

LAMPIRAN 1

(Data Populasi Bank Umum di BEI Tahun 2015-2019)

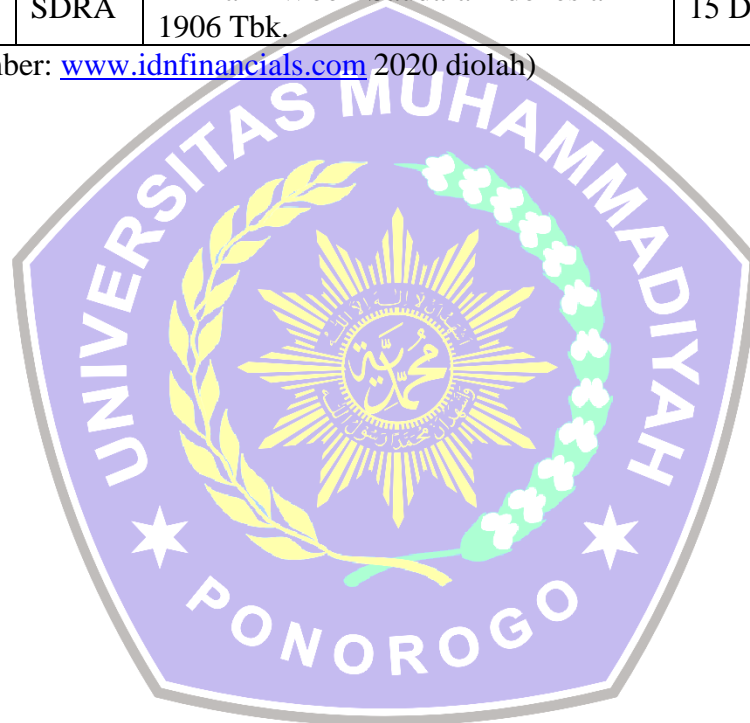


Data Populasi Bank Umum di BEI Tahun 2015-2019

No.	Kode	Nama Emiten	Tanggal IPO
1	AGRO	Bank Rakyat Indonesia AgroniagaTbk.	08 Agustus 2003
2	ARTO	PT Bank Artos Indonesia Tbk.	12 Januari 2016
3	BABP	PT Bank MNC Internasional Tbk.	15 Juli 2002
4	BBCA	Bank Central Asia Tbk.	31 Mei 2000
5	BBHI	PT Bank Harda Internasional Tbk.	12 Agustus 2015
6	BBKP	Bank BukopinTbk.	10 Juli 2006
7	BBMD	PT Bank Mestika Dharma Tbk.	08 Juli 2013
8	BBNI	Bank Negara Indonesia Tbk.	25 November 1996
9	BBRI	Bank Rakyat Indonesia Tbk.	10 November 2003
10	BBTN	Bank Tabungan Negara Tbk.	17 Desember 2009
11	BBYB	PT Bank Yudha Bhakti Tbk.	13 Januari 2015
12	BCIC	PT Bank JTrust Indonesia Tbk.	25 Juni 1997
13	BDNM	Bank Danamon Indonesia Tbk.	06 Desember 1989
14	BGTG	PT Bank Ganesha Tbk.	12 Mei 2016
15	BINA	PT Bank Ina PerdanaTbk.	16 Januari 2014
16	BKSW	PT Bank QNB Indonesia Tbk.	21 November 2002
17	BMAS	PT Bank Maspion Indonesia Tbk.	11 Juli 2013
18	BMRI	Bank Mandiri Tbk.	14 Juli 2003
19	BNBA	Bank Bumi Arta Tbk.	31 Desember 1999
20	BNGA	Bank CIMB Niaga Tbk.	29 November 1989
21	BNII	PT Bank Maybank Indonesia Tbk.	21 November 1989
22	BNLI	Bank Permata Tbk.	15 Januari 1990
23	BSIM	Bank SinarmasTbk.	13 Desember 2010
24	BSWD	Bank of India Indonesia Tbk.	01 Mei 2002
25	BTPN	Bank Tabungan Pensiunan Nasional Tbk.	12 Maret 2008

26	BVIC	Bank Victoria Internasional Tbk.	30 Juni 1999
27	INPC	Bank Artha Graha Internasional Tbk.	29 Agustus 1990
28	MAYA	Bank Mayapada Internasional Tbk.	29 Agustus 1997
29	MEGA	Bank Mega Tbk.	17 April 2000
30	NISP	Bank OCBC NISP Tbk.	20 Oktober 1994
31	NOBU	PT Bank NationalnobuTbk.	20 Mei 2013
32	PNBN	Bank Pan Indonesia Tbk.	29 Desember 1982
33	PNBS	PT Bank Panin Dubai Syariah Tbk.	15 Januari 2014
34	SDRA	PT Bank Woori Saudara Indonesia 1906 Tbk.	15 Desember 2006

(Sumber: www.idnfinancials.com 2020 diolah)



LAMPIRAN 2

(Data Sampel Bank Umum di BEI Tahun 2015-2019)



Daftar Sampel Bank Umum di BEI Tahun 2015-2019

No.	Kode	IPO sebelum atau pada Januari 2015	Tersedia laporan keuangan tahunan yang telah di audit					Sampel
			2015	2016	2017	2018	2019	
1	AGRO	✓	✓	✓	✓	✓	✓	✓
2	ARTO	–	✓	✓	✓	✓	✓	–
3	BABP	✓	✓	✓	✓	✓	✓	✓
4	BBCA	✓	✓	✓	✓	✓	✓	✓
5	BBHI	–	✓	✓	✓	✓	✓	–
6	BBKP	✓	✓	✓	✓	✓	✓	✓
7	BBMD	✓	✓	✓	✓	✓	✓	✓
8	BBNI	✓	✓	✓	✓	✓	✓	✓
9	BBRI	✓	✓	✓	✓	✓	✓	✓
10	BBTN	✓	✓	✓	✓	✓	✓	✓
11	BBYB	✓	✓	✓	✓	–	–	–
12	BCIC	✓	✓	✓	✓	✓	✓	✓
13	BDMN	✓	✓	✓	✓	✓	✓	✓
14	BGTG	–	✓	✓	✓	✓	✓	–
15	BINA	✓	✓	✓	✓	✓	✓	✓
16	BKSW	✓	✓	✓	✓	✓	✓	✓
17	BMAS	✓	✓	✓	✓	✓	✓	✓
18	BMRI	✓	✓	✓	✓	✓	✓	✓
19	BNBA	✓	✓	✓	✓	✓	✓	✓
20	BNGA	✓	✓	✓	✓	✓	✓	✓
21	BNII	✓	✓	✓	✓	✓	✓	✓
22	BNLI	✓	✓	✓	✓	✓	✓	✓
23	BSIM	✓	✓	✓	✓	✓	✓	✓
24	BSWD	✓	✓	✓	✓	✓	✓	✓
25	BTPN	✓	✓	✓	✓	✓	✓	✓
26	BVIC	✓	✓	✓	✓	✓	✓	✓
27	INPC	✓	✓	✓	✓	✓	–	–
28	MAYA	✓	✓	✓	✓	✓	✓	✓
29	MEGA	✓	✓	✓	✓	✓	✓	✓
30	NISP	✓	✓	✓	✓	✓	✓	✓
31	NOBU	✓	✓	✓	✓	✓	–	–
32	PNBN	✓	✓	✓	✓	✓	✓	✓
33	PNBS	✓	✓	✓	✓	✓	✓	✓
34	SDRA	✓	✓	✓	✓	✓	✓	✓
Total Sampel								28

(Sumber: www.idnfinancials.com 2020 diolah)

LAMPIRAN 3

**(Data Hasil Perhitungan Variabel ROA Bank Umum di BEI
Tahun 2015-2019)**



Data Hasil Perhitungan

Variabel ROA Bank Umum Tahun 2015-2019

No	Nama Bank	Tahun	Laba Sebelum Pajak (a)	Total Aset (b)	% (c)	ROA $d=(a:bxc)$
1	AGRO.	2015	Rp 110.795.268.000	Rp 8.364.502.563.000	100	1,32%
		2016	Rp 141.265.512.000	Rp 11.377.960.721.000	100	1,24%
		2017	Rp 193.632.796.000	Rp 16.325.247.007.000	100	1,19%
		2018	Rp 292.509.384.000	Rp 23.313.671.252.000	100	1,25%
		2019	Rp 74.197.988.000	Rp 27.067.922.912.000	100	0,27%
2	BABP	2015	Rp 11.188.000.000	Rp 12.137.004.000.000	100	0,09%
		2016	Rp 13.135.000.000	Rp 13.057.549.000.000	100	0,10%
		2017	Rp (906.070.000.000)	Rp 10.706.094.000.000	100	-8,46%
		2018	Rp 79.400.000.000	Rp 10.854.855.000.000	100	0,73%
		2019	Rp 30.339.000.000	Rp 10.607.879.000.000	100	0,29%
3	BBCA.	2015	Rp 22.657.114.000.000	Rp 594.372.770.000.000	100	3,81%
		2016	Rp 25.839.200.000.000	Rp 676.738.753.000.000	100	3,82%
		2017	Rp 29.158.743.000.000	Rp 750.319.671.000.000	100	3,89%
		2018	Rp 32.706.064.000.000	Rp 824.787.944.000.000	100	3,97%
		2019	Rp 36.288.998.000.000	Rp 918.989.312.000.000	100	3,95%
4	BBKP	2015	Rp 1.178.728.000.000	Rp 94.366.502.000.000	100	1,25%
		2016	Rp 444.165.000.000	Rp 102.778.070.000.000	100	0,43%
		2017	Rp 121.819.000.000	Rp 106.442.999.000.000	100	0,11%
		2018	Rp 216.335.000.000	Rp 95.643.923.000.000	100	0,23%
		2019	Rp 133.794.000.000	Rp 100.264.248.000.000	100	0,13%
5	BBMD	2015	Rp 322.435.830.000	Rp 9.409.596.959.000	100	3,43%
		2016	Rp 239.866.206.000	Rp 10.587.950.826.000	100	2,27%
		2017	Rp 353.573.133.000	Rp 11.817.844.456.000	100	2,99%
		2018	Rp 355.549.291.000	Rp 12.093.079.368.000	100	2,94%
		2019	Rp 330.773.591.000	Rp 12.900.218.775.000	100	2,56%
6	BBNI	2015	Rp 11.466.148.000.000	Rp 508.595.288.000.000	100	2,25%
		2016	Rp 14.302.905.000.000	Rp 603.031.880.000.000	100	2,37%
		2017	Rp 17.165.387.000.000	Rp 709.330.084.000.000	100	2,42%
		2018	Rp 19.820.715.000.000	Rp 808.572.011.000.000	100	2,45%
		2019	Rp 19.369.106.000.000	Rp 845.605.208.000.000	100	2,29%
7	BBRI	2015	Rp 32.494.018.000.000	Rp 878.426.312.000.000	100	3,70%
		2016	Rp 33.973.770.000.000	Rp 1.003.644.426.000.000	100	3,39%
		2017	Rp 37.022.157.000.000	Rp 1.126.248.442.000.000	100	3,29%
		2018	Rp 41.753.694.000.000	Rp 1.296.898.292.000.000	100	3,22%
		2019	Rp 43.364.053.000.000	Rp 1.416.758.840.000.000	100	3,06%
8	BBTN	2015	Rp 2.541.886.000.000	Rp 171.807.592.000.000	100	1,48%

		2016	Rp 3.330.084.000.000	Rp 214.168.479.000.000	100	1,55%
		2017	Rp 3.861.555.000.000	Rp 261.365.267.000.000	100	1,48%
		2018	Rp 3.610.275.000.000	Rp 306.436.194.000.000	100	1,18%
		2019	Rp 411.062.000.000	Rp 311.776.828.000.000	100	0,13%
9	BCIC	2015	Rp (651.750.000.000)	Rp 13.183.503.000.000	100	-4,94%
		2016	Rp (712.188.000.000)	Rp 16.065.303.000.000	100	-4,43%
		2017	Rp 118.399.000.000	Rp 17.171.181.000.000	100	0,69%
		2018	Rp (401.101.000.000)	Rp 17.823.669.000.000	100	-2,25%
		2019	Rp 49.495.000.000	Rp 17.311.597.000.000	100	0,29%
10	BDNM	2015	Rp 3.281.534.000.000	Rp 188.057.412.000.000	100	1,74%
		2016	Rp 4.393.037.000.000	Rp 174.436.521.000.000	100	2,52%
		2017	Rp 5.367.120.000.000	Rp 178.257.092.000.000	100	3,01%
		2018	Rp 4.925.686.000.000	Rp 186.762.189.000.000	100	2,64%
		2019	Rp 5.487.790.000.000	Rp 193.533.970.000.000	100	2,84%
11	BINA	2015	Rp 21.305.000.000	Rp 2.081.523.000.000	100	1,02%
		2016	Rp 22.871.000.000	Rp 2.359.089.000.000	100	0,97%
		2017	Rp 24.206.000.000	Rp 3.123.345.000.000	100	0,78%
		2018	Rp 16.935.000.000	Rp 3.854.174.000.000	100	0,44%
		2019	Rp 9.940.000.000	Rp 5.262.429.000.000	100	0,19%
12	BKSW	2015	Rp 208.935.000.000	Rp 25.757.649.000.000	100	0,81%
		2016	Rp (865.950.000.000)	Rp 24.372.702.000.000	100	-3,55%
		2017	Rp (951.252.000.000)	Rp 24.635.233.000.000	100	-3,86%
		2018	Rp 25.712.000.000	Rp 20.486.926.000.000	100	0,13%
		2019	Rp 4.147.000.000	Rp 23.021.785.000.000	100	0,02%
13	BMAS	2015	Rp 54.653.642.000	Rp 5.343.936.388.000	100	1,02%
		2016	Rp 91.999.097.000	Rp 5.481.518.940.000	100	1,68%
		2017	Rp 93.160.363.000	Rp 6.054.845.282.000	100	1,54%
		2018	Rp 95.214.310.000	Rp 6.694.023.677.000	100	1,42%
		2019	Rp 80.440.261.000	Rp 7.569.580.138.000	100	1,06%
14	BMRI	2015	Rp 26.369.430.000.000	Rp 910.063.409.000.000	100	2,90%
		2016	Rp 18.572.965.000.000	Rp 1.038.706.009.000.000	100	1,79%
		2017	Rp 27.156.863.000.000	Rp 1.124.700.847.000.000	100	2,41%
		2018	Rp 33.905.797.000.000	Rp 1.202.252.094.000.000	100	2,82%
		2019	Rp 36.441.440.000.000	Rp 1.318.246.335.000.000	100	2,76%
15	BNBA	2015	Rp 77.645.849.000	Rp 6.567.266.817.000	100	1,18%
		2016	Rp 106.483.022.000	Rp 7.121.173.332.000	100	1,50%
		2017	Rp 122.379.673.000	Rp 7.014.677.335.000	100	1,74%
		2018	Rp 126.522.545.000	Rp 7.297.273.467.000	100	1,73%
		2019	Rp 70.829.124.000	Rp 7.607.653.715.000	100	0,93%
16	BNGA	2015	Rp 570.004.000.000	Rp 238.849.252.000.000	100	0,24%
		2016	Rp 2.850.708.000.000	Rp 241.571.728.000.000	100	1,18%

		2017	Rp 4.155.020.000.000	Rp 266.305.445.000.000	100	1,56%
		2018	Rp 4.850.818.000.000	Rp 266.781.498.000.000	100	1,82%
		2019	Rp 4.953.897.000.000	Rp 274.467.227.000.000	100	1,80%
17	BNII	2015	Rp 1.545.023.000.000	Rp 157.619.013.000.000	100	0,98%
		2016	Rp 1.613.783.000.000	Rp 166.678.902.000.000	100	0,97%
		2017	Rp 2.519.690.000.000	Rp 173.253.491.000.000	100	1,45%
		2018	Rp 3.035.577.000.000	Rp 177.532.858.000.000	100	1,71%
		2019	Rp 2.599.094.000.000	Rp 169.082.830.000.000	100	1,54%
18	BNLI	2015	Rp 293.535.000.000	Rp 182.689.351.000.000	100	0,16%
		2016	Rp (8.634.034.000.000)	Rp 165.527.512.000.000	100	-5,22%
		2017	Rp 951.132.000.000	Rp 148.328.370.000.000	100	0,64%
		2018	Rp 1.219.227.000.000	Rp 152.892.866.000.000	100	0,80%
		2019	Rp 2.010.735.000.000	Rp 161.451.259.000.000	100	1,25%
19	BSIM	2015	Rp 238.953.000.000	Rp 27.868.688.000.000	100	0,86%
		2016	Rp 493.630.000.000	Rp 31.192.626.000.000	100	1,58%
		2017	Rp 407.459.000.000	Rp 30.404.078.000.000	100	1,34%
		2018	Rp 75.863.000.000	Rp 30.748.742.000.000	100	0,25%
		2019	Rp 81.893.000.000	Rp 36.559.556.000.000	100	0,22%
20	BSWD	2015	Rp (47.601.231.000)	Rp 6.087.482.780.000	100	-0,78%
		2016	Rp (575.044.299.000)	Rp 4.306.073.549.000	100	-13,35%
		2017	Rp (147.769.386.000)	Rp 4.487.328.861.000	100	-3,29%
		2018	Rp 10.620.184.000	Rp 3.896.760.492.000	100	0,27%
		2019	Rp 23.098.021.000	Rp 4.007.412.556.000	100	0,58%
21	BTPN	2015	Rp 2.432.611.000.000	Rp 81.039.663.000.000	100	3,00%
		2016	Rp 1.875.846.000.000	Rp 91.371.387.000.000	100	2,05%
		2017	Rp 1.936.845.000.000	Rp 95.489.850.000.000	100	2,03%
		2018	Rp 2.919.428.000.000	Rp 101.341.224.000.000	100	2,88%
		2019	Rp 4.018.922.000.000	Rp 181.631.385.000.000	100	2,21%
22	BVIC	2015	Rp 93.997.406.000	Rp 23.250.685.651.000	100	0,40%
		2016	Rp 92.860.786.000	Rp 25.999.981.283.000	100	0,36%
		2017	Rp 176.137.469.000	Rp 28.825.608.648.000	100	0,61%
		2018	Rp 93.359.916.000	Rp 30.172.315.337.000	100	0,31%
		2019	Rp (24.725.333.000)	Rp 30.456.458.802.000	100	-0,08%
23	MAYA	2015	Rp 878.212.838.000	Rp 47.305.953.535.000	100	1,86%
		2016	Rp 1.087.199.550.000	Rp 60.839.102.211.000	100	1,79%
		2017	Rp 910.145.933.000	Rp 74.745.570.167.000	100	1,22%
		2018	Rp 600.930.000.000	Rp 86.971.893.000.000	100	0,69%
		2019	Rp 714.688.000.000	Rp 93.408.831.000.000	100	0,77%
24	MEGA	2015	Rp 1.238.769.000.000	Rp 68.225.170.000.000	100	1,82%
		2016	Rp 1.545.423.000.000	Rp 70.531.682.000.000	100	2,19%
		2017	Rp 1.649.159.000.000	Rp 82.297.010.000.000	100	2,00%

		2018	Rp 2.002.021.000.000	Rp 83.761.946.000.000	100	2,39%
		2019	Rp 2.508.411.000.000	Rp 100.803.831.000.000	100	2,49%
25	NISP	2015	Rp 2.001.461.000.000	Rp 120.480.402.000.000	100	1,66%
		2016	Rp 2.351.102.000.000	Rp 138.196.341.000.000	100	1,70%
		2017	Rp 2.877.654.000.000	Rp 153.773.957.000.000	100	1,87%
		2018	Rp 3.485.834.000.000	Rp 173.582.894.000.000	100	2,01%
		2019	Rp 3.891.439.000.000	Rp 180.706.987.000.000	100	2,15%
		26	PNBN	2015	Rp 2.457.684.000.000	Rp 183.120.540.000.000
2016	Rp 3.306.183.000.000			Rp 199.175.053.000.000	100	1,66%
2017	Rp 2.963.453.000.000			Rp 213.541.797.000.000	100	1,39%
2018	Rp 4.572.779.000.000			Rp 207.204.418.000.000	100	2,21%
2019	Rp 4.595.617.000.000			Rp 211.287.370.000.000	100	2,18%
27	PNBS	2015	Rp 75.372.666.000	Rp 7.134.234.975.000	100	1,06%
		2016	Rp 27.751.225.000	Rp 8.757.963.603.000	100	0,32%
		2017	Rp (974.802.712.000)	Rp 8.629.275.047.000	100	-11,30%
		2018	Rp 21.412.387.000	Rp 8.771.057.795.000	100	0,24%
		2019	Rp 22.226.488.000	Rp 11.135.824.845.000	100	0,20%
28	SDRA	2015	Rp 362.094.000.000	Rp 20.019.523.000.000	100	1,81%
		2016	Rp 419.489.000.000	Rp 22.630.634.000.000	100	1,85%
		2017	Rp 595.492.000.000	Rp 27.086.504.000.000	100	2,20%
		2018	Rp 734.723.000.000	Rp 29.631.693.000.000	100	2,48%
		2019	Rp 672.866.000.000	Rp 36.936.262.000.000	100	1,82%

(Sumber: www.idnfinancials.com 2020 diolah)



LAMPIRAN 4

**(Data Hasil Perhitungan Variabel DPK Bank Umum di BEI
Tahun 2015-2019)**



Data Hasil Perhitungan
Variabel DPK Bank Umum Tahun 2015-2019

(dalam rupiah)

No	Nama Bank	Tahun	Giro (a)	Tabungan (b)	Deposito Berjangka (c)	DPK (d=a+b+c)
1	AGRO	2015	456.347.756.000	451.827.362.000	5.953.876.062.000	6.862.051.180.000
		2016	679.846.697.000	461.123.290.000	8.082.808.516.000	9.223.778.503.000
		2017	1.168.365.252.000	661.546.258.000	10.592.020.992.000	12.421.932.502.000
		2018	1.951.587.491.000	1.005.489.933.000	15.107.458.786.000	18.064.536.210.000
		2019	1.929.003.153.000	1.096.299.883.000	18.119.298.298.000	21.144.601.334.000
2	BABP	2015	1.069.198.000.000	567.339.000.000	8.129.990.000.000	9.766.527.000.000
		2016	974.742.000.000	647.786.000.000	8.716.879.000.000	10.339.407.000.000
		2017	859.491.000.000	606.961.000.000	7.561.257.000.000	9.027.709.000.000
		2018	890.732.000.000	640.617.000.000	6.938.607.000.000	8.469.956.000.000
		2019	864.681.000.000	684.795.000.000	6.881.796.000.000	8.431.272.000.000
3	BBCA	2015	115.652.856.000.000	244.608.317.000.000	113.405.042.000.000	473.666.215.000.000
		2016	137.852.883.000.000	270.351.802.000.000	121.928.940.000.000	530.133.625.000.000
		2017	151.249.905.000.000	292.416.729.000.000	137.448.808.000.000	581.115.442.000.000
		2018	166.821.953.000.000	316.181.801.000.000	146.808.263.000.000	629.812.017.000.000
		2019	184.918.013.000.000	345.634.222.000.000	168.427.833.000.000	698.980.068.000.000
4	BBKP	2015	8.061.094.000.000	16.791.745.000.000	51.311.131.000.000	76.163.970.000.000
		2016	7.986.742.000.000	20.655.826.000.000	55.226.727.000.000	83.869.295.000.000
		2017	13.068.585.000.000	20.067.519.000.000	55.450.056.000.000	88.586.160.000.000
		2018	10.042.756.000.000	19.916.864.000.000	46.189.930.000.000	76.149.550.000.000

		2019	12.976.654.000.000	19.132.421.000.000	48.704.385.000.000	80.813.460.000.000
5	BBMD	2015	646.824.952.000	3.078.614.757.000	3.272.646.793.000	6.998.086.502.000
		2016	824.148.035.000	3.272.480.749.000	3.673.157.981.000	7.769.786.765.000
		2017	908.100.181.000	3.393.137.512.000	4.072.063.795.000	8.373.301.488.000
		2018	828.382.602.000	3.289.068.714.000	4.251.333.169.000	8.368.784.485.000
		2019	936.716.415.000	3.432.840.593.000	4.501.452.266.000	8.871.009.274.000
6	BBNI	2015	90.763.359.000.000	129.364.312.000.000	133.809.209.000.000	353.936.880.000.000
		2016	122.076.228.000.000	151.784.973.000.000	141.591.883.000.000	415.453.084.000.000
		2017	142.232.656.000.000	174.040.609.000.000	176.474.683.000.000	492.747.948.000.000
		2018	168.106.953.000.000	196.253.601.000.000	187.811.648.000.000	552.172.202.000.000
		2019	202.226.824.000.000	191.390.028.000.000	188.923.773.000.000	582.540.625.000.000
7	BBRI	2015	114.367.088.000.000	272.470.992.000.000	282.157.299.000.000	668.995.379.000.000
		2016	142.546.863.000.000	303.270.288.000.000	308.709.223.000.000	754.526.374.000.000
		2017	147.296.069.000.000	348.170.389.000.000	326.417.937.000.000	821.884.395.000.000
		2018	180.375.831.000.000	385.520.516.000.000	357.413.513.000.000	923.309.860.000.000
		2019	170.847.001.000.000	412.307.171.000.000	413.223.653.000.000	996.377.825.000.000
8	BBTN	2015	31.368.443.000.000	30.757.681.000.000	65.582.546.000.000	127.708.670.000.000
		2016	44.906.039.000.000	33.344.626.000.000	69.536.953.000.000	147.787.618.000.000
		2017	52.769.152.000.000	38.840.337.000.000	85.481.932.000.000	177.091.421.000.000
		2018	56.455.042.000.000	39.117.163.000.000	115.462.283.000.000	211.034.488.000.000
		2019	50.701.126.000.000	42.274.798.000.000	113.929.768.000.000	206.905.692.000.000
9	BCIC	2015	1.000.473.000.000	451.194.000.000	9.569.112.000.000	11.020.779.000.000
		2016	709.490.000.000	683.033.000.000	10.272.366.000.000	11.664.889.000.000
		2017	873.058.000.000	828.521.000.000	11.203.041.000.000	12.904.620.000.000
		2018	786.173.000.000	790.545.000.000	11.671.887.000.000	13.248.605.000.000
		2019	652.867.000.000	1.166.534.000.000	10.986.831.000.000	12.806.232.000.000

10	BDNM	2015	15.905.474.000.000	32.853.401.000.000	66.382.653.000.000	115.141.528.000.000
		2016	14.974.303.000.000	32.498.293.000.000	56.266.920.000.000	103.739.516.000.000
		2017	14.645.607.000.000	34.073.578.000.000	53.177.633.000.000	101.896.818.000.000
		2018	15.885.000.000.000	33.945.394.000.000	57.865.402.000.000	107.695.796.000.000
		2019	15.837.018.000.000	38.258.176.000.000	55.696.716.000.000	109.791.910.000.000
11	BINA	2015	93.901.000.000	131.315.000.000	1.509.075.000.000	1.734.291.000.000
		2016	139.595.000.000	142.477.000.000	1.518.889.000.000	1.800.961.000.000
		2017	126.370.000.000	141.730.000.000	1.625.245.000.000	1.893.345.000.000
		2018	271.812.000.000	153.382.000.000	2.114.038.000.000	2.539.232.000.000
		2019	284.343.000.000	196.590.000.000	3.521.829.000.000	4.002.762.000.000
12	BKSW	2015	1.598.800.000.000	412.050.000.000	16.498.158.000.000	18.509.008.000.000
		2016	1.268.379.000.000	970.411.000.000	17.106.172.000.000	19.344.962.000.000
		2017	1.181.170.000.000	889.264.000.000	17.855.747.000.000	19.926.181.000.000
		2018	1.487.233.000.000	585.451.000.000	13.382.405.000.000	15.455.089.000.000
		2019	1.807.843.000.000	746.834.000.000	13.354.722.000.000	15.909.399.000.000
13	BMAS	2015	544.763.457.000	807.496.408.000	2.992.139.529.000	4.344.399.394.000
		2016	491.793.681.000	873.197.162.000	2.823.248.710.000	4.188.239.553.000
		2017	511.784.604.000	759.072.507.000	3.384.667.208.000	4.655.524.319.000
		2018	546.834.576.000	801.174.197.000	3.585.449.456.000	4.933.458.229.000
		2019	699.908.211.000	862.781.244.000	4.244.833.514.000	5.807.522.969.000
14	BMRI	2015	172.154.488.000.000	248.952.639.000.000	201.226.204.000.000	622.333.331.000.000
		2016	186.983.328.000.000	277.169.824.000.000	237.907.078.000.000	702.060.230.000.000
		2017	202.864.860.000.000	308.711.908.000.000	238.007.214.000.000	749.583.982.000.000
		2018	199.823.756.000.000	307.282.353.000.000	258.902.784.000.000	766.008.893.000.000
		2019	247.444.267.000.000	324.488.072.000.000	278.176.006.000.000	850.108.345.000.000
15	BNBA	2015	613.562.605.000	406.915.156.000	4.191.208.131.000	5.211.685.892.000

		2016	738.441.732.000	419.649.701.000	4.537.352.391.000	5.695.443.824.000
		2017	663.983.035.000	420.325.797.000	4.432.083.342.000	5.516.392.174.000
		2018	635.577.708.000	419.224.224.000	4.600.062.052.000	5.654.863.984.000
		2019	549.831.509.000	459.429.497.000	4.923.076.764.000	5.932.337.770.000
16	BNGA	2015	40.443.603.000.000	43.123.113.000.000	94.966.361.000.000	178.533.077.000.000
		2016	44.597.980.000.000	47.210.624.000.000	88.762.530.000.000	180.571.134.000.000
		2017	49.281.023.000.000	50.214.272.000.000	89.821.901.000.000	189.317.196.000.000
		2018	45.857.151.000.000	54.495.883.000.000	90.397.184.000.000	190.750.218.000.000
		2019	48.943.913.000.000	59.316.069.000.000	87.340.318.000.000	195.600.300.000.000
17	BNII	2015	16.157.500.000.000	25.599.942.000.000	73.728.994.000.000	115.486.436.000.000
		2016	20.438.324.000.000	25.604.496.000.000	72.889.131.000.000	118.931.951.000.000
		2017	23.714.770.000.000	24.819.752.000.000	72.757.038.000.000	121.291.560.000.000
		2018	24.593.491.000.000	19.894.815.000.000	72.324.082.000.000	116.812.388.000.000
		2019	19.571.158.000.000	20.961.017.000.000	70.068.831.000.000	110.601.006.000.000
18	BNLI	2015	29.594.863.000.000	25.524.180.000.000	90.341.596.000.000	145.460.639.000.000
		2016	31.334.284.000.000	29.441.550.000.000	69.526.826.000.000	130.302.660.000.000
		2017	30.034.800.000.000	27.822.715.000.000	53.430.492.000.000	111.288.007.000.000
		2018	28.079.920.000.000	28.809.247.000.000	61.246.022.000.000	118.135.189.000.000
		2019	32.438.603.000.000	29.845.502.000.000	60.900.470.000.000	123.184.575.000.000
19	BSIM	2015	5.472.160.000.000	6.691.904.000.000	10.193.067.000.000	22.357.131.000.000
		2016	7.498.360.000.000	7.482.461.000.000	10.096.920.000.000	25.077.741.000.000
		2017	7.199.746.000.000	7.092.986.000.000	9.313.790.000.000	23.606.522.000.000
		2018	5.715.795.000.000	7.519.485.000.000	8.754.149.000.000	21.989.429.000.000
		2019	6.993.896.000.000	8.598.609.000.000	9.059.692.000.000	24.652.197.000.000
20	BSWD	2015	297.976.382.000	144.582.576.000	3.935.564.178.000	4.378.123.136.000
		2016	269.068.905.000	155.319.905.000	2.598.836.048.000	3.023.224.858.000

		2017	249.931.557.000	153.039.631.000	2.773.092.734.000	3.176.063.922.000
		2018	267.179.878.000	124.689.034.000	2.033.801.892.000	2.425.670.804.000
		2019	226.424.614.000	109.722.638.000	2.192.412.903.000	2.528.560.155.000
21	BTPN	2015	354.839.000.000	7.445.569.000.000	49.674.610.000.000	57.475.018.000.000
		2016	372.169.000.000	7.297.836.000.000	54.372.213.000.000	62.042.218.000.000
		2017	623.489.000.000	7.223.923.000.000	55.016.378.000.000	62.863.790.000.000
		2018	1.119.866.000.000	7.731.413.000.000	56.234.002.000.000	65.085.281.000.000
		2019	14.374.957.000.000	9.958.771.000.000	55.265.688.000.000	79.599.416.000.000
22	BVIC	2015	445.620.068.000	1.126.928.876.000	15.600.516.862.000	17.173.065.806.000
		2016	490.407.423.000	1.617.021.077.000	17.416.842.629.000	19.524.271.129.000
		2017	791.730.174.000	2.793.968.565.000	17.189.273.438.000	20.774.972.177.000
		2018	676.646.195.000	2.712.595.244.000	17.247.138.955.000	20.636.380.394.000
		2019	929.206.064.000	2.777.420.672.000	18.085.010.327.000	21.791.637.063.000
23	MAYA	2015	2.425.668.468.000	4.249.967.229.000	34.529.666.993.000	41.205.302.690.000
		2016	3.626.900.862.000	4.315.186.852.000	43.696.776.012.000	51.638.863.726.000
		2017	2.883.259.929.000	6.875.231.217.000	52.872.043.397.000	62.630.534.543.000
		2018	3.024.383.000.000	13.475.827.000.000	55.010.326.000.000	71.510.536.000.000
		2019	350.069.200.000	17.923.804.000.000	55.584.613.000.000	73.858.486.200.000
24	MEGA	2015	5.111.618.000.000	9.993.508.000.000	34.634.546.000.000	49.739.672.000.000
		2016	5.568.710.000.000	10.688.046.000.000	34.816.471.000.000	51.073.227.000.000
		2017	7.932.885.000.000	10.927.297.000.000	42.422.689.000.000	61.282.871.000.000
		2018	6.718.204.000.000	11.799.080.000.000	42.217.514.000.000	60.734.798.000.000
		2019	5.508.409.000.000	12.504.312.000.000	54.777.453.000.000	72.790.174.000.000
25	NISP	2015	22.506.230.000.000	13.646.077.000.000	51.127.937.000.000	87.280.244.000.000
		2016	24.511.895.000.000	16.289.474.000.000	62.758.591.000.000	103.559.960.000.000
		2017	26.137.974.000.000	17.580.916.000.000	69.721.782.000.000	113.440.672.000.000

		2018	22.320.229.000.000	23.545.674.000.000	79.694.545.000.000	125.560.448.000.000
		2019	25.160.744.000.000	25.737.207.000.000	75.223.548.000.000	126.121.499.000.000
26	PNBN	2015	9.622.794.000.000	41.604.074.000.000	77.089.541.000.000	128.316.409.000.000
		2016	10.413.349.000.000	43.713.576.000.000	88.527.290.000.000	142.654.215.000.000
		2017	9.730.637.000.000	41.324.980.000.000	94.614.967.000.000	145.670.584.000.000
		2018	9.964.301.000.000	40.921.068.000.000	86.808.894.000.000	137.694.263.000.000
		2019	9.913.432.000.000	38.904.162.000.000	82.585.315.000.000	131.402.909.000.000
		2015	254.802.297.000	536.858.591.000	-	791.660.888.000
27	PNBS	2016	463.297.364.000	506.012.272.000	-	969.309.636.000
		2017	292.179.505.000	280.595.694.000	-	572.775.199.000
		2018	242.081.413.000	518.145.729.000	-	760.227.142.000
		2019	215.368.720.000	288.570.482.000	-	503.939.202.000
		2015	1.476.865.000.000	2.203.764.000.000	10.665.618.000.000	14.346.247.000.000
28	SDRA	2016	1.371.073.000.000	2.008.386.000.000	11.500.150.000.000	14.879.609.000.000
		2017	1.952.147.000.000	2.513.517.000.000	12.462.951.000.000	16.928.615.000.000
		2018	1.971.277.000.000	2.598.130.000.000	10.821.780.000.000	15.391.187.000.000
		2019	1.801.714.000.000	3.329.822.000.000	13.933.834.000.000	19.065.370.000.000

(Sumber: www.idnfinancials.com 2020 diolah)

LAMPIRAN 5

**(Data Hasil Perhitungan Variabel NPL Bank Umum di BEI
Tahun 2015-2019)**



Data Hasil Perhitungan
Variabel NPL Bank Umum Tahun 2015-2019

No	Nama Bank	Tahun	Kredit Bermasalah (a)	Total Kredit (b)	% (c)	NPL d=(a:bx c)
1	AGRO	2015	Rp 113.336.491.000	Rp 6.044.521.633.000	100	1,88%
		2016	Rp 127.861.808.000	Rp 8.179.753.799.000	100	1,56%
		2017	Rp 175.045.630.000	Rp 10.981.623.081.000	100	1,59%
		2018	Rp 188.979.276.000	Rp 15.670.832.413.000	100	1,21%
		2019	Rp 260.470.206.000	Rp 19.366.245.488.000	100	1,34%
2	BABP	2015	Rp 209.374.000.000	Rp 7.085.227.000.000	100	2,96%
		2016	Rp 221.290.000.000	Rp 7.994.316.000.000	100	2,77%
		2017	Rp 514.592.000.000	Rp 7.114.922.000.000	100	7,23%
		2018	Rp 429.378.000.000	Rp 7.511.633.000.000	100	5,72%
		2019	Rp 436.386.000.000	Rp 7.554.481.000.000	100	5,78%
3	BBCA	2015	Rp 2.801.672.000.000	Rp 387.642.637.000.000	100	0,72%
		2016	Rp 5.451.864.000.000	Rp 415.896.245.000.000	100	1,31%
		2017	Rp 6.945.333.000.000	Rp 467.508.825.000.000	100	1,49%
		2018	Rp 7.594.054.000.000	Rp 538.099.448.000.000	100	1,41%
		2019	Rp 7.876.926.000.000	Rp 586.939.583.000.000	100	1,34%
4	BBKP	2015	Rp 1.875.472.000.000	Rp 66.043.142.000.000	100	2,84%
		2016	Rp 3.298.201.000.000	Rp 72.474.597.000.000	100	4,55%
		2017	Rp 6.148.545.000.000	Rp 72.632.404.000.000	100	8,47%
		2018	Rp 4.374.819.000.000	Rp 66.444.209.000.000	100	6,58%
		2019	Rp 4.148.801.000.000	Rp 69.545.545.000.000	100	5,97%
5	BBMD	2015	Rp 160.563.079.000	Rp 7.110.427.152.000	100	2,26%
		2016	Rp 225.469.461.000	Rp 6.264.931.843.000	100	3,60%
		2017	Rp 175.140.910.000	Rp 6.783.698.638.000	100	2,58%
		2018	Rp 169.187.615.000	Rp 7.274.824.813.000	100	2,33%
		2019	Rp 176.072.575.000	Rp 7.791.537.196.000	100	2,26%
6	BBNI	2015	Rp 8.709.610.000.000	Rp 326.105.149.000.000	100	2,67%
		2016	Rp 11.644.275.000.000	Rp 393.275.392.000.000	100	2,96%
		2017	Rp 10.097.575.000.000	Rp 441.313.566.000.000	100	2,29%
		2018	Rp 10.038.302.000.000	Rp 512.778.497.000.000	100	1,96%
		2019	Rp 12.961.816.000.000	Rp 556.770.947.000.000	100	2,33%
7	BBRI	2015	Rp 26.194.964.000.000	Rp 564.480.538.000.000	100	4,64%
		2016	Rp 35.661.558.000.000	Rp 643.470.975.000.000	100	5,54%
		2017	Rp 35.142.540.000.000	Rp 718.982.668.000.000	100	4,89%
		2018	Rp 36.777.144.000.000	Rp 814.552.767.000.000	100	4,52%
		2019	Rp 49.518.172.000.000	Rp 877.431.193.000.000	100	5,64%

8	BBTN	2015	Rp 4.976.829.000.000	Rp 138.955.804.000.000	100	3,58%
		2016	Rp 4.676.244.000.000	Rp 164.446.381.000.000	100	2,84%
		2017	Rp 5.288.073.000.000	Rp 198.990.581.000.000	100	2,66%
		2018	Rp 6.699.695.000.000	Rp 238.297.732.000.000	100	2,81%
		2019	Rp 12.230.234.000.000	Rp 255.825.159.000.000	100	4,78%
9	BCIC	2015	Rp 347.923.000.000	Rp 9.367.221.000.000	100	3,71%
		2016	Rp 784.203.000.000	Rp 11.236.874.000.000	100	6,98%
		2017	Rp 336.809.000.000	Rp 11.468.893.000.000	100	2,94%
		2018	Rp 437.463.000.000	Rp 10.259.055.000.000	100	4,26%
		2019	Rp 92.799.000.000	Rp 6.245.991.000.000	100	1,49%
10	BDNM	2015	Rp 3.380.228.000.000	Rp 102.842.988.000.000	100	3,29%
		2016	Rp 3.303.105.000.000	Rp 95.215.147.000.000	100	3,47%
		2017	Rp 2.841.186.000.000	Rp 96.968.742.000.000	100	2,93%
		2018	Rp 3.054.435.000.000	Rp 104.571.750.000.000	100	2,92%
		2019	Rp 3.550.307.000.000	Rp 109.971.338.000.000	100	3,23%
11	BINA	2015	Rp 3.062.000.000	Rp 1.455.994.000.000	100	0,21%
		2016	Rp 43.154.000.000	Rp 1.378.153.000.000	100	3,13%
		2017	Rp 67.664.000.000	Rp 1.469.552.000.000	100	4,60%
		2018	Rp 42.825.000.000	Rp 1.759.096.000.000	100	2,43%
		2019	Rp 119.872.000.000	Rp 2.519.213.000.000	100	4,76%
12	BKSW	2015	Rp 539.107.000.000	Rp 20.830.044.000.000	100	2,59%
		2016	Rp 1.253.746.000.000	Rp 18.287.914.000.000	100	6,86%
		2017	Rp 1.253.746.000.000	Rp 14.059.205.000.000	100	8,92%
		2018	Rp 279.320.000.000	Rp 11.218.751.000.000	100	2,49%
		2019	Rp 791.366.000.000	Rp 14.050.161.000.000	100	5,63%
13	BMAS	2015	Rp 20.759.265.000	Rp 4.038.570.467.000	100	0,51%
		2016	Rp 38.163.818.000	Rp 4.183.363.362.000	100	0,91%
		2017	Rp 68.534.756.000	Rp 4.522.408.895.000	100	1,52%
		2018	Rp 106.727.747.000	Rp 4.976.591.404.000	100	2,14%
		2019	Rp 127.825.903.000	Rp 5.466.906.639.000	100	2,34%
14	BMRI	2015	Rp 15.377.323.000.000	Rp 545.001.924.000.000	100	2,82%
		2016	Rp 26.184.421.000.000	Rp 581.615.587.000.000	100	4,50%
		2017	Rp 25.040.784.000.000	Rp 638.936.496.000.000	100	3,92%
		2018	Rp 22.309.061.000.000	Rp 725.424.700.000.000	100	3,08%
		2019	Rp 20.808.393.000.000	Rp 807.211.005.000.000	100	2,58%
15	BNBA	2015	Rp 33.488.962.000	Rp 4.314.490.431.000	100	0,78%
		2016	Rp 81.768.005.000	Rp 4.501.137.202.000	100	1,82%
		2017	Rp 76.891.152.000	Rp 4.528.964.528.000	100	1,70%
		2018	Rp 71.945.619.000	Rp 4.766.544.013.000	100	1,51%
		2019	Rp 78.802.519.000	Rp 5.165.685.915.000	100	1,53%
16	BNGA	2015	Rp 6.571.867.000.000	Rp 170.732.978.000.000	100	3,85%

		2016	Rp 6.787.907.000.000	Rp 173.587.691.000.000	100	3,91%
		2017	Rp 6.777.248.000.000	Rp 181.405.722.000.000	100	3,74%
		2018	Rp 5.708.365.000.000	Rp 186.262.631.000.000	100	3,06%
		2019	Rp 5.313.169.000.000	Rp 190.983.118.000.000	100	2,78%
17	BNII	2015	Rp 3.812.199.000.000	Rp 104.201.707.000.000	100	3,66%
		2016	Rp 3.794.070.000.000	Rp 109.988.691.000.000	100	3,45%
		2017	Rp 3.251.344.000.000	Rp 113.813.563.000.000	100	2,86%
		2018	Rp 3.086.893.000.000	Rp 121.972.870.000.000	100	2,53%
		2019	Rp 3.836.526.000.000	Rp 111.611.893.000.000	100	3,44%
18	BNLI	2015	Rp 889.731.000.000	Rp 129.487.428.000.000	100	0,69%
		2016	Rp 6.218.397.000.000	Rp 106.372.456.000.000	100	5,85%
		2017	Rp 1.028.652.000.000	Rp 98.615.022.000.000	100	1,04%
		2018	Rp 2.450.067.000.000	Rp 107.411.295.000.000	100	2,28%
		2019	Rp 810.994.000.000	Rp 109.039.100.000.000	100	0,74%
19	BSIM	2015	Rp 653.355.000.000	Rp 17.506.570.000.000	100	3,73%
		2016	Rp 405.153.000.000	Rp 19.358.254.000.000	100	2,09%
		2017	Rp 709.621.000.000	Rp 18.765.047.000.000	100	3,78%
		2018	Rp 957.987.000.000	Rp 19.844.642.000.000	100	4,83%
		2019	Rp 1.800.769.000.000	Rp 22.497.252.000.000	100	8,00%
20	BSWD	2015	Rp 319.755.614.000	Rp 3.592.787.460.000	100	8,90%
		2016	Rp 395.552.058.000	Rp 2.500.162.612.000	100	15,82%
		2017	Rp 105.162.144.000	Rp 2.152.865.502.000	100	4,88%
		2018	Rp 118.204.386.000	Rp 2.413.111.241.000	100	4,90%
		2019	Rp 87.086.615.000	Rp 2.065.583.544.000	100	4,22%
21	BTPN	2015	Rp 412.363.000.000	Rp 58.587.383.000.000	100	0,70%
		2016	Rp 502.003.000.000	Rp 63.168.410.000.000	100	0,79%
		2017	Rp 589.783.000.000	Rp 65.351.837.000.000	100	0,90%
		2018	Rp 844.556.000.000	Rp 68.136.780.000.000	100	1,24%
		2019	Rp 1.152.605.000.000	Rp 141.760.183.000.000	100	0,81%
22	BVIC	2015	Rp 644.160.378.000	Rp 13.094.048.033.000	100	4,92%
		2016	Rp 605.797.467.000	Rp 14.537.940.067.000	100	4,17%
		2017	Rp 502.764.571.000	Rp 15.831.264.327.000	100	3,18%
		2018	Rp 577.245.984.000	Rp 16.393.596.314.000	100	3,52%
		2019	Rp 1.145.235.702.000	Rp 17.440.119.532.000	100	6,57%
23	MAYA	2015	Rp 861.248.456.000	Rp 34.241.046.410.000	100	2,52%
		2016	Rp 995.444.080.000	Rp 47.197.276.408.000	100	2,11%
		2017	Rp 3.185.690.972.000	Rp 56.420.080.000.000	100	5,65%
		2018	Rp 3.635.056.000.000	Rp 65.669.810.000.000	100	5,54%
		2019	Rp 2.769.272.000.000	Rp 71.882.087.000.000	100	3,85%
24	MEGA	2015	Rp 911.327.000.000	Rp 32.458.301.000.000	100	2,81%
		2016	Rp 971.914.000.000	Rp 28.300.130.000.000	100	3,43%

		2017	Rp 708.176.000.000	Rp 35.237.814.000.000	100	2,01%
		2018	Rp 675.939.000.000	Rp 42.263.704.000.000	100	1,60%
		2019	Rp 1.305.069.000.000	Rp 53.022.795.000.000	100	2,46%
25	NISP	2015	Rp 1.116.464.000.000	Rp 85.879.019.000.000	100	1,30%
		2016	Rp 1.748.932.000.000	Rp 93.362.639.000.000	100	1,87%
		2017	Rp 1.899.214.000.000	Rp 106.349.408.000.000	100	1,79%
		2018	Rp 2.030.989.000.000	Rp 117.834.798.000.000	100	1,72%
		2019	Rp 2.037.302.000.000	Rp 119.046.393.000.000	100	1,71%
26	PNBN	2015	Rp 364.923.000.000	Rp 120.403.114.000.000	100	0,30%
		2016	Rp 572.616.000.000	Rp 128.109.469.000.000	100	0,45%
		2017	Rp 599.281.000.000	Rp 131.954.374.000.000	100	0,45%
		2018	Rp 1.119.897.000.000	Rp 141.232.323.000.000	100	0,79%
		2019	Rp 1.015.243.000.000	Rp 140.682.830.000.000	100	0,72%
27	PNBS	2015	Rp 122.728.333.000	Rp 5.176.920.410.000	100	2,37%
		2016	Rp 109.378.424.000	Rp 5.321.600.975.000	100	2,06%
		2017	Rp 774.419.879.000	Rp 5.555.883.051.000	100	13,94%
		2018	Rp 258.666.601.000	Rp 5.675.102.587.000	100	4,56%
		2019	Rp 281.770.717.000	Rp 7.960.900.252.000	100	3,54%
28	SDRA	2015	Rp 275.895.000.000	Rp 13.958.921.000.000	100	1,98%
		2016	Rp 251.157.000.000	Rp 16.440.835.000.000	100	1,53%
		2017	Rp 288.628.000.000	Rp 18.804.986.000.000	100	1,53%
		2018	Rp 386.621.000.000	Rp 22.528.964.000.000	100	1,72%
		2019	Rp 437.920.000.000	Rp 26.674.450.000.000	100	1,64%

(Sumber: www.idnfinancials.com 2020 diolah)

LAMPIRAN 6

**(Data Hasil Perhitungan Penyaluran Kredit Bank Umum
di BEI Tahun 2015-2019)**



Data Hasil Perhitungan

Penyaluran Kredit Bank Umum Tahun 2015-2019

(dalam rupiah)

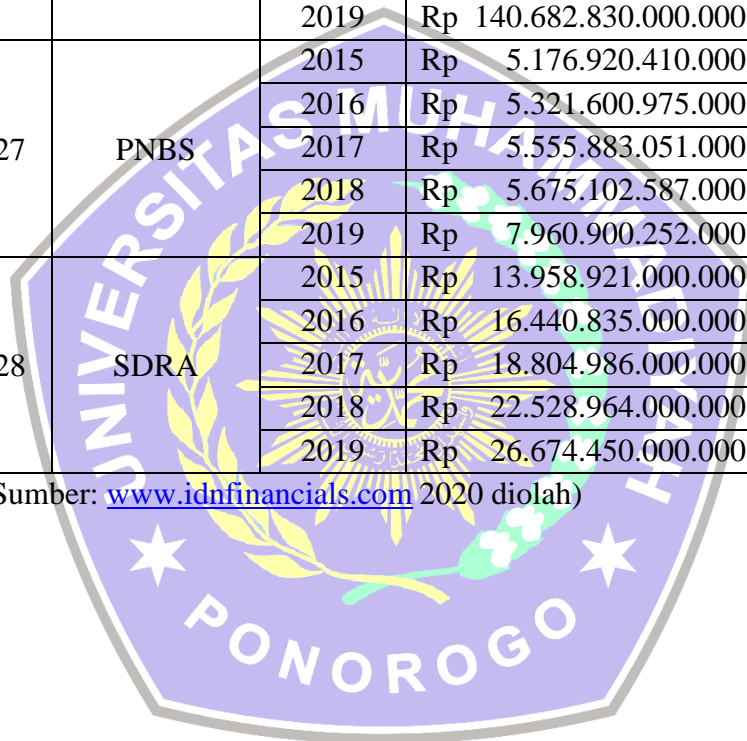
No.	Nama Bank	Tahun	Penyaluran Kredit
1	AGRO	2015	Rp 6.044.521.633.000
		2016	Rp 8.179.753.799.000
		2017	Rp 10.981.623.081.000
		2018	Rp 15.670.832.413.000
		2019	Rp 19.366.245.488.000
2	BABP	2015	Rp 7.085.227.000.000
		2016	Rp 7.994.316.000.000
		2017	Rp 7.114.922.000.000
		2018	Rp 7.511.633.000.000
		2019	Rp 7.554.481.000.000
3	BBCA	2015	Rp 387.642.637.000.000
		2016	Rp 415.896.245.000.000
		2017	Rp 467.508.825.000.000
		2018	Rp 538.099.448.000.000
		2019	Rp 586.939.583.000.000
4	BBKP	2015	Rp 66.043.142.000.000
		2016	Rp 72.474.597.000.000
		2017	Rp 72.632.404.000.000
		2018	Rp 66.444.209.000.000
		2019	Rp 69.545.545.000.000
5	BBMD	2015	Rp 7.110.427.152.000
		2016	Rp 6.264.931.843.000
		2017	Rp 6.783.698.638.000
		2018	Rp 7.274.824.813.000
		2019	Rp 7.791.537.196.000
6	BBNI	2015	Rp 326.105.149.000.000
		2016	Rp 393.275.392.000.000
		2017	Rp 441.313.566.000.000
		2018	Rp 512.778.497.000.000
		2019	Rp 556.770.947.000.000
7	BBRI	2015	Rp 564.480.538.000.000
		2016	Rp 643.470.975.000.000
		2017	Rp 718.982.668.000.000
		2018	Rp 814.552.767.000.000
		2019	Rp 877.431.193.000.000

8	BBTN	2015	Rp 138.955.804.000.000
		2016	Rp 164.446.381.000.000
		2017	Rp 198.990.581.000.000
		2018	Rp 238.297.732.000.000
		2019	Rp 255.825.159.000.000
9	BCIC	2015	Rp 9.367.221.000.000
		2016	Rp 11.236.874.000.000
		2017	Rp 11.468.893.000.000
		2018	Rp 10.259.055.000.000
		2019	Rp 6.245.991.000.000
10	BDNM	2015	Rp 102.842.988.000.000
		2016	Rp 95.215.147.000.000
		2017	Rp 96.968.742.000.000
		2018	Rp 104.571.750.000.000
		2019	Rp 109.971.338.000.000
11	BINA	2015	Rp 1.455.994.000.000
		2016	Rp 1.378.153.000.000
		2017	Rp 1.469.552.000.000
		2018	Rp 1.759.096.000.000
		2019	Rp 2.519.213.000.000
12	BKSW	2015	Rp 20.830.044.000.000
		2016	Rp 18.287.914.000.000
		2017	Rp 14.059.205.000.000
		2018	Rp 11.218.751.000.000
		2019	Rp 14.050.161.000.000
13	BMAS	2015	Rp 4.038.570.467.000
		2016	Rp 4.183.363.362.000
		2017	Rp 4.522.408.895.000
		2018	Rp 4.976.591.404.000
		2019	Rp 5.466.906.639.000
14	BMRI	2015	Rp 545.001.924.000.000
		2016	Rp 581.615.587.000.000
		2017	Rp 638.936.496.000.000
		2018	Rp 725.424.700.000.000
		2019	Rp 807.211.005.000.000
15	BNBA	2015	Rp 4.314.490.431.000
		2016	Rp 4.501.137.202.000
		2017	Rp 4.528.964.528.000
		2018	Rp 4.766.544.013.000
		2019	Rp 5.165.685.915.000
16	BNGA	2015	Rp 170.732.978.000.000

		2016	Rp 173.587.691.000.000
		2017	Rp 181.405.722.000.000
		2018	Rp 186.262.631.000.000
		2019	Rp 190.983.118.000.000
17	BNII	2015	Rp 104.201.707.000.000
		2016	Rp 109.988.691.000.000
		2017	Rp 113.813.563.000.000
		2018	Rp 121.972.870.000.000
		2019	Rp 111.611.893.000.000
18	BNLI	2015	Rp 129.487.428.000.000
		2016	Rp 106.372.456.000.000
		2017	Rp 98.615.022.000.000
		2018	Rp 107.411.295.000.000
		2019	Rp 109.039.100.000.000
19	BSIM	2015	Rp 17.506.570.000.000
		2016	Rp 19.358.254.000.000
		2017	Rp 18.765.047.000.000
		2018	Rp 19.844.642.000.000
		2019	Rp 22.497.252.000.000
20	BSWD	2015	Rp 3.592.787.460.000
		2016	Rp 2.500.162.612.000
		2017	Rp 2.152.865.502.000
		2018	Rp 2.413.111.241.000
		2019	Rp 2.065.583.544.000
21	BTPN	2015	Rp 58.587.383.000.000
		2016	Rp 63.168.410.000.000
		2017	Rp 65.351.837.000.000
		2018	Rp 68.136.780.000.000
		2019	Rp 141.760.183.000.000
22	BVIC	2015	Rp 13.094.048.033.000
		2016	Rp 14.537.940.067.000
		2017	Rp 15.831.264.327.000
		2018	Rp 16.393.596.314.000
		2019	Rp 17.440.119.532.000
23	MAYA	2015	Rp 34.241.046.410.000
		2016	Rp 47.197.276.408.000
		2017	Rp 56.420.080.000.000
		2018	Rp 65.669.810.000.000
		2019	Rp 71.882.087.000.000
24	MEGA	2015	Rp 32.458.301.000.000
		2016	Rp 28.300.130.000.000

		2017	Rp 35.237.814.000.000
		2018	Rp 42.263.704.000.000
		2019	Rp 53.022.795.000.000
25	NISP	2015	Rp 85.879.019.000.000
		2016	Rp 93.362.639.000.000
		2017	Rp 16.349.408.000.000
		2018	Rp 117.834.798.000.000
		2019	Rp 119.046.393.000.000
26	PNBN	2015	Rp 120.403.114.000.000
		2016	Rp 128.109.469.000.000
		2017	Rp 131.954.374.000.000
		2018	Rp 141.232.323.000.000
		2019	Rp 140.682.830.000.000
27	PNBS	2015	Rp 5.176.920.410.000
		2016	Rp 5.321.600.975.000
		2017	Rp 5.555.883.051.000
		2018	Rp 5.675.102.587.000
		2019	Rp 7.960.900.252.000
28	SDRA	2015	Rp 13.958.921.000.000
		2016	Rp 16.440.835.000.000
		2017	Rp 18.804.986.000.000
		2018	Rp 22.528.964.000.000
		2019	Rp 26.674.450.000.000

(Sumber: www.idnfinancials.com 2020 diolah)



The logo of Universitas Muhammadiyah Ponorogo is a purple shield-shaped emblem. It features a central sunburst with Arabic calligraphy, flanked by green leaves and white flowers. The text 'UNIVERSITAS MUHAMMADIYAH' is written along the top inner edge, and 'PONOROGO' is written along the bottom inner edge. Two white stars are positioned on the left and right sides of the shield.

LAMPIRAN 7

**(Data Hasil Perhitungan ROA, DPK, NPL, dan Penyaluran
Kredit Bank Umum di BEI Tahun 2015-2019)**

Data Hasil Perhitungan Variabel ROA, DPK, NPL dan Penyaluran Kredit

Bank Umum di BEI Tahun 2015-2019

No	Nama Bank	Tahun	ROA (X1)	DPK (X2)	NPL (X3)	Penyaluran Kredit (Y)
1	AGRO	2015	1,32%	Rp 6.862.051.180.000	1,88%	Rp 6.044.521.633.000
		2016	1,24%	Rp 9.223.778.503.000	1,56%	Rp 8.179.753.799.000
		2017	1,19%	Rp 12.421.932.502.000	1,59%	Rp 10.981.623.081.000
		2018	1,25%	Rp 18.064.536.210.000	1,21%	Rp 15.670.832.413.000
		2019	0,27%	Rp 21.144.601.334.000	1,34%	Rp 19.366.245.488.000
2	BABP	2015	0,09%	Rp 9.766.527.000.000	2,96%	Rp 7.085.227.000.000
		2016	0,10%	Rp 10.339.407.000.000	2,77%	Rp 7.994.316.000.000
		2017	-8,46%	Rp 9.027.709.000.000	7,23%	Rp 7.114.922.000.000
		2018	0,73%	Rp 8.469.956.000.000	5,72%	Rp 7.511.633.000.000
		2019	0,29%	Rp 8.431.272.000.000	5,78%	Rp 7.554.481.000.000
3	BBCA	2015	3,81%	Rp 473.666.215.000.000	0,72%	Rp 387.642.637.000.000
		2016	3,82%	Rp 530.133.625.000.000	1,31%	Rp 415.896.245.000.000
		2017	3,89%	Rp 581.115.442.000.000	1,49%	Rp 467.508.825.000.000
		2018	3,97%	Rp 629.812.017.000.000	1,41%	Rp 538.099.448.000.000
		2019	3,95%	Rp 698.980.068.000.000	1,34%	Rp 586.939.583.000.000
4	BBKP	2015	1,25%	Rp 76.163.970.000.000	2,84%	Rp 66.043.142.000.000
		2016	0,43%	Rp 83.869.295.000.000	4,55%	Rp 72.474.597.000.000
		2017	0,11%	Rp 88.586.160.000.000	8,47%	Rp 72.632.404.000.000
		2018	0,23%	Rp 76.149.550.000.000	6,58%	Rp 66.444.209.000.000
		2019	0,13%	Rp 80.813.460.000.000	5,97%	Rp 69.545.545.000.000
5	BBMD	2015	3,43%	Rp 6.998.086.502.000	2,26%	Rp 7.110.427.152.000
		2016	2,27%	Rp 7.769.786.765.000	3,60%	Rp 6.264.931.843.000
		2017	2,99%	Rp 8.373.301.488.000	2,58%	Rp 6.783.698.638.000
		2018	2,94%	Rp 8.368.784.485.000	2,33%	Rp 7.274.824.813.000
		2019	2,56%	Rp 8.871.009.274.000	2,26%	Rp 7.791.537.196.000
6	BBNI	2015	2,25%	Rp 353.936.880.000.000	2,67%	Rp 326.105.149.000.000
		2016	2,37%	Rp 415.453.084.000.000	2,96%	Rp 393.275.392.000.000
		2017	2,42%	Rp 492.747.948.000.000	2,29%	Rp 441.313.566.000.000
		2018	2,45%	Rp 552.172.202.000.000	1,96%	Rp 512.778.497.000.000
		2019	2,29%	Rp 582.540.625.000.000	2,33%	Rp 556.770.947.000.000
7	BBRI	2015	3,70%	Rp 668.995.379.000.000	4,64%	Rp 564.480.538.000.000
		2016	3,39%	Rp 754.526.374.000.000	5,54%	Rp 643.470.975.000.000
		2017	3,29%	Rp 821.884.395.000.000	4,89%	Rp 718.982.668.000.000

		2018	3,22%	Rp 923.309.860.000.000	4,52%	Rp 814.552.767.000.000
		2019	3,06%	Rp 996.377.825.000.000	5,64%	Rp 877.431.193.000.000
8	BBTN	2015	1,48%	Rp 127.708.670.000.000	3,58%	Rp 138.955.804.000.000
		2016	1,55%	Rp 147.787.618.000.000	2,84%	Rp 164.446.381.000.000
		2017	1,48%	Rp 177.091.421.000.000	2,66%	Rp 198.990.581.000.000
		2018	1,18%	Rp 211.034.488.000.000	2,81%	Rp 238.297.732.000.000
		2019	0,13%	Rp 206.905.692.000.000	4,78%	Rp 255.825.159.000.000
9	BCIC	2015	-4,94%	Rp 11.020.779.000.000	3,71%	Rp 9.367.221.000.000
		2016	-4,43%	Rp 11.664.889.000.000	6,98%	Rp 11.236.874.000.000
		2017	0,69%	Rp 12.904.620.000.000	2,94%	Rp 11.468.893.000.000
		2018	-2,25%	Rp 13.248.605.000.000	4,26%	Rp 10.259.055.000.000
		2019	0,29%	Rp 12.806.232.000.000	1,49%	Rp 6.245.991.000.000
10	BDNM	2015	1,74%	Rp 115.141.528.000.000	3,29%	Rp 102.842.988.000.000
		2016	2,52%	Rp 103.739.516.000.000	3,47%	Rp 95.215.147.000.000
		2017	3,01%	Rp 101.896.818.000.000	2,93%	Rp 96.968.742.000.000
		2018	2,64%	Rp 107.695.796.000.000	2,92%	Rp 104.571.750.000.000
		2019	2,84%	Rp 109.791.910.000.000	3,23%	Rp 109.971.338.000.000
11	BINA	2015	1,02%	Rp 1.734.291.000.000	0,21%	Rp 1.455.994.000.000
		2016	0,97%	Rp 1.800.961.000.000	3,13%	Rp 1.378.153.000.000
		2017	0,78%	Rp 1.893.345.000.000	4,60%	Rp 1.469.552.000.000
		2018	0,44%	Rp 2.539.232.000.000	2,43%	Rp 1.759.096.000.000
		2019	0,19%	Rp 4.002.762.000.000	4,76%	Rp 2.519.213.000.000
12	BKSW	2015	0,81%	Rp 18.509.008.000.000	2,59%	Rp 20.830.044.000.000
		2016	-3,55%	Rp 19.344.962.000.000	6,86%	Rp 18.287.914.000.000
		2017	-3,86%	Rp 19.926.181.000.000	8,92%	Rp 14.059.205.000.000
		2018	0,13%	Rp 15.455.089.000.000	2,49%	Rp 11.218.751.000.000
		2019	0,02%	Rp 15.909.399.000.000	5,63%	Rp 14.050.161.000.000
13	BMAS	2015	1,02%	Rp 4.344.399.394.000	0,51%	Rp 4.038.570.467.000
		2016	1,68%	Rp 4.188.239.553.000	0,91%	Rp 4.183.363.362.000
		2017	1,54%	Rp 4.655.524.319.000	1,52%	Rp 4.522.408.895.000
		2018	1,42%	Rp 4.933.458.229.000	2,14%	Rp 4.976.591.404.000
		2019	1,06%	Rp 5.807.522.969.000	2,34%	Rp 5.466.906.639.000
14	BMRI	2015	2,90%	Rp 622.333.331.000.000	2,82%	Rp 545.001.924.000.000
		2016	1,79%	Rp 702.060.230.000.000	4,50%	Rp 581.615.587.000.000
		2017	2,41%	Rp 749.583.982.000.000	3,92%	Rp 638.936.496.000.000
		2018	2,82%	Rp 766.008.893.000.000	3,08%	Rp 725.424.700.000.000
		2019	2,76%	Rp 850.108.345.000.000	2,58%	Rp 807.211.005.000.000
15	BNBA	2015	1,18%	Rp 5.211.685.892.000	0,78%	Rp 4.314.490.431.000

		2016	1,50%	Rp 5.695.443.824.000	1,82%	Rp 4.501.137.202.000
		2017	1,74%	Rp 5.516.392.174.000	1,70%	Rp 4.528.964.528.000
		2018	1,73%	Rp 5.654.863.984.000	1,51%	Rp 4.766.544.013.000
		2019	0,93%	Rp 5.932.337.770.000	1,53%	Rp 5.165.685.915.000
16	BNGA	2015	0,24%	Rp 178.533.077.000.000	3,85%	Rp 170.732.978.000.000
		2016	1,18%	Rp 180.571.134.000.000	3,91%	Rp 173.587.691.000.000
		2017	1,56%	Rp 189.317.196.000.000	3,74%	Rp 181.405.722.000.000
		2018	1,82%	Rp 190.750.218.000.000	3,06%	Rp 186.262.631.000.000
		2019	1,80%	Rp 195.600.300.000.000	2,78%	Rp 190.983.118.000.000
17	BNII	2015	0,98%	Rp 115.486.436.000.000	3,66%	Rp 104.201.707.000.000
		2016	0,97%	Rp 118.931.951.000.000	3,45%	Rp 109.988.691.000.000
		2017	1,45%	Rp 121.291.560.000.000	2,86%	Rp 113.813.563.000.000
		2018	1,71%	Rp 116.812.388.000.000	2,53%	Rp 121.972.870.000.000
		2019	1,54%	Rp 110.601.006.000.000	3,44%	Rp 111.611.893.000.000
18	BNLI	2015	0,16%	Rp 145.460.639.000.000	0,69%	Rp 129.487.428.000.000
		2016	-5,22%	Rp 130.302.660.000.000	5,85%	Rp 106.372.456.000.000
		2017	0,64%	Rp 111.288.007.000.000	1,04%	Rp 98.615.022.000.000
		2018	0,80%	Rp 118.135.189.000.000	2,28%	Rp 107.411.295.000.000
		2019	1,25%	Rp 123.184.575.000.000	0,74%	Rp 109.039.100.000.000
19	BSIM	2015	0,86%	Rp 22.357.131.000.000	3,73%	Rp 17.506.570.000.000
		2016	1,58%	Rp 25.077.741.000.000	2,09%	Rp 19.358.254.000.000
		2017	1,34%	Rp 23.606.522.000.000	3,78%	Rp 18.765.047.000.000
		2018	0,25%	Rp 21.989.429.000.000	4,83%	Rp 19.844.642.000.000
		2019	0,22%	Rp 24.652.197.000.000	8,00%	Rp 22.497.252.000.000
20	BSWD	2015	-0,78%	Rp 4.378.123.136.000	8,90%	Rp 3.592.787.460.000
		2016	-13,35%	Rp 3.023.224.858.000	15,82%	Rp 2.500.162.612.000
		2017	-3,29%	Rp 3.176.063.922.000	4,88%	Rp 2.152.865.502.000
		2018	0,27%	Rp 2.425.670.804.000	4,90%	Rp 2.413.111.241.000
		2019	0,58%	Rp 2.528.560.155.000	4,22%	Rp 2.065.583.544.000
21	BTPN	2015	3,00%	Rp 57.475.018.000.000	0,70%	Rp 58.587.383.000.000
		2016	2,05%	Rp 62.042.218.000.000	0,79%	Rp 63.168.410.000.000
		2017	2,03%	Rp 62.863.790.000.000	0,90%	Rp 65.351.837.000.000
		2018	2,88%	Rp 65.085.281.000.000	1,24%	Rp 68.136.780.000.000
		2019	2,21%	Rp 79.599.416.000.000	0,81%	Rp 141.760.183.000.000
22	BVIC	2015	0,40%	Rp 17.173.065.806.000	4,92%	Rp 13.094.048.033.000
		2016	0,36%	Rp 19.524.271.129.000	4,17%	Rp 14.537.940.067.000
		2017	0,61%	Rp 20.774.972.177.000	3,18%	Rp 15.831.264.327.000
		2018	0,31%	Rp 20.636.380.394.000	3,52%	Rp 16.393.596.314.000

		2019	-0,08%	Rp 21.791.637.063.000	6,57%	Rp 17.440.119.532.000
23	MAYA	2015	1,86%	Rp 41.205.302.690.000	2,52%	Rp 34.241.046.410.000
		2016	1,79%	Rp 51.638.863.726.000	2,11%	Rp 47.197.276.408.000
		2017	1,22%	Rp 62.630.534.543.000	5,65%	Rp 56.420.080.000.000
		2018	0,69%	Rp 71.510.536.000.000	5,54%	Rp 65.669.810.000.000
		2019	0,77%	Rp 73.858.486.200.000	3,85%	Rp 71.882.087.000.000
		2015	1,82%	Rp 49.739.672.000.000	2,81%	Rp 32.458.301.000.000
24	MEGA	2016	2,19%	Rp 51.073.227.000.000	3,43%	Rp 28.300.130.000.000
		2017	2,00%	Rp 61.282.871.000.000	2,01%	Rp 35.237.814.000.000
		2018	2,39%	Rp 60.734.798.000.000	1,60%	Rp 42.263.704.000.000
		2019	2,49%	Rp 72.790.174.000.000	2,46%	Rp 53.022.795.000.000
		2015	1,66%	Rp 87.280.244.000.000	1,30%	Rp 85.879.019.000.000
25	NISP	2016	1,70%	Rp 103.559.960.000.000	1,87%	Rp 93.362.639.000.000
		2017	1,87%	Rp 113.440.672.000.000	1,79%	Rp 106.349.408.000.000
		2018	2,01%	Rp 125.560.448.000.000	1,72%	Rp 117.834.798.000.000
		2019	2,15%	Rp 126.121.499.000.000	1,71%	Rp 119.046.393.000.000
		2015	1,34%	Rp 128.316.409.000.000	0,30%	Rp 120.403.114.000.000
26	PNBN	2016	1,66%	Rp 142.654.215.000.000	0,45%	Rp 128.109.469.000.000
		2017	1,39%	Rp 145.670.584.000.000	0,45%	Rp 131.954.374.000.000
		2018	2,21%	Rp 137.694.263.000.000	0,79%	Rp 141.232.323.000.000
		2019	2,18%	Rp 131.402.909.000.000	0,72%	Rp 140.682.830.000.000
		2015	1,06%	Rp 791.660.888.000	2,37%	Rp 5.176.920.410.000
27	PNBS	2016	0,32%	Rp 969.309.636.000	2,06%	Rp 5.321.600.975.000
		2017	-11,30%	Rp 572.775.199.000	13,94%	Rp 5.555.883.051.000
		2018	0,24%	Rp 760.227.142.000	4,56%	Rp 5.675.102.587.000
		2019	0,20%	Rp 503.939.202.000	3,54%	Rp 7.960.900.252.000
		2015	1,81%	Rp 14.346.247.000.000	1,98%	Rp 13.958.921.000.000
28	SDRA	2016	1,85%	Rp 14.879.609.000.000	1,53%	Rp 16.440.835.000.000
		2017	2,20%	Rp 16.928.615.000.000	1,53%	Rp 18.804.986.000.000
		2018	2,48%	Rp 15.391.187.000.000	1,72%	Rp 22.528.964.000.000
		2019	1,82%	Rp 19.065.370.000.000	1,64%	Rp 26.674.450.000.000

(Sumber: www.idnfinancials.com 2020 diolah)



STATISTIK DESKRIPTIF

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
ROA (X1)	140	-13.35	3.97	1.0143	2.40653
DPK (X2)	140	503939202000	996377825000000	142698408793007. 12	226775386250981. 720
NPL (X3)	140	.21	15.82	3.2296	2.32772
Penyaluran Kredit (Y)	140	1378153000000	877431193000000	129225667083121. 34	199923687548631. 800
Valid N (listwise)	140				

Sumber: *output* SPSS (2020 diolah)



		Unstandardized Residual
N		140
Normal Parameters ^a	Mean	.0151507
	Std. Deviation	1.68667271E13
Most Extreme Differences	Absolute	.210
	Positive	.208
	Negative	-.210
Kolmogorov-Smirnov Z		2.480
Asymp. Sig. (2-tailed)		.000

a. Test distribution is Normal.

Sumber: *output* SPSS (2020 diolah)

UJI NORMALITAS SETELAH PERBAIKAN

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		140
Normal Parameters ^a	Mean	.0000000
	Std. Deviation	.90445914
Most Extreme Differences	Absolute	.108
	Positive	.070
	Negative	-.108
Kolmogorov-Smirnov Z		1.163
Asymp. Sig. (2-tailed)		.134

a. Test distribution is Normal.

Sumber: *output* SPSS (2020 diolah)



Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	30.444	.256		118.762	.000		
	ROA (X1)	.132	.082	.128	1.620	.108	.483	2.072
	DPK (X2)	4.776	.000	.742	10.754	.000	.637	1.570
	NPL (X3)	.061	.062	.069	.990	.324	.618	1.619

a. Dependent Variable: Penyaluran Kredit (LNY)

Sumber: *output* SPSS (2020 diolah)

UJI AUTOKOLERASI

Runs Test

	Unstandardized Residual
Test Value ^a	1.43423 ^b
Cases < Test Value	114
Cases >= Test Value	1
Total Cases	115
Number of Runs	3
Z	.133
Asymp. Sig. (2-tailed)	.894

Sumber: *output SPSS (2020 diolah)*

UJI HETEROKEDASTISITAS SEBELUM PERBAIKAN

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	7.692	3.871		1.987	.049
ROA (X1)	-7.694	9.951	-.009	-.773	.441
DPK (X2)	.881	.007	1.000	119.247	.000
NPL (X3)	-1.061	9.550	-.012	-1.111	.269

a. Dependent Variable: Penyaluran Kredit (Y)

Sumber: *output SPSS (2020 diolah)*

UJI HETEROKEDASTISITAS SETELAH PERBAIKAN

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.888	.127		7.016	.000
	ROA (X1)	.042	.040	.136	1.034	.303
	DPK (X2)	-3.629	.000	-.189	-1.655	.101
	NPL (X3)	-.040	.030	-.154	-1.328	.187

a. Dependent Variable: ABS_RES

Sumber: *output* SPSS (2020 diolah)



Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	30.444	.256		118.762	.000
	ROA (X1)	.132	.082	.128	1.620	.108
	DPK (X2)	4.776	.000	.742	10.754	.000
	NPL (X3)	.061	.062	.069	.990	.324

a. Dependent Variable: Penyaluran Kredit (LNY)

Sumber: *output* SPSS (2020 diolah)

UJI T

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	30.444	.256		118.762	.000
	ROA (X1)	.132	.082	.128	1.620	.108
	DPK (X2)	4.776	.000	.742	10.754	.000
	NPL (X3)	.061	.062	.069	.990	.324

a. Dependent Variable: Penyaluran Kredit (LNY)

Sumber: *output SPSS (2020 diolah)*



UJI F

ANOVA^b

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	183.531	3	61.177	72.816	.000 ^a
	Residual	93.257	111	.840		
	Total	276.789	114			

a. Predictors: (Constant), NPL (X3), DPK (X2), ROA (X1)

b. Dependent Variable: Penyaluran Kredit (LNY)

Sumber: *output SPSS (2020 diolah)*

UJI R²**Model Summary^b**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.814 ^a	.663	.654	.91660

a. Predictors: (Constant), NPL (X3), DPK (X2), ROA (X1)

b. Dependent Variable: Penyaluran Kredit (LNY)

Sumber: *output SPSS (2020 diolah)*





The original financial statements included herein are in the Indonesian language.

PT BANK RAKYAT INDONESIA AGRONIAGA Tbk
LAPORAN POSISI KEUANGAN
Tanggal 31 Desember 2016
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK RAKYAT INDONESIA AGRONIAGA Tbk
STATEMENT OF FINANCIAL POSITION
As of December 31, 2016
(Expressed in thousands of Rupiah,
unless otherwise stated)

	31 Desember/ December 31, 2016	Catatan/ Notes	31 Desember/ December 31, 2015	
ASET				ASSETS
Kas	28.654.362	2a,2b,2v,3	21.344.659	Cash
Giro pada Bank Indonesia	1.036.528.822	2a,2b,2e,2v,4	591.846.039	Current accounts with Bank Indonesia
Giro pada bank lain	106.816.301	2a,2b,2c,2d, 2e,2v,5,30	378.230.209	Current accounts with other banks
Penempatan pada Bank Indonesia dan bank lain	1.116.916.250	2a,2b,2c,2d, 2f,6,30	459.951.160	Placements with Bank Indonesia and other banks
Efek-efek	767.591.500	2b,2c,2d, 2g,2v,7,30	682.002.293	Securities
Kredit yang diberikan Cadangan kerugian penurunan nilai	8.179.753.799 (239.324.900)	2b,2c,2d, 2h,2v,8,30	6.044.521.633 (131.831.158)	Loans Allowance for impairment losses
	<u>7.939.828.899</u>		<u>5.912.690.475</u>	
Tagihan akseptasi	89.739.471	2b,2d,2i,2v,9	27.533.167	Acceptances receivable
Penyertaan saham	297.658	2b,2d,2j, 10	297.658	Investment in shares of stocks
Aset tetap Biaya perolehan Akumulasi penyusutan	309.206.641 (67.258.697)	2k,2l,11	295.596.179 (58.557.844)	Premises and equipment Cost Accumulated depreciation
	<u>241.947.944</u>		<u>237.038.335</u>	
Aset pajak tangguhan	20.445.671	2w,19c	22.257.562	Deferred tax assets
Agunan yang diambil alih Cadangan kerugian penurunan nilai	379.971 (197.596)	2l,2m, 12	612.748 (313.723)	Foreclosed collaterals Allowance for impairment losses
	<u>182.375</u>		<u>299.025</u>	
Biaya dibayar dimuka dan aset lain-lain	29.011.468	2b,2l,2n, 2v,13	31.011.981	Prepaid expenses and other assets
TOTAL ASET	<u>11.377.960.721</u>		<u>8.364.502.563</u>	TOTAL ASSETS

The original financial statements included herein are in the Indonesian language.

PT BANK RAKYAT INDONESIA AGRONIAGA Tbk
LAPORAN POSISI KEUANGAN (lanjutan)
Tanggal 31 Desember 2016
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK RAKYAT INDONESIA AGRONIAGA Tbk
STATEMENT OF FINANCIAL POSITION (continued)
As of December 31, 2016
(Expressed in thousands of Rupiah,
unless otherwise stated)

	31 Desember/ December 31, 2016	Catatan/ Notes	31 Desember/ December 31, 2015	
LIABILITAS DAN EKUITAS				LIABILITIES AND EQUITY
LIABILITAS				LIABILITIES
Liabilitas segera	10.404.947	2b,2o,14	19.362.789	<i>Liabilities due immediately</i>
Simpanan nasabah		2b,2c,2p, 2v,30		<i>Deposits from customers</i>
Giro	679.846.697	15	456.347.756	<i>Demand deposits</i>
Tabungan	461.123.290	16	451.827.362	<i>Saving deposits</i>
Deposito berjangka	8.082.808.516	17	5.953.876.062	<i>Time deposits</i>
Simpanan dari bank lain	3.714.202	2b,2p,18	3.889.698	<i>Deposits from other banks</i>
Liabilitas akseptasi	89.739.471	2b,2i,2v,9	27.533.167	<i>Acceptances payable</i>
Utang pajak	8.084.117	2w,19a	10.426.550	<i>Taxes payable</i>
Liabilitas diestimasi atas imbalan kerja	37.721.604	2c,2t, 20,30	29.377.357	<i>Estimated liabilities for employee benefits</i>
Liabilitas lain-lain	68.266.337	2b,2q,2v,21	59.449.397	<i>Other liabilities</i>
Total Liabilitas	9.441.709.181		7.012.090.138	Total Liabilities
EKUITAS				EQUITY
Modal saham - nilai nominal Rp100 (Rupiah penuh) per lembar saham				<i>Share capital - par value of Rp100 (full Rupiah) per share</i>
Modal dasar - 25.000.000.000 lembar saham				<i>Authorized capital - 25,000,000,000 shares</i>
Modal ditempatkan dan disetor penuh - 15.325.711.820 lembar saham pada tanggal 31 Desember 2016 dan 11.479.715.698 lembar saham pada tanggal 31 Desember 2015	1.532.571.182	1,22	1.147.971.570	<i>Issued and fully paid capital - 15,325,711,820 shares as of December 31, 2016 and 11,479,715,698 shares as of December 31, 2015</i>
Tambahan modal disetor	190.128.032	22	75.915.828	<i>Additional paid-in capital</i>
Kerugian yang belum direalisasi atas efek-efek yang tersedia untuk dijual - setelah pajak tangguhan	(25.541.975)	2g	(22.727.337)	<i>Unrealized loss on available-for-sale securities - net of deferred tax</i>
Kerugian pengukuran kembali program imbalan pasti - setelah pajak tangguhan	(331.661)	2t,20	(785.868)	<i>Loss on remeasurement of defined benefit plan - net of deferred tax</i>
Saldo laba				<i>Retained earnings</i>
Telah ditentukan penggunaannya:				<i>Appropriated:</i>
Cadangan khusus	116.559	22	116.559	<i>Specific reserve</i>
Cadangan umum	5.752.647	22	3.337.890	<i>General reserve</i>
Belum ditentukan penggunaannya	233.556.756		148.583.783	<i>Unappropriated</i>
Ekuitas - Neto	1.936.251.540		1.352.412.425	Equity - Net
TOTAL LIABILITAS DAN EKUITAS	11.377.960.721		8.364.502.563	TOTAL LIABILITIES AND EQUITY

The original financial statements included herein are in the Indonesian language.

PT BANK RAKYAT INDONESIA AGRONIAGA Tbk
LAPORAN LABA RUGI DAN PENGHASILAN
KOMPREHENSIF LAIN
Untuk Tahun yang Berakhir pada Tanggal
31 Desember 2016
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK RAKYAT INDONESIA AGRONIAGA Tbk
STATEMENT OF PROFIT OR LOSS AND OTHER
COMPREHENSIVE INCOME
For the Year Ended December 31, 2016
(Expressed in thousands of Rupiah,
unless otherwise stated)

	Tahun yang Berakhir pada Tanggal 31 Desember/ Year Ended December 31			
	2016	Catatan/ Notes	2015	
PENDAPATAN DAN BEBAN OPERASIONAL				INCOME AND EXPENSES FROM OPERATIONS
Pendapatan bunga	965.085.260	2r,23	786.709.562	Interest income
Beban bunga	(543.413.124)	2r,24	(430.938.429)	Interest expense
Pendapatan Bunga - Neto	421.672.136		355.771.133	Interest Income - Net
Pendapatan Operasional Lainnya				Other Operating Income
Keuntungan dari penjualan efek-efek - neto	33.030.898	2g,7i	23.228.577	Gain on sale of securities - net
Penerimaan kembali aset keuangan yang telah dihapusbukukan	20.459.802	2d	7.979.339	Recovery of financial assets written-off
Jasa administrasi	8.799.632		7.709.677	Administrative services
Provisi dan komisi lainnya	4.103.974	2s	4.258.745	Other fees and commissions
Keuntungan yang belum direalisasi dari perubahan nilai wajar efek-efek - neto	3.300.000	2g,7g	-	Unrealized gain on changes in fair value of securities - net
Keuntungan transaksi mata uang asing - neto	-	2v	9.227.415	Gain on foreign currencies transactions - net
Lain-lain	999.711		2.827.932	Others
Total Pendapatan Operasional Lainnya	70.694.067		55.231.685	Total Other Operating Income
Penyisihan Kerugian Penurunan Nilai	(135.190.622)	2d,2l,25	(104.110.644)	Provision For Impairment Losses
Beban Operasional Lainnya				Other Operating Expenses
Gaji dan tunjangan Umum dan administrasi	(142.166.910)	2c,2t,20,26,30	(122.368.410)	Salaries and allowances General and administrative
Kerugian transaksi mata uang asing - neto	(2.403.456)	2v	-	Loss on foreign currencies transactions - net
Provisi dan komisi	(1.569.540)		(2.038.013)	Fees and commissions
Kerugian yang belum direalisasi dari perubahan nilai wajar efek-efek - neto	-	2g,7h	(4.066.328)	Unrealized loss on changes in fair value of securities - net
Lain-lain	(1.206.105)		(1.118.578)	Others
Total Beban Operasional Lainnya	(228.668.758)		(211.198.040)	Total Other Operating Expenses
LABA OPERASIONAL	128.506.823		95.694.134	OPERATING INCOME
PENDAPATAN NON-OPERASIONAL - NETO	12.758.689	28	15.101.134	NON-OPERATING INCOME - NET
LABA SEBELUM BEBAN PAJAK	141.265.512		110.795.268	INCOME BEFORE TAX EXPENSE
BEBAN PAJAK	(38.262.360)	2w,19b	(30.303.388)	TAX EXPENSE
LABA TAHUN BERJALAN	103.003.152		80.491.880	INCOME FOR THE YEAR

The original financial statements included herein are in the Indonesian language.

PT BANK RAKYAT INDONESIA AGRONIAGA Tbk
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2016
dan untuk Tahun yang Berakhir
pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK RAKYAT INDONESIA AGRONIAGA Tbk
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2016
and for the Year Then Ended
(Expressed in thousands of Rupiah,
unless otherwise stated)

8. KREDIT YANG DIBERIKAN (lanjutan)

8. LOANS (continued)

d) Berdasarkan kolektibilitas

d) By collectibility

	31 Desember/ December 31, 2016	31 Desember/ December 31, 2015	
Individual Kolektif	394.423.222	277.633.781	Individual Collective
Lancar	7.578.384.460	5.596.626.650	Current
Dalam perhatian khusus	79.084.309	56.924.711	Special mention
Kurang lancar	7.829.251	11.904.073	Substandard
Diragukan	8.964.062	16.817.984	Doubtful
Macet	111.068.495	84.614.434	Loss
Total	8.179.753.799	6.044.521.633	Total
Cadangan kerugian penurunan nilai			Allowance for impairment losses
Individual	(104.663.289)	(29.826.770)	Individual
Kolektif	(135.261.611)	(102.004.388)	Collective
Neto	7.939.828.899	5.912.690.475	Net

e) Berdasarkan segmen operasi

e) By operating segment

	31 Desember/ December 31, 2016	31 Desember/ December 31, 2015	
Pihak ketiga			Third parties
Rupiah			Rupiah
Menengah	4.918.320.646	3.531.566.732	Middle
Ritel	2.073.800.586	1.001.035.830	Retail
Konsumer	716.977.947	-	Consumer
Kemitraan	-	1.140.366.596	Linkage
	7.709.099.179	5.672.969.158	
Dolar Amerika Serikat			United States Dollar
Menengah	59.579.985	76.113.222	Middle
	7.768.679.164	5.749.082.380	
Pihak berelasi (Catatan 30)			Related parties (Note 30)
Rupiah			Rupiah
Menengah	409.369.765	291.368.130	Middle
Ritel	468.498	4.071.123	Retail
Konsumer	1.236.372	-	Consumer
	411.074.635	295.439.253	
Total	8.179.753.799	6.044.521.633	Total
Cadangan kerugian penurunan nilai	(239.924.900)	(131.831.158)	Allowance for impairment losses
Neto	7.939.828.899	5.912.690.475	Net

LAMPIRAN 10

(Berita Acara Bimbingan)





UNIVERSITAS MUHAMMADIYAH PONOROGO
FAKULTAS EKONOMI

Jl. Budi Utomo No. 10 Ponorogo 63471 Jawa Timur Indonesia
Telp (0352) 481124, Fax. (0352) 461796, e-mail : akademik@umpo.ac.id Website :www.umpo.ac.id
Akreditasi Institusi B oleh BAN-PT
(SK Nomor : 77/SK/BAN-PT/Ak-PPJ/PT/IV/2020)

BERITA ACARA BIMBINGAN SKRIPSI

1. Nama Mahasiswa : **RISTI AGUSTIN**
2. NIM : 16441220
3. Jurusan : Akuntansi
4. Bidang : Akuntansi Perbankan
5. Alamat : Jl. Rahayu, Ds. Balong, Kec. Balong, Kec. Ponorogo
6. Judul Skripsi : Pengaruh *Return On Assets (ROA)*, Dana Pihak Ketiga (DPK), Dan *Non Performing Loan (NPL)* terhadap Penyaluran Kredit (Studi pada Bank Umum yang terdaftar di Bursa Efek Indonesia Tahun 2015-2019)
7. Masa Pembimbingan : September 2020 s/d Agustus 2021
8. Tanggal Mengajukan Skripsi :
9. Konsultasi :

Tanggal Disetujui	BAB	Paraf Pembimbing
23/12	Rev Bab 1-5 (pp. sampel, pend.).	[Signature]
03/2021	Bab Draft (100)	[Signature]
25/01 2021	Acc Bab. 1-5. Notes: Populasi = Bank yg terdaftar di BEI 2015-2019 (Ada yg IPO di th. 2015 dan 2016) sample = mengurangi yg IPO tsb.	[Signature]
2-2-2021	revisi bab 1, 2, 3	[Signature]
16-2-2021	revisi bab 1, 2, 3	[Signature]
19-2-2021	REVISI bab 1, 2, 3	[Signature]
20-3-2021	Acc bab 1, 2, 3	[Signature]
20-3-2021	bab 4 dan bab terakhir penelitian tds ada	[Signature]

