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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

|  |  |  |  |  |  |
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| **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 |

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| **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 |

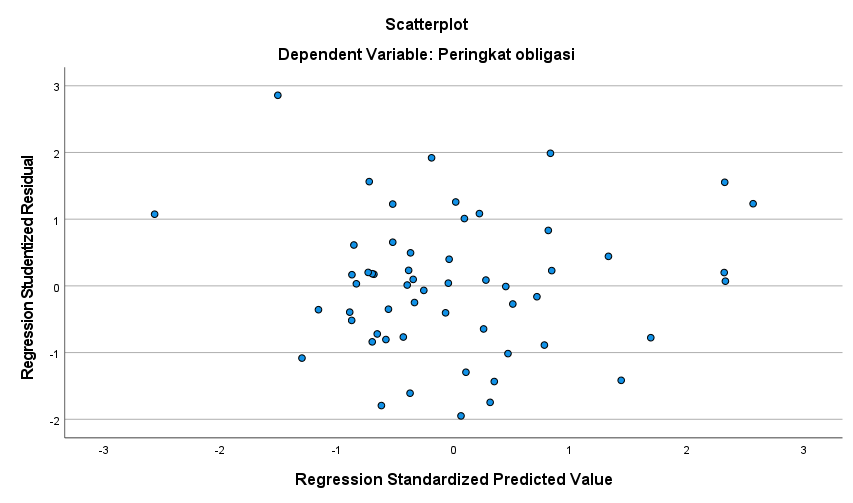
**Hasil Uji Normalitas**

|  |  |  |
| --- | --- | --- |
| **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 |

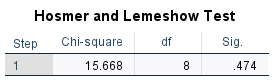
**Hasil Uji Heteroskedasitas**



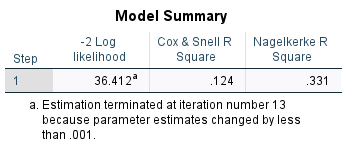
***Overall model fit***

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

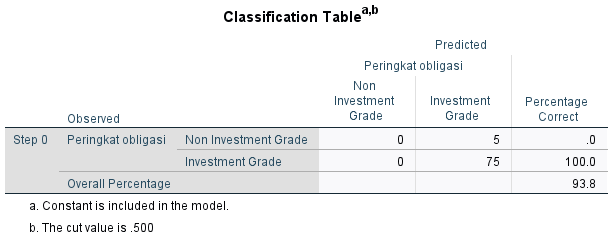
***Hosmer and Lemeshow Test***



**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**

