

DAFTAR PUSTAKA

- Abdullah, S. (2022). *Free Cash Flow , Agency Theory Dan Signaling Theory : Konsep dan Riset Empiris*. 3(2), 151–170.
- Angelita, P., & Mungniyati. (2023). Faktor-Faktor yang Mempengaruhi Manajemen Laba pada Perusahaan Non-Keuangan. *E-Jurnal Akuntansi TSM*, 3(1), 93–106. <https://doi.org/10.34208/ejatsm.v3i1.1892>
- Anisya, R., Yentifa, A., & Rosalina, E. (2023). *Pengaruh Profitabilitas dan Leverage Terhadap Manajemen Laba (Studi Kasus Pada Perusahaan Manufaktur Sub Sektor Food and Beverage Yang Terdaftar di Bursa Efek Indonesia)*. 18(2), 29–41.
- Darmawan. (2023). *Fenomenal ! Bank Mandiri Catatkan Total Aset Di Kuartal III 2023 Tembus Rp 2.007 Triliun, Rekor Baru Di Indonesia*. <https://www.bankmandiri.co.id/web/guest/press-detail?primaryKey=212067054&backUrl=/press>
- Devanka, D., Endiana, M., & Kumalasari, P. D. (2022). Analisis Faktor-Faktor Yang Mempengaruhi Manajemen Laba Pada Perusahaan Manufaktur yang Terdaftar di Bursa Efek Indonesia Periode 2018-2020. *Jurnal Kharisma*, 4(1), 85–96. <https://e-journal.unmas.ac.id/index.php/kharisma/article/download/4540/3525>
- Devi Oktaviyana, Kartika Hendra Titisari, S. K. (2023). *The effect of leverage, liquidity, capital structure and company size on financial performance*. 6, 1563–1573.
- Dharma Kesuma, L. (2024). *Perkembangan Penelitian Manajemen Laba: Studi Analisis Bibliometrik 2021-2024*. 10(10), 1215–1238.
- Durrotun Nafisah, Farida, D. A. P. (2023). *Free cash flow, pertumbuhan penjualan, kebijakan dividen, profitabilitas, dan ukuran perusahaan terhadap kebijakan hutang*. 1–17.
- Elizabeth Sugiarto Dermawan, S. S. (2021). Faktor-Faktor Yang Mempengaruhi Manajemen Laba Pada Perusahaan Manufaktur Tahun 2015-2020. *Jurnal Paradigma Akuntansi*, 3(2), 853. <https://doi.org/10.24912/jpa.v3i2.11807>
- Erawati, T., & Siang, Y. (2021). Pengaruh Leverage, Profitabilitas, Beban Pajak Tangguhan Dan Perencanaan Pajak Terhadap Manajemen Laba Pada Perusahaan Manufaktur Sektor Industri Dasar Dan Kimia Yang Terdaftar Di Bursa Efek Indonesia. *Amnesty: Jurnal Riset Perpajakan*, 4(1), 114–128. <https://doi.org/10.26618/jrp.v4i1.6319>
- Esty Apridasari. (2020). *Analisis Manajemen Laba Bank Konvensional dan Bank Syariah di Bursa Efek Indonesia*. 3, 93–102. <https://doi.org/10.21043/aktsar.v3i1.7116>
- Fish, B. (2020). *Faktor-Faktor Yang Mempengaruhi Income Smoothing Pada Perusahaan Perbankan Yang Terdaftar Di Bursa Efek Indonesia Tahun 2018-*

2020 *Abstrak*. 2507(February), 1–9.

- Fitri, K. A. (2017). *Pengaruh Free Cash Flow dan Leverage Terhadap Manajemen Laba Pada Perusahaan Manufaktur di BEI*. 3(2), 64–76.
- Ghozali, I. (2018a). *Aplikasi Analisis Multivariate Dengan Program IBM SPSS 25* (I. Ghozali (ed.); 9th ed.). Universitas Diponegoro.
- Ghozali, I. (2018b). *Aplikasi Analisis Multivariate dengan Program IBM SPSS 25*.
- Hakim, M. Z. (2023). *Pengaruh Free Cash Flow, Leverage, Profitabilitas Terhadap Earning Management Pada Sektor Consumer Non Cyclical Di Indonesia*. 9(1).
- Kiki, D., & Marsella Yudhita. (2023). Pengaruh Tax Planning, Pertumbuhan Penjualan, Kepemilikan Manajerial dan Ukuran Perusahaan Terhadap Manajemen Laba pada perusahaan Manufaktur Sub Sektor Makanan dan Minuman yang terdaftar di Bursa Efek Indonesia Tahun 2018-2021. *Akuntoteknologi*, 15(2), 139–146. <https://doi.org/10.31253/aktek.v15i2.2630>
- Kumalasari, & Putu Diah. (2021). *Pengaruh profitabilitas terhadap manajemen laba pada perusahaan keuangan dan manufaktur*. 10(09), 809–816.
- Kurnia Sari, & Anggraini, dan D. I. (2023). *Pengaruh Profitabilitas, Kepemilikan Institusional Dan Ukuran Perusahaan Terhadap Manajemen Laba*. 1(1), 135–146.
- Lavenia, L., Ridho, M. W., Pramesti, A. A., & Akuntansi, P. S. (2023). *Pengaruh kepemilikan institusional terhadap manajemen laba*. 1(1).
- Lestari, K. C., & S. Oky Wulandari. (2019). *Pengaruh profitabilitas terhadap manajemen laba (studi kasus pada bank yang terdaftar di bei tahun 2016-2018)*. April.
- Made Laut Mertha Jaya. (2020). *Metode Penelitian Kuantitatif dan Kualitatif: Teori, Penerapan, dan Riset Nyata*. 232.
- Manuela, A., & , Ariska Berlian Nur Wulan, Leny Septiani, dan C. M. (2022). *Manajemen Laba : Sebuah Studi Literatur*. 21(April), 1–14.
- Margaretha, C. A., William, S. J., Meiden, & Carmel. (2022). *Earnings Management Di Indonesia: Sebuah Studi Literatur*. 19(1), 1–21.
- Muhidin, M., & Situngkir, T. L. (2022). Pengaruh Rasio Profitabilitas Terhadap Harga Saham Perusahaan Perbankan yang Terdaftar di Bursa Efek Indonesia pada Tahun 2015 - 2021. *Transformasi Manageria: Journal of Islamic Education Management*, 3(1), 15–27. <https://doi.org/10.47467/manageria.v3i1.2093>
- Mukti, A. H. (2018). *Pengaruh Kepemilikan Institusional Terhadap Manajemen Laba (Studi Empiris Pada Perusahaan Manufaktur Yang Terdaftar Di Bursa)*. 21(1), 1–13.
- Nigrum, W. (2018). *Pengaruh Sikap Keuangan, Pengetahuan Keuangan Dan Pengalaman Keuangan Terhadap Perilaku Pengelolaan Keuangan Keluarga*.

- Nissa, R., Afifaful, S., Aulia, S., & Saprudin, S. (2025). *Analisis Profitabilitas Strategis PT Unilever Indonesia Tbk Tahun 2021 – 2023 : Evaluasi Kinerja dan Implikasi Strategi Bisnis*. 4(April).
- Pradnyawati, S. O., Kepramareni, P., & Maysi, K. (2021). Manajemen Laba Dan Analisis Faktor Yang Mempengaruhinya. *Jurnal Ilmiah Akuntansi Dan Bisnis*, 01(01), 10–23.
- Pricillia, F., & Trisnawati, E. (2025). *Pengaruh Profitabilitas , Free Cash Flow , dan*. 9(April), 1071–1082.
- Primantoro, A. Y. (2023). *BCA Torehkan Laba Bersih Rp 24,2 Triliun pada Semester I-2023*. <https://www.kompas.id/artikel/bca-torehkan-laba-bersih-rp-242-triliun-pada-semester-i-2023>
- Saferiya, V., & Darwis, H. (2024). *Determinan Manajemen Laba (Studi Empiris di Bursa Efek Indonesia) Determinants of Earnings Management (Empirical Study on the Indonesia Stock Exchange)*. 11, 11–28. <https://doi.org/10.55963/jraa.v11i1.622>
- Sari, N., & Wi, P. (2022). *Pengaruh Leverage , Ukuran Perusahaan , Stuktur Modal , Dan Profitabilitas Terhadap Kinerja Keuangan Perusahaan Manufaktur Yang Terdaftar Di Bursa Efek Indonesia (Bei) Periode 2018 – 2021*. 3.
- Shierly Pricilia,. (2017). *Pengaruh Kepemilikan Institusional, Kepemilikan Manajerial, Komisaris Independen, Dan Ukuran Dewan Komisaris Terhadap Manajemen Laba Serta Implikasinya Terhadap Kinerja Keuangan Pada Perusahaan Manufaktur Yang Terdaftar Di Bursa Efek Indonesia Periode 201*. Xxii(02), 267–285.
- Sitanggang, T. N., & Doloksaribu, Y. A. S. (2021). Faktor-faktor yang mempengaruhi nilai perusahaan pada perusahaan manufaktur sektor industri barang konsumsi yang terdaftar di Bursa Efek Indonesia Tahun 2016-2019. *Jurnal Paradigma Ekonomika*, 16(4), 717–728.
- Siyoto, D.. (2015). *Dasar Metodologi Penelitian*. https://www.google.co.id/books/edition/Dasar_Metodologi_Penelitian/QPhFDwAAQBAJ?hl=id&gbpv=1&dq=buku+online+metopen&printsec=frontcover
- Suartana, N.. (2014). *Pengaruh Kepemilikan Manajerial Dan Kepemilikan Institusional Pada Nilai Perusahaan*. 3, 575–590.
- Suparlan, S.E, M. S. (2019). *Analisis Pengaruh Kepemilikan Institusional Dan Kepemilikan Manajerial Terhadap Nilai Perusahaan Dengan Proporsi Dewan Komisaris Independen Sebagai Variabel Moderating (Studi Empiris Pada Perusahaan Sektor Industri Barang Konsumsi Yang Terdaftar*. 2(1).
- Tan, W., Andreyanto, Fadila, P. & Jariyah, D.. (2023). *Pengaruh Leverage Terhadap Manajemen Laba*. 1(2), 43–54.
- Watriani, & Vanica Serly. (2021). *Pengaruh Free Cash Flow terhadap Manajemen Laba: Studi pada Perusahaan Jasa Sektor Property dan Real Estate yang*

- Terdaftar di Bursa Efek Indonesia Tahun 2017-2019*. 3(4), 922–933.
- Yanto, M., Ardiyani, A., Angel, C., & Juheriani, M. A. (2025). *Analisis Rasio Profitabilitas untuk Mengetahui Kinerja Keuangan pada PT Blue Bird Tbk 2021-2024*.
- yofi prima, elly suryani. (2018). (*Studi Pada Perusahaan Pertambangan yang Terdaftar di Bursa Efek*. 10(1), 63–74.
- Yogatama, B. krisna. (2023). *Di balik laba laba jumbo bank besar*. <https://www.kompas.id/artikel/tetap-cuan-di-tengah-guncangan>
- Yusmir, P. (2024). *Pengaruh Kepemilikan Manajerial, Kepemilikan Institusional, dan Ukuran Perusahaan Terhadap Kinerja Perusahaan*. 6(2), 842–860.

L

A

M

P

I

R

A

N



UNIVERSITAS MUHAMMADIYAH BENGKULU
FAKULTAS EKONOMI DAN BISNIS

● Kampus IV, Jl. Adam Malik KM 8.5, Sido Mulyo, Gading Cempaka, Kota Bengkulu, 38221
 ● febi.unb.ac.id
 ● febi@unb.ac.id

☎ (0736) 22765
 ☎ (0736) 26161

SURAT KEPUTUSAN DEKAN FAKULTAS EKONOMI DAN BISNIS
UNIVERSITAS MUHAMMADIYAH BENGKULU
Nomor : 0288/KEP/DF.2/IL3.AU/C/2025

T E N T A N G
PENETAPAN PEMBIMBING SKRIPSI MAHASISWA

BISMILLAHIRRAHMANIRRAHIM
DEKAN FAKULTAS EKONOMI DAN BISNIS UNIVERSITAS MUHAMMADIYAH BENGKULU

- Menimbang** : 1. Bahwa untuk menyelesaikan perkuliahan di Program Studi Manajemen, Akuntansi, dan Ekonomi Islam mahasiswa wajib menyusun Skripsi.
 2. Bahwa untuk kelancaran proses pembimbingan Skripsi maka dipandang perlu untuk ditetapkan dengan Surat Keputusan Dekan.
- Mengingat** : 1. UU Nomor : 20 Tahun 2003, Tentang SISDIKNAS
 2. UU Nomor : 12 Tahun 2012, Tentang Perguruan Tinggi
 3. Undang-Undang Nomor 20 Tahun 2012. Tentang Sistem Pendidikan Nasional
 4. Peraturan Pemerintah Nomor : 60 Tahun 1999.
 5. SK LAMEMBA No. 390/DE/A.5/AR/10/IV/2023 menyatakan bahwa Program Studi Akuntansi Pada Program Sarjana Universitas Muhammadiyah Bengkulu Terakreditasi Baik Sekali.
 6. SK LAMEMBA No. 447/DE/A.5/AR.10/V/2023 menyatakan bahwa Program Studi Manajemen Pada Program Sarjana Universitas Muhammadiyah Bengkulu Terakreditasi Baik Sekali.
 7. SK BAN Perguruan Tinggi No. 11082/SK/BAN-PT/Akred/S/IX/2021 tentang Status Program Studi Ekonomi Islam
 8. Izin Program Studi Manajemen Program Magister No.773/E/O/2022
 9. Peraturan Perguruan Tinggi Muhammadiyah Tahun 2012.
 10. Statuta Universitas Muhammadiyah Bengkulu.

MEMUTUSKAN

- Menetapkan**
Pertama : Menunjuk Dosen Pembimbing dan Judul Skripsi Mahasiswa atas nama **Theo Alanthre Kevin, NPM. 2262201101, Program Studi Akuntansi**

Dosen Pembimbing	Judul Skripsi
Dinal Eka Pertiwi, SE., MAk	Pengaruh Kepemilikan Institusional, Profitabilitas, Leverage dan Free Cash Flow Terhadap Manajemen Laba pada Perusahaan Perbankan yang Terdaftar pada Bursa Efek Indonesia (BEI) Periode 2018-2023

- Kedua** : Mahasiswa tersebut diizinkan bimbingan selama 6 (Enam) bulan terhitung mulai tanggal ditetapkan dan jika belum selesai pada waktu tersebut maka, dapat diperpanjang dengan ketentuan yang berlaku.
- Ketiga** : Pembimbing wajib membimbing dari sejak proposal sampai dengan perbaikan Skripsi, jika tidak hadir pada waktu seminar proposal agar menyerahkan tugasnya ke Fakultas.
- Keempat** : Biaya bimbingan Skripsi termasuk honor pembimbing dibebankan sepenuhnya kepada mahasiswa yang bersangkutan, besar biaya dan rinciannya didasarkan pada Surat Keputusan Rektor tentang Anggaran Universitas Muhammadiyah Bengkulu.
- Kelima** : Biaya penyelenggaraan ujian dibebankan kepada anggaran Universitas Muhammadiyah Bengkulu sesuai dengan aturan yang berlaku.
- Keenam** : Surat Keputusan ini berlaku sejak tanggal, **2 Mei 2025 s/d 2 November 2025** dengan ketentuan segala sesuatunya akan diubah dan diperbaiki sebagaimana mestinya apabila terdapat kekeliruan dalam penetapan ini.



Tersusun Yth
 1. Kepala BAAK UMB
 2. Artp



UNIVERSITAS MUHAMMADIYAH BENGKULU
FAKULTAS EKONOMI DAN BISNIS

Kampus IV, Jl. Adam Malik KM 6.5, Sido Mulyo, Gading Cemraka, Kota Bengkulu, 38221
 febi.umb.ac.id
 febi@umb.ac.id

(0736) 22765
 (0736) 26161

SURAT KETERANGAN BEBAS PLAGIARISME
 Nomor : 252-KET/DF.02-UMB/2024

Kepala Tata Usaha Fakultas Ekonomi Dan Bisnis Universitas Muhammadiyah Bengkulu
 Menerangkan bahwa :

Nama	: Theo Alanthre Kevin
NPM	: 2262201101
Program Studi	: Akuntansi
Judul Skripsi	: Akuntansi, Pengaruh Kepemilikan Institusional, Profitabilitas, Leverage Dan Free Cash Flow Terhadap Manajemen Laba Pada Perusahaan Perbankan Yang Terdaftar Pada Bursa Efek Indonesia (Bei) Periode 2018-2023

Dinyatakan sudah memenuhi syarat bebas plagiarisme sebesar 17% (Terlampir) batas maksimal plagiarisme yaitu kurang dari 30% pada setiap naskah skripsi yang disusun. Surat keterangan ini digunakan sebagai prasyarat untuk mengikuti ujian skripsi.

Bengkulu, 23 Agustus 2025



umb.ac.id
 humas@umb.ac.id
 0822-3546-1991

um bengkulu
 um bengkulu
 um bengkulu

um bengkulu
 umb tv
 Radio Jazrah FM 104,3 MHz

turnitin Page 2 of 97 - Integrity Overview Submission ID: 00046-3613-10938224

17% Overall Similarity

The combined total of all matches, including overlapping sources, for each database.

Top Sources

- 13% Internet sources
- 7% Publications
- 14% Submitted works (Student Papers)

turnitin Page 2 of 97 - Integrity Overview Submission ID: 00046-3613-10938224



UNIVERSITAS MUHAMMADIYAH BENGKULU

FAKULTAS EKONOMI DAN BISNIS

Perpus IV. Jl. Arkan Malli KM 0.5, Sidokumpul, Gasing/Cemastala, Kota Bengkulu, 38221

febi@umb.ac.id

febi@umb.ac.id

(0736) 27765

(0736) 26161

SURAT KETERANGAN BEBAS PUSTAKA

Nomor : 155./WD.II /PERPUS/FEB/06.2025

Perpustakaan Fakultas Ekonomi Dan Bisnis Universitas Muhammadiyah Bengkulu, dengan ini menerangkan bahwa:


Nama : Theo Alanthre Kevin
 NIM/NPM : 2262201101.P
 Prodi : Akuntansi
 No Anggota : -

Di nyatakan telah bebas dari pinjaman buku dan administrasi lainnya di Perpustakaan Fakultas Ekonomi dan Bisnis Universitas Muhammadiyah Bengkulu.

Demikian surat keterangan ini dibuat untuk digunakan sebagaimana mestinya.

Bengkulu, 25 Juni 2025
 Perianggung Jawab Perpustakaan,

Ahmad Junaidi SE., M.Si
 NIDN. 0201017102



UNIVERSITAS MUHAMMADIYAH BENGKULU
UNIT PELAKSANA TEKNIS PUSAT BAHASA

● Kampus I, Jl. Bali, Kampung Bali, Teluk Segara, Kota Bengkulu, 38119
 ● pusatbahasa.umb.ac.id
 ● pusatbahasaumbku@gmail.com

☎ (0736) 22765
 ☎ (0736) 26161

SURAT KETERANGAN
No. A.6050/UPT-PB/UMB/2025


Kepala UPT Pusat Bahasa Universitas Muhammadiyah Bengkulu menerangkan bahwa Abstrak berbahasa Inggris Skripsi atas nama:

Nama : Theo Alanthre Kevin
 Program Studi : Akuntansi

Benar telah diserahkan untuk di-*Proofread* pada tanggal 21 Agustus 2025 oleh UPT Pusat Bahasa Universitas Muhammadiyah Bengkulu.

Demikian surat keterangan ini dibuat untuk dapat dipergunakan sebagaimana mestinya.

Bengkulu, 22 Agustus 2025
 Kepala,




Kingus Baluqiah, M.Pd.
NBK : 074871412

🌐 umb.ac.id
 ✉ humas@umb.ac.id
 ☎ 0822-3546-1991

📺 um bengkulu
 📺 um bengkulu
 📺 um bengkulu

📺 um bengkulu
 📺 umb tv
 📻 Radio Jazirah FM 104,3 M.Hz

 **UNIVERSITAS MUHAMMADIYAH BENGKULU**
FAKULTAS EKONOMI DAN BISNIS
PROGRAM STUDI AKUNTANSI

📍 Kampus IV, Jl. Adam Malik KM 8.5, Sido Mulyo, Gading Cempaka, Kota Bengkulu, 38221
 🌐 febi-akuntansi.umb.ac.id 📧 febi-akuntansi@umb.ac.id ☎️ (0736) 22765
 ☎️ (0736) 26161

REKOMENDASI/PERSETUJUAN PERBAIKAN SKRIPSI

Yang bertanda tangan dibawah ini Dosen Pembimbing dan Penguji Skripsi, Menyetujui perbaikan Skripsi mahasiswa :

Nama : Theo Alanthre Kevin
 NPM : 2262201101

Judul Skripsi : Pengaruh Kepemilikan Institusional, Profitabilitas, *Leverage* dan *Free Cash Flow* Terhadap Manajemen Laba Pada Perusahaan Perbankan Yang Terdaftar Pada Bursa Efek Indonesia (BEI) Periode 2018-2023




Dengan catatan telah memperbaiki apa yang disarankan oleh Dosen Penguji dan Pembimbing pada ujian tanggal 22 Agustus 2025 sebagai berikut:

NO.	CATATAN / SARAN	HALAMAN
1.	- Perbaikan ketikey	
2.	- AB 8 key	

Bengkulu, 22 Agustus 2025

Dewan Penguji dan Pembimbing:

1. Dr. Ahmad Junaidi, SE., M. Si
2. Desi Fitri, SE., M.Ak
3. Dinal Eka Pertiwi, SE, M.Ak


 (.....)

 (.....)

 (.....)

🌐 umb.ac.id 📧 humas@umb.ac.id ☎️ 0822-3546-1991 📍 um bengkulu 📺 um bengkulu 📻 um bengkulu
 📺 um bengkulu 📺 um tv 📻 Radio Jazirah FM 104,3 MHz

SURAT KETERANGAN IZIN CETAK




Yang bertanda tangan dibawah ini Dosen Pembimbing dan Penguji Skripsi mahasiswa :

Nama : Theo Alanthre Kevin
 NPM : 2262201101
 Program Studi : Akuntansi
 Judul Skripsi : Pengaruh Kepemilikan Institusional, Profitabilitas, Leverage dan Free Cash -flow Terhadap Manajemen Laba Pada Perusahaan Perbankan yang terdaftar pada bursa efek Indonesia periode 2018-2023

Dengan ini menerangkan bahwa yang bersangkutan telah melengkapi dan memperbaiki Skripsi sesuai dengan masukan dan saran Dewan Penguji Skripsi pada Sidang Skripsi Tanggal

Demikian keterangan ini dibuat sebagai syarat Cetak/ Jilid Skripsi.

Dewan Penguji :

1. Dr. Ahmad Sumardi, MA, Si	1. 
2. Desi Fitria, SE., MAK	2. 
3. Dinal Eka Pertiwi, SE., M.Ak	3. 

Lampiran 1 : Populasi dan Sampel Penelitian

Populasi Penelitian terdaftar di BEI tahun 2018-2023

NO	Nama perusahaan	Kode saham perusahaan
1	PT Bank Raya Indonesia Tbk	AGRO
2	PT Bank IBK Indonesia Tbk	AGRS
3	PT Bank Amar Indonesia Tbk	AMAR
4	PT Bank Jago Tbk	ARTO
5	PT Bank MNC Internasional Tbk	BABP
6	PT Bank Capital Indonesia Tbk	BACA
7	PT Bank Aladin Syariah Tbk	BANK
8	PT Bank Central Asia Tbk	BBCA
9	PT Allo Bank Indonesia Tbk	BBHI
10	PT Bank KB Bukopin Tbk	BBKP
11	PT Bank Mestika Dharma Tbk	BBMD
12	PT Bank Negara Indonesia (Persero) Tbk	BBNI
13	PT Bank Rakyat Indonesia (Persero) Tbk	BBRI
14	PT Krom Bank Indonesia Tbk	BBSI
15	PT Bank Tabungan Negara (Persero) Tbk	BBTN
16	PT Bank Neo Commerce Tbk	BBYB
17	PT Bank Jtrust Indonesia Tbk	BCIC
18	PT Bank Danamon Indonesia Tbk	BDMN
19	PT Bank Pembangunan Daerah Banten Tbk	BEKS
20	PT Bank Ganesha Tbk	BGTG

NO	Nama perusahaan	Kode saham perusahaan
21	BINA - PT Bank Ina Perdana Tbk	BINA
22	PT Bank Pembangunan Daerah Jawa Barat Tbk	BJBR
23	PT Bank Pembangunan Daerah Jawa Timur Tbk	BJTM
24	BKSW - PT Bank QNB Indonesia Tbk	BKSW
25	PT Bank Maspion Indonesia Tbk	BMAS
26	PT Bank Mandiri (Persero) Tbk	BMRI
27	PT Bank Bumi Arta Tbk	BNBA
28	PT Bank CIMB Niaga Tbk	BNGA
29	PT Bank Maybank Indonesia Tbk	BNII
30	PT Bank Permata Tbk	BNLI
31	PT Bank Syariah Indonesia Tbk	BRIS
32	PT Bank Sinarmas Tbk	BSIM
33	PT Bank India Indonesia Tbk	BSWD
34	PT Bank BTPN Tbk	BTPN
35	PT Bank BTPN Syariah Tbk	BTPS
36	PT Bank Victoria Internasional Tbk	BVIC
37	PT Bank Oke Indonesia Tbk	DNAR
38	PT Bank Artha Graha Internasional Tbk	INPC
39	PT Bank Multiarta Sentosa Tbk	MASB
40	PT Bank Mayapada Internasional Tbk	MAYA
41	PT Bank China Konstruksi Bank Indonesia Tbk	MCOR
42	PT Bank Mega Tbk	MEGA
43	PT Bank National nobu Tbk	NOBU

NO	Nama perusahaan	Kode saham perusahaan
44	PT Bank Pan Indonesia Tbk	PNBN
45	PT Bank OCBC NISP Tbk	NISP
46	PT Bank Panin Dubai Syariah Tbk	PNBS
47	PT Bank Woori Saudara Indonesia 1906 Tbk	SDRA

Sampel Penelitian yang terdaftar di BEI tahun 2018-2023:

No	Kode saham perusahaan	Nama Perusahaan
1	BABP	PT Bank MNC Internasional Tbk
2	BACA	PT Bank Capital Indonesia Tbk
3	BBCA	PT Bank Central Asia Tbk
4	BBMD	PT Bank Mestika Dharma Tbk
5	BBNI	PT Bank Negara Indonesia (Persero) Tbk
6	BBRI	PT Bank Rakyat Indonesia (Persero) Tbk
7	BBTN	PT Bank Tabungan Negara (Persero) Tbk
8	BDMN	PT Bank Danamon Indonesia Tbk
9	BGTG	PT Bank Ganesha Tbk
10	BINA	PT Bank Ina Perdana Tbk
11	BJBR	PT Bank Pembangunan Daerah Jawa Barat Tbk
12	BJTM	PT Bank Pembangunan Daerah Jawa Timur Tbk
13	BMAS	PT Bank Maspion Indonesia Tbk
14	BMRI	PT Bank Mandiri (Persero) Tbk
15	BNBA	PT Bank Bumi Arta Tbk
16	BNGA	PT Bank CIMB Niaga Tbk
17	BNII	PT Bank Maybank Indonesia Tbk
18	BNLI	PT Bank Permata Tbk
19	BRIS	PT Bank Syariah Indonesia Tbk
20	BSIM	PT Bank Sinarmas Tbk
21	BTPN	PT Bank BTPN Tbk
22	BTPS	PT Bank BTPN Syariah Tbk
23	MASB	PT Bank Multiarta Sentosa Tbk
24	MAYA	PT Bank Mayapada Internasional Tbk

No	Kode saham perusahaan	Nama Perusahaan
25	MCOR	PT Bank China Konstruksi Bank Indonesia Tbk
26	MEGA	PT Bank Mega Tbk
27	NISP	PT Bank OCBC NISP Tbk
28	NOBU	PT Bank Nationalnobu Tbk
29	PNBN	PT Bank Pan Indonesia Tbk
30	SDRA	PT Bank Woori Saudara Indonesia 1906 Tbk

Lampiran 2 : Tabulasi data variabel Y

No	Kode	Nama Perusahaan	Tahun	NET INCOME (Nit)	ARUS KAS OPERASI (CFO)	TOTAL ACCRUALS (TAit)	TOTAL ACCRUAL PERIODE SEBELUMNYA	TOTAL AKTIVA (Ait)	(Ait-1)	TAit-TAit-1	DAit
1	BABP	PT Bank MNC Internasional Tbk	2018	1,199,136,000,000	-17,181,000,000	1,216,317,000,000	-839,109,000,000	10,854,855,000,000	10,706,094,000,000	2,055,426,000,000	0.191986545
			2019	1,289,369,000,000	-791,881,000,000	2,081,250,000,000	1,216,317,000,000	10,607,879,000,000	10,854,855,000,000	864,933,000,000	0.079681672
			2020	1,177,571,000,000	930,355,000,000	247,216,000,000	2,081,250,000,000	11,652,904,000,000	10,607,879,000,000	-1,834,034,000,000	-0.172893563
			2021	1,150,555,000,000	559,112,000,000	591,443,000,000	247,216,000,000	14,015,360,000,000	11,652,904,000,000	344,227,000,000	0.029540019
			2022	1,296,469,000,000	719,359,000,000	577,110,000,000	591,443,000,000	16,862,363,000,000	14,015,360,000,000	-14,333,000,000	-0.001022664
			2023	1,446,808,000,000	583,634,000,000	863,174,000,000	577,110,000,000	18,147,378,000,000	16,862,363,000,000	286,064,000,000	0.016964645
2	BACA	PT Bank Capital Indonesia Tbk	2018	1,512,390,000,000	1,644,054,000,000	-131,664,000,000	302,831,000,000	18,019,614,000,000	16,349,473,000,000	-434,495,000,000	-0.026575474
			2019	1,736,280,000,000	-2,169,435,000,000	3,905,715,000,000	-131,664,000,000	18,959,522,000,000	18,019,614,000,000	4,037,379,000,000	0.224054688
			2020	1,450,030,000,000	-112,736,000,000	1,562,766,000,000	3,905,715,000,000	20,223,558,000,000	18,959,522,000,000	-2,342,949,000,000	-0.123576375
			2021	1,792,886,000,000	2,014,397,000,000	-221,511,000,000	1,562,766,000,000	22,325,883,000,000	20,223,558,000,000	-1,784,277,000,000	-0.08822765
			2022	1,760,154,000,000	-4,698,530,000,000	6,458,684,000,000	-221,511,000,000	20,628,501,000,000	22,325,883,000,000	6,680,195,000,000	0.299213026
			2023	1,579,218,000,000	-1,546,140,000,000	3,125,358,000,000	6,458,684,000,000	19,259,187,000,000	20,628,501,000,000	-3,333,326,000,000	-0.161588377
3	BBCA	PT Bank Central Asia Tbk	2018	74,510,475,000,000	4,912,562,000,000	69,597,913,000,000	59,264,521,000,000	824,787,944,000,000	750,319,671,000,000	10,333,392,000,000	0.013771986
			2019	84,982,896,000,000	51,942,040,000,000	33,040,856,000,000	69,597,913,000,000	918,989,312,000,000	824,787,944,000,000	-36,557,057,000,000	-0.044322977
			2020	86,407,189,000,000	50,978,875,000,000	35,428,314,000,000	33,040,856,000,000	1,075,570,256,000,000	918,989,312,000,000	2,387,458,000,000	0.002597917
			2021	87,964,770,000,000	126,186,318,000,000	-38,221,548,000,000	35,428,314,000,000	1,228,344,680,000,000	1,075,570,256,000,000	-73,649,862,000,000	-0.068475175
			2022	95,727,999,000,000	33,779,263,000,000	61,948,736,000,000	-38,221,548,000,000	1,314,731,674,000,000	1,228,344,680,000,000	100,170,284,000,000	0.081549003
			2023	112,214,325,000,000	58,115,466,000,000	54,098,859,000,000	61,948,736,000,000	1,408,107,010,000,000	1,314,731,674,000,000	-7,849,877,000,000	-0.005970707
4	BBMD	PT Bank Mestika Dharma Tbk	2018	1,129,997,896,476	-207,193,052,657	1,337,190,949,133	691,553,375,459	12,093,079,368,934	11,817,844,000,000	645,637,573,674	0.054632433
			2019	1,165,693,962,235	325,060,618,394	840,633,343,841	1,337,190,949,133	12,900,218,775,263	12,093,079,368,934	-496,557,605,292	-0.041061304
			2020	1,281,673,883,562	1,894,438,892,644	-612,765,009,082	840,633,343,841	14,159,755,232,533	12,900,218,775,263	-1,453,398,352,923	-0.112664628

No	Kode	Nama Perusahaan	Tahun	NET INCOME (Nit)	ARUS KAS OPERASI (CFO)	TOTAL ACCRUALS (TAit)	TOTAL ACCRUAL PERIODE SEBELUMNYA	TOTAL AKTIVA (Ait)	(Ait-1)	TAit-TAit-1	DAit
			2021	1,375,057,631,792	1,212,894,277,462	162,163,354,330	-612,765,009,082	15,983,152,301,240	14,159,755,232,533	774,928,363,412	0.054727525
			2022	1,416,716,980,130	-993,617,692,857	2,410,334,672,987	162,163,354,330	16,583,990,927,531	15,983,152,301,240	2,248,171,318,657	0.140658819
			2023	1,353,180,974,651	-388,911,774,879	1,742,092,749,530	2,410,334,672,987	16,054,823,605,763	16,583,990,927,531	-668,241,923,457	-0.040294398
5	BBNI	PT Bank Negara Indonesia (Persero) Tbk	2018	71,748,629,000,000	-4,274,095,000,000	76,022,724,000,000	32,412,010,000,000	808,572,011,000,000	709,330,084,000,000	43,610,714,000,000	0.061481551
			2019	78,402,963,000,000	-12,611,042,000,000	91,014,005,000,000	76,022,724,000,000	845,605,208,000,000	808,572,011,000,000	14,991,281,000,000	0.01854044
			2020	74,915,951,000,000	74,253,924,000,000	662,027,000,000	91,014,005,000,000	891,337,425,000,000	845,605,208,000,000	-90,351,978,000,000	-0.10684889
			2021	72,132,230,000,000	97,479,025,000,000	-25,346,795,000,000	662,027,000,000	964,837,692,000,000	891,337,425,000,000	-26,008,822,000,000	-0.029179547
			2022	79,480,013,000,000	19,952,835,000,000	59,527,178,000,000	-25,346,795,000,000	1,029,836,868,000,000	964,837,692,000,000	84,873,973,000,000	0.087967099
			2023	88,137,199,000,000	10,392,864,000,000	77,744,335,000,000	59,527,178,000,000	1,086,663,986,000,000	1,029,836,868,000,000	18,217,157,000,000	0.017689362
6	BBRI	PT Bank Rakyat Indonesia (Persero) Tbk	2018	139,253,984,000,000	57,355,295,000,000	81,898,689,000,000	87,121,696,000,000	1,296,898,292,000,000	1,127,447,489,000,000	-5,223,007,000,000	-0.004632594
			2019	155,583,313,000,000	44,583,078,000,000	111,000,235,000,000	81,898,689,000,000	1,416,758,840,000,000	1,296,898,292,000,000	29,101,546,000,000	0.022439343
			2020	180,503,251,000,000	29,804,584,000,000	150,698,667,000,000	111,000,235,000,000	1,610,065,344,000,000	1,416,758,840,000,000	39,698,432,000,000	0.028020599
			2021	191,878,276,000,000	32,588,374,000,000	159,289,902,000,000	150,698,667,000,000	1,678,097,734,000,000	1,610,065,344,000,000	8,591,235,000,000	0.005335954
			2022	200,572,526,000,000	97,506,005,000,000	103,066,521,000,000	159,289,902,000,000	1,865,639,010,000,000	1,678,097,734,000,000	-56,223,381,000,000	-0.033504235
			2023	233,826,277,000,000	-4,971,454,000,000	238,797,731,000,000	103,066,521,000,000	1,965,007,030,000,000	1,865,639,010,000,000	135,731,210,000,000	0.072753201
7	BBTN	PT Bank Tabungan Negara (Persero) Tbk	2018	24,939,827,000,000	-2,410,430,000,000	27,350,257,000,000	21,405,252,000,000	306,436,194,000,000	261,365,267,000,000	5,945,005,000,000	0.022745964
			2019	27,829,853,000,000	-14,828,361,000,000	42,658,214,000,000	27,350,257,000,000	311,776,828,000,000	306,436,194,000,000	15,307,957,000,000	0.049954794
			2020	27,631,200,000,000	26,658,603,000,000	972,597,000,000	42,658,214,000,000	361,208,406,000,000	311,776,828,000,000	-41,685,617,000,000	-0.133703384
			2021	28,157,776,000,000	9,551,932,000,000	18,605,844,000,000	972,597,000,000	371,868,311,000,000	361,208,406,000,000	17,633,247,000,000	0.048817377
			2022	28,243,107,000,000	1,265,073,000,000	26,978,034,000,000	18,605,844,000,000	402,148,313,000,000	371,868,311,000,000	8,372,190,000,000	0.022513857
			2023	32,172,539,000,000	6,634,353,000,000	25,538,186,000,000	26,978,034,000,000	438,749,736,000,000	402,148,313,000,000	-1,439,848,000,000	-0.003580391
8	BDMN	PT Bank Danamon Indonesia Tbk	2018	1,129,997,896,476	4,445,372,000,000	-3,315,374,103,524	14,011,589,000,000	186,762,189,000,000	178,257,092,000,000	-17,326,963,103,524	-0.097202097

No	Kode	Nama Perusahaan	Tahun	NET INCOME (Nit)	ARUS KAS OPERASI (CFO)	TOTAL ACCRUALS (TAit)	TOTAL ACCRUAL PERIODE SEBELUMNYA	TOTAL AKTIVA (Ait)	(Ait-1)	TAit-TAit-1	DAit
			2019	1,165,693,962,235	-9,005,154,000,000	10,170,847,962,235	-3,315,374,103,524	193,533,970,000,000	186,762,189,000,000	13,486,222,065,759	0.072210666
			2020	1,281,673,883,562	17,295,525,000,000	-16,013,851,116,438	10,170,847,962,235	200,890,068,000,000	193,533,970,000,000	-26,184,699,078,673	-0.13529769
			2021	1,375,057,631,792	15,173,157,000,000	-13,798,099,368,208	-16,013,851,116,438	192,239,698,000,000	200,890,068,000,000	2,215,751,748,230	0.011029673
			2022	1,416,716,980,130	8,210,738,000,000	-6,794,021,019,870	-13,798,099,368,208	197,729,688,000,000	192,239,698,000,000	7,004,078,348,338	0.036434089
			2023	1,353,180,974,651	6,377,996,000,000	-5,024,815,025,349	-6,794,021,019,870	221,304,532,000,000	197,729,688,000,000	1,769,205,994,521	0.008947599
9	BGTG	PT Bank Ganesha Tbk	2018	426,654,000,000	-33,849,000,000	460,503,000,000	336,464,000,000	4,497,122,000,000	4,581,932,000,000	124,039,000,000	0.027071331
			2019	437,627,000,000	328,920,000,000	108,707,000,000	460,503,000,000	4,809,743,000,000	4,497,122,000,000	-351,796,000,000	-0.078226919
			2020	402,636,000,000	990,312,000,000	-587,676,000,000	108,707,000,000	5,365,456,000,000	4,809,743,000,000	-696,383,000,000	-0.144785906
			2021	359,424,000,000	2,282,639,000,000	-1,923,215,000,000	-587,676,000,000	8,575,950,000,000	5,365,456,000,000	-1,335,539,000,000	-0.248914351
			2022	476,784,000,000	-1,118,735,000,000	1,595,519,000,000	-1,923,215,000,000	8,968,132,000,000	8,575,950,000,000	3,518,734,000,000	0.410302532
			2023	645,731,000,000	-1,089,925,000,000	1,735,656,000,000	1,595,519,000,000	9,402,309,000,000	8,968,132,000,000	140,137,000,000	0.015626108
10	BINA	PT Bank Ina Perdana Tbk	2018	314,551,717,853	505,894,000,000	-191,342,282,147	460,405,000,000	4,132,649,262,741	3,123,345,000,000	-651,747,282,147	-0.208669642
			2019	409,608,484,180	415,100,000,000	-5,491,515,820	-191,342,282,147	5,492,915,651,332	4,132,649,262,741	185,850,766,327	0.044971338
			2020	503,464,000,000	2,269,456,000,000	-1,765,992,000,000	-5,491,515,820	8,437,685,000,000	5,492,915,651,332	-1,760,500,484,180	-0.320503826
			2021	770,706,000,000	3,434,690,000,000	-2,663,984,000,000	-1,765,992,000,000	15,055,850,000,000	8,437,685,000,000	-897,992,000,000	-0.106426348
			2022	1,202,983,000,000	-247,730,000,000	1,450,713,000,000	-2,663,984,000,000	20,552,736,000,000	15,055,850,000,000	4,114,697,000,000	0.273295563
			2023	1,785,842,000,000	72,808,000,000	1,713,034,000,000	1,450,713,000,000	24,384,580,000,000	20,552,736,000,000	262,321,000,000	0.012763313
11	BJBR	PT Bank Pembangunan Daerah Jawa Barat Tbk	2018	12,901,797,000,000	6,071,169,000,000	6,830,628,000,000	9,839,032,000,000	120,191,387,000,000	114,980,168,000,000	-3,008,404,000,000	-0.026164547
			2019	13,156,247,000,000	6,593,634,000,000	6,562,613,000,000	6,830,628,000,000	123,536,474,000,000	120,191,387,000,000	-268,015,000,000	-0.002229902
			2020	14,109,423,000,000	-1,385,925,000,000	15,495,348,000,000	6,562,613,000,000	158,356,097,000,000	123,536,474,000,000	8,932,735,000,000	0.072308483
			2021	14,959,269,000,000	11,649,347,000,000	3,309,922,000,000	15,495,348,000,000	140,934,002,000,000	158,356,097,000,000	-12,185,426,000,000	-0.076949522
			2022	15,309,237,000,000	-9,870,642,000,000	25,179,879,000,000	3,309,922,000,000	188,295,488,000,000	140,934,002,000,000	21,869,957,000,000	0.155178713

No	Kode	Nama Perusahaan	Tahun	NET INCOME (Nit)	ARUS KAS OPERASI (CFO)	TOTAL ACCRUALS (TAit)	TOTAL ACCRUAL PERIODE SEBELUMNYA	TOTAL AKTIVA (Ait)	(Ait-1)	TAit-TAit-1	DAit
			2023	16,208,024,000,000	612,359,000,000	15,595,665,000,000	25,179,879,000,000	181,241,291,000,000	188,295,488,000,000	-9,584,214,000,000	-0.05089986
12	BJTM	PT Bank Pembangunan Daerah Jawa Timur Tbk	2018	5,653,877,000,000	9,427,320,000,000	-3,773,443,000,000	-1,740,662,000,000	62,689,118,000,000	51,518,681,000,000	-2,032,781,000,000	-0.039457163
			2019	6,373,985,000,000	2,337,757,000,000	4,036,228,000,000	-3,773,443,000,000	76,715,290,000,000	62,689,118,000,000	7,809,671,000,000	0.124577778
			2020	6,538,289,000,000	-230,109,000,000	6,768,398,000,000	4,036,228,000,000	83,619,452,000,000	76,715,290,000,000	2,732,170,000,000	0.035614413
			2021	7,877,908,000,000	26,161,949,000,000	-18,284,041,000,000	6,768,398,000,000	100,723,330,000,000	83,619,452,000,000	-25,052,439,000,000	-0.299600612
			2022	7,588,848,000,000	-8,745,993,000,000	16,334,841,000,000	-18,284,041,000,000	103,031,367,000,000	100,723,330,000,000	34,618,882,000,000	0.343702715
			2023	8,062,745,000,000	-9,696,601,000,000	17,759,346,000,000	16,334,841,000,000	103,854,773,000,000	103,031,367,000,000	1,424,505,000,000	0.013825935
13	BMAS	PT Bank Maspion Indonesia Tbk	2018	567,832,433,000	363,169,865,000	204,662,568,000	566,534,639,000	6,694,023,677,000	6,054,845,282,000	-361,872,071,000	-0.059765701
			2019	633,881,029,000	142,275,144,000	491,605,885,000	204,662,568,000	7,569,580,138,000	6,694,023,677,000	286,943,317,000	0.042865596
			2020	700,933,056,000	861,393,243,000	-160,460,187,000	491,605,885,000	10,110,519,691,000	7,569,580,138,000	-652,066,072,000	-0.086142964
			2021	958,763,863,000	2,625,740,712,000	-1,666,976,849,000	-160,460,187,000	14,234,358,584,000	10,110,519,691,000	-1,506,516,662,000	-0.149004869
			2022	1,002,563,581,000	-1,514,683,489,000	2,517,247,070,000	-1,666,976,849,000	14,956,302,274,000	14,234,358,584,000	4,184,223,919,000	0.293952404
			2023	1,255,029,613,000	-3,190,886,862,000	4,445,916,475,000	2,517,247,070,000	19,665,962,966,000	14,956,302,274,000	1,928,669,405,000	0.128953626
14	BMRI	PT Bank Mandiri (Persero) Tbk	2018	119,044,694,000,000	-31,962,470,000,000	151,007,164,000,000	105,503,965,000,000	1,202,252,094,000,000	1,124,700,847,000,000	45,503,199,000,000	0.040458046
			2019	129,141,667,000,000	23,173,248,000,000	105,968,419,000,000	151,007,164,000,000	1,318,246,335,000,000	1,202,252,094,000,000	-45,038,745,000,000	-0.037461981
			2020	137,237,902,000,000	109,894,642,000,000	27,343,260,000,000	105,968,419,000,000	1,541,964,567,000,000	1,318,246,335,000,000	-78,625,159,000,000	-0.059643753
			2021	141,667,351,000,000	129,892,493,000,000	11,774,858,000,000	27,343,260,000,000	1,725,611,128,000,000	1,541,964,567,000,000	-15,568,402,000,000	-0.010096472
			2022	161,194,998,000,000	99,975,305,000,000	61,219,693,000,000	11,774,858,000,000	1,992,544,687,000,000	1,725,611,128,000,000	49,444,835,000,000	0.028653521
			2023	186,951,286,000,000	-69,622,480,000,000	256,573,766,000,000	61,219,693,000,000	2,174,219,449,000,000	1,992,544,687,000,000	195,354,073,000,000	0.098042505
15	BNBA	PT Bank Bumi Arta Tbk	2018	677,317,241,634	-9,155,201,942	686,472,443,576	695,627,645,518	7,297,273,467,260	7,014,677,335,611	-9,155,201,942	-0.001305149
			2019	676,215,845,393	-71,208,888,230	747,424,733,623	686,472,443,576	7,607,653,715,376	7,297,273,467,260	60,952,290,047	0.008352749
			2020	652,844,635,786	642,426,485,735	10,418,150,051	747,424,733,623	7,637,524,325,854	7,607,653,715,376	-737,006,583,572	-0.096876989

No	Kode	Nama Perusahaan	Tahun	NET INCOME (Nit)	ARUS KAS OPERASI (CFO)	TOTAL ACCRUALS (TAit)	TOTAL ACCRUAL PERIODE SEBELUMNYA	TOTAL AKTIVA (Ait)	(Ait-1)	TAit-TAit-1	DAit
			2021	535,809,965,300	993,014,830,075	-457,204,864,775	10,418,150,051	8,666,525,828,600	7,637,524,325,854	-467,623,014,826	-0.061227041
			2022	546,777,174,473	-1,065,703,385,641	1,612,480,560,114	-457,204,864,775	8,211,291,790,399	8,666,525,828,600	2,069,685,424,889	0.238813738
			2023	549,418,785,532	-237,811,734,745	787,230,520,277	1,612,480,560,114	7,991,554,506,433	8,211,291,790,399	-825,250,039,837	-0.100501853
16	BNGA	PT Bank CIMB Niaga Tbk	2018	23,264,372,000,000	-749,516,000,000	24,013,888,000,000	2,904,845,000,000	266,781,498,000,000	266,305,445,000,000	21,109,043,000,000	0.079266284
			2019	25,002,255,000,000	2,070,946,000,000	22,931,309,000,000	24,013,888,000,000	274,467,227,000,000	266,781,498,000,000	-1,082,579,000,000	-0.004057924
			2020	22,738,250,000,000	28,624,928,000,000	-5,886,678,000,000	22,931,309,000,000	280,943,605,000,000	274,467,227,000,000	-28,817,987,000,000	-0.104996095
			2021	21,485,691,000,000	29,609,510,000,000	-8,123,819,000,000	-5,886,678,000,000	310,786,960,000,000	280,943,605,000,000	-2,237,141,000,000	-0.007962954
			2022	21,820,372,000,000	-16,360,431,000,000	38,180,803,000,000	-8,123,819,000,000	306,754,299,000,000	310,786,960,000,000	46,304,622,000,000	0.148991521
			2023	26,278,103,000,000	-1,796,976,000,000	28,075,079,000,000	38,180,803,000,000	334,369,233,000,000	306,754,299,000,000	-10,105,724,000,000	-0.032944034
17	BNII	PT Bank Maybank Indonesia Tbk	2018	17,066,063,000,000	7,336,519,000,000	9,729,544,000,000	21,544,368,000,000	177,532,858,000,000	173,253,491,000,000	-11,814,824,000,000	-0.068193858
			2019	18,098,348,000,000	6,099,537,000,000	11,998,811,000,000	9,729,544,000,000	169,082,830,000,000	177,532,858,000,000	2,269,267,000,000	0.012782237
			2020	17,062,121,000,000	30,522,013,000,000	-13,459,892,000,000	11,998,811,000,000	173,224,412,000,000	169,082,830,000,000	-25,458,703,000,000	-0.150569416
			2021	15,014,840,000,000	256,096,000,000	14,758,744,000,000	-13,459,892,000,000	168,758,476,000,000	173,224,412,000,000	28,218,636,000,000	0.16290219
			2022	12,084,620,000,000	-12,707,646,000,000	24,792,266,000,000	14,758,744,000,000	160,813,918,000,000	168,758,476,000,000	10,033,522,000,000	0.059454922
			2023	13,938,622,000,000	5,263,053,000,000	8,675,569,000,000	24,792,266,000,000	171,803,070,000,000	160,813,918,000,000	-16,116,697,000,000	-0.100219541
18	BNLI	PT Bank Permata Tbk	2018	13,042,248,000,000	-4,698,941,000,000	17,741,189,000,000	27,948,252,000,000	152,892,866,000,000	148,328,370,000,000	-10,207,063,000,000	-0.068813963
			2019	13,855,568,000,000	-1,879,571,000,000	15,735,139,000,000	17,741,189,000,000	161,451,259,000,000	152,892,866,000,000	-2,006,050,000,000	-0.013120625
			2020	14,232,407,000,000	1,148,905,000,000	13,083,502,000,000	15,735,139,000,000	197,726,097,000,000	161,451,259,000,000	-2,651,637,000,000	-0.016423762
			2021	14,094,068,000,000	34,808,118,000,000	-20,714,050,000,000	13,083,502,000,000	234,379,042,000,000	197,726,097,000,000	-33,797,552,000,000	-0.170931164
			2022	14,621,915,000,000	17,023,605,000,000	-2,401,690,000,000	-20,714,050,000,000	255,112,471,000,000	234,379,042,000,000	18,312,360,000,000	0.078131389
			2023	17,993,372,000,000	-31,513,949,000,000	49,507,321,000,000	-2,401,690,000,000	257,444,147,000,000	255,112,471,000,000	51,909,011,000,000	0.203475004
19	BRIS	PT Bank Syariah Indonesia Tbk	2018	3,300,857,000,000	644,983,000,000	2,655,874,000,000	-1,016,441,000,000	37,869,177,000,000	31,543,384,000,000	3,672,315,000,000	0.116421085
			2019	3,626,548,000,000	200,219,000,000	3,426,329,000,000	2,655,874,000,000	43,123,488,000,000	37,869,177,000,000	770,455,000,000	0.020345174

No	Kode	Nama Perusahaan	Tahun	NET INCOME (Nit)	ARUS KAS OPERASI (CFO)	TOTAL ACCRUALS (TAit)	TOTAL ACCRUAL PERIODE SEBELUMNYA	TOTAL AKTIVA (Ait)	(Ait-1)	TAit-TAit-1	DAit
			2020	19,706,893,000,000	12,187,412,000,000	7,519,481,000,000	3,426,329,000,000	305,727,438,000,000	43,123,488,000,000	4,093,152,000,000	0.094916997
			2021	20,821,376,000,000	18,676,808,000,000	2,144,568,000,000	7,519,481,000,000	353,624,124,000,000	305,727,438,000,000	-5,374,913,000,000	-0.017580735
			2022	15,268,172,000,000	1,885,530,000,000	13,382,642,000,000	2,144,568,000,000	239,581,524,000,000	353,624,124,000,000	11,238,074,000,000	0.031779715
			2023	14,469,873,000,000	2,041,035,000,000	12,428,838,000,000	13,382,642,000,000	265,289,081,000,000	239,581,524,000,000	-953,804,000,000	-0.003981125
20	BSIM	PT Bank Sinarmas Tbk	2018	4,025,267,000,000	-950,257,000,000	4,975,524,000,000	6,379,775,000,000	30,748,742,000,000	30,404,078,000,000	-1,404,251,000,000	-0.046186271
			2019	5,111,799,000,000	-1,212,141,000,000	6,323,940,000,000	4,975,524,000,000	36,559,556,000,000	30,748,742,000,000	1,348,416,000,000	0.043852721
			2020	4,320,862,000,000	2,116,579,000,000	2,204,283,000,000	6,323,940,000,000	44,612,045,000,000	36,559,556,000,000	-4,119,657,000,000	-0.112683453
			2021	4,243,357,000,000	7,837,071,000,000	-3,593,714,000,000	2,204,283,000,000	52,671,981,000,000	44,612,045,000,000	-5,797,997,000,000	-0.129964833
			2022	4,058,640,000,000	-4,999,465,000,000	9,058,105,000,000	-3,593,714,000,000	47,350,601,000,000	52,671,981,000,000	12,651,819,000,000	0.240200174
			2023	4,441,876,000,000	4,628,695,000,000	-186,819,000,000	9,058,105,000,000	52,634,996,000,000	47,350,601,000,000	-9,244,924,000,000	-0.195244069
21	BTPN	PT Bank BTPN Tbk	2018	14,731,912,000,000	4,585,807,000,000	10,146,105,000,000	13,397,217,000,000	101,341,224,000,000	95,489,850,000,000	-3,251,112,000,000	-0.034046676
			2019	20,649,987,000,000	-11,970,920,000,000	32,620,907,000,000	10,146,105,000,000	181,631,385,000,000	101,341,224,000,000	22,474,802,000,000	0.22177354
			2020	18,103,070,000,000	18,663,821,000,000	-560,751,000,000	32,620,907,000,000	183,165,978,000,000	181,631,385,000,000	-33,181,658,000,000	-0.182686808
			2021	16,718,765,000,000	13,150,455,000,000	3,568,310,000,000	-560,751,000,000	191,917,794,000,000	183,165,978,000,000	4,129,061,000,000	0.022542729
			2022	17,922,281,000,000	-4,416,068,000,000	22,338,349,000,000	3,568,310,000,000	209,169,704,000,000	191,917,794,000,000	18,770,039,000,000	0.097802495
			2023	20,899,169,000,000	-2,397,197,000,000	23,296,366,000,000	22,338,349,000,000	201,448,392,000,000	209,169,704,000,000	958,017,000,000	0.004580094
22	BTPS	PT Bank BTPN Syariah Tbk	2018	3,463,000,000,000	676,717,000,000	2,786,283,000,000	2,542,000,000,000	12,039,275,000,000	9,156,522,000,000	244,283,000,000	0.026678579
			2019	4,477,078,000,000	524,453,000,000	3,952,625,000,000	2,786,283,000,000	15,383,038,000,000	12,039,275,000,000	1,166,342,000,000	0.096878093
			2020	4,065,886,000,000	1,111,025,000,000	2,954,861,000,000	3,952,625,000,000	16,435,005,000,000	15,383,038,000,000	-997,764,000,000	-0.06486131
			2021	4,699,815,000,000	3,941,689,000,000	758,126,000,000	2,954,861,000,000	18,543,856,000,000	16,435,005,000,000	-2,196,735,000,000	-0.133661961
			2022	5,443,593,000,000	2,106,059,000,000	3,337,534,000,000	758,126,000,000	21,161,976,000,000	18,543,856,000,000	2,579,408,000,000	0.139097715
			2023	5,810,030,000,000	1,779,110,000,000	4,030,920,000,000	3,337,534,000,000	21,435,366,000,000	21,161,976,000,000	693,386,000,000	0.032765655
23	MASB	PT Bank Multiarta Sentosa Tbk	2018	912,209,395,265	-1,358,029,860,527	2,270,239,255,792	-1,147,023,179,265	11,130,227,434,653	10,661,843,725,151	3,417,262,435,057	0.320513274

No	Kode	Nama Perusahaan	Tahun	NET INCOME (Nit)	ARUS KAS OPERASI (CFO)	TOTAL ACCRUALS (TAit)	TOTAL ACCRUAL PERIODE SEBELUMNYA	TOTAL AKTIVA (Ait)	(Ait-1)	TAit-TAit-1	DAit
			2019	1,053,707,281,873	2,582,239,579,322	-1,528,532,297,449	2,270,239,255,792	14,412,875,999,590	11,130,227,434,653	-3,798,771,553,241	-0.34130224
			2020	1,236,600,781,617	7,210,593,767,099	-5,973,992,985,482	-1,528,532,297,449	21,537,936,008,109	14,412,875,999,590	-4,445,460,688,033	-0.308436754
			2021	1,353,983,556,403	723,118,286,853	630,865,269,550	-5,973,992,985,482	23,203,123,481,350	21,537,936,008,109	6,604,858,255,032	0.306661616
			2022	1,327,180,044,226	-3,101,733,837,680	4,428,913,881,906	630,865,269,550	21,271,327,194,429	23,203,123,481,350	3,798,048,612,356	0.163686954
			2023	1,539,595,507,270	5,085,053,845,458	-3,545,458,338,188	4,428,913,881,906	27,386,506,766,798	21,271,327,194,429	-7,974,372,220,094	-0.374888325
24	MAYA	PT Bank Mayapada Internasional Tbk	2018	8,061,492,000,000	-1,373,909,000,000	9,435,401,000,000	4,691,168,000,000	86,971,893,000,000	74,745,570,000,000	4,744,233,000,000	0.063471762
			2019	9,011,765,000,000	-3,299,851,000,000	12,311,616,000,000	9,435,401,000,000	93,408,831,000,000	86,971,893,000,000	2,876,215,000,000	0.033070627
			2020	6,674,447,000,000	446,415,000,000	6,228,032,000,000	12,311,616,000,000	92,518,025,000,000	93,408,831,000,000	-6,083,584,000,000	-0.065128574
			2021	7,389,037,000,000	7,170,548,000,000	218,489,000,000	6,228,032,000,000	119,104,185,000,000	92,518,025,000,000	-6,009,543,000,000	-0.064955375
			2022	7,797,239,000,000	3,680,238,000,000	4,117,001,000,000	218,489,000,000	135,382,812,000,000	119,104,185,000,000	3,898,512,000,000	0.032731948
			2023	8,855,974,000,000	-3,091,636,000,000	11,947,610,000,000	4,117,001,000,000	141,488,996,000,000	135,382,812,000,000	7,830,609,000,000	0.057840496
25	MCOR	PT Bank China Konstruksi Bank Indonesia Tbk	2018	1,327,019,000,000	2,188,005,000,000	-860,986,000,000	-296,154,000,000	15,992,475,000,000	15,788,738,000,000	-564,832,000,000	-0.03577436
			2019	1,375,880,000,000	308,413,000,000	1,067,467,000,000	-860,986,000,000	18,893,684,000,000	15,992,475,000,000	1,928,453,000,000	0.120585025
			2020	1,356,023,000,000	2,423,548,000,000	-1,067,525,000,000	1,067,467,000,000	25,235,575,000,000	18,893,684,000,000	-2,134,992,000,000	-0.113000302
			2021	1,316,852,000,000	559,743,000,000	757,109,000,000	-1,067,525,000,000	26,194,548,000,000	25,235,575,000,000	1,824,634,000,000	0.072304039
			2022	1,398,046,000,000	-1,423,770,000,000	2,821,816,000,000	757,109,000,000	25,022,953,000,000	26,194,548,000,000	2,064,707,000,000	0.078822013
			2023	1,741,755,000,000	2,988,748,000,000	-1,246,993,000,000	2,821,816,000,000	27,851,946,000,000	25,022,953,000,000	-4,068,809,000,000	-0.162603071
26	MEGA	PT Bank Mega Tbk	2018	8,863,281,000,000	-3,199,929,000,000	12,063,210,000,000	3,261,683,000,000	83,761,946,000,000	82,297,010,000,000	8,801,527,000,000	0.10694832
			2019	9,897,998,000,000	3,649,734,000,000	6,248,264,000,000	12,063,210,000,000	100,803,831,000,000	83,761,946,000,000	-5,814,946,000,000	-0.069422289
			2020	11,004,802,000,000	-545,449,000,000	11,550,251,000,000	6,248,264,000,000	112,202,653,000,000	100,803,831,000,000	5,301,987,000,000	0.052597078
			2021	11,283,692,000,000	10,932,709,000,000	350,983,000,000	11,550,251,000,000	132,879,390,000,000	112,202,653,000,000	-11,199,268,000,000	-0.099812863
			2022	11,613,217,000,000	16,607,084,000,000	-4,993,867,000,000	350,983,000,000	141,750,449,000,000	132,879,390,000,000	-5,344,850,000,000	-0.040223318

No	Kode	Nama Perusahaan	Tahun	NET INCOME (Nit)	ARUS KAS OPERASI (CFO)	TOTAL ACCRUALS (TAit)	TOTAL ACCRUAL PERIODE SEBELUMNYA	TOTAL AKTIVA (Ait)	(Ait-1)	TAit-TAit-1	DAit
			2023	12,547,612,000,000	-10,338,799,000,000	22,886,411,000,000	-4,993,867,000,000	132,049,591,000,000	141,750,449,000,000	27,880,278,000,000	0.196685642
27	NISP	PT Bank OCBC NISP Tbk	2018	13,634,728,000,000	8,319,412,000,000	5,315,316,000,000	12,152,362,000,000	173,582,894,000,000	153,773,957,000,000	-6,837,046,000,000	-0.044461664
			2019	15,412,365,000,000	4,623,464,000,000	10,788,901,000,000	5,315,316,000,000	180,706,987,000,000	173,582,894,000,000	5,473,585,000,000	0.031532975
			2020	14,738,365,000,000	5,285,278,000,000	9,453,087,000,000	10,788,901,000,000	206,297,200,000,000	180,706,987,000,000	-1,335,814,000,000	-0.007392155
			2021	13,631,981,000,000	24,789,605,000,000	-11,157,624,000,000	9,453,087,000,000	214,395,608,000,000	206,297,200,000,000	-20,610,711,000,000	-0.099907856
			2022	14,582,538,000,000	-11,605,326,000,000	26,187,864,000,000	-11,157,624,000,000	238,498,560,000,000	214,395,608,000,000	37,345,488,000,000	0.174189613
			2023	17,842,846,000,000	790,289,000,000	17,052,557,000,000	26,187,864,000,000	249,757,139,000,000	238,498,560,000,000	-9,135,307,000,000	-0.038303405
28	NOBU	PT Bank Nationalnobu Tbk	2018	835,231,000,000	210,642,000,000	624,589,000,000	-308,600,000,000	11,793,981,000,000	11,018,481,000,000	933,189,000,000	0.084693072
			2019	918,377,000,000	-2,101,098,000,000	3,019,475,000,000	624,589,000,000	13,147,503,000,000	11,793,981,000,000	2,394,886,000,000	0.203060018
			2020	888,660,000,000	-839,886,000,000	1,728,546,000,000	3,019,475,000,000	13,737,934,000,000	13,147,503,000,000	-1,290,929,000,000	-0.09818815
			2021	1,022,069,000,000	2,691,184,000,000	-1,669,115,000,000	1,728,546,000,000	20,742,643,000,000	13,737,934,000,000	-3,397,661,000,000	-0.247319648
			2022	1,234,953,000,000	-286,868,000,000	1,521,821,000,000	-1,669,115,000,000	22,116,366,000,000	20,742,643,000,000	3,190,936,000,000	0.153834591
			2023	1,659,763,000,000	1,363,823,000,000	295,940,000,000	1,521,821,000,000	26,622,352,000,000	22,116,366,000,000	-1,225,881,000,000	-0.055428681
29	PNBN	PT Bank Pan Indonesia Tbk	2018	19,619,419,000,000	-11,144,425,000,000	30,763,844,000,000	26,856,048,000,000	207,204,418,000,000	213,541,797,000,000	3,907,796,000,000	0.018299912
			2019	19,636,617,000,000	1,665,448,000,000	17,971,169,000,000	30,763,844,000,000	211,287,370,000,000	207,204,418,000,000	-12,792,675,000,000	-0.061739393
			2020	19,608,539,000,000	27,895,889,000,000	-8,287,350,000,000	17,971,169,000,000	218,067,091,000,000	211,287,370,000,000	-26,258,519,000,000	-0.124278697
			2021	17,522,414,000,000	3,029,611,000,000	14,492,803,000,000	-8,287,350,000,000	204,462,542,000,000	218,067,091,000,000	22,780,153,000,000	0.104463965
			2022	15,917,741,000,000	-176,457,000,000	16,094,198,000,000	14,492,803,000,000	212,431,881,000,000	204,462,542,000,000	1,601,395,000,000	0.007832217
			2023	17,261,058,000,000	3,871,484,000,000	13,389,574,000,000	16,094,198,000,000	222,010,050,000,000	212,431,881,000,000	-2,704,624,000,000	-0.012731724
30	SDRA	PT Bank Woori Saudara Indonesia 1906 Tbk	2018	2,477,338,000,000	-4,013,662,000,000	6,491,000,000,000	5,560,798,000,000	29,631,693,000,000	27,086,504,000,000	930,202,000,000	0.0343419
			2019	2,771,756,000,000	-333,339,000,000	3,105,095,000,000	6,491,000,000,000	36,936,262,000,000	29,631,693,000,000	-3,385,905,000,000	-0.114266336
			2020	2,682,310,000,000	-4,892,292,000,000	7,574,602,000,000	3,105,095,000,000	38,053,939,000,000	36,936,262,000,000	4,469,507,000,000	0.121005937

No	Kode	Nama Perusahaan	Tahun	NET INCOME (Nit)	ARUS KAS OPERASI (CFO)	TOTAL ACCRUALS (TAit)	TOTAL ACCRUAL PERIODE SEBELUMNYA	TOTAL AKTIVA (Ait)	(Ait-1)	TAit-TAit-1	DAit
			2021	2,694,673,000,000	3,046,728,000,000	-352,055,000,000	7,574,602,000,000	43,801,571,000,000	38,053,939,000,000	-7,926,657,000,000	-0.208300565
			2022	3,261,271,000,000	-88,873,000,000	3,350,144,000,000	-352,055,000,000	51,499,424,000,000	43,801,571,000,000	3,702,199,000,000	0.08452206
			2023	4,010,346,000,000	-276,194,000,000	4,286,540,000,000	3,350,144,000,000	54,822,181,000,000	51,499,424,000,000	936,396,000,000	0.01818265

Lampiran 3 : Tabulasi data variabel X1

No	Kode	Nama Perusahaan	Tahun	Total saham milik institusi	Total saham beredar	Kepemilikan institusional
1	BABP	PT Bank MNC Internasional Tbk	2018	11,964,053,122	21,785,053,618	0.549186306
			2019	17,962,329,495	25,333,295,263	0.709040388
			2020	20,387,704,295	25,333,296,313	0.804778977
			2021	18,096,372,431	29,412,224,720	0.61526704
			2022	20,835,761,707	32,221,089,956	0.64664981
			2023	22,389,649,507	33,765,744,021	0.663087699
2	BACA	PT Bank Capital Indonesia Tbk	2018	3,232,671,300	7,070,128,427	0.457229502
			2019	3,006,203,300	7,070,141,850	0.425197028
			2020	2,803,740,100	7,071,413,250	0.396489358
			2021	2,803,740,100	7,078,002,382	0.396120254
			2022	14,904,480,000	19,953,024,885	0.74697847
			2023	14,904,480,000	19,953,024,885	0.74697847
3	BBCA	PT Bank Central Asia Tbk	2018	2,927,000,000	24,655,010,000	0.118718265
			2019	2,927,000,000	24,655,010,000	0.118718265
			2020	13,545,990,000	24,655,010,000	0.549421395
			2021	67,729,950,000	123,275,050,000	0.549421395
			2022	67,729,950,000	123,275,050,000	0.549421395
			2023	67,729,950,000	123,275,050,000	0.549421395
4	BBMD	PT Bank Mestika Dharma Tbk	2018	3,658,020,000	4,090,090,000	0.894361738
			2019	3,658,020,000	4,090,090,000	0.894361738
			2020	3,658,020,000	4,090,090,000	0.894361738

No	Kode	Nama Perusahaan	Tahun	Total saham milik institusi	Total saham beredar	Kepemilikan institusional
			2021	3,658,020,000	4,090,090,000	0.894361738
			2022	3,658,020,000	4,090,090,000	0.894361738
			2023	3,658,020,000	4,090,090,000	0.894361738
5	BBNI	PT Bank Negara Indonesia (Persero) Tbk	2018	6,975,708,080	18,648,656,458	0.374059552
			2019	6,746,267,407	18,648,656,458	0.361756217
			2020	5,120,493,979	18,629,076,758	0.274865687
			2021	5,410,891,073	18,623,973,858	0.290533648
			2022	5,807,530,797	18,648,656,458	0.311418188
			2023	11,788,711,964	37,256,798,316	0.316417741
6	BBRI	PT Bank Rakyat Indonesia (Persero) Tbk	2018	43,004,851,067	151,559,001,604	0.283749897
			2019	43,004,851,067	151,559,001,604	0.283749897
			2020	52,943,402,015	151,559,001,604	0.349325355
			2021	52,943,402,015	151,559,001,604	0.349325355
			2022	54,120,940,676	151,559,001,604	0.357094861
			2023	55,370,891,711	151,559,001,604	0.365342151
7	BBTN	PT Bank Tabungan Negara (Persero) Tbk	2018	1,903,174,779	10,590,000,000	0.179714332
			2019	1,903,174,779	10,590,000,000	0.179714332
			2020	1,245,230,599	10,590,000,000	0.117585515
			2021	1,245,230,599	10,590,000,000	0.117585515
			2022	1,252,967,140	10,590,000,000	0.118316066

No	Kode	Nama Perusahaan	Tahun	Total saham milik institusi	Total saham beredar	Kepemilikan institusional
			2023	1,351,005,210	14,034,444,413	0.096263534
8	BDMN	PT Bank Danamon Indonesia Tbk	2018	7,076,642,044	9,584,643,365	0.738331284
			2019	9,196,854,792	9,773,552,870	0.940994019
			2020	9,038,053,192	9,773,552,870	0.924745925
			2021	9,038,053,192	9,773,552,870	0.924745925
			2022	9,038,053,192	9,773,552,870	0.924745925
			2023	9,038,053,192	9,773,552,870	0.924745925
9	BGTG	PT Bank Ganesha Tbk	2018	5,633,806,200	11,175,060,000	0.504141025
			2019	4,724,715,300	11,175,060,000	0.422791045
			2020	4,724,715,300	11,175,060,000	0.422791045
			2021	4,724,715,300	11,175,060,000	0.422791045
			2022	9,724,715,300	16,470,997,103	0.590414487
			2023	15,461,078,700	23,970,997,103	0.644991055
10	BINA	PT Bank Ina Perdana Tbk	2018	2,589,576,720	2,725,000,000	0.950303383
			2019	2,589,576,720	2,725,000,000	0.950303383
			2020	4,822,000,378	5,654,375,000	0.852791047
			2021	4,822,000,378	5,654,375,000	0.852791047
			2022	5,021,019,145	5,937,093,750	0.845703194
			2023	4,869,038,275	6,134,716,665	0.793685926
11	BJBR	PT Bank Pembangunan Daerah Jawa Barat Tbk	2018			0
			2019			0

No	Kode	Nama Perusahaan	Tahun	Total saham milik institusi	Total saham beredar	Kepemilikan institusional
			2020			0
			2021			0
			2022			0
			2023			0
12	BJTM	PT Bank Pembangunan Daerah Jawa Timur Tbk	2018			0
			2019			0
			2020			0
			2021			0
			2022			0
			2023			0
13	BMAS	PT Bank Maspion Indonesia Tbk	2018	3,459,936,005	4,443,461,538	0.778657804
			2019	3,459,936,005	4,443,461,538	0.778657804
			2020	3,459,936,005	4,443,461,538	0.778657804
			2021	3,459,936,005	4,443,461,538	0.778657804
			2022	8,594,609,154	8,620,315,383	0.997017948
			2023	18,081,814,280	18,102,662,304	0.998848345
14	BMRI	PT Bank Mandiri (Persero) Tbk	2018	14,148,080,728	46,666,666,666	0.303173158
			2019	14,148,080,728	46,666,666,666	0.303173158
			2020	14,541,784,015	46,666,666,666	0.311609657
			2021	14,541,784,015	46,666,666,666	0.311609657
			2022	14,541,784,015	46,666,666,666	0.311609657

No	Kode	Nama Perusahaan	Tahun	Total saham milik institusi	Total saham beredar	Kepemilikan institusional
			2023	31,323,386,094	93,333,333,333	0.335607708
15	BNBA	PT Bank Bumi Arta Tbk	2018	2,100,000,000	2,310,000,000	0.909090909
			2019	2,100,000,000	2,310,000,000	0.909090909
			2020	2,100,000,000	2,310,000,000	0.909090909
			2021	2,520,000,000	2,772,000,000	0.909090909
			2022	3,105,056,930	3,388,000,000	0.916486697
			2023	3,105,056,930	3,388,000,000	0.916486697
16	BNGA	PT Bank CIMB Niaga Tbk	2018	22,991,336,581	25,131,606,843	0.914837508
			2019	22,991,336,581	25,131,606,843	0.914837508
			2020	22,991,336,581	25,131,606,843	0.914837508
			2021	22,991,336,581	25,131,606,843	0.914837508
			2022	22,991,336,581	25,131,606,843	0.914837508
			2023	22,991,336,581	25,131,606,843	0.914837508
17	BNII	PT Bank Maybank Indonesia Tbk	2018	74,148,047,929	76,215,195,821	0.972877484
			2019	74,148,047,929	76,215,195,821	0.972877484
			2020	74,148,047,929	76,215,195,821	0.972877484
			2021	74,148,047,929	76,215,195,821	0.972877484
			2022	74,148,047,929	76,215,195,821	0.972877484
			2023	66,848,042,295	76,215,195,821	0.877095986
18	BNLI	PT Bank Permata Tbk	2018	24,991,429,332	28,042,739,205	0.891190734
			2019	24,991,429,332	28,042,739,205	0.891190734
			2020	27,681,421,384	28,042,739,205	0.987115459

No	Kode	Nama Perusahaan	Tahun	Total saham milik institusi	Total saham beredar	Kepemilikan institusional
			2021	35,715,192,701	36,181,359,520	0.987115829
			2022	35,715,192,701	36,181,359,520	0.987115829
			2023	35,715,192,701	36,181,359,520	0.987115829
19	BRIS	PT Bank Syariah Indonesia Tbk	2018	7,935,308,555	9,716,113,498	0.81671633
			2019	7,935,308,555	9,716,113,498	0.81671633
			2020	7,909,907,655	9,900,508,698	0.798939519
			2021	38,602,604,400	41,129,307,343	0.938566849
			2022	41,553,600,509	46,129,260,138	0.900807869
			2023	41,553,600,509	46,129,260,138	0.900807869
20	BSIM	PT Bank Sinarmas Tbk	2018	9,836,240,671	15,381,803,206	0.639472534
			2019	10,649,201,846	16,981,803,206	0.62709488
			2020	10,760,936,114	17,461,803,306	0.616255717
			2021	10,760,936,114	17,461,803,306	0.616255717
			2022	12,437,697,674	19,716,162,403	0.630837656
			2023	12,404,357,896	19,716,162,403	0.629146669
21	BTPN	PT Bank BTPN Tbk	2018	3,504,172,354	5,851,646,757	0.598835251
			2019	7,627,370,842	8,148,928,869	0.935996738
			2020	7,627,370,842	8,148,928,869	0.935996738
			2021	7,627,370,842	8,149,106,869	0.935976293
			2022	7,627,370,842	8,149,106,869	0.935976293
			2023	7,427,370,842	8,149,106,869	0.911433727
22	BTPS	PT Bank BTPN Syariah Tbk	2018	5,392,590,000	7,703,700,000	0.7

No	Kode	Nama Perusahaan	Tahun	Total saham milik institusi	Total saham beredar	Kepemilikan institusional
			2019	5,392,590,000	7,703,700,000	0.7
			2020	5,392,590,000	7,703,700,000	0.7
			2021	5,392,590,000	7,703,700,000	0.7
			2022	5,392,590,000	7,703,700,000	0.7
			2023	5,392,590,000	7,703,700,000	0.7
23	MASB	PT Bank Multiarta Sentosa Tbk	2018	1,055,000,000,000	1,055,000,000,000	1
			2019	1,055,000,000,000	1,055,000,000,000	1
			2020	1,055,000,000,000	1,055,000,000,000	1
			2021	1,056,830,000,000	1,241,176,500,000	0.851474387
			2022	1,056,830,000,000	1,241,176,500,000	0.851474387
			2023	1,056,830,000,000	1,402,010,763,000	0.753795925
24	MAYA	PT Bank Mayapada Internasional Tbk	2018	5,549,728,116	6,376,916,700	0.870283928
			2019	5,946,553,546	6,832,410,700	0.870344862
			2020	5,946,553,546	6,832,410,700	0.870344862
			2021	10,321,160,302	11,832,368,850	0.872281826
			2022	10,321,160,302	11,832,368,850	0.872281826
			2023	10,321,160,302	11,832,368,850	0.872281826
25	MCOR	PT Bank China Konstruksi Bank Indonesia Tbk	2018	9,978,756,012	16,631,460,751	0.599992758
			2019	9,978,756,012	16,631,460,751	0.599992758
			2020	22,751,563,707	37,919,730,514	0.599992758
			2021	22,751,563,707	37,919,730,514	0.599992758

No	Kode	Nama Perusahaan	Tahun	Total saham milik institusi	Total saham beredar	Kepemilikan institusional
			2022	22,751,563,707	37,919,730,514	0.599992758
			2023	22,751,563,707	37,919,730,514	0.599992758
26	MEGA	PT Bank Mega Tbk	2018	4,040,095,822	6,963,775,206	0.580158851
			2019	4,040,095,822	6,963,775,206	0.580158851
			2020	4,463,039,366	6,963,775,206	0.640893658
			2021	4,437,497,376	6,963,775,206	0.637225821
			2022	6,811,830,514	11,740,923,365	0.580178432
			2023	6,812,223,614	11,740,923,365	0.580211914
27	NISP	PT Bank OCBC NISP Tbk	2018	19,521,391,224	22,945,296,972	0.850779628
			2019	19,521,391,224	22,945,296,972	0.850779628
			2020	19,521,391,224	22,945,296,972	0.850779628
			2021	19,521,391,224	22,945,296,972	0.850779628
			2022	19,521,391,224	22,945,296,972	0.850779628
			2023	19,521,391,224	22,945,296,972	0.850779628
28	NOBU	PT Bank Nationalnobu Tbk	2018	3,432,388,700	4,437,912,300	0.773424184
			2019	2,446,888,700	4,437,912,300	0.55136031
			2020	3,919,582,300	4,437,912,300	0.883204091
			2021	3,878,922,000	4,437,912,300	0.874042058
			2022	3,977,830,000	4,602,279,422	0.86431736
			2023	6,611,144,906	7,478,443,899	0.88402681
29	PNBN	PT Bank Pan Indonesia Tbk	2018	20,438,864,437	24,087,645,999	0.848520625
			2019	20,438,864,437	24,087,645,999	0.848520625

No	Kode	Nama Perusahaan	Tahun	Total saham milik institusi	Total saham beredar	Kepemilikan institusional
			2020	20,438,864,437	24,087,645,999	0.848520625
			2021	20,438,864,437	24,087,645,999	0.848520625
			2022	20,438,864,437	24,087,645,999	0.848520625
			2023	20,438,864,437	24,087,645,999	0.848520625
30	SDRA	PT Bank Woori Saudara Indonesia 1906 Tbk	2018	5,652,404,084	6,580,926,254	0.85890707
			2019	5,652,404,084	6,580,926,254	0.85890707
			2020	5,652,404,084	6,580,926,254	0.85890707
			2021	7,610,518,724	8,568,234,364	0.888224855
			2022	7,610,518,724	8,568,234,364	0.888224855
			2023	8,191,570,748	8,568,234,364	0.956039529

Lampiran 4 : Tabulasi data variabel X2

No	Kode	Nama Perusahaan	Tahun	Total Ekuitas	Total Laba Bersih	ROE
1	BABP	PT Bank MNC Internasional Tbk	2018	1,429,990,000,000	57,021,000,000	0.039875104
			2019	1,559,450,000,000	20,433,000,000	0.013102696
			2020	1,551,237,000,000	10,414,000,000	0.006713352
			2021	2,365,457,000,000	12,868,000,000	0.005439964
			2022	2,712,334,000,000	52,505,000,000	0.019357867
			2023	3,587,434,000,000	77,916,000,000	0.021719145
2	BACA	PT Bank Capital Indonesia Tbk	2018	1,484,963,000,000	106,500,000,000	0.071718959
			2019	1,537,640,000,000	15,884,000,000	0.010330116
			2020	1,640,391,000,000	61,414,000,000	0.037438635
			2021	2,122,771,000,000	34,785,000,000	0.0163866
			2022	3,287,537,000,000	32,129,000,000	0.00977297
			2023	3,390,320,000,000	101,767,000,000	0.030016931
3	BBCA	PT Bank Central Asia Tbk	2018	151,753,427,000,000	25,851,660,000,000	0.170353056
			2019	174,143,156,000,000	28,569,974,000,000	0.164060275
			2020	184,714,709,000,000	27,147,109,000,000	0.146967771
			2021	202,848,934,000,000	31,440,159,000,000	0.154992971
			2022	221,181,655,000,000	40,755,572,000,000	0.184262895
			2023	242,537,593,000,000	48,658,095,000,000	0.200620837
4	BBMD	PT Bank Mestika Dharma Tbk	2018	3,088,013,085,461	265,862,564,725	0.086095025
			2019	3,480,469,121,456	247,573,726,183	0.071132286
			2020	4,009,262,625,539	325,932,118,524	0.081294779

No	Kode	Nama Perusahaan	Tahun	Total Ekuitas	Total Laba Bersih	ROE
			2021	4,289,820,124,680	519,580,026,420	0.121119304
			2022	4,552,297,953,409	523,103,882,225	0.114909852
			2023	4,903,654,244,693	417,136,268,995	0.085066411
5	BBNI	PT Bank Negara Indonesia (Persero) Tbk	2018	671,237,546,000,000	15,091,763,000,000	0.022483491
			2019	688,489,442,000,000	15,508,583,000,000	0.02252552
			2020	112,872,199,000,000	3,321,442,000,000	0.029426573
			2021	126,519,977,000,000	10,977,051,000,000	0.086761405
			2022	140,197,662,000,000	18,481,780,000,000	0.131826592
			2023	154,732,520,000,000	21,106,228,000,000	0.136404603
6	BBRI	PT Bank Rakyat Indonesia (Persero) Tbk	2018	185,275,331,000,000	32,418,486,000,000	0.174974649
			2019	208,784,336,000,000	34,413,825,000,000	0.164829535
			2020	229,466,882,000,000	18,660,393,000,000	0.081320637
			2021	291,786,804,000,000	30,755,766,000,000	0.105404924
			2022	303,395,317,000,000	51,408,207,000,000	0.169442981
			2023	316,472,142,000,000	60,425,048,000,000	0.190933229
7	BBTN	PT Bank Tabungan Negara (Persero) Tbk	2018	23,840,448,000,000	2,807,923,000,000	0.117779792
			2019	23,836,195,000,000	209,263,000,000	0.008779212
			2020	19,987,845,000,000	1,602,358,000,000	0.080166621
			2021	21,406,647,000,000	2,376,227,000,000	0.111004166
			2022	25,909,354,000,000	3,045,073,000,000	0.11752794

No	Kode	Nama Perusahaan	Tahun	Total Ekuitas	Total Laba Bersih	ROE
			2023	30,479,152,000,000	3,500,988,000,000	0.114865007
8	BDMN	PT Bank Danamon Indonesia Tbk	2018	41,939,821,000,000	4,107,068,000,000	0.097927647
			2019	45,417,027,000,000	4,240,671,000,000	0.093371832
			2020	43,575,499,000,000	1,088,942,000,000	0.024989777
			2021	45,083,058,000,000	1,669,280,000,000	0.03702677
			2022	47,478,482,000,000	3,429,634,000,000	0.072235545
			2023	49,959,368,000,000	3,658,045,000,000	0.073220402
9	BGTG	PT Bank Ganesha Tbk	2018	1,126,199,000,000	5,600,000,000	0.004972478
			2019	1,140,000,000,000	11,841,000,000	0.010386842
			2020	1,139,125,000,000	3,198,000,000	0.002807418
			2021	2,148,889,000,000	10,866,000,000	0.005056566
			2022	3,138,726,000,000	46,043,000,000	0.014669328
			2023	3,244,202,000,000	103,965,000,000	0.032046402
10	BINA	PT Bank Ina Perdana Tbk	2018	1,355,309,155,663	14,377,792,280	0.010608496
			2019	1,369,807,154,445	8,493,369,060	0.006200412
			2020	1,217,144,000,000	19,376,000,000	0.015919234
			2021	2,373,675,000,000	39,748,000,000	0.016745342
			2022	3,288,088,000,000	157,048,000,000	0.047762712
			2023	3,556,158,000,000	207,876,000,000	0.05845522
11	BJBR	PT Bank Pembangunan Daerah Jawa Barat Tbk	2018	11,285,315,000,000	1,552,396,000,000	0.137558943
			2019	12,042,629,000,000	1,564,492,000,000	0.129912829

No	Kode	Nama Perusahaan	Tahun	Total Ekuitas	Total Laba Bersih	ROE
			2020	12,005,800,000,000	1,689,996,000,000	0.140764964
			2021	13,084,033,000,000	2,018,654,000,000	0.154283775
			2022	14,745,986,000,000	2,245,282,000,000	0.152263945
			2023	15,449,018,000,000	1,681,177,000,000	0.108820962
12	BJTM	PT Bank Pembangunan Daerah Jawa Timur Tbk	2018	8,471,936,000,000	1,260,308,000,000	0.148762691
			2019	9,185,652,000,000	1,376,505,000,000	0.149853815
			2020	10,004,948,000,000	1,488,962,000,000	0.148822563
			2021	10,910,539,000,000	1,523,070,000,000	0.13959622
			2022	11,445,861,000,000	1,542,824,000,000	0.13479318
			2023	12,151,069,000,000	1,470,105,000,000	0.120985652
13	BMAS	PT Bank Maspion Indonesia Tbk	2018	1,200,740,595,000	71,013,866,000	0.059141722
			2019	1,228,931,584,000	59,746,814,000	0.048616876
			2020	1,284,262,093,000	66,986,471,000	0.052159502
			2021	1,331,210,939,000	80,162,068,000	0.060217405
			2022	3,152,614,148,000	114,940,964,000	0.036458938
			2023	6,722,657,517,000	63,253,410,000	0.009408989
14	BMRI	PT Bank Mandiri (Persero) Tbk	2018	184,960,305,000,000	25,851,937,000,000	0.13977019
			2019	209,034,525,000,000	28,455,592,000,000	0.136128671
			2020	204,699,668,000,000	18,398,928,000,000	0.089882549
			2021	222,111,282,000,000	30,551,097,000,000	0.137548605
			2022	252,245,455,000,000	44,952,368,000,000	0.178208832

No	Kode	Nama Perusahaan	Tahun	Total Ekuitas	Total Laba Bersih	ROE
			2023	287,494,962,000,000	60,051,870,000,000	0.20887973
15	BNBA	PT Bank Bumi Arta Tbk	2018	1,494,754,637,294	92,897,864,488	0.06214924
			2019	1,523,655,563,503	51,167,901,115	0.033582328
			2020	1,509,386,122,943	35,053,333,152	0.023223569
			2021	2,233,765,261,905	44,449,400,923	0.019898868
			2022	3,076,773,997,530	38,939,042,725	0.012655802
			2023	3,121,955,070,819	44,365,911,946	0.014210939
16	BNGA	PT Bank CIMB Niaga Tbk	2018	39,580,579,000,000	3,482,428,000,000	0.087983251
			2019	43,294,166,000,000	3,642,935,000,000	0.084143785
			2020	41,053,051,000,000	2,011,254,000,000	0.048991584
			2021	43,388,358,000,000	4,098,604,000,000	0.09446322
			2022	45,276,263,000,000	5,096,771,000,000	0.112570488
			2023	49,337,371,000,000	6,551,401,000,000	0.132787801
17	BNII	PT Bank Maybank Indonesia Tbk	2018	25,090,691,000,000	2,262,245,000,000	0.090162722
			2019	26,684,916,000,000	1,924,180,000,000	0.072107403
			2020	27,223,630,000,000	1,284,392,000,000	0.047179307
			2021	28,725,123,000,000	1,679,754,000,000	0.058476825
			2022	29,533,950,000,000	1,533,211,000,000	0.05191351
			2023	30,796,034,000,000	1,817,750,000,000	0.059025458
18	BNLI	PT Bank Permata Tbk	2018	22,451,936,000,000	901,252,000,000	0.040141394
			2019	24,037,351,000,000	1,500,420,000,000	0.062420356
			2020	35,071,453,000,000	721,587,000,000	0.020574768

No	Kode	Nama Perusahaan	Tahun	Total Ekuitas	Total Laba Bersih	ROE
			2021	36,613,715,000,000	1,231,127,000,000	0.03362475
			2022	37,617,289,000,000	2,013,413,000,000	0.053523607
			2023	39,992,322,000,000	2,585,218,000,000	0.064642858
19	BRIS	PT Bank Syariah Indonesia Tbk	2018	5,026,640,000,000	106,600,000,000	0.021207009
			2019	5,088,036,000,000	74,016,000,000	0.014547067
			2020	21,743,145,000,000	2,187,649,000,000	0.100613274
			2021	25,013,934,000,000	3,028,205,000,000	0.121060726
			2022	33,505,610,000,000	4,260,182,000,000	0.127148319
			2023	38,739,121,000,000	5,703,743,000,000	0.147234704
20	BSIM	PT Bank Sinarmas Tbk	2018	4,856,420,000,000	50,472,000,000	0.010392841
			2019	6,074,463,000,000	6,752,000,000	0.001111539
			2020	6,056,844,000,000	118,522,000,000	0.019568277
			2021	7,359,416,000,000	127,748,000,000	0.017358443
			2022	7,285,008,000,000	221,160,000,000	0.030358237
			2023	7,826,768,000,000	75,796,000,000	0.009684202
21	BTPN	PT Bank BTPN Tbk	2018	18,786,330,000,000	2,128,064,000,000	0.113277261
			2019	31,471,928,000,000	2,992,418,000,000	0.095082132
			2020	32,964,753,000,000	2,005,677,000,000	0.060843077
			2021	36,078,927,000,000	3,104,215,000,000	0.08603956
			2022	39,413,024,000,000	3,629,564,000,000	0.092090472
			2023	41,283,104,000,000	2,682,484,000,000	0.064977769
22	BTPS	PT Bank BTPN Syariah Tbk	2018	3,996,932,000,000	965,311,000,000	0.24151299

No	Kode	Nama Perusahaan	Tahun	Total Ekuitas	Total Laba Bersih	ROE
			2019	5,393,320,000,000	1,399,634,000,000	0.259512508
			2020	5,878,749,000,000	854,614,000,000	0.145373446
			2021	7,094,900,000,000	1,465,005,000,000	0.206487054
			2022	8,407,995,000,000	1,779,580,000,000	0.211653313
			2023	8,777,133,000,000	1,080,588,000,000	0.123114005
23	MASB	PT Bank Multiarta Sentosa Tbk	2018	1,536,493,310,977	146,199,247,380	0.095151242
			2019	1,663,999,501,948	117,911,141,906	0.070860082
			2020	1,889,840,264,160	108,191,656,140	0.057249101
			2021	2,701,057,828,826	213,129,172,158	0.078905816
			2022	3,418,111,613,917	304,602,238,519	0.089114187
			2023	3,682,511,096,003	243,856,768,977	0.06622024
24	MAYA	PT Bank Mayapada Internasional Tbk	2018	10,788,574,000,000	437,412,000,000	0.040544005
			2019	12,341,969,000,000	528,114,000,000	0.042790093
			2020	12,914,476,000,000	64,164,000,000	0.004968378
			2021	13,978,280,000,000	44,127,000,000	0.003156826
			2022	13,856,660,000,000	25,997,000,000	0.001876138
			2023	15,867,617,000,000	22,103,000,000	0.001392963
25	MCOR	PT Bank China Konstruksi Bank Indonesia Tbk	2018	2,516,158,000,000	89,860,000,000	0.035713179
			2019	2,794,858,000,000	78,967,000,000	0.028254387
			2020	6,016,716,000,000	49,979,000,000	0.008306691
			2021	6,081,204,000,000	79,392,000,000	0.013055309

No	Kode	Nama Perusahaan	Tahun	Total Ekuitas	Total Laba Bersih	ROE
			2022	6,199,237,000,000	135,959,000,000	0.02193157
			2023	6,540,557,000,000	241,291,000,000	0.036891506
26	MEGA	PT Bank Mega Tbk	2018	13,782,673,000,000	1,599,347,000,000	0.116040408
			2019	15,541,438,000,000	2,002,733,000,000	0.128864073
			2020	18,208,150,000,000	3,008,311,000,000	0.165217828
			2021	19,144,464,000,000	4,008,051,000,000	0.209358225
			2022	20,633,680,000,000	4,052,678,000,000	0.19641082
			2023	21,755,443,000,000	3,510,670,000,000	0.161369732
27	NISP	PT Bank OCBC NISP Tbk	2018	24,428,254,000,000	2,638,064,000,000	0.107992327
			2019	27,664,803,000,000	2,939,243,000,000	0.106244856
			2020	29,829,316,000,000	2,101,671,000,000	0.07045656
			2021	32,327,571,000,000	2,519,619,000,000	0.077940251
			2022	34,211,035,000,000	3,326,930,000,000	0.097247277
			2023	37,320,268,000,000	4,091,043,000,000	0.109619872
28	NOBU	PT Bank Nationalnobu Tbk	2018	1,414,377,000,000	44,748,000,000	0.031637958
			2019	1,464,417,000,000	45,794,000,000	0.031271147
			2020	1,519,854,000,000	53,607,000,000	0.035271151
			2021	1,764,683,000,000	64,186,000,000	0.036372538
			2022	1,872,600,000,000	103,845,000,000	0.055454982
			2023	3,335,015,000,000	141,536,000,000	0.042439389
29	PNBN	PT Bank Pan Indonesia Tbk	2018	40,747,117,000,000	3,187,157,000,000	0.078217976
			2019	44,441,714,000,000	3,498,299,000,000	0.078716563

No	Kode	Nama Perusahaan	Tahun	Total Ekuitas	Total Laba Bersih	ROE
			2020	47,460,332,000,000	3,124,205,000,000	0.065827711
			2021	48,547,747,000,000	1,816,976,000,000	0.037426577
			2022	50,716,094,000,000	3,273,010,000,000	0.064535924
			2023	53,312,485,000,000	3,005,536,000,000	0.056375838
30	SDRA	PT Bank Woori Saudara Indonesia 1906 Tbk	2018	6,550,468,000,000	537,971,000,000	0.082127109
			2019	6,935,590,000,000	499,791,000,000	0.072061786
			2020	7,270,971,000,000	536,001,000,000	0.073717939
			2021	9,257,191,000,000	629,168,000,000	0.067965326
			2022	9,930,753,000,000	860,571,000,000	0.086657175
			2023	10,273,082,000,000	697,864,000,000	0.067931318

Lampiran 5 : Tabulasi data variabel X3

No	Kode	Nama Perusahaan	Tahun	Total Hutang	Total Aset	DAR
1	BABP	PT Bank MNC Internasional Tbk	2018	9,424,865,000,000	10,854,855,000,000	0.868262635
			2019	9,048,429,000,000	10,607,879,000,000	0.852991347
			2020	10,101,667,000,000	11,652,904,000,000	0.866879792
			2021	11,649,903,000,000	14,015,360,000,000	0.831223957
			2022	14,150,029,000,000	16,862,363,000,000	0.839148641
			2023	14,559,944,000,000	18,147,378,000,000	0.802316676
2	BACA	PT Bank Capital Indonesia Tbk	2018	16,534,651,000,000	18,019,614,000,000	0.917591853
			2019	17,421,982,000,000	18,959,522,000,000	0.918904074
			2020	18,583,167,000,000	20,223,558,000,000	0.918887122
			2021	20,203,112,000,000	22,325,883,000,000	0.904918833
			2022	17,340,964,000,000	20,628,501,000,000	0.840631319
			2023	15,868,867,000,000	19,259,187,000,000	0.823963493
3	BBCA	PT Bank Central Asia Tbk	2018	668,438,779,000,000	824,787,944,000,000	0.810437136
			2019	740,067,127,000,000	918,989,312,000,000	0.805305478
			2020	885,537,919,000,000	1,075,570,256,000,000	0.823319457
			2021	1,019,773,758,000,000	1,228,344,680,000,000	0.830201632
			2022	1,087,109,644,000,000	1,314,731,674,000,000	0.826868072
			2023	1,157,675,545,000,000	1,408,107,010,000,000	0.82215026
4	BBMD	PT Bank Mestika Dharma Tbk	2018	9,005,066,283,473	12,093,079,368,934	0.744646257
			2019	9,419,749,653,807	12,900,218,775,263	0.730200768
			2020	10,150,492,606,994	14,159,755,232,533	0.71685509

No	Kode	Nama Perusahaan	Tahun	Total Hutang	Total Aset	DAR
			2021	11,693,332,176,560	15,983,152,301,240	0.731603626
			2022	12,031,692,974,122	16,583,990,927,531	0.725500456
			2023	11,151,169,361,070	16,054,823,605,763	0.694568164
5	BBNI	PT Bank Negara Indonesia (Persero) Tbk	2018	671,237,546,000,000	808,572,011,000,000	0.830151844
			2019	688,489,442,000,000	845,605,208,000,000	0.814197258
			2020	746,235,663,000,000	891,337,425,000,000	0.837208943
			2021	838,317,715,000,000	964,837,692,000,000	0.86886916
			2022	889,639,206,000,000	1,029,836,868,000,000	0.863864204
			2023	931,931,466,000,000	1,086,663,986,000,000	0.857607759
6	BBRI	PT Bank Rakyat Indonesia (Persero) Tbk	2018	1,090,664,084,000,000	1,296,898,292,000,000	0.840978888
			2019	1,183,155,670,000,000	1,416,758,840,000,000	0.835114373
			2020	1,347,101,486,000,000	1,610,065,344,000,000	0.83667504
			2021	1,386,310,930,000,000	1,678,097,734,000,000	0.826120495
			2022	1,562,243,693,000,000	1,865,639,010,000,000	0.837377266
			2023	1,648,534,888,000,000	1,965,007,030,000,000	0.838946051
7	BBTN	PT Bank Tabungan Negara (Persero) Tbk	2018	263,784,017,000,000	306,436,194,000,000	0.860812209
			2019	269,451,682,000,000	311,776,828,000,000	0.864245376
			2020	321,376,142,000,000	361,208,406,000,000	0.889724981
			2021	327,693,592,000,000	371,868,311,000,000	0.881208703
			2022	351,376,683,000,000	402,148,313,000,000	0.873748992
			2023	381,164,489,000,000	438,749,736,000,000	0.868751495
8	BDMN	PT Bank Danamon Indonesia Tbk	2018	144,822,368,000,000	186,762,189,000,000	0.775437302
			2019	148,116,943,000,000	193,533,970,000,000	0.76532788

No	Kode	Nama Perusahaan	Tahun	Total Hutang	Total Aset	DAR
			2020	157,314,569,000,000	200,890,068,000,000	0.783087838
			2021	147,156,640,000,000	192,239,698,000,000	0.765485181
			2022	150,251,206,000,000	197,729,688,000,000	0.759881875
			2023	171,345,164,000,000	221,304,532,000,000	0.774250588
9	BGTG	PT Bank Ganesha Tbk	2018	3,370,923,000,000	4,497,122,000,000	0.749573394
			2019	3,669,743,000,000	4,809,743,000,000	0.762981099
			2020	4,226,331,000,000	5,365,456,000,000	0.787692789
			2021	6,427,061,000,000	8,575,950,000,000	0.74942846
			2022	5,829,370,000,000	8,968,132,000,000	0.650009389
			2023	6,158,107,000,000	9,402,309,000,000	0.654956883
10	BINA	PT Bank Ina Perdana Tbk	2018	2,777,340,107,077	4,132,649,262,741	0.672048347
			2019	4,123,108,496,887	5,492,915,651,332	0.75062294
			2020	7,220,541,000,000	8,437,685,000,000	0.855749059
			2021	12,682,175,000,000	15,055,850,000,000	0.842342013
			2022	17,264,648,000,000	20,552,736,000,000	0.840017018
			2023	20,828,422,000,000	24,384,580,000,000	0.854163656
11	BJBR	PT Bank Pembangunan Daerah Jawa Barat Tbk	2018	104,035,920,000,000	120,191,387,000,000	0.865585485
			2019	105,920,991,000,000	123,536,474,000,000	0.857406623
			2020	122,676,884,000,000	158,356,097,000,000	0.774689995
			2021	137,955,374,000,000	140,934,002,000,000	0.978865086
			2022	158,120,881,000,000	188,295,488,000,000	0.839748645
			2023	163,579,102,000,000	181,241,291,000,000	0.902548758

No	Kode	Nama Perusahaan	Tahun	Total Hutang	Total Aset	DAR
12	BJTM	PT Bank Pembangunan Daerah Jawa Timur Tbk	2018	54,217,182,000,000	62,689,118,000,000	0.864857949
			2019	67,529,638,000,000	76,715,290,000,000	0.880263087
			2020	73,614,504,000,000	83,619,452,000,000	0.880351428
			2021	89,812,791,000,000	100,723,330,000,000	0.891678135
			2022	89,715,529,000,000	103,031,367,000,000	0.870759378
			2023	89,337,227,000,000	103,854,773,000,000	0.860213011
13	BMAS	PT Bank Maspion Indonesia Tbk	2018	5,493,283,082,000	6,694,023,677,000	0.820624985
			2019	6,340,648,554,000	7,569,580,138,000	0.837648646
			2020	8,826,257,598,000	10,110,519,691,000	0.872977638
			2021	12,903,147,645,000	14,234,358,584,000	0.906479036
			2022	11,803,688,126,000	14,956,302,274,000	0.789211659
			2023	12,943,305,449,000	19,665,962,966,000	0.658157725
14	BMRI	PT Bank Mandiri (Persero) Tbk	2018	941,953,100,000,000	1,202,252,094,000,000	0.783490505
			2019	1,025,749,580,000,000	1,318,246,335,000,000	0.77811677
			2020	1,186,905,382,000,000	1,541,964,567,000,000	0.769735834
			2021	1,326,592,237,000,000	1,725,611,128,000,000	0.768766622
			2022	1,544,096,631,000,000	1,992,544,687,000,000	0.774937014
			2023	1,660,442,815,000,000	2,174,219,449,000,000	0.763696055
15	BNBA	PT Bank Bumi Arta Tbk	2018	5,802,518,829,966	7,297,273,467,260	0.795162584
			2019	6,083,998,151,873	7,607,653,715,376	0.7997207
			2020	6,128,138,202,911	7,637,524,325,854	0.802372332
			2021	6,432,760,566,695	8,666,525,828,600	0.742253666

No	Kode	Nama Perusahaan	Tahun	Total Hutang	Total Aset	DAR
			2022	5,134,517,792,869	8,211,291,790,399	0.625299639
			2023	4,869,599,435,614	7,991,554,506,433	0.609343205
16	BNGA	PT Bank CIMB Niaga Tbk	2018	227,200,919,000,000	266,781,498,000,000	0.851636717
			2019	231,173,061,000,000	274,467,227,000,000	0.842261073
			2020	239,890,554,000,000	280,943,605,000,000	0.853874407
			2021	267,398,602,000,000	310,786,960,000,000	0.860391961
			2022	261,478,036,000,000	306,754,299,000,000	0.852402189
			2023	285,031,862,000,000	334,369,233,000,000	0.852446439
17	BNII	PT Bank Maybank Indonesia Tbk	2018	152,442,167,000,000	177,532,858,000,000	0.858670157
			2019	142,397,914,000,000	169,082,830,000,000	0.84217844
			2020	146,000,782,000,000	173,224,412,000,000	0.842841839
			2021	140,033,353,000,000	168,758,476,000,000	0.829785598
			2022	131,279,968,000,000	160,813,918,000,000	0.816347053
			2023	141,007,036,000,000	171,803,070,000,000	0.820748058
18	BNLI	PT Bank Permata Tbk	2018	130,440,930,000,000	152,892,866,000,000	0.853152494
			2019	137,413,908,000,000	161,451,259,000,000	0.85111698
			2020	162,654,644,000,000	197,726,097,000,000	0.82262608
			2021	197,765,327,000,000	234,379,042,000,000	0.843784177
			2022	217,495,182,000,000	255,112,471,000,000	0.852546256
			2023	217,451,825,000,000	257,444,147,000,000	0.844656317
19	BRIS	PT Bank Syariah Indonesia Tbk	2018	10,849,009,000,000	37,869,177,000,000	0.286486527
			2019	11,880,036,000,000	43,123,488,000,000	0.275488755
			2020	73,655,791,000,000	305,727,438,000,000	0.240919793

No	Kode	Nama Perusahaan	Tahun	Total Hutang	Total Aset	DAR
			2021	87,222,911,000,000	353,624,124,000,000	0.246654301
			2022	66,040,361,000,000	239,581,524,000,000	0.275648806
			2023	61,886,476,000,000	265,289,081,000,000	0.233279394
20	BSIM	PT Bank Sinarmas Tbk	2018	23,532,846,000,000	30,748,742,000,000	0.765327115
			2019	26,385,919,000,000	36,559,556,000,000	0.721724274
			2020	32,557,921,000,000	44,612,045,000,000	0.729801133
			2021	38,799,669,000,000	52,671,981,000,000	0.736628246
			2022	33,547,181,000,000	47,350,601,000,000	0.708484798
			2023	37,788,908,000,000	52,634,996,000,000	0.71794264
21	BTPN	PT Bank BTPN Tbk	2018	76,562,034,000,000	101,341,224,000,000	0.75548756
			2019	142,608,793,000,000	181,631,385,000,000	0.785155016
			2020	142,277,859,000,000	183,165,978,000,000	0.776770122
			2021	146,932,964,000,000	191,917,794,000,000	0.765603652
			2022	159,913,419,000,000	209,169,704,000,000	0.764515204
			2023	150,244,468,000,000	201,448,392,000,000	0.745821133
22	BTPS	PT Bank BTPN Syariah Tbk	2018	2,049,483,000,000	12,039,275,000,000	0.170233091
			2019	2,439,054,000,000	15,383,038,000,000	0.158554767
			2020	2,632,890,000,000	16,435,005,000,000	0.160200134
			2021	2,543,053,000,000	18,543,856,000,000	0.137137228
			2022	2,910,720,000,000	21,161,976,000,000	0.137544812
			2023	2,737,413,000,000	21,435,366,000,000	0.127705447
23	MASB	PT Bank Multiarta Sentosa Tbk	2018	9,593,734,123,676	11,130,227,434,653	0.861953107
			2019	12,748,876,497,642	14,412,875,999,590	0.884547713

No	Kode	Nama Perusahaan	Tahun	Total Hutang	Total Aset	DAR
			2020	19,648,095,743,949	21,537,936,008,109	0.912255275
			2021	20,502,065,652,524	23,203,123,481,350	0.883590766
			2022	17,853,215,580,512	21,271,327,194,429	0.839308964
			2023	23,703,995,670,795	27,386,506,766,798	0.865535567
24	MAYA	PT Bank Mayapada Internasional Tbk	2018	76,183,319,000,000	86,971,893,000,000	0.875953327
			2019	81,066,862,000,000	93,408,831,000,000	0.867871497
			2020	79,603,549,000,000	92,518,025,000,000	0.860411244
			2021	105,125,905,000,000	119,104,185,000,000	0.882638213
			2022	121,526,152,000,000	135,382,812,000,000	0.897648307
			2023	125,621,379,000,000	141,488,996,000,000	0.887852643
25	MCOR	PT Bank China Konstruksi Bank Indonesia Tbk	2018	13,476,317,000,000	15,992,475,000,000	0.842666129
			2019	16,098,826,000,000	18,893,684,000,000	0.852074482
			2020	19,218,857,000,000	25,235,575,000,000	0.761577931
			2021	20,113,344,000,000	26,194,548,000,000	0.767844668
			2022	18,823,716,000,000	25,022,953,000,000	0.752257977
			2023	21,311,389,000,000	27,851,946,000,000	0.765166965
26	MEGA	PT Bank Mega Tbk	2018	69,979,273,000,000	83,761,946,000,000	0.835454241
			2019	85,262,393,000,000	100,803,831,000,000	0.845824927
			2020	93,994,503,000,000	112,202,653,000,000	0.83772086
			2021	113,734,926,000,000	132,879,390,000,000	0.855926009
			2022	121,116,769,000,000	141,750,449,000,000	0.854436581
			2023	110,294,148,000,000	132,049,591,000,000	0.835247933

No	Kode	Nama Perusahaan	Tahun	Total Hutang	Total Aset	DAR
27	NISP	PT Bank OCBC NISP Tbk	2018	149,154,640,000,000	173,582,894,000,000	0.859270384
			2019	153,042,184,000,000	180,706,987,000,000	0.84690795
			2020	176,467,884,000,000	206,297,200,000,000	0.855406103
			2021	182,068,037,000,000	214,395,608,000,000	0.84921533
			2022	204,287,525,000,000	238,498,560,000,000	0.856556639
			2023	212,436,871,000,000	249,757,139,000,000	0.850573769
28	NOBU	PT Bank Nationalnobu Tbk	2018	10,379,604,000,000	11,793,981,000,000	0.880076371
			2019	11,683,086,000,000	13,147,503,000,000	0.88861634
			2020	12,218,080,000,000	13,737,934,000,000	0.889368081
			2021	18,977,960,000,000	20,742,643,000,000	0.914924872
			2022	20,243,766,000,000	22,116,366,000,000	0.91532967
			2023	23,287,337,000,000	26,622,352,000,000	0.874728762
29	PNBN	PT Bank Pan Indonesia Tbk	2018	166,457,301,000,000	207,204,418,000,000	0.803348223
			2019	166,845,656,000,000	211,287,370,000,000	0.789662231
			2020	170,606,759,000,000	218,067,091,000,000	0.782359036
			2021	155,914,795,000,000	204,462,542,000,000	0.762559212
			2022	151,844,644,000,000	212,431,881,000,000	0.714792164
			2023	158,149,035,000,000	222,010,050,000,000	0.712350792
30	SDRA	PT Bank Woori Saudara Indonesia 1906 Tbk	2018	23,081,225,000,000	29,631,693,000,000	0.7789371
			2019	30,000,672,000,000	36,936,262,000,000	0.812228157
			2020	30,782,968,000,000	38,053,939,000,000	0.808929872
			2021	34,544,380,000,000	43,801,571,000,000	0.788656188
			2022	41,568,671,000,000	51,499,424,000,000	0.807167688

No	Kode	Nama Perusahaan	Tahun	Total Hutang	Total Aset	DAR
			2023	44,549,099,000,000	54,822,181,000,000	0.812610848

Lampiran 6 : Tabulasi data variabel X4

No	Kode	Nama Perusahaan	Tahun	<i>Operating Cash Flow (OCF)</i>	<i>Capital Expenditures (CapEx)</i>	<i>Free Cash Flow (FCF)</i>	<i>Total Aset</i>	<i>RASIO FCF</i>
1	BABP	PT Bank MNC Internasional Tbk	2018	-17,181,000,000	8,857,000,000	-26,038,000,000	10,854,855,000,000	-0.002398742
			2019	-791,881,000,000	20,267,000,000	-812,148,000,000	10,607,879,000,000	-0.076560828
			2020	930,355,000,000	430,599,000,000	499,756,000,000	11,652,904,000,000	0.04288682
			2021	559,112,000,000	371,916,000,000	187,196,000,000	14,015,360,000,000	0.013356489
			2022	719,359,000,000	159,167,000,000	560,192,000,000	16,862,363,000,000	0.033221441
			2023	583,634,000,000	922,219,000,000	-338,585,000,000	18,147,378,000,000	-0.018657516
2	BACA	PT Bank Capital Indonesia Tbk	2018	1,644,054,000,000	261,731,000,000	1,382,323,000,000	18,019,614,000,000	0.076712132
			2019	-2,169,435,000,000	57,869,000,000	-2,227,304,000,000	18,959,522,000,000	-0.117476801
			2020	-112,736,000,000	95,799,000,000	-208,535,000,000	20,223,558,000,000	-0.010311489
			2021	2,014,397,000,000	19,324,000,000	1,995,073,000,000	22,325,883,000,000	0.089361438
			2022	-4,698,530,000,000	37,120,000,000	-4,735,650,000,000	20,628,501,000,000	-0.229568305
			2023	-1,546,140,000,000	6,014,000,000	-1,552,154,000,000	19,259,187,000,000	-0.080592914
3	BBCA	PT Bank Central Asia Tbk	2018	4,912,562,000,000	2,347,223,000,000	2,565,339,000,000	824,787,944,000,000	0.003110301
			2019	51,942,040,000,000	2,675,281,000,000	49,266,759,000,000	918,989,312,000,000	0.053609719
			2020	50,978,875,000,000	44,117,844,000,000	6,861,031,000,000	1,075,570,256,000,000 0	0.006378971
			2021	126,186,318,000,000	41,247,858,000,000	84,938,460,000,000	1,228,344,680,000,000 0	0.069148718
			2022	33,779,263,000,000	2,631,226,000,000	31,148,037,000,000	1,314,731,674,000,000 0	0.023691554
			2023	58,115,466,000,000	4,697,731,000,000	53,417,735,000,000	1,408,107,010,000,000 0	0.037935849
4	BBMD	PT Bank Mestika Dharma Tbk	2018	-207,193,052,657	21,386,249,733	-228,579,302,390	12,093,079,368,934	-0.018901662
			2019	325,060,618,394	9,907,572,939	315,153,045,455	12,900,218,775,263	0.024430054
			2020	1,894,438,892,644	3,169,086,704	1,891,269,805,940	14,159,755,232,533	0.133566561

No	Kode	Nama Perusahaan	Tahun	Operating Cash Flow (OCF)	Capital Expenditures (CapEx)	Free Cash Flow (FCF)	Total Aset	RASIO FCF
			2021	1,212,894,277,462	25,362,098,798	1,187,532,178,664	15,983,152,301,240	0.074298997
			2022	-993,617,692,857	27,187,571,592	-1,020,805,264,449	16,583,990,927,531	-0.061553656
			2023	-388,911,774,879	61,528,813,418	-450,440,588,297	16,054,823,605,763	-0.028056402
5	BBNI	PT Bank Negara Indonesia (Persero) Tbk	2018	-4,274,095,000,000	1,945,179,000,000	-6,219,274,000,000	808,572,011,000,000	-0.007691676
			2019	-12,611,042,000,000	1,851,800,000,000	14,462,842,000,000	845,605,208,000,000	-0.017103539
			2020	74,253,924,000,000	1,273,440,000,000	72,980,484,000,000	891,337,425,000,000	0.081877504
			2021	97,479,025,000,000	1,850,402,000,000	95,628,623,000,000	964,837,692,000,000	0.099113689
			2022	19,952,835,000,000	2,441,525,000,000	17,511,310,000,000	1,029,836,868,000,000	0.017003965
			2023	10,392,864,000,000	2,355,060,000,000	8,037,804,000,000	1,086,663,986,000,000	0.00739677
6	BBRI	PT Bank Rakyat Indonesia (Persero) Tbk	2018	57,355,295,000,000	1,822,703,000,000	55,532,592,000,000	1,296,898,292,000,000	0.042819543
			2019	44,583,078,000,000	3,695,364,000,000	40,887,714,000,000	1,416,758,840,000,000	0.028860038
			2020	29,804,584,000,000	4,375,066,000,000	25,429,518,000,000	1,610,065,344,000,000	0.015794091
			2021	32,588,374,000,000	8,254,116,000,000	24,334,258,000,000	1,678,097,734,000,000	0.014501097
			2022	97,506,005,000,000	10,538,233,000,000	86,967,772,000,000	1,865,639,010,000,000	0.046615541
			2023	-4,971,454,000,000	8,177,296,000,000	13,148,750,000,000	1,965,007,030,000,000	-0.006691452
7	BBTN	PT Bank Tabungan Negara (Persero) Tbk	2018	-2,410,430,000,000	526,743,000,000	-2,937,173,000,000	306,436,194,000,000	-0.009584942
			2019	-14,828,361,000,000	366,561,000,000	15,194,922,000,000	311,776,828,000,000	-0.048736534
			2020	26,658,603,000,000	798,086,000,000	25,860,517,000,000	361,208,406,000,000	0.07159445
			2021	9,551,932,000,000	415,473,000,000	9,136,459,000,000	371,868,311,000,000	0.024569071
			2022	1,265,073,000,000	1,042,464,000,000	222,609,000,000	402,148,313,000,000	0.00055355
			2023	6,634,353,000,000	2,313,490,000,000	4,320,863,000,000	438,749,736,000,000	0.009848127

No	Kode	Nama Perusahaan	Tahun	Operating Cash Flow (OCF)	Capital Expenditures (CapEx)	Free Cash Flow (FCF)	Total Aset	RASIO FCF
8	BDMN	PT Bank Danamon Indonesia Tbk	2018	4,445,372,000,000	476,184,000,000	3,969,188,000,000	186,762,189,000,000	0.021252632
			2019	-9,005,154,000,000	432,532,000,000	-9,437,686,000,000	193,533,970,000,000	-0.04876501
			2020	17,295,525,000,000	277,040,000,000	17,018,485,000,000	200,890,068,000,000	0.084715413
			2021	15,173,157,000,000	425,914,000,000	14,747,243,000,000	192,239,698,000,000	0.076712787
			2022	8,210,738,000,000	389,007,000,000	7,821,731,000,000	197,729,688,000,000	0.039557697
			2023	6,377,996,000,000	696,186,000,000	5,681,810,000,000	221,304,532,000,000	0.025674169
9	BGTG	PT Bank Ganesha Tbk	2018	-33,849,000,000	3,129,000,000	-36,978,000,000	4,497,122,000,000	-0.008222592
			2019	328,920,000,000	1,166,000,000	327,754,000,000	4,809,743,000,000	0.068143766
			2020	990,312,000,000	2,033,000,000	988,279,000,000	5,365,456,000,000	0.184192919
			2021	2,282,639,000,000	5,928,000,000	2,276,711,000,000	8,575,950,000,000	0.265476245
			2022	-1,118,735,000,000	3,711,000,000	-1,122,446,000,000	8,968,132,000,000	-0.125159398
			2023	-1,089,925,000,000	6,351,000,000	-1,096,276,000,000	9,402,309,000,000	-0.116596466
10	BINA	PT Bank Ina Perdana Tbk	2018	505,894,000,000	9,276,000,000	496,618,000,000	4,132,649,262,741	0.120169404
			2019	415,100,000,000	9,360,000,000	405,740,000,000	5,492,915,651,332	0.073866053
			2020	2,269,456,000,000	22,037,000,000	2,247,419,000,000	8,437,685,000,000	0.26635493
			2021	3,434,690,000,000	16,748,000,000	3,417,942,000,000	15,055,850,000,000	0.227017538
			2022	-247,730,000,000	32,096,000,000	-279,826,000,000	20,552,736,000,000	-0.013615024
			2023	72,808,000,000	33,647,000,000	39,161,000,000	24,384,580,000,000	0.001605974
11	BJBR	PT Bank Pembangunan Daerah Jawa Barat Tbk	2018	6,071,169,000,000	220,779,000,000	5,850,390,000,000	120,191,387,000,000	0.048675618
			2019	6,593,634,000,000	159,446,000,000	6,434,188,000,000	123,536,474,000,000	0.052083306
			2020	-1,385,925,000,000	404,603,000,000	-1,790,528,000,000	158,356,097,000,000	-0.011306972
			2021	11,649,347,000,000	418,858,000,000	11,230,489,000,000	140,934,002,000,000	0.079686157
			2022	-9,870,642,000,000	513,133,000,000	10,383,775,000,000	188,295,488,000,000	-0.05514617

No	Kode	Nama Perusahaan	Tahun	Operating Cash Flow (OCF)	Capital Expenditures (CapEx)	Free Cash Flow (FCF)	Total Aset	RASIO FCF
			2023	612,359,000,000	489,544,000,000	122,815,000,000	181,241,291,000,000	0.000677633
12	BJTM	PT Bank Pembangunan Daerah Jawa Timur Tbk	2018	9,427,320,000,000	31,236,000,000	9,396,084,000,000	62,689,118,000,000	0.149883812
			2019	2,337,757,000,000	22,126,000,000	2,315,631,000,000	76,715,290,000,000	0.030184739
			2020	-230,109,000,000	32,487,000,000	-262,596,000,000	83,619,452,000,000	-0.00314037
			2021	26,161,949,000,000	70,838,000,000	26,091,111,000,000	100,723,330,000,000	0.259037415
			2022	-8,745,993,000,000	248,269,000,000	-8,994,262,000,000	103,031,367,000,000	-0.087296347
			2023	-9,696,601,000,000	149,298,000,000	-9,845,899,000,000	103,854,773,000,000	-0.094804492
13	BMAS	PT Bank Maspion Indonesia Tbk	2018	363,169,865,000	4,603,891,000	358,565,974,000	6,694,023,677,000	0.053565089
			2019	142,275,144,000	7,258,172,000	135,016,972,000	7,569,580,138,000	0.017836785
			2020	861,393,243,000	5,687,658,000	855,705,585,000	10,110,519,691,000	0.084635173
			2021	2,625,740,712,000	4,348,187,000	2,621,392,525,000	14,234,358,584,000	0.184159512
			2022	-1,514,683,489,000	23,173,248,000	-1,537,856,737,000	14,956,302,274,000	-0.102823326
			2023	-3,190,886,862,000	15,398,991,000	-3,206,285,853,000	19,665,962,966,000	-0.163037318
14	BMRI	PT Bank Mandiri (Persero) Tbk	2018	-31,962,470,000,000	2,432,966,000,000	34,395,436,000,000	1,202,252,094,000,000	-0.028609171
			2019	23,173,248,000,000	3,685,566,000,000	19,487,682,000,000	1,318,246,335,000,000	0.014783035
			2020	109,894,642,000,000	2,806,835,000,000	107,087,807,000,000	1,541,964,567,000,000	0.069448941
			2021	129,892,493,000,000	2,170,555,000,000	127,721,938,000,000	1,725,611,128,000,000	0.074015481
			2022	99,975,305,000,000	4,007,847,000,000	95,967,458,000,000	1,992,544,687,000,000	0.048163265
			2023	-69,622,480,000,000	3,086,377,000,000	72,708,857,000,000	2,174,219,449,000,000	-0.033441361
15	BNBA	PT Bank Bumi Arta Tbk	2018	-9,155,201,942	7,650,494,479	-16,805,696,421	7,297,273,467,260	-0.00230301
			2019	-71,208,888,230	10,651,446,419	-81,860,334,649	7,607,653,715,376	-0.01076026
			2020	642,426,485,735	18,295,866,620	624,130,619,115	7,637,524,325,854	0.08171897

No	Kode	Nama Perusahaan	Tahun	Operating Cash Flow (OCF)	Capital Expenditures (CapEx)	Free Cash Flow (FCF)	Total Aset	RASIO FCF
			2021	993,014,830,075	12,891,469,564	980,123,360,511	8,666,525,828,600	0.113092995
			2022	-1,065,703,385,641	13,699,592,723	-1,079,402,978,364	8,211,291,790,399	-0.131453492
			2023	-237,811,734,745	4,301,376,109	-242,113,110,854	7,991,554,506,433	-0.030296122
16	BNGA	PT Bank CIMB Niaga Tbk	2018	-749,516,000,000	694,136,000,000	-1,443,652,000,000	266,781,498,000,000	-0.005411365
			2019	2,070,946,000,000	658,956,000,000	1,411,990,000,000	274,467,227,000,000	0.005144476
			2020	28,624,928,000,000	679,690,000,000	27,945,238,000,000	280,943,605,000,000	0.099469208
			2021	29,609,510,000,000	12,520,000,000	29,596,990,000,000	310,786,960,000,000	0.095232406
			2022	-16,360,431,000,000	301,587,000,000	16,662,018,000,000	306,754,299,000,000	-0.054317146
			2023	-1,796,976,000,000	284,346,000,000	-2,081,322,000,000	334,369,233,000,000	-0.006224622
17	BNII	PT Bank Maybank Indonesia Tbk	2018	7,336,519,000,000	174,684,000,000	7,161,835,000,000	177,532,858,000,000	0.040340898
			2019	6,099,537,000,000	205,126,000,000	5,894,411,000,000	169,082,830,000,000	0.034861086
			2020	30,522,013,000,000	115,444,000,000	30,406,569,000,000	173,224,412,000,000	0.175532817
			2021	256,096,000,000	186,543,000,000	69,553,000,000	168,758,476,000,000	0.000412145
			2022	-12,707,646,000,000	367,533,000,000	13,075,179,000,000	160,813,918,000,000	-0.081306265
			2023	5,263,053,000,000	415,682,000,000	4,847,371,000,000	171,803,070,000,000	0.028214694
18	BNLI	PT Bank Permata Tbk	2018	-4,698,941,000,000	114,365,000,000	-4,813,306,000,000	152,892,866,000,000	-0.03148156
			2019	-1,879,571,000,000	44,524,000,000	-1,924,095,000,000	161,451,259,000,000	-0.011917498
			2020	1,148,905,000,000	333,713,000,000	815,192,000,000	197,726,097,000,000	0.004122835
			2021	34,808,118,000,000	205,302,000,000	34,602,816,000,000	234,379,042,000,000	0.147636135
			2022	17,023,605,000,000	199,499,000,000	16,824,106,000,000	255,112,471,000,000	0.065947799
			2023	-31,513,949,000,000	163,684,000,000	31,677,633,000,000	257,444,147,000,000	-0.123046623
19	BRIS	PT Bank Syariah Indonesia Tbk	2018	644,983,000,000	62,000,000,000	582,983,000,000	37,869,177,000,000	0.015394657
			2019	200,219,000,000	21,304,000,000	178,915,000,000	43,123,488,000,000	0.004148899

No	Kode	Nama Perusahaan	Tahun	Operating Cash Flow (OCF)	Capital Expenditures (CapEx)	Free Cash Flow (FCF)	Total Aset	RASIO FCF
			2020	12,187,412,000,000	1,093,299,000,000	11,094,113,000,000	305,727,438,000,000	0.036287594
			2021	18,676,808,000,000	787,504,000,000	17,889,304,000,000	353,624,124,000,000	0.050588472
			2022	1,885,530,000,000	1,897,082,000,000	-11,552,000,000	239,581,524,000,000	-4.82174E-05
			2023	2,041,035,000,000	826,243,000,000	1,214,792,000,000	265,289,081,000,000	0.004579126
20	BSIM	PT Bank Sinarmas Tbk	2018	-950,257,000,000	188,642,000,000	-1,138,899,000,000	30,748,742,000,000	-0.037038881
			2019	-1,212,141,000,000	240,196,000,000	-1,452,337,000,000	36,559,556,000,000	-0.039725236
			2020	2,116,579,000,000	242,957,000,000	1,873,622,000,000	44,612,045,000,000	0.04199812
			2021	7,837,071,000,000	115,564,000,000	7,721,507,000,000	52,671,981,000,000	0.1465961
			2022	-4,999,465,000,000	119,946,000,000	-5,119,411,000,000	47,350,601,000,000	-0.108117128
			2023	4,628,695,000,000	189,091,000,000	4,439,604,000,000	52,634,996,000,000	0.084347
21	BTPN	PT Bank BTPN Tbk	2018	4,585,807,000,000	382,971,000,000	4,202,836,000,000	101,341,224,000,000	0.041472126
			2019	-11,970,920,000,000	324,700,000,000	12,295,620,000,000	181,631,385,000,000	-0.067695459
			2020	18,663,821,000,000	194,377,000,000	18,469,444,000,000	183,165,978,000,000	0.100834468
			2021	13,150,455,000,000	219,197,000,000	12,931,258,000,000	191,917,794,000,000	0.067379151
			2022	-4,416,068,000,000	194,386,000,000	-4,610,454,000,000	209,169,704,000,000	-0.022041691
			2023	-2,397,197,000,000	215,390,000,000	-2,612,587,000,000	201,448,392,000,000	-0.012969014
22	BTPS	PT Bank BTPN Syariah Tbk	2018	676,717,000,000	81,490,000,000	595,227,000,000	12,039,275,000,000	0.049440436
			2019	524,453,000,000	67,449,000,000	457,004,000,000	15,383,038,000,000	0.029708306
			2020	1,111,025,000,000	67,449,000,000	1,043,576,000,000	16,435,005,000,000	0.063497151
			2021	3,941,689,000,000	120,466,000,000	3,821,223,000,000	18,543,856,000,000	0.2060641
			2022	2,106,059,000,000	95,635,000,000	2,010,424,000,000	21,161,976,000,000	0.095001714
			2023	1,779,110,000,000	110,068,000,000	1,669,042,000,000	21,435,366,000,000	0.077863938
23	MASB	PT Bank Multiarta Sentosa Tbk	2018	-1,358,029,860,527	16,632,727,064	-1,374,662,587,591	11,130,227,434,653	-0.123507143

No	Kode	Nama Perusahaan	Tahun	Operating Cash Flow (OCF)	Capital Expenditures (CapEx)	Free Cash Flow (FCF)	Total Aset	RASIO FCF
			2019	2,582,239,579,322	2,000,344,242	2,580,239,235,080	14,412,875,999,590	0.179023204
			2020	7,210,593,767,099	2,103,579,659	7,208,490,187,440	21,537,936,008,109	0.334688068
			2021	723,118,286,853	3,676,436,817	719,441,850,036	23,203,123,481,350	0.03100625
			2022	-3,101,733,837,680	46,949,065,972	-3,148,682,903,652	21,271,327,194,429	-0.148024751
			2023	5,085,053,845,458	10,345,408,560	5,074,708,436,898	27,386,506,766,798	0.185299589
24	MAYA	PT Bank Mayapada Internasional Tbk	2018	-1,373,909,000,000	181,685,000,000	-1,555,594,000,000	86,971,893,000,000	-0.017886169
			2019	-3,299,851,000,000	94,654,000,000	-3,394,505,000,000	93,408,831,000,000	-0.036340301
			2020	446,415,000,000	115,372,000,000	331,043,000,000	92,518,025,000,000	0.003578146
			2021	7,170,548,000,000	84,002,000,000	7,086,546,000,000	119,104,185,000,000	0.059498715
			2022	3,680,238,000,000	1,359,082,000,000	2,321,156,000,000	135,382,812,000,000	0.017145131
			2023	-3,091,636,000,000	217,059,000,000	-3,308,695,000,000	141,488,996,000,000	-0.023384822
25	MCOR	PT Bank China Konstruksi Bank Indonesia Tbk	2018	2,188,005,000,000	43,295,000,000	2,144,710,000,000	15,992,475,000,000	0.134107447
			2019	308,413,000,000	27,245,000,000	281,168,000,000	18,893,684,000,000	0.014881587
			2020	2,423,548,000,000	37,552,000,000	2,385,996,000,000	25,235,575,000,000	0.094548906
			2021	559,743,000,000	35,139,000,000	524,604,000,000	26,194,548,000,000	0.020027221
			2022	-1,423,770,000,000	26,790,000,000	-1,450,560,000,000	25,022,953,000,000	-0.057969177
			2023	2,988,748,000,000	16,366,000,000	2,972,382,000,000	27,851,946,000,000	0.106720801
26	MEGA	PT Bank Mega Tbk	2018	-3,199,929,000,000	137,412,000,000	-3,337,341,000,000	83,761,946,000,000	-0.039843165
			2019	3,649,734,000,000	93,940,000,000	3,555,794,000,000	100,803,831,000,000	0.035274393
			2020	-545,449,000,000	91,204,000,000	-636,653,000,000	112,202,653,000,000	-0.005674135
			2021	10,932,709,000,000	50,446,000,000	10,882,263,000,000	132,879,390,000,000	0.081895793
			2022	16,607,084,000,000	319,020,000,000	16,288,064,000,000	141,750,449,000,000	0.114906613
			2023	-10,338,799,000,000	146,907,000,000	-10,485,706,000,000	132,049,591,000,000	-0.079407334

No	Kode	Nama Perusahaan	Tahun	Operating Cash Flow (OCF)	Capital Expenditures (CapEx)	Free Cash Flow (FCF)	Total Aset	RASIO FCF
27	NISP	PT Bank OCBC NISP Tbk	2018	8,319,412,000,000	329,129,000,000	7,990,283,000,000	173,582,894,000,000	0.046031512
			2019	4,623,464,000,000	186,688,000,000	4,436,776,000,000	180,706,987,000,000	0.024552321
			2020	5,285,278,000,000	321,503,000,000	4,963,775,000,000	206,297,200,000,000	0.024061281
			2021	24,789,605,000,000	381,389,000,000	24,408,216,000,000	214,395,608,000,000	0.113846623
			2022	-11,605,326,000,000	791,593,000,000	12,396,919,000,000	238,498,560,000,000	-0.05197901
			2023	790,289,000,000	385,453,000,000	404,836,000,000	249,757,139,000,000	0.001620919
28	NOBU	PT Bank Nationalnobu Tbk	2018	210,642,000,000	27,060,000,000	183,582,000,000	11,793,981,000,000	0.015565736
			2019	-2,101,098,000,000	23,764,000,000	-2,124,862,000,000	13,147,503,000,000	-0.161617153
			2020	-839,886,000,000	10,959,000,000	-850,845,000,000	13,737,934,000,000	-0.061933985
			2021	2,691,184,000,000	25,245,000,000	2,665,939,000,000	20,742,643,000,000	0.128524557
			2022	-286,868,000,000	13,383,000,000	-300,251,000,000	22,116,366,000,000	-0.013575965
			2023	1,363,823,000,000	65,758,000,000	1,298,065,000,000	26,622,352,000,000	0.048758464
29	PNBN	PT Bank Pan Indonesia Tbk	2018	-11,144,425,000,000	139,458,000,000	11,283,883,000,000	207,204,418,000,000	-0.054457734
			2019	1,665,448,000,000	857,863,000,000	807,585,000,000	211,287,370,000,000	0.003822211
			2020	27,895,889,000,000	93,069,000,000	27,802,820,000,000	218,067,091,000,000	0.127496634
			2021	3,029,611,000,000	122,622,000,000	2,906,989,000,000	204,462,542,000,000	0.014217709
			2022	-176,457,000,000	216,043,000,000	-392,500,000,000	212,431,881,000,000	-0.001847651
			2023	3,871,484,000,000	159,835,000,000	3,711,649,000,000	222,010,050,000,000	0.016718383
30	SDRA	PT Bank Woori Saudara Indonesia 1906 Tbk	2018	-4,013,662,000,000	23,098,000,000	-4,036,760,000,000	29,631,693,000,000	-0.136231163
			2019	-333,339,000,000	22,252,000,000	-355,591,000,000	36,936,262,000,000	-0.009627152
			2020	-4,892,292,000,000	15,632,000,000	-4,907,924,000,000	38,053,939,000,000	-0.128972825
			2021	3,046,728,000,000	30,557,000,000	3,016,171,000,000	43,801,571,000,000	0.068859882
			2022	-88,873,000,000	49,905,000,000	-138,778,000,000	51,499,424,000,000	-0.002694749

No	Kode	Nama Perusahaan	Tahun	<i>Operating Cash Flow (OCF)</i>	<i>Capital Expenditures (CapEx)</i>	<i>Free Cash Flow (FCF)</i>	<i>Total Aset</i>	<i>RASIO FCF</i>
			2023	-276,194,000,000	41,545,000,000	-317,739,000,000	54,822,181,000,000	-0.005795811

Lampiran 7 Analisis Hasil Tabulasi Data sebelum Diobati Menggunakan metode *Casewise Diagnostics*^a

No		Kode	Nama Perusahaan	Tahun	Kepemilikan institusional	ROE	DAR	<i>RASIO FCF</i>	DAit
1		BABP	PT Bank MNC Internasional Tbk	2018	0.549186306	0.039875104	0.868262635	-0.002398742	0.191986545
2				2019	0.709040388	0.013102696	0.852991347	-0.076560828	0.079681672
3				2020	0.804778977	0.006713352	0.866879792	0.04288682	-0.172893563
4				2021	0.61526704	0.005439964	0.831223957	0.013356489	0.029540019
5				2022	0.64664981	0.019357867	0.839148641	0.033221441	-0.001022664
6				2023	0.663087699	0.021719145	0.802316676	-0.018657516	0.016964645
7		BACA	PT Bank Capital Indonesia Tbk	2018	0.457229502	0.071718959	0.917591853	0.076712132	-0.026575474
8				2019	0.425197028	0.010330116	0.918904074	-0.117476801	0.224054688
9				2020	0.396489358	0.037438635	0.918887122	-0.010311489	-0.123576375
10				2021	0.396120254	0.0163866	0.904918833	0.089361438	-0.08822765
11				2022	0.74697847	0.00977297	0.840631319	-0.229568305	0.299213026
12				2023	0.74697847	0.030016931	0.823963493	-0.080592914	-0.161588377
13		BBCA	PT Bank Central Asia Tbk	2018	0.118718265	0.170353056	0.810437136	0.003110301	0.013771986
14				2019	0.118718265	0.164060275	0.805305478	0.053609719	-0.044322977
15				2020	0.549421395	0.146967771	0.823319457	0.006378971	0.002597917
16				2021	0.549421395	0.154992971	0.830201632	0.069148718	-0.068475175
17				2022	0.549421395	0.184262895	0.826868072	0.023691554	0.081549003
18				2023	0.549421395	0.200620837	0.82215026	0.037935849	-0.005970707
19		BBMD	PT Bank Mestika Dharma Tbk	2018	0.894361738	0.086095025	0.744646257	-0.018901662	0.054632433
20				2019	0.894361738	0.071132286	0.730200768	0.024430054	-0.041061304

No		Kode	Nama Perusahaan	Tahun	Kepemilikan institusional	ROE	DAR	RASIO FCF	DAit
21				2020	0.894361738	0.081294779	0.71685509	0.133566561	-0.112664628
22				2021	0.894361738	0.121119304	0.731603626	0.074298997	0.054727525
23				2022	0.894361738	0.114909852	0.725500456	-0.061553656	0.140658819
24				2023	0.894361738	0.085066411	0.694568164	-0.028056402	-0.040294398
25		BBNI	PT Bank Negara Indonesia (Persero) Tbk	2018	0.374059552	0.022483491	0.830151844	-0.007691676	0.061481551
26				2019	0.361756217	0.02252552	0.814197258	-0.017103539	0.01854044
27				2020	0.274865687	0.029426573	0.837208943	0.081877504	-0.10684889
28				2021	0.290533648	0.086761405	0.86886916	0.099113689	-0.029179547
29				2022	0.311418188	0.131826592	0.863864204	0.017003965	0.087967099
30				2023	0.316417741	0.136404603	0.857607759	0.00739677	0.017689362
31		BBRI	PT Bank Rakyat Indonesia (Persero) Tbk	2018	0.283749897	0.174974649	0.840978888	0.042819543	-0.004632594
32				2019	0.283749897	0.164829535	0.835114373	0.028860038	0.022439343
33				2020	0.349325355	0.081320637	0.83667504	0.015794091	0.028020599
34				2021	0.349325355	0.105404924	0.826120495	0.014501097	0.005335954
35				2022	0.357094861	0.169442981	0.837377266	0.046615541	-0.033504235
36				2023	0.365342151	0.190933229	0.838946051	-0.006691452	0.072753201
37		BBTN	PT Bank Tabungan Negara (Persero) Tbk	2018	0.179714332	0.117779792	0.860812209	-0.009584942	0.022745964
38				2019	0.179714332	0.008779212	0.864245376	-0.048736534	0.049954794
39				2020	0.117585515	0.080166621	0.889724981	0.07159445	-0.133703384
40				2021	0.117585515	0.111004166	0.881208703	0.024569071	0.048817377
41				2022	0.118316066	0.11752794	0.873748992	0.00055355	0.022513857

No	Kode	Nama Perusahaan	Tahun	Kepemilikan institusional	ROE	DAR	RASIO FCF	DAit
42			2023	0.096263534	0.114865007	0.868751495	0.009848127	-0.003580391
43	BDMN	PT Bank Danamon Indonesia Tbk	2018	0.738331284	0.097927647	0.775437302	0.021252632	-0.097202097
44			2019	0.940994019	0.093371832	0.76532788	-0.04876501	0.072210666
45			2020	0.924745925	0.024989777	0.783087838	0.084715413	-0.13529769
46			2021	0.924745925	0.03702677	0.765485181	0.076712787	0.011029673
47			2022	0.924745925	0.072235545	0.759881875	0.039557697	0.036434089
48			2023	0.924745925	0.073220402	0.774250588	0.025674169	0.008947599
49	BGTG	PT Bank Ganesha Tbk	2018	0.504141025	0.004972478	0.749573394	-0.008222592	0.027071331
50			2019	0.422791045	0.010386842	0.762981099	0.068143766	-0.078226919
51			2020	0.422791045	0.002807418	0.787692789	0.184192919	-0.144785906
52			2021	0.422791045	0.005056566	0.74942846	0.265476245	-0.248914351
53			2022	0.590414487	0.014669328	0.650009389	-0.125159398	0.410302532
54			2023	0.644991055	0.032046402	0.654956883	-0.116596466	0.015626108
55	BINA	PT Bank Ina Perdana Tbk	2018	0.950303383	0.010608496	0.672048347	0.120169404	-0.208669642
56			2019	0.950303383	0.006200412	0.75062294	0.073866053	0.044971338
57			2020	0.852791047	0.015919234	0.855749059	0.26635493	-0.320503826
58			2021	0.852791047	0.016745342	0.842342013	0.227017538	-0.106426348
59			2022	0.845703194	0.047762712	0.840017018	-0.013615024	0.273295563
60			2023	0.793685926	0.05845522	0.854163656	0.001605974	0.012763313
61	BJBR	PT Bank Pembangunan Daerah Jawa Barat Tbk	2018	0	0.137558943	0.865585485	0.048675618	-0.026164547
62			2019	0	0.129912829	0.857406623	0.052083306	-0.002229902

No		Kode	Nama Perusahaan	Tahun	Kepemilikan institusional	ROE	DAR	<i>RASIO FCF</i>	DAit
63				2020	0	0.140764964	0.774689995	-0.011306972	0.072308483
64				2021	0	0.154283775	0.978865086	0.079686157	-0.076949522
65				2022	0	0.152263945	0.839748645	-0.05514617	0.155178713
66				2023	0	0.108820962	0.902548758	0.000677633	-0.05089986
67		BJTM	PT Bank Pembangunan Daerah Jawa Timur Tbk	2018	0	0.148762691	0.864857949	0.149883812	-0.039457163
68				2019	0	0.149853815	0.880263087	0.030184739	0.124577778
69				2020	0	0.148822563	0.880351428	-0.00314037	0.035614413
70				2021	0	0.13959622	0.891678135	0.259037415	-0.299600612
71				2022	0	0.13479318	0.870759378	-0.087296347	0.343702715
72				2023	0	0.120985652	0.860213011	-0.094804492	0.013825935
73		BMAS	PT Bank Maspion Indonesia Tbk	2018	0.778657804	0.059141722	0.820624985	0.053565089	-0.059765701
74				2019	0.778657804	0.048616876	0.837648646	0.017836785	0.042865596
75				2020	0.778657804	0.052159502	0.872977638	0.084635173	-0.086142964
76				2021	0.778657804	0.060217405	0.906479036	0.184159512	-0.149004869
77				2022	0.997017948	0.036458938	0.789211659	-0.102823326	0.293952404
78				2023	0.998848345	0.009408989	0.658157725	-0.163037318	0.128953626
79		BMRI	PT Bank Mandiri (Persero) Tbk	2018	0.303173158	0.13977019	0.783490505	-0.028609171	0.040458046
80				2019	0.303173158	0.136128671	0.77811677	0.014783035	-0.037461981
81				2020	0.311609657	0.089882549	0.769735834	0.069448941	-0.059643753
82				2021	0.311609657	0.137548605	0.768766622	0.074015481	-0.010096472
83				2022	0.311609657	0.178208832	0.774937014	0.048163265	0.028653521

No		Kode	Nama Perusahaan	Tahun	Kepemilikan institusional	ROE	DAR	<i>RASIO FCF</i>	DAit
84				2023	0.335607708	0.20887973	0.763696055	-0.033441361	0.098042505
85		BNBA	PT Bank Bumi Arta Tbk	2018	0.909090909	0.06214924	0.795162584	-0.00230301	-0.001305149
86				2019	0.909090909	0.033582328	0.7997207	-0.01076026	0.008352749
87				2020	0.909090909	0.023223569	0.802372332	0.08171897	-0.096876989
88				2021	0.909090909	0.019898868	0.742253666	0.113092995	-0.061227041
89				2022	0.916486697	0.012655802	0.625299639	-0.131453492	0.238813738
90				2023	0.916486697	0.014210939	0.609343205	-0.030296122	-0.100501853
91		BNGA	PT Bank CIMB Niaga Tbk	2018	0.914837508	0.087983251	0.851636717	-0.005411365	0.079266284
92				2019	0.914837508	0.084143785	0.842261073	0.005144476	-0.004057924
93				2020	0.914837508	0.048991584	0.853874407	0.099469208	-0.104996095
94				2021	0.914837508	0.09446322	0.860391961	0.095232406	-0.007962954
95				2022	0.914837508	0.112570488	0.852402189	-0.054317146	0.148991521
96				2023	0.914837508	0.132787801	0.852446439	-0.006224622	-0.032944034
97		BNII	PT Bank Maybank Indonesia Tbk	2018	0.972877484	0.090162722	0.858670157	0.040340898	-0.068193858
98				2019	0.972877484	0.072107403	0.84217844	0.034861086	0.012782237
99				2020	0.972877484	0.047179307	0.842841839	0.175532817	-0.150569416
100				2021	0.972877484	0.058476825	0.829785598	0.000412145	0.16290219
101				2022	0.972877484	0.05191351	0.816347053	-0.081306265	0.059454922
102				2023	0.877095986	0.059025458	0.820748058	0.028214694	-0.100219541
103		BNLI	PT Bank Permata Tbk	2018	0.891190734	0.040141394	0.853152494	-0.03148156	-0.068813963
104				2019	0.891190734	0.062420356	0.85111698	-0.011917498	-0.013120625
105				2020	0.987115459	0.020574768	0.82262608	0.004122835	-0.016423762

No		Kode	Nama Perusahaan	Tahun	Kepemilikan institusional	ROE	DAR	<i>RASIO FCF</i>	DAit
106				2021	0.987115829	0.03362475	0.843784177	0.147636135	-0.170931164
107				2022	0.987115829	0.053523607	0.852546256	0.065947799	0.078131389
108				2023	0.987115829	0.064642858	0.844656317	-0.123046623	0.203475004
109		BRIS	PT Bank Syariah Indonesia Tbk	2018	0.81671633	0.021207009	0.286486527	0.015394657	0.116421085
110				2019	0.81671633	0.014547067	0.275488755	0.004148899	0.020345174
111				2020	0.798939519	0.100613274	0.240919793	0.036287594	0.094916997
112				2021	0.938566849	0.121060726	0.246654301	0.050588472	-0.017580735
113				2022	0.900807869	0.127148319	0.275648806	-4.82174E-05	0.031779715
114				2023	0.900807869	0.147234704	0.233279394	0.004579126	-0.003981125
115		BSIM	PT Bank Sinarmas Tbk	2018	0.639472534	0.010392841	0.765327115	-0.037038881	-0.046186271
116				2019	0.62709488	0.001111539	0.721724274	-0.039725236	0.043852721
117				2020	0.616255717	0.019568277	0.729801133	0.04199812	-0.112683453
118				2021	0.616255717	0.017358443	0.736628246	0.1465961	-0.129964833
119				2022	0.630837656	0.030358237	0.708484798	-0.108117128	0.240200174
120				2023	0.629146669	0.009684202	0.71794264	0.084347	-0.195244069
121		BTPN	PT Bank BTPN Tbk	2018	0.598835251	0.113277261	0.75548756	0.041472126	-0.034046676
122				2019	0.935996738	0.095082132	0.785155016	-0.067695459	0.22177354
123				2020	0.935996738	0.060843077	0.776770122	0.100834468	-0.182686808
124				2021	0.935976293	0.08603956	0.765603652	0.067379151	0.022542729
125				2022	0.935976293	0.092090472	0.764515204	-0.022041691	0.097802495
126				2023	0.911433727	0.064977769	0.745821133	-0.012969014	0.004580094
127		BTPS	PT Bank BTPN Syariah Tbk	2018	0.7	0.24151299	0.170233091	0.049440436	0.026678579

No		Kode	Nama Perusahaan	Tahun	Kepemilikan institusional	ROE	DAR	<i>RASIO FCF</i>	DAit
128				2019	0.7	0.259512508	0.158554767	0.029708306	0.096878093
129				2020	0.7	0.145373446	0.160200134	0.063497151	-0.06486131
130				2021	0.7	0.206487054	0.137137228	0.2060641	-0.133661961
131				2022	0.7	0.211653313	0.137544812	0.095001714	0.139097715
132				2023	0.7	0.123114005	0.127705447	0.077863938	0.032765655
133		MASB	PT Bank Multiarta Sentosa Tbk	2018	1	0.095151242	0.861953107	-0.123507143	0.320513274
134				2019	1	0.070860082	0.884547713	0.179023204	-0.34130224
135				2020	1	0.057249101	0.912255275	0.334688068	-0.308436754
136				2021	0.851474387	0.078905816	0.883590766	0.03100625	0.306661616
137				2022	0.851474387	0.089114187	0.839308964	-0.148024751	0.163686954
138				2023	0.753795925	0.06622024	0.865535567	0.185299589	-0.374888325
139		MAYA	PT Bank Mayapada Internasional Tbk	2018	0.870283928	0.040544005	0.875953327	-0.017886169	0.063471762
140				2019	0.870344862	0.042790093	0.867871497	-0.036340301	0.033070627
141				2020	0.870344862	0.004968378	0.860411244	0.003578146	-0.065128574
142				2021	0.872281826	0.003156826	0.882638213	0.059498715	-0.064955375
143				2022	0.872281826	0.001876138	0.897648307	0.017145131	0.032731948
144				2023	0.872281826	0.001392963	0.887852643	-0.023384822	0.057840496
145		MCOR	PT Bank China Konstruksi Bank Indonesia Tbk	2018	0.599992758	0.035713179	0.842666129	0.134107447	-0.03577436
146				2019	0.599992758	0.028254387	0.852074482	0.014881587	0.120585025
147				2020	0.599992758	0.008306691	0.761577931	0.094548906	-0.113000302
148				2021	0.599992758	0.013055309	0.767844668	0.020027221	0.072304039

No		Kode	Nama Perusahaan	Tahun	Kepemilikan institusional	ROE	DAR	<i>RASIO FCF</i>	DAit
149				2022	0.599992758	0.02193157	0.752257977	-0.057969177	0.078822013
150				2023	0.599992758	0.036891506	0.765166965	0.106720801	-0.162603071
151		MEGA	PT Bank Mega Tbk	2018	0.580158851	0.116040408	0.835454241	-0.039843165	0.10694832
152				2019	0.580158851	0.128864073	0.845824927	0.035274393	-0.069422289
153				2020	0.640893658	0.165217828	0.83772086	-0.005674135	0.052597078
154				2021	0.637225821	0.209358225	0.855926009	0.081895793	-0.099812863
155				2022	0.580178432	0.19641082	0.854436581	0.114906613	-0.040223318
156				2023	0.580211914	0.161369732	0.835247933	-0.079407334	0.196685642
157		NISP	PT Bank OCBC NISP Tbk	2018	0.850779628	0.107992327	0.859270384	0.046031512	-0.044461664
158				2019	0.850779628	0.106244856	0.84690795	0.024552321	0.031532975
159				2020	0.850779628	0.07045656	0.855406103	0.024061281	-0.007392155
160				2021	0.850779628	0.077940251	0.84921533	0.113846623	-0.099907856
161				2022	0.850779628	0.097247277	0.856556639	-0.05197901	0.174189613
162				2023	0.850779628	0.109619872	0.850573769	0.001620919	-0.038303405
163		NOBU	PT Bank Nationalnobu Tbk	2018	0.773424184	0.031637958	0.880076371	0.015565736	0.084693072
164				2019	0.55136031	0.031271147	0.88861634	-0.161617153	0.203060018
165				2020	0.883204091	0.035271151	0.889368081	-0.061933985	-0.09818815
166				2021	0.874042058	0.036372538	0.914924872	0.128524557	-0.247319648
167				2022	0.86431736	0.055454982	0.91532967	-0.013575965	0.153834591
168				2023	0.88402681	0.042439389	0.874728762	0.048758464	-0.055428681
169		PNBN	PT Bank Pan Indonesia Tbk	2018	0.848520625	0.078217976	0.803348223	-0.054457734	0.018299912
170				2019	0.848520625	0.078716563	0.789662231	0.003822211	-0.061739393

No		Kode	Nama Perusahaan	Tahun	Kepemilikan institusional	ROE	DAR	<i>RASIO FCF</i>	DAit
171				2020	0.848520625	0.065827711	0.782359036	0.127496634	-0.124278697
172				2021	0.848520625	0.037426577	0.762559212	0.014217709	0.104463965
173				2022	0.848520625	0.064535924	0.714792164	-0.001847651	0.007832217
174				2023	0.848520625	0.056375838	0.712350792	0.016718383	-0.012731724
175		SDRA	PT Bank Woori Saudara Indonesia 1906 Tbk	2018	0.85890707	0.082127109	0.7789371	-0.136231163	0.0343419
176				2019	0.85890707	0.072061786	0.812228157	-0.009627152	-0.114266336
177				2020	0.85890707	0.073717939	0.808929872	-0.128972825	0.121005937
178				2021	0.888224855	0.067965326	0.788656188	0.068859882	-0.208300565
179				2022	0.888224855	0.086657175	0.807167688	-0.002694749	0.08452206
180				2023	0.956039529	0.067931318	0.812610848	-0.005795811	0.01818265

Lampiran 8 Hasil Tabulasi setelah *Casewise Diagnostics*^a

No	Kode	Nama Perusahaan	Tahun	Kepemilikan institusional	ROE	DAR	<i>RASIO FCF</i>	DAit
1	BABP	PT Bank MNC Internasional Tbk	2018	0.549186306	0.039875104	0.868262635	-0.002398742	0.191986545
2			2019	0.709040388	0.013102696	0.852991347	-0.076560828	0.079681672
3			2020	0.804778977	0.006713352	0.866879792	0.04288682	-0.172893563
4			2021	0.61526704	0.005439964	0.831223957	0.013356489	0.029540019
5			2022	0.64664981	0.019357867	0.839148641	0.033221441	-0.001022664
6			2023	0.663087699	0.021719145	0.802316676	-0.018657516	0.016964645
7	BACA	PT Bank Capital Indonesia Tbk	2018	0.457229502	0.071718959	0.917591853	0.076712132	-0.026575474
8			2019	0.425197028	0.010330116	0.918904074	-0.117476801	0.224054688
9			2020	0.396489358	0.037438635	0.918887122	-0.010311489	-0.123576375
10			2021	0.396120254	0.0163866	0.904918833	0.089361438	-0.08822765
11			2022	0.74697847	0.00977297	0.840631319	-0.229568305	0.299213026
12	BBCA	PT Bank Central Asia Tbk	2018	0.118718265	0.170353056	0.810437136	0.003110301	0.013771986
13			2019	0.118718265	0.164060275	0.805305478	0.053609719	-0.044322977
14			2020	0.549421395	0.146967771	0.823319457	0.006378971	0.002597917
15			2021	0.549421395	0.154992971	0.830201632	0.069148718	-0.068475175
16			2022	0.549421395	0.184262895	0.826868072	0.023691554	0.081549003
17			2023	0.549421395	0.200620837	0.82215026	0.037935849	-0.005970707
18	BBMD	PT Bank Mestika Dharma Tbk	2018	0.894361738	0.086095025	0.744646257	-0.018901662	0.054632433
19			2019	0.894361738	0.071132286	0.730200768	0.024430054	-0.041061304
20			2020	0.894361738	0.081294779	0.71685509	0.133566561	-0.112664628

No	Kode	Nama Perusahaan	Tahun	Kepemilikan institusional	ROE	DAR	<i>RASIO FCF</i>	DAit
21			2021	0.894361738	0.121119304	0.731603626	0.074298997	0.054727525
22			2022	0.894361738	0.114909852	0.725500456	-0.061553656	0.140658819
23			2023	0.894361738	0.085066411	0.694568164	-0.028056402	-0.040294398
24	BBNI	PT Bank Negara Indonesia (Persero) Tbk	2018	0.374059552	0.022483491	0.830151844	-0.007691676	0.061481551
25			2019	0.361756217	0.02252552	0.814197258	-0.017103539	0.01854044
26			2020	0.274865687	0.029426573	0.837208943	0.081877504	-0.10684889
27			2021	0.290533648	0.086761405	0.86886916	0.099113689	-0.029179547
28			2022	0.311418188	0.131826592	0.863864204	0.017003965	0.087967099
29			2023	0.316417741	0.136404603	0.857607759	0.00739677	0.017689362
30	BBRI	PT Bank Rakyat Indonesia (Persero) Tbk	2018	0.283749897	0.174974649	0.840978888	0.042819543	-0.004632594
31			2019	0.283749897	0.164829535	0.835114373	0.028860038	0.022439343
32			2020	0.349325355	0.081320637	0.83667504	0.015794091	0.028020599
33			2021	0.349325355	0.105404924	0.826120495	0.014501097	0.005335954
34			2022	0.357094861	0.169442981	0.837377266	0.046615541	-0.033504235
35			2023	0.365342151	0.190933229	0.838946051	-0.006691452	0.072753201
36	BBTN	PT Bank Tabungan Negara (Persero) Tbk	2018	0.179714332	0.117779792	0.860812209	-0.009584942	0.022745964
37			2019	0.179714332	0.008779212	0.864245376	-0.048736534	0.049954794
38			2020	0.117585515	0.080166621	0.889724981	0.07159445	-0.133703384
39			2021	0.117585515	0.111004166	0.881208703	0.024569071	0.048817377
40			2022	0.118316066	0.11752794	0.873748992	0.00055355	0.022513857
41			2023	0.096263534	0.114865007	0.868751495	0.009848127	-0.003580391

No	Kode	Nama Perusahaan	Tahun	Kepemilikan institusional	ROE	DAR	RASIO FCF	DAit
42	BDMN	PT Bank Danamon Indonesia Tbk	2018	0.738331284	0.097927647	0.775437302	0.021252632	-0.097202097
43			2019	0.940994019	0.093371832	0.76532788	-0.04876501	0.072210666
44			2020	0.924745925	0.024989777	0.783087838	0.084715413	-0.13529769
45			2021	0.924745925	0.03702677	0.765485181	0.076712787	0.011029673
46			2022	0.924745925	0.072235545	0.759881875	0.039557697	0.036434089
47			2023	0.924745925	0.073220402	0.774250588	0.025674169	0.008947599
48	BGTG	PT Bank Ganesha Tbk	2018	0.504141025	0.004972478	0.749573394	-0.008222592	0.027071331
49			2019	0.422791045	0.010386842	0.762981099	0.068143766	-0.078226919
50			2020	0.422791045	0.002807418	0.787692789	0.184192919	-0.144785906
51			2021	0.422791045	0.005056566	0.74942846	0.265476245	-0.248914351
52			2023	0.644991055	0.032046402	0.654956883	-0.116596466	0.015626108
53	BINA	PT Bank Ina Perdana Tbk	2018	0.950303383	0.010608496	0.672048347	0.120169404	-0.208669642
54			2019	0.950303383	0.006200412	0.75062294	0.073866053	0.044971338
55			2020	0.852791047	0.015919234	0.855749059	0.26635493	-0.320503826
56			2021	0.852791047	0.016745342	0.842342013	0.227017538	-0.106426348
57			2023	0.793685926	0.05845522	0.854163656	0.001605974	0.012763313
58	BJBR	PT Bank Pembangunan Daerah Jawa Barat Tbk	2018	0	0.137558943	0.865585485	0.048675618	-0.026164547
59			2019	0	0.129912829	0.857406623	0.052083306	-0.002229902
60			2020	0	0.140764964	0.774689995	-0.011306972	0.072308483
61			2021	0	0.154283775	0.978865086	0.079686157	-0.076949522
62			2022	0	0.152263945	0.839748645	-0.05514617	0.155178713

No	Kode	Nama Perusahaan	Tahun	Kepemilikan institusional	ROE	DAR	RASIO FCF	DAit
63			2023	0	0.108820962	0.902548758	0.000677633	-0.05089986
64	BJTM	PT Bank Pembangunan Daerah Jawa Timur Tbk	2018	0	0.148762691	0.864857949	0.149883812	-0.039457163
65			2019	0	0.149853815	0.880263087	0.030184739	0.124577778
66			2020	0	0.148822563	0.880351428	-0.00314037	0.035614413
67			2021	0	0.13959622	0.891678135	0.259037415	-0.299600612
68			2022	0	0.13479318	0.870759378	-0.087296347	0.343702715
69			2023	0	0.120985652	0.860213011	-0.094804492	0.013825935
70	BMAS	PT Bank Maspion Indonesia Tbk	2018	0.778657804	0.059141722	0.820624985	0.053565089	-0.059765701
71			2019	0.778657804	0.048616876	0.837648646	0.017836785	0.042865596
72			2020	0.778657804	0.052159502	0.872977638	0.084635173	-0.086142964
73			2021	0.778657804	0.060217405	0.906479036	0.184159512	-0.149004869
74			2022	0.997017948	0.036458938	0.789211659	-0.102823326	0.293952404
75			2023	0.998848345	0.009408989	0.658157725	-0.163037318	0.128953626
76	BMRI	PT Bank Mandiri (Persero) Tbk	2018	0.303173158	0.13977019	0.783490505	-0.028609171	0.040458046
77			2019	0.303173158	0.136128671	0.77811677	0.014783035	-0.037461981
78			2020	0.311609657	0.089882549	0.769735834	0.069448941	-0.059643753
79			2021	0.311609657	0.137548605	0.768766622	0.074015481	-0.010096472
80			2022	0.311609657	0.178208832	0.774937014	0.048163265	0.028653521
81			2023	0.335607708	0.20887973	0.763696055	-0.033441361	0.098042505
82	BNBA	PT Bank Bumi Arta Tbk	2018	0.909090909	0.06214924	0.795162584	-0.00230301	-0.001305149
83			2019	0.909090909	0.033582328	0.7997207	-0.01076026	0.008352749

No	Kode	Nama Perusahaan	Tahun	Kepemilikan institusional	ROE	DAR	<i>RASIO FCF</i>	DAit
84			2020	0.909090909	0.023223569	0.802372332	0.08171897	-0.096876989
85			2021	0.909090909	0.019898868	0.742253666	0.113092995	-0.061227041
86			2022	0.916486697	0.012655802	0.625299639	-0.131453492	0.238813738
87			2023	0.916486697	0.014210939	0.609343205	-0.030296122	-0.100501853
88	BNGA	PT Bank CIMB Niaga Tbk	2018	0.914837508	0.087983251	0.851636717	-0.005411365	0.079266284
89			2019	0.914837508	0.084143785	0.842261073	0.005144476	-0.004057924
90			2020	0.914837508	0.048991584	0.853874407	0.099469208	-0.104996095
91			2021	0.914837508	0.09446322	0.860391961	0.095232406	-0.007962954
92			2022	0.914837508	0.112570488	0.852402189	-0.054317146	0.148991521
93			2023	0.914837508	0.132787801	0.852446439	-0.006224622	-0.032944034
94	BNII	PT Bank Maybank Indonesia Tbk	2018	0.972877484	0.090162722	0.858670157	0.040340898	-0.068193858
95			2019	0.972877484	0.072107403	0.84217844	0.034861086	0.012782237
96			2020	0.972877484	0.047179307	0.842841839	0.175532817	-0.150569416
97			2021	0.972877484	0.058476825	0.829785598	0.000412145	0.16290219
98			2022	0.972877484	0.05191351	0.816347053	-0.081306265	0.059454922
99			2023	0.877095986	0.059025458	0.820748058	0.028214694	-0.100219541
100	BNLI	PT Bank Permata Tbk	2018	0.891190734	0.040141394	0.853152494	-0.03148156	-0.068813963
101			2019	0.891190734	0.062420356	0.85111698	-0.011917498	-0.013120625
102			2020	0.987115459	0.020574768	0.82262608	0.004122835	-0.016423762
103			2021	0.987115829	0.03362475	0.843784177	0.147636135	-0.170931164
104			2022	0.987115829	0.053523607	0.852546256	0.065947799	0.078131389
105			2023	0.987115829	0.064642858	0.844656317	-0.123046623	0.203475004

No	Kode	Nama Perusahaan	Tahun	Kepemilikan institusional	ROE	DAR	RASIO FCF	DAit
106	BRIS	PT Bank Syariah Indonesia Tbk	2018	0.81671633	0.021207009	0.286486527	0.015394657	0.116421085
107			2019	0.81671633	0.014547067	0.275488755	0.004148899	0.020345174
108			2020	0.798939519	0.100613274	0.240919793	0.036287594	0.094916997
109			2021	0.938566849	0.121060726	0.246654301	0.050588472	-0.017580735
110			2022	0.900807869	0.127148319	0.275648806	-4.82174E-05	0.031779715
111			2023	0.900807869	0.147234704	0.233279394	0.004579126	-0.003981125
112	BSIM	PT Bank Sinarmas Tbk	2018	0.639472534	0.010392841	0.765327115	-0.037038881	-0.046186271
113			2019	0.62709488	0.001111539	0.721724274	-0.039725236	0.043852721
114			2020	0.616255717	0.019568277	0.729801133	0.04199812	-0.112683453
115			2021	0.616255717	0.017358443	0.736628246	0.1465961	-0.129964833
116			2022	0.630837656	0.030358237	0.708484798	-0.108117128	0.240200174
117			2023	0.629146669	0.009684202	0.71794264	0.084347	-0.195244069
118	BTPN	PT Bank BTPN Tbk	2018	0.598835251	0.113277261	0.75548756	0.041472126	-0.034046676
119			2019	0.935996738	0.095082132	0.785155016	-0.067695459	0.22177354
120			2020	0.935996738	0.060843077	0.776770122	0.100834468	-0.182686808
121			2021	0.935976293	0.08603956	0.765603652	0.067379151	0.022542729
122			2022	0.935976293	0.092090472	0.764515204	-0.022041691	0.097802495
123			2023	0.911433727	0.064977769	0.745821133	-0.012969014	0.004580094
124	BTPS	PT Bank BTPN Syariah Tbk	2018	0.7	0.24151299	0.170233091	0.049440436	0.026678579
125			2019	0.7	0.259512508	0.158554767	0.029708306	0.096878093
126			2020	0.7	0.145373446	0.160200134	0.063497151	-0.06486131
127			2021	0.7	0.206487054	0.137137228	0.2060641	-0.133661961

No	Kode	Nama Perusahaan	Tahun	Kepemilikan institusional	ROE	DAR	RASIO FCF	DAit
128			2022	0.7	0.211653313	0.137544812	0.095001714	0.139097715
129			2023	0.7	0.123114005	0.127705447	0.077863938	0.032765655
130	MASB	PT Bank Multiarta Sentosa Tbk	2018	1	0.095151242	0.861953107	-0.123507143	0.320513274
131			2019	1	0.070860082	0.884547713	0.179023204	-0.34130224
132			2020	1	0.057249101	0.912255275	0.334688068	-0.308436754
133			2022	0.851474387	0.089114187	0.839308964	-0.148024751	0.163686954
134			2023	0.753795925	0.06622024	0.865535567	0.185299589	-0.374888325
135	MAYA	PT Bank Mayapada Internasional Tbk	2018	0.870283928	0.040544005	0.875953327	-0.017886169	0.063471762
136			2019	0.870344862	0.042790093	0.867871497	-0.036340301	0.033070627
137			2020	0.870344862	0.004968378	0.860411244	0.003578146	-0.065128574
138			2021	0.872281826	0.003156826	0.882638213	0.059498715	-0.064955375
139			2022	0.872281826	0.001876138	0.897648307	0.017145131	0.032731948
140			2023	0.872281826	0.001392963	0.887852643	-0.023384822	0.057840496
141	MCOR	PT Bank China Konstruksi Bank Indonesia Tbk	2018	0.599992758	0.035713179	0.842666129	0.134107447	-0.03577436
142			2019	0.599992758	0.028254387	0.852074482	0.014881587	0.120585025
143			2020	0.599992758	0.008306691	0.761577931	0.094548906	-0.113000302
144			2021	0.599992758	0.013055309	0.767844668	0.020027221	0.072304039
145			2022	0.599992758	0.02193157	0.752257977	-0.057969177	0.078822013
146			2023	0.599992758	0.036891506	0.765166965	0.106720801	-0.162603071
147	MEGA	PT Bank Mega Tbk	2018	0.580158851	0.116040408	0.835454241	-0.039843165	0.10694832
148			2019	0.580158851	0.128864073	0.845824927	0.035274393	-0.069422289

No	Kode	Nama Perusahaan	Tahun	Kepemilikan institusional	ROE	DAR	<i>RASIO FCF</i>	DAit
149			2020	0.640893658	0.165217828	0.83772086	-0.005674135	0.052597078
150			2021	0.637225821	0.209358225	0.855926009	0.081895793	-0.099812863
151			2022	0.580178432	0.19641082	0.854436581	0.114906613	-0.040223318
152			2023	0.580211914	0.161369732	0.835247933	-0.079407334	0.196685642
153	NISP	PT Bank OCBC NISP Tbk	2018	0.850779628	0.107992327	0.859270384	0.046031512	-0.044461664
154			2019	0.850779628	0.106244856	0.84690795	0.024552321	0.031532975
155			2020	0.850779628	0.07045656	0.855406103	0.024061281	-0.007392155
156			2021	0.850779628	0.077940251	0.84921533	0.113846623	-0.099907856
157			2022	0.850779628	0.097247277	0.856556639	-0.05197901	0.174189613
158			2023	0.850779628	0.109619872	0.850573769	0.001620919	-0.038303405
159	NOBU	PT Bank Nationalnobu Tbk	2018	0.773424184	0.031637958	0.880076371	0.015565736	0.084693072
160			2019	0.55136031	0.031271147	0.88861634	-0.161617153	0.203060018
161			2020	0.883204091	0.035271151	0.889368081	-0.061933985	-0.09818815
162			2021	0.874042058	0.036372538	0.914924872	0.128524557	-0.247319648
163			2022	0.86431736	0.055454982	0.91532967	-0.013575965	0.153834591
164			2023	0.88402681	0.042439389	0.874728762	0.048758464	-0.055428681
165	PNBN	PT Bank Pan Indonesia Tbk	2018	0.848520625	0.078217976	0.803348223	-0.054457734	0.018299912
166			2019	0.848520625	0.078716563	0.789662231	0.003822211	-0.061739393
167			2020	0.848520625	0.065827711	0.782359036	0.127496634	-0.124278697
168			2021	0.848520625	0.037426577	0.762559212	0.014217709	0.104463965
169			2022	0.848520625	0.064535924	0.714792164	-0.001847651	0.007832217
170			2023	0.848520625	0.056375838	0.712350792	0.016718383	-0.012731724

No	Kode	Nama Perusahaan	Tahun	Kepemilikan institusional	ROE	DAR	<i>RASIO FCF</i>	DAit
171	SDRA	PT Bank Woori Saudara Indonesia 1906 Tbk	2018	0.85890707	0.082127109	0.7789371	-0.136231163	0.0343419
172			2019	0.85890707	0.072061786	0.812228157	-0.009627152	-0.114266336
173			2020	0.85890707	0.073717939	0.808929872	-0.128972825	0.121005937
174			2021	0.888224855	0.067965326	0.788656188	0.068859882	-0.208300565
175			2022	0.888224855	0.086657175	0.807167688	-0.002694749	0.08452206
176			2023	0.956039529	0.067931318	0.812610848	-0.005795811	0.01818265

Lampiran 7 Output SPSS

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
KEPEMILIKAN INSTITUSIONAL	180	.000	1.000	.66300	.294713
PROFITABILITAS	180	.00111	.25951	.0788017	.05744823
LEVERAGE	180	.12771	.97887	.7773662	.16579789
FREE CASH FLOW	180	-.22957	.33469	.0236370	.08466655
MANAJEMEN LABA	180	-.37489	.41030	.0034424	.12776344
Valid N (listwise)	180				

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		180
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	.08274286
Most Extreme Differences	Absolute	.075
	Positive	.067
	Negative	-.075
Test Statistic		.075
Asymp. Sig. (2-tailed)		.015 ^c

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

Casewise Diagnostics^a

Case Number	Std. Residual	MANAJEMEN		Residual
		LABA	Predicted Value	
12	-3.200	-.16159	.1061731	-.26776152
53	2.944	.41030	.1639537	.24634888
59	2.872	.27330	.0329779	.24031767
136	3.811	.30666	-.0122497	.31891131

a. Dependent Variable: MANAJEMEN LABA

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		176
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	.07295724
Most Extreme Differences	Absolute	.064
	Positive	.058
	Negative	-.064
Test Statistic		.064
Asymp. Sig. (2-tailed)		.078 ^c

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.798 ^a	.636	.628	.07380561	2.083

a. Predictors: (Constant), FREE CASH FLOW, KEPEMILIKAN INSTITUSIONAL, LEVERAGE, PROFITABILITAS

b. Dependent Variable: MANAJEMEN LABA

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1.629	4	.407	74.768	.000 ^b
	Residual	.931	171	.005		
	Total	2.561	175			

a. Dependent Variable: MANAJEMEN LABA

b. Predictors: (Constant), FREE CASH FLOW, KEPEMILIKAN INSTITUSIONAL, LEVERAGE, PROFITABILITAS

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	.058	.041		1.426	.156		
	KEPEMILIKAN INSTITUSIONAL	-.010	.021	-.024	-.457	.648	.768	1.303
	PROFITABILITAS	.272	.112	.130	2.434	.016	.750	1.333
	LEVERAGE	-.059	.036	-.081	-1.625	.106	.848	1.179
	FREE CASH FLOW	-1.127	.066	-.787	-17.027	.000	.997	1.003

a. Dependent Variable: MANAJEMEN LABA

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.048	.026		1.884	.061
	KEPEMILIKAN INSTITUSIONAL	.018	.013	.114	1.325	.187
	PROFITABILITAS	-.075	.070	-.093	-1.068	.287
	LEVERAGE	.004	.023	.014	.173	.863
	FREE CASH FLOW	-.040	.042	-.072	-.964	.336

a. Dependent Variable: ABS_RES