| 36 | BBNI | 2015 | 412,727,677 | 78,438,222 | 5.262 |
| 37 |  | 2016 | 492,701,125 | 89,254,000 | 5.520 |
| 38 |  | 2017 | 584,086,818 | 100,903,304 | 5.789 |
| 39 |  | 2018 | 671,237,546 | 110,373,789 | 6.081 |
| 40 |  | 2019 | 688,489,442 | 125,003,948 | 5.508 |

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| 41 | BBRI | 2015 | 765,299,133 | 113,127,179 | 6.765 |
| 42 |  | 2016 | 856,831,836 | 146,812,590 | 5.836 |
| 43 |  | 2017 | 958,900,948 | 167,347,494 | 5.730 |
| 44 |  | 2018 | 1,111,622,961 | 185,275,331 | 6.000 |
| 45 |  | 2019 | 1,183,155,670 | 208,784,336 | 5.667 |
| 46 | BBTN | 2015 | 157,947,485 | 13,860,107 | 11.396 |
| 47 |  | 2016 | 182,828,998 | 19,130,536 | 9.557 |
| 48 |  | 2017 | 223,937,463 | 21,663,434 | 10.337 |
| 49 |  | 2018 | 263,784,017 | 23,840,448 | 11.065 |
| 50 |  | 2019 | 269,451,682 | 23,836,195 | 11.304 |
| 51 | BBYB | 2015 | 3,052,397 | 365,487 | 8.352 |
| 52 |  | 2016 | 3,491,699 | 643,065 | 5.430 |
| 53 |  | 2017 | 4,328,604 | 676,191 | 6.401 |
| 54 |  | 2018 | 3,933,344 | 600,385 | 6.551 |
| 55 |  | 2019 | 4,177,951 | 945,784 | 4.417 |
| 56 | BCIC | 2015 | 12,185,350 | 998,153 | 12.208 |
| 57 |  | 2016 | 14,712,040 | 1,353,263 | 10.872 |
| 58 |  | 2017 | 15,658,857 | 1,512,324 | 10.354 |
| 59 |  | 2018 | 16,508,766 | 1,314,903 | 12.555 |
| 60 |  | 2019 | 15,637,771 | 1,673,826 | 9.343 |
| 61 | BGTG | 2015 | 1,763,954 | 210,462 | 8.381 |
| 62 |  | 2016 | 3,168,069 | 1,067,856 | 2.967 |
| 63 |  | 2017 | 3,463,572 | 1,118,360 | 3.097 |
| 64 |  | 2018 | 3,370,923 | 1,126,199 | 2.993 |

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| 65 |  | 2019 | 3,669,743 | 1,140,000 | 3.219 |
| 66 | BINA | 2015 | 1,762,091 | 319,432 | 5.516 |
| 67 |  | 2016 | 1,876,384 | 482,705 | 3.887 |
| 68 |  | 2017 | 1,919,161 | 1,204,184 | 1.594 |
| 69 |  | 2018 | 2,646,122 | 1,208,052 | 2.190 |
| 70 |  | 2019 | 4,041,333 | 1,221,096 | 3.310 |
| 71 | BJBR | 2015 | 76,068,471 | 7,757,218 | 9.806 |
| 72 |  | 2016 | 87,019,826 | 9,674,228 | 8.995 |
| 73 |  | 2017 | 98,820,526 | 10,104,975 | 9.779 |
| 74 |  | 2018 | 104,035,920 | 11,285,315 | 9.219 |
| 75 |  | 2019 | 105,920,991 | 12,042,629 | 8.796 |
| 76 | BJTM | 2015 | 36,508,170 | 6,295,461 | 5.799 |
| 77 |  | 2016 | 35,823,378 | 7,209,572 | 4.969 |
| 78 |  | 2017 | 43,702,607 | 7,816,074 | 5.591 |
| 79 |  | 2018 | 54,217,182 | 8,471,936 | 6.400 |
| 80 |  | 2019 | 67,529,638 | 9,185,652 | 7.352 |
| 81 | BKSW | 2015 | 23,333,465 | 2,424,184 | 9.625 |
| 82 |  | 2016 | 20,894,773 | 3,477,929 | 6.008 |
| 83 |  | 2017 | 20,644,983 | 3,990,250 | 5.174 |
| 84 |  | 2018 | 15,814,866 | 4,672,060 | 3.385 |
| 85 |  | 2019 | 18,332,221 | 4,689,564 | 3.909 |
| 86 | BMAS | 2015 | 4,495,930 | 848,007 | 5.302 |
| 87 |  | 2016 | 4,369,907 | 1,111,612 | 3.931 |
| 88 |  | 2017 | 4,892,688 | 1,162,157 | 4.210 |

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| 89 |  | 2018 | 5,493,283 | 1,200,741 | 4.575 |
| 90 |  | 2019 | 6,340,649 | 1,228,932 | 5.159 |
| 91 | BMRI | 2015 | 736,198,705 | 119,491,841 | 6.161 |
| 92 |  | 2016 | 824,559,898 | 153,369,723 | 5.376 |
| 93 |  | 2017 | 888,026,817 | 170,006,132 | 5.223 |
| 94 |  | 2018 | 941,953,100 | 184,960,305 | 5.093 |
| 95 |  | 2019 | 1,025,749,580 | 209,034,525 | 4.907 |
| 96 | BNBA | 2015 | 5,333,399 | 1,233,868 | 4.323 |
| 97 |  | 2016 | 5,824,506 | 1,296,667 | 4.492 |
| 98 |  | 2017 | 5,651,848 | 1,362,829 | 4.147 |
| 99 |  | 2018 | 5,802,519 | 1,494,755 | 3.882 |
| 100 |  | 2019 | 6,083,998 | 1,523,656 | 3.993 |
| 101 | BNGA | 2015 | 210,169,865 | 28,679,387 | 7.328 |
| 102 |  | 2016 | 207,364,106 | 34,207,622 | 6.062 |
| 103 |  | 2017 | 229,354,449 | 36,950,996 | 6.207 |
| 104 |  | 2018 | 227,200,919 | 39,580,579 | 5.740 |
| 105 |  | 2019 | 231,173,061 | 43,294,166 | 5.340 |
| 106 | BNII | 2015 | 141,875,745 | 15,743,268 | 9.012 |
| 107 |  | 2016 | 147,406,296 | 19,272,606 | 7.648 |
| 108 |  | 2017 | 152,478,451 | 20,775,040 | 7.340 |
| 109 |  | 2018 | 152,442,167 | 25,090,691 | 6.076 |
| 110 |  | 2019 | 142,397,914 | 26,684,916 | 5.336 |
| 111 | BNLI | 2015 | 163,876,507 | 18,812,844 | 8.711 |
| 112 |  | 2016 | 146,237,906 | 19,289,606 | 7.581 |

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| 113 |  | 2017 | 126,817,628 | 21,510,742 | 5.896 |
| 114 |  | 2018 | 130,440,930 | 22,451,936 | 5.810 |
| 115 |  | 2019 | 137,413,908 | 24,037,351 | 5.717 |
| 116 | BSIM | 2015 | 24,199,077 | 3,669,611 | 6.594 |
| 117 |  | 2016 | 26,717,304 | 4,475,322 | 5.970 |
| 118 |  | 2017 | 25,559,894 | 4,844,184 | 5.276 |
| 119 |  | 2018 | 23,532,846 | 4,856,420 | 4.846 |
| 120 |  | 2019 | 26,385,919 | 6,074,463 | 4.344 |
| 121 | BSWD | 2015 | 4,972,595 | 1,114,888 | 4.460 |
| 122 |  | 2016 | 3,197,858 | 1,108,216 | 2.886 |
| 123 |  | 2017 | 3,366,093 | 1,121,236 | 3.002 |
| 124 |  | 2018 | 2,766,528 | 1,130,232 | 2.448 |
| 125 |  | 2019 | 2,844,343 | 1,163,069 | 2.446 |
| 126 | BTPN | 2015 | 64,053,233 | 13,923,859 | 4.600 |
| 127 |  | 2016 | 70,651,925 | 16,312,428 | 4.331 |
| 128 |  | 2017 | 73,027,270 | 17,200,797 | 4.246 |
| 129 |  | 2018 | 76,562,034 | 18,786,330 | 4.075 |
| 130 |  | 2019 | 142,608,793 | 31,471,928 | 4.531 |
| 131 | BVIC | 2015 | 20,031,590 | 2,113,690 | 9.477 |
| 132 |  | 2016 | 22,174,912 | 2,626,271 | 8.443 |
| 133 |  | 2017 | 24,483,975 | 2,846,346 | 8.602 |
| 134 |  | 2018 | 25,808,570 | 2,806,025 | 9.198 |
| 135 |  | 2019 | 25,782,314 | 2,986,455 | 8.633 |

**Lampiran V**

**Perhitungan Variabel Likuiditas**



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| **NO** | **NAMA BANK** | **TAHUN** | **AKTIVA**  **LANCAR (dalam jutaan rupiah)** | **HUTANG**  **LANCAR (dalam jutaan rupiah)** | **CR (dalam desimal)** |
| 1 | AGRO | 2015 | 8,127,464 | 7,012,090 | 1.159 |
| 2 |  | 2016 | 11,136,013 | 9,441,709 | 1.179 |
| 3 |  | 2017 | 16,058,466 | 12,713,344 | 1.263 |
| 4 |  | 2018 | 23,054,531 | 18,390,849 | 1.254 |
| 5 |  | 2019 | 26,805,802 | 22,087,059 | 1.214 |
| 6 | ARTO | 2015 | 724,450 | 638,433 | 1.135 |
| 7 |  | 2016 | 705,962 | 627,510 | 1.125 |
| 8 |  | 2017 | 770,350 | 698,176 | 1.103 |
| 9 |  | 2018 | 598,769 | 549,114 | 1.090 |
| 10 |  | 2019 | 1,251,698 | 639,878 | 1.956 |
| 11 | BABP | 2015 | 12,086,963 | 10,391,469 | 1.163 |
| 12 |  | 2016 | 13,003,398 | 11,059,206 | 1.176 |
| 13 |  | 2017 | 10,650,981 | 9,400,191 | 1.133 |
| 14 |  | 2018 | 10,806,718 | 9,382,681 | 1.152 |
| 15 |  | 2019 | 10,559,563 | 9,000,922 | 1.173 |
| 16 | BACA | 2015 | 11,927,405 | 10,895,969 | 1.095 |

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| --- | --- | --- | --- | --- | --- |
| 17 |  | 2016 | 13,887,949 | 12,437,197 | 1.117 |
| 18 |  | 2017 | 16,021,309 | 14,239,507 | 1.125 |
| 19 |  | 2018 | 17,466,688 | 15,825,575 | 1.104 |
| 20 |  | 2019 | 18,388,279 | 16,209,446 | 1.134 |
| 21 | BBHI | 2015 | 2,045,972 | 1,688,316 | 1.212 |
| 22 |  | 2016 | 2,026,718 | 1,659,148 | 1.222 |
| 23 |  | 2017 | 2,026,718 | 1,996,458 | 1.015 |
| 24 |  | 2018 | 2,426,142 | 1,904,355 | 1.274 |
| 25 |  | 2019 | 2,494,369 | 2,203,188 | 1.132 |
| 26 | BBKP | 2015 | 93,155,210 | 81,866,624 | 1.138 |
| 27 |  | 2016 | 100,119,842 | 89,201,320 | 1.122 |
| 28 |  | 2017 | 103,687,711 | 93,002,945 | 1.115 |
| 29 |  | 2018 | 92,568,882 | 82,147,266 | 1.127 |
| 30 |  | 2019 | 97,252,033 | 85,285,749 | 1.140 |
| 31 | BBMD | 2015 | 9,272,253 | 7,145,763 | 1.298 |
| 32 |  | 2016 | 10,175,064 | 7,906,177 | 1.287 |
| 33 |  | 2017 | 11,354,719 | 8,735,206 | 1.300 |
| 34 |  | 2018 | 11,622,664 | 8,668,618 | 1.341 |
| 35 |  | 2019 | 12,407,556 | 9,195,718 | 1.349 |
| 36 | BBNI | 2015 | 487,838,694 | 402,594,641 | 1.212 |
| 37 |  | 2016 | 581,059,657 | 482,048,930 | 1.205 |
| 38 |  | 2017 | 686,525,395 | 578,518,067 | 1.187 |
| 39 |  | 2018 | 782,445,503 | 646,448,281 | 1.210 |
| 40 |  | 2019 | 819,080,449 | 683,036,003 | 1.199 |

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| --- | --- | --- | --- | --- | --- |
| 41 | BBRI | 2015 | 870,387,032 | 743,342,362 | 1.171 |
| 42 |  | 2016 | 979,129,367 | 823,719,252 | 1.189 |
| 43 |  | 2017 | 1,102,695,454 | 915,694,785 | 1.204 |
| 44 |  | 2018 | 1,269,983,433 | 1,041,578,614 | 1.219 |
| 45 |  | 2019 | 1,385,326,211 | 1,092,557,036 | 1.268 |
| 46 | BBTN | 2015 | 170,254,191 | 143,310,626 | 1.188 |
| 47 |  | 2016 | 209,509,100 | 175,733,915 | 1.192 |
| 48 |  | 2017 | 256,527,948 | 199,072,685 | 1.289 |
| 49 |  | 2018 | 301,418,500 | 239,204,738 | 1.260 |
| 50 |  | 2019 | 306,376,170 | 242,733,461 | 1.262 |
| 51 | BBYB | 2015 | 3,364,648 | 3,052,397 | 1.102 |
| 52 |  | 2016 | 4,069,360 | 3,491,699 | 1.165 |
| 53 |  | 2017 | 4,933,257 | 4,328,604 | 1.140 |
| 54 |  | 2018 | 4,450,523 | 3,933,344 | 1.131 |
| 55 |  | 2019 | 5,035,849 | 4,173,483 | 1.207 |
| 56 | BCIC | 2015 | 13,023,433 | 11,571,443 | 1.125 |
| 57 |  | 2016 | 15,845,258 | 13,979,359 | 1.133 |
| 58 |  | 2017 | 16,947,697 | 14,820,440 | 1.144 |
| 59 |  | 2018 | 17,629,590 | 15,561,990 | 1.133 |
| 60 |  | 2019 | 17,112,432 | 15,149,770 | 1.130 |
| 61 | BGTG | 2015 | 1,956,311 | 1,737,510 | 1.126 |
| 62 |  | 2016 | 4,176,805 | 3,143,452 | 1.329 |
| 63 |  | 2017 | 4,519,972 | 3,438,428 | 1.315 |
| 64 |  | 2018 | 4,438,379 | 3,342,131 | 1.328 |

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| --- | --- | --- | --- | --- | --- |
| 65 |  | 2019 | 4,755,436 | 3,639,529 | 1.307 |
| 66 | BINA | 2015 | 2,078,380 | 1,762,091 | 1.179 |
| 67 |  | 2016 | 2,355,556 | 1,876,384 | 1.255 |
| 68 |  | 2017 | 3,109,257 | 1,918,836 | 1.620 |
| 69 |  | 2018 | 3,835,433 | 2,646,122 | 1.449 |
| 70 |  | 2019 | 5,240,321 | 4,041,333 | 1.297 |
| 71 | BJBR | 2015 | 87,674,116 | 70,688,075 | 1.240 |
| 72 |  | 2016 | 99,578,060 | 81,963,452 | 1.215 |
| 73 |  | 2017 | 112,054,831 | 93,138,044 | 1.203 |
| 74 |  | 2018 | 116,919,636 | 95,834,994 | 1.220 |
| 75 |  | 2019 | 120,192,249 | 97,474,988 | 1.233 |
| 76 | BJTM | 2015 | 42,464,483 | 36,508,170 | 1.163 |
| 77 |  | 2016 | 42,175,530 | 35,823,378 | 1.177 |
| 78 |  | 2017 | 50,575,068 | 43,702,607 | 1.157 |
| 79 |  | 2018 | 61,717,061 | 53,650,483 | 1.150 |
| 80 |  | 2019 | 75,691,861 | 66,492,544 | 1.138 |
| 81 | BKSW | 2015 | 25,647,072 | 22,245,572 | 1.153 |
| 82 |  | 2016 | 24,227,940 | 20,481,846 | 1.183 |
| 83 |  | 2017 | 24,483,707 | 20,529,928 | 1.193 |
| 84 |  | 2018 | 20,367,270 | 15,732,146 | 1.295 |
| 85 |  | 2019 | 22,882,882 | 17,716,558 | 1.292 |
| 86 | BMAS | 2015 | 5,064,164 | 4,491,589 | 1.127 |
| 87 |  | 2016 | 5,209,552 | 4,369,907 | 1.192 |
| 88 |  | 2017 | 5,610,758 | 4,892,688 | 1.147 |

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| 89 |  | 2018 | 6,254,687 | 5,493,283 | 1.139 |
| 90 |  | 2019 | 7,131,201 | 6,340,649 | 1.125 |
| 91 | BMRI | 2015 | 900,301,721 | 707,108,824 | 1.273 |
| 92 |  | 2016 | 1,003,042,719 | 791,719,199 | 1.267 |
| 93 |  | 2017 | 1,088,082,094 | 843,387,262 | 1.290 |
| 94 |  | 2018 | 1,163,809,398 | 882,712,863 | 1.318 |
| 95 |  | 2019 | 1,273,634,136 | 964,229,029 | 1.321 |
| 96 | BNBA | 2015 | 5,830,482 | 5,288,413 | 1.103 |
| 97 |  | 2016 | 6,387,689 | 5,770,406 | 1.107 |
| 98 |  | 2017 | 6,280,782 | 5,586,599 | 1.124 |
| 99 |  | 2018 | 6,509,192 | 5,736,851 | 1.135 |
| 100 |  | 2019 | 6,816,898 | 6,010,954 | 1.134 |
| 101 | BNGA | 2015 | 236,825,967 | 200,727,003 | 1.180 |
| 102 |  | 2016 | 236,302,381 | 200,977,202 | 1.176 |
| 103 |  | 2017 | 261,185,537 | 212,975,361 | 1.226 |
| 104 |  | 2018 | 261,328,216 | 208,247,845 | 1.255 |
| 105 |  | 2019 | 268,218,946 | 208,247,845 | 1.288 |
| 106 | BNII | 2015 | 156,473,790 | 129,687,217 | 1.207 |
| 107 |  | 2016 | 164,133,820 | 131,027,354 | 1.253 |
| 108 |  | 2017 | 170,622,143 | 137,761,462 | 1.239 |
| 109 |  | 2018 | 174,606,264 | 139,342,956 | 1.253 |
| 110 |  | 2019 | 166,155,386 | 129,770,965 | 1.280 |
| 11 | BNLI | 2015 | 179,964,973 | 154,546,067 | 1.164 |
| 112 |  | 2016 | 162,973,088 | 139,492,408 | 1.168 |

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| 113 |  | 2017 | 145,867,836 | 120,068,314 | 1.215 |
| 114 |  | 2018 | 150,340,561 | 125,462,310 | 1.198 |
| 115 |  | 2019 | 158,999,800 | 130,107,596 | 1.222 |
| 116 | BSIM | 2015 | 26,833,118 | 23,918,764 | 1.122 |
| 117 |  | 2016 | 30,150,863 | 26,567,592 | 1.135 |
| 118 |  | 2017 | 29,265,496 | 25,399,906 | 1.152 |
| 119 |  | 2018 | 29,536,998 | 23,395,460 | 1.263 |
| 120 |  | 2019 | 35,160,314 | 26,012,911 | 1.352 |
| 121 | BSWD | 2015 | 5,942,649 | 4,966,323 | 1.197 |
| 122 |  | 2016 | 4,164,152 | 3,189,818 | 1.305 |
| 123 |  | 2017 | 4,361,070 | 3,352,525 | 1.301 |
| 124 |  | 2018 | 3,771,006 | 2,751,251 | 1.371 |
| 125 |  | 2019 | 3,884,257 | 2,823,736 | 1.376 |
| 126 | BTPN | 2015 | 80,163,440 | 61,081,774 | 1.312 |
| 127 |  | 2016 | 89,739,122 | 67,709,154 | 1.325 |
| 128 |  | 2017 | 93,829,730 | 69,989,709 | 1.341 |
| 129 |  | 2018 | 100,132,574 | 75,311,591 | 1.330 |
| 130 |  | 2019 | 179,737,639 | 133,256,176 | 1.349 |
| 131 | BVIC | 2015 | 22,683,008 | 19,002,526 | 1.194 |
| 132 |  | 2016 | 25,455,491 | 21,078,129 | 1.208 |
| 133 |  | 2017 | 28,297,608 | 23,343,552 | 1.212 |
| 134 |  | 2018 | 29,631,032 | 22,920,184 | 1.293 |
| 135 |  | 2019 | 29,934,723 | 23,002,178 | 1.301 |

**Lampiran VI**

**Perhitungan Variabel Profitabilitas**



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| **NO** | **NAMA BANK** | **TAHUN** | **EAT (dalam jutaan rupiah)** | **TOTAL**  **ASET (dalam jutaan rupiah)** | **ROA (dalam desimal)** |
| 1 | AGRO | 2015 | 80,492 | 8,364,503 | 0.010 |
| 2 |  | 2016 | 103,003 | 11,377,961 | 0.009 |
| 3 |  | 2017 | 140,496 | 16,325,247 | 0.009 |
| 4 |  | 2018 | 204,213 | 23,313,671 | 0.009 |
| 5 |  | 2019 | 51,061 | 27,067,923 | 0.002 |
| 6 | ARTO | 2015 | -310 | 745,647 | 0.000 |
| 7 |  | 2016 | -33,331 | 774,779 | -0.043 |
| 8 |  | 2017 | -8,737 | 837,227 | -0.010 |
| 9 |  | 2018 | -23,288 | 664,673 | -0.035 |
| 10 |  | 2019 | -121,966 | 1,321,057 | -0.092 |
| 11 | BABP | 2015 | 8,178 | 12,137,004 | 0.001 |
| 12 |  | 2016 | 9,349 | 13,057,549 | 0.001 |
| 13 |  | 2017 | -685,193 | 10,706,094 | -0.064 |
| 14 |  | 2018 | 57,021 | 10,854,855 | 0.005 |
| 15 |  | 2019 | 20,433 | 10,607,879 | 0.002 |
| 16 | BACA | 2015 | 90,823 | 12,159,197 | 0.007 |

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| 17 |  | 2016 | 93,457 | 14,207,414 | 0.007 |
| 18 |  | 2017 | 6,140 | 16,349,473 | 0.000 |
| 19 |  | 2018 | 106,500 | 18,019,614 | 0.006 |
| 20 |  | 2019 | 15,834 | 18,959,622 | 0.001 |
| 21 | BBHI | 2015 | -45,978 | 2,079,034 | -0.022 |
| 22 |  | 2016 | 7,087 | 2,058,463 | 0.003 |
| 23 |  | 2017 | 10,362 | 2,458,824 | 0.004 |
| 24 |  | 2018 | -123,143 | 2,264,173 | -0.054 |
| 25 |  | 2019 | -36,550 | 2,527,173 | -0.014 |
| 26 | BBKP | 2015 | 964,307 | 94,366,502 | 0.010 |
| 27 |  | 2016 | 176,490 | 102,778,070 | 0.002 |
| 28 |  | 2017 | 135,901 | 106,442,999 | 0.001 |
| 29 |  | 2018 | 189,970 | 95,643,923 | 0.002 |
| 30 |  | 2019 | 216,749 | 100,264,248 | 0.002 |
| 31 | BBMD | 2015 | 240,772 | 9,409,597 | 0.026 |
| 32 |  | 2016 | 179,261 | 10,587,951 | 0.017 |
| 33 |  | 2017 | 264,241 | 11,817,844 | 0.022 |
| 34 |  | 2018 | 265,863 | 12,093,079 | 0.022 |
| 35 |  | 2019 | 247,574 | 12,900,219 | 0.019 |
| 36 | BBNI | 2015 | 9,140,532 | 508,595,288 | 0.018 |
| 37 |  | 2016 | 11,410,196 | 603,031,880 | 0.019 |
| 38 |  | 2017 | 13,770,592 | 709,330,084 | 0.019 |
| 39 |  | 2018 | 15,091,763 | 808,572,011 | 0.019 |
| 40 |  | 2019 | 15,508,583 | 845,605,208 | 0.018 |

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| 41 | BBRI | 2015 | 25,410,788 | 878,426,312 | 0.029 |
| 42 |  | 2016 | 26,227,991 | 1,003,644,426 | 0.026 |
| 43 |  | 2017 | 29,044,334 | 1,126,248,442 | 0.026 |
| 44 |  | 2018 | 32,418,486 | 1,296,898,292 | 0.025 |
| 45 |  | 2019 | 34,413,825 | 1,416,758,840 | 0.024 |
| 46 | BBTN | 2015 | 1,850,907 | 171,807,592 | 0.011 |
| 47 |  | 2016 | 2,618,905 | 214,168,479 | 0.012 |
| 48 |  | 2017 | 3,027,466 | 261,365,267 | 0.012 |
| 49 |  | 2018 | 2,807,923 | 306,436,194 | 0.009 |
| 50 |  | 2019 | 209,263 | 311,776,828 | 0.001 |
| 51 | BBYB | 2015 | 24,871 | 3,417,884 | 0.007 |
| 52 |  | 2016 | 67,987 | 4,134,764 | 0.016 |
| 53 |  | 2017 | 14,420 | 5,004,795 | 0.003 |
| 54 |  | 2018 | -136,988 | 4,533,729 | -0.030 |
| 55 |  | 2019 | 16,003 | 5,123,735 | 0.003 |
| 56 | BCIC | 2015 | -676,010 | 13,183,503 | -0.051 |
| 57 |  | 2016 | -718,722 | 16,065,303 | -0.045 |
| 58 |  | 2017 | 121,534 | 17,171,181 | 0.007 |
| 59 |  | 2018 | -401,101 | 17,823,669 | -0.023 |
| 60 |  | 2019 | 49,495 | 17,311,596 | 0.003 |
| 61 | BGTG | 2015 | 5,451 | 1,974,416 | 0.003 |
| 62 |  | 2016 | 39,193 | 4,235,925 | 0.009 |
| 63 |  | 2017 | 51,140 | 4,581,932 | 0.011 |
| 64 |  | 2018 | 5,600 | 4,497,122 | 0.001 |

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| 65 |  | 2019 | 11,841 | 4,809,743 | 0.002 |
| 66 | BINA | 2015 | 16,877 | 2,081,523 | 0.008 |
| 67 |  | 2016 | 18,236 | 2,359,089 | 0.008 |
| 68 |  | 2017 | 18,340 | 3,123,345 | 0.006 |
| 69 |  | 2018 | 11,395 | 3,854,174 | 0.003 |
| 70 |  | 2019 | 7,115 | 5,262,429 | 0.001 |
| 71 | BJBR | 2015 | 1,380,965 | 88,697,430 | 0.016 |
| 72 |  | 2016 | 1,153,225 | 102,318,457 | 0.011 |
| 73 |  | 2017 | 1,211,405 | 114,980,168 | 0.011 |
| 74 |  | 2018 | 1,552,396 | 120,191,387 | 0.013 |
| 75 |  | 2019 | 1,564,492 | 123,536,474 | 0.013 |
| 76 | BJTM | 2015 | 884,503 | 42,803,631 | 0.021 |
| 77 |  | 2016 | 1,028,216 | 43,032,950 | 0.024 |
| 78 |  | 2017 | 1,159,370 | 51,518,681 | 0.023 |
| 79 |  | 2018 | 1,260,308 | 62,689,118 | 0.020 |
| 80 |  | 2019 | 1,376,505 | 76,715,290 | 0.018 |
| 81 | BKSW | 2015 | 156,046 | 25,757,649 | 0.006 |
| 82 |  | 2016 | -650,333 | 24,372,702 | -0.027 |
| 83 |  | 2017 | -789,803 | 24,635,233 | -0.032 |
| 84 |  | 2018 | 14,568 | 20,486,926 | 0.001 |
| 85 |  | 2019 | 5,277 | 23,021,785 | 0.000 |
| 86 | BMAS | 2015 | 40,190 | 5,343,936 | 0.008 |
| 87 |  | 2016 | 68,158 | 5,481,519 | 0.012 |
| 88 |  | 2017 | 69,497 | 6,054,845 | 0.011 |

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| 89 |  | 2018 | 71,014 | 6,694,024 | 0.011 |
| 90 |  | 2019 | 59,747 | 7,569,580 | 0.008 |
| 91 | BMRI | 2015 | 21,152,398 | 910,063,409 | 0.023 |
| 92 |  | 2016 | 14,650,163 | 1,038,706,009 | 0.014 |
| 93 |  | 2017 | 21,443,042 | 1,124,700,847 | 0.019 |
| 94 |  | 2018 | 25,851,937 | 1,202,252,094 | 0.022 |
| 95 |  | 2019 | 28,455,592 | 1,318,246,335 | 0.022 |
| 96 | BNBA | 2015 | 56,950 | 6,567,267 | 0.009 |
| 97 |  | 2016 | 78,760 | 7,121,173 | 0.011 |
| 98 |  | 2017 | 89,548 | 7,014,677 | 0.013 |
| 99 |  | 2018 | 92,898 | 7,297,273 | 0.013 |
| 100 |  | 2019 | 51,168 | 7,607,654 | 0.007 |
| 101 | BNGA | 2015 | 427,885 | 238,849,252 | 0.002 |
| 102 |  | 2016 | 2,081,717 | 241,571,728 | 0.009 |
| 103 |  | 2017 | 2,977,738 | 266,305,445 | 0.011 |
| 104 |  | 2018 | 3,482,428 | 266,781,498 | 0.013 |
| 105 |  | 2019 | 3,642,935 | 274,467,227 | 0.013 |
| 106 | BNII | 2015 | 1,143,562 | 157,619,013 | 0.007 |
| 107 |  | 2016 | 1,967,276 | 166,678,902 | 0.012 |
| 108 |  | 2017 | 1,860,845 | 173,253,491 | 0.011 |
| 109 |  | 2018 | 2,262,245 | 177,532,858 | 0.013 |
| 110 |  | 2019 | 1,924,180 | 169,082,830 | 0.011 |
| 111 | BNLI | 2015 | 247,112 | 182,689,351 | 0.001 |
| 112 |  | 2016 | -6,483,084 | 165,527,512 | -0.039 |

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| 113 |  | 2017 | 748,433 | 148,328,370 | 0.005 |
| 114 |  | 2018 | 901,252 | 152,892,866 | 0.006 |
| 115 |  | 2019 | 1,500,420 | 161,451,259 | 0.009 |
| 116 | BSIM | 2015 | 185,153 | 27,868,688 | 0.007 |
| 117 |  | 2016 | 370,651 | 31,192,626 | 0.012 |
| 118 |  | 2017 | 318,923 | 30,404,078 | 0.010 |
| 119 |  | 2018 | 50,472 | 30,748,742 | 0.002 |
| 120 |  | 2019 | 6,752 | 36,559,556 | 0.000 |
| 121 | BSWD | 2015 | -44,668 | 6,087,483 | -0.007 |
| 122 |  | 2016 | -505,002 | 4,306,074 | -0.117 |
| 123 |  | 2017 | -127,085 | 4,487,329 | -0.028 |
| 124 |  | 2018 | 9,880 | 3,896,760 | 0.003 |
| 125 |  | 2019 | 30,952 | 4,007,413 | 0.008 |
| 126 | BTPN | 2015 | 1,752,609 | 81,039,663 | 0.022 |
| 127 |  | 2016 | 1,875,846 | 91,371,387 | 0.021 |
| 128 |  | 2017 | 1,421,940 | 95,489,850 | 0.015 |
| 129 |  | 2018 | 2,128,064 | 101,341,224 | 0.021 |
| 130 |  | 2019 | 2,992,418 | 181,631,385 | 0.016 |
| 131 | BVIC | 2015 | 94,073 | 23,250,686 | 0.004 |
| 132 |  | 2016 | 100,360 | 25,999,981 | 0.004 |
| 133 |  | 2017 | 136,091 | 28,825,609 | 0.005 |
| 134 |  | 2018 | 79,082 | 30,172,315 | 0.003 |
| 135 |  | 2019 | -13,765 | 30,456,459 | 0.000 |

**Lampiran VII**

**Data Tabulasi Setelah Diolah**

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| **KL** | **DER** | **CR** | **ROA** |
| 1.53 | 5.18 | 1.16 | 0.01 |
| 4.72 | 4.88 | 1.18 | 0.01 |
| -4.43 | 4.25 | 1.26 | 0.01 |
| 9.23 | 4.27 | 1.25 | 0.01 |
| -36.69 | 5.04 | 1.21 | 0.00 |
| 23.60 | 5.95 | 1.13 | 0.00 |
| 2.08 | 4.26 | 1.13 | -0.04 |
| -3.32 | 5.02 | 1.10 | -0.01 |
| -4.69 | 4.75 | 1.09 | -0.04 |
| -1.46 | 0.94 | 1.96 | -0.09 |
| 95.68 | 6.11 | 1.16 | 0.00 |
| 2.38 | 6.02 | 1.18 | 0.00 |
| 2.17 | 7.55 | 1.13 | -0.06 |
| -0.21 | 6.59 | 1.15 | 0.01 |
| -12.42 | 5.80 | 1.17 | 0.00 |
| 6.86 | 10.54 | 1.09 | 0.01 |
| -1.30 | 9.80 | 1.12 | 0.01 |
| 8.60 | 10.61 | 1.13 | 0.00 |
| 10.44 | 11.13 | 1.10 | 0.01 |
| -66.24 | 11.33 | 1.13 | 0.00 |
| 2.09 | 4.53 | 1.21 | -0.02 |

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| 6.87 | 4.39 | 1.22 | 0.00 |
| -5.37 | 4.58 | 1.02 | 0.00 |
| -0.18 | 5.73 | 1.27 | -0.05 |
| -3.80 | 7.43 | 1.13 | -0.01 |
| 0.41 | 11.52 | 1.14 | 0.01 |
| 5.69 | 13.87 | 1.12 | 0.00 |
| -12.94 | 14.75 | 1.11 | 0.00 |
| -42.50 | 10.13 | 1.13 | 0.00 |
| -22.40 | 10.26 | 1.14 | 0.00 |
| 0.07 | 3.16 | 1.30 | 0.03 |
| 0.41 | 2.95 | 1.29 | 0.02 |
| 0.75 | 2.83 | 1.30 | 0.02 |
| -0.56 | 2.92 | 1.34 | 0.02 |
| 0.94 | 2.71 | 1.35 | 0.02 |
| 2.13 | 5.26 | 1.21 | 0.02 |
| 1.08 | 5.52 | 1.21 | 0.02 |
| 1.95 | 5.79 | 1.19 | 0.02 |
| -0.22 | 6.08 | 1.21 | 0.02 |
| -0.65 | 5.51 | 1.20 | 0.02 |
| 1.43 | 6.76 | 1.17 | 0.03 |
| 0.64 | 5.84 | 1.19 | 0.03 |
| 1.07 | 5.73 | 1.20 | 0.03 |
| 1.37 | 6.00 | 1.22 | 0.02 |
| 1.03 | 5.67 | 1.27 | 0.02 |

|  |  |  |  |
| --- | --- | --- | --- |
| 0.67 | 11.40 | 1.19 | 0.01 |
| 2.92 | 9.56 | 1.19 | 0.01 |
| 0.08 | 10.34 | 1.29 | 0.01 |
| -0.67 | 11.06 | 1.26 | 0.01 |
| -28.42 | 11.30 | 1.26 | 0.00 |
| 1.60 | 8.35 | 1.10 | 0.01 |
| -3.59 | 5.43 | 1.17 | 0.02 |
| 15.38 | 6.40 | 1.14 | 0.00 |
| 2.62 | 6.55 | 1.13 | -0.03 |
| -15.65 | 4.42 | 1.21 | 0.00 |
| 4.37 | 12.21 | 1.13 | -0.05 |
| 0.54 | 10.87 | 1.13 | -0.04 |
| -1.20 | 10.35 | 1.14 | 0.01 |
| -4.05 | 12.56 | 1.13 | -0.02 |
| -8.94 | 9.34 | 1.13 | 0.00 |
| -32.50 | 8.38 | 1.13 | 0.00 |
| -6.81 | 2.97 | 1.33 | 0.01 |
| 1.32 | 3.10 | 1.31 | 0.01 |
| -3.09 | 2.99 | 1.33 | 0.00 |
| 19.42 | 3.22 | 1.31 | 0.00 |
| -4.63 | 5.52 | 1.18 | 0.01 |
| 11.24 | 3.89 | 1.26 | 0.01 |
| -8.65 | 1.59 | 1.62 | 0.01 |
| 29.87 | 2.19 | 1.45 | 0.00 |

|  |  |  |  |
| --- | --- | --- | --- |
| 41.76 | 3.31 | 1.30 | 0.00 |
| 3.08 | 9.81 | 1.24 | 0.02 |
| 3.36 | 9.00 | 1.21 | 0.01 |
| 1.52 | 9.78 | 1.20 | 0.01 |
| -2.95 | 9.22 | 1.22 | 0.01 |
| -3.20 | 8.80 | 1.23 | 0.01 |
| 2.63 | 5.80 | 1.16 | 0.02 |
| -0.78 | 4.97 | 1.18 | 0.02 |
| 4.06 | 5.59 | 1.16 | 0.02 |
| 5.53 | 6.40 | 1.15 | 0.02 |
| 1.30 | 7.35 | 1.14 | 0.02 |
| -9.76 | 9.63 | 1.15 | 0.01 |
| 0.65 | 6.01 | 1.18 | -0.03 |
| 0.24 | 5.17 | 1.19 | -0.03 |
| -112.63 | 3.38 | 1.29 | 0.00 |
| -177.13 | 3.91 | 1.29 | 0.00 |
| -10.10 | 5.30 | 1.13 | 0.01 |
| -2.06 | 3.93 | 1.19 | 0.01 |
| -0.33 | 4.21 | 1.15 | 0.01 |
| 5.19 | 4.57 | 1.14 | 0.01 |
| 1.71 | 5.16 | 1.12 | 0.01 |
| 0.39 | 6.16 | 1.27 | 0.02 |
| 2.23 | 5.38 | 1.27 | 0.01 |
| 0.18 | 5.22 | 1.29 | 0.02 |

|  |  |  |  |
| --- | --- | --- | --- |
| -0.94 | 5.09 | 1.32 | 0.02 |
| 0.66 | 4.91 | 1.32 | 0.02 |
| 0.87 | 4.32 | 1.10 | 0.01 |
| 3.87 | 4.49 | 1.11 | 0.01 |
| -0.97 | 4.15 | 1.12 | 0.01 |
| -0.07 | 3.88 | 1.13 | 0.01 |
| -1.01 | 3.99 | 1.13 | 0.01 |
| 9.77 | 7.33 | 1.18 | 0.00 |
| 1.20 | 6.06 | 1.18 | 0.01 |
| 4.90 | 6.21 | 1.23 | 0.01 |
| -0.16 | 5.74 | 1.25 | 0.01 |
| 0.42 | 5.34 | 1.29 | 0.01 |
| 5.17 | 9.01 | 1.21 | 0.01 |
| -1.81 | 7.65 | 1.25 | 0.01 |
| -1.59 | 7.34 | 1.24 | 0.01 |
| -2.42 | 6.08 | 1.25 | 0.01 |
| 2.35 | 5.34 | 1.28 | 0.01 |
| 6.16 | 8.71 | 1.16 | 0.00 |
| -0.62 | 7.58 | 1.17 | -0.04 |
| -14.08 | 5.90 | 1.21 | 0.01 |
| -3.85 | 5.81 | 1.20 | 0.01 |
| -0.93 | 5.72 | 1.22 | 0.01 |
| 8.43 | 6.59 | 1.12 | 0.01 |
| 1.52 | 5.97 | 1.13 | 0.01 |

|  |  |  |  |
| --- | --- | --- | --- |
| -1.98 | 5.28 | 1.15 | 0.01 |
| -12.53 | 4.85 | 1.26 | 0.00 |
| -14.80 | 4.34 | 1.35 | 0.00 |
| 2.53 | 4.46 | 1.20 | -0.01 |
| 1.74 | 2.89 | 1.31 | -0.12 |
| 8.37 | 3.00 | 1.30 | -0.03 |
| -52.77 | 2.45 | 1.37 | 0.00 |
| 22.61 | 2.45 | 1.38 | 0.01 |
| 1.44 | 4.60 | 1.31 | 0.02 |
| 1.03 | 4.33 | 1.33 | 0.02 |
| 0.58 | 4.25 | 1.34 | 0.01 |
| 1.50 | 4.08 | 1.33 | 0.02 |
| -2.98 | 4.53 | 1.35 | 0.02 |
| 5.83 | 9.48 | 1.19 | 0.00 |
| 9.36 | 8.44 | 1.21 | 0.00 |
| 10.20 | 8.60 | 1.21 | 0.00 |
| -13.82 | 9.20 | 1.29 | 0.00 |
| 67.11 | 8.63 | 1.30 | 0.00 |

**Lampiran VIII**

**Hasil Uji Statistik Deskriptif**

**Descriptive Statistics**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  | N | Minimum | Maximum | Mean | Std. Deviation |
| KL DER CR ROA  Valid N  (listwise) | 135  135  135  135  135 | -2,98  ,94  1,01  ,00 | 177,13  14,75  1,96  ,12 | 9,4946  6,3040  1,2175  ,0144 | 22,16709  2,72771  ,10658  ,01200 |

**Lampiran IX**

**Uji Asumsi Klasik**

**a.** Hasil Uji Normalitas

**One-Sample Kolmogorov-Smirnov Test**

|  |  |
| --- | --- |
|  | Unstandardiz  ed Residual |
| N  Normal Parametersa,b Mean  Std. Deviation Most Extreme Absolute Differences Positive  Negative  Kolmogorov-Smirnov Z Asymp. Sig. (2-tailed) | 135  ,0000000  20,93018490  ,277  ,277  -,239  3,215  ,115 |

a. Test distribution is Normal. b. Calculated from data.

b. Uji Multikolinearitas

Coefficientsa

|  |  |  |
| --- | --- | --- |
| Model | Collinearity Statictics | |
| Tolerance | VIF |
| 1 (Contant) DER  CR  ROA | ,767  ,734  ,923 | 1,304  1,362  1,083 |

a. Dependent Variable: KL

c. Uji Auo-korelasi

**Runs Test**

|  |  |
| --- | --- |
|  | Unstandardiz  ed Residual |
| Test Valuea  Cases < Test Value Cases >= Test Value  Total Cases Number of Runs Z  Asymp. Sig. (2-  tailed) | -5,29953  67  68  135  58  -1,814  ,170 |

a. Median

d. Uji Heteroskedastisitas

**Coefficientsa**

|  |  |  |
| --- | --- | --- |
| Model | Collinearity Statictics | |
| t | Sig. |
| 1 (Contant) DER  CR  ROA | -,510  -,471  1,294  -1,590 | ,611  ,639  ,198  ,114 |

a. Dependent Variable: RES2

**Lampiran X**

**Hasil Uji Regresi Linier Berganda**

a) Uji F

**ANOVAb**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Model | Sum of  Squares | df | Mean  Square | F | Sig. |
| 1 Regression  Residual  Total | 7143,145 | 3 | 2381,048 | 5,314 | ,002a |
| 58701,734 | 131 | 448,105 |  |  |
| 65844,879 | 134 |  |  |  |

a. Predictors: (Constant), ROA, DER, CR

b. Dependent Variable: KL

b) Uji t

**Coefficientsa**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Model | Unstandardize d  Coefficients | | Standardized  Coefficients | t | Sig. |
| B | Std. Error | Beta |
| 1 (Constant) DER  CR ROA | -22,271  -,147  32,332  -  462,937 | 26,727  ,766  20,026  118,948 | -,018  ,155  -,334 | -,833  -,191  1,614  -3,892 | ,406  ,849  ,109  ,000 |

a. Dependent Variable: KL

c) Uji Koefisien Determinasi

**Model Summaryb**

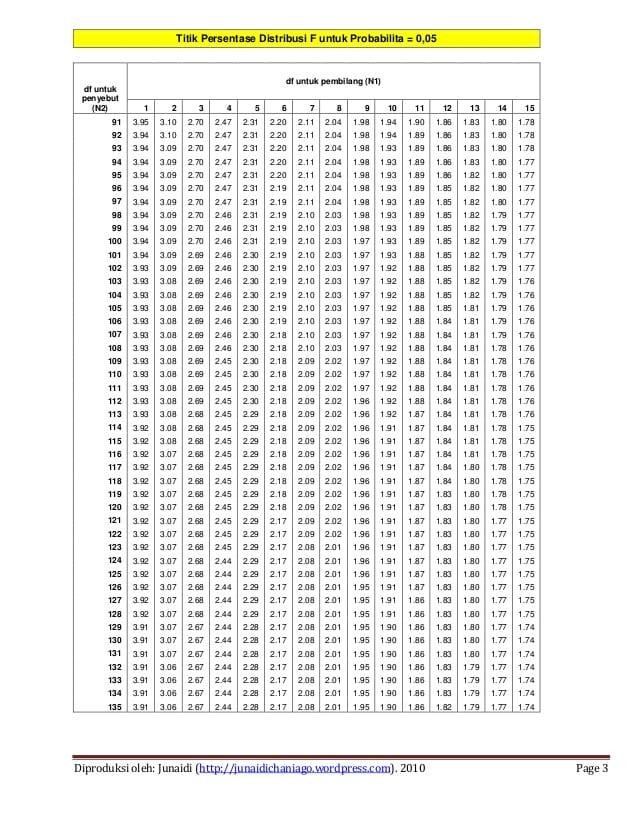
|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
| 1 | ,387a | ,224 | ,182 | 21,16849 |

a. Predictors: (Constant), ROA, DER, CR

b. Dependent Variable: KL

**Lampiran XI**

**TABEL UJI F**



**Lampiran XII**

**TABEL UJI T**

