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# LAMPIRAN

Lampiran 1 Data perusahaan

Growth of Firm

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **NO** | **KODE** | **TAHUN** |  **Nilai Pasar Saham(di ikhtisar saham)**  |  **Total Ekuitas**  |  **Jumlah Saham Beredar(di ikhtisar saham)**  |  **Nilai Buku**  |  **Market to Book Value Ratio**  |
| 1 | BACA | 2019 |  300  |  1.537.640.000.000  |  7.070.141.850  |  217,48  |  1,38  |
| 2 | BACA | 2020 |  376  |  1.640.391.000.000  |  7.071.413.250  |  231,97  |  1,62  |
| 3 | BACA | 2021 |  266  |  2.122.771.000.000  |  7.078.002.482  |  299,91  |  0,89  |
| 4 | BACA | 2022 |  131  |  3.287.537.000.000  |  19.953.024.885  |  164,76  |  0,80  |
| 5 | BACA | 2023 |  130  |  3.390.320.000.000  |  19.953.024.885  |  169,92  |  0,77  |
| 6 | BBCA | 2019 |  33.425  |  174.143.156.000.000  |  24.655.010.000  |  7.063,20  |  4,73  |
| 7 | BBCA | 2020 |  6.770  |  184.714.709.000.000  |  123.275.050.000  |  1.498,39  |  4,52  |
| 8 | BBCA | 2021 |  7.300  |  202.848.934.000.000  |  123.275.050.000  |  1.645,50  |  4,44  |
| 9 | BBCA | 2022 |  8.550  |  221.181.655.000.000  |  123.275.050.000  |  1.794,21  |  4,77  |
| 10 | BBCA | 2023 |  9.400  |  242.537.593.000.000  |  123.275.050.000  |  1.967,45  |  4,78  |
| 11 | BBKP | 2019 |  158  |  236.693.164.161  |  202.885.000.000  |  1,17  |  135,43  |
| 12 | BBKP | 2020 |  410  |  50.243.380.259  |  204.330.000.000  |  0,25  |  1.667,39  |
| 13 | BBKP | 2021 |  267  |  (122.160.076.681) |  204.330.000.000  |  (0,60) |  (446,60) |
| 14 | BBKP | 2022 |  127  |  103.681.047.345  |  204.330.000.000  |  0,51  |  250,29  |
| 15 | BBKP | 2023 |  80  |  427.925.126.161  |  797.230.000.000  |  0,54  |  149,04  |
| 16 | BBNI | 2019 |  7.850  |  125.003.948.000.000  |  18.648.656.458  |  6.703,11  |  1,17  |
| 17 | BBNI | 2020 |  6.175  |  112.872.199.000.000  |  18.648.656.458  |  6.052,56  |  1,02  |
| 18 | BBNI | 2021 |  6.750  |  126.519.977.000.000  |  18.648.656.458  |  6.784,40  |  0,99  |
| 19 | BBNI | 2022 |  9.225  |  140.197.662.000.000  |  18.648.656.458  |  7.517,84  |  1,23  |
| 20 | BBNI | 2023 |  5.375  |  154.732.520.000.000  |  37.256.798.316  |  4.153,14  |  1,29  |
| 21 | BBRI | 2019 |  4.400  |  208.784.336.000.000  |  123.345.810.000  |  1.692,67  |  2,60  |
| 22 | BBRI | 2020 |  4.170  |  229.466.882.000.000  |  123.345.810.000  |  1.860,35  |  2,24  |
| 23 | BBRI | 2021 |  4.110  |  291.786.804.000.000  |  123.345.810.000  |  2.365,60  |  1,74  |
| 24 | BBRI | 2022 |  4.940  |  303.395.317.000.000  |  151.559.001.604  |  2.001,83  |  2,47  |
| 25 | BBRI | 2023 |  5.725  |  316.472.142.000.000  |  151.559.001.604  |  2.088,11  |  2,74  |
| 26 | BJBR | 2019 |  1.185  |  12.042.629.000.000  |  9.838.787.161  |  1.224,00  |  0,97  |
| 27 | BJBR | 2020 |  1.550  |  12.005.800.000.000  |  9.838.787.161  |  1.220,25  |  1,27  |
| 28 | BJBR | 2021 |  1.335  |  13.084.033.000.000  |  9.838.787.161  |  1.329,84  |  1,00  |
| 29 | BJBR | 2022 |  1.345  |  14.745.986.000.000  |  10.521.443.686  |  1.401,52  |  0,96  |
| 30 | BJBR | 2023 |  1.150  |  15.449.018.000.000  |  10.521.443.686  |  1.468,34  |  0,78  |
| 31 | BJTM | 2019 |  655  |  9.021.558.000.000  |  14.993.772.982  |  601,69  |  1,09  |
| 32 | BJTM | 2020 |  685  |  10.004.948.000.000  |  15.015.498.082  |  666,31  |  1,03  |
| 33 | BJTM | 2021 |  750  |  10.910.539.000.000  |  15.015.498.082  |  726,62  |  1,03  |
| 34 | BJTM | 2022 |  710  |  11.445.861.000.000  |  15.015.498.082  |  762,27  |  0,93  |
| 35 | BJTM | 2023 |  625  |  12.151.069.000.000  |  15.015.498.082  |  809,24  |  0,77  |
| 36 | BMRI | 2019 |  7.675  |  218.852.069.000.000  |  46.666.666.666  |  4.689,69  |  1,64  |
| 37 | BMRI | 2020 |  6.325  |  204.699.668.000.000  |  46.666.666.666  |  4.386,42  |  1,44  |
| 38 | BMRI | 2021 |  7.025  |  222.111.282.000.000  |  46.666.666.666  |  4.759,53  |  1,48  |
| 39 | BMRI | 2022 |  9.925  |  252.245.455.000.000  |  46.666.666.666  |  5.405,26  |  1,84  |
| 40 | BMRI | 2023 |  6.050  |  287.494.962.000.000  |  93.333.333.332  |  3.080,30  |  1,96  |
| 41 | BNGA | 2019 |  965  |  43.294.166.000.000  |  25.131.606.843  |  1.722,70  |  0,56  |
| 42 | BNGA | 2020 |  995  |  41.053.051.000.000  |  25.131.606.843  |  1.633,52  |  0,61  |
| 43 | BNGA | 2021 |  965  |  43.388.358.000.000  |  25.131.606.843  |  1.726,45  |  0,56  |
| 44 | BNGA | 2022 |  965  |  45.276.263.000.000  |  25.131.606.843  |  1.801,57  |  0,54  |
| 45 | BNGA | 2023 |  1.695  |  49.337.371.000.000  |  25.131.606.843  |  1.963,16  |  0,86  |
| 46 | BNII | 2019 |  206  |  26.684.916.000.000  |  76.215.195.821  |  350,13  |  0,59  |
| 47 | BNII | 2020 |  318  |  27.345.513.000.000  |  76.215.195.821  |  358,79  |  0,89  |
| 48 | BNII | 2021 |  332  |  28.886.439.000.000  |  76.215.195.821  |  379,01  |  0,88  |
| 49 | BNII | 2022 |  242  |  29.533.950.000.000  |  76.215.195.821  |  387,51  |  0,62  |
| 50 | BNII | 2023 |  228  |  30.796.034.000.000  |  76.215.195.821  |  404,07  |  0,56  |
| 51 | BNLI | 2019 |  1.265  |  24.037.351.000.000  |  28.042.739.205  |  857,17  |  1,48  |
| 52 | BNLI | 2020 |  3.140  |  35.071.453.000.000  |  28.042.739.205  |  1.250,64  |  2,51  |
| 53 | BNLI | 2021 |  1.535  |  36.613.715.000.000  |  36.181.359.520  |  1.011,95  |  1,52  |
| 54 | BNLI | 2022 |  1.015  |  37.617.289.000.000  |  36.181.359.520  |  1.039,69  |  0,98  |
| 55 | BNLI | 2023 |  920  |  39.992.322.000.000  |  36.181.359.520  |  1.105,33  |  0,83  |
| 56 | BTPN | 2019 |  3.250  |  31.471.928.000.000  |  8.148.928.869  |  3.862,09  |  0,84  |
| 57 | BTPN | 2020 |  3.110  |  32.964.753.000.000  |  8.148.928.869  |  4.045,29  |  0,77  |
| 58 | BTPN | 2021 |  2.620  |  36.078.927.000.000  |  8.148.928.869  |  4.427,44  |  0,59  |
| 59 | BTPN | 2022 |  2.650  |  39.413.024.000.000  |  8.149.106.869  |  4.836,48  |  0,55  |
| 60 | BTPN | 2023 |  2.620  |  41.283.104.000.000  |  8.149.106.869  |  5.065,97  |  0,52  |
| 61 | BVIC | 2019 |  84  |  2.986.455.000.000  |  8.951.947.039  |  333,61  |  0,25  |
| 62 | BVIC | 2020 |  114  |  2.644.375.000.000  |  8.951.947.039  |  295,40  |  0,39  |
| 63 | BVIC | 2021 |  204  |  3.014.425.000.000  |  10.487.132.568  |  287,44  |  0,71  |
| 64 | BVIC | 2022 |  107  |  3.700.463.000.000  |  15.848.234.714  |  233,49  |  0,46  |
| 65 | BVIC | 2023 |  99  |  3.824.785.000.000  |  15.848.235.778  |  241,34  |  0,41  |
| 66 | MAYA | 2019 |  9.100  |  12.341.969.000.000  |  6.764.086.593  |  1.824,63  |  4,99  |
| 67 | MAYA | 2020 |  7.650  |  12.914.476.000.000  |  6.764.086.593  |  1.909,27  |  4,01  |
| 68 | MAYA | 2021 |  660  |  13.978.280.000.000  |  11.714.045.161  |  1.193,29  |  0,55  |
| 69 | MAYA | 2022 |  520  |  13.856.660.000.000  |  11.714.045.161  |  1.182,91  |  0,44  |
| 70 | MAYA | 2023 |  454  |  15.867.617.000.000  |  11.714.045.161  |  1.354,58  |  0,34  |
| 71 | PNBN | 2019 |  1.335  |  44.442.000.000.000  |  24.087.645.998  |  1.845,01  |  0,72  |
| 72 | PNBN | 2020 |  1.065  |  47.460.000.000.000  |  24.087.645.998  |  1.970,30  |  0,54  |
| 73 | PNBN | 2021 |  770  |  48.548.000.000.000  |  24.087.645.998  |  2.015,47  |  0,38  |
| 74 | PNBN | 2022 |  1.540  |  50.716.000.000.000  |  24.087.645.998  |  2.105,48  |  0,73  |
| 75 | PNBN | 2023 |  1.210  |  53.312.000.000.000  |  24.087.645.998  |  2.213,25  |  0,55  |
| 76 | PNBS | 2019 |  50  |  1.694.565.000.000  |  23.719.447.472  |  71,44  |  0,70  |
| 77 | PNBS | 2020 |  83  |  3.115.653.000.000  |  38.813.641.319  |  80,27  |  1,03  |
| 78 | PNBS | 2021 |  85  |  2.301.945.000.000  |  38.813.641.319  |  59,31  |  1,43  |
| 79 | PNBS | 2022 |  63  |  2.505.404.000.000  |  38.813.641.319  |  64,55  |  0,98  |
| 80 | PNBS | 2023 |  54  |  2.788.522.000.000  |  38.813.641.319  |  71,84  |  0,75  |

Firm Size

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **NO** | **KODE** | **TAHUN** |  **Total Aset**  |  **Ukuran Perusahaan (LN)**  |
| 1 | BACA | 2019 |  18.959.622.000.000  |  30,57  |
| 2 | BACA | 2020 |  20.223.558.000.000  |  30,64  |
| 3 | BACA | 2021 |  22.325.883.000.000  |  30,74  |
| 4 | BACA | 2022 |  20.628.501.000.000  |  30,66  |
| 5 | BACA | 2023 |  19.259.187.000.000  |  30,59  |
| 6 | BBCA | 2019 |  918.989.312.000.000  |  34,45  |
| 7 | BBCA | 2020 |  1.075.570.256.000.000  |  34,61  |
| 8 | BBCA | 2021 |  1.228.344.680.000.000  |  34,74  |
| 9 | BBCA | 2022 |  1.314.731.674.000.000  |  34,81  |
| 10 | BBCA | 2023 |  1.408.107.010.000.000  |  34,88  |
| 11 | BBKP | 2019 |  779.547.394.967  |  27,38  |
| 12 | BBKP | 2020 |  470.380.006.044  |  26,88  |
| 13 | BBKP | 2021 |  215.269.190.088  |  26,10  |
| 14 | BBKP | 2022 |  402.309.590.382  |  26,72  |
| 15 | BBKP | 2023 |  438.201.763.377  |  26,81  |
| 16 | BBNI | 2019 |  845.605.208.000.000  |  34,37  |
| 17 | BBNI | 2020 |  891.337.425.000.000  |  34,42  |
| 18 | BBNI | 2021 |  964.837.692.000.000  |  34,50  |
| 19 | BBNI | 2022 |  1.029.836.868.000.000  |  34,57  |
| 20 | BBNI | 2023 |  1.086.663.986.000.000  |  34,62  |
| 21 | BBRI | 2019 |  1.416.758.840.000.000  |  34,89  |
| 22 | BBRI | 2020 |  1.610.065.344.000.000  |  35,02  |
| 23 | BBRI | 2021 |  1.678.097.734.000.000  |  35,06  |
| 24 | BBRI | 2022 |  1.865.639.010.000.000  |  35,16  |
| 25 | BBRI | 2023 |  1.965.007.030.000.000  |  35,21  |
| 26 | BJBR | 2019 |  123.536.474.000.000  |  32,45  |
| 27 | BJBR | 2020 |  140.961.431.000.000  |  32,58  |
| 28 | BJBR | 2021 |  158.356.097.000.000  |  32,70  |
| 29 | BJBR | 2022 |  181.241.291.000.000  |  32,83  |
| 30 | BJBR | 2023 |  188.302.923.000.000  |  32,87  |
| 31 | BJTM | 2019 |  76.756.313.000.000  |  31,97  |
| 32 | BJTM | 2020 |  83.619.452.000.000  |  32,06  |
| 33 | BJTM | 2021 |  100.723.330.000.000  |  32,24  |
| 34 | BJTM | 2022 |  103.031.367.000.000  |  32,27  |
| 35 | BJTM | 2023 |  103.854.773.000.000  |  32,27  |
| 36 | BMRI | 2019 |  1.411.244.042.000.000  |  34,88  |
| 37 | BMRI | 2020 |  1.541.964.567.000.000  |  34,97  |
| 38 | BMRI | 2021 |  1.725.611.128.000.000  |  35,08  |
| 39 | BMRI | 2022 |  1.992.544.687.000.000  |  35,23  |
| 40 | BMRI | 2023 |  2.174.219.449.000.000  |  35,32  |
| 41 | BNGA | 2019 |  274.467.227.000.000  |  33,25  |
| 42 | BNGA | 2020 |  280.943.605.000.000  |  33,27  |
| 43 | BNGA | 2021 |  310.786.960.000.000  |  33,37  |
| 44 | BNGA | 2022 |  306.754.299.000.000  |  33,36  |
| 45 | BNGA | 2023 |  334.369.233.000.000  |  33,44  |
| 46 | BNII | 2019 |  169.082.830.000.000  |  32,76  |
| 47 | BNII | 2020 |  173.190.035.000.000  |  32,79  |
| 48 | BNII | 2021 |  168.712.977.000.000  |  32,76  |
| 49 | BNII | 2022 |  160.813.918.000.000  |  32,71  |
| 50 | BNII | 2023 |  171.803.070.000.000  |  32,78  |
| 51 | BNLI | 2019 |  161.451.259.000.000  |  32,72  |
| 52 | BNLI | 2020 |  197.726.097.000.000  |  32,92  |
| 53 | BNLI | 2021 |  234.379.042.000.000  |  33,09  |
| 54 | BNLI | 2022 |  255.112.471.000.000  |  33,17  |
| 55 | BNLI | 2023 |  257.444.147.000.000  |  33,18  |
| 56 | BTPN | 2019 |  18.163.138.500.000  |  30,53  |
| 57 | BTPN | 2020 |  183.165.978.000.000  |  32,84  |
| 58 | BTPN | 2021 |  191.917.794.000.000  |  32,89  |
| 59 | BTPN | 2022 |  209.169.704.000.000  |  32,97  |
| 60 | BTPN | 2023 |  201.448.392.000.000  |  32,94  |
| 61 | BVIC | 2019 |  30.456.459.000.000  |  31,05  |
| 62 | BVIC | 2020 |  26.221.407.000.000  |  30,90  |
| 63 | BVIC | 2021 |  24.947.143.000.000  |  30,85  |
| 64 | BVIC | 2022 |  25.932.001.000.000  |  30,89  |
| 65 | BVIC | 2023 |  31.471.928.000.000  |  31,08  |
| 66 | MAYA | 2019 |  93.408.831.000.000  |  32,17  |
| 67 | MAYA | 2020 |  92.518.025.000.000  |  32,16  |
| 68 | MAYA | 2021 |  119.104.185.000.000  |  32,41  |
| 69 | MAYA | 2022 |  135.382.812.000.000  |  32,54  |
| 70 | MAYA | 2023 |  141.488.996.000.000  |  32,58  |
| 71 | PNBN | 2019 |  211.287.000.000.000  |  32,98  |
| 72 | PNBN | 2020 |  218.067.000.000.000  |  33,02  |
| 73 | PNBN | 2021 |  204.463.000.000.000  |  32,95  |
| 74 | PNBN | 2022 |  212.432.000.000.000  |  32,99  |
| 75 | PNBN | 2023 |  222.010.000.000.000  |  33,03  |
| 76 | PNBS | 2019 |  11.135.825.000.000  |  30,04  |
| 77 | PNBS | 2020 |  11.302.082.000.000  |  30,06  |
| 78 | PNBS | 2021 |  14.426.005.000.000  |  30,30  |
| 79 | PNBS | 2022 |  14.791.738.000.000  |  30,33  |
| 80 | PNBS | 2023 |  17.343.247.000.000  |  30,48  |

Coverage Ratio

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **NO** | **KODE** | **TAHUN** |  **Laba sebelum Bunga dan Pajak**  |  **Beban Bunga**  |  **Time Interest Earned**  |
| 1 | BACA | 2019 |  32.754.000.000  |  1.166.253.000.000  |  0,028  |
| 2 | BACA | 2020 |  81.752.000.000  |  1.103.081.000.000  |  0,074  |
| 3 | BACA | 2021 |  57.544.000.000  |  1.362.416.000.000  |  0,042  |
| 4 | BACA | 2022 |  51.973.000.000  |  1.020.133.000.000  |  0,051  |
| 5 | BACA | 2023 |  145.436.000.000  |  1.186.008.000.000  |  0,123  |
| 6 | BBCA | 2019 |  36.288.998.000.000  |  13.360.347.000.000  |  2,716  |
| 7 | BBCA | 2020 |  33.568.507.000.000  |  11.241.891.000.000  |  2,986  |
| 8 | BBCA | 2021 |  38.841.174.000.000  |  9.491.401.000.000  |  4,092  |
| 9 | BBCA | 2022 |  50.467.033.000.000  |  8.251.682.000.000  |  6,116  |
| 10 | BBCA | 2023 |  60.179.757.000.000  |  12.268.952.000.000  |  4,905  |
| 11 | BBKP | 2019 |  14.509.662.820  |  8.708.025.231  |  1,666  |
| 12 | BBKP | 2020 |  (148.192.266.745) |  3.289.341.866  |  (45,052) |
| 13 | BBKP | 2021 |  (172.165.040.762) |  5.368.380.231  |  (32,070) |
| 14 | BBKP | 2022 |  (24.433.066.461) |  4.463.539.172  |  (5,474) |
| 15 | BBKP | 2023 |  (18.516.003.910) |  6.079.995.892  |  (3,045) |
| 16 | BBNI | 2019 |  19.369.106  |  21.929.999  |  0,883  |
| 17 | BBNI | 2020 |  5.112.153  |  19.020.905  |  0,269  |
| 18 | BBNI | 2021 |  12.550.987  |  11.779.156  |  1,066  |
| 19 | BBNI | 2022 |  22.686.708  |  13.337.989  |  1,701  |
| 20 | BBRI | 2023 |  25.639.738  |  20.196.023  |  1,270  |
| 21 | BBRI | 2019 |  43.364.053.000.000  |  40.048.971.000.000  |  1,083  |
| 22 | BBRI | 2020 |  29.993.406.000.000  |  42.180.448.000.000  |  0,711  |
| 23 | BBRI | 2021 |  40.992.065.000.000  |  29.428.900.000.000  |  1,393  |
| 24 | BBRI | 2022 |  64.596.701.000.000  |  27.277.743.000.000  |  2,368  |
| 25 | BBRI | 2023 |  76.429.712.000.000  |  43.812.507.000.000  |  1,744  |
| 26 | BJBR | 2019 |  1.977.962  |  6.008.924  |  0,329  |
| 27 | BJBR | 2020 |  2.168.028  |  6.123.414  |  0,354  |
| 28 | BJBR | 2021 |  2.587.582  |  5.313.916  |  0,487  |
| 29 | BJBR | 2022 |  2.835.618  |  5.227.996  |  0,542  |
| 30 | BJBR | 2023 |  2.126.367  |  7.194.587  |  0,296  |
| 31 | BJTM | 2019 |  1.864.133.000.000  |  1.839.415.000.000  |  1,013  |
| 32 | BJTM | 2020 |  1.507.367.000.000  |  2.031.472.000.000  |  0,742  |
| 33 | BJTM | 2021 |  1.937.974.000.000  |  1.977.487.000.000  |  0,980  |
| 34 | BJTM | 2022 |  2.030.049.000.000  |  1.965.595.000.000  |  1,033  |
| 35 | BJTM | 2023 |  1.892.743.000.000  |  2.316.184.000.000  |  0,817  |
| 36 | BMRI | 2019 |  36.441.440.000.000  |  29.070.226.000.000  |  1,254  |
| 37 | BMRI | 2020 |  24.392.405.000.000  |  28.222.605.000.000  |  0,864  |
| 38 | BMRI | 2021 |  38.358.421.000.000  |  20.441.507.000.000  |  1,876  |
| 39 | BMRI | 2022 |  56.377.726.000.000  |  20.446.595.000.000  |  2,757  |
| 40 | BMRI | 2023 |  74.684.881.000.000  |  30.664.728.000.000  |  2,436  |
| 41 | BNGA | 2019 |  5.312.897.000.000  |  7.050.137.000.000  |  0,754  |
| 42 | BNGA | 2020 |  2.947.420.000.000  |  6.212.158.000.000  |  0,474  |
| 43 | BNGA | 2021 |  5.337.581.000.000  |  4.562.290.000.000  |  1,170  |
| 44 | BNGA | 2022 |  6.579.332.000.000  |  4.040.984.000.000  |  1,628  |
| 45 | BNGA | 2023 |  8.357.272.000.000  |  6.274.456.000.000  |  1,332  |
| 46 | BNII | 2019 |  2.599.094.000.000  |  7.311.894.000.000  |  0,355  |
| 47 | BNII | 2020 |  1.818.645.000.000  |  5.566.873.000.000  |  0,327  |
| 48 | BNII | 2021 |  2.202.662.000.000  |  3.612.756.000.000  |  0,610  |
| 49 | BNII | 2022 |  2.040.226.000.000  |  3.422.604.000.000  |  0,596  |
| 50 | BNII | 2023 |  2.354.674.000.000  |  4.650.268.000.000  |  0,506  |
| 51 | BNLI | 2019 |  2.010.735.000.000  |  5.372.123.000.000  |  0,374  |
| 52 | BNLI | 2020 |  1.615.349.000.000  |  4.768.378.000.000  |  0,339  |
| 53 | BNLI | 2021 |  1.565.521.000.000  |  3.720.570.000.000  |  0,421  |
| 54 | BNLI | 2022 |  2.614.013.000.000  |  3.524.146.000.000  |  0,742  |
| 55 | BNLI | 2023 |  3.350.120.000.000  |  559.160.500.000  |  5,991  |
| 56 | BTPN | 2019 |  4.018.922.000.000  |  7.689.284.000.000  |  0,523  |
| 57 | BTPN | 2020 |  2.633.076.000.000  |  5.779.055.000.000  |  0,456  |
| 58 | BTPN | 2021 | 4.007.172.000.000 |  3.605.564.000.000  |  1,111  |
| 59 | BTPN | 2022 |  4.657.319.000.000  |  4.221.331.000.000  |  1,103  |
| 60 | BTPN | 2023 |  3.457.682.000.000  |  6.771.610.000.000  |  0,511  |
| 61 | BVIC | 2019 |  (24.725.000.000) |  1.954.057.000.000  |  (0,013) |
| 62 | BVIC | 2020 |  (298.233.000.000) |  1.600.982.000.000  |  (0,186) |
| 63 | BVIC | 2021 |  (150.868.000.000) |  1.148.556.000.000  |  (0,131) |
| 64 | BVIC | 2022 |  356.931.000.000  |  971.638.000.000  |  0,367  |
| 65 | BVIC | 2023 |  129.536.000.000  |  1.257.662.000.000  |  0,103  |
| 66 | MAYA | 2019 |  714.688.000.000  |  6.018.642  |  118.745,724  |
| 67 | MAYA | 2020 |  104.448.000.000  |  5.024.154  |  20.789,172  |
| 68 | MAYA | 2021 |  72.211.000.000  |  5.929.054  |  12.179,177  |
| 69 | MAYA | 2022 |  53.787.000.000  |  5.894.228  |  9.125,368  |
| 70 | MAYA | 2023 |  54.609.000.000  |  6.868.327  |  7.950,845  |
| 71 | PNBN | 2019 |  4.595.000.000.000  |  8.756.000.000.000  |  0,525  |
| 72 | PNBN | 2020 |  4.071.000.000.000  |  7.378.000.000.000  |  0,552  |
| 73 | PNBN | 2021 |  2.514.000.000.000  |  4.792.000.000.000  |  0,525  |
| 74 | PNBN | 2022 |  4.088.000.000.000  |  3.957.000.000.000  |  1,033  |
| 75 | PNBN | 2023 |  3.776.000.000.000  |  5.382.000.000.000  |  0,702  |
| 76 | PNBS | 2019 | 23345000000 |  8.755.818.000.000  |  0,003  |
| 77 | PNBS | 2020 |  6.738.000.000  |  7.378.410.000.000  |  0,001  |
| 78 | PNBS | 2021 |  (818.324.000.000) |  4.792.084.000.000  |  (0,171) |
| 79 | PNBS | 2022 |  254.533.000.000  |  3.957.460.000.000  |  0,064  |
| 80 | PNBS | 2023 |  254.679.000.000  |  5.381.905.000.000  |  0,047  |

Managerial Ownership

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **NO** | **KODE** | **TAHUN** |  **Jumlah Saham Manajemen**  |  **Jumlah Saham Beredar**  |  **Kepemilikan Manajerial**  |
| 1 | BACA | 2019 |  2.029.480.000  |  7.070.141.850  |  0,2870494  |
| 2 | BACA | 2020 |  2.029.480.000  |  7.071.413.250  |  0,2869978  |
| 3 | BACA | 2021 |  2.029.480.000  |  7.078.002.482  |  0,2867306  |
| 4 | BACA | 2022 | 14.904.480.000 |  19.953.024.885  |  0,7469785  |
| 5 | BACA | 2023 | 14.904.480.000 |  19.953.024.885  |  0,7469785  |
| 6 | BBCA | 2019 |  45.845.935  |  24.655.010.000  |  0,0018595  |
| 7 | BBCA | 2020 |  44.674.462  |  123.275.050.000  |  0,0003624  |
| 8 | BBCA | 2021 |  218.768.210  |  123.275.050.000  |  0,0017746  |
| 9 | BBCA | 2022 |  181.585.191  |  123.275.050.000  |  0,0014730  |
| 10 | BBCA | 2023 |  174.872.403  |  123.275.050.000  |  0,0014186  |
| 11 | BBKP | 2019 | 3.940.000.000 |  202.885.000.000  |  0,0194199  |
| 12 | BBKP | 2020 | 3.940.000.000 |  204.330.000.000  |  0,0192825  |
| 13 | BBKP | 2021 | 3.940.000.000 |  204.330.000.000  |  0,0192825  |
| 14 | BBKP | 2022 | 3.940.000.000 |  204.330.000.000  |  0,0192825  |
| 15 | BBKP | 2023 | 3.940.000.000 |  797.230.000.000  |  0,0049421  |
| 16 | BBNI | 2019 |  1.421.049  |  18.648.656.458  |  0,0000762  |
| 17 | BBNI | 2020 |  1.773.958  |  18.648.656.458  |  0,0000951  |
| 18 | BBNI | 2021 |  5.023.737  |  18.648.656.458  |  0,0002694  |
| 19 | BBNI | 2022 |  5.752.293  |  18.648.656.458  |  0,0003085  |
| 20 | BBNI | 2023 |  13.980.678  |  37.256.798.316  |  0,0003753  |
| 21 | BBRI | 2019 |  4.597.501  |  123.345.810.000  |  0,0000373  |
| 22 | BBRI | 2020 |  13.828.401  |  123.345.810.000  |  0,0001121  |
| 23 | BBRI | 2021 |  17.686.912  |  123.345.810.000  |  0,0001434  |
| 24 | BBRI | 2022 |  21.357.859  |  151.559.001.604  |  0,0001409  |
| 25 | BBRI | 2023 |  27.057.159  |  151.559.001.604  |  0,0001785  |
| 26 | BJBR | 2019 |  1.897.176  |  9.838.787.161  |  0,0001928  |
| 27 | BJBR | 2020 |  6.192.426  |  9.838.787.161  |  0,0006294  |
| 28 | BJBR | 2021 |  7.457.605  |  9.838.787.161  |  0,0007580  |
| 29 | BJBR | 2022 |  9.908.815  |  10.521.443.686  |  0,0009418  |
| 30 | BJBR | 2023 |  9.270.687  |  10.521.443.686  |  0,0008811  |
| 31 | BJTM | 2019 |  6.672.666  |  14.993.772.982  |  0,0004450  |
| 32 | BJTM | 2020 |  6.167.166  |  15.015.498.082  |  0,0004107  |
| 33 | BJTM | 2021 |  8.630.566  |  15.015.498.082  |  0,0005748  |
| 34 | BJTM | 2022 |  2.975.500  |  15.015.498.082  |  0,0001982  |
| 35 | BJTM | 2023 |  5.421.400  |  15.015.498.082  |  0,0003611  |
| 36 | BMRI | 2019 | 39137985 |  46.666.666.666  |  0,0008387  |
| 37 | BMRI | 2020 | 11.420.700 |  46.666.666.666  |  0,0002447  |
| 38 | BMRI | 2021 | 1560400 |  46.666.666.666  |  0,0000334  |
| 39 | BMRI | 2022 |  1.917.020  |  46.666.666.666  |  0,0000411  |
| 40 | BMRI | 2023 | 1.479.500 |  93.333.333.332  |  0,0000159  |
| 41 | BNGA | 2019 |  8.032.481  |  25.131.606.843  |  0,0003196  |
| 42 | BNGA | 2020 |  7.713.087  |  25.131.606.843  |  0,0003069  |
| 43 | BNGA | 2021 |  1.652.904  |  25.131.606.843  |  0,0000658  |
| 44 | BNGA | 2022 |  2.986.731  |  25.131.606.843  |  0,0001188  |
| 45 | BNGA | 2023 |  4.717.831  |  25.131.606.843  |  0,0001877  |
| 46 | BNII | 2019 | 2.067.153.492 |  76.215.195.821  |  0,0271226  |
| 47 | BNII | 2020 | 2.067.153.492 |  76.215.195.821  |  0,0271226  |
| 48 | BNII | 2021 | 2.067.153.492 |  76.215.195.821  |  0,0271226  |
| 49 | BNII | 2022 | 2.067.153.492 |  76.215.195.821  |  0,0271226  |
| 50 | BNII | 2023 | 2.067.153.492 |  76.215.195.821  |  0,0271226  |
| 51 | BNLI | 2019 | 3.051.309.873 |  28.042.739.205  |  0,1088093  |
| 52 | BNLI | 2020 | 3.051.309.873 |  28.042.739.205  |  0,1088093  |
| 53 | BNLI | 2021 | 3.051.309.873 |  36.181.359.520  |  0,0843338  |
| 54 | BNLI | 2022 | 3.051.309.873 |  36.181.359.520  |  0,0843338  |
| 55 | BNLI | 2023 | 465.720.781 |  36.181.359.520  |  0,0128718  |
| 56 | BTPN | 2019 |  2.381.330  |  8.148.928.869  |  0,0002922  |
| 57 | BTPN | 2020 |  2.381.330  |  8.148.928.869  |  0,0002922  |
| 58 | BTPN | 2021 |  2.381.330  |  8.148.928.869  |  0,0002922  |
| 59 | BTPN | 2022 |  1.035.124  |  8.149.106.869  |  0,0001270  |
| 60 | BTPN | 2023 |  1.442.182  |  8.149.106.869  |  0,0001770  |
| 61 | BVIC | 2019 |  1.538.152.114  |  8.951.947.039  |  0,1718232  |
| 62 | BVIC | 2020 |  1.538.152.114  |  8.951.947.039  |  0,1718232  |
| 63 | BVIC | 2021 |  1.538.152.114  |  10.487.132.568  |  0,1466704  |
| 64 | BVIC | 2022 |  3.066.411.303  |  15.848.234.714  |  0,1934860  |
| 65 | BVIC | 2023 |  3.066.411.303  |  15.848.235.778  |  0,1934860  |
| 66 | MAYA | 2019 |  330.563.290  |  6.764.086.593  |  0,0488704  |
| 67 | MAYA | 2020 |  330.563.290  |  6.764.086.593  |  0,0488704  |
| 68 | MAYA | 2021 |  924.634.563  |  11.714.045.161  |  0,0789338  |
| 69 | MAYA | 2022 |  977.631.963  |  11.714.045.161  |  0,0834581  |
| 70 | MAYA | 2023 |  977.631.963  |  11.714.045.161  |  0,0834581  |
| 71 | PNBN | 2019 |  7.416.037  |  24.087.645.998  |  0,0003079  |
| 72 | PNBN | 2020 |  1.100.000  |  24.087.645.998  |  0,0000457  |
| 73 | PNBN | 2021 |  3.600.000  |  24.087.645.998  |  0,0001495  |
| 74 | PNBN | 2022 |  3.500.000  |  24.087.645.998  |  0,0001495  |
| 75 | PNBN | 2023 |  3.500.000  |  24.087.645.998  |  0,0001453  |
| 76 | PNBS | 2019 | 1.928.240.976 |  23.719.447.472  |  0,0812937  |
| 77 | PNBS | 2020 | 2.949.890.315 |  38.813.641.319  |  0,0760014  |
| 78 | PNBS | 2021 | 2.949.890.315 |  38.813.641.319  |  0,0760014  |
| 79 | PNBS | 2022 | 2.949.890.315 |  38.813.641.319  |  0,0760014  |
| 80 | PNBS | 2023 | 2.949.890.315 |  38.813.641.319  |  0,0760014  |

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Nama perusahaan**  | **tahun**  | **Pering****kat Obli****gasi** | **Growth** **of Firm** | **Ukuran Perusahaan** | **Coverage Ratio** | **Kepemilikan Manajerial** |
| PT Bank Capital Indonesia Tbk | 2019 | 1 | 1,379414268 | 30,57333268 | 0,028084815 | 0,287049403 |
| 2020 | 1 | 1,620864405 | 30,63786928 | 0,074112418 | 0,286997794 |
| 2021 | 1 | 0,886929707 | 30,73676779 | 0,042236732 | 0,286730614 |
| 2022 | 1 | 0,795077366 | 30,65769478 | 0,050947278 | 0,74697847 |
| 2023 | 1 | 0,765088026 | 30,58900931 | 0,122626492 | 0,74697847 |
| PT Bank Central Asia Tbk | 2019 | 1 | 4,73227733 | 34,45429561 | 2,716171818 | 0,001859498 |
| 2020 | 1 | 4,518168006 | 34,61162739 | 2,986019612 | 0,000362397 |
| 2021 | 1 | 4,436345054 | 34,74444387 | 4,092248763 | 0,001774635 |
| 2022 | 1 | 4,765321416 | 34,81240899 | 6,115969205 | 0,001473008 |
| 2023 | 1 | 4,777756123 | 34,88102265 | 4,90504462 | 0,001418555 |
| PT Bank KB Bukopin Tbk | 2019 | 1 | 135,4320059 | 27,38197933 | 1,666240328 | 0,019419868 |
| 2020 | 1 | 1667,389805 | 26,87680673 | -45,05225446 | 0,019282533 |
| 2021 | 1 | -446,5952501 | 26,09515513 | -32,07020244 | 0,019282533 |
| 2022 | 1 | 250,2859555 | 26,72048775 | -5,473922266 | 0,019282533 |
| 2023 | 1 | 149,0410263 | 26,80594529 | -3,045397438 | 0,004942112 |
| PT Bank Negara Indonesia (Persero) Tbk | 2019 | 1 | 1,171098638 | 34,37107371 | 0,883224208 | 7,62011E-05 |
| 2020 | 1 | 1,020228671 | 34,42374418 | 0,268764972 | 9,51252E-05 |
| 2021 | 1 | 0,994929292 | 34,50298101 | 1,065525153 | 0,000269389 |
| 2022 | 1 | 1,227080776 | 34,5681768 | 1,700909185 | 0,000308456 |
| 2023 | 1 | 1,294202996 | 34,62188883 | 1,26954391 | 0,000375252 |
| PT Bank Rakyat Indonesia (Persero) Tbk | 2019 | 1 | 2,599436214 | 34,88714815 | 1,08277571 | 3,72733E-05 |
| 2020 | 1 | 2,241508767 | 35,01505116 | 0,711073671 | 0,000112111 |
| 2021 | 1 | 1,737403036 | 35,05643725 | 1,392918696 | 0,000143393 |
| 2022 | 1 | 2,467742335 | 35,16238002 | 2,368110184 | 0,000140921 |
| 2023 | 1 | 2,741711415 | 35,21427222 | 1,744472463 | 0,000178526 |
| PT Bank Pembangunan Daerah Jawa Barat Tbk | 2019 | 1 | 0,968140992 | 32,44755756 | 0,329170747 | 0,000192826 |
| 2020 | 1 | 1,270229397 | 32,57950743 | 0,354055434 | 0,000629389 |
| 2021 | 1 | 1,00387861 | 32,69586739 | 0,486944468 | 0,00075798 |
| 2022 | 1 | 0,959674162 | 32,83085036 | 0,542391004 | 0,000941773 |
| 2023 | 1 | 0,78319931 | 32,86907307 | 0,295550947 | 0,000881123 |
| PT Bank Pembangunan Daerah Jawa Timur Tbk | 2019 | 1 | 1,088605904 | 31,97165675 | 1,013437968 | 0,000445029 |
| 2020 | 1 | 1,028052938 | 32,05729729 | 0,742007274 | 0,00041072 |
| 2021 | 1 | 1,03217848 | 32,24339857 | 0,980018579 | 0,000574777 |
| 2022 | 1 | 0,931428718 | 32,26605459 | 1,032791089 | 0,000198162 |
| 2023 | 1 | 0,772334212 | 32,27401463 | 0,817181623 | 0,000361054 |
| PT Bank Mandiri (Persero) Tbk | 2019 | 1 | 1,636569708 | 34,88324801 | 1,253565762 | 0,000838671 |
| 2020 | 1 | 1,441949904 | 34,97183369 | 0,864286093 | 0,000244729 |
| 2021 | 1 | 1,475986858 | 35,08435766 | 1,876496728 | 3,34371E-05 |
| 2022 | 1 | 1,836174478 | 35,22818895 | 2,75731612 | 4,1079E-05 |
| 2023 | 1 | 1,964092389 | 35,31544612 | 2,435530522 | 1,58518E-05 |
| PT Bank CIMB Niaga Tbk | 2019 | 1 | 0,560167867 | 33,24585298 | 0,753587767 | 0,000319617 |
| 2020 | 1 | 0,609113043 | 33,26917507 | 0,474459922 | 0,000306908 |
| 2021 | 1 | 0,558951795 | 33,37012878 | 1,169934616 | 6,57699E-05 |
| 2022 | 1 | 0,535644927 | 33,35706821 | 1,628150965 | 0,000118844 |
| 2023 | 1 | 0,8634038 | 33,44326699 | 1,331951646 | 0,000187725 |
| PT Bank Maybank Indonesia Tbk | 2019 | 1 | 0,588359744 | 32,76140983 | 0,355461116 | 0,02712259 |
| 2020 | 1 | 0,886303807 | 32,78541058 | 0,326690586 | 0,02712259 |
| 2021 | 1 | 0,875962766 | 32,75922003 | 0,60969022 | 0,02712259 |
| 2022 | 1 | 0,624504253 | 32,71126902 | 0,596103435 | 0,02712259 |
| 2023 | 1 | 0,564263069 | 32,77736999 | 0,506352322 | 0,02712259 |
| PT Bank Permata Tbk | 2019 | 1 | 1,475789287 | 32,71522441 | 0,374290574 | 0,108809266 |
| 2020 | 1 | 2,51070867 | 32,91790384 | 0,338762783 | 0,108809266 |
| 2021 | 1 | 1,516873851 | 33,08796076 | 0,420774505 | 0,084333754 |
| 2022 | 1 | 0,976255357 | 33,17272563 | 0,741743674 | 0,084333754 |
| 2023 | 1 | 0,832331035 | 33,18182391 | 5,991338802 | 0,012871843 |
| PT Bank BTPN Tbk | 2019 | 1 | 0,841512437 | 30,5304153 | 0,522665309 | 0,000292226 |
| 2020 | 0 | 0,768795956 | 32,84141384 | 0,455623973 | 0,000292226 |
| 2021 | 0 | 0,591763542 | 32,88808824 | 1,111385625 | 0,000292226 |
| 2022 | 0 | 0,547918708 | 32,97416702 | 1,103282116 | 0,000127023 |
| 2023 | 0 | 0,517176712 | 32,93655435 | 0,510614462 | 0,000176974 |
| PT Bank Victoria International Tbk | 2019 | 0 | 0,251791355 | 31,04731921 | -0,012653162 | 0,171823192 |
| 2020 | 1 | 0,385921801 | 30,89759725 | -0,186281295 | 0,171823192 |
| 2021 | 1 | 0,70971248 | 30,84778042 | -0,131354501 | 0,146670418 |
| 2022 | 1 | 0,458256471 | 30,88649888 | 0,367349774 | 0,193485985 |
| 2023 | 1 | 0,41021269 | 31,08011709 | 0,102997467 | 0,193485972 |
| PT Bank Mayapada Internasional Tbk | 2019 | 1 | 4,987306968 | 32,16800701 | 118745,7237 | 0,048870352 |
| 2020 | 1 | 4,006764381 | 32,15842461 | 20789,17167 | 0,048870352 |
| 2021 | 1 | 0,55309164 | 32,41101973 | 12179,17732 | 0,07893384 |
| 2022 | 1 | 0,43959392 | 32,53912753 | 9125,368072 | 0,083458101 |
| 2023 | 1 | 0,335159117 | 32,58324306 | 7950,844507 | 0,083458101 |
| PT Bank Pan Indonesia Tbk | 2019 | 1 | 0,723572463 | 32,98423851 | 0,524783006 | 0,000307877 |
| 2020 | 1 | 0,540525558 | 33,01582347 | 0,551775549 | 4,56666E-05 |
| 2021 | 1 | 0,382044315 | 32,95140815 | 0,524624374 | 0,000149454 |
| 2022 | 1 | 0,731425484 | 32,98964305 | 1,033105888 | 0,000149454 |
| 2023 | 1 | 0,546707151 | 33,03374354 | 0,701597919 | 0,000145303 |
| PT Bank Panin Dubai Syariah Tbk | 2019 | 1 | 0,699868328 | 30,0411885 | 0,002666227 | 0,081293672 |
| 2020 | 1 | 1,033982998 | 30,05600807 | 0,000913205 | 0,07600138 |
| 2021 | 1 | 1,433205186 | 30,3000536 | -0,170765788 | 0,07600138 |
| 2022 | 1 | 0,975994052 | 30,3250899 | 0,064317264 | 0,07600138 |
| 2023 | 1 | 0,751629943 | 30,48422432 | 0,047321348 | 0,07600138 |

**Hasil Uji Normalitas**

|  |
| --- |
| **One-Sample Kolmogorov-Smirnov Test** |
|  | Unstandardized Residual |
| N | 95 |
| Normal Parametersa,b | Mean | ,0000000 |
| Std. Deviation | 396231474,18075150 |
| Most Extreme Differences | Absolute | ,476 |
| Positive | ,476 |
| Negative | -,448 |
| Test Statistic | ,476 |
| Asymp. Sig. (2-tailed) | ,200c |

**Hasil Uji Multikolinieritas**

|  |
| --- |
| **Coefficientsa** |
| Model | Collinearity Statistics |
| Tolerance | VIF |
| 1 | (Constant) |  |  |
| Growth of firm | .914 | 1.094 |
| Ukuran perusahaan | .916 | 1.084 |
| Coverage ratio | .999 | 1.001 |
| kepemilikan manajerial | .876 | 1.064 |

**Hasil Uji Heteroskedasitas**



***Overall model fit***

|  |  |
| --- | --- |
| *-2Log likelihood awal (block number = 0)* | 43.136 |
| *-2Log likelihood akhir (block number = 1)* | 42.989 |

***Hosmer and Lemeshow Test***



**Hasil Uji *Nagelkerke’s R Square***



**Classification Table**



**Hasil uji Wald (uji T)**

|  |
| --- |
| **Variables in the Equation** |
|  | B | S.E. | Wald | df | Sig. |
|
| Step 1a | Growth of firm | .117 | .004 | .093 | 1 | .029 |
| Ukuran perusahaan | .036 | .223 | .026 | 1 | .006 |
| Coverage ratio | .265 | .056 | .015 | 1 | .043 |
| kepemilikan manajerial | 2.300 | 5.763 | .159 | 1 | .690 |
| Constant | 1.361 | 7.332 | .034 | 1 | .853 |

**Omnibus Tests of Model Coefficients**

