



**LAMPIRAN**

## Data Populasi Perusahaan Perbankan Konvensional

**Tahun 2017-2020**

### Lampiran 1.1 : Data Populasi Perusahaan Perbankan Konvensional

**Tahun 2017-2020**

No.	Kode Saham	Nama Perusahaan
1.	AGRO	Bank Rakyat Indonesia Agroniaga tbk
2.	ARTOS	PT Bank Artos Indonesia Tbk
3.	AGRS	PT Bank Agris Tbk
4.	BABP	PT Bank MNC Internasional Tbk
5.	BACA	Bank Capital Indonesia Tbk
6.	BBCA	Bank Central Asia Tbk
7.	BBHI	PT Bank Harda International Tbk
8.	BBKP	Bank Bukopin Indonesia Tbk
9.	BBMD	PT Bank Mestika Dharma Tbk
10.	BBNI	Bank Negara Indonesia Tbk
11.	BBNP	Bank Nusantara Parahyangan Tbk
12.	BBRI	Bank Rakyat Indonesia Tbk
13.	BBTN	Bank Tabungan Negara Tbk
14.	BBYB	PT Bank Yudha Bhakti Tbk
15.	BCIC	PT Bank Jtrust Indonesia Tbk
16.	BDMN	Bank Danamon Indonesia Tbk
17.	BEKS	PT Bank Pundi Indonesia Tbk
18.	BGTG	PT Bank Ganesha Tbk
19.	BINA	PT Bank Ina Perdana Tbk
20.	BJBR	Bank Pembangunan Daerah Jabar Banten Tbk
21.	BJTM	Bank Pembangunan Daerah Jawa Timur Tbk
22.	BKSW	PT Bank QNB Indonesia Tbk
23.	BMAS	PT Bank Maspion Indonesia Tbk
24.	BMRI	Bank Mandiri Persero Tbk
25.	BNBA	Bank Bumi Arta Tbk
26.	BNGA	Bank CIMB Niaga Tbk
27.	BNII	PT Bank Maybank Indonesia Tbk
28.	BNLI	Bank Permata Tbk
29.	BSIM	Bank Sinarmas Tbk
30.	BSWD	Bank Of India Indonesia Tbk
31.	BTPN	Bank Tabungan Pensiunan Nasional Tbk

32.	BVIC	Bank Victoria International Tbk
33.	DNAR	PT Bank Dinar Indonesia Tbk
34.	INPC	Bank Artha Graha International Tbk
35.	MAYA	Bank Mayapada International Tbk
36.	MCOR	PT Bank China Construction Bank Indonesia
37.	MEGA	Bank Mega Tbk
38.	NAGA	PT Bank Mitraniaga Tbk
49.	NISP	Bank OCBC NISP Tbk
40.	NOBU	PT Bank National Nobu Tbk
41.	PBNB	Bank Pan Indonesia Tbk
42.	SDRA	PT Bank Woori Saudara Indonesia 1906

Sumber : [www.idx.co.id](http://www.idx.co.id) (2020)



**Data Pemilihan Kriteria Sampel**  
**Perusahaan Perbankan Konvensional**  
**Tahun 2017-2020**



**Lampiran 1.2 : Data Pemilihan Kriteria Sampel Perusahaan Perbankan Konvensional Tahun 2017-2020**

Kriteria 1 : Bank Umum yang menerbitkan laporan keuangan per 31 Desember secara lengkap selama tahun 2017-2020

Kriteria 2 : Laporan Keuangan Bank Umum sudah diaudit per 31 Desember tahun 2017-2020

No	Kode Bank	Tahun				Kriteria		Masuk Sampel
		2017	2018	2019	2020	1	2	
1.	AGRO	✓	✓	✓	✓	✓	✓	1
2.	ARTOS	X	X	X	X	X	-	0
3.	AGRS	X	X	X	X	X	-	0
4.	BABP	✓	✓	✓	✓	✓	✓	1
5.	BACA	✓	✓	✓	✓	✓	X	0
6.	BBCA	✓	✓	✓	✓	✓	✓	1
7.	BBHI	✓	✓	✓	✓	✓	✓	1
8.	BBKP	✓	✓	✓	✓	✓	X	0
9.	BBMD	✓	✓	✓	✓	✓	X	0
10.	BBNI	✓	✓	✓	✓	✓	✓	1
11.	BBNP	X	X	x	X	X	-	0
12.	BBRI	✓	✓	✓	✓	✓	✓	1
13.	BBTN	✓	✓	✓	✓	✓	✓	1
14.	BBYB	✓	✓	✓	✓	✓	✓	1
15.	BCIC	✓	✓	✓	✓	✓	X	0
16.	BDMN	✓	✓	✓	✓	✓	✓	1
17.	BEKS	X	x	x	X	X	-	0
18.	BGTG	✓	✓	✓	✓	✓	X	0
19.	BINA	✓	✓	✓	✓	✓	X	0

20.	BJBR	✓	✓	✓	✓	✓	✓	1
21.	BJTM	✓	✓	✓	✓	✓	X	0
22.	BKSW	✓	✓	✓	✓	✓	✓	1
23.	BMAS	✓	✓	✓	✓	✓	✓	1
24.	BMRI	✓	✓	✓	✓	✓	✓	1
25.	BNBA	✓	✓	✓	✓	✓	X	0
26.	BNGA	X	x	x	X	X	-	0
27.	BNII	✓	✓	✓	✓	✓	✓	1
28.	BNLI	✓	✓	✓	✓	✓	✓	1
29.	BSIM	✓	✓	✓	✓	✓	X	0
30.	BSWD	✓	✓	✓	✓	✓	X	0
31.	BTPN	✓	✓	✓	✓	✓	✓	1
32.	BVIC	✓	✓	✓	✓	✓	X	0
33.	DNAR	X	x	x	X	X	-	0
34.	INPC	X	x	x	X	X	-	0
35.	MAYA	✓	✓	✓	✓	✓	X	0
36.	MCOR	✓	✓	✓	✓	✓	✓	1
37.	MEGA	✓	✓	✓	✓	✓	✓	1
38.	NAGA	X	x	x	X	X	-	0
39.	NISP	✓	✓	✓	✓	✓	✓	1
40.	NOBU	X	x	x	X	X	-	0
41.	PNBN	✓	✓	✓	✓	✓	✓	1
42.	SDRA	✓	✓	✓	✓	✓	✓	1
<b>Total Sampel</b>								21

Sumber : Data Diolah dari [www.idx.co.id](http://www.idx.co.id) (2021)



**Data Sampel Perusahaan Perbankan Konvensional  
Tahun 2017-2020**

**Lampiran 1.3 : Data Sampel Perusahaan Perbankan Konvensional yang terdaftar di Bursa Efek Indonesia Tahun 2017-2020**

No	Kode Bank	Nama Perusahaan
1.	AGRO	Bank Rakyat Indonesia Agroniaga Tbk
2.	BABP	PT Bank MNC Internasional Tbk
3.	BACA	Bank Central Asia Tbk
4.	BBHI	PT Bank Harda International Tbk
5.	BBNI	Bank Negara Indonesia Tbk
6.	BBRI	Bank Rakyat Indonesia Tbk
7.	BBTN	Bank Tabungan Negara Tbk
8.	BBYB	PT Bank Neo Commerce Tbk
9.	BDMN	Bank Danamon Indonesia Tbk
10.	BJBR	Bank Pembangunan Daerah Jabar Banten Tbk
11.	BKSW	PT Bank QNB Indonesia Tbk
12.	BMAS	PT Bank Maspion Indonesia Tbk
13.	BMRI	Bank Mandiri Persero Tbk
14.	BNII	PT Bank Maybank Indonesia Tbk
15.	BNLI	Bank Permata Tbk
16.	BTPN	Bank Tabungan Pensiunan Nasional Tbk
17.	MCOR	PT Bank China Construction Bank Indonesia Tbk
18.	MEGA	Bank Mega Tbk
19.	NISP	Bank OCBC NISP Tbk
20.	PNBN	Bank Pan Indonesia Tbk
21.	SDRA	PT Bank Woori Saudara Indonesia 1906

Sumber : [www.idx.co.id](http://www.idx.co.id) (2020)





**Data Hasil Perhitungan Variabel**  
*Capital Adequacy Ratio (CAR)*

Lampiran 1.4 : Data Hasil Perhitungan Variabel *Capital Adequacy Ratio* (CAR)

$\text{Capital Adequacy Ratio} = \frac{\text{Modal Bank}}{\text{Aktiva Tertimbang Menurut Resiko}} \times 100\%$						
No	Kode Bank	Tahun	Modal Bank	ATMR	CAR %	
1	AGRO	2017	Rp 3.111.284.877	Rp 10.947.185.863	28,421	
		2018	Rp 4.424.285.816	Rp 15.563.031.723	28,428	
		2019	Rp 4.481.704.219	Rp 18.904.593.627	23,707	
		2020	Rp 4.481.704.219	Rp 18.957.096.124	23,641	
2	BABP	2017	Rp 1.252.548	Rp 7.391.832	16,945	
		2018	Rp 1.429.990	Rp 7.956.014	17,974	
		2019	Rp 1.559.450	Rp 8.482.530	18,384	
		2020	Rp 1.551.237	Rp 8.130.290	19,080	
3	BACA	2017	Rp 131.401.694	Rp 484.180.354	27,139	
		2018	Rp 151.753.427	Rp 560.377.359	27,081	
		2019	Rp 174.143.156	Rp 609.220.964	28,585	
		2020	Rp 184.714.709	Rp 585.030.612	31,574	
4	BBHI	2017	Rp 440.333.456.571	Rp 193.882.789.291	227,113	
		2018	Rp 336.482.136.901	Rp 1.760.393.477.540	19,114	
		2019	Rp 299.765.877.648	Rp 1.781.951.881.344	16,822	
		2020	Rp 347.066.458.180	Rp 1.521.027.753.529	22,818	
5	BBNI	2017	Rp 100.903.304	Rp 461.579.882	21,860	
		2018	Rp 110.373.789	Rp 538.193.769	20,508	
		2019	Rp 125.003.948	Rp 580.060.216	21,550	
		2020	Rp 112.872.199	Rp 588.711.931	19,173	
6	BBRI	2017	Rp 167.347.494	Rp 742.880.101	22,527	
		2018	Rp 185.275.331	Rp 840.861.332	22,034	
		2019	Rp 208.784.336	Rp 896.051.746	23,300	
		2020	Rp 199.911.376	Rp 903.977.666	22,115	
7	BBTN	2017	Rp 21.663.434	Rp 186.678.427	11,605	
		2018	Rp 23.840.448	Rp 221.472.326	10,765	
		2019	Rp 23.836.195	Rp 235.416.591	10,125	
		2020	Rp 19.987.845	Rp 234.475.204	8,525	
8	BBYB	2017	Rp 676.191.287.257	Rp 4.017.136.870.218	16,833	
		2018	Rp 600.385.324.944	Rp 3.938.148.067.336	15,245	
		2019	Rp 945.783.595.296	Rp 4.196.574.381.792	22,537	
		2020	Rp 1.120.619.280.316	Rp 4.207.691.561.789	26,633	
9	BDMN	2017	Rp 39.172.152	Rp 102.444.737	38,237	
		2018	Rp 41.939.821	Rp 109.327.422	38,362	
		2019	Rp 45.417.027	Rp 115.362.366	39,369	
		2020	Rp 43.575.499	Rp 113.693.429	38,327	
10	BJBR	2017	Rp 10.104.975	Rp 75.037.139	13,467	
		2018	Rp 11.285.315	Rp 79.364.130	14,220	
		2019	Rp 12.042.629	Rp 86.407.274	13,937	

		2020	Rp	12.005.800	Rp	93.709.041	12,812
11	BKS	2017	Rp	3.990.250	Rp	14.167.392	28,165
		2018	Rp	4.672.060	Rp	11.630.618	40,170
		2019	Rp	4.689.564	Rp	14.528.608	32,278
		2020	Rp	4.112.442	Rp	12.138.253	33,880
12	BMAS	2017	Rp	1.162.157.388	Rp	5.080.350.818	22,876
		2018	Rp	1.200.740.595	Rp	5.548.939.092	21,639
		2019	Rp	1.228.931.584	Rp	6.007.779.391	20,456
		2020	Rp	1.284.262.093	Rp	7.651.503.793	16,784
13	BMRI	2017	Rp	170.006.132	Rp	735.823.122	23,104
		2018	Rp	184.960.305	Rp	830.280.572	22,277
		2019	Rp	209.034.525	Rp	921.766.817	22,678
		2020	Rp	193.796.083	Rp	885.462.898	21,886
14	BNII	2017	Rp	20.775.040	Rp	119.073.624	17,447
		2018	Rp	25.090.691	Rp	127.718.281	19,645
		2019	Rp	26.684.916	Rp	116.714.027	22,864
		2020	Rp	27.223.630	Rp	101.785.261	26,746
15	BNLI	2017	Rp	21.510.742	Rp	98.880.088	21,754
		2018	Rp	22.451.936	Rp	108.496.785	20,694
		2019	Rp	24.037.351	Rp	113.988.621	21,088
		2020	Rp	35.071.453	Rp	119.820.090	29,270
16	BTPN	2017	Rp	17.200.797	Rp	67.475.365	25,492
		2018	Rp	19.364.407	Rp	69.975.400	27,673
		2019	Rp	31.471.928	Rp	143.514.247	21,929
		2020	Rp	32.964.753	Rp	136.661.553	24,121
17	MCOR	2017	Rp	2.443.795	Rp	10.875.461	22,471
		2018	Rp	2.516.158	Rp	10.862.341	23,164
		2019	Rp	2.516.158	Rp	14.680.683	17,139
		2020	Rp	2.516.158	Rp	15.537.946	16,194
18	MEGA	2017	Rp	13.064.616	Rp	42.358.653	30,843
		2018	Rp	13.782.673	Rp	50.113.268	27,503
		2019	Rp	15.541.438	Rp	61.229.662	25,382
		2020	Rp	18.208.150	Rp	57.356.857	31,745
19	NISP	2017	Rp	21.784.354	Rp	106.844.487	20,389
		2018	Rp	24.428.254	Rp	118.877.123	20,549
		2019	Rp	27.664.803	Rp	120.222.736	23,011
		2020	Rp	29.829.316	Rp	116.417.733	25,623
20	PNBN	2017	Rp	36.288.731	Rp	141.351.943	25,673
		2018	Rp	40.747.117	Rp	151.603.196	26,877
		2019	Rp	44.441.714	Rp	152.165.825	29,206
		2020	Rp	47.460.332	Rp	131.943.484	35,970
21	SDRA	2017	Rp	6.106.998	Rp	19.278.984	31,677
		2018	Rp	6.550.468	Rp	23.003.075	28,476
		2019	Rp	6.935.590	Rp	27.145.849	25,549
		2020	Rp	7.270.971	Rp	30.444.999	23,882

Sumber : Data diolah, 2021



**Data Hasil Perhitungan Variabel**

***Loan To Deposit Ratio (LDR)***

**Lampiran 1.5 Hasil Perhitungan Variabel *Loan To Deposit Ratio (LDR)***

$$\text{Loan to Deposit Ratio} = \frac{\text{Total Kredit yang Diberikan}}{\text{Dana Pihak Ketiga}} \times 100\%$$

No	Kode Bank	Tahun	Kredit yang diberikan	Dana Pihak Ketiga	LDR %
1	AGRO	2017	Rp 10.620.505.121	Rp 12.419.278.868	85,516
		2018	Rp 15.219.719.856	Rp 18.064.536.210	84,252
		2019	Rp 18.532.525.500	Rp 21.144.601.334	87,647
		2020	Rp 18.485.568.543	Rp 22.995.278.746	80,389
2	BABP	2017	Rp 6.783.806	Rp 9.027.709	75,144
		2018	Rp 7.272.968	Rp 8.469.956	85,868
		2019	Rp 7.347.489	Rp 8.431.272	87,146
		2020	Rp 6.898.889	Rp 9.206.851	74,932
3	BACA	2017	Rp 454.264.956	Rp 581.115.442	78,171
		2018	Rp 524.530.462	Rp 629.812.017	83,284
		2019	Rp 572.033.999	Rp 698.980.068	81,838
		2020	Rp 542.439.966	Rp 834.283.843	65,019
4	BBHI	2017	Rp 547.643.666	Rp 1.742.732.350.950	0,031
		2018	Rp 1.532.271.695.028	Rp 1.644.927.368.132	93,151
		2019	Rp 1.555.061.041.820	Rp 1.970.198.344.821	78,929
		2020	Rp 1.247.228.990.311	Rp 1.468.313.113.827	84,943
5	BBNI	2017	Rp 426.789.981	Rp 492.747.948	86,614
		2018	Rp 497.886.888	Rp 552.172.202	90,169
		2019	Rp 539.862.076	Rp 582.540.625	92,674
		2020	Rp 541.978.801	Rp 647.571.744	83,694
6	BBRI	2017	Rp 689.559.288	Rp 841.656.450	81,929
		2018	Rp 784.992.175	Rp 923.309.860	85,019
		2019	Rp 839.067.353	Rp 996.377.825	84,212
		2020	Rp 834.293.205	Rp 1.087.555.513	76,713
7	BBTN	2017	Rp 178.978.222	Rp 177.091.421	101,065
		2018	Rp 212.938.402	Rp 211.034.488	100,902
		2019	Rp 226.786.631	Rp 206.905.692	109,609
		2020	Rp 222.900.180	Rp 259.149.814	86,012
8	BBYB	2017	Rp 3.788.185.809.481	Rp 4.138.142.316.050	91,543
		2018	Rp 3.681.321.123.146	Rp 3.661.401.664.164	100,544
		2019	Rp 3.660.573.684.020	Rp 4.066.490.479.185	90,018
		2020	Rp 3.562.736.183.924	Rp 3.943.471.372.342	90,345
9	BDMN	2017	Rp 94.045.506	Rp 101.896.818	92,295
		2018	Rp 101.650.553	Rp 107.695.796	94,387
		2019	Rp 106.865.502	Rp 109.791.910	97,335
		2020	Rp 103.937.018	Rp 123.733.204	84,001
10	BJBR	2017	Rp 70.454.374	Rp 81.222.167	86,743
		2018	Rp 74.703.327	Rp 81.820.984	91,301
		2019	Rp 81.181.946	Rp 83.564.393	97,149



		2020	Rp	87.695.264	Rp	99.798.476	87,872
11	BKS	2017	Rp	13.542.749	Rp	19.926.181	67,965
		2018	Rp	11.045.117	Rp	15.455.089	71,466
		2019	Rp	13.876.418	Rp	15.909.399	87,222
		2020	Rp	11.267.424	Rp	11.965.297	94,168
12	BMS	2017	Rp	4.512.773.577	Rp	4.655.524.319	96,934
		2018	Rp	4.961.095.812	Rp	4.933.458.229	100,560
		2019	Rp	5.452.285.130	Rp	5.807.722.699	93,880
		2020	Rp	6.880.486.442	Rp	8.205.394.897	83,853
13	BMR	2017	Rp	678.292.520	Rp	202.864.860	334,357
		2018	Rp	767.761.095	Rp	199.823.756	384,219
		2019	Rp	855.846.844	Rp	247.444.267	345,875
		2020	Rp	807.874.363	Rp	304.450.291	265,355
14	BN	2017	Rp	111.809.451	Rp	121.291.560	92,182
		2018	Rp	119.909.785	Rp	116.812.388	102,652
		2019	Rp	109.179.337	Rp	110.601.006	98,715
		2020	Rp	93.979.899	Rp	115.003.047	81,719
15	BN	2017	Rp	90.020.985	Rp	30.034.800	299,722
		2018	Rp	99.209.601	Rp	28.079.920	353,312
		2019	Rp	105.082.244	Rp	32.438.603	323,942
		2020	Rp	110.810.908	Rp	40.630.798	272,726
16	BPN	2017	Rp	65.306.817	Rp	62.670.025	104,207
		2018	Rp	67.608.234	Rp	64.851.852	104,250
		2019	Rp	141.120.343	Rp	79.388.815	177,758
		2020	Rp	133.469.850	Rp	92.865.540	143,724
17	MOR	2017	Rp	10.019.279	Rp	12.713.399	78,809
		2018	Rp	11.425.519	Rp	13.073.223	87,396
		2019	Rp	13.718.923	Rp	12.861.778	106,664
		2020	Rp	14.555.802	Rp	18.452.403	78,883
18	MEGA	2017	Rp	34.748.506	Rp	61.282.871	56,702
		2018	Rp	41.905.659	Rp	60.734.798	68,998
		2019	Rp	52.734.828	Rp	72.790.174	72,448
		2020	Rp	48.027.075	Rp	79.186.302	60,651
19	NIS	2017	Rp	102.189.794	Rp	113.440.672	90,082
		2018	Rp	113.490.896	Rp	125.560.448	90,387
		2019	Rp	114.436.825	Rp	126.121.499	90,735
		2020	Rp	109.737.912	Rp	159.036.404	69,002
20	PNBN	2017	Rp	128.651.727	Rp	145.670.584	88,317
		2018	Rp	137.385.515	Rp	137.694.263	99,776
		2019	Rp	136.724.890	Rp	131.402.909	104,050
		2020	Rp	116.110.025	Rp	143.029.190	81,179
21	SDRA	2017	Rp	18.649.664	Rp	16.928.615	110,167
		2018	Rp	22.294.572	Rp	15.391.187	144,853
		2019	Rp	26.429.707	Rp	19.065.370	138,627
		2020	Rp	29.579.069	Rp	18.492.074	159,955

Sumber : Data diolah, 2021



**Lampiran 1.6 : Data Hasil Perhitungan Variabel Biaya Operasional – Pendapatan Operasional (BOPO)**

$$\text{BOPO} = \frac{\text{Biaya Operasional}}{\text{Pendapatan Operasional}} \times 100\%$$

No	Kode Bank	Tahun	Biaya Operasional	Pendapatan Operasional	BOPO %
1	AGRO	2017	Rp 238.413.432	Rp 58.094.806	410,387
		2018	Rp 281.302.960	Rp 51.224.102	549,161
		2019	Rp 312.040.493	Rp 73.866.002	422,441
		2020	Rp 73.866.002	Rp 73.866.002	100,000
2	BABP	2017	Rp 536.912	Rp 115.399	465,266
		2018	Rp 510.738	Rp 237.797	214,779
		2019	Rp 499.283	Rp 217.124	229,953
		2020	Rp 498.137	Rp 207.527	240,035
3	BACA	2017	Rp 25.190.321	Rp 56.981.683	44,208
		2018	Rp 27.651.554	Rp 17.743.675	155,839
		2019	Rp 30.742.208	Rp 21.145.101	145,387
		2020	Rp 29.968.715	Rp 21.004.028	142,681
4	BBHI	2017	Rp 97.527.532.387	Rp 16.035.998.143	608,179
		2018	Rp 111.479.314.252	Rp 6.539.297.507	1704,760
		2019	Rp 114.932.906.432	Rp 67.957.211.375	169,125
		2020	Rp 90.665.277.035	Rp 4.350.852.225	2083,851
5	BBNI	2017	Rp 20.863.357	Rp 11.507.024	181,310
		2018	Rp 21.782.961	Rp 11.612.599	187,580
		2019	Rp 23.686.899	Rp 13.712.398	172,741
		2020	Rp 24.213.756	Rp 13.412.581	180,530
6	BBRI	2017	Rp 38.441.648	Rp 19.091.067	201,359
		2018	Rp 41.990.284	Rp 23.425.430	179,251
		2019	Rp 44.965.625	Rp 28.439.130	158,112
		2020	Rp 19.091.067	Rp 29.463.839	64,795
7	BBTN	2017	Rp 6.170.567	Rp 1.605.931	384,236
		2018	Rp 6.852.544	Rp 2.071.594	330,786
		2019	Rp 7.063.215	Rp 2.109.852	334,773
		2020	Rp 6.835.902	Rp 2.514.607	271,848
8	BBYB	2017	Rp 304.993.760.427	Rp 14.822.566.378	2057,631
		2018	Rp 438.306.955.535	Rp 13.436.985.688	3261,944
		2019	Rp 378.992.065.915	Rp 182.626.120.378	207,523
		2020	Rp 227.881.310.479	Rp 86.782.107.947	262,590
9	BDMN	2017	Rp 12.933.937	Rp 3.755.032	344,443
		2018	Rp 12.779.304	Rp 3.696.257	345,736
		2019	Rp 15.092.762	Rp 3.786.884	398,554
		2020	Rp 15.644.897	Rp 4.192.374	373,175
10	BJBR	2017	Rp 5.470.453	Rp 878.237	622,890



		2018	Rp 5.375.098	Rp 934.464	575,207
		2019	Rp 5.037.716	Rp 1.014.703	496,472
		2020	Rp 5.743.287	Rp 1.458.149	393,875
11	BKSW	2017	Rp 1.712.035	Rp 515.046	332,404
		2018	Rp 2.149.585	Rp 1.872.454	114,800
		2019	Rp 594.032	Rp 176.603	336,366
		2020	Rp 663.981	Rp 122.489	542,074
12	BMAS	2017	Rp 175.536.199	Rp 38.656.471	454,093
		2018	Rp 196.095.958	Rp 31.144.196	629,639
		2019	Rp 195.369.022	Rp 37.674.761	518,567
		2020	Rp 209.895.189	Rp 67.468.381	311,102
13	BMRI	2017	Rp 35.013.749	Rp 22.281.641	157,142
		2018	Rp 37.566.139	Rp 27.672.065	135,755
		2019	Rp 40.076.167	Rp 26.490.398	151,286
		2020	Rp 40.646.791	Rp 27.685.882	146,814
14	BNII	2017	Rp 7.929.910	Rp 2.731.981	290,262
		2018	Rp 7.333.658	Rp 2.266.716	323,537
		2019	Rp 8.178.275	Rp 2.587.166	316,109
		2020	Rp 7.793.430	Rp 2.384.529	326,833
15	BNLI	2017	Rp 4.501.955	Rp 1.585.956	283,864
		2018	Rp 4.465.833	Rp 439.899	1015,195
		2019	Rp 4.737.632	Rp 234.157	2023,272
		2020	Rp 5.076.563	Rp 239.347	2121,005
16	BTPN	2017	Rp 296.308	Rp 469.537	63,106
		2018	Rp 339.483	Rp 600.904	56,495
		2019	Rp 537.698	Rp 1.560.509	34,457
		2020	Rp 608.785	Rp 1.688.837	36,048
17	MCOR	2017	Rp 472.948	Rp 36.389	1299,700
		2018	Rp 470.404	Rp 77.481	607,122
		2019	Rp 493.623	Rp 70.192	703,247
		2020	Rp 514.337	Rp 64.328	799,554
18	MEGA	2017	Rp 4.083.667	Rp 2.179.146	187,398
		2018	Rp 3.578.805	Rp 2.017.901	177,353
		2019	Rp 3.424.033	Rp 2.389.618	143,288
		2020	Rp 3.097.528	Rp 2.919.342	106,104
19	NISP	2017	Rp 3.362.563	Rp 1.512.518	222,316
		2018	Rp 3.512.758	Rp 1.410.794	248,992
		2019	Rp 3.768.918	Rp 1.912.576	197,060
		2020	Rp 3.839.552	Rp 2.249.317	170,699
20	PNBN	2017	Rp 4.736.186	Rp 1.546.391	306,274
		2018	Rp 5.048.285	Rp 2.407.195	209,716
		2019	Rp 4.865.928	Rp 1.911.744	254,528
		2020	Rp 5.475.803	Rp 3.277.217	167,087
21	SDRA	2017	Rp 735.937	Rp 23.756	3097,899
		2018	Rp 817.755	Rp 257.664	317,373
		2019	Rp 772.982	Rp 817.755	94,525

	2020	Rp	812.041	Rp	256.382	316,731
--	------	----	---------	----	---------	---------

Sumber : Data Diolah, 2021



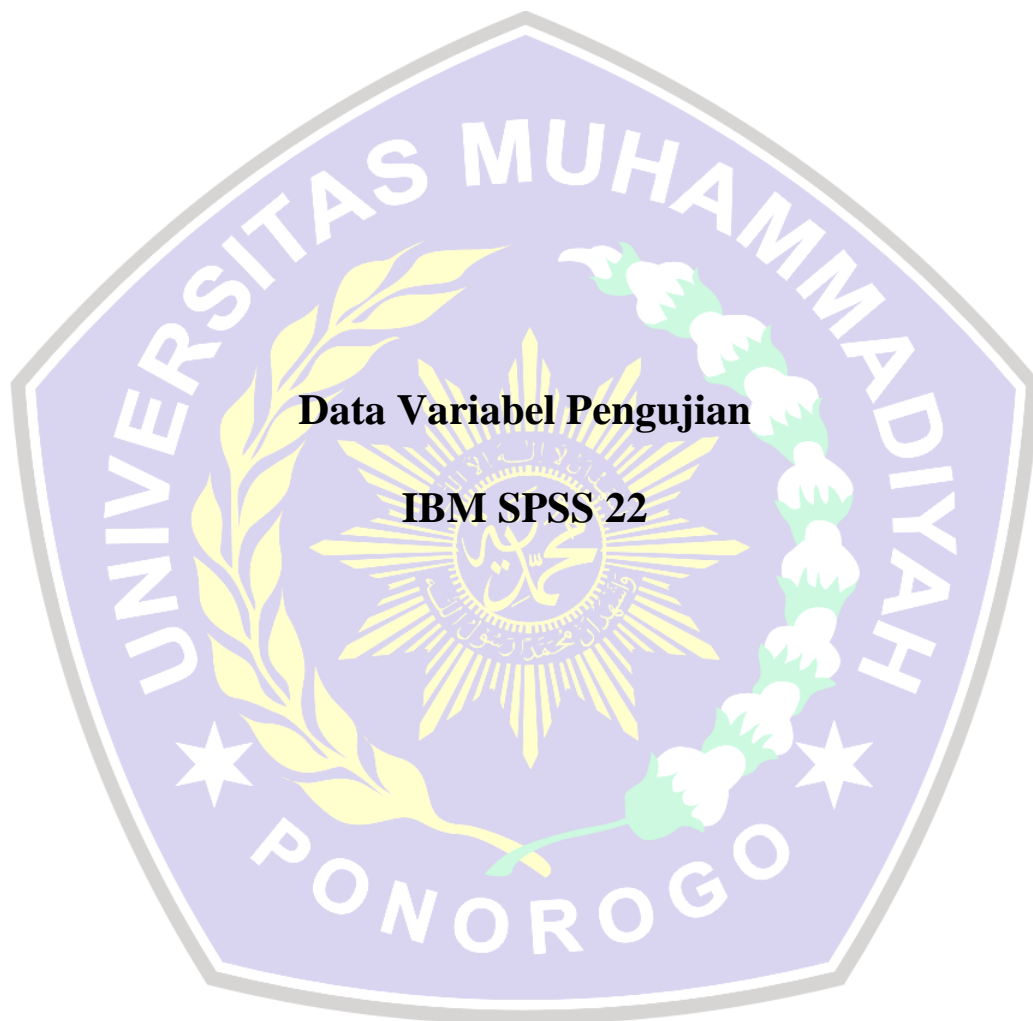


**Lampiran 1.7 : Data Hasil Perhitungan Variabel Return On Asset (ROA)**

$\text{Return On Asset} = \frac{\text{Laba Sebelum Pajak}}{\text{Total Aset}} \times 100\%$						
No	Kode Bank	Tahun	Laba Sebelum Pajak	Total Aset	ROA %	
1	AGRO	2017	Rp 193.632.796	Rp 16.322.593.372	1,186	
		2018	Rp 292.509.384	Rp 23.313.671.252	1,255	
		2019	Rp 74.197.988	Rp 27.067.922.912	0,274	
		2020	Rp 64.071.757	Rp 28.015.492.262	0,229	
2	BABP	2017	Rp 906.070	Rp 10.706.094	1,463	
		2018	Rp 79.400	Rp 10.854.855	0,731	
		2019	Rp 30.339	Rp 10.607.879	0,286	
		2020	Rp 15.954	Rp 11.652.904	0,137	
3	BACA	2017	Rp 29.158.743	Rp 750.319.671	3,886	
		2018	Rp 32.706.064	Rp 824.787.944	3,965	
		2019	Rp 36.288.998	Rp 918.989.312	3,949	
		2020	Rp 33.568.507	Rp 1.075.570.256	3,121	
4	BBHI	2017	Rp 15.296.826.551	Rp 2.458.823.912.630	3,622	
		2018	Rp 120.795.276.716	Rp 2.264.172.563.518	1,335	
		2019	Rp 46.419.710.889	Rp 2.527.173.168.770	1,837	
		2020	Rp 45.826.728.419	Rp 2.586.663.487.991	1,772	
5	BBNI	2017	Rp 17.165.387	Rp 709.330.084	2,420	
		2018	Rp 19.820.715	Rp 808.572.011	2,451	
		2019	Rp 19.369.106	Rp 845.605.208	2,291	
		2020	Rp 5.112.153	Rp 891.337.425	0,574	
6	BBRI	2017	Rp 37.022.157	Rp 1.126.248.442	3,287	
		2018	Rp 41.753.694	Rp 1.296.898.292	3,220	
		2019	Rp 43.364.053	Rp 1.416.758.840	3,061	
		2020	Rp 26.724.846	Rp 1.511.804.628	1,768	
7	BBTN	2017	Rp 3.861.555	Rp 261.365.267	1,477	
		2018	Rp 3.610.275	Rp 306.436.194	1,178	
		2019	Rp 411.062	Rp 311.776.828	0,132	
		2020	Rp 2.270.857	Rp 361.208.406	0,629	
8	BBYB	2017	Rp 20.053.665.389	Rp 5.004.795.018.159	0,401	
		2018	Rp 138.324.960.848	Rp 4.533.729.146.622	3,051	
		2019	Rp 17.858.408.759	Rp 5.123.734.649.117	0,349	
		2020	Rp 15.827.358.645	Rp 5.421.324.398.438	3,292	
9	BDMN	2017	Rp 5.367.120	Rp 178.257.092	3,011	
		2018	Rp 4.925.686	Rp 186.762.189	2,637	
		2019	Rp 5.487.790	Rp 193.533.970	2,836	
		2020	Rp 2.067.076	Rp 200.890.068	1,029	
10	BJBR	2017	Rp 1.631.965	Rp 114.980.168	1,419	
		2018	Rp 1.937.044	Rp 120.191.387	1,612	
		2019	Rp 1.977.962	Rp 123.536.474	1,601	
		2020	Rp 2.168.028	Rp 140.934.002	1,538	

11	BKSW	2017	Rp 951.252	Rp 24.635.233	3,861
		2018	Rp 25.712	Rp 20.486.926	0,126
		2019	Rp 4.147	Rp 23.021.785	0,018
		2020	Rp 27.938	Rp 18.297.700	0,153
12	BMAS	2017	Rp 93.160.363	Rp 6.054.845.282	1,539
		2018	Rp 95.214.310	Rp 6.694.023.677	1,422
		2019	Rp 80.440.261	Rp 7.569.580.138	1,063
		2020	Rp 89.554.695	Rp 10.110.519.691	0,886
13	BMRI	2017	Rp 27.156.863	Rp 1.124.700.847	2,415
		2018	Rp 33.943.369	Rp 1.202.252.094	2,823
		2019	Rp 36.441.440	Rp 1.318.246.335	2,764
		2020	Rp 23.298.041	Rp 1.429.334.484	1,630
14	BNII	2017	Rp 2.519.690	Rp 173.253.491	1,454
		2018	Rp 3.035.577	Rp 177.532.858	1,710
		2019	Rp 2.599.094	Rp 169.082.830	1,537
		2020	Rp 1.818.645	Rp 173.224.412	1,050
15	BNLI	2017	Rp 951.132	Rp 148.328.370	0,641
		2018	Rp 1.219.227	Rp 152.892.866	0,797
		2019	Rp 2.010.735	Rp 161.451.259	1,245
		2020	Rp 1.615.349	Rp 197.726.097	0,817
16	BTPN	2017	Rp 1.936.845	Rp 95.489.850	2,028
		2018	Rp 3.049.248	Rp 101.919.301	2,992
		2019	Rp 4.018.922	Rp 181.631.385	2,213
		2020	Rp 2.633.076	Rp 183.165.978	1,438
17	MCOR	2017	Rp 75.317	Rp 15.788.738	0,477
		2018	Rp 135.618	Rp 15.992.475	0,848
		2019	Rp 112.336	Rp 18.893.684	0,595
		2020	Rp 63.703	Rp 25.235.573	0,252
18	MEGA	2017	Rp 1.649.159	Rp 82.297.010	2,004
		2018	Rp 2.002.021	Rp 83.761.946	2,390
		2019	Rp 2.508.411	Rp 100.803.831	2,488
		2020	Rp 3.715.053	Rp 112.202.653	3,311
19	NISP	2017	Rp 2.877.654	Rp 153.773.957	1,871
		2018	Rp 3.485.834	Rp 173.582.894	2,008
		2019	Rp 3.891.439	Rp 180.706.987	2,153
		2020	Rp 2.784.855	Rp 206.297.200	1,350
20	PNBN	2017	Rp 2.963.453	Rp 213.541.797	1,388
		2018	Rp 4.572.779	Rp 207.204.418	2,207
		2019	Rp 4.595.617	Rp 211.287.370	2,175
		2020	Rp 4.071.792	Rp 218.067.091	1,867
21	SDRA	2017	Rp 595.492	Rp 27.086.504	0,198
		2018	Rp 734.723	Rp 29.631.693	2,480
		2019	Rp 672.866	Rp 36.936.262	1,822
		2020	Rp 692.054	Rp 38.053.939	1,819

Sumber : Data Diolah, 2021



**Data Variabel Pengujian**

**IBM SPSS 22**



Lampiran 1.8 : Data Variabel Pengujian IBM SPSS 22

No	Kode Bank	Tahun	CAR	LDR	BOPO	ROA
1	AGRO	2017	28,421	85,516	410,387	1,186
		2018	28,428	84,252	549,161	1,255
		2019	23,707	87,647	422,441	0,274
		2020	23,641	80,389	100,000	0,229
2	BABP	2017	16,945	75,144	465,266	1,463
		2018	17,974	85,868	214,779	0,731
		2019	18,384	87,146	229,953	0,286
		2020	19,080	74,932	240,035	0,137
3	BACA	2017	27,139	78,171	44,208	3,886
		2018	27,081	83,284	155,839	3,965
		2019	28,585	81,838	145,387	3,949
		2020	31,574	65,019	142,681	3,121
4	BBHI	2017	227,113	0,031	608,179	3,622
		2018	19,114	93,151	1704,760	1,335
		2019	16,822	78,929	169,125	1,837
		2020	22,818	84,943	2083,851	1,772
5	BBNI	2017	21,860	86,614	181,310	2,420
		2018	20,508	90,169	187,580	2,451
		2019	21,550	92,674	172,741	2,291
		2020	19,173	83,694	180,530	0,574
6	BBRI	2017	22,527	81,929	201,359	3,287
		2018	22,034	85,019	179,251	3,220
		2019	23,300	84,212	158,112	3,061
		2020	22,115	76,713	64,795	1,768
7	BBTN	2017	11,605	101,065	384,236	1,477
		2018	10,765	100,902	330,786	1,178
		2019	10,125	109,609	334,773	0,132
		2020	8,525	86,012	271,848	0,629
8	BBYB	2017	16,833	91,543	2057,631	0,401
		2018	15,245	100,544	3261,944	3,051
		2019	22,537	90,018	207,523	0,349
		2020	26,633	90,345	262,590	3,292
9	BDMN	2017	38,237	92,295	344,443	3,011
		2018	38,362	94,387	345,736	2,637
		2019	39,369	97,335	398,554	2,836
		2020	38,327	84,001	373,175	1,029
10	BJBR	2017	13,467	86,743	622,890	1,419
		2018	14,220	91,301	575,207	1,612
		2019	13,937	97,149	496,472	1,601
		2020	12,812	87,872	393,875	1,538
11	BKSW	2017	28,165	67,965	332,404	3,861
		2018	40,170	71,466	114,800	0,126
		2019	32,278	87,222	336,366	0,018

		2020	33,880	94,168	542,074	0,153
12	BMAS	2017	22,876	96,934	454,093	1,539
		2018	21,639	100,560	629,639	1,422
		2019	20,456	93,880	518,567	1,063
		2020	16,784	83,853	311,102	0,886
13	BMRI	2017	23,104	334,357	157,142	2,415
		2018	22,277	384,219	135,755	2,823
		2019	22,678	345,875	151,286	2,764
		2020	21,886	265,355	146,814	1,630
14	BNII	2017	17,447	92,182	290,262	1,454
		2018	19,645	102,652	323,537	1,710
		2019	22,864	98,715	316,109	1,537
		2020	26,746	81,719	326,833	1,050
15	BNLI	2017	21,754	299,722	283,864	0,641
		2018	20,694	353,312	1015,195	0,797
		2019	21,088	323,942	2023,272	1,245
		2020	29,270	272,726	2121,005	0,817
16	BTPN	2017	25,492	104,207	63,106	2,028
		2018	27,673	104,250	56,495	2,992
		2019	21,929	177,758	34,457	2,213
		2020	24,121	143,724	36,048	1,438
17	MCOR	2017	22,471	78,809	1299,700	0,477
		2018	23,164	87,396	607,122	0,848
		2019	17,139	106,664	703,247	0,595
		2020	16,194	78,883	799,554	0,252
18	MEGA	2017	30,843	56,702	187,398	2,004
		2018	27,503	68,998	177,353	2,390
		2019	25,382	72,448	143,288	2,488
		2020	31,745	60,651	106,104	3,311
19	NISP	2017	20,389	90,082	222,316	1,871
		2018	20,549	90,387	248,992	2,008
		2019	23,011	90,735	197,060	2,153
		2020	25,623	69,002	170,699	1,350
20	PNBN	2017	25,673	88,317	306,274	1,388
		2018	26,877	99,776	209,716	2,207
		2019	29,206	104,050	254,528	2,175
		2020	35,970	81,179	167,087	1,867
21	SDRA	2017	31,677	110,167	3097,899	0,198
		2018	28,476	144,853	317,373	2,480
		2019	25,549	138,627	94,525	1,822
		2020	23,882	159,955	316,731	1,819

Sumber : Data Diolah, 2021