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LAMPIRAN 1

DAFTAR PERUSAHAAN SAMPEL

o	Kode	Perbankan
	AGRO	Bank Raya Indonesia Tbk.
	AGRS	Bank IBK Indonesia Tbk.
	ARTO	Bank Jago Tbk.
	BBCA	Bank Central Asia Tbk.
	BBMD	Bank Mestika Dharma Tbk.
	BBNI	Bank Negara Indonesia (Persero) Tbk.
	BBRI	Bank Rakyat Indonesia (Persero) Tbk.
	BBTN	Bank Tabungan Negara (Persero) Tbk.
	BCIC	Bank JTrust Indonesia Tbk.
0	BDMN	Bank Danamon Indonesia Tbk.
1	BGTG	Bank Ganesha Tbk.
2	BINA	Bank Ina Perdana Tbk.
3	BJBR	Bank Pembangunan Daerah Jawa Barat Dan Banten Tbk.
4	BJTM	Bank Pembangunan Daerah Jawa Timur Tbk.
5	BMRI	Bank Mandiri (Persero) Tbk.
6	BNBA	Bank Bumi Arta Tbk.
7	BNGA	Bank CIMB Niaga Tbk.
8	BNII	Bank Maybank Indonesia Tbk.
9	BNLI	Bank Permata Tbk.
0	BSIM	Bank Sinarmas Tbk.
	B	Bank BTPN Tbk.

1	TPN	
2	B VIC	Bank Victoria Internasional Tbk.
3	D NAR	Bank Oke Indonesia Tbk.
4	I NPC	Bank Artha Graha Internasional Tbk.
5	M ASB	Bank Multiarta Sentosa Tbk.
6	M AYA	Bank Mayapada Internasional Tbk.
7	M COR	Bank China Construction Bank Indonesia Tbk.
8	M EGA	Bank Mega Tbk.
9	N ISP	Bank OCBC NISP Tbk.
0	N OBU	Bank Nationalnobu Tbk.
1	P NBN	Bank Pan Indonesia Tbk.
2	S DRA	Bank Woori Saudara Indonesia 1906 Tbk.

LAMPIRAN 2

o	K ode	T ahun	Kecukupan Modal bank (CAR)/X1		
			Modal Sendiri	ATMR	CAR
	A GRO	2 022	3,177,012,961, 000	7,263,735,330,00 0	0.437 380055
	A GRO	2 023	3,259,179,838, 000	7,434,453,149,00 0	0.438 388644
	A	2	3,274,031,949,	7,392,888,370,00	0.442

	GRO	024	000	0	862354
	AGRS	2022	4,225,290,000,000	9,724,615,000,000	0.434494322
	AGRS	2023	5,433,951,000,000	11,311,374,000,000	0.480397076
	AGRS	2024	5,661,672,000,000	14,249,218,000,000	0.39733212
	ARTO	2022	7,370,385,000,000	8,906,698,000,000	0.827510375
	ARTO	2023	6,992,183,000,000	11,319,106,000,000	0.617732796
	ARTO	2024	6,700,476,000,000	15,089,620,000,000	0.444045377
0	BBCA	2022	204,705,741,000,000	794,395,454,000,000	0.257687453
1	BBCA	2023	226,426,139,000,000	769,200,928,000,000	0.2943654
2	BBCA	2024	249,056,422,000,000	848,181,552,000,000	0.293635745
3	BBMD	2022	4,630,113,000,000	10,466,718,000,000	0.442365315
4	BBMD	2023	4,964,132,000,000	9,942,671,000,000	0.499275496
5	BBMD	2024	5,167,236,000,000	11,501,581,000,000	0.449263106
6	BBNI	2022	131,335,883,000,000	681,384,522,000,000	0.192748556
7	BBNI	2023	142,016,000,000,000	646,939,000,000,000	0.219519924
8	BBNI	2024	152,307,000,000,000	711,774,000,000,000	0.213982247
9	BBRI	2022	245,292,175,000,000	1,052,719,198,000,000	0.233008171
0	BBRI	2023	250,568,767,000,000	993,151,284,000,000	0.252296675
1	BBRI	2024	252,768,404,000,000	1,035,230,549,000,000	0.244166292
2	BBTN	2022	28,168,457,000,000	139,630,514,000,000	0.201735682
3	BBTN	2023	31,230,282,000,000	155,590,147,000,000	0.200721463
4	BBTN	2024	32,273,030,000,000	174,444,978,000,000	0.185004065
5	BCIC	2022	3,290,033,000,000	22,144,687,000,000	0.148569858

6	BCIC	2023	3,292,875,000,000	23,451,126,000,000	0.140414366
7	BCIC	2024	3,500,914,000,000	25,206,879,000,000	0.138887246
8	BDMN	2022	33,554,000,000,000	132,390,000,000,000	0.253448146
9	BDMN	2023	35,753,045,000,000	141,109,736,000,000	0.253370504
0	BDMN	2024	37,858,217,000,000	155,021,144,000,000	0.244213247
1	BGTG	2022	3,099,921,000,000	2,921,594,000,000	1.061037571
2	BGTG	2023	3,141,409,000,000	3,328,546,000,000	0.943778154
3	BGTG	2024	3,360,558,000,000	4,632,020,000,000	0.725505935
4	BINA	2022	3,334,752,000,000	10,715,366,000,000	0.311212142
5	BINA	2023	3,628,018,000,000	13,900,917,000,000	0.260991271
6	BINA	2024	3,636,177,000,000	14,505,820,000,000	0.250670214
7	BJBR	2022	18,369,631,000,000	94,665,080,000,000	0.19404865
8	BJBR	2023	18,912,326,000,000	93,762,330,000,000	0.201704949
9	BJBR	2024	20,367,527,000,000	107,839,216,000,000	0.188869391
0	BJTM	2022	10,783,955,000,000	43,593,473,000,000	0.24737545
1	BJTM	2023	11,541,194,000,000	44,897,623,000,000	0.257055791
2	BJTM	2024	11,707,062,000,000	49,836,460,000,000	0.234909582
3	BMRI	2022	191,844,453,000,000	986,051,285,000,000	0.194558291
4	BMRI	2023	221,988,279,000,000	1,033,407,212,000,000	0.214812009
5	BMRI	2024	244,258,632,000,000	1,215,157,443,000,000	0.201009864
6	BNBA	2022	3,104,235,290,783	5,237,078,088,317	0.592741838
7	BNBA	2023	3,097,928,240,976	4,251,193,917,553	0.728719579
	B	2	3,186,025,940,	4,896,534,243,86	0.650

8	NBA	024	828	6	669592
9	BNGA	2022	43,427,064,000,000	195,718,636,000,000	0.221885176
0	BNGA	2023	48,066,729,000,000	200,125,898,000,000	0.240182453
1	BNGA	2024	53,313,813,000,000	228,422,975,000,000	0.233399521
2	BNII	2022	28,862,066,000,000	108,309,200,000,000	0.266478434
3	BNII	2023	29,838,633,000,000	107,547,948,000,000	0.277444931
4	BNII	2024	30,256,134,000,000	118,397,661,000,000	0.255546721
5	BNLI	2022	47,072,209,000,000	137,683,141,000,000	0.341887966
6	BNLI	2023	49,132,753,000,000	139,222,884,000,000	0.352907163
7	BNLI	2024	52,623,275,000,000	151,884,635,000,000	0.346468719
8	BSIM	2022	7,459,513,000,000	25,295,375,000,000	0.29489632
9	BSIM	2023	7,994,823,000,000	31,552,644,000,000	0.253380446
0	BSIM	2024	7,572,485,000,000	24,222,556,000,000	0.31262122
1	BTPN	2022	39,593,006,000,000	145,091,415,000,000	0.272883175
2	BTPN	2023	41,157,380,000,000	137,651,897,000,000	0.298996097
3	BTPN	2024	49,182,846,000,000	163,826,500,000,000	0.300213006
4	BVIC	2022	3,876,115,463,000	17,640,014,838,000	0.219734252
5	BVIC	2023	3,820,092,000,000	19,150,900,000,000	0.199473236
6	BVIC	2024	4,417,941,000,000	20,523,306,000,000	0.215264587
7	DNAR	2022	3,537,721,000,000	7,421,195,000,000	0.476705032
8	DNAR	2023	3,584,349,000,000	7,281,730,000,000	0.492238658
9	DNAR	2024	3,656,533,000,000	7,807,873,000,000	0.468313586
0	INPC	2022	3,707,708,000,000	15,908,509,000,000	0.233064456

1	I NPC	2 023	3,948,432,000,000	15,818,270,000,000	0.249612126
2	I NPC	2 024	3,965,697,000,000	15,045,078,000,000	0.263587666
3	M ASB	2 022	3,481,268,617,806	12,204,602,097,739	0.285242287
4	M ASB	2 023	3,707,033,617,595	13,630,980,390,496	0.271956493
5	M ASB	2 024	3,891,983,378,788	16,489,149,000,000	0.236033004
6	M AYA	2 022	11,592,000,000,000	104,126,000,000,000	0.111326662
7	M AYA	2 023	12,783,000,000,000	118,573,000,000,000	0.107807005
8	M AYA	2 024	13,497,000,000,000	128,597,000,000,000	0.104955792
9	M COR	2 022	5,992,483,000,000	18,310,609,000,000	0.327268361
0	M COR	2 023	6,209,630,000,000	16,581,331,000,000	0.374495268
1	M COR	2 024	6,355,818,000,000	20,694,595,000,000	0.307124541
2	M EGA	2 022	20,571,769,000,000	80,952,690,000,000	0.254120882
3	M EGA	2 023	21,629,212,000,000	82,661,131,000,000	0.261661215
4	M EGA	2 024	20,668,092,000,000	80,189,443,000,000	0.25774081
5	N ISP	2 022	34,349,161,000,000	159,550,452,000,000	0.215287143
6	N ISP	2 023	37,371,104,000,000	157,777,026,000,000	0.236860238
7	N ISP	2 024	41,883,422,000,000	177,474,880,000,000	0.235996339
8	N OBU	2 022	1,819,251,000,000	9,812,493,000,000	0.185401508
9	N OBU	2 023	3,267,196,000,000	13,916,548,000,000	0.234770577
0	N OBU	2 024	3,555,639,000,000	14,943,496,000,000	0.2379389
1	P NBN	2 022	47,742,000,000,000	158,782,000,000,000	0.300676399
2	P NBN	2 023	49,237,000,000,000	151,967,000,000,000	0.323997973
	P	2	52,011,000,000	150,604,000,000,	0.345

3	NBN	024	0,000	000	349393
4	SDRA	2022	8,379,437,000,000	35,426,263,000,000	0.236531779
5	SDRA	2023	8,844,678,000,000	37,030,644,000,000	0.238847534
6	SDRA	2024	12,072,462,000,000	38,832,631,000,000	0.310884472

LAMPIRAN 3

o	K ode	ahun	Efisiensi operasi (BOPO)/X2		
			Biaya Operasional	Pendapatan Operasional	BOPO
	A GRO	022	1,536,112,490,000	1,645,801,111,000	0.933352444
	A GRO	023	1,180,532,771,000	1,304,524,847,000	0.904952308
	A GRO	024	1,522,845,900,000	1,575,221,872,000	0.966750099
	A GRS	022	800,782,000,000	893,700,000,000	0.896029988
	A GRS	023	1,181,497,000,000	1,358,093,000,000	0.869967668
	A GRS	024	1,212,543,000,000	1,470,164,000,000	0.824767169
	A RTO	022	1,565,769,000,000	1,578,488,000,000	0.991942289
	A RTO	023	1,985,163,000,000	2,071,957,000,000	0.958110135
	A RTO	024	2,163,092,000,000	2,343,702,000,000	0.922938155
0	B BCA	022	40,734,347,000,000	95,727,999,000,000	0.425521764
1	B BCA	023	49,549,687,000,000	110,785,636,000,000	0.447257323
2	B BCA	024	50,586,528,000,000	120,838,831,000,000	0.418628082
3	B BMD	022	746,023,609,407	1,414,882,475,934	0.527268958
4	B BMD	023	817,763,062,529	1,351,553,694,407	0.605054069
5	B BMD	024	837,172,568,578	1,358,210,073,992	0.616379296
6	B BNI	022	56,581,158,000,000	79,480,013,000,000	0.711891655
7	B BNI	023	62,363,863,000,000	88,137,199,000,000	0.707577092
8	B BNI	024	69,019,419,000,000	95,635,332,000,000	0.721693725
9	B BRI	022	144,351,719,000,000	208,114,611,000,000	0.693616456
0	B BRI	023	165,196,777,000,000	242,025,514,000,000	0.682559348

1	B BRI	024	205,095,148,000,000	283,673,166,000,000	0.722998058
2	B BTN	022	24,367,417,000,000	28,182,220,000,000	0.864637953
3	B BTN	023	27,633,809,000,000	32,173,538,000,000	0.85889867
4	B BTN	024	30,292,993,000,000	34,117,706,000,000	0.887896537
5	B CIC	022	2,232,860,000,000	2,278,045,000,000	0.98016501
6	B CIC	023	2,756,198,000,000	2,781,070,000,000	0.99105668
7	B CIC	024	3,340,356,000,000	3,438,749,000,000	0.971386978
8	B DMN	022	16,732,209,000,000	21,323,577,000,000	0.784681154
9	B DMN	023	19,902,828,000,000	24,256,716,000,000	0.820507937
0	B DMN	024	23,175,197,000,000	27,415,506,000,000	0.845331726
1	B GTG	022	412,962,000,000	476,635,000,000	0.866411405
2	B GTG	023	513,779,000,000	644,650,000,000	0.796989064
3	B GTG	024	530,627,000,000	784,121,000,000	0.676715711
4	B INA	022	1,000,130,000,000	1,202,983,000,000	0.831375007
5	B INA	023	1,518,311,000,000	1,785,842,000,000	0.850193354
6	B INA	024	1,829,742,000,000	1,937,205,000,000	0.94452678
7	B JBR	022	12,426,804,000,000	15,275,662,000,000	0.813503467
8	B JBR	023	14,031,739,000,000	16,180,464,000,000	0.86720251
9	B JBR	024	16,320,601,000,000	18,095,814,000,000	0.901899246
0	B JTM	022	5,475,394,000,000	7,416,220,000,000	0.738299835
1	B JTM	023	6,150,663,000,000	8,005,704,000,000	0.768285088
2	B JTM	024	7,557,046,000,000	9,214,047,000,000	0.820165775
	B		106,029,852,	162,197,941,000	0.653

3	MRI	022	000,000	,000	706523
4	B MRI	023	113,276,885, 000,000	187,918,448,000 ,000	0.602 798108
5	B MRI	024	130,626,836, 000,000	206,686,431,000 ,000	0.632 004894
6	B NBA	022	497,831,715, 447	545,262,596,752	0.913 012773
7	B NBA	023	492,102,668, 187	548,594,912,189	0.897 023755
8	B NBA	024	502,647,678, 116	572,675,993,648	0.877 717389
9	B NGA	022	18,408,345,0 00,000	24,030,847,000, 000	0.766 029803
0	B NGA	023	19,543,757,0 00,000	27,739,137,000, 000	0.704 555336
1	B NGA	024	21,451,365,0 00,000	29,942,372,000, 000	0.716 421698
2	B NII	022	10,026,096,0 00,000	12,082,290,000, 000	0.829 817526
3	B NII	023	11,572,968,0 00,000	13,920,856,000, 000	0.831 340257
4	B NII	024	13,859,950,0 00,000	15,448,590,000, 000	0.897 16602
5	B NLI	022	12,015,485,0 00,000	14,614,332,000, 000	0.822 171345
6	B NLI	023	14,722,717,0 00,000	18,072,837,000, 000	0.814 632313
7	B NLI	024	14,545,855,0 00,000	18,992,458,000, 000	0.765 875328
8	B SIM	022	3,015,619,00 0,000	3,292,830,000,0 00	0.915 813753
9	B SIM	023	3,475,806,00 0,000	3,549,384,000,0 00	0.979 270206
0	B SIM	024	3,136,340,00 0,000	3,575,156,000,0 00	0.877 259622
1	B TPN	022	13,254,585,0 00,000	17,912,261,000, 000	0.739 972748
2	B TPN	023	17,044,010,0 00,000	20,505,045,000, 000	0.831 210563
3	B TPN	024	21,705,396,0 00,000	25,809,413,000, 000	0.840 987589
4	B VIC	022	1,671,155,19 5,000	2,085,221,634,0 00	0.801 428092
5	B VIC	023	1,974,580,08 0,000	2,148,651,215,0 00	0.918 985858

6	BVIC	024	2,235,772,755,000	2,528,742,803,000	0.884143991
7	DNAR	022	692,959,180,750	712,417,030,610	0.972687557
8	DNAR	023	980,162,721,693	1,017,332,011,006	0.963463954
9	DNAR	024	997,805,250,714	1,065,625,272,658	0.936356594
0	INPC	022	1,546,087,000,000	1,609,098,000,000	0.960840794
1	INPC	023	1,610,295,000,000	1,797,371,000,000	0.89591687
2	INPC	024	1,806,382,000,000	2,003,649,000,000	0.901546129
3	MASB	022	913,262,067,388	1,326,979,137,865	0.688226394
4	MASB	023	1,224,870,120,560	1,533,045,806,305	0.798978162
5	MASB	024	1,557,974,102,702	1,850,947,396,520	0.841717115
6	MAYA	022	7,743,351,000,000	7,796,131,000,000	0.993229975
7	MAYA	023	8,799,590,000,000	8,853,119,000,000	0.993953656
8	MAYA	024	11,215,240,000,000	11,270,895,000,000	0.99506206
9	MCOR	022	1,223,592,000,000	1,394,246,000,000	0.877601227
0	MCOR	023	1,435,060,000,000	1,737,762,000,000	0.825809288
1	MCOR	024	1,858,478,000,000	2,234,020,000,000	0.831898551
2	MEGA	022	6,564,773,000,000	11,566,335,000,000	0.5675759
3	MEGA	023	8,173,084,000,000	12,505,562,000,000	0.653555914
4	MEGA	024	8,873,444,000,000	12,104,662,000,000	0.733060039
5	NISP	022	10,364,522,000,000	14,578,699,000,000	0.710936003
6	NISP	023	12,730,535,000,000	17,755,170,000,000	0.717004399
7	NISP	024	15,002,730,000,000	20,708,558,000,000	0.724470048
	N		1,099,344,00	1,233,707,000,0	0.891

8	OBU	022	0,000	00	090024
9	N OBU	023	1,474,005,00 0,000	1,654,423,000,0 00	0.890 948083
0	N OBU	024	1,991,419,00 0,000	2,411,580,000,0 00	0.825 773559
1	P NBN	022	12,000,199,0 00,000	15,787,432,000, 000	0.760 110891
2	P NBN	023	13,497,003,0 00,000	17,176,351,000, 000	0.785 789892
3	P NBN	024	14,045,775,0 00,000	17,546,945,000, 000	0.800 468401
4	S DRA	022	2,147,816,00 0,000	3,260,909,000,0 00	0.658 655608
5	S DRA	023	3,102,245,00 0,000	4,009,529,000,0 00	0.773 71806
6	S DRA	024	3,729,260,00 0,000	4,409,244,000,0 00	0.845 782179

LAMPIRAN 4

o	Kode	ahun	Likuiditas (LDR)/X3		
			Kredit	Dana Pihak Ketiga	LDR
	AGRO	022	7,766,644,001,000	9,814,901,019,000	0.791311495
	AGRO	023	6,893,331,383,000	8,185,975,584,000	0.842090391
	AGRO	024	7,125,950,688,000	8,133,051,999,000	0.876171785
	AGRS	022	8,064,115,000,000	8,380,025,000,000	0.962302022
	AGRS	023	9,390,539,000,000	8,894,391,000,000	1.055782122
	AGRS	024	11,707,744,000,000	9,408,319,000,000	1.244403384
	ARTO	022	9,427,987,000,000	7,748,326,000,000	1.216777276
	ARTO	023	13,020,051,000,000	11,891,865,000,000	1.094870401
	ARTO	024	17,701,486,000,000	18,598,409,000,000	0.951774208
0	BBCA	022	651,616,069,000,000	1,028,039,456,000,000	0.633843444
1	BBCA	023	750,481,180,000,000	1,088,127,570,000,000	0.689699628
2	BBCA	024	861,511,753,000,000	1,117,378,034,000,000	0.771011893
3	BBMD	022	8,679,741,866,184	10,931,452,030,760	0.794015456
4	BBMD	023	9,240,952,868,207	10,849,797,009,453	0.85171666
5	BBMD	024	10,684,715,612,537	10,290,772,193,426	1.03828123
6	BBNI	022	646,188,313,000,000	769,268,991,000,000	0.840003069
7	BBNI	023	695,084,769,000,000	810,730,343,000,000	0.857356302
8	BBNI	024	775,871,778,000,000	805,510,848,000,000	0.96320463
9	BBRI	022	1,094,277,547,000,000	1,307,884,013,000,000	0.836677822
0	BBRI	023	1,212,578,086,000,000	1,358,328,761,000,000	0.892698528

1	B BRI	024	1,298,318,089, 000,000	1,365,450,104, 000,000	0.950 835249
2	B BTN	022	266,657,565,00 0,000	297,099,801,00 0,000	0.897 53532
3	B BTN	023	296,583,860,00 0,000	322,501,148,00 0,000	0.919 636602
4	B BTN	024	314,080,105,00 0,000	352,437,480,00 0,000	0.891 165449
5	B CIC	022	19,368,357,000 ,000	25,661,181,000 ,000	0.754 772627
6	B CIC	023	23,732,583,000 ,000	32,005,631,000 ,000	0.741 512736
7	B CIC	024	26,330,524,000 ,000	33,899,527,000 ,000	0.776 72246
8	B DMN	022	114,599,143,00 0,000	124,960,232,00 0,000	0.917 084909
9	B DMN	023	136,313,607,00 0,000	138,411,812,00 0,000	0.984 840853
0	B DMN	024	148,746,742,00 0,000	150,569,469,00 0,000	0.987 894445
1	B GTG	022	2,850,562,000, 000	5,622,951,000, 000	0.506 951243
2	B GTG	023	4,137,955,000, 000	5,992,039,000, 000	0.690 575445
3	B GTG	024	4,780,131,000, 000	6,653,778,000, 000	0.718 408549
4	B INA	022	9,749,245,000, 000	15,462,825,000 ,000	0.630 495721
5	B INA	023	12,677,186,000 ,000	19,315,909,000 ,000	0.656 308021
6	B INA	024	13,150,442,000 ,000	20,127,216,000 ,000	0.653 366168
7	B JBR	022	108,339,692,00 0,000	122,019,343,00 0,000	0.887 889488
8	B JBR	023	116,300,069,00 0,000	126,503,541,00 0,000	0.919 3424
9	B JBR	024	135,656,052,00 0,000	142,611,851,00 0,000	0.951 225659
0	B JTM	022	46,196,657,000 ,000	79,925,690,000 ,000	0.577 995098
1	B JTM	023	54,760,903,000 ,000	75,849,855,000 ,000	0.721 964505
2	B JTM	024	73,239,516,000 ,000	75,056,838,000 ,000	0.975 787389
	B		1,172,599,882,	1,490,844,592,	0.786

3	MRI	022	000,000	000,000	533947
4	B MRI	023	1,359,832,195,000,000	1,576,949,619,000,000	0.862318097
5	B MRI	024	1,623,216,612,000,000	1,698,896,916,000,000	0.955453269
6	B NBA	022	3,845,625,381,567	4,972,366,414,520	0.773399436
7	B NBA	023	3,919,454,298,365	4,696,761,103,603	0.834501524
8	B NBA	024	4,477,788,684,335	4,798,662,994,857	0.93313256
9	B NGA	022	190,692,190,000,000	227,188,557,000,000	0.839356491
0	B NGA	023	205,916,550,000,000	235,861,670,000,000	0.873039481
1	B NGA	024	217,949,936,000,000	260,639,027,000,000	0.836213742
2	B NII	022	99,938,643,000,000	105,706,302,000,000	0.945436943
3	B NII	023	108,056,277,000,000	115,502,508,000,000	0.935531867
4	B NII	024	120,388,581,000,000	119,003,891,000,000	1.01163567
5	B NLI	022	137,036,787,000,000	195,794,787,000,000	0.69990008
6	B NLI	023	142,978,156,000,000	188,586,562,000,000	0.75815665
7	B NLI	024	155,754,180,000,000	185,843,453,000,000	0.838093446
8	B SIM	022	15,500,964,000,000	32,397,026,000,000	0.478468734
9	B SIM	023	16,871,446,000,000	35,142,585,000,000	0.480085514
0	B SIM	024	14,355,803,000,000	37,897,415,000,000	0.378806919
1	B TPN	022	146,123,516,000,000	105,023,287,000,000	1.39134396
2	B TPN	023	156,561,297,000,000	98,277,756,000,000	1.593049164
3	B TPN	024	149,971,995,000,000	111,718,459,000,000	1.342410165
4	B VIC	022	15,824,611,091,000	19,371,837,637,000	0.816887452
5	B VIC	023	18,628,743,177,000	22,429,180,492,000	0.830558352

6	BVIC	024	20,559,860,321,000	23,332,111,500,000	0.881183013
7	DNAR	022	7,929,653,822,949	5,368,611,972,518	1.47703985
8	DNAR	023	8,310,560,436,858	6,069,744,599,248	1.369177945
9	DNAR	024	9,092,513,698,283	6,818,150,348,265	1.333574831
0	INPC	022	9,705,183,000,000	20,325,078,000,000	0.477497946
1	INPC	023	11,636,733,000,000	20,631,701,000,000	0.564021987
2	INPC	024	10,073,572,000,000	23,890,773,000,000	0.421651154
3	MASB	022	8,543,921,843,893	17,504,309,498,784	0.488103906
4	MASB	023	9,462,528,521,183	23,161,653,078,617	0.408542883
5	MASB	024	11,750,142,601,391	24,554,009,588,490	0.478542723
6	MAYA	022	92,773,973,000,000	114,870,348,000,000	0.807640741
7	MAYA	023	102,212,189,000,000	116,597,264,000,000	0.876625964
8	MAYA	024	105,134,249,000,000	126,372,786,000,000	0.831937416
9	MCOR	022	16,232,539,000,000	17,946,578,000,000	0.904492154
0	MCOR	023	19,359,978,000,000	19,986,812,000,000	0.96863762
1	MCOR	024	23,463,801,000,000	23,357,473,000,000	1.004552205
2	MEGA	022	70,311,303,000,000	102,950,000,000,000	0.682965546
3	MEGA	023	66,304,719,000,000	89,436,000,000,000	0.741364987
4	MEGA	024	64,654,652,000,000	91,669,000,000,000	0.705305523
5	NISP	022	136,854,304,000,000	176,084,993,000,000	0.777205948
6	NISP	023	153,224,194,000,000	181,755,225,000,000	0.843024975
7	NISP	024	169,742,576,000,000	205,932,220,000,000	0.824264294
	N		12,409,218,000	15,075,980,000	0.823

8	OBU	022	,000	,000	111864
9	N OBU	023	15,236,939,000 ,000	17,875,533,000 ,000	0.852 390751
0	N OBU	024	20,184,881,000 ,000	24,393,285,000 ,000	0.827 476947
1	P NBN	022	123,269,582,00 0,000	132,683,475,00 0,000	0.929 049997
2	P NBN	023	131,498,273,00 0,000	135,089,481,00 0,000	0.973 41608
3	P NBN	024	132,505,581,00 0,000	141,692,631,00 0,000	0.935 162119
4	S DRA	022	39,453,533,000 ,000	28,791,495,000 ,000	1.370 319013
5	S DRA	023	43,275,118,000 ,000	31,188,670,000 ,000	1.387 526881
6	S DRA	024	46,076,674,000 ,000	31,942,089,000 ,000	1.442 506594

LAMPIRAN 5

o	Kode	ahun	Risiko kredit (NPL)/X4		
			Kredit Macet	Total Kredit	NPL
	AGRO	022	225,538,043,000	7,766,644,001,000	0.02903932
	AGRO	023	303,458,745,000	6,893,331,383,000	0.04402207
	AGRO	024	229,702,793,000	7,125,950,688,000	0.03223469
	AGRS	022	160,527,000,000	8,064,115,000,000	0.01990634
	AGRS	023	139,349,000,000	9,390,539,000,000	0.0148393
	AGRS	024	229,430,000,000	11,707,744,000,000	0.01959643
	ARTO	022	171,088,000,000	9,427,987,000,000	0.01814682
	ARTO	023	109,372,000,000	13,020,051,000,000	0.00840027
	ARTO	024	28,964,000,000	17,701,486,000,000	0.00163625
0	BBCA	022	9,458,518,000,000	651,616,069,000,000	0.01451548
1	BBCA	023	10,702,901,000,000	750,481,180,000,000	0.01426138
2	BBCA	024	10,028,447,000,000	861,511,753,000,000	0.01164052
3	BBMD	022	109,364,747,514	8,679,741,866,184	0.0126
4	BBMD	023	126,601,054,294	9,240,952,868,207	0.0137
5	BBMD	024	70,519,123,043	10,684,715,612,537	0.0066
6	BBNI	022	18,161,498,000,000	646,188,313,000,000	0.02810558
7	BBNI	023	14,835,551,000,000	695,084,769,000,000	0.02134351
8	BBNI	024	15,252,804,000,000	775,871,778,000,000	0.01965892
9	BBRI	022	30,447,891,000,000	1,094,277,547,000,000	0.02782465
0	BBRI	023	37,322,700,000,000	1,212,578,086,000,000	0.03077963

1	BBRI	024	37,701,504,000,000	1,298,318,089,000,000	0.02903873
2	BBTN	022	9,024,439,000,000	266,657,565,000,000	0.0338428
3	BBTN	023	9,163,148,000,000	296,583,860,000,000	0.03089564
4	BBTN	024	10,057,411,000,000	314,080,105,000,000	0.0320218
5	BCIC	022	351,080,000,000	19,368,357,000,000	0.01812647
6	BCIC	023	245,964,000,000	23,732,583,000,000	0.01036398
7	BCIC	024	517,366,000,000	26,330,524,000,000	0.01964891
8	BDMN	022	3,410,765,000,000	114,599,143,000,000	0.02976257
9	BDMN	023	3,572,447,000,000	136,313,607,000,000	0.02620756
0	BDMN	024	3,097,461,000,000	148,746,742,000,000	0.02082372
1	BGTG	022	58,637,000,000	2,850,562,000,000	0.02057033
2	BGTG	023	70,049,000,000	4,137,955,000,000	0.01692841
3	BGTG	024	58,321,000,000	4,780,131,000,000	0.01220071
4	BINA	022	168,083,000,000	9,749,245,000,000	0.01724062
5	BINA	023	436,192,000,000	12,677,186,000,000	0.03440764
6	BINA	024	455,052,000,000	13,150,442,000,000	0.03460355
7	BJBR	022	1,631,811,000,000	108,339,692,000,000	0.01506199
8	BJBR	023	1,716,575,000,000	116,300,069,000,000	0.01475988
9	BJBR	024	2,928,555,000,000	135,656,052,000,000	0.02158809
0	BJTM	022	1,309,169,000,000	46,196,657,000,000	0.02833904
1	BJTM	023	1,363,823,000,000	54,760,903,000,000	0.02490505
2	BJTM	024	2,327,259,000,000	73,239,516,000,000	0.031776
	B		22,676,806,0	1,172,599,882,	0.01

3	MRI	022	00,000	000,000	933891
4	B MRI	023	16,133,591,0 00,000	1,359,832,195, 000,000	0.01 18644
5	B MRI	024	18,029,333,0 00,000	1,623,216,612, 000,000	0.01 110716
6	B NBA	022	175,335,211, 946	3,845,625,381, 567	0.04 559342
7	B NBA	023	173,689,952, 236	3,919,454,298, 365	0.04 431483
8	B NBA	024	163,423,289, 185	4,477,788,684, 335	0.03 649643
9	B NGA	022	5,456,381,00 0,000	190,692,190,00 0,000	0.02 861355
0	B NGA	023	4,157,550,00 0,000	205,916,550,00 0,000	0.02 019046
1	B NGA	024	3,994,746,00 0,000	217,949,936,00 0,000	0.01 832873
2	B NII	022	3,541,409,00 0,000	99,938,643,000 ,000	0.03 543583
3	B NII	023	3,163,930,00 0,000	108,056,277,00 0,000	0.02 928039
4	B NII	024	3,185,543,00 0,000	120,388,581,00 0,000	0.02 646051
5	B NLI	022	4,267,640,00 0,000	137,036,787,00 0,000	0.03 114229
6	B NLI	023	4,098,478,00 0,000	142,978,156,00 0,000	0.02 866506
7	B NLI	024	3,196,336,00 0,000	155,754,180,00 0,000	0.02 052167
8	B SIM	022	488,196,000, 000	15,500,964,000 ,000	0.03 149456
9	B SIM	023	260,004,000, 000	16,871,446,000 ,000	0.01 541089
0	B SIM	024	217,680,000, 000	14,355,803,000 ,000	0.01 516321
1	B TPN	022	145,485,364, 000,000	146,123,516,00 0,000	0.99 563279
2	B TPN	023	154,377,673, 000,000	156,561,297,00 0,000	0.98 605259
3	B TPN	024	148,954,234, 000,000	149,971,995,00 0,000	0.99 321366
4	B VIC	022	668,626,520, 000	15,824,611,091 ,000	0.04 225232
5	B VIC	023	744,463,000, 000	18,628,743,177 ,000	0.03 996314

6	B VIC	024	673,218,000,000	20,559,860,321,000	0.03274429
7	D NAR	022	215,134,218,489	7,929,653,822,949	0.02713034
8	D NAR	023	315,413,985,872	8,310,560,436,858	0.0379534
9	D NAR	024	224,181,312,043	9,092,513,698,283	0.02465559
0	I NPC	022	279,092,000,000	9,705,183,000,000	0.02875701
1	I NPC	023	211,277,000,000	11,636,733,000,000	0.01815604
2	I NPC	024	254,102,000,000	10,073,572,000,000	0.02522462
3	M ASB	022	272,749,913,830	8,543,921,843,893	0.03192327
4	M ASB	023	321,137,481,413	9,462,528,521,183	0.03393781
5	M ASB	024	389,488,203,448	11,750,142,601,391	0.03314753
6	M AYA	022	4,433,716,000,000	92,773,973,000,000	0.04779052
7	M AYA	023	3,894,692,000,000	102,212,189,000,000	0.03810399
8	M AYA	024	3,687,639,000,000	105,134,249,000,000	0.03507553
9	M COR	022	567,208,000,000	16,232,539,000,000	0.03494265
0	M COR	023	556,413,000,000	19,359,978,000,000	0.02874037
1	M COR	024	498,401,000,000	23,463,801,000,000	0.02124127
2	M EGA	022	858,632,000,000	70,311,303,000,000	0.01221186
3	M EGA	023	1,042,180,000,000	66,304,719,000,000	0.01571804
4	M EGA	024	1,089,557,000,000	64,654,652,000,000	0.01685195
5	N ISP	022	3,292,000,000,000	136,854,304,000,000	0.02405478
6	N ISP	023	2,490,000,000,000	153,224,194,000,000	0.0162507
7	N ISP	024	2,619,000,000,000	169,742,576,000,000	0.01542925
	N		50,827,000,0	12,409,218,000	0.00

8	OBU	022	00	,000	409591
9	N OBU	023	90,067,000,0 00	15,236,939,000 ,000	0.00 59111
0	N OBU	024	95,120,000,0 00	20,184,881,000 ,000	0.00 471244
1	P NBN	022	4,646,000,00 0,000	123,269,582,00 0,000	0.03 768975
2	P NBN	023	4,275,080,00 0,000	131,498,273,00 0,000	0.03 251054
3	P NBN	024	4,158,372,00 0,000	132,505,581,00 0,000	0.03 138262
4	S DRA	022	422,448,000, 000	39,453,533,000 ,000	0.01 070748
5	S DRA	023	550,845,000, 000	43,275,118,000 ,000	0.01 272891
6	S DRA	024	866,054,000, 000	46,076,674,000 ,000	0.01 879593

LAMPIRAN 6

o	K ode	T ahun	Ukuran bank (BSZ)/X5		
			Total Aset	Ln Total Aset	BS Z
	A GRO	2 022	13,898,775,065, 000	30.2628 2183	30. 262822
	A GRO	2 023	12,440,642,239, 000	30.1519 8983	30. 15199
	A GRO	2 024	13,128,920,167, 000	30.2058 3856	30. 205839
	A GRS	2 022	18,304,907,000, 000	30.5381 9028	30. 53819
	A GRS	2 023	19,377,403,000, 000	30.5951 2871	30. 595129
	A GRS	2 024	20,061,619,000, 000	30.6298 296	30. 62983
	A RTO	2 022	16,965,295,000, 000	30.4621 909	30. 462191
	A RTO	2 023	21,295,840,000, 000	30.6895 3286	30. 689533
	A RTO	2 024	28,542,712,000, 000	30.9824 2275	30. 982423
0	B BCA	2 022	1,314,731,674,0 00,000	34.8124 0899	34. 812409
1	B BCA	2 023	1,408,107,010,0 00,000	34.8810 2265	34. 881023
2	B BCA	2 024	1,449,301,328,0 00,000	34.9098 5799	34. 909858
3	B BMD	2 022	16,583,990,927, 531	30.4394 5894	30. 439459
4	B BMD	2 023	16,054,823,605, 763	30.4070 3046	30. 40703
5	B BMD	2 024	16,577,960,829, 786	30.4390 9527	30. 439095
6	B BNI	2 022	1,029,836,868,0 00,000	34.5681 768	34. 568177
7	B BNI	2 023	1,086,663,986,0 00,000	34.6218 8883	34. 621889
8	B BNI	2 024	1,129,805,637,0 00,000	34.6608 2201	34. 660822
9	B BRI	2 022	1,865,639,010,0 00,000	35.1623 8002	35. 16238
0	B BRI	2 023	1,965,007,030,0 00,000	35.2142 7222	35. 214272

1	BBRI	2024	1,992,983,447,000,000	35.22840913	35.228409
2	BBTN	2022	402,148,312,000,000	33.62784207	33.627842
3	BBTN	2023	438,749,736,000,000	33.71495029	33.71495
4	BBTN	2024	469,614,502,000,000	33.78293327	33.782933
5	BCIC	2022	33,617,390,000,000	31.14606461	31.146065
6	BCIC	2023	39,234,312,000,000	31.30057279	31.300573
7	BCIC	2024	40,258,696,000,000	31.32634715	31.326347
8	BDMN	2022	197,729,688,000,000	32.917922	32.917922
9	BDMN	2023	221,304,532,000,000	33.03056084	33.030561
0	BDMN	2024	242,334,540,000,000	33.12134028	33.12134
1	BGTG	2022	8,968,132,000,000	29.82469852	29.824699
2	BGTG	2023	9,402,309,000,000	29.87197641	29.871976
3	BGTG	2024	10,358,250,000,000	29.96880442	29.968804
4	BINA	2022	20,552,736,000,000	30.65401519	30.654015
5	BINA	2023	24,384,580,000,000	30.82497208	30.824972
6	BINA	2024	24,436,734,000,000	30.82710861	30.827109
7	BJBR	2022	181,241,291,000,000	32.83085036	32.83085
8	BJBR	2023	188,295,488,000,000	32.86903359	32.869034
9	BJBR	2024	219,960,693,000,000	33.02446998	33.02447
0	BJTM	2022	103,031,367,000,000	32.26605459	32.266055
1	BJTM	2023	103,854,773,000,000	32.27401463	32.274015
2	BJTM	2024	118,142,127,000,000	32.40290948	32.402909
	B	2	1,992,544,687,0	35.2281	35.

3	MRI	022	00,000	8895	228189
4	BMRI	2023	2,174,219,449,000,000	35.31544612	35.315446
5	BMRI	2024	2,427,223,262,000,000	35.42552431	35.425524
6	BNBA	2022	8,211,291,790,399	29.73653137	29.736531
7	BNBA	2023	7,991,554,506,433	29.70940641	29.709406
8	BNBA	2024	8,175,925,589,980	29.73221505	29.732215
9	BNGA	2022	306,754,299,000,000	33.35706821	33.357068
0	BNGA	2023	334,369,233,000,000	33.44326699	33.443267
1	BNGA	2024	360,220,510,000,000	33.51773749	33.517737
2	BNII	2022	160,813,918,000,000	32.71126902	32.711269
3	BNII	2023	171,803,070,000,000	32.77736999	32.77737
4	BNII	2024	197,179,822,000,000	32.91513723	32.915137
5	BNLI	2022	255,112,471,000,000	33.17272563	33.172726
6	BNLI	2023	257,444,147,000,000	33.18182391	33.181824
7	BNLI	2024	259,067,503,000,000	33.18810977	33.18811
8	BSIM	2022	47,350,601,000,000	31.48860063	31.488601
9	BSIM	2023	52,634,996,000,000	31.59440234	31.594402
0	BSIM	2024	55,624,433,000,000	31.64964366	31.649644
1	BTPN	2022	209,169,704,000,000	32.97416702	32.974167
2	BTPN	2023	201,448,392,000,000	32.93655435	32.936554
3	BTPN	2024	241,096,427,000,000	33.11621808	33.116218
4	BVIC	2022	25,932,001,000,000	30.88649888	30.886499
5	BVIC	2023	29,624,240,000,000	31.01961406	31.019614

6	BVIC	2024	31,045,989,000,000	31.06649074	31.066491
7	DNAR	2022	10,183,411,235,537	29.95178116	29.951781
8	DNAR	2023	11,075,151,083,905	30.03572507	30.035725
9	DNAR	2024	11,870,492,065,642	30.10507678	30.105077
0	INPC	2022	25,437,633,000,000	30.86725081	30.867251
1	INPC	2023	26,103,611,000,000	30.89309477	30.893095
2	INPC	2024	30,126,393,000,000	31.03642275	31.036423
3	MASB	2022	21,271,327,000,000	30.68838113	30.688381
4	MASB	2023	27,386,507,000,000	30.94107156	30.941072
5	MASB	2024	28,889,530,000,000	30.99450036	30.9945
6	MAYA	2022	135,382,812,000,000	32.53912753	32.539128
7	MAYA	2023	141,488,996,000,000	32.58324306	32.583243
8	MAYA	2024	150,184,175,000,000	32.64288349	32.642883
9	MCOR	2022	25,022,953,000,000	30.85081464	30.850815
0	MCOR	2023	27,851,946,000,000	30.95792395	30.957924
1	MCOR	2024	33,545,461,000,000	31.14392268	31.143923
2	MEGA	2022	141,750,000,000,000	32.58508606	32.585086
3	MEGA	2023	132,050,000,000,000	32.51420175	32.514202
4	MEGA	2024	134,915,000,000,000	32.53566607	32.535666
5	NISP	2022	238,498,560,000,000	33.10538439	33.105384
6	NISP	2023	249,757,139,000,000	33.15151012	33.15151
7	NISP	2024	281,008,237,000,000	33.2694051	33.269405
	N	2	22,116,366,000,	30.7273	30.

8	OBU	022	000	3899	727339
9	N OBU	2 023	26,622,352,000, 000	30.9127 7228	30. 912772
0	N OBU	2 024	33,325,801,000, 000	31.1373 5302	31. 137353
1	P NBN	2 022	212,431,881,00 0,000	32.9896 4249	32. 989642
2	P NBN	2 023	222,010,050,00 0,000	33.0337 4377	33. 033744
3	P NBN	2 024	243,958,575,00 0,000	33.1280 1955	33. 12802
4	S DRA	2 022	51,499,424,000, 000	31.5725 9174	31. 572592
5	S DRA	2 023	54,822,181,000, 000	31.6351 1599	31. 635116
6	S DRA	2 024	58,732,835,000, 000	31.7040 2006	31. 70402

LAMPIRAN 7

o	Kode	ahun	Green Credit Rasio/Y1		
			Jumlah Kredit Hijau	Total Kredit	GCR
	AGRO	022	2,459,706,000,000	7,766,644,001,000	0.316701268
	AGRO	023	2,891,645,000,000	6,893,331,383,000	0.419484403
	AGRO	024	2,970,828,000,000	7,125,950,688,000	0.416902689
	AGRS	022	1,669,520,000,000	8,064,115,000,000	0.207030778
	AGRS	023	1,887,240,000,000	9,390,539,000,000	0.200972489
	AGRS	024	2,166,250,000,000	11,707,744,000,000	0.185027107
	ARTO	022	3,277,772,000,000	9,427,987,000,000	0.347664035
	ARTO	023	1,448,577,000,000	13,020,051,000,000	0.111257398
	ARTO	024	1,546,703,000,000	17,701,486,000,000	0.087377015
0	BBCA	022	183,200,000,000,000	651,616,069,000,000	0.281147149
1	BBCA	023	202,600,000,000,000	750,481,180,000,000	0.269960134
2	BBCA	024	229,000,000,000,000	861,511,753,000,000	0.265811812
3	BBMD	022	2,200,000,000,000	8,679,741,866,184	0.253463759
4	BBMD	023	2,700,000,000,000	9,240,952,868,207	0.292177662
5	BBMD	024	3,000,000,000,000	10,684,715,612,537	0.280774904
6	BBNI	022	182,930,000,000,000	646,188,313,000,000	0.283090852
7	BBNI	023	181,100,000,000,000	695,084,769,000,000	0.260543761
8	BBNI	024	190,500,000,000,000	775,871,778,000,000	0.245530261
9	BBRI	022	694,900,000,000,000	1,094,277,547,000,000	0.635030849
0	BBRI	023	777,280,000,000,000	1,212,578,086,000,000	0.641014388

1	BBRI	024	1,110,370,000,000,000	1,298,318,089,000,000	0.855237256
2	BBTN	022	5,590,911,000,000	266,657,565,000,000	0.020966632
3	BBTN	023	6,520,248,000,000	296,583,860,000,000	0.0219845
4	BBTN	024	6,692,911,000,000	314,080,105,000,000	0.021309567
5	BCIC	022	5,516,270,000,000	19,368,357,000,000	0.28480836
6	BCIC	023	5,750,000,000,000	23,732,583,000,000	0.242282941
7	BCIC	024	2,320,000,000,000	26,330,524,000,000	0.088110666
8	BDMN	022	20,620,000,000,000	114,599,143,000,000	0.179931538
9	BDMN	023	22,600,000,000,000	136,313,607,000,000	0.16579416
0	BDMN	024	25,400,000,000,000	148,746,742,000,000	0.170760043
1	BGTG	022	502,380,000,000	2,850,562,000,000	0.176238931
2	BGTG	023	671,731,000,000	4,137,955,000,000	0.162334051
3	BGTG	024	744,590,000,000	4,780,131,000,000	0.155767698
4	BINA	022	2,024,043,000,000	9,749,245,000,000	0.20761023
5	BINA	023	4,268,348,000,000	12,677,186,000,000	0.336695226
6	BINA	024	2,768,277,000,000	13,150,442,000,000	0.210508286
7	BJBR	022	14,649,424,000,000	108,339,692,000,000	0.135217516
8	BJBR	023	16,485,636,000,000	116,300,069,000,000	0.14175087
9	BJBR	024	17,485,555,000,000	135,656,052,000,000	0.12889624
0	BJTM	022	10,537,457,000,000	46,196,657,000,000	0.22809999
1	BJTM	023	14,930,000,000,000	54,760,903,000,000	0.27263977
2	BJTM	024	20,940,000,000,000	73,239,516,000,000	0.285911229
	B		228,764,000,00	1,172,599,882,0	0.195

3	MRI	022	0,000	00,000	09127
4	BMRI	023	264,080,000,000,000	1,359,832,195,000,000	0.194200432
5	BMRI	024	292,507,000,000,000	1,623,216,612,000,000	0.180202074
6	BNBA	022	1,431,099,000,000	3,845,625,381,567	0.372136872
7	BNBA	023	1,774,283,000,000	3,919,454,298,365	0.452686233
8	BNBA	024	1,937,827,000,000	4,477,788,684,335	0.432764281
9	BNGA	022	51,440,000,000,000	190,692,190,000,000	0.2697541
0	BNGA	023	55,450,000,000,000	205,916,550,000,000	0.269283843
1	BNGA	024	59,120,000,000,000	217,949,936,000,000	0.271254955
2	BNII	022	49,640,000,000,000	99,938,643,000,000	0.496704763
3	BNII	023	43,692,000,000,000	108,056,277,000,000	0.404344858
4	BNII	024	44,189,000,000,000	120,388,581,000,000	0.367053085
5	BNLI	022	13,768,199,000,000	137,036,787,000,000	0.100470825
6	BNLI	023	12,444,254,000,000	142,978,156,000,000	0.08703605
7	BNLI	024	22,600,382,000,000	155,754,180,000,000	0.145102892
8	BSIM	022	2,372,976,000,000	15,500,964,000,000	0.153085705
9	BSIM	023	2,390,568,000,000	16,871,446,000,000	0.141693131
0	BSIM	024	1,797,047,000,000	14,355,803,000,000	0.125179135
1	BTPN	022	12,968,000,000,000	146,123,516,000,000	0.088746838
2	BTPN	023	13,775,000,000,000	156,561,297,000,000	0.087984708
3	BTPN	024	18,126,000,000,000	149,971,995,000,000	0.120862565
4	BVIC	022	3,062,413,000,000	15,824,611,091,000	0.193522165
5	BVIC	023	3,534,360,000,000	18,628,743,177,000	0.189726165

6	BVIC	024	3,770,770,000,000	20,559,860,321,000	0.183404456
7	DNAR	022	1,392,415,000,000	7,929,653,822,949	0.175595938
8	DNAR	023	1,830,911,600,000	8,310,560,436,858	0.220311448
9	DNAR	024	1,629,940,000,000	9,092,513,698,283	0.179261759
0	INPC	022	464,886,000,000	9,705,183,000,000	0.047900797
1	INPC	023	328,880,000,000	11,636,733,000,000	0.028262228
2	INPC	024	377,034,000,000	10,073,572,000,000	0.037428034
3	MASB	022	2,054,813,203,456	8,543,921,843,893	0.2405
4	MASB	023	2,138,531,445,787	9,462,528,521,183	0.226
5	MASB	024	3,159,613,345,514	11,750,142,601,391	0.2689
6	MAYA	022	2,182,000,000,000	92,773,973,000,000	0.023519527
7	MAYA	023	2,054,000,000,000	102,212,189,000,000	0.020095451
8	MAYA	024	2,130,000,000,000	105,134,249,000,000	0.020259811
9	MCOR	022	3,298,954,000,000	16,232,539,000,000	0.20323093
0	MCOR	023	2,803,584,000,000	19,359,978,000,000	0.144813388
1	MCOR	024	4,492,516,000,000	23,463,801,000,000	0.191465824
2	MEGA	022	18,244,000,000,000	70,311,303,000,000	0.25947464
3	MEGA	023	24,900,000,000,000	66,304,719,000,000	0.375538881
4	MEGA	024	27,519,000,000,000	64,654,652,000,000	0.425630626
5	NISP	022	47,600,000,000,000	136,854,304,000,000	0.347815148
6	NISP	023	45,500,000,000,000	153,224,194,000,000	0.296950493
7	NISP	024	53,900,000,000,000	169,742,576,000,000	0.317539661
	N		1,537,200,000,0	12,409,218,000,	0.123

8	OBU	022	00	000	875654
9	N OBU	023	1,796,338,000,0 00	15,236,939,000, 000	0.117 893627
0	N OBU	024	2,007,522,000,0 00	20,184,881,000, 000	0.099 456717
1	P NBN	022	26,360,000,000, 000	123,269,582,00 0,000	0.213 840264
2	P NBN	023	29,058,000,000, 000	131,498,273,00 0,000	0.220 976286
3	P NBN	024	28,985,000,000, 000	132,505,581,00 0,000	0.218 745503
4	S DRA	022	1,078,652,000,0 00	39,453,533,000, 000	0.027 339808
5	S DRA	023	1,733,279,000,0 00	43,275,118,000, 000	0.040 052554
6	S DRA	024	2,136,504,000,0 00	46,076,674,000, 000	0.046 368451

LAMPIRAN 8

o	Kode	ahun	Profitabilitas (ROA)/Y2		
			Laba Bersih Sblm Pajak	Jumlah Asset	ROA
	AGRO	022	116,186,080,000	13,898,775,065,000	0.00836
	AGRO	023	128,391,023,000	12,440,642,239,000	0.01032
	AGRO	024	55,341,958,000	13,128,920,167,000	0.00422
	AGRS	022	95,152,000,000	18,304,907,000,000	0.0052
	AGRS	023	176,645,000,000	19,377,403,000,000	0.00912
	AGRS	024	280,009,000,000	20,061,619,000,000	0.01396
	ARTO	022	20,428,000,000	16,965,295,000,000	0.0012
	ARTO	023	93,563,000,000	21,295,840,000,000	0.00439
	ARTO	024	179,359,000,000	28,542,712,000,000	0.00628
0	BBCA	022	50,467,033,000,000	1,314,731,674,000,000	0.03839
1	BBCA	023	60,179,757,000,000	1,408,107,010,000,000	0.04274
2	BBCA	024	68,217,850,000,000	1,449,301,328,000,000	0.04707
3	BBMD	022	670,434,882,830	16,583,990,927,531	0.04043
4	BBMD	023	534,082,486,403	16,054,823,605,763	0.03327
5	BBMD	024	521,703,418,454	16,577,960,829,786	0.03147
6	BBNI	022	22,686,708,000,000	1,029,836,868,000,000	0.02203
7	BBNI	023	25,639,738,000,000	1,086,663,986,000,000	0.02359
8	BBNI	024	26,580,458,000,000	1,129,805,637,000,000	0.02353
9	BBRI	022	64,596,701,000,000	1,865,639,010,000,000	0.03462
0	BBRI	023	76,429,712,000,000	1,965,007,030,000,000	0.0389

1	E BRI	024	77,599,110,000,000	1,992,983,447,000,000	0.03894
2	E BTN	022	3,875,690,000,000	402,148,312,000,000	0.00964
3	E BTN	023	4,380,210,000,000	438,749,736,000,000	0.00998
4	E BTN	024	3,772,841,000,000	469,614,502,000,000	0.00803
5	E CIC	022	47,247,000,000	33,617,390,000,000	0.00141
6	E CIC	023	21,810,000,000	39,234,312,000,000	0.00056
7	E CIC	024	106,476,000,000	40,258,696,000,000	0.00264
8	E DMN	022	4,404,634,000,000	197,729,688,000,000	0.02228
9	E DMN	023	4,693,727,000,000	221,304,532,000,000	0.02121
0	E DMN	024	4,183,583,000,000	242,334,540,000,000	0.01726
1	E GTG	022	57,424,000,000	8,968,132,000,000	0.0064
2	E GTG	023	128,784,000,000	9,402,309,000,000	0.0137
3	E GTG	024	254,677,000,000	10,358,250,000,000	0.02459
4	E INA	022	202,853,000,000	20,552,736,000,000	0.00987
5	E INA	023	267,531,000,000	24,384,580,000,000	0.01097
6	E INA	024	107,463,000,000	24,436,734,000,000	0.0044
7	E JBR	022	2,835,618,000,000	181,241,291,000,000	0.01565
8	E JBR	023	2,126,367,000,000	188,295,488,000,000	0.01129
9	E JBR	024	1,783,783,000,000	219,960,693,000,000	0.00811
0	E JTM	022	2,030,049,000,000	103,031,367,000,000	0.0197
1	E JTM	023	1,892,743,000,000	103,854,773,000,000	0.01822
2	E JTM	024	1,682,717,000,000	118,142,127,000,000	0.01424
	E		56,377,726,000,	1,992,544,687	0

3	MRI	022	000	,000,000	.02829
4	E MRI	023	74,684,881,000, 000	2,174,219,449 ,000,000	0 .03435
5	E MRI	024	76,403,486,000, 000	2,427,223,262 ,000,000	0 .03148
6	E NBA	022	50,365,811,993	8,211,291,790 ,399	0 .00613
7	E NBA	023	57,246,689,224	7,991,554,506 ,433	0 .00716
8	E NBA	024	79,844,570,938	8,175,925,589 ,980	0 .00977
9	E NGA	022	6,579,332,000,0 00	306,754,299,0 00,000	0 .02145
0	E NGA	023	8,357,272,000,0 00	334,369,233,0 00,000	0 .02499
1	E NGA	024	8,728,787,000,0 00	360,220,510,0 00,000	0 .02423
2	E NII	022	2,040,226,000,0 00	160,813,918,0 00,000	0 .01269
3	E NII	023	2,354,674,000,0 00	171,803,070,0 00,000	0 .01371
4	E NII	024	1,600,313,000,0 00	197,179,822,0 00,000	0 .00812
5	E NLI	022	2,614,013,000,0 00	255,112,471,0 00,000	0 .01025
6	E NLI	023	3,350,120,000,0 00	257,444,147,0 00,000	0 .01301
7	E NLI	024	4,608,229,000,0 00	259,067,503,0 00,000	0 .01779
8	E SIM	022	277,211,000,000	47,350,601,00 0,000	0 .00585
9	E SIM	023	73,578,000,000	52,634,996,00 0,000	0 .0014
0	E SIM	024	438,816,000,000	55,624,433,00 0,000	0 .00789
1	E TPN	022	4,657,319,000,0 00	209,169,704,0 00,000	0 .02227
2	E TPN	023	3,457,682,000,0 00	201,448,392,0 00,000	0 .01716
3	E TPN	024	4,120,473,000,0 00	241,096,427,0 00,000	0 .01709
4	E VIC	022	356,930,827,000	25,932,001,00 0,000	0 .01376
5	E VIC	023	129,536,228,000	29,624,240,00 0,000	0 .00437

6	E VIC	024	148,660,124,000	31,045,989,000,000	0.00479
7	D NAR	022	19,286,275,780	10,183,411,235,537	0.00189
8	D NAR	023	37,071,952,672	11,075,151,083,905	0.00335
9	D NAR	024	68,137,535,071	11,870,492,065,642	0.00574
0	I NPC	022	69,141,000,000	25,437,633,000,000	0.00272
1	I NPC	023	183,357,000,000	26,103,611,000,000	0.00702
2	I NPC	024	189,755,000,000	30,126,393,000,000	0.0063
3	N ASB	022	394,227,036,089	21,271,327,000,000	0.01853
4	N ASB	023	299,988,090,063	27,386,507,000,000	0.01095
5	N ASB	024	275,514,645,307	28,889,530,000,000	0.00954
6	N AYA	022	53,787,000,000	135,382,812,000,000	0.0004
7	N AYA	023	54,609,000,000	141,488,996,000,000	0.00039
8	N AYA	024	57,371,000,000	150,184,175,000,000	0.00038
9	N COR	022	175,742,000,000	25,022,953,000,000	0.00702
0	N COR	023	309,801,000,000	27,851,946,000,000	0.01112
1	N COR	024	382,289,000,000	33,545,461,000,000	0.0114
2	N EGA	022	5,028,070,000,000	141,750,000,000,000	0.03547
3	N EGA	023	4,342,729,000,000	132,050,000,000,000	0.03289
4	N EGA	024	3,256,906,000,000	134,915,000,000,000	0.02414
5	N ISP	022	4,218,016,000,000	238,498,560,000,000	0.01769
6	N ISP	023	5,184,463,000,000	249,757,139,000,000	0.02076
7	N ISP	024	5,989,304,000,000	281,008,237,000,000	0.02131
	N		134,133,000,000	22,116,366,00	0

8	OBU	022		0,000	.00606
9	N OBU	023	185,530,000,000	26,622,352,00 0,000	0 .00697
0	N OBU	024	422,217,000,000	33,325,801,00 0,000	0 .01267
1	P NBN	022	4,088,893,000,0 00	212,431,881,0 00,000	0 .01925
2	P NBN	023	3,775,726,000,0 00	222,010,050,0 00,000	0 .01701
3	P NBN	024	3,654,894,000,0 00	243,958,575,0 00,000	0 .01498
4	S DRA	022	1,113,455,000,0 00	51,499,424,00 0,000	0 .02162
5	S DRA	023	908,101,000,000	54,822,181,00 0,000	0 .01656
6	S DRA	024	680,885,000,000	58,732,835,00 0,000	0 .01159

LAMPIRAN 9

STATISTIK DESKRIPTIF

Descriptive Statistics

		Minimum	Maximum	Mean	Std. Deviation
X1_CAR	6	.10496	1.06104	.3169578	.16848664
X2_BOPO	6	.41863	.99506	.8099892	.12785836
X3_LDR	6	.37881	1.59305	.8699888	.24089932
X4_NPL	6	.00164	.99563	.0541362	.16957082
X5_BSZ	6	29.70941	35.42552	32.1025759	1.59160121
Y1_GCR	6	.02010	.85524	.2205745	.14316853
Y2_ROA	6	.00038	.04707	.0152281	.01108990
Valid N (listwise)	6				

LAMPIRAN 10

HASIL UJI NORMALITAS MODEL 1

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		95
Normal Parameters[a,b]	Mean	-.0001018
	Std. Deviation	.11435817
Most Extreme Differences	Absolute	.131
	Positive	.131
	Negative	-.098
Test Statistic		.131
Asymp. Sig. (2-tailed)		.000[c]

a. Test distribution is Normal.
b. Calculated from data.
c. Lilliefors Significance Correction.

HASIL UJI NORMALITAS MODEL 2

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		93

Normal Parameters[a,b]		Mean	.0000000
		Std. Deviation	.00216782
Most Extreme Differences		Absolute	.117
		Positive	.060
		Negative	-.117
Test Statistic			.117
Asymp. Sig. (2-tailed)			.003[c]

a. Test distribution is Normal.
b. Calculated from data.
c. Lilliefors Significance Correction.

LAMPIRAN 11

HASIL UJI MULTIKOLINEARITAS MODEL 1

Coefficients[a]

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	-.051	.269		-.189	.851		
LAG_X1	.254	.112	.279	2.264	.026	.669	1.496
LAG_X2	-.190	.147	-.153	-1.292	.200	.726	1.377

LAG_X3	-.026	.070	-.043	-.371	.712	.773	1.293
LAG_X4	-.078	.106	-.085	-.732	.466	.758	1.320
LAG_X5	.013	.014	.133	.938	.351	.505	1.982

a. Dependent Variable: LAG_Y1

HASIL UJI MULTIKOLINEARITAS MODEL 2

Coefficients[a]

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	.030	.001		29.736	.000		
LAG_2_X1	-.006	.002	-.089	-3.001	.004	.929	1.076
LAG_2_X2	-.078	.003	-.895	-30.246	.000	.943	1.060
LAG_2_X3	.003	.001	.076	2.338	.022	.779	1.283
LAG_2_X4	.003	.002	.050	1.527	.130	.777	1.287
LAG_2_Y1	.013	.002	.200	6.678	.000	.919	1.088

a. Dependent Variable: LAG_2_Y2

LAMPIRAN 12

HASIL UJI AUTOKORELASI MODEL 1

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.307[a]	.094	.043	.11750	1.784

a. Predictors: (Constant), LAG_X5, LAG_X3, LAG_X4, LAG_X2, LAG_X1

b. Dependent Variable: LAG_Y1

HASIL UJI AUTOKORELASI MODEL 2

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.963[a]	.928	.924	.00223	1.941

a. Predictors: (Constant), LAG_2_Y1, LAG_2_X3, LAG_2_X2, LAG_2_X1, LAG_2_X4

b. Dependent Variable: LAG_2_Y2

LAMPIRAN 13

HASIL UJI HETEROSKEDASTISITAS MODEL 1

Variables Entered/Removed[a]

Model	Variables Entered	Variables Removed	Method
1	LAG_X5, LAG_X3, LAG_X4, LAG_X2, LAG_X1[b]	.	Enter

a. Dependent Variable: ABS_RES

b. All requested variables entered.

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
	(Constant)	-.155	.195		-.798	.427
	LAG_X1	.084	.081	.131	1.041	.301
	LAG_X2	.192	.106	.218	1.802	.075
	LAG_X3	-.048	.051	-.110	-.937	.352
	LAG_X4	-.031	.077	-.048	-.409	.684

LAG_X5	.010	.010	.145	.999	.321

a. Dependent Variable: ABS_RES

HASIL UJI HETEROSKEDASTISITAS MODEL 2

Variables Entered/Removed[a]

Model	Variables Entered	Variables Removed	Method
1	LAG_2_Y1, LAG_2_X3, LAG_2_X2, LAG_2_X1, LAG_2_X4[b]	.	Enter

a. Dependent Variable: ABS_RES1

b. All requested variables entered.

Coefficients[a]

Model	Unstandardized Coefficients		Standardized Coefficients		
	B	Std. Error	Beta	t	Sig.
(Constant)	.002	.001		3.366	.001
LAG_2_X1	-.002	.001	-.151	-1.411	.162
LAG_2_X2	-.002	.002	-.147	-1.381	.171
LAG_2_X3	.000	.001	.052	.441	.660
LAG_2_X4	-.001	.001	-.045	-.387	.700
LAG_2_Y1	.002	.001	.154	1.426	.157

a. Dependent Variable: ABS_RES1

LAMPIRAN 14

HASIL UJI REGRESI MODEL 1

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.307[a]	.094	.043	.11750	1.784

a. Predictors: (Constant), LAG_X5, LAG_X3, LAG_X4, LAG_X2, LAG_X1
b. Dependent Variable: LAG_Y1

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.128	5	.026	1.848	.112[b]
	Residual	1.229	89	.014		
	Total	1.356	94			

a. Dependent Variable: LAG_Y1
b. Predictors: (Constant), LAG_X5, LAG_X3, LAG_X4, LAG_X2, LAG_X1

Coefficients[a]

Model	Unstandardized Coefficients		Standardized Coefficients	t	ig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	-.051	.269		-.189	851		
LAG_X1	.254	.112	.279	2.264	026	.669	1.496
LAG_X2	-.190	.147	-.153	-1.292	200	.726	1.377
LAG_X3	-.026	.070	-.043	-.371	712	.773	1.293
LAG_X4	-.078	.106	-.085	-.732	466	.758	1.320
LAG_X5	.013	.014	.133	.938	351	.505	1.982

a. Dependent Variable: LAG_Y1

HASIL UJI REGRESI MODEL 2

Model Summary[b]

odel	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
	.963[a]	.928	.924	.00223	1.941

a. Predictors: (Constant), LAG_2_Y1, LAG_2_X3, LAG_2_X2, LAG_2_X1, LAG_2_X4
b. Dependent Variable: LAG_2_Y2

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.006	5	.001	224.761	.000[b]
	Residual	.000	87	.000		
	Total	.006	92			

a. Dependent Variable: LAG_2_Y2

b. Predictors: (Constant), LAG_2_Y1, LAG_2_X3, LAG_2_X2, LAG_2_X1, LAG_2_X4

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	.030	.001		29.736	.000		
	LAG_2_X1	-.006	.002	-.089	-3.001	.004	.929	1.076
	LAG_2_X2	-.078	.003	-.895	-30.246	.000	.943	1.060
	LAG_2_X3	.003	.001	.076	2.338	.022	.779	1.283
	LAG_2_X4	.003	.002	.050	1.527	.130	.777	1.287
	LAG_2_Y1	.013	.002	.200	6.678	.000	.919	1.088

a. Dependent Variable: LAG_2_Y2