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**LAMPIRAN**

**LAMPIRAN**

# Lampiran 1

# Data Laporan KeuanganSub Sektor Perbankan Konvensional Periode 2019-2023

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **No.** | **Kode Saham** | **Nama Perusahaan** | **2019** | **2020** | **2021** | **2022** | **2023** |
| 1. | AGRO | Bank Raya Indonesia Tbk | ✓ | ✓ | ✓ | ✓ | **X** |
| 2. | AGRS | Bank IBK Indonesia Tbk | ✓ | ✓ | ✓ | ✓ | ✓ |
| 3. | AMAR | Bank Amar Indonesia Tbk | ✓ | ✓ | ✓ | ✓ | ✓ |
| 4. | ARTO | Bank Jago Tbk | ✓ | ✓ | ✓ | ✓ | **X** |
| 5. | BABP | Bank MNC Internasional Tbk | ✓ | ✓ | ✓ | ✓ | ✓ |
| 6. | BACA | Bank Capital Indonesia Tbk | ✓ | ✓ | ✓ | ✓ | **X** |
| 7. | BBCA | Bank Central Asia Tbk | ✓ | ✓ | ✓ | ✓ | ✓ |
| 8. | BBHI | Allo Bank Indonesia Tbk | ✓ | ✓ | ✓ | ✓ | **X** |
| 9. | BBKP | Bank KB Bukopin Tbk | ✓ | ✓ | ✓ | ✓ | **X** |
| 10. | BBMD | Bank Mestika Dharma Tbk | ✓ | ✓ | ✓ | ✓ | ✓ |
| 11. | BBNI | Bank Negara Indonesia (Persero) Tbk | ✓ | ✓ | ✓ | ✓ | ✓ |
| 12. | BBRI | Bank Rakyat Indonesia (Persero) Tbk | ✓ | ✓ | ✓ | ✓ | ✓ |
| 13. | BBSI | Krom Bank Indonesia Tbk | ✓ | ✓ | ✓ | ✓ | **X** |
| 14. | BBTN | Bank Tabungan Negara (Persero) Tbk | ✓ | ✓ | ✓ | ✓ | ✓ |
| 15. | BBYB | Bank *Neo Commerce* Tbk | ✓ | ✓ | ✓ | ✓ | ✓ |
| 16. | BCIC | Bank *JTrust* Indonesia Tbk | ✓ | ✓ | ✓ | ✓ | ✓ |
| 17. | BDMN | Bank Danamon Indonesia Tbk | ✓ | ✓ | ✓ | ✓ | ✓ |
| 18. | BEKS | Bank Pembangunan Daerah Banten Tbk | ✓ | ✓ | ✓ | ✓ | ✓ |
| 19. | BGTG | Bank Ganesha Tbk | ✓ | ✓ | ✓ | ✓ | ✓ |
| 20. | BINA | Bank Ina Perdana Tbk | ✓ | ✓ | ✓ | ✓ | ✓ |
| 21. | BJBR | Bank Pembangunan Daerah Jawa Barat dan Banten Tbk | ✓ | ✓ | ✓ | ✓ | ✓ |
| 22. | BJTM | Bank Pembangunan Daerah Jawa Timur Tbk | ✓ | ✓ | ✓ | ✓ | ✓ |
| **No.** | **Kode Saham** | **Nama Perusahaan** | **2019** | **2020** | **2021** | **2022** | **2023** |
| 23. | BKSW | Bank QNB Indonesia Tbk | ✓ | ✓ | ✓ | ✓ | ✓ |
| 24. | BMAS | Bank Maspion Indonesia Tbk | ✓ | ✓ | ✓ | ✓ | **X** |
| 25. | BMRI | Bank Mandiri (Persero) Tbk | ✓ | ✓ | ✓ | ✓ | ✓ |
| 26. | BNBA | Bank Bumi Arta Tbk | ✓ | ✓ | ✓ | ✓ | ✓ |
| 27. | BNGA | Bank CIMB Niaga Tbk | ✓ | ✓ | ✓ | ✓ | ✓ |
| 28. | BNII | Bank Maybank Indonesia Tbk | ✓ | ✓ | ✓ | ✓ | ✓ |
| 29. | BNLI | Bank Permata Tbk | ✓ | ✓ | ✓ | ✓ | ✓ |
| 30. | BSIM | Bank Sinarmas Tbk | ✓ | ✓ | ✓ | ✓ | ✓ |
| 31. | BSWD | Bank *Of* India Indonesia Tbk | ✓ | ✓ | ✓ | ✓ | ✓ |
| 32. | BTPN | Bank BTPN Tbk | ✓ | ✓ | ✓ | ✓ | ✓ |
| 33. | BVIC | Bank Victoria International Tbk | ✓ | ✓ | ✓ | ✓ | ✓ |
| 34. | DNAR | Bank Oke Indonesia Tbk | ✓ | ✓ | ✓ | ✓ | ✓ |
| 35. | INPC | Bank Artha Graha Internasional Tbk | ✓ | ✓ | ✓ | ✓ | ✓ |
| 36. | MASB | Bank Multiarta Sentosa Tbk | ✓ | ✓ | ✓ | ✓ | ✓ |
| 37. | MAYA | Bank Mayapada Internasional Tbk | ✓ | ✓ | ✓ | ✓ | ✓ |
| 38. | MCOR | Bank China *Construction* Bank Indonesia Tbk | ✓ | ✓ | ✓ | ✓ | ✓ |
| 39. | MEGA | Bank Mega Tbk | ✓ | ✓ | ✓ | ✓ | ✓ |
| 40. | NISP | Bank OCBC NISP Tbk | ✓ | ✓ | ✓ | ✓ | ✓ |
| 41. | NOBU | Bank Nationalnobu Tbk | ✓ | ✓ | ✓ | ✓ | ✓ |
| 42. | PNBN | Bank Pan Indonesia Tbk | ✓ | ✓ | ✓ | ✓ | ✓ |
| 43. | SDRA | Bank Woori Saudara Indonesia 1906 Tbk | ✓ | ✓ | ✓ | ✓ | ✓ |

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# Lampiran 2

# Data ROASub Sektor Perbankan Konvensional Periode 2019-2023

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **No.** | **Kode Saham** | **Tahun** | **Laba Sebelum Pajak (Rp)** | **Total Aktiva (Rp)** | **ROA (%)** |
| 1. | AGRS | 2019 | 259.120.000.000 | 6.421.844.000.000 | 4,03 |
|  |  | 2020 | 172.586.000.000 | 9.854.035.000.000 | 1,75 |
|  |  | 2021 | 10.032.000.000 | 14.286.910.000.000 | 0,07 |
|  |  | 2022 | 31.672.000.000 | 18.304.587.000.000 | 0,17 |
|  |  | 2023 | 176.645.000.000 | 19.377.403.000.000 | 0,91 |
| 2. | AMAR | 2019 | 81.507.000.000 | 3.452.515.000.000 | 2,36 |
|  |  | 2020 | 26.106.000.000 | 4.057.989.000.000 | 0,64 |
|  |  | 2021 | 815.000.000 | 5.203.045.000.000 | 0,02 |
|  |  | 2022 | 202.610.000.000 | 4.505.046.000.000 | 4,50 |
|  |  | 2023 | 220.025.000.000 | 4.379.417.000.000 | 5,02 |
| 3. | BABP | 2019 | 30.339.000.000 | 10.607.879.000.000 | 0,29 |
|  |  | 2020 | 15.954.000.000 | 11.652.904.000.000 | 0,14 |
|  |  | 2021 | 22.547.000.000 | 14.015.360.000.000 | 0,16 |
|  |  | 2022 | 154.061.000.000 | 16.862.363.000.000 | 0,91 |
|  |  | 2023 | 121.442.000.000 | 18.147.378.000.000 | 0,67 |
| 4. | BBCA | 2019 | 36.288.998.000.000 | 918.989.312.000.000 | 3,95 |
|  |  | 2020 | 33.568.507.000.000 | 1.075.570.256.000.000 | 3,12 |
|  |  | 2021 | 38.841.174.000.000 | 1.228.344.680.000.000 | 3,16 |
|  |  | 2022 | 50.467.033.000.000 | 1.314.731.674.000.000 | 3,84 |
|  |  | 2023 | 60.179.757.000.000 | 1.408.107.010.000.000 | 4,27 |
| 5. | BBMD | 2019 | 330.773.591.197 | 12.900.218.775.263 | 2,56 |
|  |  | 2020 | 419.976.181.196 | 14.159.755.232.533 | 2,97 |
|  |  | 2021 | 665.573.085.996 | 15.983.152.301.240 | 4,16 |
|  |  | 2022 | 670.434.882.830 | 16.583.990.927.531 | 4,04 |
|  |  | 2023 | 535.114.381.542 | 16.054.823.605.763 | 3,33 |
| 6. | BBNI | 2019 | 19.369.106.000.000 | 845.605.208.000.000 | 2,29 |
|  |  | 2020 | 5.112.153.000.000 | 891.337.425.000.000 | 0,57 |
|  |  | 2021 | 12.550.987.000.000 | 964.837.692.000.000 | 1,30 |
|  |  | 2022 | 22.686.708.000.000 | 1.029.836.868.000.000 | 2,20 |
|  |  | 2023 | 25.639.738.000.000 | 1.086.663.986.000.000 | 2,36 |
| 7. | BBRI | 2019 | 43.364.053.000.000 | 1.416.758.840.000.000 | 3,06 |
|  |  | 2020 | 26.724.846.000.000 | 1.511.804.628.000.000 | 1,77 |
|  |  | 2021 | 38.591.374.000.000 | 1.678.097.734.000.000 | 2,30 |
|  |  | 2022 | 64.596.701.000.000 | 1.865.639.010.000.000 | 3,46 |
|  |  | 2023 | 76.429.712.000.000 | 1.965.007.030.000.000 | 3,89 |
| **No.** | **Kode Saham** | **Tahun** | **Laba Sebelum Pajak (Rp)** | **Total Aktiva (Rp)** | **ROA (%)** |
| 8. | BBTN | 2019 | 411.062.000.000 | 311.776.828.000.000 | 0,13 |
|  |  | 2020 | 2.270.857.000.000 | 361.208.406.000.000 | 0,63 |
|  |  | 2021 | 2.993.320.000.000 | 371.868.311.000.000 | 0,80 |
|  |  | 2022 | 3.875.690.000.000 | 402.148.312.000.000 | 0,96 |
|  |  | 2023 | 4.380.210.000.000 | 438.749.736.000.000 | 1,00 |
| 9. | BBYB | 2019 | 17.858.000.000 | 5.123.735.000.000 | 0,35 |
|  |  | 2020 | 15.827.000.000 | 5.421.324.000.000 | 0,29 |
|  |  | 2021 | 990.420.000.000 | 11.337.809.000.000 | 8,74 |
|  |  | 2022 | 785.942.000.000 | 19.694.280.000.000 | 3,99 |
|  |  | 2023 | 573.872.000.000 | 18.169.541.000.000 | 3,16 |
| 10. | BCIC | 2019 | 49.299.000.000 | 17.311.597.000.000 | 0,28 |
|  |  | 2020 | 581.431.000.000 | 16.204.908.000.000 | 3,59 |
|  |  | 2021 | 548.472.000.000 | 21.317.575.000.000 | 2,57 |
|  |  | 2022 | 47.247.000.000 | 33.617.390.000.000 | 0,14 |
|  |  | 2023 | 21.810.000.000 | 39.234.312.000.000 | 0,06 |
| 11. | BDMN | 2019 | 5.487.790.000.000 | 193.533.970.000.000 | 2,84 |
|  |  | 2020 | 2.067.076.000.000 | 200.890.068.000.000 | 1,03 |
|  |  | 2021 | 2.280.779.000.000 | 192.207.461.000.000 | 1,19 |
|  |  | 2022 | 4.404.634.000.000 | 197.729.688.000.000 | 2,23 |
|  |  | 2023 | 4.693.727.000.000 | 221.304.532.000.000 | 2,12 |
| 12. | BEKS | 2019 | 180.700.000.000 | 8.097.328.000.000 | 2,23 |
|  |  | 2020 | 260.720.000.000 | 5.337.281.000.000 | 4,88 |
|  |  | 2021 | 204.268.000.000 | 8.849.611.000.000 | 2,31 |
|  |  | 2022 | 284.640.000.000 | 7.223.058.000.000 | 3,94 |
|  |  | 2023 | 50.535.000.000 | 6.800.821.000.000 | 0,74 |
| 13. | BGTG | 2019 | 14.526.000.000 | 4.809.743.000.000 | 0,30 |
|  |  | 2020 | 5.002.000.000 | 5.365.456.000.000 | 0,09 |
|  |  | 2021 | 14.651.000.000 | 8.575.950.000.000 | 0,17 |
|  |  | 2022 | 57.424.000.000 | 8.968.132.000.000 | 0,64 |
|  |  | 2023 | 128.784.000.000 | 9.402.309.000.000 | 1,37 |
| 14. | BINA | 2019 | 9.940.000.000 | 5.262.429.000.000 | 0,19 |
|  |  | 2020 | 28.621.000.000 | 8.437.685.000.000 | 0,34 |
|  |  | 2021 | 50.177.000.000 | 15.055.850.000.000 | 0,33 |
|  |  | 2022 | 202.853.000.000 | 20.552.736.000.000 | 0,99 |
|  |  | 2023 | 267.531.000.000 | 24.384.580.000.000 | 1,10 |
| 15. | BJBR | 2019 | 1.977.962.000.000 | 123.536.474.000.000 | 1,60 |
|  |  | 2020 | 2.168.028.000.000 | 140.934.002.000.000 | 1,54 |
|  |  | 2021 | 2.587.582.000.000 | 158.356.097.000.000 | 1,63 |
|  |  | 2022 | 2.835.618.000.000 | 181.241.291.000.000 | 1,56 |
|  |  | 2023 | 2.126.367.000.000 | 188.295.488.000.000 | 1,13 |
| 16. | BJTM | 2019 | 1.864.133.000.000 | 76.756.313.000.000 | 2,43 |
|  |  | 2020 | 1.507.367.000.000 | 83.619.452.000.000 | 1,80 |
|  |  | 2021 | 1.937.974.000.000 | 100.723.330.000.000 | 1,92 |
| **No.** | **Kode Saham** | **Tahun** | **Laba Sebelum Pajak (Rp)** | **Total Aktiva (Rp)** | **ROA (%)** |
|  |  | 2022 | 2.030.049.000.000 | 103.031.367.000.000 | 1,97 |
|  |  | 2023 | 1.892.744.000.000 | 103.854.773.000.000 | 1,82 |
| 17. | BKSW | 2019 | 4.147.000.000 | 23.021.785.000.000 | 0,02 |
|  |  | 2020 | 279.380.000.000 | 18.297.700.000.000 | 1,53 |
|  |  | 2021 | 1.483.995.000.000 | 17.701.527.000.000 | 8,38 |
|  |  | 2022 | 400.732.000.000 | 16.717.087.000.000 | 2,40 |
|  |  | 2023 | 69.249.000.000 | 11.753.485.000.000 | 0,59 |
| 18. | BMRI | 2019 | 36.441.440.000.000 | 1.318.246.335.000.000 | 2,76 |
|  |  | 2020 | 23.298.041.000.000 | 1.429.334.484.000.000 | 1,63 |
|  |  | 2021 | 38.358.421.000.000 | 1.725.611.128.000.000 | 2,22 |
|  |  | 2022 | 56.377.726.000.000 | 1.992.544.687.000.000 | 2,83 |
|  |  | 2023 | 74.684.881.000.000 | 2.174.219.449.000.000 | 3,44 |
| 19. | BNBA | 2019 | 70.829.124.380 | 7.607.653.715.376 | 0,93 |
|  |  | 2020 | 53.471.358.172 | 7.637.524.325.854 | 0,70 |
|  |  | 2021 | 56.797.933.783 | 8.664.310.151.340 | 0,66 |
|  |  | 2022 | 50.365.811.993 | 8.211.291.790.399 | 0,61 |
|  |  | 2023 | 57.246.689.224 | 7.991.554.506.433 | 0,72 |
| 20. | BNGA | 2019 | 4.953.897.000.000 | 274.467.227.000.000 | 1,80 |
|  |  | 2020 | 2.947.420.000.000 | 280.943.605.000.000 | 1,05 |
|  |  | 2021 | 5.191.098.000.000 | 310.786.960.000.000 | 1,67 |
|  |  | 2022 | 6.579.332.000.000 | 306.754.299.000.000 | 2,14 |
|  |  | 2023 | 8.357.272.000.000 | 334.369.233.000.000 | 2,50 |
| 21. | BNII | 2019 | 2.599.094.000.000 | 169.082.830.000.000 | 1,54 |
|  |  | 2020 | 1.818.645.000.000 | 173.224.412.000.000 | 1,05 |
|  |  | 2021 | 2.202.662.000.000 | 168.712.977.000.000 | 1,31 |
|  |  | 2022 | 2.040.226.000.000 | 160.813.918.000.000 | 1,27 |
|  |  | 2023 | 2.354.674.000.000 | 171.803.070.000.000 | 1,37 |
| 22. | BNLI | 2019 | 2.010.735.000.000 | 161.451.259.000.000 | 1,25 |
|  |  | 2020 | 1.615.349.000.000 | 197.726.097.000.000 | 0,82 |
|  |  | 2021 | 1.565.521.000.000 | 234.379.042.000.000 | 0,67 |
|  |  | 2022 | 2.614.013.000.000 | 255.112.471.000.000 | 1,02 |
|  |  | 2023 | 3.350.120.000.000 | 257.444.147.000.000 | 1,30 |
| 23. | BSIM | 2019 | 81.893.000.000 | 36.559.556.000.000 | 0,22 |
|  |  | 2020 | 116.600.000.000 | 44.612.045.000.000 | 0,26 |
|  |  | 2021 | 159.518.000.000 | 52.671.981.000.000 | 0,30 |
|  |  | 2022 | 277.211.000.000 | 47.350.601.000.000 | 0,59 |
|  |  | 2023 | 73.578.000.000 | 52.634.996.000.000 | 0,14 |
| 24. | BSWD | 2019 | 23.098.021.370 | 4.007.412.556.573 | 0,58 |
|  |  | 2020 | 18.881.094.573 | 3.721.363.459.751 | 0,51 |
|  |  | 2021 | 42.448.831.605 | 4.255.493.556.351 | 1,00 |
|  |  | 2022 | 6.860.634.010 | 6.060.045.883.689 | 0,11 |
|  |  | 2023 | 58.802.456.434 | 6.128.562.060.955 | 0,96 |
| **No.** | **Kode Saham** | **Tahun** | **Laba Sebelum Pajak (Rp)** | **Total Aktiva (Rp)** | **ROA (%)** |
| 25. | BTPN | 2019 | 4.018.922.000.000 | 181.631.385.000.000 | 2,21 |
|  |  | 2020 | 2.633.076.000.000 | 183.165.978.000.000 | 1,44 |
|  |  | 2021 | 4.007.172.000.000 | 191.917.794.000.000 | 2,09 |
|  |  | 2022 | 4.657.319.000.000 | 209.169.704.000.000 | 2,23 |
|  |  | 2023 | 3.457.682.000.000 | 201.448.392.000.000 | 1,72 |
| 26. | BVIC | 2019 | 24.725.333.000 | 30.456.458.802.000 | 0,08 |
|  |  | 2020 | 298.232.500.000 | 26.221.407.472.000 | 1,14 |
|  |  | 2021 | 150.868.148.000 | 24.947.143.045.000 | 0,60 |
|  |  | 2022 | 356.930.827.000 | 25.932.001.125.000 | 1,38 |
|  |  | 2023 | 129.536.228.000 | 29.624.240.421.000 | 0,44 |
| 27. | DNAR | 2019 | 12.045.274.357 | 5.108.848.026.690 | 0,24 |
|  |  | 2020 | 18.421.693.878 | 6.275.182.366.166 | 0,29 |
|  |  | 2021 | 25.828.366.659 | 7.721.344.206.381 | 0,33 |
|  |  | 2022 | 19.286.275.780 | 10.183.411.235.537 | 0,19 |
|  |  | 2023 | 37.071.952.672 | 11.075.151.083.905 | 0,33 |
| 28. | INPC | 2019 | 76.339.000.000 | 25.532.041.000.000 | 0,30 |
|  |  | 2020 | 30.422.000.000 | 30.526.965.000.000 | 0,10 |
|  |  | 2021 | 203.460.000.000 | 26.127.820.000.000 | 0,78 |
|  |  | 2022 | 69.141.000.000 | 25.437.633.000.000 | 0,27 |
|  |  | 2023 | 183.357.000.000 | 26.103.611.000.000 | 0,70 |
| 29. | MASB | 2019 | 158.880.247.217 | 14.412.875.999.590 | 1,10 |
|  |  | 2020 | 159.218.340.679 | 21.537.936.008.109 | 0,74 |
|  |  | 2021 | 272.354.121.974 | 23.203.123.481.350 | 1,17 |
|  |  | 2022 | 394.227.036.089 | 21.271.327.194.429 | 1,85 |
|  |  | 2023 | 299.988.090.063 | 27.386.506.766.798 | 1,10 |
| 30. | MAYA | 2019 | 714.688.000.000 | 93.408.831.000.000 | 0,77 |
|  |  | 2020 | 104.448.000.000 | 92.518.025.000.000 | 0,11 |
|  |  | 2021 | 72.211.000.000 | 119.104.185.000.000 | 0,06 |
|  |  | 2022 | 53.787.000.000 | 135.382.812.000.000 | 0,04 |
|  |  | 2023 | 54.609.000.000 | 141.488.996.000.000 | 0,04 |
| 31. | MCOR | 2019 | 112.336.000.000 | 18.893.684.000.000 | 0,59 |
|  |  | 2020 | 63.703.000.000 | 25.235.573.000.000 | 0,25 |
|  |  | 2021 | 104.014.000.000 | 26.194.548.000.000 | 0,40 |
|  |  | 2022 | 175.742.000.000 | 25.022.953.000.000 | 0,70 |
|  |  | 2023 | 309.801.000.000 | 27.851.946.000.000 | 1,11 |
| 32. | MEGA | 2019 | 2.508.411.000.000 | 100.803.831.000.000 | 2,49 |
|  |  | 2020 | 3.715.054.000.000 | 112.202.653.000.000 | 3,31 |
|  |  | 2021 | 4.952.616.000.000 | 132.879.390.000.000 | 3,73 |
|  |  | 2022 | 5.028.070.000.000 | 141.750.449.000.000 | 3,55 |
|  |  | 2023 | 4.342.729.000.000 | 132.049.591.000.000 | 3,29 |
| 33. | NISP | 2019 | 3.891.439.000.000 | 180.706.987.000.000 | 2,15 |
|  |  | 2020 | 2.784.855.000.000 | 206.297.200.000.000 | 1,35 |
|  |  | 2021 | 3.203.792.000.000 | 214.395.608.000.000 | 1,49 |
| **No.** | **Kode Saham** | **Tahun** | **Laba Sebelum Pajak (Rp)** | **Total Aktiva (Rp)** | **ROA (%)** |
|  |  | 2022 | 4.218.016.000.000 | 238.498.560.000.000 | 1,77 |
|  |  | 2023 | 5.184.463.000.000 | 249.757.139.000.000 | 2,08 |
| 34. | NOBU | 2019 | 64.005.000.000 | 13.147.503.000.000 | 0,49 |
|  |  | 2020 | 71.279.000.000 | 13.737.934.000.000 | 0,52 |
|  |  | 2021 | 85.994.000.000 | 20.742.643.000.000 | 0,41 |
|  |  | 2022 | 134.133.000.000 | 22.116.366.000.000 | 0,61 |
|  |  | 2023 | 185.530.000.000 | 26.622.352.000.000 | 0,70 |
| 35. | PNBN | 2019 | 4.595.617.000.000 | 211.287.370.000.000 | 2,18 |
|  |  | 2020 | 4.071.792.000.000 | 218.067.091.000.000 | 1,87 |
|  |  | 2021 | 2.514.336.000.000 | 204.462.542.000.000 | 1,23 |
|  |  | 2022 | 4.088.893.000.000 | 212.431.881.000.000 | 1,92 |
|  |  | 2023 | 3.775.726.000.000 | 222.010.050.000.000 | 1,70 |
| 36. | SDRA | 2019 | 672.866.000.000 | 36.940.436.000.000 | 1,82 |
|  |  | 2020 | 692.054.000.000 | 38.053.939.000.000 | 1,82 |
|  |  | 2021 | 820.650.000.000 | 43.801.571.000.000 | 1,87 |
|  |  | 2022 | 1.113.455.000.000 | 51.499.424.000.000 | 2,16 |
|  |  | 2023 | 908.101.000.000 | 54.822.181.000.000 | 1,66 |

# Lampiran 3

# Data CARSub Sektor Perbankan Konvensional Periode 2019-2023

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **No.** | **Kode Saham** | **Tahun** | **Modal Bank (Rp)** | **Total ATMR (Rp)** | **CAR (%)** |
| 1. | AGRS | 2019 | 1.303.633.000.000 | 4.919.000.000.000 | 26,50 |
|  |  | 2020 | 1.909.496.000.000 | 6.261.982.000.000 | 30,49 |
|  |  | 2021 | 2.991.834.000.000 | 7.542.537.000.000 | 39,67 |
|  |  | 2022 | 4.225.290.000.000 | 9.724.615.000.000 | 43,45 |
|  |  | 2023 | 5.433.951.000.000 | 11.311.374.000.000 | 48,04 |
| 2. | AMAR | 2019 | 1.052.804.000.000 | 1.892.006.000.000 | 55,64 |
|  |  | 2020 | 1.047.384.000.000 | 2.309.850.000.000 | 45,34 |
|  |  | 2021 | 1.048.630.000.000 | 3.513.496.000.000 | 29,85 |
|  |  | 2022 | 3.133.697.000.000 | 3.807.812.000.000 | 82,30 |
|  |  | 2023 | 3.253.652.000.000 | 2.728.994.000.000 | 119,23 |
| 3. | BABP | 2019 | 1.267.964.000.000 | 8.365.359.000.000 | 15,16 |
|  |  | 2020 | 1.270.983.000.000 | 8.070.167.000.000 | 15,75 |
|  |  | 2021 | 2.110.179.000.000 | 8.679.871.000.000 | 24,31 |
|  |  | 2022 | 2.572.006.000.000 | 10.888.917.000.000 | 23,62 |
|  |  | 2023 | 3.442.367.000.000 | 11.105.607.000.000 | 31,00 |
| 4. | BBCA | 2019 | 167.281.590.000.000 | 702.925.299.000.000 | 23,80 |
|  |  | 2020 | 174.351.119.000.000 | 674.968.017.000.000 | 25,83 |
|  |  | 2021 | 188.505.072.000.000 | 734.522.161.000.000 | 25,66 |
|  |  | 2022 | 204.705.741.000.000 | 794.395.454.000.000 | 25,77 |
|  |  | 2023 | 226.426.139.000.000 | 769.200.928.000.000 | 29,44 |
| 5. | BBMD | 2019 | 3.575.268.000.000 | 9.261.988.000.000 | 38,60 |
|  |  | 2020 | 4.186.264.000.000 | 8.851.764.000.000 | 47,29 |
|  |  | 2021 | 4.450.177.000.000 | 9.248.363.000.000 | 48,12 |
|  |  | 2022 | 4.630.113.000.000 | 10.466.718.000.000 | 44,24 |
|  |  | 2023 | 4.964.132.000.000 | 9.942.671.000.000 | 49,93 |
| 6. | BBNI | 2019 | 118.095.752.000.000 | 522.251.934.000.000 | 22,61 |
|  |  | 2020 | 103.145.466.000.000 | 532.176.616.000.000 | 19,38 |
|  |  | 2021 | 125.616.033.000.000 | 548.942.339.000.000 | 22,88 |
|  |  | 2022 | 131.335.883.000.000 | 588.386.028.000.000 | 22,32 |
|  |  | 2023 | 142.016.389.000.000 | 611.972.160.000.000 | 23,21 |
| 7. | BBRI | 2019 | 195.986.650.000.000 | 869.020.388.000.000 | 22,55 |
|  |  | 2020 | 183.337.537.000.000 | 889.596.695.000.000 | 20,61 |
|  |  | 2021 | 241.660.763.000.000 | 955.756.191.000.000 | 25,28 |
|  |  | 2022 | 245.292.175.000.000 | 1.052.719.198.000.000 | 23,30 |
|  |  | 2023 | 250.568.767.000.000 | 993.151.284.000.000 | 25,23 |
| **No.** | **Kode Saham** | **Tahun** | **Modal Bank (Rp)** | **Total ATMR (Rp)** | **CAR (%)** |
| 8. | BBTN | 2019 | 23.350.625.000.000 | 134.844.273.000.000 | 17,32 |
|  |  | 2020 | 24.995.226.000.000 | 129.249.781.000.000 | 19,34 |
|  |  | 2021 | 25.706.310.000.000 | 134.340.567.000.000 | 19,14 |
|  |  | 2022 | 28.168.457.000.000 | 139.630.514.000.000 | 20,17 |
|  |  | 2023 | 31.230.282.000.000 | 155.590.147.000.000 | 20,07 |
| 9. | BBYB | 2019 | 939.806.000.000 | 3.201.954.000.000 | 29,35 |
|  |  | 2020 | 1.116.305.000.000 | 3.405.834.000.000 | 32,78 |
|  |  | 2021 | 2.793.651.000.000 | 5.034.354.000.000 | 55,49 |
|  |  | 2022 | 3.642.659.000.000 | 9.901.297.000.000 | 36,79 |
|  |  | 2023 | 3.201.340.000.000 | 11.489.987.000.000 | 27,86 |
| 10. | BCIC | 2019 | 1.833.335.000.000 | 12.617.667.000.000 | 14,53 |
|  |  | 2020 | 1.450.711.000.000 | 12.514.357.000.000 | 11,59 |
|  |  | 2021 | 2.324.237.000.000 | 14.693.760.000.000 | 15,82 |
|  |  | 2022 | 3.290.033.000.000 | 22.144.687.000.000 | 14,86 |
|  |  | 2023 | 3.292.875.000.000 | 23.451.126.000.000 | 14,04 |
| 11. | BDMN | 2019 | 33.445.305.000.000 | 135.997.251.000.000 | 24,59 |
|  |  | 2020 | 32.236.393.000.000 | 125.974.355.000.000 | 25,59 |
|  |  | 2021 | 32.338.057.000.000 | 122.255.943.000.000 | 26,45 |
|  |  | 2022 | 33.553.897.000.000 | 132.389.590.000.000 | 25,34 |
|  |  | 2023 | 35.753.045.000.000 | 141.109.736.000.000 | 25,34 |
| 12. | BEKS | 2019 | 206.080.000.000 | 2.287.838.000.000 | 9,01 |
|  |  | 2020 | 808.016.000.000 | 2.325.307.000.000 | 34,75 |
|  |  | 2021 | 1.524.790.000.000 | 3.658.011.000.000 | 41,68 |
|  |  | 2022 | 1.269.608.000.000 | 2.912.183.000.000 | 43,60 |
|  |  | 2023 | 1.288.359.000.000 | 2.880.749.000.000 | 44,72 |
| 13. | BGTG | 2019 | 1.131.125.000.000 | 3.444.517.000.000 | 32,84 |
|  |  | 2020 | 1.069.953.000.000 | 2.997.161.000.000 | 35,70 |
|  |  | 2021 | 2.106.168.000.000 | 3.136.280.000.000 | 67,15 |
|  |  | 2022 | 3.099.921.000.000 | 2.921.594.000.000 | 106,10 |
|  |  | 2023 | 3.141.409.000.000 | 3.328.546.000.000 | 94,38 |
| 14. | BINA | 2019 | 1.175.257.000.000 | 3.141.569.000.000 | 37,41 |
|  |  | 2020 | 1.221.295.000.000 | 3.046.829.000.000 | 40,08 |
|  |  | 2021 | 2.362.381.000.000 | 4.445.747.000.000 | 53,14 |
|  |  | 2022 | 3.334.752.000.000 | 10.715.366.000.000 | 31,12 |
|  |  | 2023 | 3.628.018.000.000 | 13.900.917.000.000 | 26,10 |
| 15. | BJBR | 2019 | 11.391.189.000.000 | 64.308.062.000.000 | 17,71 |
|  |  | 2020 | 12.796.321.000.000 | 73.923.122.000.000 | 17,31 |
|  |  | 2021 | 14.786.544.000.000 | 82.558.110.000.000 | 17,91 |
|  |  | 2022 | 18.369.631.000.000 | 94.665.080.000.000 | 19,40 |
|  |  | 2023 | 20.236.922.000.000 | 93.762.330.000.000 | 21,58 |
| 16. | BJTM | 2019 | 7.997.176.000.000 | 37.675.659.000.000 | 21,23 |
|  |  | 2020 | 8.825.829.000.000 | 40.776.010.000.000 | 21,64 |
|  |  | 2021 | 9.712.263.000.000 | 41.286.928.000.000 | 23,52 |
| **No.** | **Kode Saham** | **Tahun** | **Modal Bank (Rp)** | **Total ATMR (Rp)** | **CAR (%)** |
|  |  | 2022 | 10.783.955.000.000 | 43.593.473.000.000 | 24,74 |
|  |  | 2023 | 11.541.194.000.000 | 44.897.623.000.000 | 25,71 |
| 17. | BKSW | 2019 | 3.659.131.000.000 | 17.357.969.000.000 | 21,08 |
|  |  | 2020 | 3.313.684.000.000 | 13.508.074.000.000 | 24,53 |
|  |  | 2021 | 3.413.268.000.000 | 11.407.687.000.000 | 29,92 |
|  |  | 2022 | 4.152.742.000.000 | 10.760.561.000.000 | 38,59 |
|  |  | 2023 | 4.250.397.000.000 | 6.829.594.000.000 | 62,23 |
| 18. | BMRI | 2019 | 188.828.259.000.000 | 882.905.621.000.000 | 21,39 |
|  |  | 2020 | 164.657.355.000.000 | 827.461.178.000.000 | 19,90 |
|  |  | 2021 | 175.256.894.000.000 | 894.029.247.000.000 | 19,60 |
|  |  | 2022 | 191.844.453.000.000 | 986.051.285.000.000 | 19,46 |
|  |  | 2023 | 221.988.279.000.000 | 1.033.407.212.000.000 | 21,48 |
| 19. | BNBA | 2019 | 1.527.093.938.292 | 6.485.320.612.107 | 23,55 |
|  |  | 2020 | 1.539.559.020.116 | 5.966.972.932.277 | 25,80 |
|  |  | 2021 | 2.278.381.210.774 | 5.440.959.552.115 | 41,87 |
|  |  | 2022 | 3.104.235.290.783 | 5.237.078.088.317 | 59,27 |
|  |  | 2023 | 3.097.928.240.976 | 4.251.193.917.553 | 72,87 |
| 20. | BNGA | 2019 | 42.809.769.000.000 | 204.658.467.000.000 | 20,92 |
|  |  | 2020 | 38.950.113.000.000 | 183.389.425.000.000 | 21,24 |
|  |  | 2021 | 40.877.509.000.000 | 183.355.999.000.000 | 22,29 |
|  |  | 2022 | 41.511.681.000.000 | 189.884.292.000.000 | 21,86 |
|  |  | 2023 | 45.493.123.000.000 | 193.364.392.000.000 | 23,53 |
| 21. | BNII | 2019 | 23.594.673.000.000 | 110.159.653.000.000 | 21,42 |
|  |  | 2020 | 23.769.480.000.000 | 98.007.689.000.000 | 24,25 |
|  |  | 2021 | 24.548.421.000.000 | 92.345.276.000.000 | 26,58 |
|  |  | 2022 | 24.268.084.000.000 | 94.590.955.000.000 | 25,66 |
|  |  | 2023 | 24.878.144.000.000 | 94.916.086.000.000 | 26,21 |
| 22. | BNLI | 2019 | 23.499.383.000.000 | 116.722.274.000.000 | 20,13 |
|  |  | 2020 | 43.219.984.000.000 | 120.830.809.000.000 | 35,77 |
|  |  | 2021 | 45.207.861.000.000 | 129.404.263.000.000 | 34,94 |
|  |  | 2022 | 47.072.209.000.000 | 137.683.141.000.000 | 34,19 |
|  |  | 2023 | 49.132.753.000.000 | 126.865.259.000.000 | 38,73 |
| 23. | BSIM | 2019 | 5.702.574.000.000 | 32.918.774.000.000 | 17,32 |
|  |  | 2020 | 5.864.688.000.000 | 34.303.404.000.000 | 17,10 |
|  |  | 2021 | 6.848.594.000.000 | 23.521.960.000.000 | 29,12 |
|  |  | 2022 | 7.459.513.000.000 | 25.295.375.000.000 | 29,49 |
|  |  | 2023 | 7.994.823.000.000 | 31.552.644.000.000 | 25,34 |
| 24. | BSWD | 2019 | 1.085.070.000.000 | 2.370.337.000.000 | 45,78 |
|  |  | 2020 | 1.055.045.000.000 | 2.319.100.000.000 | 45,49 |
|  |  | 2021 | 2.025.070.000.000 | 2.065.003.000.000 | 98,07 |
|  |  | 2022 | 3.311.604.000.000 | 2.598.870.000.000 | 127,42 |
|  |  | 2023 | 3.322.903.000.000 | 3.590.928.000.000 | 92,54 |
| **No.** | **Kode Saham** | **Tahun** | **Modal Bank (Rp)** | **Total ATMR (Rp)** | **CAR (%)** |
| 25. | BTPN | 2019 | 30.987.668.000.000 | 131.813.922.000.000 | 23,51 |
|  |  | 2020 | 32.451.223.000.000 | 128.849.595.000.000 | 25,19 |
|  |  | 2021 | 31.598.482.000.000 | 126.599.756.000.000 | 24,96 |
|  |  | 2022 | 33.705.339.000.000 | 129.949.051.000.000 | 25,94 |
|  |  | 2023 | 35.452.414.000.000 | 128.810.828.000.000 | 27,52 |
| 26. | BVIC | 2019 | 3.308.620.142.000 | 19.134.836.046.000 | 17,29 |
|  |  | 2020 | 2.863.396.574.000 | 17.163.065.023.000 | 16,68 |
|  |  | 2021 | 2.907.518.108.000 | 16.625.843.393.000 | 17,49 |
|  |  | 2022 | 3.876.115.463.000 | 17.640.014.838.000 | 21,97 |
|  |  | 2023 | 3.820.091.530.000 | 19.150.900.107.000 | 19,95 |
| 27. | DNAR | 2019 | 1.411.668.000.000 | 3.420.182.000.000 | 41,27 |
|  |  | 2020 | 2.418.605.000.000 | 4.480.268.000.000 | 53,98 |
|  |  | 2021 | 2.933.223.000.000 | 5.765.391.000.000 | 50,88 |
|  |  | 2022 | 3.537.721.000.000 | 7.421.195.000.000 | 47,67 |
|  |  | 2023 | 3.584.349.000.000 | 7.281.730.000.000 | 49,22 |
| 28. | INPC | 2019 | 3.548.548.000.000 | 19.128.219.000.000 | 18,55 |
|  |  | 2020 | 3.034.832.000.000 | 18.535.402.000.000 | 16,37 |
|  |  | 2021 | 3.753.582.000.000 | 17.238.998.000.000 | 21,77 |
|  |  | 2022 | 3.707.708.000.000 | 15.908.509.000.000 | 23,31 |
|  |  | 2023 | 3.948.432.000.000 | 15.818.270.000.000 | 24,96 |
| 29. | MASB | 2019 | 1.728.125.607.844 | 10.503.164.847.223 | 16,45 |
|  |  | 2020 | 2.015.249.838.114 | 10.127.078.713.607 | 19,90 |
|  |  | 2021 | 2.832.215.566.411 | 10.720.262.716.945 | 26,42 |
|  |  | 2022 | 3.481.268.617.806 | 12.204.602.097.739 | 28,52 |
|  |  | 2023 | 3.707.033.617.595 | 13.630.980.390.496 | 27,20 |
| 30. | MAYA | 2019 | 12.690.303.000.000 | 78.396.553.000.000 | 16,19 |
|  |  | 2020 | 13.983.851.000.000 | 90.482.997.000.000 | 15,45 |
|  |  | 2021 | 13.637.746.000.000 | 94.929.537.000.000 | 14,37 |
|  |  | 2022 | 11.591.884.000.000 | 104.126.372.000.000 | 11,13 |
|  |  | 2023 | 12.782.633.000.000 | 118.573.227.000.000 | 10,78 |
| 31. | MCOR | 2019 | 2.854.974.000.000 | 16.412.377.000.000 | 17,40 |
|  |  | 2020 | 5.973.602.000.000 | 16.929.677.000.000 | 35,28 |
|  |  | 2021 | 5.915.204.000.000 | 15.582.937.000.000 | 37,96 |
|  |  | 2022 | 5.992.483.000.000 | 18.310.609.000.000 | 32,73 |
|  |  | 2023 | 6.209.630.000.000 | 16.581.331.000.000 | 37,45 |
| 32. | MEGA | 2019 | 14.684.721.000.000 | 62.022.061.000.000 | 23,68 |
|  |  | 2020 | 18.037.950.000.000 | 58.115.367.000.000 | 31,04 |
|  |  | 2021 | 19.026.087.000.000 | 69.694.444.000.000 | 27,30 |
|  |  | 2022 | 20.571.769.000.000 | 80.952.690.000.000 | 25,41 |
|  |  | 2023 | 21.629.212.000.000 | 82.661.131.000.000 | 26,17 |
| 33. | NISP | 2019 | 28.194.846.000.000 | 147.586.674.000.000 | 19,10 |
|  |  | 2020 | 30.235.729.000.000 | 137.572.646.000.000 | 21,98 |
|  |  | 2021 | 32.466.042.000.000 | 141.524.657.000.000 | 22,94 |
| **No.** | **Kode Saham** | **Tahun** | **Modal Bank (Rp)** | **Total ATMR (Rp)** | **CAR (%)** |
|  |  | 2022 | 34.088.250.000.000 | 159.357.216.000.000 | 21,39 |
|  |  | 2023 | 36.995.826.000.000 | 157.548.328.000.000 | 23,48 |
| 34. | NOBU | 2019 | 1.393.506.000.000 | 6.462.020.000.000 | 21,56 |
|  |  | 2020 | 1.489.154.000.000 | 6.763.441.000.000 | 22,02 |
|  |  | 2021 | 1.719.197.000.000 | 8.220.433.000.000 | 20,91 |
|  |  | 2022 | 1.819.251.000.000 | 9.812.493.000.000 | 18,54 |
|  |  | 2023 | 3.267.195.000.000 | 13.916.548.000.000 | 23,48 |
| 35. | PNBN | 2019 | 40.244.184.000.000 | 167.163.472.000.000 | 24,07 |
|  |  | 2020 | 42.851.865.000.000 | 145.023.071.000.000 | 29,55 |
|  |  | 2021 | 42.453.436.000.000 | 143.157.069.000.000 | 29,66 |
|  |  | 2022 | 42.385.705.000.000 | 142.197.475.000.000 | 29,81 |
|  |  | 2023 | 43.545.331.000.000 | 132.040.215.000.000 | 32,98 |
| 36. | SDRA | 2019 | 4.939.254.000.000 | 71.382.283.000.000 | 6,92 |
|  |  | 2020 | 5.517.300.000.000 | 79.446.251.000.000 | 6,94 |
|  |  | 2021 | 7.581.850.000.000 | 88.751.830.000.000 | 8,54 |
|  |  | 2022 | 8.379.437.000.000 | 102.873.929.000.000 | 8,15 |
|  |  | 2023 | 8.844.678.000.000 | 108.312.523.000.000 | 8,17 |

# Lampiran 4

# Data NPLSub Sektor Perbankan Konvensional Periode 2019-2023

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **No.** | **Kode Saham** | **Tahun** | **Kredit Bermasalah (Rp)** | **Total Kredit (Rp)** | **NPL (%)** |
| 1. | AGRS | 2019 | 485.417.000.000 | 4.156.766.000.000 | 11,68 |
|  |  | 2020 | 262.349.000.000 | 5.105.932.000.000 | 5,14 |
|  |  | 2021 | 125.575.000.000 | 6.076.409.000.000 | 2,07 |
|  |  | 2022 | 160.527.000.000 | 8.064.115.000.000 | 1,99 |
|  |  | 2023 | 139.349.000.000 | 9.390.539.000.000 | 1,48 |
| 2. | AMAR | 2019 | 92.437.000.000 | 2.051.559.000.000 | 4,51 |
|  |  | 2020 | 118.165.000.000 | 1.715.509.000.000 | 6,89 |
|  |  | 2021 | 156.287.000.000 | 2.405.869.000.000 | 6,50 |
|  |  | 2022 | 134.923.000.000 | 2.258.977.000.000 | 5,97 |
|  |  | 2023 | 244.447.000.000 | 2.666.031.000.000 | 9,17 |
| 3. | BABP | 2019 | 436.386.000.000 | 7.554.481.000.000 | 5,78 |
|  |  | 2020 | 405.168.000.000 | 7.122.033.000.000 | 5,69 |
|  |  | 2021 | 375.445.000.000 | 8.503.664.000.000 | 4,42 |
|  |  | 2022 | 357.698.000.000 | 10.199.866.000.000 | 3,51 |
|  |  | 2023 | 401.536.000.000 | 10.253.225.000.000 | 3,92 |
| 4. | BBCA | 2019 | 7.876.926.000.000 | 586.939.583.000.000 | 1,34 |
|  |  | 2020 | 10.326.712.000.000 | 574.589.608.000.000 | 1,80 |
|  |  | 2021 | 13.411.713.000.000 | 622.013.305.000.000 | 2,16 |
|  |  | 2022 | 11.798.348.000.000 | 694.936.522.000.000 | 1,70 |
|  |  | 2023 | 14.198.335.000.000 | 792.196.714.000.000 | 1,79 |
| 5. | BBMD | 2019 | 176.072.575.604 | 7.791.537.196.845 | 2,26 |
|  |  | 2020 | 121.349.880.554 | 7.195.564.828.075 | 1,69 |
|  |  | 2021 | 93.511.470.302 | 7.948.978.719.259 | 1,18 |
|  |  | 2022 | 111.636.284.194 | 8.836.486.566.100 | 1,26 |
|  |  | 2023 | 128.491.929.344 | 9.393.465.066.697 | 1,37 |
| 6. | BBNI | 2019 | 12.961.816.000.000 | 556.770.947.000.000 | 2,33 |
|  |  | 2020 | 24.629.844.000.000 | 586.206.787.000.000 | 4,20 |
|  |  | 2021 | 21.527.805.000.000 | 582.436.230.000.000 | 3,70 |
|  |  | 2022 | 18.161.498.000.000 | 646.188.313.000.000 | 2,81 |
|  |  | 2023 | 14.835.551.000.000 | 695.084.769.000.000 | 2,13 |
| 7. | BBRI | 2019 | 11.500.490.000.000 | 877.431.193.000.000 | 1,31 |
|  |  | 2020 | 11.535.391.000.000 | 899.458.207.000.000 | 1,28 |
|  |  | 2021 | 17.172.900.000.000 | 955.305.553.000.000 | 1,80 |
|  |  | 2022 | 20.638.165.000.000 | 1.035.891.125.000.000 | 1,99 |
|  |  | 2023 | 27.576.260.000.000 | 1.150.872.587.000.000 | 2,40 |
| **No.** | **Kode Saham** | **Tahun** | **Kredit Bermasalah (Rp)** | **Total Kredit (Rp)** | **NPL (%)** |
| 8. | BBTN | 2019 | 12.230.234.000.000 | 255.825.159.000.000 | 4,78 |
|  |  | 2020 | 11.355.333.000.000 | 260.114.163.000.000 | 4,37 |
|  |  | 2021 | 10.179.042.000.000 | 274.835.291.000.000 | 3,70 |
|  |  | 2022 | 10.070.300.000.000 | 298.281.704.000.000 | 3,38 |
|  |  | 2023 | 10.048.900.000.000 | 333.698.141.000.000 | 3,01 |
| 9. | BBYB | 2019 | 165.383.000.000 | 3.828.786.000.000 | 4,32 |
|  |  | 2020 | 148.412.000.000 | 3.665.339.000.000 | 4,05 |
|  |  | 2021 | 74.992.000.000 | 4.275.500.000.000 | 1,75 |
|  |  | 2022 | 262.219.000.000 | 10.244.251.000.000 | 2,56 |
|  |  | 2023 | 402.350.000.000 | 10.783.341.000.000 | 3,73 |
| 10. | BCIC | 2019 | 92.799.000.000 | 6.245.991.000.000 | 1,49 |
|  |  | 2020 | 365.218.000.000 | 7.350.650.000.000 | 4,97 |
|  |  | 2021 | 390.222.000.000 | 10.015.617.000.000 | 3,90 |
|  |  | 2022 | 351.080.000.000 | 19.531.947.000.000 | 1,80 |
|  |  | 2023 | 245.964.000.000 | 23.879.838.000.000 | 1,03 |
| 11. | BDMN | 2019 | 3.550.307.000.000 | 109.971.338.000.000 | 3,23 |
|  |  | 2020 | 3.127.350.000.000 | 109.391.995.000.000 | 2,86 |
|  |  | 2021 | 2.924.285.000.000 | 106.092.424.000.000 | 2,76 |
|  |  | 2022 | 3.268.656.000.000 | 121.256.145.000.000 | 2,70 |
|  |  | 2023 | 3.064.727.000.000 | 143.650.881.000.000 | 2,13 |
| 12. | BEKS | 2019 | 267.161.000.000 | 5.337.723.000.000 | 5,01 |
|  |  | 2020 | 843.833.000.000 | 3.789.819.000.000 | 22,27 |
|  |  | 2021 | 434.391.000.000 | 3.084.002.000.000 | 14,09 |
|  |  | 2022 | 349.509.000.000 | 3.698.388.000.000 | 9,45 |
|  |  | 2023 | 346.496.000.000 | 3.700.111.000.000 | 9,36 |
| 13. | BGTG | 2019 | 68.184.000.000 | 2.990.042.000.000 | 2,28 |
|  |  | 2020 | 144.867.000.000 | 2.637.823.000.000 | 5,49 |
|  |  | 2021 | 129.600.000.000 | 2.527.795.000.000 | 5,13 |
|  |  | 2022 | 58.637.000.000 | 2.912.793.000.000 | 2,01 |
|  |  | 2023 | 70.049.000.000 | 4.335.772.000.000 | 1,62 |
| 14. | BINA | 2019 | 119.872.000.000 | 2.519.213.000.000 | 4,76 |
|  |  | 2020 | 41.886.000.000 | 2.931.448.000.000 | 1,43 |
|  |  | 2021 | 97.193.000.000 | 3.709.335.000.000 | 2,62 |
|  |  | 2022 | 168.083.000.000 | 9.749.245.000.000 | 1,72 |
|  |  | 2023 | 436.192.000.000 | 12.677.186.000.000 | 3,44 |
| 15. | BJBR | 2019 | 1.331.970.000.000 | 81.887.246.000.000 | 1,63 |
|  |  | 2020 | 1.289.764.000.000 | 89.450.934.000.000 | 1,44 |
|  |  | 2021 | 1.267.847.000.000 | 95.968.071.000.000 | 1,32 |
|  |  | 2022 | 1.351.496.000.000 | 108.339.692.000.000 | 1,25 |
|  |  | 2023 | 1.716.575.000.000 | 116.300.069.000.000 | 1,48 |
| 16. | BJTM | 2019 | 1.060.739.000.000 | 38.352.300.000.000 | 2,77 |
|  |  | 2020 | 1.659.124.000.000 | 41.480.766.000.000 | 4,00 |
|  |  | 2021 | 1.916.372.000.000 | 42.749.559.000.000 | 4,48 |
| **No.** | **Kode Saham** | **Tahun** | **Kredit Bermasalah (Rp)** | **Total Kredit (Rp)** | **NPL (%)** |
|  |  | 2022 | 1.309.169.000.000 | 46.196.657.000.000 | 2,83 |
|  |  | 2023 | 1.363.823.000.000 | 54.760.903.000.000 | 2,49 |
| 17. | BKSW | 2019 | 791.366.000.000 | 14.050.161.000.000 | 5,63 |
|  |  | 2020 | 555.636.000.000 | 11.924.410.000.000 | 4,66 |
|  |  | 2021 | 7.378.000.000 | 9.936.621.000.000 | 0,07 |
|  |  | 2022 | 36.739.000.000 | 9.662.250.000.000 | 0,38 |
|  |  | 2023 | 45.787.000.000 | 5.956.424.000.000 | 0,77 |
| 18. | BMRI | 2019 | 20.808.393.000.000 | 885.835.237.000.000 | 2,35 |
|  |  | 2020 | 27.130.717.000.000 | 870.145.465.000.000 | 3,12 |
|  |  | 2021 | 28.140.052.000.000 | 1.026.224.827.000.000 | 2,74 |
|  |  | 2022 | 22.676.806.000.000 | 1.172.599.882.000.000 | 1,93 |
|  |  | 2023 | 16.133.591.000.000 | 1.359.832.195.000.000 | 1,19 |
| 19. | BNBA | 2019 | 78.802.519.264 | 5.165.685.915.268 | 1,53 |
|  |  | 2020 | 120.430.519.015 | 4.576.091.498.751 | 2,63 |
|  |  | 2021 | 120.767.146.574 | 3.970.764.105.463 | 3,04 |
|  |  | 2022 | 175.335.211.946 | 3.845.625.381.567 | 4,56 |
|  |  | 2023 | 173.689.952.236 | 3.919.454.298.365 | 4,43 |
| 20. | BNGA | 2019 | 5.313.169.000.000 | 190.983.118.000.000 | 2,78 |
|  |  | 2020 | 6.168.503.000.000 | 171.670.391.000.000 | 3,59 |
|  |  | 2021 | 6.169.587.000.000 | 177.157.862.000.000 | 3,48 |
|  |  | 2022 | 5.385.531.000.000 | 190.692.190.000.000 | 2,82 |
|  |  | 2023 | 4.077.303.000.000 | 205.916.550.000.000 | 1,98 |
| 21. | BNII | 2019 | 3.836.526.000.000 | 111.611.893.000.000 | 3,44 |
|  |  | 2020 | 3.845.832.000.000 | 97.038.850.000.000 | 3,96 |
|  |  | 2021 | 3.575.285.000.000 | 93.807.773.000.000 | 3,81 |
|  |  | 2022 | 3.541.409.000.000 | 99.938.643.000.000 | 3,54 |
|  |  | 2023 | 3.163.930.000.000 | 108.056.277.000.000 | 2,93 |
| 22. | BNLI | 2019 | 2.985.825.000.000 | 105.082.244.000.000 | 2,84 |
|  |  | 2020 | 3.336.297.000.000 | 110.810.908.000.000 | 3,01 |
|  |  | 2021 | 4.003.470.000.000 | 116.985.878.000.000 | 3,42 |
|  |  | 2022 | 4.267.640.000.000 | 126.825.728.000.000 | 3,36 |
|  |  | 2023 | 4.098.478.000.000 | 131.230.084.000.000 | 3,12 |
| 23. | BSIM | 2019 | 1.800.769.000.000 | 22.497.252.000.000 | 8,00 |
|  |  | 2020 | 993.379.000.000 | 20.477.292.000.000 | 4,85 |
|  |  | 2021 | 849.551.000.000 | 17.931.776.000.000 | 4,74 |
|  |  | 2022 | 1.265.510.000.000 | 15.500.964.000.000 | 8,16 |
|  |  | 2023 | 260.004.000.000 | 16.871.446.000.000 | 1,54 |
| 24. | BSWD | 2019 | 87.086.615.788 | 2.065.583.544.585 | 4,22 |
|  |  | 2020 | 96.166.036.908 | 1.944.371.844.259 | 4,95 |
|  |  | 2021 | 163.915.728.330 | 1.805.123.769.959 | 9,08 |
|  |  | 2022 | 227.256.323.130 | 2.505.160.020.656 | 9,07 |
|  |  | 2023 | 233.295.750.444 | 3.716.153.617.702 | 6,28 |
| **No.** | **Kode Saham** | **Tahun** | **Kredit Bermasalah (Rp)** | **Total Kredit (Rp)** | **NPL (%)** |
| 25. | BTPN | 2019 | 1.152.605.000.000 | 141.760.183.000.000 | 0,81 |
|  |  | 2020 | 1.642.200.000.000 | 136.212.619.000.000 | 1,21 |
|  |  | 2021 | 2.283.279.000.000 | 135.598.774.000.000 | 1,68 |
|  |  | 2022 | 2.075.409.000.000 | 146.123.516.000.000 | 1,42 |
|  |  | 2023 | 2.096.569.000.000 | 156.561.297.000.000 | 1,34 |
| 26. | BVIC | 2019 | 1.145.235.702.000 | 17.440.119.532.000 | 6,57 |
|  |  | 2020 | 1.091.648.051.000 | 14.843.354.298.000 | 7,35 |
|  |  | 2021 | 1.144.055.182.000 | 15.489.074.411.000 | 7,39 |
|  |  | 2022 | 668.626.526.000 | 15.824.611.091.000 | 4,23 |
|  |  | 2023 | 743.463.379.000 | 18.628.743.177.000 | 3,99 |
| 27. | DNAR | 2019 | 85.277.608.702 | 3.276.729.828.197 | 2,60 |
|  |  | 2020 | 140.257.890.497 | 4.299.852.756.761 | 3,26 |
|  |  | 2021 | 190.341.429.694 | 5.519.188.109.389 | 3,45 |
|  |  | 2022 | 215.134.218.489 | 8.064.122.682.911 | 2,67 |
|  |  | 2023 | 315.413.985.873 | 8.527.881.283.441 | 3,70 |
| 28. | INPC | 2019 | 784.499.000.000 | 13.736.897.000.000 | 5,71 |
|  |  | 2020 | 569.394.000.000 | 12.442.514.000.000 | 4,58 |
|  |  | 2021 | 389.730.000.000 | 11.479.972.000.000 | 3,39 |
|  |  | 2022 | 279.092.000.000 | 10.229.770.000.000 | 2,73 |
|  |  | 2023 | 211.277.000.000 | 12.147.369.000.000 | 1,74 |
| 29. | MASB | 2019 | 326.691.394.243 | 7.865.652.596.371 | 4,15 |
|  |  | 2020 | 236.801.072.572 | 7.486.878.821.858 | 3,16 |
|  |  | 2021 | 195.445.661.704 | 7.884.483.255.930 | 2,48 |
|  |  | 2022 | 272.749.913.830 | 8.834.487.081.858 | 3,09 |
|  |  | 2023 | 321.137.481.413 | 9.695.425.766.190 | 3,31 |
| 30. | MAYA | 2019 | 2.769.272.000.000 | 71.882.087.000.000 | 3,85 |
|  |  | 2020 | 2.304.873.000.000 | 56.294.265.000.000 | 4,09 |
|  |  | 2021 | 2.777.790.000.000 | 70.912.355.000.000 | 3,92 |
|  |  | 2022 | 4.433.716.000.000 | 94.524.455.000.000 | 4,69 |
|  |  | 2023 | 3.894.692.000.000 | 103.530.278.000.000 | 3,76 |
| 31. | MCOR | 2019 | 362.981.000.000 | 13.858.412.000.000 | 2,62 |
|  |  | 2020 | 433.162.000.000 | 14.729.081.000.000 | 2,94 |
|  |  | 2021 | 604.728.000.000 | 13.772.663.000.000 | 4,39 |
|  |  | 2022 | 567.208.000.000 | 16.687.285.000.000 | 3,40 |
|  |  | 2023 | 556.413.000.000 | 19.359.978.000.000 | 2,87 |
| 32. | MEGA | 2019 | 1.305.069.000.000 | 53.022.795.000.000 | 2,46 |
|  |  | 2020 | 676.299.000.000 | 48.594.122.000.000 | 1,39 |
|  |  | 2021 | 678.199.000.000 | 60.740.894.000.000 | 1,12 |
|  |  | 2022 | 858.632.000.000 | 70.311.303.000.000 | 1,22 |
|  |  | 2023 | 1.042.180.000.000 | 66.304.719.000.000 | 1,57 |
| 33. | NISP | 2019 | 2.037.302.000.000 | 118.651.323.000.000 | 1,72 |
|  |  | 2020 | 2.209.268.000.000 | 114.549.272.000.000 | 1,93 |
|  |  | 2021 | 2.843.219.000.000 | 120.500.106.000.000 | 2,36 |
| **No.** | **Kode Saham** | **Tahun** | **Kredit Bermasalah (Rp)** | **Total Kredit (Rp)** | **NPL (%)** |
|  |  | 2022 | 3.291.755.000.000 | 137.161.734.000.000 | 2,40 |
|  |  | 2023 | 2.490.590.000.000 | 153.496.829.000.000 | 1,62 |
| 34. | NOBU | 2019 | 148.946.000.000 | 7.140.003.000.000 | 2,09 |
|  |  | 2020 | 15.906.000.000 | 7.428.576.000.000 | 0,21 |
|  |  | 2021 | 56.829.000.000 | 9.812.089.000.000 | 0,58 |
|  |  | 2022 | 50.827.000.000 | 12.409.218.000.000 | 0,41 |
|  |  | 2023 | 90.067.000.000 | 15.237.176.000.000 | 0,59 |
| 35. | PNBN | 2019 | 4.314.133.000.000 | 140.682.830.000.000 | 3,07 |
|  |  | 2020 | 3.633.043.000.000 | 121.633.509.000.000 | 2,99 |
|  |  | 2021 | 4.247.890.000.000 | 118.961.550.000.000 | 3,57 |
|  |  | 2022 | 4.645.704.000.000 | 129.878.299.000.000 | 3,58 |
|  |  | 2023 | 4.275.080.000.000 | 139.701.141.000.000 | 3,06 |
| 36. | SDRA | 2019 | 83.617.000.000 | 10.471.211.000.000 | 0,80 |
|  |  | 2020 | 84.626.000.000 | 11.623.843.000.000 | 0,73 |
|  |  | 2021 | 315.461.000.000 | 33.817.250.000.000 | 0,93 |
|  |  | 2022 | 422.448.000.000 | 40.067.272.000.000 | 1,05 |
|  |  | 2023 | 550.845.000.000 | 43.993.498.000.000 | 1,25 |

# Lampiran 5

# Data NIMSub Sektor Perbankan Konvensional Periode 2019-2023

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **No.** | **Kode Saham** | **Tahun** | **Pendapatan Bunga (Rp)** | **Aktiva Produktif (Rp)** | **NIM (%)** |
|  |
| 1. | AGRS | 2019 | 155.301.000.000 | 6.373.650.000.000 | 2,44 |  |
|  |  | 2020 | 172.239.000.000 | 8.128.196.000.000 | 2,12 |  |
|  |  | 2021 | 307.013.000.000 | 10.755.771.000.000 | 2,85 |  |
|  |  | 2022 | 407.757.000.000 | 13.230.711.000.000 | 3,08 |  |
|  |  | 2023 | 487.281.000.000 | 16.229.875.000.000 | 3,00 |  |
| 2. | AMAR | 2019 | 506.153.000.000 | 3.413.386.000.000 | 14,83 |  |
|  |  | 2020 | 462.948.000.000 | 3.798.778.000.000 | 12,19 |  |
|  |  | 2021 | 482.226.000.000 | 5.051.011.000.000 | 9,55 |  |
|  |  | 2022 | 655.705.000.000 | 4.430.179.000.000 | 14,80 |  |
|  |  | 2023 | 921.292.000.000 | 4.480.811.000.000 | 20,56 |  |
| 3. | BABP | 2019 | 403.503.000.000 | 9.398.695.000.000 | 4,29 |  |
|  |  | 2020 | 368.535.000.000 | 10.392.160.000.000 | 3,55 |  |
|  |  | 2021 | 407.513.000.000 | 12.785.589.000.000 | 3,19 |  |
|  |  | 2022 | 647.727.000.000 | 15.700.058.000.000 | 4,13 |  |
|  |  | 2023 | 604.712.000.000 | 16.173.367.000.000 | 3,74 |  |
| 4. | BBCA | 2019 | 50.477.448.000.000 | 853.462.964.000.000 | 5,91 |  |
|  |  | 2020 | 54.161.270.000.000 | 1.006.207.857.000.000 | 5,38 |  |
|  |  | 2021 | 56.135.575.000.000 | 1.159.283.928.000.000 | 4,84 |  |
|  |  | 2022 | 63.989.509.000.000 | 1.242.849.195.000.000 | 5,15 |  |
|  |  | 2023 | 75.128.822.000.000 | 1.325.016.218.000.000 | 5,67 |  |
| 5. | BBMD | 2019 | 700.450.171.033 | 12.021.549.064.563 | 5,83 |  |
|  |  | 2020 | 795.586.121.047 | 13.568.021.466.665 | 5,86 |  |
|  |  | 2021 | 914.973.503.707 | 15.287.547.670.367 | 5,99 |  |
|  |  | 2022 | 994.693.541.769 | 15.833.954.747.826 | 6,28 |  |
|  |  | 2023 | 936.990.724.992 | 14.704.161.786.825 | 6,37 |  |
| 6. | BBNI | 2019 | 36.602.374.000.000 | 684.474.956.000.000 | 5,35 |  |
|  |  | 2020 | 37.151.966.000.000 | 737.328.693.000.000 | 5,04 |  |
|  |  | 2021 | 38.246.731.000.000 | 791.042.766.000.000 | 4,83 |  |
|  |  | 2022 | 41.320.692.000.000 | 842.035.542.000.000 | 4,91 |  |
|  |  | 2023 | 41.275.673.000.000 | 890.517.258.000.000 | 4,64 |  |
| 7. | BBRI | 2019 | 81.707.305.000.000 | 1.333.667.136.000.000 | 6,13 |  |
|  |  | 2020 | 79.209.917.000.000 | 1.450.469.795.000.000 | 5,46 |  |
|  |  | 2021 | 79.209.917.000.000 | 1.560.008.505.000.000 | 5,08 |  |
|  |  | 2022 | 124.597.073.000.000 | 1.713.952.148.000.000 | 7,27 |  |
|  |  | 2023 | 135.183.487.000.000 | 1.765.573.761.000.000 | 7,66 |  |
| **No.** | **Kode Saham** | **Tahun** | **Pendapatan Bunga (Rp)** | **Aktiva Produktif (Rp)** | **NIM (%)** |  |
| 8. | BBTN | 2019 | 8.961.801.000.000 | 293.171.452.000.000 | 3,06 |  |
|  |  | 2020 | 8.913.843.000.000 | 298.430.318.000.000 | 2,99 |  |
|  |  | 2021 | 12.991.303.000.000 | 318.356.851.000.000 | 4,08 |  |
|  |  | 2022 | 14.997.284.000.000 | 341.304.215.000.000 | 4,39 |  |
|  |  | 2023 | 13.430.290.000.000 | 389.914.295.000.000 | 3,44 |  |
| 9. | BBYB | 2019 | 216.099.000.000 | 4.715.947.000.000 | 4,58 |  |
|  |  | 2020 | 158.231.000.000 | 4.849.902.000.000 | 3,26 |  |
|  |  | 2021 | 315.090.000.000 | 10.016.310.000.000 | 3,15 |  |
|  |  | 2022 | 1.448.657.000.000 | 18.303.307.000.000 | 7,91 |  |
|  |  | 2023 | 2.902.481.000.000 | 17.327.894.000.000 | 16,75 |  |
| 10. | BCIC | 2019 | 50.256.000.000 | 11.990.319.000.000 | 0,42 |  |
|  |  | 2020 | 26.137.000.000 | 11.105.783.000.000 | 0,24 |  |
|  |  | 2021 | 102.580.000.000 | 16.703.921.000.000 | 0,61 |  |
|  |  | 2022 | 627.647.000.000 | 29.491.861.000.000 | 2,13 |  |
|  |  | 2023 | 805.061.000.000 | 35.253.074.000.000 | 2,28 |  |
| 11. | BDMN | 2019 | 14.579.398.000.000 | 184.482.018.000.000 | 7,90 |  |
|  |  | 2020 | 13.723.663.000.000 | 193.404.524.000.000 | 7,10 |  |
|  |  | 2021 | 13.747.222.000.000 | 185.939.891.000.000 | 7,39 |  |
|  |  | 2022 | 14.120.191.000.000 | 192.082.085.000.000 | 7,35 |  |
|  |  | 2023 | 15.216.004.000.000 | 214.317.591.000.000 | 7,10 |  |
| 12. | BEKS | 2019 | 72.847.000.000 | 6.998.205.000.000 | 1,04 |  |
|  |  | 2020 | 33.744.000.000 | 4.905.113.000.000 | 0,69 |  |
|  |  | 2021 | 58.868.000.000 | 6.999.135.000.000 | 0,84 |  |
|  |  | 2022 | 156.303.000.000 | 5.630.032.000.000 | 2,78 |  |
|  |  | 2023 | 196.270.000.000 | 5.229.908.000.000 | 3,75 |  |
| 13. | BGTG | 2019 | 185.213.000.000 | 4.629.761.000.000 | 4,00 |  |
|  |  | 2020 | 163.587.000.000 | 5.148.058.000.000 | 3,18 |  |
|  |  | 2021 | 171.274.000.000 | 8.366.615.000.000 | 2,05 |  |
|  |  | 2022 | 305.591.000.000 | 8.710.158.000.000 | 3,51 |  |
|  |  | 2023 | 441.719.000.000 | 9.249.900.000.000 | 4,78 |  |
| 14. | BINA | 2019 | 149.946.000.000 | 5.068.680.000.000 | 2,96 |  |
|  |  | 2020 | 168.703.000.000 | 8.310.008.000.000 | 2,03 |  |
|  |  | 2021 | 211.587.000.000 | 14.807.796.000.000 | 1,43 |  |
|  |  | 2022 | 558.877.000.000 | 20.316.301.000.000 | 2,75 |  |
|  |  | 2023 | 709.974.000.000 | 24.328.622.000.000 | 2,92 |  |
| 15. | BJBR | 2019 | 6.082.506.000.000 | 115.380.644.000.000 | 5,27 |  |
|  |  | 2020 | 6.497.264.000.000 | 132.416.932.000.000 | 4,91 |  |
|  |  | 2021 | 13.214.443.000.000 | 149.170.876.000.000 | 8,86 |  |
|  |  | 2022 | 13.635.974.000.000 | 160.725.693.000.000 | 8,48 |  |
|  |  | 2023 | 7.063.622.000.000 | 177.188.989.000.000 | 3,99 |  |
| 16. | BJTM | 2019 | 3.999.601.000.000 | 72.713.352.000.000 | 5,50 |  |
|  |  | 2020 | 4.057.270.000.000 | 79.634.820.000.000 | 5,09 |  |
|  |  | 2021 | 4.677.681.000.000 | 98.517.805.000.000 | 4,75 |  |
| **No.** | **Kode Saham** | **Tahun** | **Pendapatan Bunga (Rp)** | **Aktiva Produktif (Rp)** | **NIM (%)** |  |
|  |  | 2022 | 4.917.056.000.000 | 100.271.072.000.000 | 4,90 |  |
|  |  | 2023 | 5.041.100.000.000 | 100.242.050.000.000 | 5,03 |  |
| 17. | BKSW | 2019 | 421.576.000.000 | 21.042.097.000.000 | 2,00 |  |
|  |  | 2020 | 262.112.000.000 | 16.664.667.000.000 | 1,57 |  |
|  |  | 2021 | 337.477.000.000 | 15.977.296.000.000 | 2,11 |  |
|  |  | 2022 | 432.000.000.000 | 15.538.349.000.000 | 2,78 |  |
|  |  | 2023 | 503.898.000.000 | 11.143.621.000.000 | 4,52 |  |
| 18. | BMRI | 2019 | 91.525.090.000.000 | 1.249.277.846.000.000 | 7,33 |  |
|  |  | 2020 | 87.321.117.000.000 | 1.385.987.469.000.000 | 6,30 |  |
|  |  | 2021 | 73.062.494.000.000 | 1.678.633.015.000.000 | 4,35 |  |
|  |  | 2022 | 87.903.354.000.000 | 1.924.784.342.000.000 | 4,57 |  |
|  |  | 2023 | 95.886.574.000.000 | 2.088.323.682.000.000 | 4,59 |  |
| 19. | BNBA | 2019 | 307.999.061.210 | 6.735.681.432.156 | 4,57 |  |
|  |  | 2020 | 287.003.882.175 | 6.763.871.258.147 | 4,24 |  |
|  |  | 2021 | 288.652.773.053 | 8.377.926.999.372 | 3,45 |  |
|  |  | 2022 | 347.723.424.110 | 7.354.038.617.418 | 4,73 |  |
|  |  | 2023 | 354.253.902.114 | 7.156.398.952.518 | 4,95 |  |
| 20. | BNGA | 2019 | 12.568.018.000.000 | 259.105.714.000.000 | 4,85 |  |
|  |  | 2020 | 12.470.518.000.000 | 268.990.087.000.000 | 4,64 |  |
|  |  | 2021 | 13.088.860.000.000 | 299.896.461.000.000 | 4,36 |  |
|  |  | 2022 | 13.476.138.000.000 | 291.836.661.000.000 | 4,62 |  |
|  |  | 2023 | 13.352.383.000.000 | 320.905.184.000.000 | 4,16 |  |
| 21. | BNII | 2019 | 8.167.975.000.000 | 164.278.041.000.000 | 4,97 |  |
|  |  | 2020 | 7.259.810.000.000 | 168.978.402.000.000 | 4,30 |  |
|  |  | 2021 | 7.117.279.000.000 | 163.433.638.000.000 | 4,35 |  |
|  |  | 2022 | 7.208.766.000.000 | 156.855.331.000.000 | 4,60 |  |
|  |  | 2023 | 7.233.623.000.000 | 167.261.093.000.000 | 4,32 |  |
| 22. | BNLI | 2019 | 5.720.968.000.000 | 153.719.696.000.000 | 3,72 |  |
|  |  | 2020 | 6.541.790.000.000 | 194.391.914.000.000 | 3,37 |  |
|  |  | 2021 | 7.649.653.000.000 | 233.534.821.000.000 | 3,28 |  |
|  |  | 2022 | 8.760.275.000.000 | 254.674.240.000.000 | 3,44 |  |
|  |  | 2023 | 9.619.390.000.000 | 256.139.001.000.000 | 3,76 |  |
| 23. | BSIM | 2019 | 2.210.503.000.000 | 32.257.013.000.000 | 6,85 |  |
|  |  | 2020 | 2.210.503.000.000 | 40.452.543.000.000 | 5,46 |  |
|  |  | 2021 | 2.415.797.000.000 | 49.635.203.000.000 | 4,87 |  |
|  |  | 2022 | 2.532.647.000.000 | 45.186.176.000.000 | 5,60 |  |
|  |  | 2023 | 2.623.319.000.000 | 50.353.200.000.000 | 5,21 |  |
| 24. | BSWD | 2019 | 142.182.098.844 | 3.737.356.776.744 | 3,80 |  |
|  |  | 2020 | 87.988.063.634 | 3.525.198.067.019 | 2,50 |  |
|  |  | 2021 | 92.111.816.645 | 4.119.708.365.224 | 2,24 |  |
|  |  | 2022 | 139.209.800.713 | 5.830.948.805.725 | 2,39 |  |
|  |  | 2023 | 254.643.118.099 | 5.976.883.148.004 | 4,26 |  |
| **No.** | **Kode Saham** | **Tahun** | **Pendapatan Bunga (Rp)** | **Aktiva Produktif (Rp)** | **NIM (%)** |  |
| 25. | BTPN | 2019 | 10.991.695.000.000 | 174.803.840.000.000 | 6,29 |  |
|  |  | 2020 | 10.624.428.000.000 | 177.860.842.000.000 | 5,97 |  |
|  |  | 2021 | 11.143.040.000.000 | 188.037.543.000.000 | 5,93 |  |
|  |  | 2022 | 11.678.315.000.000 | 205.265.866.000.000 | 5,69 |  |
|  |  | 2023 | 12.044.063.000.000 | 198.652.204.000.000 | 6,06 |  |
| 26. | BVIC | 2019 | 269.148.219.000 | 28.939.840.874.000 | 0,93 |  |
|  |  | 2020 | 189.658.449.000 | 24.502.870.725.000 | 0,77 |  |
|  |  | 2021 | 463.654.216.000 | 23.598.598.273.000 | 1,96 |  |
|  |  | 2022 | 733.380.669.000 | 24.741.977.589.000 | 2,96 |  |
|  |  | 2023 | 578.729.355.000 | 28.871.355.261.000 | 2,00 |  |
| 27. | DNAR | 2019 | 208.966.913.261 | 4.721.536.634.162 | 4,43 |  |
|  |  | 2020 | 248.964.106.947 | 5.905.928.143.197 | 4,22 |  |
|  |  | 2021 | 321.169.394.394 | 7.410.968.619.400 | 4,33 |  |
|  |  | 2022 | 467.042.023.212 | 9.922.307.234.390 | 4,71 |  |
|  |  | 2023 | 603.360.472.440 | 10.926.307.018.705 | 5,52 |  |
| 28. | INPC | 2019 | 926.921.000.000 | 20.834.236.000.000 | 4,45 |  |
|  |  | 2020 | 631.787.000.000 | 25.048.902.000.000 | 2,52 |  |
|  |  | 2021 | 767.757.000.000 | 21.593.104.000.000 | 3,56 |  |
|  |  | 2022 | 950.633.000.000 | 21.010.799.000.000 | 4,52 |  |
|  |  | 2023 | 981.979.000.000 | 22.226.220.000.000 | 4,42 |  |
| 29. | MASB | 2019 | 460.933.071.827 | 14.100.309.480.538 | 3,27 |  |
|  |  | 2020 | 451.356.811.665 | 21.200.228.673.129 | 2,13 |  |
|  |  | 2021 | 627.077.330.300 | 22.799.442.674.876 | 2,75 |  |
|  |  | 2022 | 763.569.183.741 | 20.813.200.092.487 | 3,67 |  |
|  |  | 2023 | 740.277.931.755 | 26.779.428.899.479 | 2,76 |  |
| 30. | MAYA | 2019 | 2.919.822.000.000 | 92.784.803.000.000 | 3,15 |  |
|  |  | 2020 | 170.632.000.000 | 74.192.834.000.000 | 0,23 |  |
|  |  | 2021 | 405.803.000.000 | 102.097.478.000.000 | 0,40 |  |
|  |  | 2022 | 1.821.204.000.000 | 127.508.627.000.000 | 1,43 |  |
|  |  | 2023 | 1.895.751.000.000 | 129.839.804.000.000 | 1,46 |  |
| 31. | MCOR | 2019 | 559.891.000.000 | 17.421.558.000.000 | 3,21 |  |
|  |  | 2020 | 562.357.000.000 | 23.874.200.000.000 | 2,36 |  |
|  |  | 2021 | 720.832.000.000 | 24.911.696.000.000 | 2,89 |  |
|  |  | 2022 | 803.954.000.000 | 23.983.511.000.000 | 3,35 |  |
|  |  | 2023 | 956.879.000.000 | 26.783.945.000.000 | 3,57 |  |
| 32. | MEGA | 2019 | 3.583.527.000.000 | 91.473.801.000.000 | 3,92 |  |
|  |  | 2020 | 3.913.443.000.000 | 102.475.399.000.000 | 3,82 |  |
|  |  | 2021 | 4.841.076.000.000 | 123.483.221.000.000 | 3,92 |  |
|  |  | 2022 | 5.869.126.000.000 | 131.422.034.000.000 | 4,47 |  |
|  |  | 2023 | 5.532.145.000.000 | 121.990.031.000.000 | 4,53 |  |
| 33. | NISP | 2019 | 6.438.932.000.000 | 177.490.777.000.000 | 3,63 |  |
|  |  | 2020 | 6.826.556.000.000 | 178.578.256.000.000 | 3,82 |  |
|  |  | 2021 | 7.643.485.000.000 | 209.101.762.000.000 | 3,66 |  |
| **No.** | **Kode Saham** | **Tahun** | **Pendapatan Bunga (Rp)** | **Aktiva Produktif (Rp)** | **NIM (%)** |  |
|  |  | 2022 | 8.740.701.000.000 | 236.056.561.000.000 | 3,70 |  |
|  |  | 2023 | 9.911.536.000.000 | 246.951.443.000.000 | 4,01 |  |
| 34. | NOBU | 2019 | 436.209.000.000 | 12.620.436.000.000 | 3,46 |  |
|  |  | 2020 | 431.380.000.000 | 13.058.821.000.000 | 3,30 |  |
|  |  | 2021 | 525.677.000.000 | 19.743.127.000.000 | 2,66 |  |
|  |  | 2022 | 659.091.000.000 | 21.050.884.000.000 | 3,13 |  |
|  |  | 2023 | 735.790.000.000 | 24.448.877.000.000 | 3,01 |  |
| 35. | PNBN | 2019 | 8.968.876.000.000 | 199.203.368.000.000 | 4,50 |  |
|  |  | 2020 | 8.806.989.000.000 | 206.685.899.000.000 | 4,26 |  |
|  |  | 2021 | 9.555.208.000.000 | 192.650.569.000.000 | 4,96 |  |
|  |  | 2022 | 9.948.750.000.000 | 199.896.344.000.000 | 4,98 |  |
|  |  | 2023 | 9.206.476.000.000 | 210.482.334.000.000 | 4,37 |  |
| 36. | SDRA | 2019 | 1.113.085.000.000 | 34.129.254.000.000 | 3,26 |  |
|  |  | 2020 | 1.247.061.000.000 | 35.206.819.000.000 | 3,54 |  |
|  |  | 2021 | 1.513.182.000.000 | 41.007.790.000.000 | 3,69 |  |
|  |  | 2022 | 1.893.430.000.000 | 49.009.099.000.000 | 3,86 |  |
|  |  | 2023 | 1.609.260.000.000 | 52.440.064.000.000 | 3,07 |  |

# Lampiran 6

# Data LDRSub Sektor Perbankan Konvensional Periode 2019-2023

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **No.** | **Kode Saham** | **Tahun** | **Total Kredit (Rp)** | **Total DPK (Rp)** | **LDR (%)** |  |
| 1. | AGRS | 2019 | 4.143.067.000.000 | 4.856.111.000.000 | 85,32 |  |
|  |  | 2020 | 5.104.352.000.000 | 4.852.240.000.000 | 105,20 |  |
|  |  | 2021 | 6.075.594.000.000 | 6.295.994.000.000 | 96,50 |  |
|  |  | 2022 | 8.062.119.000.000 | 8.370.980.000.000 | 96,31 |  |
|  |  | 2023 | 9.388.442.000.000 | 8.883.594.000.000 | 105,68 |  |
| 2. | AMAR | 2019 | 2.048.702.000.000 | 1.829.868.000.000 | 111,96 |  |
|  |  | 2020 | 1.712.831.000.000 | 2.293.842.000.000 | 74,67 |  |
|  |  | 2021 | 2.403.378.000.000 | 2.177.675.000.000 | 110,36 |  |
|  |  | 2022 | 2.253.415.000.000 | 1.004.482.000.000 | 224,34 |  |
|  |  | 2023 | 2.652.008.000.000 | 706.554.000.000 | 375,34 |  |
| 3. | BABP | 2019 | 7.354.408.000.000 | 7.895.637.000.000 | 93,15 |  |
|  |  | 2020 | 6.584.057.000.000 | 8.315.127.000.000 | 79,18 |  |
|  |  | 2021 | 7.180.651.000.000 | 9.598.751.000.000 | 74,81 |  |
|  |  | 2022 | 8.862.559.000.000 | 11.389.244.000.000 | 77,82 |  |
|  |  | 2023 | 8.871.962.000.000 | 11.410.607.000.000 | 77,75 |  |
| 4. | BBCA | 2019 | 582.706.461.000.000 | 697.653.165.000.000 | 83,52 |  |
|  |  | 2020 | 569.325.952.000.000 | 832.655.117.000.000 | 68,37 |  |
|  |  | 2021 | 613.130.276.000.000 | 965.876.381.000.000 | 63,48 |  |
|  |  | 2022 | 685.491.059.000.000 | 1.028.039.456.000.000 | 66,68 |  |
|  |  | 2023 | 783.718.193.000.000 | 1.088.127.570.000.000 | 72,02 |  |
| 5. | BBMD | 2019 | 7.764.227.084.141 | 8.717.121.564.331 | 89,07 |  |
|  |  | 2020 | 7.171.801.260.516 | 9.667.214.097.919 | 74,19 |  |
|  |  | 2021 | 7.878.849.858.925 | 10.869.151.142.603 | 72,49 |  |
|  |  | 2022 | 8.691.133.102.603 | 10.614.742.651.725 | 81,88 |  |
|  |  | 2023 | 9.236.849.051.069 | 10.477.193.174.775 | 88,16 |  |
| 6. | BBNI | 2019 | 444.823.814.000.000 | 493.448.668.000.000 | 90,15 |  |
|  |  | 2020 | 473.299.347.000.000 | 537.185.905.000.000 | 88,11 |  |
|  |  | 2021 | 484.882.180.000.000 | 576.911.570.000.000 | 84,05 |  |
|  |  | 2022 | 541.462.152.000.000 | 614.460.728.000.000 | 88,12 |  |
|  |  | 2023 | 568.725.449.000.000 | 658.649.953.000.000 | 86,35 |  |
| 7. | BBRI | 2019 | 781.119.443.000.000 | 851.110.541.000.000 | 91,78 |  |
|  |  | 2020 | 824.698.496.000.000 | 936.100.941.000.000 | 88,10 |  |
|  |  | 2021 | 926.833.689.000.000 | 920.025.460.000.000 | 100,74 |  |
|  |  | 2022 | 1.015.525.063.000.000 | 983.656.536.000.000 | 103,24 |  |
|  |  | 2023 | 1.136.675.227.000.000 | 1.026.689.231.000.000 | 110,71 |  |
| **No.** | **Kode Saham** | **Tahun** | **Total Kredit (Rp)** | **Total DPK (Rp)** | **LDR (%)** |  |
| 8. | BBTN | 2019 | 214.807.263.000.000 | 112.077.641.000.000 | 191,66 |  |
|  |  | 2020 | 217.711.277.000.000 | 115.744.545.000.000 | 188,10 |  |
|  |  | 2021 | 229.174.514.000.000 | 112.237.310.000.000 | 204,19 |  |
|  |  | 2022 | 247.217.823.000.000 | 120.101.656.000.000 | 205,84 |  |
|  |  | 2023 | 268.898.377.000.000 | 121.963.338.000.000 | 220,47 |  |
| 9. | BBYB | 2019 | 3.719.188.000.000 | 3.516.333.000.000 | 105,77 |  |
|  |  | 2020 | 3.491.729.000.000 | 3.324.513.000.000 | 105,03 |  |
|  |  | 2021 | 4.180.589.000.000 | 7.776.823.000.000 | 53,76 |  |
|  |  | 2022 | 10.166.229.000.000 | 13.945.247.000.000 | 72,90 |  |
|  |  | 2023 | 10.614.947.000.000 | 13.445.227.000.000 | 78,95 |  |
| 10. | BCIC | 2019 | 5.960.116.000.000 | 12.737.863.000.000 | 46,79 |  |
|  |  | 2020 | 6.787.960.000.000 | 12.297.563.000.000 | 55,20 |  |
|  |  | 2021 | 9.985.490.000.000 | 15.844.439.000.000 | 63,02 |  |
|  |  | 2022 | 19.323.980.000.000 | 25.482.344.000.000 | 75,83 |  |
|  |  | 2023 | 23.503.927.000.000 | 31.674.917.000.000 | 74,20 |  |
| 11. | BDMN | 2019 | 109.901.216.000.000 | 109.200.953.000.000 | 100,64 |  |
|  |  | 2020 | 109.349.816.000.000 | 123.435.123.000.000 | 88,59 |  |
|  |  | 2021 | 106.060.974.000.000 | 120.106.770.000.000 | 88,31 |  |
|  |  | 2022 | 120.798.537.000.000 | 124.122.096.000.000 | 97,32 |  |
|  |  | 2023 | 142.849.411.000.000 | 137.659.040.000.000 | 103,77 |  |
| 12. | BEKS | 2019 | 5.337.723.000.000 | 4.647.326.000.000 | 114,86 |  |
|  |  | 2020 | 3.789.819.000.000 | 2.425.102.000.000 | 156,27 |  |
|  |  | 2021 | 3.084.002.000.000 | 4.172.208.000.000 | 73,92 |  |
|  |  | 2022 | 3.698.388.000.000 | 3.792.733.000.000 | 97,51 |  |
|  |  | 2023 | 3.700.111.000.000 | 3.645.158.000.000 | 101,51 |  |
| 13. | BGTG | 2019 | 2.937.873.000.000 | 3.534.629.000.000 | 83,12 |  |
|  |  | 2020 | 2.597.203.000.000 | 3.991.674.000.000 | 65,07 |  |
|  |  | 2021 | 2.492.170.000.000 | 6.080.960.000.000 | 40,98 |  |
|  |  | 2022 | 2.869.682.000.000 | 5.518.117.000.000 | 52,00 |  |
|  |  | 2023 | 4.301.329.000.000 | 5.922.668.000.000 | 72,62 |  |
| 14. | BINA | 2019 | 2.509.902.000.000 | 3.657.780.000.000 | 68,62 |  |
|  |  | 2020 | 2.710.909.000.000 | 5.992.818.000.000 | 45,24 |  |
|  |  | 2021 | 3.544.589.000.000 | 8.171.970.000.000 | 43,37 |  |
|  |  | 2022 | 9.606.342.000.000 | 10.888.261.000.000 | 88,23 |  |
|  |  | 2023 | 12.509.530.000.000 | 14.115.481.000.000 | 88,62 |  |
| 15. | BJBR | 2019 | 87.027.741.000.000 | 70.583.379.000.000 | 123,30 |  |
|  |  | 2020 | 94.994.506.000.000 | 90.526.300.000.000 | 104,94 |  |
|  |  | 2021 | 101.953.783.000.000 | 102.761.034.000.000 | 99,21 |  |
|  |  | 2022 | 115.289.450.000.000 | 112.134.754.000.000 | 102,81 |  |
|  |  | 2023 | 124.367.935.000.000 | 120.077.043.000.000 | 103,57 |  |
| 16. | BJTM | 2019 | 36.640.670.000.000 | 43.961.422.000.000 | 83,35 |  |
|  |  | 2020 | 39.600.387.000.000 | 52.268.434.000.000 | 75,76 |  |
|  |  | 2021 | 40.816.312.000.000 | 63.496.337.000.000 | 64,28 |  |
| **No.** | **Kode Saham** | **Tahun** | **Total Kredit (Rp)** | **Total DPK (Rp)** | **LDR (%)** |  |
|  |  | 2022 | 44.169.282.000.000 | 64.406.017.000.000 | 68,58 |  |
|  |  | 2023 | 52.396.185.000.000 | 62.949.816.000.000 | 83,23 |  |
| 17. | BKSW | 2019 | 13.346.183.000.000 | 13.786.464.000.000 | 96,81 |  |
|  |  | 2020 | 11.292.291.000.000 | 11.489.682.000.000 | 98,28 |  |
|  |  | 2021 | 9.374.499.000.000 | 11.473.356.000.000 | 81,71 |  |
|  |  | 2022 | 9.168.584.000.000 | 10.507.213.000.000 | 87,26 |  |
|  |  | 2023 | 5.954.448.000.000 | 6.259.058.000.000 | 95,13 |  |
| 18. | BMRI | 2019 | 714.451.116.000.000 | 752.549.941.000.000 | 94,94 |  |
|  |  | 2020 | 696.122.237.000.000 | 821.832.688.000.000 | 84,70 |  |
|  |  | 2021 | 839.421.181.000.000 | 964.613.398.000.000 | 87,02 |  |
|  |  | 2022 | 973.214.336.000.000 | 1.100.811.628.000.000 | 88,41 |  |
|  |  | 2023 | 1.121.751.175.000.000 | 1.142.416.795.000.000 | 98,19 |  |
| 19. | BNBA | 2019 | 5.165.685.915.268 | 5.531.687.665.647 | 93,38 |  |
|  |  | 2020 | 4.576.091.498.751 | 5.554.655.389.513 | 82,38 |  |
|  |  | 2021 | 3.970.764.105.463 | 4.890.019.333.068 | 81,20 |  |
|  |  | 2022 | 3.836.132.125.130 | 4.060.536.337.551 | 94,47 |  |
|  |  | 2023 | 3.896.015.502.764 | 4.102.461.079.210 | 94,97 |  |
| 20. | BNGA | 2019 | 190.750.561.000.000 | 195.246.338.000.000 | 97,70 |  |
|  |  | 2020 | 171.448.991.000.000 | 207.167.657.000.000 | 82,76 |  |
|  |  | 2021 | 176.954.255.000.000 | 240.947.765.000.000 | 73,44 |  |
|  |  | 2022 | 190.505.895.000.000 | 226.681.307.000.000 | 84,04 |  |
|  |  | 2023 | 205.695.793.000.000 | 235.246.034.000.000 | 87,44 |  |
| 21. | BNII | 2019 | 111.503.421.000.000 | 110.391.969.000.000 | 101,01 |  |
|  |  | 2020 | 96.926.566.000.000 | 114.692.180.000.000 | 84,51 |  |
|  |  | 2021 | 93.439.654.000.000 | 114.344.256.000.000 | 81,72 |  |
|  |  | 2022 | 99.830.098.000.000 | 105.257.956.000.000 | 94,84 |  |
|  |  | 2023 | 107.804.976.000.000 | 115.094.949.000.000 | 93,67 |  |
| 22. | BNLI | 2019 | 93.316.998.000.000 | 93.823.962.000.000 | 99,46 |  |
|  |  | 2020 | 103.974.345.000.000 | 126.251.374.000.000 | 82,36 |  |
|  |  | 2021 | 125.956.996.000.000 | 155.682.444.000.000 | 80,91 |  |
|  |  | 2022 | 136.762.535.000.000 | 168.059.937.000.000 | 81,38 |  |
|  |  | 2023 | 142.433.461.000.000 | 162.107.908.000.000 | 87,86 |  |
| 23. | BSIM | 2019 | 17.576.108.000.000 | 20.747.965.000.000 | 84,71 |  |
|  |  | 2020 | 14.106.958.000.000 | 25.376.114.000.000 | 55,59 |  |
|  |  | 2021 | 12.216.683.000.000 | 29.705.458.000.000 | 41,13 |  |
|  |  | 2022 | 11.443.510.000.000 | 28.238.286.000.000 | 40,52 |  |
|  |  | 2023 | 16.660.407.000.000 | 28.924.002.000.000 | 57,60 |  |
| 24. | BSWD | 2019 | 1.952.178.357.225 | 2.467.225.726.512 | 79,12 |  |
|  |  | 2020 | 1.822.027.712.690 | 2.331.025.757.302 | 78,16 |  |
|  |  | 2021 | 1.692.893.061.358 | 1.983.732.192.793 | 85,34 |  |
|  |  | 2022 | 2.385.452.728.052 | 2.242.981.929.902 | 106,35 |  |
|  |  | 2023 | 3.716.133.938.378 | 2.697.952.423.645 | 137,74 |  |
| **No.** | **Kode Saham** | **Tahun** | **Total Kredit (Rp)** | **Total DPK (Rp)** | **LDR (%)** |  |
| 25. | BTPN | 2019 | 139.627.474.000.000 | 76.954.292.000.000 | 181,44 |  |
|  |  | 2020 | 135.005.851.000.000 | 86.568.315.000.000 | 155,95 |  |
|  |  | 2021 | 134.747.306.000.000 | 94.159.465.000.000 | 143,11 |  |
|  |  | 2022 | 143.736.123.000.000 | 101.737.506.000.000 | 141,28 |  |
|  |  | 2023 | 152.787.933.000.000 | 95.571.983.000.000 | 159,87 |  |
| 26. | BVIC | 2019 | 17.193.962.738.000 | 21.317.025.403.000 | 80,66 |  |
|  |  | 2020 | 14.605.937.802.000 | 18.057.886.188.000 | 80,88 |  |
|  |  | 2021 | 15.270.022.134.000 | 17.372.570.604.000 | 87,90 |  |
|  |  | 2022 | 15.751.345.408.000 | 18.986.227.159.000 | 82,96 |  |
|  |  | 2023 | 18.485.793.292.000 | 21.129.458.416.000 | 87,49 |  |
| 27. | DNAR | 2019 | 3.275.610.870.348 | 2.270.110.896.433 | 144,29 |  |
|  |  | 2020 | 4.269.794.077.086 | 3.117.308.031.583 | 136,97 |  |
|  |  | 2021 | 5.341.026.503.696 | 3.862.901.312.921 | 138,26 |  |
|  |  | 2022 | 7.991.428.666.288 | 5.350.406.847.423 | 149,36 |  |
|  |  | 2023 | 8.447.267.193.618 | 5.975.496.990.912 | 141,37 |  |
| 28. | INPC | 2019 | 13.340.351.000.000 | 19.717.601.000.000 | 67,66 |  |
|  |  | 2020 | 12.180.215.000.000 | 24.297.003.000.000 | 50,13 |  |
|  |  | 2021 | 11.199.315.000.000 | 19.727.883.000.000 | 56,77 |  |
|  |  | 2022 | 9.984.875.000.000 | 19.205.339.000.000 | 51,99 |  |
|  |  | 2023 | 11.836.249.000.000 | 19.412.122.000.000 | 60,97 |  |
| 29. | MASB | 2019 | 7.766.742.978.173 | 6.023.268.770.433 | 128,95 |  |
|  |  | 2020 | 7.400.894.061.246 | 7.595.599.131.833 | 97,44 |  |
|  |  | 2021 | 7.809.033.939.980 | 9.080.169.893.274 | 86,00 |  |
|  |  | 2022 | 8.714.791.276.490 | 9.754.801.438.956 | 89,34 |  |
|  |  | 2023 | 9.454.530.448.095 | 9.058.957.451.593 | 104,37 |  |
| 30. | MAYA | 2019 | 71.248.314.000.000 | 75.734.130.000.000 | 94,08 |  |
|  |  | 2020 | 55.624.255.000.000 | 69.568.195.000.000 | 79,96 |  |
|  |  | 2021 | 69.204.389.000.000 | 95.758.941.000.000 | 72,27 |  |
|  |  | 2022 | 92.943.056.000.000 | 111.199.340.000.000 | 83,58 |  |
|  |  | 2023 | 102.360.330.000.000 | 113.609.006.000.000 | 90,10 |  |
| 31. | MCOR | 2019 | 13.838.170.000.000 | 12.712.665.000.000 | 108,85 |  |
|  |  | 2020 | 14.723.524.000.000 | 18.428.942.000.000 | 79,89 |  |
|  |  | 2021 | 13.766.552.000.000 | 19.209.846.000.000 | 71,66 |  |
|  |  | 2022 | 16.679.609.000.000 | 17.931.654.000.000 | 93,02 |  |
|  |  | 2023 | 19.353.409.000.000 | 19.970.024.000.000 | 96,91 |  |
| 32. | MEGA | 2019 | 52.741.343.000.000 | 70.446.639.000.000 | 74,87 |  |
|  |  | 2020 | 47.840.456.000.000 | 75.744.314.000.000 | 63,16 |  |
|  |  | 2021 | 60.471.771.000.000 | 95.615.110.000.000 | 63,24 |  |
|  |  | 2022 | 69.408.460.000.000 | 100.505.511.000.000 | 69,06 |  |
|  |  | 2023 | 64.974.304.000.000 | 87.122.007.000.000 | 74,58 |  |
| 33. | NISP | 2019 | 114.736.960.000.000 | 122.633.607.000.000 | 93,56 |  |
|  |  | 2020 | 111.125.645.000.000 | 155.356.306.000.000 | 71,53 |  |
|  |  | 2021 | 117.065.765.000.000 | 164.156.831.000.000 | 71,31 |  |
| **No.** | **Kode Saham** | **Tahun** | **Total Kredit (Rp)** | **Total DPK (Rp)** | **LDR (%)** |  |
|  |  | 2022 | 133.459.554.000.000 | 168.374.920.000.000 | 79,26 |  |
|  |  | 2023 | 153.821.282.000.000 | 174.375.817.000.000 | 88,21 |  |
| 34. | NOBU | 2019 | 7.140.003.000.000 | 6.464.486.000.000 | 110,45 |  |
|  |  | 2020 | 7.428.576.000.000 | 7.751.898.000.000 | 95,83 |  |
|  |  | 2021 | 9.673.957.000.000 | 12.063.283.000.000 | 80,19 |  |
|  |  | 2022 | 12.275.991.000.000 | 12.173.838.000.000 | 100,84 |  |
|  |  | 2023 | 14.939.935.000.000 | 15.286.142.000.000 | 97,74 |  |
| 35. | PNBN | 2019 | 139.695.580.000.000 | 129.800.640.000.000 | 107,62 |  |
|  |  | 2020 | 120.706.825.000.000 | 141.562.822.000.000 | 85,27 |  |
|  |  | 2021 | 117.609.920.000.000 | 132.555.245.000.000 | 88,73 |  |
|  |  | 2022 | 128.552.782.000.000 | 140.323.010.000.000 | 91,61 |  |
|  |  | 2023 | 138.351.123.000.000 | 131.093.594.000.000 | 105,54 |  |
| 36. | SDRA | 2019 | 26.667.011.000.000 | 18.656.107.000.000 | 142,94 |  |
|  |  | 2020 | 30.004.598.000.000 | 18.210.880.000.000 | 164,76 |  |
|  |  | 2021 | 33.807.237.000.000 | 23.606.965.000.000 | 143,21 |  |
|  |  | 2022 | 39.376.353.000.000 | 28.523.035.000.000 | 138,05 |  |
|  |  | 2023 | 43.312.064.000.000 | 30.620.934.000.000 | 141,45 |  |

# Lampiran 7

# Data BOPOSub Sektor Perbankan Konvensional Periode 2019-2023

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **No.** | **Kode Saham** | **Tahun** | **Biaya Operasional (Rp)** | **Pendapatan Operasional (Rp)** | **BOPO (%)** |
|  | |
| 1. | AGRS | 2019 | 829.602.000.000 | 548.475.000.000 | 151,26 |  |
|  |  | 2020 | 649.575.000.000 | 476.983.000.000 | 136,18 |  |
|  |  | 2021 | 594.480.000.000 | 604.639.000.000 | 98,32 |  |
|  |  | 2022 | 800.782.000.000 | 893.700.000.000 | 89,60 |  |
|  |  | 2023 | 1.181.497.000.000 | 1.358.093.000.000 | 87,00 |  |
| 2. | AMAR | 2019 | 695.034.000.000 | 779.662.000.000 | 89,15 |  |
|  |  | 2020 | 796.276.000.000 | 825.558.000.000 | 96,45 |  |
|  |  | 2021 | 897.434.000.000 | 904.477.000.000 | 99,22 |  |
|  |  | 2022 | 1.242.730.000.000 | 1.041.103.000.000 | 119,37 |  |
|  |  | 2023 | 1.190.122.000.000 | 1.382.687.000.000 | 86,07 |  |
| 3. | BABP | 2019 | 1.007.251.000.000 | 1.071.032.000.000 | 94,04 |  |
|  |  | 2020 | 947.088.000.000 | 969.784.000.000 | 97,66 |  |
|  |  | 2021 | 954.606.000.000 | 979.937.000.000 | 97,42 |  |
|  |  | 2022 | 1.001.239.000.000 | 1.154.346.000.000 | 86,74 |  |
|  |  | 2023 | 1.208.022.000.000 | 1.313.041.000.000 | 92,00 |  |
| 4. | BBCA | 2019 | 48.693.898.000.000 | 84.982.896.000.000 | 57,30 |  |
|  |  | 2020 | 52.838.682.000.000 | 86.407.189.000.000 | 61,15 |  |
|  |  | 2021 | 49.123.596.000.000 | 87.964.770.000.000 | 55,84 |  |
|  |  | 2022 | 45.260.966.000.000 | 95.727.999.000.000 | 47,28 |  |
|  |  | 2023 | 52.034.568.000.000 | 112.214.325.000.000 | 46,37 |  |
| 5. | BBMD | 2019 | 831.504.736.223 | 1.163.205.352.509 | 71,48 |  |
|  |  | 2020 | 861.664.206.422 | 1.277.438.103.170 | 67,45 |  |
|  |  | 2021 | 709.054.685.421 | 1.372.734.615.314 | 51,65 |  |
|  |  | 2022 | 746.029.026.008 | 1.414.887.892.535 | 52,73 |  |
|  |  | 2023 | 817.763.062.529 | 1.351.553.694.407 | 60,51 |  |
| 6. | BBNI | 2019 | 54.455.076.000.000 | 73.941.699.000.000 | 73,65 |  |
|  |  | 2020 | 65.825.096.000.000 | 71.056.540.000.000 | 92,64 |  |
|  |  | 2021 | 54.877.259.000.000 | 67.644.543.000.000 | 81,13 |  |
|  |  | 2022 | 51.911.030.000.000 | 74.809.885.000.000 | 69,39 |  |
|  |  | 2023 | 57.170.090.000.000 | 82.943.426.000.000 | 68,93 |  |
| 7. | BBRI | 2019 | 107.774.201.000.000 | 151.206.134.000.000 | 71,28 |  |
|  |  | 2020 | 120.503.838.000.000 | 147.278.002.000.000 | 81,82 |  |
|  |  | 2021 | 144.637.829.000.000 | 185.782.211.000.000 | 77,85 |  |
|  |  | 2022 | 136.992.047.000.000 | 201.298.084.000.000 | 68,05 |  |
|  |  | 2023 | 150.616.072.000.000 | 227.444.809.000.000 | 66,22 |  |
| **No.** | **Kode Saham** | **Tahun** | **Biaya Operasional (Rp)** | **Pendapatan Operasional (Rp)** | **BOPO (%)** |  |
| 8. | BBTN | 2019 | 27.307.953.000.000 | 27.829.726.000.000 | 98,13 |  |
|  |  | 2020 | 25.290.102.000.000 | 27.620.387.000.000 | 91,56 |  |
|  |  | 2021 | 25.277.654.000.000 | 28.314.486.000.000 | 89,27 |  |
|  |  | 2022 | 24.367.417.000.000 | 28.182.220.000.000 | 86,46 |  |
|  |  | 2023 | 27.633.809.000.000 | 32.173.538.000.000 | 85,89 |  |
| 9. | BBYB | 2019 | 695.389.000.000 | 715.121.000.000 | 97,24 |  |
|  |  | 2020 | 504.851.000.000 | 521.983.000.000 | 96,72 |  |
|  |  | 2021 | 1.779.839.000.000 | 794.553.000.000 | 224,01 |  |
|  |  | 2022 | 3.402.048.000.000 | 2.617.046.000.000 | 130,00 |  |
|  |  | 2023 | 5.059.249.000.000 | 4.484.335.000.000 | 112,82 |  |
| 10. | BCIC | 2019 | 1.647.231.000.000 | 1.658.789.000.000 | 99,30 |  |
|  |  | 2020 | 1.586.245.000.000 | 1.001.375.000.000 | 158,41 |  |
|  |  | 2021 | 1.527.105.000.000 | 998.189.000.000 | 152,99 |  |
|  |  | 2022 | 2.232.860.000.000 | 2.278.045.000.000 | 98,02 |  |
|  |  | 2023 | 2.756.198.000.000 | 2.781.070.000.000 | 99,11 |  |
| 11. | BDMN | 2019 | 22.483.614.000.000 | 25.757.028.000.000 | 87,29 |  |
|  |  | 2020 | 22.008.789.000.000 | 24.279.929.000.000 | 90,65 |  |
|  |  | 2021 | 19.325.892.000.000 | 21.740.570.000.000 | 88,89 |  |
|  |  | 2022 | 16.732.209.000.000 | 21.323.577.000.000 | 78,47 |  |
|  |  | 2023 | 19.689.019.000.000 | 24.470.525.000.000 | 80,46 |  |
| 12. | BEKS | 2019 | 790.449.000.000 | 683.218.000.000 | 115,69 |  |
|  |  | 2020 | 656.304.000.000 | 431.690.000.000 | 152,03 |  |
|  |  | 2021 | 634.529.000.000 | 488.986.000.000 | 129,76 |  |
|  |  | 2022 | 851.535.000.000 | 546.175.000.000 | 155,91 |  |
|  |  | 2023 | 517.077.000.000 | 546.177.000.000 | 94,67 |  |
| 13. | BGTG | 2019 | 420.683.000.000 | 437.619.000.000 | 96,13 |  |
|  |  | 2020 | 394.852.000.000 | 402.540.000.000 | 98,09 |  |
|  |  | 2021 | 340.260.000.000 | 358.888.000.000 | 94,81 |  |
|  |  | 2022 | 412.962.000.000 | 476.635.000.000 | 86,64 |  |
|  |  | 2023 | 513.779.000.000 | 644.640.000.000 | 79,70 |  |
| 14. | BINA | 2019 | 363.744.000.000 | 373.684.000.000 | 97,34 |  |
|  |  | 2020 | 474.843.000.000 | 503.464.000.000 | 94,32 |  |
|  |  | 2021 | 720.529.000.000 | 770.706.000.000 | 93,49 |  |
|  |  | 2022 | 1.000.130.000.000 | 1.202.983.000.000 | 83,14 |  |
|  |  | 2023 | 1.518.311.000.000 | 1.785.842.000.000 | 85,02 |  |
| 15. | BJBR | 2019 | 11.046.640.000.000 | 13.106.133.000.000 | 84,29 |  |
|  |  | 2020 | 11.866.701.000.000 | 14.078.827.000.000 | 84,29 |  |
|  |  | 2021 | 12.334.075.000.000 | 14.932.690.000.000 | 82,60 |  |
|  |  | 2022 | 12.426.804.000.000 | 15.275.662.000.000 | 81,35 |  |
|  |  | 2023 | 14.031.739.000.000 | 16.180.464.000.000 | 86,72 |  |
| 16. | BJTM | 2019 | 4.516.417.000.000 | 6.312.996.000.000 | 71,54 |  |
|  |  | 2020 | 4.990.336.000.000 | 6.506.613.000.000 | 76,70 |  |
|  |  | 2021 | 5.670.425.000.000 | 7.461.525.000.000 | 76,00 |  |
| **No.** | **Kode Saham** | **Tahun** | **Biaya Operasional (Rp)** | **Pendapatan Operasional (Rp)** | **BOPO (%)** |  |
|  |  | 2022 | 5.475.394.000.000 | 7.416.220.000.000 | 73,83 |  |
|  |  | 2023 | 6.150.663.000.000 | 8.005.704.000.000 | 76,83 |  |
| 17. | BKSW | 2019 | 1.573.969.000.000 | 1.578.116.000.000 | 99,74 |  |
|  |  | 2020 | 1.635.474.000.000 | 1.356.094.000.000 | 120,60 |  |
|  |  | 2021 | 2.573.034.000.000 | 1.089.039.000.000 | 236,27 |  |
|  |  | 2022 | 1.534.083.000.000 | 1.133.351.000.000 | 135,36 |  |
|  |  | 2023 | 1.121.364.000.000 | 1.190.613.000.000 | 94,18 |  |
| 18. | BMRI | 2019 | 84.233.532.000.000 | 120.685.046.000.000 | 69,80 |  |
|  |  | 2020 | 94.355.924.000.000 | 117.532.227.000.000 | 80,28 |  |
|  |  | 2021 | 94.533.053.000.000 | 132.973.256.000.000 | 71,09 |  |
|  |  | 2022 | 94.117.277.000.000 | 150.285.366.000.000 | 62,63 |  |
|  |  | 2023 | 101.678.240.000.000 | 176.319.803.000.000 | 57,67 |  |
| 19. | BNBA | 2019 | 604.992.637.727 | 675.826.398.861 | 89,52 |  |
|  |  | 2020 | 599.373.277.614 | 651.706.024.863 | 91,97 |  |
|  |  | 2021 | 475.845.533.979 | 535.809.965.300 | 88,81 |  |
|  |  | 2022 | 497.831.715.447 | 545.262.596.752 | 91,30 |  |
|  |  | 2023 | 492.102.668.187 | 548.594.912.189 | 89,70 |  |
| 20. | BNGA | 2019 | 21.012.451.000.000 | 25.946.198.000.000 | 80,98 |  |
|  |  | 2020 | 21.737.251.000.000 | 24.591.106.000.000 | 88,39 |  |
|  |  | 2021 | 18.223.216.000.000 | 23.341.608.000.000 | 78,07 |  |
|  |  | 2022 | 17.935.415.000.000 | 24.503.777.000.000 | 73,19 |  |
|  |  | 2023 | 19.543.757.000.000 | 27.739.137.000.000 | 70,46 |  |
| 21. | BNII | 2019 | 15.483.261.000.000 | 18.060.127.000.000 | 85,73 |  |
|  |  | 2020 | 13.360.303.000.000 | 15.211.212.000.000 | 87,83 |  |
|  |  | 2021 | 10.600.629.000.000 | 12.820.355.000.000 | 82,69 |  |
|  |  | 2022 | 10.026.096.000.000 | 12.082.290.000.000 | 82,98 |  |
|  |  | 2023 | 11.576.571.000.000 | 13.924.459.000.000 | 83,14 |  |
| 22. | BNLI | 2019 | 11.844.833.000.000 | 13.855.568.000.000 | 85,49 |  |
|  |  | 2020 | 12.617.058.000.000 | 14.232.407.000.000 | 88,65 |  |
|  |  | 2021 | 12.528.547.000.000 | 14.094.068.000.000 | 88,89 |  |
|  |  | 2022 | 12.007.902.000.000 | 14.621.915.000.000 | 82,12 |  |
|  |  | 2023 | 14.643.252.000.000 | 17.993.372.000.000 | 81,38 |  |
| 23. | BSIM | 2019 | 5.305.247.000.000 | 7.597.643.000.000 | 69,83 |  |
|  |  | 2020 | 4.871.390.000.000 | 7.176.194.000.000 | 67,88 |  |
|  |  | 2021 | 4.083.839.000.000 | 6.659.154.000.000 | 61,33 |  |
|  |  | 2022 | 3.781.429.000.000 | 6.591.287.000.000 | 57,37 |  |
|  |  | 2023 | 4.368.298.000.000 | 7.065.195.000.000 | 61,83 |  |
| 24. | BSWD | 2019 | 268.285.577.318 | 353.225.750.708 | 75,95 |  |
|  |  | 2020 | 213.217.159.570 | 239.348.392.675 | 89,08 |  |
|  |  | 2021 | 218.524.166.169 | 187.097.044.813 | 116,80 |  |
|  |  | 2022 | 211.771.239.894 | 218.528.355.802 | 96,91 |  |
|  |  | 2023 | 294.910.867.758 | 367.659.869.800 | 80,21 |  |
| **No.** | **Kode Saham** | **Tahun** | **Biaya Operasional (Rp)** | **Pendapatan Operasional (Rp)** | **BOPO (%)** |  |
| 25. | BTPN | 2019 | 16.265.038.000.000 | 20.297.557.000.000 | 80,13 |  |
|  |  | 2020 | 15.461.806.000.000 | 18.092.320.000.000 | 85,46 |  |
|  |  | 2021 | 12.700.210.000.000 | 16.708.388.000.000 | 76,01 |  |
|  |  | 2022 | 13.254.585.000.000 | 17.912.261.000.000 | 74,00 |  |
|  |  | 2023 | 17.428.081.000.000 | 20.889.116.000.000 | 83,43 |  |
| 26. | BVIC | 2019 | 2.602.413.152.000 | 2.585.359.552.000 | 100,66 |  |
|  |  | 2020 | 2.529.334.998.000 | 2.281.645.682.000 | 110,86 |  |
|  |  | 2021 | 2.153.428.379.000 | 2.066.443.370.000 | 104,21 |  |
|  |  | 2022 | 1.671.155.195.000 | 2.085.221.634.000 | 80,14 |  |
|  |  | 2023 | 1.915.685.256.000 | 2.089.756.391.000 | 91,67 |  |
| 27. | DNAR | 2019 | 418.805.664.549 | 409.703.819.076 | 102,22 |  |
|  |  | 2020 | 447.971.068.853 | 467.796.465.134 | 95,76 |  |
|  |  | 2021 | 514.180.507.373 | 539.536.165.382 | 95,30 |  |
|  |  | 2022 | 692.959.180.750 | 712.417.030.610 | 97,27 |  |
|  |  | 2023 | 980.162.721.693 | 1.017.332.011.006 | 96,35 |  |
| 28. | INPC | 2019 | 2.155.314.000.000 | 2.083.299.000.000 | 103,46 |  |
|  |  | 2020 | 1.761.025.000.000 | 1.803.901.000.000 | 97,62 |  |
|  |  | 2021 | 2.044.662.000.000 | 1.840.751.000.000 | 111,08 |  |
|  |  | 2022 | 1.546.087.000.000 | 1.609.098.000.000 | 96,08 |  |
|  |  | 2023 | 1.610.295.000.000 | 1.797.371.000.000 | 89,59 |  |
| 29. | MASB | 2019 | 873.700.680.969 | 1.053.269.701.648 | 82,95 |  |
|  |  | 2020 | 1.043.330.469.770 | 1.235.868.466.693 | 84,42 |  |
|  |  | 2021 | 937.236.930.870 | 1.353.709.284.501 | 69,23 |  |
|  |  | 2022 | 860.403.783.224 | 1.326.979.137.865 | 64,84 |  |
|  |  | 2023 | 1.224.870.120.560 | 1.533.045.806.305 | 79,90 |  |
| 30. | MAYA | 2019 | 8.294.690.000.000 | 9.008.760.000.000 | 92,07 |  |
|  |  | 2020 | 6.566.607.000.000 | 6.672.963.000.000 | 98,41 |  |
|  |  | 2021 | 7.300.771.000.000 | 7.387.454.000.000 | 98,83 |  |
|  |  | 2022 | 7.743.351.000.000 | 7.796.131.000.000 | 99,32 |  |
|  |  | 2023 | 8.799.590.000.000 | 8.853.119.000.000 | 99,40 |  |
| 31. | MCOR | 2019 | 1.232.598.000.000 | 1.369.058.000.000 | 90,03 |  |
|  |  | 2020 | 1.234.592.000.000 | 1.346.940.000.000 | 91,66 |  |
|  |  | 2021 | 1.028.108.000.000 | 1.312.112.000.000 | 78,36 |  |
|  |  | 2022 | 1.048.053.000.000 | 1.391.571.000.000 | 75,31 |  |
|  |  | 2023 | 1.277.090.000.000 | 1.733.672.000.000 | 73,66 |  |
| 32. | MEGA | 2019 | 7.294.742.000.000 | 9.770.836.000.000 | 74,66 |  |
|  |  | 2020 | 7.230.366.000.000 | 10.965.623.000.000 | 65,94 |  |
|  |  | 2021 | 6.306.759.000.000 | 11.250.066.000.000 | 56,06 |  |
|  |  | 2022 | 6.564.773.000.000 | 11.566.335.000.000 | 56,76 |  |
|  |  | 2023 | 8.173.084.000.000 | 12.505.562.000.000 | 65,36 |  |
| 33. | NISP | 2019 | 11.520.926.000.000 | 15.408.667.000.000 | 74,77 |  |
|  |  | 2020 | 11.953.510.000.000 | 14.733.979.000.000 | 81,13 |  |
|  |  | 2021 | 10.426.395.000.000 | 13.629.812.000.000 | 76,50 |  |
| **No.** | **Kode Saham** | **Tahun** | **Biaya Operasional (Rp)** | **Pendapatan Operasional (Rp)** | **BOPO (%)** |  |
|  |  | 2022 | 10.364.495.000.000 | 14.578.699.000.000 | 71,09 |  |
|  |  | 2023 | 12.658.383.000.000 | 17.827.322.000.000 | 71,01 |  |
| 34. | NOBU | 2019 | 853.837.000.000 | 916.428.000.000 | 93,17 |  |
|  |  | 2020 | 823.387.000.000 | 895.141.000.000 | 91,98 |  |
|  |  | 2021 | 932.903.000.000 | 1.022.061.000.000 | 91,28 |  |
|  |  | 2022 | 1.099.344.000.000 | 1.233.707.000.000 | 89,11 |  |
|  |  | 2023 | 1.474.005.000.000 | 1.654.423.000.000 | 89,09 |  |
| 35. | PNBN | 2019 | 15.220.246.000.000 | 19.636.438.000.000 | 77,51 |  |
|  |  | 2020 | 15.536.747.000.000 | 19.462.616.000.000 | 79,83 |  |
|  |  | 2021 | 15.008.078.000.000 | 17.457.621.000.000 | 85,97 |  |
|  |  | 2022 | 11.828.848.000.000 | 15.901.781.000.000 | 74,39 |  |
|  |  | 2023 | 13.485.322.000.000 | 17.164.670.000.000 | 78,56 |  |
| 36. | SDRA | 2019 | 2.098.890.000.000 | 2.770.817.000.000 | 75,75 |  |
|  |  | 2020 | 1.990.256.000.000 | 2.681.658.000.000 | 74,22 |  |
|  |  | 2021 | 1.874.023.000.000 | 2.693.729.000.000 | 69,57 |  |
|  |  | 2022 | 2.194.438.000.000 | 3.307.531.000.000 | 66,35 |  |
|  |  | 2023 | 3.102.245.000.000 | 4.009.529.000.000 | 77,37 |  |

# Lampiran 8

# Data Semua Variabel Penelitian Sub Sektor Perbankan konvensional Periode 2019-2023

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Tahun** | **Kode Saham** | **ROA (%)** | **CAR (%)** | **NPL (%)** | **NIM (%)** | **LDR (%)** | **BOPO (%)** |
| **2019** | AGRS | 4,03 | 26,50 | 11,68 | 2,24 | 85,32 | 151,26 |
| AMAR | 2,36 | 55,64 | 4,51 | 14,83 | 111,96 | 89,15 |
| BABP | 1,29 | 15,16 | 5,78 | 4,29 | 93,15 | 94,04 |
| BBCA | 3,95 | 23,80 | 1,34 | 5,71 | 83,52 | 57,30 |
| BBMD | 2,56 | 38,60 | 2,26 | 5,83 | 89,07 | 71,48 |
| BBNI | 2,29 | 22,61 | 2,33 | 5,35 | 90,15 | 73,65 |
| BBRI | 3,06 | 22,55 | 1,31 | 6,13 | 91,78 | 71,28 |
| BBTN | 2,13 | 17,32 | 4,78 | 3,06 | 191,66 | 98,13 |
| BBYB | 0,35 | 29,35 | 4,32 | 4,58 | 105,77 | 97,24 |
| BCIC | 0,28 | 14,53 | 1,49 | 0,42 | 46,79 | 99,30 |
| BDMN | 2,84 | 24,59 | 3,23 | 7,90 | 100,64 | 87,29 |
| BEKS | 2,23 | 9,01 | 5,01 | 1,04 | 114,86 | 115,69 |
| BGTG | 0,30 | 32,84 | 2,28 | 4,00 | 83,12 | 96,13 |
| BINA | 0,19 | 37,41 | 4,76 | 2,96 | 68,62 | 97,34 |
| BJBR | 1,60 | 17,71 | 1,63 | 5,27 | 123,30 | 84,29 |
| BJTM | 2,43 | 21,23 | 2,77 | 5,50 | 83,35 | 71,54 |
| BKSW | 0,02 | 21,08 | 5,63 | 2,00 | 96,81 | 99,74 |
| BMRI | 2,76 | 21,39 | 2,35 | 7,33 | 94,94 | 69,80 |
| BNBA | 0,93 | 23,55 | 1,53 | 4,57 | 93,38 | 89,52 |
| BNGA | 1,80 | 20,92 | 2,78 | 4,85 | 97,70 | 80,98 |
| BNII | 1,54 | 21,42 | 3,44 | 3,72 | 101,01 | 85,73 |
| BNLI | 1,25 | 20,13 | 2,84 | 6,85 | 99,46 | 85,49 |
| BSIM | 0,22 | 17,32 | 8,00 | 3,80 | 84,71 | 69,83 |
| BSWD | 0,58 | 45,78 | 4,22 | 6,29 | 79,12 | 75,95 |
| BTPN | 2,21 | 23,51 | 0,81 | 0,93 | 181,44 | 80,16 |
| BVIC | 0,88 | 17,29 | 6,57 | 4,43 | 80,66 | 100,66 |
| DNAR | 0,24 | 41,27 | 2,60 | 4,45 | 144,29 | 102,22 |
| INPC | 0,30 | 18,55 | 5,71 | 3,27 | 67,66 | 103,46 |
| MASB | 1,10 | 16,45 | 4,15 | 3,15 | 128,95 | 82,95 |
| MAYA | 0,77 | 16,19 | 3,85 | 3,20 | 94,08 | 92,07 |
| MCOR | 0,59 | 17,40 | 2,62 | 3,92 | 180,85 | 90,03 |
| MEGA | 2,49 | 23,68 | 2,46 | 3,63 | 74,87 | 74,66 |
| NISP | 2,15 | 19,10 | 1,72 | 3,46 | 93,56 | 74,77 |
| NOBU | 0,49 | 21,56 | 2,09 | 4,50 | 110,45 | 93,17 |
| PNBN | 2,18 | 24,07 | 3,07 | 3,26 | 107,62 | 77,51 |
| SDRA | 1,82 | 6,92 | 0,80 | 2,12 | 142,94 | 136,18 |
| **Tahun** | **Kode Saham** | **ROA (%)** | **CAR (%)** | **NPL (%)** | **NIM (%)** | **LDR (%)** | **BOPO (%)** |
| **2020** | AGRS | 1,75 | 30,49 | 5,14 | 12,19 | 105,20 | 96,45 |
| AMAR | 0,64 | 45,34 | 6,89 | 3,55 | 74,67 | 97,66 |
| BABP | 0,14 | 15,75 | 5,69 | 5,38 | 79,18 | 61,15 |
| BBCA | 3,12 | 25,83 | 1,80 | 5,86 | 68,37 | 67,45 |
| BBMD | 2,97 | 47,29 | 1,69 | 5,04 | 74,19 | 92,64 |
| BBNI | 0,57 | 19,38 | 4,20 | 5,46 | 88,11 | 81,82 |
| BBRI | 1,77 | 20,61 | 1,28 | 2,99 | 88,10 | 91,56 |
| BBTN | 0,63 | 19,34 | 4,37 | 3,26 | 188,10 | 96,72 |
| BBYB | 0,29 | 32,78 | 4,05 | 0,24 | 105,03 | 158,41 |
| BCIC | 3,59 | 11,59 | 4,97 | 7,10 | 55,20 | 90,65 |
| BDMN | 1,03 | 25,59 | 2,86 | 0,69 | 88,59 | 152,03 |
| BEKS | 4,88 | 34,75 | 22,27 | 3,18 | 156,27 | 98,09 |
| BGTG | 0,09 | 35,70 | 5,49 | 2,03 | 65,07 | 94,32 |
| BINA | 0,34 | 40,08 | 1,43 | 4,91 | 45,24 | 84,29 |
| BJBR | 1,54 | 17,31 | 1,44 | 5,09 | 104,94 | 76,70 |
| BJTM | 1,80 | 21,64 | 4,00 | 1,57 | 75,76 | 120,60 |
| BKSW | 1,53 | 24,53 | 4,66 | 6,30 | 98,28 | 80,28 |
| BMRI | 1,63 | 19,90 | 3,12 | 4,24 | 84,70 | 91,97 |
| BNBA | 0,70 | 25,80 | 2,63 | 4,64 | 82,38 | 88,39 |
| BNGA | 1,05 | 21,24 | 3,59 | 3,37 | 82,76 | 87,83 |
| BNII | 1,05 | 24,25 | 3,96 | 5,46 | 84,51 | 88,65 |
| BNLI | 0,82 | 35,77 | 3,01 | 2,50 | 82,36 | 67,88 |
| BSIM | 0,26 | 17,10 | 4,85 | 5,97 | 55,59 | 89,08 |
| BSWD | 0,51 | 45,49 | 4,95 | 0,77 | 78,16 | 85,46 |
| BTPN | 1,44 | 25,19 | 1,21 | 4,22 | 155,95 | 110,86 |
| BVIC | 1,14 | 16,68 | 7,35 | 2,52 | 80,88 | 95,75 |
| DNAR | 0,29 | 53,98 | 3,26 | 2,13 | 136,97 | 97,62 |
| INPC | 0,10 | 16,37 | 4,58 | 0,23 | 50,13 | 84,42 |
| MASB | 0,74 | 19,90 | 3,16 | 2,36 | 97,44 | 98,41 |
| MAYA | 0,11 | 15,45 | 4,09 | 3,82 | 79,96 | 91,66 |
| MCOR | 0,25 | 35,28 | 2,94 | 3,82 | 79,89 | 65,94 |
| MEGA | 3,31 | 31,04 | 1,39 | 3,30 | 63,16 | 81,13 |
| NISP | 1,35 | 21,98 | 1,93 | 4,26 | 71,53 | 91,98 |
| NOBU | 0,52 | 22,02 | 0,21 | 3,54 | 95,83 | 79,83 |
| PNBN | 1,87 | 29,55 | 2,99 | 2,85 | 85,27 | 98,32 |
| SDRA | 1,82 | 6,94 | 0,73 | 9,55 | 164,76 | 99,22 |
| **Tahun** | **Kode Saham** | **ROA (%)** | **CAR (%)** | **NPL (%)** | **NIM (%)** | **LDR (%)** | **BOPO (%)** |
| **2021** | AGRS | 0,07 | 39,67 | 2,07 | 3,19 | 96,50 | 97,42 |
| AMAR | 0,02 | 29,85 | 6,50 | 4,84 | 110,36 | 55,84 |
| BABP | 0,16 | 24,31 | 4,42 | 5,99 | 74,81 | 51,65 |
| BBCA | 3,16 | 25,66 | 2,16 | 4,83 | 63,48 | 81,13 |
| BBMD | 4,16 | 48,12 | 1,18 | 5,08 | 72,49 | 77,85 |
| BBNI | 1,30 | 22,88 | 3,70 | 4,08 | 84,05 | 89,27 |
| BBRI | 2,30 | 25,28 | 1,80 | 3,15 | 100,74 | 224,01 |
| BBTN | 0,80 | 19,14 | 3,70 | 0,61 | 204,19 | 152,99 |
| BBYB | 8,74 | 55,49 | 1,75 | 7,39 | 53,76 | 88,89 |
| BCIC | 3,59 | 15,82 | 3,90 | 0,84 | 63,02 | 129,76 |
| BDMN | 1,19 | 26,45 | 2,76 | 2,05 | 88,31 | 94,81 |
| BEKS | 2,31 | 41,68 | 14,09 | 1,43 | 73,92 | 93,49 |
| BGTG | 0,17 | 67,15 | 5,13 | 8,86 | 40,98 | 82,60 |
| BINA | 0,33 | 53,14 | 2,62 | 4,75 | 43,37 | 76,00 |
| BJBR | 1,63 | 17,91 | 1,32 | 2,11 | 99,21 | 236,27 |
| BJTM | 1,92 | 23,52 | 4,48 | 4,35 | 64,28 | 71,09 |
| BKSW | 8,38 | 29,92 | 0,07 | 3,45 | 81,71 | 88,81 |
| BMRI | 2,22 | 19,60 | 2,74 | 4,36 | 87,02 | 78,07 |
| BNBA | 0,66 | 41,87 | 3,04 | 3,28 | 81,20 | 82,69 |
| BNGA | 1,67 | 22,29 | 3,48 | 4,87 | 73,44 | 88,89 |
| BNII | 1,31 | 26,58 | 3,81 | 2,24 | 81,72 | 61,33 |
| BNLI | 0,67 | 34,94 | 3,42 | 5,93 | 80,91 | 116,80 |
| BSIM | 0,30 | 29,19 | 4,74 | 1,96 | 41,13 | 76,01 |
| BSWD | 1,00 | 98,07 | 9,08 | 4,33 | 85,34 | 104,21 |
| BTPN | 2,09 | 24,96 | 1,68 | 3,56 | 143,11 | 95,30 |
| BVIC | 0,60 | 17,49 | 7,39 | 2,75 | 87,90 | 111,08 |
| DNAR | 0,33 | 50,88 | 3,45 | 0,40 | 138,26 | 69,23 |
| INPC | 0,78 | 21,77 | 3,39 | 2,89 | 56,77 | 98,83 |
| MASB | 1,17 | 26,42 | 2,48 | 3,92 | 86,00 | 78,36 |
| MAYA | 0,06 | 14,37 | 3,92 | 3,66 | 72,27 | 56,06 |
| MCOR | 0,40 | 37,96 | 4,39 | 2,66 | 71,66 | 76,50 |
| MEGA | 3,73 | 27,30 | 1,12 | 4,96 | 63,24 | 91,28 |
| NISP | 1,49 | 22,94 | 2,36 | 3,69 | 71,31 | 85,97 |
| NOBU | 0,41 | 20,91 | 0,58 | 3,08 | 80,19 | 89,60 |
| PNBN | 1,23 | 29,66 | 3,57 | 14,80 | 88,73 | 119,37 |
| SDRA | 1,87 | 8,54 | 0,93 | 4,13 | 143,21 | 86,74 |
| **Tahun** | **Kode Saham** | **ROA (%)** | **CAR (%)** | **NPL (%)** | **NIM (%)** | **LDR (%)** | **BOPO (%)** |
| **2022** | AGRS | 0,17 | 43,45 | 1,99 | 5,15 | 96,31 | 47,28 |
| AMAR | 4,50 | 82,30 | 5,97 | 6,28 | 224,34 | 52,73 |
| BABP | 0,91 | 23,62 | 3,51 | 4,91 | 77,82 | 69,39 |
| BBCA | 3,84 | 25,77 | 1,70 | 7,27 | 66,68 | 68,05 |
| BBMD | 4,04 | 44,24 | 1,26 | 4,39 | 81,88 | 86,46 |
| BBNI | 2,20 | 22,32 | 2,81 | 7,91 | 88,12 | 130,00 |
| BBRI | 3,46 | 23,30 | 1,99 | 2,13 | 103,24 | 98,02 |
| BBTN | 0,96 | 20,17 | 3,38 | 7,35 | 205,84 | 78,47 |
| BBYB | 3,99 | 36,79 | 2,56 | 2,78 | 72,90 | 155,91 |
| BCIC | 0,14 | 14,86 | 1,80 | 3,51 | 75,83 | 86,64 |
| BDMN | 2,23 | 25,34 | 2,70 | 2,75 | 97,32 | 83,14 |
| BEKS | 3,94 | 43,60 | 9,45 | 8,46 | 97,51 | 81,35 |
| BGTG | 0,64 | 106,10 | 2,01 | 4,90 | 52,00 | 73,83 |
| BINA | 0,99 | 31,12 | 1,72 | 2,78 | 88,23 | 135,36 |
| BJBR | 1,56 | 19,40 | 1,25 | 4,57 | 102,81 | 62,63 |
| BJTM | 1,97 | 24,74 | 2,83 | 4,73 | 68,58 | 91,30 |
| BKSW | 2,40 | 38,59 | 0,38 | 4,62 | 87,26 | 73,19 |
| BMRI | 2,83 | 19,46 | 1,93 | 3,44 | 88,41 | 82,98 |
| BNBA | 0,61 | 59,27 | 4,56 | 5,60 | 94,47 | 82,12 |
| BNGA | 2,14 | 21,86 | 2,82 | 2,39 | 84,04 | 57,37 |
| BNII | 1,27 | 25,66 | 3,54 | 5,69 | 94,84 | 96,91 |
| BNLI | 1,02 | 34,19 | 3,36 | 2,96 | 81,38 | 74,00 |
| BSIM | 0,59 | 29,49 | 8,16 | 4,71 | 40,52 | 80,14 |
| BSWD | 0,11 | 127,42 | 9,07 | 4,52 | 106,53 | 97,27 |
| BTPN | 2,23 | 25,94 | 1,42 | 3,67 | 141,28 | 96,08 |
| BVIC | 1,38 | 21,97 | 4,23 | 1,43 | 82,96 | 64,84 |
| DNAR | 0,19 | 47,67 | 2,67 | 3,35 | 149,36 | 99,32 |
| INPC | 0,27 | 23,31 | 2,73 | 4,47 | 51,99 | 75,31 |
| MASB | 1,85 | 28,52 | 3,09 | 3,70 | 89,34 | 56,76 |
| MAYA | 0,04 | 11,13 | 4,69 | 3,13 | 83,58 | 71,09 |
| MCOR | 0,70 | 32,73 | 3,40 | 4,98 | 93,02 | 89,11 |
| MEGA | 3,55 | 25,41 | 1,22 | 3,86 | 69,06 | 74,39 |
| NISP | 1,77 | 21,39 | 2,40 | 3,00 | 79,26 | 87,00 |
| NOBU | 0,61 | 18,54 | 0,41 | 20,56 | 100,84 | 86,07 |
| PNBN | 1,92 | 29,81 | 3,58 | 3,74 | 91,61 | 92,00 |
| SDRA | 2,16 | 8,15 | 1,05 | 5,67 | 138,05 | 46,37 |
| **Tahun** | **Kode Saham** | **ROA (%)** | **CAR (%)** | **NPL (%)** | **NIM (%)** | **LDR (%)** | **BOPO (%)** |
| **2023** | AGRS | 0,91 | 48,04 | 1,48 | 6,37 | 105,68 | 60,51 |
| AMAR | 5,02 | 119,23 | 9,17 | 4,64 | 375,34 | 68,93 |
| BABP | 0,67 | 31,00 | 3,92 | 7,66 | 77,75 | 66,22 |
| BBCA | 4,27 | 29,44 | 1,79 | 3,44 | 72,02 | 85,89 |
| BBMD | 3,33 | 49,93 | 1,37 | 16,75 | 88,16 | 112,82 |
| BBNI | 2,36 | 23,21 | 2,13 | 2,28 | 86,35 | 99,11 |
| BBRI | 3,89 | 25,30 | 2,40 | 7,10 | 110,71 | 80,46 |
| BBTN | 1,00 | 20,07 | 3,01 | 3,75 | 220,47 | 94,67 |
| BBYB | 3,16 | 27,86 | 3,73 | 4,78 | 78,95 | 79,70 |
| BCIC | 0,06 | 14,04 | 1,03 | 2,92 | 74,20 | 85,02 |
| BDMN | 2,12 | 25,34 | 2,13 | 3,99 | 103,77 | 86,72 |
| BEKS | 0,74 | 44,72 | 9,36 | 5,03 | 101,51 | 76,83 |
| BGTG | 1,37 | 94,38 | 1,62 | 4,52 | 72,62 | 94,18 |
| BINA | 1,10 | 26,10 | 3,44 | 4,59 | 88,62 | 57,67 |
| BJBR | 1,13 | 21,58 | 1,48 | 4,95 | 103,57 | 89,70 |
| BJTM | 1,82 | 25,71 | 2,49 | 4,32 | 83,23 | 70,46 |
| BKSW | 0,59 | 62,23 | 0,77 | 3,76 | 95,13 | 83,14 |
| BMRI | 3,44 | 21,48 | 1,19 | 5,21 | 98,19 | 81,38 |
| BNBA | 0,72 | 72,87 | 4,43 | 4,26 | 94,97 | 61,83 |
| BNGA | 2,50 | 23,53 | 1,98 | 6,06 | 87,44 | 80,21 |
| BNII | 1,37 | 26,21 | 2,93 | 2,00 | 93,67 | 83,43 |
| BNLI | 1,30 | 38,73 | 3,12 | 5,52 | 87,86 | 91,67 |
| BSIM | 0,14 | 25,34 | 1,54 | 4,42 | 57,60 | 96,35 |
| BSWD | 0,96 | 92,54 | 6,28 | 2,76 | 137,74 | 89,59 |
| BTPN | 1,72 | 27,52 | 1,34 | 1,46 | 159,87 | 79,90 |
| BVIC | 0,44 | 19,95 | 3,99 | 3,57 | 87,49 | 99,40 |
| DNAR | 0,33 | 49,22 | 3,70 | 4,53 | 141,37 | 73,66 |
| INPC | 0,70 | 24,96 | 1,74 | 4,01 | 60,97 | 65,36 |
| MASB | 1,10 | 27,20 | 3,31 | 3,01 | 104,37 | 70,01 |
| MAYA | 0,04 | 10,78 | 3,76 | 4,37 | 90,10 | 89,09 |
| MCOR | 1,11 | 37,45 | 2,87 | 3,07 | 96,91 | 78,56 |
| MEGA | 3,29 | 26,17 | 1,57 | 3,27 | 74,58 | 74,39 |
| NISP | 2,08 | 23,48 | 1,62 | 3,88 | 88,21 | 89,76 |
| NOBU | 0,70 | 23,48 | 0,59 | 4,05 | 97,74 | 76,77 |
| PNBN | 1,70 | 32,98 | 3,06 | 3,30 | 105,54 | 81,67 |
| SDRA | 1,66 | 8,17 | 1,25 | 4,50 | 141,45 | 72,12 |

# Lampiran 9

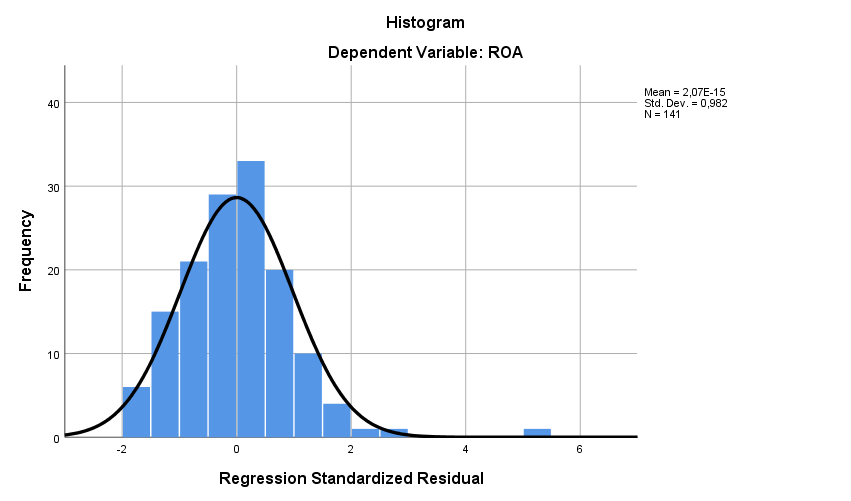
# Hasil Analisis Statistik Deskriptif

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Descriptive Statistics** | | | | | | |
|  | N | Minimum | Maximum | Mean | Std. Deviation | |
| ROA | 180 | ,02 | 8,74 | 1,5894 | 1,39194 | |
| CAR | 180 | 6,92 | 127,42 | 30,4331 | 18,87920 | |
| NPL | 180 | ,07 | 22,27 | 3,3853 | 2,56591 | |
| NIM | 180 | ,23 | 20,56 | 4,3731 | 2,61741 | |
| LDR | 180 | 40,52 | 375,34 | 96,2780 | 38,98938 | |
| BOPO | 180 | 46,37 | 236,27 | 88,4637 | 24,40459 | |
| Valid N (listwise) | 180 |  |  |  |  | |

# Lampiran 10

# Hasil Uji Normalitas

|  |  |  |
| --- | --- | --- |
| **One-Sample Kolmogorov-Smirnov Test** | | |
|  | | Unstandardized Residual |
| N | | 141 |
| Normal Parametersa,b | Mean | ,0000000 |
| Std. Deviation | ,22416177 |
| Most Extreme Differences | Absolute | ,049 |
| Positive | ,049 |
| Negative | -,037 |
| Test Statistic | | ,049 |
| Asymp. Sig. (2-tailed) | | ,200c,d |
| a. Test distribution is Normal. | | |
| b. Calculated from data. | | |
| c. Lilliefors Significance Correction. | | |
| d. This is a lower bound of the true significance. | | |



# 

# Lampiran 11

# Hasil Uji Multikolinieritas

|  |  |  |  |
| --- | --- | --- | --- |
| **Coefficientsa** | | | |
| Model | | Collinearity Statistics | |
| Tolerance | VIF |
| 1 | CAR | ,954 | 1,049 |
| NPL | ,956 | 1,046 |
| NIM | ,946 | 1,058 |
| LDR | ,988 | 1,012 |
| BOPO | ,946 | 1,057 |
|  |  |  |
| a. Dependent Variable: ROA | | | |

# Lampiran 12

# Hasil Uji *Scatterplot*

# Lampiran 13

# Hasil Uji Heteroskedastisitas

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Coefficientsa** | | | | | | |
| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
| B | Std. Error | Beta |
| 1 | (Constant) | ,157 | ,074 |  | 2,120 | ,036 |
| CAR | ,001 | ,001 | ,331 | 1,979 | ,055 |
| NPL | -,008 | ,006 | -,139 | -1,433 | ,155 |
| NIM | -,005 | ,007 | -,071 | -,733 | ,465 |
| LDR | ,000 | ,000 | ,081 | ,847 | ,399 |
| BOPO | ,000 | ,001 | -,030 | -,315 | ,753 |
| a. Dependent Variable: ABS\_RES | | | | | | |

# Lampiran 14

# Hasil Uji Autokorelasi

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Coefficientsa** | | | | | | |
| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
| B | Std. Error | Beta |
| 1 | (Constant) | ,029 | ,154 |  | ,186 | ,853 |
| CAR | 9,035E-5 | ,001 | ,007 | ,071 | ,944 |
| NPL | ,004 | ,011 | ,039 | ,386 | ,700 |
| NIM | -,009 | ,014 | -,067 | -,642 | ,522 |
| LDR | ,000 | ,001 | ,049 | ,492 | ,624 |
| BOPO | -,001 | ,001 | -,044 | -,432 | ,667 |
| RES\_2 | ,002 | ,109 | ,002 | ,022 | ,983 |
| a. Dependent Variable: Unstandardized Residual | | | | | | |

# Lampiran 15

# Hasil Analisis Regresi Linier Berganda

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Coefficientsa** | | | | | | |
| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
| B | Std. Error | Beta |
| 1 | (Constant) | ,858 | ,091 |  | 9,477 | ,000 |
| CAR | ,002 | ,001 | ,138 | 2,908 | ,004 |
| NPL | -,071 | ,007 | -,504 | -10,642 | ,000 |
| NIM | ,108 | ,008 | ,654 | 13,731 | ,000 |
| LDR | ,001 | ,000 | ,144 | 3,087 | ,002 |
| BOPO | -,003 | ,001 | -,181 | -3,790 | ,000 |
| a. Dependent Variable: ROA | | | | | | |

# Lampiran 16

# Hasil Uji Statistik t

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Coefficientsa** | | | | | | |
| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
| B | Std. Error | Beta |
| 1 | (Constant) | ,858 | ,091 |  | 9,477 | ,000 |
| CAR | ,002 | ,001 | ,138 | 2,908 | ,004 |
| NPL | -,071 | ,007 | -,504 | -10,642 | ,000 |
| NIM | ,108 | ,008 | ,654 | 13,731 | ,000 |
| LDR | ,001 | ,000 | ,144 | 3,087 | ,002 |
| BOPO | -,003 | ,001 | -,181 | -3,790 | ,000 |
| a. Dependent Variable: ROA | | | | | | |

# Lampiran 17

# Hasil Uji Statistik F

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **ANOVAa** | | | | | | |
| Model | | Sum of Squares | df | Mean Square | F | Sig. |
| 1 | Regression | 6,206 | 5 | 1,241 | 66,166 | ,000b |
| Residual | 2,533 | 135 | ,019 |  |  |
| Total | 8,739 | 140 |  |  |  |
| a. Dependent Variable: ROA | | | | | | |
| b. Predictors: (Constant), BOPO, CAR, LDR, NPL, NIM | | | | | | |

# Lampiran 18

# Hasil Uji Koefisien Determinasi

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Model Summary** | | | | |
| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
| 1 | ,843a | ,710 | ,699 | ,13697 |
| a. Predictors: (Constant), BOPO, CAR, LDR, NPL, NIM | | | | |