LAMPIRAN-LAMPIRAN

LAMPIRAN 1

(Data Populasi Perusahaan Perbankan Tahun 2017-2020)

Daftar Perusahaan PerbankanTahun 2017-2020

No	Kode Emiten	Nama Perusahaan	Tanggal Listing
1.	AGRO	Bank Rakyat Indonesia Agroniaga Tbk	8 Agustus 2003
2.	AGRS	Bank Agris Tbk	22 Desember 2014
3.	ARTO	Bank Artos Indonesia Tbk	12 Januari 2016
4.	BABP	Bank MNC Internasional Tbk	15 Juli 2002
5.	BACA	Bank Capital Indonesia Tbk	4 Oktober 2007
6.	BBCA	Bank Central Asia Tbk	31 Mei2000
7.	BBHI	Bank Harda Internasional Tbk	12 Agustus 2015
8.	BBKP	Bank Bukopin Tbk	10 Juli 2006
9.	BBMD	Bank Mestika Dharma Tbk	8 Juli 2013
10.	BBNI	Bank Negara Indonesia (Persero) Tbk	25 November 1996
11.	BBNP	Bank Nusantara Parahyangan Tbk	10 Januari 2001
12.	BBRI	Bank Rakyat Indonesia (Persero) Tbk	10 November 2003
13.	BBTN	Bank Tabungan Negara (Persero) Tbk	17 Desember 2009
14.	BBYB	Bank Yudha Bhakti Tbk	13 Januari 2015
15.	BCIC	Bank JTrust Indonesia Tbk	25 Juni 1997
16.	BDMN	Bank Danamon Indonesia Tbk	6 Desember 1989
17.	BEKS	Bank Pembangunan Daerah Banten Tbk	13 Juli 2001
18.	BGTG	Bank Ganesha Tbk	12 Mei 2016
19.	BINA	Bank Ina Perdana Tbk	16 Januari 2014
20.	BJBR	Bank Pembangunan Daerah Jawa Barat Tbk	8 Juli 2010
21.	BJTM	Bank Pembangunan Daerah Jawa Timur Tbk	12 Juli 2012
22.	BKSW	Bank QNB Indonesia Tbk	21 November 2002
23.	BMAS	Bank Maspion Indonesia Tbk	11 Juli 2013
24.	BMRI	Bank Mandiri (Persero) Tbk	14 Juli 2003
25.	BNBA	Bank Bumi Arta Tbk	1 Juni 2006
26.	BNGA	Bank CIMB Niaga Tbk	29 November 1989
27.	BNII	Bank Maybank Indonesia Tbk	21 November 1989
28	BNLI	Bank Permata Tbk	15 Januari 1990
29.	BRIS	Bank BRIsyariah Tbk	1 Januari 1911
30.	BSIM	Bank Sinarmas Tbk	13 Desember 2010
31.	BSWD	Bank Of India Indonesia Tbk	1 Mei 2002
32.	BTPN	Bank Tabungan Pensiunan Nasional Tbk	12 Maret 2008
33.	BTPS	Bank Tabungan Pensiunan Nasional Syariah Tbk	8 Mei 2018
34.	BVIC	Bank Victoria International Tbk	30 Juni 1999
35.	DNAR	Bank Dinar Indonesia Tbk	11 Juli 2014
36.	INPC	Bank Artha Graha Internasional Tbk	29 Agustus 1990
37.	MAYA	Bank Mayapada Internasional Tbk	29 Agustus 1997
38.	MCOR	Bank China Construction Bank Indonesia Tbk	3 Juli 2007
39.	MEGA	Bank Mega Tbk	17 April 2000
40.	NAGA	Bank Mitraniaga Tbk	9 Juli 2013
41.	NISP	Bank OCBC NISP Tbk	20 Oktober 1994
42.	NOBU	Bank Nationalnobu Tbk	20 Mei 2013
43.	PNBN	Bank Pan Indonesia Tbk	29 Desember 1982
44.	PNBS	Bank Panin Dubai Syariah Tbk	15 Januari 2014
45.	SDRA	Bank Woori Saudara Indonesia 1906 Tbk	15 Desember 2006

Sumber : Invesnesia.com. (2020)

LAMPIRAN 2

(Data Pemilihan Sampel)

Perusahaan perbankan yang menerbitkan laporan keuangan lengkap dan konsisten selama periode penelitian

No	Nama Perusahaan	Kode	Tahun				Hasil
			2017	2018	2019	2020	
1	Bank Rakyat Indonesia Agroniaga Tbk	AGRO	√	√	√	√	1
2	Bank Agris Tbk	AGRS	√	√	√	√	1
3	Bank Artos Indonesia Tbk	ARTO	√	√	√	√	1
4	Bank MNC Internasional Tbk	BABP	√	√	√	√	1
5	Bank Capital Indonesia Tbk	BACA	√	√	√	√	1
6	Bank Central Asia Tbk	BBCA	√	√	√	√	1
7	Bank Harda Internasional Tbk	BBHI	√	√	√	√	1
8	Bank Bukopin Tbk	BBKP	√	√	√	√	1
9	Bank Mestika Dharma Tbk	BBMD	√	√	√	√	1
10	Bank Negara Indonesia (Persero) Tbk	BBNI	√	√	√	√	1
11	Bank Nusantara Parahyangan Tbk	BBNP	√	√	0	0	0
12	Bank Rakyat Indonesia (Persero) Tbk	BBRI	√	√	√	√	1
13	Bank Tabungan Negara (Persero) Tbk	BBTN	√	√	√	√	1
14	Bank Yudha Bhakti Tbk	BBYB	√	√	√	√	1
15	Bank JTrust Indonesia Tbk	BCIC	√	√	√	√	1
16	Bank Danamon Indonesia Tbk	BDMN	√	√	√	√	1
17	Bank Pembangunan Daerah Banten Tbk	BEKS	√	√	√	√	1
18	Bank Ganesha Tbk	BGTG	√	√	√	√	1
19	Bank Ina Perdana Tbk	BINA	√	√	√	√	1
20	Bank Pembangunan Daerah Jawa Barat Tbk	BJBR	√	√	√	√	1
21	Bank Pembangunan Daerah Jawa Timur Tbk	BJTM	√	√	√	√	1
22	Bank QNB Indonesia Tbk	BKSW	√	√	√	√	1
23	Bank Maspion Indonesia Tbk	BMAS	√	√	√	√	1
24	Bank Mandiri (Persero) Tbk	BMRI	√	√	√	√	1
25	Bank Bumi Arta Tbk	BNBA	√	√	√	√	1
26	Bank CIMB Niaga Tbk	BNGA	√	√	√	√	1
27	Bank Maybank Indonesia Tbk	BNII	√	√	√	√	1
28	Bank Permata Tbk	BNLI	√	√	√	√	1
29	Bank BRIsyariah Tbk	BRIS	√	√	√	√	1
30	Bank Sinarmas Tbk	BSIM	√	√	√	√	1
31	Bank Of India Indonesia Tbk	BSWD	√	√	√	√	1
32	Bank Tabungan Pensiunan Nasional Tbk	BTPN	√	√	√	√	1
33	Bank Tabungan Pensiunan Nasional Syariah Tbk	BTPS	√	√	√	√	1
34	Bank Victoria International Tbk	BVIC	√	√	√	√	1
35	Bank Dinar Indonesia Tbk	DNAR	√	√	√	√	1
36	Bank Artha Graha Internasional Tbk	INPC	√	√	√	√	1
37	Bank Mayapada Internasional Tbk	MAYA	√	√	√	√	1

38	Bank China Construction Bank Indonesia Tbk	MCOR	√	√	√	√	1
39	Bank Mega Tbk	MEGA	√	√	√	√	1
40	Bank Mitraniaga Tbk	NAGA	√	√	0	0	0
41	Bank OCBC NISP Tbk	NISP	√	√	√	√	1
42	Bank Nationalnobu Tbk	NOBU	√	√	√	√	1
43	Bank Pan Indonesia Tbk	PNBN	√	√	√	√	1
44	Bank Panin Dubai Syariah Tbk	PNBS	√	√	√	√	1
45	Bank Woori Saudara Indonesia 1906 Tbk	SDRA	√	√	√	√	1

Perusahaan perbankan yang mengalami laba positif (untung) selama periode penelitian

No	Nama Perusahaan	Kode	Tahun				Hasil
			2017	2018	2019	2020	
1	Bank Rakyat Indonesia Agroniaga Tbk	AGRO	√	√	√	√	1
2	Bank Agris Tbk	AGRS	0	0	√	√	0
3	Bank Artos Indonesia Tbk	ARTO	0	0	√	√	0
4	Bank MNC Internasional Tbk	BABP	0	√	√	√	0
5	Bank Capital Indonesia Tbk	BACA	√	√	√	√	1
6	Bank Central Asia Tbk	BBCA	√	√	√	√	1
7	Bank Harda Internasional Tbk	BBHI	√	0	√	√	0
8	Bank Bukopin Tbk	BBKP	√	√	√	0	0
9	Bank Mestika Dharma Tbk	BBMD	√	√	√	√	1
10	Bank Negara Indonesia (Persero) Tbk	BBNI	√	√	√	√	1
11	Bank Rakyat Indonesia (Persero) Tbk	BBRI	√	√	√	√	1
12	Bank Tabungan Negara (Persero) Tbk	BBTN	√	√	√	√	1
13	Bank Yudha Bhakti Tbk	BBYB	√	0	√	√	0
14	Bank JTrust Indonesia Tbk	BCIC	√	0	√	√	0
15	Bank Danamon Indonesia Tbk	BDMN	0	0	√	√	0
16	Bank Pembangunan Daerah Banten Tbk	BEKS	√	√	√	√	1
17	Bank Ganesha Tbk	BGTG	√	√	√	√	1
18	Bank Ina Perdana Tbk	BINA	√	√	√	√	1
19	Bank Pembangunan Daerah Jawa Barat Tbk	BJBR	√	√	√	√	1
20	Bank Pembangunan Daerah Jawa Timur Tbk	BJTM	√	√	√	√	1
21	Bank QNB Indonesia Tbk	BKSW	0	√	√	√	0
22	Bank Maspion Indonesia Tbk	BMAS	√	√	√	√	1
23	Bank Mandiri (Persero) Tbk	BMRI	√	√	√	√	1
24	Bank Bumi Arta Tbk	BNBA	√	√	√	√	1
25	Bank CIMB Niaga Tbk	BNGA	√	√	√	√	1
26	Bank Maybank Indonesia Tbk	BNII	√	√	√	√	1
27	Bank Permata Tbk	BNLI	0	√	√	√	0
28	Bank BRIsyariah Tbk	BRIS	√	√	√	√	1
29	Bank Sinarmas Tbk	BSIM	√	√	√	√	1
30	Bank Of India Indonesia Tbk	BSWD	√	0	√	√	0
31	Bank Tabungan Pensiunan Nasional Tbk	BTPN	√	√	√	√	1
32	Bank Tabungan Pensiunan Nasional Syariah Tbk	BTPS	√	√	√	√	1
33	Bank Victoria International Tbk	BVIC	√	√	0	0	0
34	Bank Dinar Indonesia Tbk	DNAR	√	0	√	√	0
35	Bank Artha Graha Internasional Tbk	INPC	√	√	0	√	0
36	Bank Mayapada Internasional Tbk	MAYA	√	√	√	√	1
37	Bank China Construction Bank Indonesia Tbk	MCOR	√	√	√	√	1
38	Bank Mega Tbk	MEGA	√	√	√	√	1
39	Bank OCBC NISP Tbk	NISP	√	√	√	√	1

40	Bank Nationalnobu Tbk	NOBU	√	√	√	√	1
41	Bank Pan Indonesia Tbk	PNBN	√	√	√	√	1
42	Bank Panin Dubai Syariah Tbk	PNBS	0	√	√	√	0
43	Bank Woori Saudara Indonesia 1906 Tbk	SDRA	√	√	√	√	1

Data Pemilihan Sampel Penelitian

a = Perusahaan perbankan yang menerbitkan laporan keuangan lengkap dan konsisten sealama periode penelitian.

b = Perusahaan perbankan yang mengalami laba positif (untung) selama periode penelitian.

No	Nama Perusahaan	Kode	Kriteria		Masuk Sampel
			a	b	
1	Bank Rakyat Indonesia Agroniaga Tbk	AGRO	√	√	1
2	Bank Agris Tbk	AGRS	√	X	0
3	Bank Artos Indonesia Tbk	ARTO	√	X	0
4	Bank MNC Internasional Tbk	BABP	√	X	0
5	Bank Capital Indonesia Tbk	BACA	√	√	1
6	Bank Central Asia Tbk	BBCA	√	√	1
7	Bank Harda Internasional Tbk	BBHI	√	X	0
8	Bank Bukopin Tbk	BBKP	√	X	0
9	Bank Mestika Dharma Tbk	BBMD	√	√	1
10	Bank Negara Indonesia (Persero) Tbk	BBNI	√	√	1
11	Bank Rakyat Indonesia (Persero) Tbk	BBRI	√	√	1
12	Bank Tabungan Negara (Persero) Tbk	BBTN	√	√	1
13	Bank Yudha Bhakti Tbk	BBYB	√	X	0
14	Bank JTrust Indonesia Tbk	BCIC	√	X	0
15	Bank Danamon Indonesia Tbk	BDMN	√	√	1
16	Bank Pembangunan Daerah Banten Tbk	BEKS	√	X	0
17	Bank Ganesha Tbk	BGTG	√	√	1
18	Bank Ina Perdana Tbk	BINA	√	√	1
19	Bank Pembangunan Daerah Jawa Barat Tbk	BJBR	√	√	1
20	Bank Pembangunan Daerah Jawa Timur Tbk	BJTM	√	√	1
21	Bank QNB Indonesia Tbk	BKSW	√	X	0
22	Bank Maspion Indonesia Tbk	BMAS	√	√	1
23	Bank Mandiri (Persero) Tbk	BMRI	√	√	1
24	Bank Bumi Arta Tbk	BNBA	√	√	1
25	Bank CIMB Niaga Tbk	BNGA	√	√	1
26	Bank Maybank Indonesia Tbk	BNII	√	√	1
27	Bank Permata Tbk	BNLI	√	X	0
28	Bank BRIsyariah Tbk	BRIS	√	√	1
29	Bank Sinarmas Tbk	BSIM	√	√	1
30	Bank Of India Indonesia Tbk	BSWD	√	X	0
31	Bank Tabungan Pensiunan Nasional Tbk	BTPN	√	√	1
32	Bank Tabungan Pensiunan Nasional Syariah Tbk	BTPS	√	√	1
33	Bank Victoria International Tbk	BVIC	√	X	0
34	Bank Dinar Indonesia Tbk	DNAR	√	X	0
35	Bank Artha Graha Internasional Tbk	INPC	√	X	0
36	Bank Mayapada Internasional Tbk	MAYA	√	√	1

37	Bank China Construction Bank Indonesia Tbk	MCOR	√	√	1
38	Bank Mega Tbk	MEGA	√	√	1
39	Bank OCBC NISP Tbk	NISP	√	√	1
40	Bank Nationalnobu Tbk	NOBU	√	√	1
41	Bank Pan Indonesia Tbk	PNBN	√	√	1
42	Bank Panin Dubai Syariah Tbk	PNBS	√	X	0
43	Bank Woori Saudara Indonesia 1906 Tbk	SDRA	√	√	1
Jumlah Sampel					28

LAMPIRAN 3

(Data Hasil Perhitungan *Banking Ratio* (BR) Tahun 2017-2020)

Data Hasil Perhitungan *Banking Ratio* (LDR) Tahun 2017-2020

$$Banking\ Ratio = \frac{Total\ Loans}{Total\ Deposit}\ x\ 100\%$$

NO	KODE PERUSAHAAN	TAHUN	TOTAL LOANS	TOTAL DEPOSIT	BR (%)
1	AGRO	2017	Rp 10,620,505,121,000	Rp 12,452,978,213,000	85.28
		2018	Rp 15,219,719,856,000	Rp 18,145,096,976,000	83.88
		2019	Rp 18,532,525,500,000	Rp 21,889,455,915,000	84.66
		2020	Rp 18,485,568,543,000	Rp 23,208,441,743,000	79.65
2	BACA	2017	Rp 7,115,383,000,000	Rp 14,115,661,000,000	50.41
		2018	Rp 7,973,425,000,000	Rp 15,702,981,000,000	50.78
		2019	Rp 9,588,615,000,000	Rp 16,110,623,000,000	59.52
		2020	Rp 6,382,269,000,000	Rp 17,163,755,000,000	37.18
3	BBCA	2017	Rp 454,264,956,000,000	Rp 587,352,554,000,000	77.34
		2018	Rp 524,530,462,000,000	Rp 636,927,823,000,000	82.35
		2019	Rp 572,033,999,000,000	Rp 706,733,068,000,000	80.94
		2020	Rp 547,643,666,000,000	Rp 845,598,658,000,000	64.76
4	BBMD	2017	Rp 6,648,063,484,086	Rp 8,380,223,260,724	79.33
		2018	Rp 7,118,535,582,023	Rp 8,377,907,613,227	84.97
		2019	Rp 7,648,330,156,117	Rp 8,923,039,602,532	85.71
		2020	Rp 7,041,997,767,384	Rp 9,900,492,399,415	71.13
5	BBNI	2017	Rp 426,789,981,000,000	Rp 504,430,731,000,000	84.61
		2018	Rp 497,886,888,000,000	Rp 566,046,697,000,000	87.96
		2019	Rp 539,862,076,000,000	Rp 594,124,901,000,000	90.87
		2020	Rp 541,978,801,000,000	Rp 656,594,775,000,000	82.54
6	BBRI	2017	Rp 689,559,288,000,000	Rp 847,249,817,000,000	81.39

		2018	Rp 784,992,175,000,000	Rp 953,399,895,000,000	82.34
		2019	Rp 839,067,353,000,000	Rp 1,014,347,654,000,000	82.72
		2020	Rp 834,293,205,000,000	Rp 1,111,341,169,000,000	75.07
7	BBTN	2017	Rp 78,978,222,000,000	Rp 15,764,370,000,000	500.99
		2018	Rp 212,938,402,000,000	Rp 18,811,729,000,000	1131.94
		2019	Rp 226,786,631,000,000	Rp 18,488,951,000,000	1226.61
		2020	Rp 222,900,180,000,000	Rp 19,844,419,000,000	1123.24
8	BDMN	2017	Rp 94,045,506,000,000	Rp 106,531,331,000,000	88.28
		2018	Rp 101,650,553,000,000	Rp 110,848,218,000,000	91.70
		2019	Rp 106,865,502,000,000	Rp 114,273,415,000,000	93.52
		2020	Rp 103,937,018,000,000	Rp 126,210,929,000,000	82.35
9	BGTG	2017	Rp 2,884,555,000,000	Rp 3,392,256,000,000	85.03
		2018	Rp 2,812,617,000,000	Rp 3,319,259,000,000	84.74
		2019	Rp 2,931,629,000,000	Rp 3,613,503,000,000	81.13
		2020	Rp 2,567,241,000,000	Rp 4,124,410,000,000	62.25
10	BINA	2017	Rp 1,429,038,000,000	Rp 1,897,390,000,000	75.32
		2018	Rp 1,724,614,000,000	Rp 2,619,113,000,000	65.85
		2019	Rp 2,460,021,000,000	Rp 4,011,055,000,000	61.33
		2020	Rp 2,827,850,000,000	Rp 7,121,406,000,000	39.71
11	BJBR	2017	Rp 71,035,168,000,000	Rp 87,281,096,000,000	81.39
		2018	Rp 75,349,849,000,000	Rp 86,458,449,000,000	87.15
		2019	Rp 81,887,246,000,000	Rp 85,546,432,000,000	95.72
		2020	Rp 89,450,934,000,000	Rp 102,397,654,000,000	87.36
12	BJTM	2017	Rp 30,360,407,000,000	Rp 41,294,069,000,000	73.52
		2018	Rp 32,694,687,000,000	Rp 51,651,039,000,000	63.30
		2019	Rp 37,372,166,000,000	Rp 63,434,302,000,000	58.91
		2020	Rp 40,026,045,000,000	Rp 71,323,884,000,000	56.12
13	BMAS	2017	Rp 4,512,773,577,000	Rp 4,789,854,592,000	94.22
		2018	Rp 4,961,095,812,000	Rp 5,396,462,438,000	91.93

		2019	Rp	5,452,285,130,000	Rp	6,242,198,560,000	87.35
		2020	Rp	6,880,486,442,000	Rp	8,700,106,459,000	79.09
14	BMRI	2017	Rp	678,292,520,000,000	Rp	757,933,489,000,000	89.49
		2018	Rp	767,761,095,000,000	Rp	782,502,708,000,000	98.12
		2019	Rp	855,846,844,000,000	Rp	863,506,211,000,000	99.11
		2020	Rp	807,874,363,000,000	Rp	970,263,458,000,000	83.26
15	BNBA	2017	Rp	4,483,064,073,038	Rp	5,517,514,707,850	81.25
		2018	Rp	4,721,857,645,245	Rp	5,660,108,369,189	83.42
		2019	Rp	5,120,108,183,470	Rp	5,935,197,703,847	86.27
		2020	Rp	4,510,056,924,861	Rp	5,977,369,593,274	75.45
16	BNGA	2017	Rp	174,421,016,000,000	Rp	196,201,531,000,000	88.90
		2018	Rp	180,311,277,000,000	Rp	193,678,911,000,000	93.10
		2019	Rp	184,998,140,000,000	Rp	196,964,886,000,000	93.92
		2020	Rp	159,851,784,000,000	Rp	210,430,980,000,000	75.96
17	BNII	2017	Rp	111,809,451,000,000	Rp	125,152,933,000,000	89.34
		2018	Rp	119,909,785,000,000	Rp	121,030,310,000,000	99.07
		2019	Rp	109,179,337,000,000	Rp	113,735,065,000,000	95.99
		2020	Rp	93,979,899,000,000	Rp	123,239,173,000,000	76.26
18	BRIS	2017	Rp	10,985,427,000,000	Rp	6,533,329,000,000	168.14
		2018	Rp	11,738,448,000,000	Rp	8,689,987,000,000	135.08
		2019	Rp	13,612,775,000,000	Rp	8,997,585,000,000	151.29
		2020	Rp	23,009,103,000,000	Rp	16,281,006,000,000	141.32
19	BSIM	2017	Rp	18,365,482,000,000	Rp	21,967,903,000,000	83.60
		2018	Rp	19,214,056,000,000	Rp	22,810,927,000,000	84.23
		2019	Rp	21,314,497,000,000	Rp	25,452,456,000,000	83.74
		2020	Rp	18,878,373,000,000	Rp	30,825,114,000,000	61.24
20	BTPN	2017	Rp	65,306,817,000,000	Rp	63,687,196,000,000	102.54
		2018	Rp	67,608,234,000,000	Rp	65,099,675,000,000	103.85
		2019	Rp	141,120,343,000,000	Rp	91,289,971,000,000	154.58

		2020	Rp	133,469,850,000,000	Rp	99,683,629,000,000	133.89
21	BTPS	2017	Rp	5,970,560,000,000	Rp	1,297,831,000,000	460.04
		2018	Rp	7,143,201,000,000	Rp	1,619,254,000,000	441.14
		2019	Rp	8,767,346,000,000	Rp	1,895,885,000,000	462.44
		2020	Rp	8,752,549,000,000	Rp	1,857,115,000,000	471.30
22	MAYA	2017	Rp	55,348,547,000,000	Rp	62,637,698,000,000	88.36
		2018	Rp	63,586,749,000,000	Rp	71,516,703,000,000	88.91
		2019	Rp	69,067,509,000,000	Rp	77,011,909,000,000	89.68
		2020	Rp	53,905,027,000,000	Rp	75,127,286,000,000	71.75
23	MCOR	2017	Rp	10,019,279,000,000	Rp	13,027,329,000,000	76.91
		2018	Rp	11,425,519,000,000	Rp	13,168,216,000,000	86.77
		2019	Rp	13,718,923,000,000	Rp	14,455,666,000,000	94.90
		2020	Rp	14,555,802,000,000	Rp	18,492,415,000,000	78.71
24	MEGA	2017	Rp	34,748,506,000,000	Rp	63,285,764,000,000	54.91
		2018	Rp	41,905,659,000,000	Rp	60,734,798,000,000	69.00
		2019	Rp	52,734,828,000,000	Rp	78,951,272,000,000	66.79
		2020	Rp	48,027,075,000,000	Rp	81,138,505,000,000	59.19
25	NISP	2017	Rp	102,189,794,000,000	Rp	118,418,658,000,000	86.30
		2018	Rp	113,490,896,000,000	Rp	126,488,191,000,000	89.72
		2019	Rp	114,436,825,000,000	Rp	132,721,956,000,000	86.22
		2020	Rp	109,737,912,000,000	Rp	161,781,976,000,000	67.83
26	NOBU	2017	Rp	4,864,202,000,000	Rp	9,530,908,000,000	51.04
		2018	Rp	6,484,427,000,000	Rp	10,041,208,000,000	64.58
		2019	Rp	7,106,857,000,000	Rp	10,114,563,000,000	70.26
		2020	Rp	7,397,403,000,000	Rp	10,610,737,000,000	69.72
27	PNBN	2017	Rp	128,651,727,000,000	Rp	149,302,117,000,000	86.17
		2018	Rp	137,385,515,000,000	Rp	138,248,790,000,000	99.38
		2019	Rp	136,724,890,000,000	Rp	135,268,296,000,000	101.08
		2020	Rp	116,110,025,000,000	Rp	144,402,695,000,000	80.41

28	SDRA	2017	Rp	18,649,664,000,000	Rp	18,285,065,000,000	101.99
		2018	Rp	22,294,572,000,000	Rp	17,381,367,000,000	128.27
		2019	Rp	26,429,707,000,000	Rp	20,840,545,000,000	126.82
		2020	Rp	29,579,069,000,000	Rp	18,646,920,000,000	158.63

LAMPIRAN 4

(Data Hasil Perhitungan *Primary Ratio* (PR) Tahun 2017-2020)

Data Hasil Perhitungan *Primary Ratio* (PR) Tahun 2017-2020

$$Primary\ Ratio = \frac{Equity\ Capital}{Total\ Assets}\ x\ 100\%$$

NO	KODE PERUSAHAAN	TAHUN	EQUITY CAPITAL	TOTAL ASSETS	PR (%)
1	AGRO	2017	Rp 3,111,284,877,000	Rp 16,322,593,372,000	19.06
		2018	Rp 4,424,285,816,000	Rp 23,313,671,252,000	18.98
		2019	Rp 4,481,704,219,000	Rp 23,313,671,252,000	19.22
		2020	Rp 4,287,690,211,000	Rp 23,313,671,252,000	18.39
2	BACA	2017	Rp 1,408,386,000,000	Rp 16,349,473,000,000	8.61
		2018	Rp 1,484,963,000,000	Rp 18,019,614,000,000	8.24
		2019	Rp 1,537,640,000,000	Rp 18,959,622,000,000	8.11
		2020	Rp 1,640,391,000,000	Rp 20,223,558,000,000	8.11
3	BBCA	2017	Rp 131,401,694,000,000	Rp 750,319,671,000,000	17.51
		2018	Rp 151,753,427,000,000	Rp 824,787,944,000,000	18.40
		2019	Rp 174,143,156,000,000	Rp 918,989,312,000,000	18.95
		2020	Rp 184,714,709,000,000	Rp 1,075,570,256,000,000	17.17
4	BBMD	2017	Rp 3,082,638,026,520	Rp 11,817,844,456,356	26.08
		2018	Rp 3,088,013,085,461	Rp 12,093,079,368,934	25.54
		2019	Rp 3,480,469,121,456	Rp 12,900,218,775,263	26.98
		2020	Rp 4,009,262,625,539	Rp 14,159,755,232,533	28.31
5	BBNI	2017	Rp 100,903,304,000,000	Rp 709,330,084,000,000	14.23
		2018	Rp 110,373,789,000,000	Rp 808,572,011,000,000	13.65
		2019	Rp 125,003,948,000,000	Rp 845,605,208,000,000	14.78
		2020	Rp 112,872,199,000,000	Rp 891,337,425,000,000	12.66

6	BBRI	2017	Rp 168,007,778,000,000	Rp 1,127,447,489,000,000	14.90
		2018	Rp 185,275,331,000,000	Rp 1,296,898,292,000,000	14.29
		2019	Rp 208,784,336,000,000	Rp 1,296,898,292,000,000	16.10
		2020	Rp 199,911,376,000,000	Rp 1,296,898,292,000,000	15.41
7	BBTN	2017	Rp 261,365,267,000,000	Rp 261,365,267,000,000	100.00
		2018	Rp 306,436,194,000,000	Rp 306,436,194,000,000	100.00
		2019	Rp 23,836,195,000,000	Rp 311,776,828,000,000	7.65
		2020	Rp 19,987,845,000,000	Rp 361,208,406,000,000	5.53
8	BDMN	2017	Rp 39,172,152,000,000	Rp 178,257,092,000,000	21.98
		2018	Rp 41,939,821,000,000	Rp 186,762,189,000,000	22.46
		2019	Rp 45,417,027,000,000	Rp 193,533,970,000,000	23.47
		2020	Rp 43,575,499,000,000	Rp 200,890,068,000,000	21.69
9	BGTG	2017	Rp 1,118,360,000,000	Rp 4,581,932,000,000	24.41
		2018	Rp 1,126,199,000,000	Rp 4,497,122,000,000	25.04
		2019	Rp 1,140,000,000,000	Rp 4,809,743,000,000	23.70
		2020	Rp 1,139,125,000,000	Rp 5,365,456,000,000	21.23
10	BINA	2017	Rp 1,204,184,000,000	Rp 3,123,345,000,000	38.55
		2018	Rp 1,208,052,000,000	Rp 3,845,174,000,000	31.42
		2019	Rp 1,221,096,000,000	Rp 5,262,429,000,000	23.20
		2020	Rp 1,217,144,000,000	Rp 8,437,685,000,000	14.43
4	BJBR	2017	Rp 10,104,975,000,000	Rp 114,980,168,000,000	8.79
		2018	Rp 11,285,315,000,000	Rp 120,191,387,000,000	9.39
		2019	Rp 12,042,629,000,000	Rp 123,536,474,000,000	9.75
		2020	Rp 12,005,800,000,000	Rp 140,934,002,000,000	8.52
12	BJTM	2017	Rp 7,816,074,000,000	Rp 51,518,681,000,000	15.17
		2018	Rp 8,471,936,000,000	Rp 62,689,118,000,000	13.51
		2019	Rp 9,185,652,000,000	Rp 76,756,313,000,000	11.97
		2020	Rp 10,004,950,000,000	Rp 83,619,452,000,000	11.96
13	BMAS	2017	Rp 1,162,157,388,000	Rp 6,054,845,282,000	19.19

		2018	Rp 1,200,740,595,000	Rp 6,694,023,677,000	17.94
		2019	Rp 1,228,931,584,000	Rp 7,569,580,138,000	16.24
		2020	Rp 1,284,262,093,000	Rp 10,110,519,691,000	12.70
14	BMRI	2017	Rp 170,006,132,000,000	Rp 1,124,700,847,000,000	15.12
		2018	Rp 184,960,305,000,000	Rp 1,202,252,094,000,000	15.38
		2019	Rp 209,034,525,000,000	Rp 1,318,246,335,000,000	15.86
		2020	Rp 193,796,083,000,000	Rp 1,429,334,484,000,000	13.56
15	BNBA	2017	Rp 1,362,829,434,621	Rp 7,014,677,335,611	19.43
		2018	Rp 1,494,754,637,294	Rp 7,297,273,467,260	20.48
		2019	Rp 1,523,655,563,503	Rp 7,607,653,715,376	20.03
		2020	Rp 1,509,386,122,943	Rp 7,637,524,325,854	19.76
16	BNGA	2017	Rp 36,950,996,000,000	Rp 266,305,445,000,000	13.88
		2018	Rp 39,580,579,000,000	Rp 266,781,498,000,000	14.84
		2019	Rp 43,294,166,000,000	Rp 274,467,227,000,000	15.77
		2020	Rp 41,053,051,000,000	Rp 280,943,605,000,000	14.61
17	BNII	2017	Rp 20,775,040,000,000	Rp 173,253,491,000,000	11.99
		2018	Rp 25,090,691,000,000	Rp 177,532,858,000,000	14.13
		2019	Rp 26,684,916,000,000	Rp 169,082,830,000,000	15.78
		2020	Rp 27,223,630,000,000	Rp 173,224,412,000,000	15.72
18	BRIS	2017	Rp 2,602,841,000,000	Rp 31,543,384,000,000	8.25
		2018	Rp 5,026,640,000,000	Rp 37,915,084,000,000	13.26
		2019	Rp 5,088,036,000,000	Rp 43,123,488,000,000	11.80
		2020	Rp 5,444,288,000,000	Rp 57,715,586,000,000	9.43
19	BSIM	2017	Rp 4,844,184,000,000	Rp 30,404,078,000,000	15.93
		2018	Rp 4,856,420,000,000	Rp 30,748,742,000,000	15.79
		2019	Rp 6,074,463,000,000	Rp 36,559,556,000,000	16.62
		2020	Rp 6,056,844,000,000	Rp 44,612,045,000,000	13.58
20	BTPN	2017	Rp 17,200,797,000,000	Rp 95,489,850,000,000	18.01
		2018	Rp 19,364,407,000,000	Rp 101,919,301,000,000	19.00

		2019	Rp	31,471,928,000,000	Rp	181,631,385,000,000	17.33
		2020	Rp	32,964,753,000,000	Rp	183,165,978,000,000	18.00
21	BTPS	2017	Rp	2,254,646,000,000	Rp	9,156,522,000,000	24.62
		2018	Rp	3,996,932,000,000	Rp	12,039,275,000,000	33.20
		2019	Rp	5,393,320,000,000	Rp	15,383,038,000,000	35.06
		2020	Rp	5,878,749,000,000	Rp	16,435,005,000,000	35.77
22	MAYA	2017	Rp	8,543,376,000,000	Rp	74,745,570,000,000	11.43
		2018	Rp	10,788,574,000,000	Rp	86,971,893,000,000	12.40
		2019	Rp	12,341,969,000,000	Rp	93,408,831,000,000	13.21
		2020	Rp	12,914,476,000,000	Rp	92,518,025,000,000	13.96
23	MCOR	2017	Rp	2,443,795,000,000	Rp	15,788,738,000,000	15.48
		2018	Rp	2,516,158,000,000	Rp	15,992,475,000,000	15.73
		2019	Rp	2,794,858,000,000	Rp	18,893,684,000,000	14.79
		2020	Rp	6,016,716,000,000	Rp	25,235,573,000,000	23.84
24	MEGA	2017	Rp	13,064,616,000,000	Rp	82,297,010,000,000	15.87
		2018	Rp	13,782,673,000,000	Rp	83,761,946,000,000	16.45
		2019	Rp	15,541,438,000,000	Rp	100,803,831,000,000	15.42
		2020	Rp	18,208,150,000,000	Rp	112,202,653,000,000	16.23
25	NISP	2017	Rp	118,418,658,000,000	Rp	153,773,957,000,000	77.01
		2018	Rp	126,488,191,000,000	Rp	173,582,894,000,000	72.87
		2019	Rp	132,721,956,000,000	Rp	180,706,987,000,000	73.45
		2020	Rp	161,781,976,000,000	Rp	206,297,200,000,000	78.42
26	NOBU	2017	Rp	1,391,946,000,000	Rp	11,018,481,000,000	12.63
		2018	Rp	1,414,377,000,000	Rp	11,793,981,000,000	11.99
		2019	Rp	1,464,417,000,000	Rp	13,147,503,000,000	11.14
		2020	Rp	1,519,854,000,000	Rp	13,737,934,000,000	11.06
27	PNBN	2017	Rp	36,288,731,000,000	Rp	213,541,797,000,000	16.99
		2018	Rp	40,747,117,000,000	Rp	207,204,418,000,000	19.67
		2019	Rp	44,441,714,000,000	Rp	211,287,370,000,000	21.03

		2020	Rp	47,460,332,000,000	Rp	218,067,091,000,000	21.76
28	SDRA	2017	Rp	6,106,998,000,000	Rp	27,086,504,000,000	22.55
		2018	Rp	6,550,468,000,000	Rp	29,631,693,000,000	22.11
		2019	Rp	6,935,590,000,000	Rp	36,940,436,000,000	18.78
		2020	Rp	7,270,971,000,000	Rp	38,053,939,000,000	19.11

LAMPIRAN 5

(Data Hasil Perhitungan *Net Profit Margin* (NPM) Tahun 2017-2020)

Data Hasil Perhitungan *Net Profit Margin* (NPM) Tahun 2017-2020

$$Net\ Profit\ Margin = \frac{Net\ Income}{Operating\ Income}\ x\ 100\%$$

NO	KODE PERUSAHAAN	TAHUN	NET INCOME	OPERATING INCOME	NPM (%)
1	AGRO	2017	Rp 140,495,535,000	Rp 181,665,916,000	77.34
		2018	Rp 204,212,623,000	Rp 291,694,144,000	70.01
		2019	Rp 51,061,421,000	Rp 71,492,585,000	71.42
		2020	Rp 31,260,682,000	Rp 57,650,241,000	54.22
2	BACA	2017	Rp 86,140,000,000	Rp 123,332,000,000	69.84
		2018	Rp 106,500,000,000	Rp 157,538,000,000	67.60
		2019	Rp 15,884,000,000	Rp 32,754,000,000	48.49
		2020	Rp 61,414,000,000	Rp 81,752,000,000	75.12
3	BBCA	2017	Rp 23,321,150,000,000	Rp 29,158,743,000,000	79.98
		2018	Rp 25,851,660,000,000	Rp 32,706,064,000,000	79.04
		2019	Rp 28,569,974,000,000	Rp 36,288,998,000,000	78.73
		2020	Rp 27,147,109,000,000	Rp 33,568,507,000,000	80.87
4	BBMD	2017	Rp 264,240,766,988	Rp 353,016,706,119	74.85
		2018	Rp 265,862,564,725	Rp 359,886,251,049	73.87
		2019	Rp 247,573,726,183	Rp 331,700,616,286	74.64
		2020	Rp 325,932,118,524	Rp 415,773,896,748	78.39
5	BBNI	2017	Rp 13,770,592,000,000	Rp 17,222,663,000,000	79.96
		2018	Rp 15,091,763,000,000	Rp 19,599,399,000,000	77.00
		2019	Rp 15,508,583,000,000	Rp 19,486,623,000,000	79.59

		2020	Rp	3,321,442,000,000	Rp	5,231,444,000,000	63.49
6	BBRI	2017	Rp	29,045,049,000,000	Rp	36,806,841,000,000	78.91
		2018	Rp	32,418,486,000,000	Rp	41,725,877,000,000	77.69
		2019	Rp	34,413,825,000,000	Rp	43,431,933,000,000	79.24
		2020	Rp	18,660,393,000,000	Rp	26,774,164,000,000	69.70
7	BBTN	2017	Rp	3,027,466,000,000	Rp	3,891,903,000,000	77.79
		2018	Rp	2,804,923,000,000	Rp	3,593,800,000,000	78.05
		2019	Rp	209,263,000,000	Rp	521,773,000,000	40.11
		2020	Rp	1,602,358,000,000	Rp	2,330,285,000,000	68.76
8	BDMN	2017	Rp	3,828,097,000,000	Rp	5,110,441,000,000	74.91
		2018	Rp	4,107,068,000,000	Rp	5,158,037,000,000	79.62
		2019	Rp	4,240,671,000,000	Rp	3,273,414,000,000	129.55
		2020	Rp	1,088,942,000,000	Rp	2,271,140,000,000	47.95
9	BGTG	2017	Rp	51,140,000,000	Rp	69,409,000,000	73.68
		2018	Rp	5,600,000,000	Rp	10,958,000,000	51.10
		2019	Rp	11,841,000,000	Rp	16,936,000,000	69.92
		2020	Rp	3,198,000,000	Rp	7,688,000,000	41.60
10	BINA	2017	Rp	18,340,000,000	Rp	24,206,000,000	75.77
		2018	Rp	11,395,000,000	Rp	16,935,000,000	67.29
		2019	Rp	7,115,000,000	Rp	9,940,000,000	71.58
		2020	Rp	19,376,000,000	Rp	28,621,000,000	67.70
11	BJBR	2017	Rp	1,211,405,000,000	Rp	1,700,639,000,000	71.23
		2018	Rp	1,552,396,000,000	Rp	2,058,397,000,000	75.42
		2019	Rp	1,564,492,000,000	Rp	2,059,493,000,000	75.96
		2020	Rp	1,689,996,000,000	Rp	2,212,126,000,000	76.40
12	BJTM	2017	Rp	1,159,370,000,000	Rp	1,642,807,000,000	70.57
		2018	Rp	1,260,308,000,000	Rp	1,705,921,000,000	73.88
		2019	Rp	1,376,505,000,000	Rp	1,796,579,000,000	76.62
		2020	Rp	1,488,963,000,000	Rp	1,516,277,000,000	98.20

13	BMAS	2017	Rp	69,497,192,000	Rp	91,751,458,000	75.75
		2018	Rp	71,013,866,000	Rp	69,971,028,000	101.49
		2019	Rp	59,746,814,000	Rp	83,267,006,000	71.75
		2020	Rp	66,989,471,000	Rp	86,707,291,000	77.26
14	BMRI	2017	Rp	21,443,042,000,000	Rp	27,169,751,000,000	78.92
		2018	Rp	25,851,937,000,000	Rp	33,905,797,000,000	76.25
		2019	Rp	28,455,592,000,000	Rp	36,451,514,000,000	78.06
		2020	Rp	17,645,624,000,000	Rp	23,176,303,000,000	76.14
15	BNBA	2017	Rp	89,548,095,470	Rp	120,963,317,484	74.03
		2018	Rp	92,897,864,488	Rp	125,987,041,740	73.74
		2019	Rp	51,167,901,115	Rp	70,833,761,134	72.24
		2020	Rp	35,053,333,152	Rp	52,332,747,249	66.98
16	BNGA	2017	Rp	2,977,738,000,000	Rp	4,106,571,000,000	72.51
		2018	Rp	3,482,428,000,000	Rp	4,794,343,000,000	72.64
		2019	Rp	3,642,935,000,000	Rp	4,933,747,000,000	73.84
		2020	Rp	2,011,254,000,000	Rp	2,853,855,000,000	70.47
17	BNII	2017	Rp	1,860,845,000,000	Rp	2,504,221,000,000	74.31
		2018	Rp	2,262,245,000,000	Rp	3,032,936,000,000	74.59
		2019	Rp	1,924,180,000,000	Rp	2,576,866,000,000	74.67
		2020	Rp	1,284,392,000,000	Rp	1,850,909,000,000	69.39
18	BRIS	2017	Rp	101,091,000,000	Rp	139,494,000,000	72.47
		2018	Rp	106,600,000,000	Rp	157,473,000,000	67.69
		2019	Rp	74,016,000,000	Rp	118,378,000,000	62.53
		2020	Rp	248,054,000,000	Rp	433,258,000,000	57.25
19	BSIM	2017	Rp	318,923,000,000	Rp	407,459,000,000	78.27
		2018	Rp	50,472,000,000	Rp	75,863,000,000	66.53
		2019	Rp	6,752,000,000	Rp	81,893,000,000	8.24
		2020	Rp	118,522,000,000	Rp	116,600,000,000	101.65
20	BTPN	2017	Rp	1,421,940,000,000	Rp	1,978,426,000,000	71.87

		2018	Rp	2,257,884,000,000	Rp	3,078,341,000,000	73.35
		2019	Rp	2,992,418,000,000	Rp	4,032,519,000,000	74.21
		2020	Rp	2,005,677,000,000	Rp	2,630,514,000,000	76.25
21	BTPS	2017	Rp	670,182,000,000	Rp	908,261,000,000	73.79
		2018	Rp	965,311,000,000	Rp	1,302,549,000,000	74.11
		2019	Rp	1,399,634,000,000	Rp	1,881,064,000,000	74.41
		2020	Rp	854,614,000,000	Rp	1,119,640,000,000	76.33
22	MAYA	2017	Rp	675,404,953,000	Rp	902,628,000,000	74.83
		2018	Rp	437,412,000,000	Rp	600,000,000,236	72.90
		2019	Rp	528,114,000,000	Rp	714,070,000,000	73.96
		2020	Rp	64,164,000,000	Rp	106,356,000,000	60.33
23	MCOR	2017	Rp	49,899,000,000	Rp	73,653,000,000	67.75
		2018	Rp	89,860,000,000	Rp	128,567,000,000	69.89
		2019	Rp	78,967,000,000	Rp	114,488,000,000	68.97
		2020	Rp	49,979,000,000	Rp	57,056,000,000	87.60
24	MEGA	2020	Rp	1,300,043,000,000	Rp	1,604,085,000,000	81.05
		2018	Rp	1,599,347,000,000	Rp	1,952,933,000,000	81.89
		2019	Rp	2,002,733,000,000	Rp	2,476,094,000,000	80.88
		2020	Rp	3,008,311,000,000	Rp	3,735,257,000,000	80.54
25	NISP	2017	Rp	2,175,824,000,000	Rp	2,877,527,000,000	75.61
		2018	Rp	2,638,064,000,000	Rp	3,486,447,000,000	75.67
		2019	Rp	2,939,243,000,000	Rp	3,887,741,000,000	75.60
		2020	Rp	2,101,671,000,000	Rp	2,780,469,000,000	75.59
26	NOBU	2017	Rp	34,985,000,000	Rp	39,909,000,000	87.66
		2018	Rp	44,748,000,000	Rp	87,999,000,000	50.85
		2019	Rp	45,794,000,000	Rp	94,491,000,000	48.46
		2020	Rp	53,607,000,000	Rp	96,306,000,000	55.66
27	PNBN	2017	Rp	2,008,437,000,000	Rp	2,898,771,000,000	69.29
		2018	Rp	3,187,157,000,000	Rp	4,375,093,000,000	72.85

		2019	Rp 3,498,299,000,000	Rp 4,416,192,000,000	79.22
		2020	Rp 3,124,205,000,000	Rp 3,925,869,000,000	79.58
28	SDRA	2017	Rp 438,725,000,000	Rp 588,178,000,000	74.59
		2018	Rp 537,971,000,000	Rp 729,736,000,000	73.72
		2019	Rp 499,791,000,000	Rp 671,927,000,000	74.38
		2020	Rp 536,001,000,000	Rp 691,402,000,000	77.52

LAMPIRAN 6

(Data Hasil Perhitungan Pertumbuhan Laba Tahun 2017-2020)

Data Hasil Perhitungan Pertumbuhan Laba Tahun 2017-2020

$$Pertumbuhan\ Laba = \frac{Laba\ Bersih_t - \ Laba\ Bersih_{t-1}}{Laba\ Bersih_{t-1}}\ x\ 100\%$$

NO	NAMA PERUSAHAAN	TAHUN	THN INI		THN LALU		PERTUMBUHAN LABA (%)
1	AGRO	2017	Rp	140,495,535,000	Rp	103,003,152,000	36.40
		2018	Rp	204,212,623,000	Rp	140,495,535,000	45.35
		2019	Rp	51,061,421,000	Rp	204,212,623,000	-75.00
		2020	Rp	31,260,682,000	Rp	51,061,421,000	-38.78
2	BACA	2017	Rp	86,140,000,000	Rp	93,457,000,000	-7.83
		2018	Rp	106,500,000,000	Rp	86,140,000,000	23.64
		2019	Rp	15,884,000,000	Rp	106,500,000,000	-85.09
		2020	Rp	61,414,000,000	Rp	15,884,000,000	286.64
3	BBCA	2017	Rp	23,321,150,000,000	Rp	20,632,281,000,000	13.03
		2018	Rp	25,851,660,000,000	Rp	23,321,150,000,000	10.85
		2019	Rp	28,569,974,000,000	Rp	25,851,660,000,000	10.52
		2020	Rp	27,147,109,000,000	Rp	28,569,974,000,000	-4.98
4	BBMD	2017	Rp	264,240,766,988	Rp	179,261,192,508	47.41
		2018	Rp	265,862,564,725	Rp	264,240,766,988	0.61
		2019	Rp	247,573,726,183	Rp	265,862,564,725	-6.88
		2020	Rp	325,932,118,524	Rp	247,573,726,183	31.65
5	BBNI	2017	Rp	13,770,592,000,000	Rp	11,410,196,000,000	20.69
		2018	Rp	15,091,763,000,000	Rp	13,770,592,000,000	9.59

		2019	Rp 15,508,583,000,000	Rp 15,091,763,000,000	2.76
		2020	Rp 3,321,442,000,000	Rp 15,508,583,000,000	-78.58
6	BBRI	2017	Rp 29,045,049,000,000	Rp 26,285,251,000,000	10.50
		2018	Rp 32,418,486,000,000	Rp 29,045,049,000,000	11.61
		2019	Rp 34,413,825,000,000	Rp 32,418,486,000,000	6.15
		2020	Rp 18,660,393,000,000	Rp 34,413,825,000,000	-45.78
7	BBTN	2017	Rp 3,027,466,000,000	Rp 2,618,905,000,000	15.60
		2018	Rp 2,804,923,000,000	Rp 3,027,466,000,000	-7.35
		2019	Rp 209,263,000,000	Rp 2,804,923,000,000	-92.54
		2020	Rp 1,602,358,000,000	Rp 209,263,000,000	665.71
8	BDMN	2017	Rp 3,828,097,000,000	Rp 2,792,722,000,000	37.07
		2018	Rp 4,107,068,000,000	Rp 3,828,097,000,000	7.29
		2019	Rp 4,240,671,000,000	Rp 4,107,068,000,000	3.25
		2020	Rp 1,088,942,000,000	Rp 4,240,671,000,000	-74.32
9	BGTG	2017	Rp 51,140,000,000	Rp 39,193,000,000	30.48
		2018	Rp 5,600,000,000	Rp 51,140,000,000	-89.05
		2019	Rp 11,841,000,000	Rp 5,600,000,000	111.45
		2020	Rp 3,198,000,000	Rp 11,841,000,000	-72.99
10	BINA	2017	Rp 18,340,000,000	Rp 18,236,000,000	0.57
		2018	Rp 11,395,000,000	Rp 18,340,000,000	-37.87
		2019	Rp 7,115,000,000	Rp 11,395,000,000	-37.56
		2020	Rp 19,376,000,000	Rp 7,115,000,000	172.33
11	BJBR	2017	Rp 1,211,405,000,000	Rp 1,153,225,000,000	5.04
		2018	Rp 1,552,396,000,000	Rp 1,211,405,000,000	28.15
		2019	Rp 1,564,492,000,000	Rp 1,552,396,000,000	0.78
		2020	Rp 1,689,996,000,000	Rp 1,564,492,000,000	8.02
12	BJTM	2017	Rp 1,159,370,000,000	Rp 1,028,216,000,000	12.76
		2018	Rp 1,260,308,000,000	Rp 1,159,370,000,000	8.71
		2019	Rp 1,376,505,000,000	Rp 1,260,308,000,000	9.22

		2020	Rp	1,488,963,000,000	Rp	1,376,505,000,000	8.17
13	BMAS	2017	Rp	69,497,192,000	Rp	68,157,510,000	1.97
		2018	Rp	71,013,866,000	Rp	69,497,192,000	2.18
		2019	Rp	59,746,814,000	Rp	71,013,866,000	-15.87
		2020	Rp	66,989,471,000	Rp	59,746,814,000	12.12
14	BMRI	2017	Rp	21,443,042,000,000	Rp	14,650,163,000,000	46.37
		2018	Rp	25,851,937,000,000	Rp	21,443,042,000,000	20.56
		2019	Rp	28,455,592,000,000	Rp	25,851,937,000,000	10.07
		2020	Rp	17,645,624,000,000	Rp	28,455,592,000,000	-37.99
15	BNBA	2017	Rp	89,548,095,470	Rp	78,759,737,169	13.70
		2018	Rp	92,897,864,488	Rp	89,548,095,470	3.74
		2019	Rp	51,167,901,115	Rp	92,897,864,488	-44.92
		2020	Rp	35,053,333,152	Rp	51,167,901,115	-31.49
16	BNGA	2017	Rp	2,977,738,000,000	Rp	2,081,717,000,000	43.04
		2018	Rp	3,482,428,000,000	Rp	2,977,738,000,000	16.95
		2019	Rp	3,642,935,000,000	Rp	3,482,428,000,000	4.61
		2020	Rp	2,011,254,000,000	Rp	3,642,935,000,000	-44.79
17	BNII	2017	Rp	1,860,845,000,000	Rp	1,967,276,000,000	-5.41
		2018	Rp	2,262,245,000,000	Rp	1,860,845,000,000	21.57
		2019	Rp	1,924,180,000,000	Rp	2,262,245,000,000	-14.94
		2020	Rp	1,284,392,000,000	Rp	1,924,180,000,000	-33.25
18	BRIS	2017	Rp	101,091,000,000	Rp	170,209,000,000	-40.61
		2018	Rp	106,600,000,000	Rp	101,091,000,000	5.45
		2019	Rp	74,016,000,000	Rp	106,600,000,000	-30.57
		2020	Rp	248,054,000,000	Rp	74,016,000,000	235.14
19	BSIM	2017	Rp	318,923,000,000	Rp	370,651,000,000	-13.96
		2018	Rp	50,472,000,000	Rp	318,923,000,000	-84.17
		2019	Rp	6,752,000,000	Rp	50,472,000,000	-86.62
		2020	Rp	118,522,000,000	Rp	6,752,000,000	1655.36

20	BTPN	2017	Rp	1,421,940,000,000	Rp	1,875,846,000,000	-24.20
		2018	Rp	2,257,884,000,000	Rp	1,421,940,000,000	58.79
		2019	Rp	2,992,418,000,000	Rp	2,257,884,000,000	32.53
		2020	Rp	2,005,677,000,000	Rp	2,992,418,000,000	-32.97
21	BTPS	2017	Rp	670,182,000,000	Rp	412,495,000,000	62.47
		2018	Rp	965,311,000,000	Rp	670,182,000,000	44.04
		2019	Rp	1,399,634,000,000	Rp	965,311,000,000	44.99
		2020	Rp	854,614,000,000	Rp	1,399,634,000,000	-38.94
22	MAYA	2017	Rp	675,404,953,000	Rp	820,190,823,000	-17.65
		2018	Rp	437,412,000,000	Rp	675,404,953,000	-35.24
		2019	Rp	528,114,000,000	Rp	437,412,000,000	20.74
		2020	Rp	64,164,000,000	Rp	528,114,000,000	-87.85
23	MCOR	2017	Rp	49,899,000,000	Rp	22,178,000,000	124.99
		2018	Rp	89,860,000,000	Rp	49,899,000,000	80.08
		2019	Rp	78,967,000,000	Rp	89,860,000,000	-12.12
		2020	Rp	49,979,000,000	Rp	78,967,000,000	-36.71
24	MEGA	2017	Rp	1,300,043,000,000	Rp	1,158,000,000,000	12.27
		2018	Rp	1,599,347,000,000	Rp	1,300,043,000,000	23.02
		2019	Rp	2,002,733,000,000	Rp	1,599,347,000,000	25.22
		2020	Rp	3,008,311,000,000	Rp	2,002,733,000,000	50.21
25	NISP	2017	Rp	2,175,824,000,000	Rp	1,789,900,000,000	21.56
		2018	Rp	2,638,064,000,000	Rp	2,175,824,000,000	21.24
		2019	Rp	2,939,243,000,000	Rp	2,638,064,000,000	11.42
		2020	Rp	2,101,671,000,000	Rp	2,939,243,000,000	-28.50
26	NOBU	2017	Rp	34,985,000,000	Rp	30,312,000,000	15.42
		2018	Rp	44,748,000,000	Rp	34,985,000,000	27.91
		2019	Rp	45,794,000,000	Rp	44,748,000,000	2.34
		2020	Rp	53,607,000,000	Rp	45,794,000,000	17.06
27	PNBN	2017	Rp	2,008,437,000,000	Rp	2,518,048,000,000	-20.24

		2018	Rp 3,187,157,000,000	Rp 2,008,437,000,000	58.69
		2019	Rp 3,498,299,000,000	Rp 3,187,157,000,000	9.76
		2020	Rp 3,124,205,000,000	Rp 3,498,299,000,000	-10.69
28	SDRA	2017	Rp 438,725,000,000	Rp 309,816,000,000	41.61
		2018	Rp 537,971,000,000	Rp 438,725,000,000	22.62
		2019	Rp 499,791,000,000	Rp 537,971,000,000	-7.10
		2020	Rp 536,001,000,000	Rp 499,791,000,000	7.25

LAMPIRAN 7

(OUTPUT SPSS)

STATISTIK DESKRIPTIF

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
BR	112	37,18	1226,61	131,4024	190,35579
PR	112	5,53	100,00	20,7227	16,41782
NPM	112	8,24	129,55	72,8078	12,63888
PL	112	-92,54	1655,36	27,0505	176,03353
Valid N (listwise)	112				

UJI NORMALITAS

Uji Normalitas Sebelum Perbaikan

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		112
Normal Parameters[a,b]	Mean	,0000000
	Std. Deviation	165,39420154
Most Extreme Differences	Absolute	,290
	Positive	,290
	Negative	-,248
Test Statistic		,290
Asymp. Sig. (2-tailed)		,000[c]

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

Uji Normalitas Setelah Perbaikan

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		89
Normal Parameters[a,b]	Mean	,0000000
	Std. Deviation	31,03166424
Most Extreme Differences	Absolute	,079
	Positive	,079
	Negative	-,058
Test Statistic		,079
Asymp. Sig. (2-tailed)		,200[c,d]

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

d. This is a lower bound of the true significance.

UJI MULTIKOLENIARITAS

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.	Collinearity Statistics Tolerance	Collinearity Statistics VIF
1	(Constant)	-140,464	31,638		-4,440	,000		
	BR	,093	,164	,055	,564	,574	,977	1,023
	PR	-,199	,331	-,059	-,600	,550	,984	1,017
	NPM	1,862	,415	,441	4,481	,000	,967	1,034

a. Dependent Variable: Pertumbuhan Laba

UJI AUTOKORELASI MENGGUNAKAN DURBIN WATSON

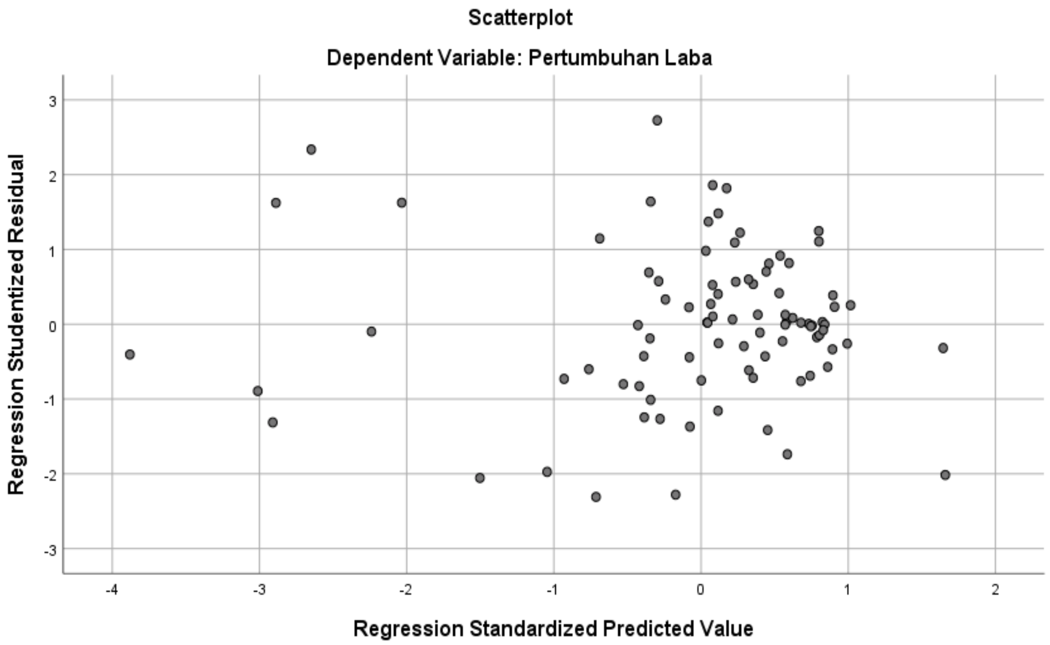
Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	,450[a]	,203	,174	31,57453	2,059

a. Predictors: (Constant), NPM, PR, BR

b. Dependent Variable: Pertumbuhan Laba

UJI HETEROSKEDASTISITAS



ANALISIS REGRESI BERGANDA, UJI PARSIAL, UJI SIMULTAN DAN KOEFISIEN DETERMINASI

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-140,464	31,638		-4,440	,000
	BR	,093	,164	,055	,564	,574
	PR	-,199	,331	-,059	-,600	,550
	NPM	1,862	,415	,441	4,481	,000

a. Dependent Variable: Pertumbuhan Laba

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	21531,168	3	7177,056	7,199	,000[b]
	Residual	84740,848	85	996,951		
	Total	106272,016	88			

a. Dependent Variable: Pertumbuhan Laba
b. Predictors: (Constant), NPM, PR, BR

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	,450[a]	,203	,174	31,57453	2,059

a. Predictors: (Constant), NPM, PR, BR
b. Dependent Variable: Pertumbuhan Laba

LAMPIRAN 8

(LAPORAN KEUANGAN)

PT BANK NEGARA INDONESIA (PERSERO) Tbk
DAN ENTITAS ANAK
LAPORAN POSISI KEUANGAN KONSOLIDASIAN
Tanggal 31 Desember 2020
(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)

PT BANK NEGARA INDONESIA (PERSERO) Tbk
AND SUBSIDIARIES
CONSOLIDATED STATEMENT OF FINANCIAL POSITION
As of 31 December 2020
(Expressed in millions of Rupiah, unless otherwise stated)

	Catatan/ *Notes*	31 Desember/*December* 2020	2019	
ASET				***ASSETS***
Kas	4	17,324,047	15,361,703	*Cash*
Giro pada Bank Indonesia	5	35,065,701	37,104,091	*Current accounts with Bank Indonesia*
Giro pada bank lain	6,46b			*Current accounts with other banks*
- Pihak berelasi		473,708	598,915	*Related parties -*
- Pihak ketiga		15,640,158	14,365,878	*Third parties -*
Total giro pada bank lain		16,113,866	14,964,793	*Total current accounts with other banks*
Dikurangi: Cadangan kerugian penurunan nilai		(6,078)	(2,000)	*Less: Allowance for impairment losses*
		16,107,788	14,962,793	
Penempatan pada bank lain dan Bank Indonesia	7,46c			*Placements with other banks and Bank Indonesia*
- Pihak berelasi		694,833	821,757	*Related parties -*
- Pihak ketiga		60,634,599	46,955,056	*Third parties -*
Total penempatan pada bank lain dan Bank Indonesia		61,329,432	47,776,813	*Total placements with other banks and Bank Indonesia*
Dikurangi: Cadangan kerugian penurunan nilai		(173)	(4)	*Less: Allowance for impairment losses*
		61,329,259	47,776,809	
Efek-efek	8,46d			*Marketable securities*
- Pihak berelasi		7,458,258	7,280,770	*Related parties -*
- Pihak ketiga		22,488,558	20,166,100	*Third parties -*
Total efek-efek		29,946,816	27,446,870	*Total marketable securities*
Dikurangi: Cadangan kerugian penurunan nilai		(260,219)	(285,119)	*Less: Allowance for impairment losses*
		29,686,597	27,161,751	
Efek-efek yang dibeli dengan janji dijual kembali	14	8,666,091	411,442	*Securities purchased under agreements to resell*
Wesel ekspor dan tagihan lainnya	9,46g			*Bills and other receivables*
- Pihak berelasi		10,653,247	12,961,279	*Related parties -*
- Pihak ketiga		7,363,188	6,388,402	*Third parties -*
Total wesel ekspor dan tagihan lainnya		18,016,435	19,349,681	*Total bills and other receivables*
Dikurangi: Cadangan kerugian penurunan nilai		(122,901)	(142,078)	*Less: Allowance for impairment losses*
		17,893,534	19,207,603	

Catatan atas laporan keuangan konsolidasian terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan.

The accompanying notes to the consolidated financial statements form an integral part of these consolidated financial statements taken as a whole.

PT BANK NEGARA INDONESIA (PERSERO) Tbk
DAN ENTITAS ANAK
LAPORAN POSISI KEUANGAN
KONSOLIDASIAN (lanjutan)
Tanggal 31 Desember 2020
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

PT BANK NEGARA INDONESIA (PERSERO) Tbk
AND SUBSIDIARIES
CONSOLIDATED STATEMENT OF
FINANCIAL POSITION (continued)
As of 31 December 2020
(Expressed in millions of Rupiah,
unless otherwise stated)

	Catatan/ *Notes*	31 Desember/*December* 2020	2019	
ASET (lanjutan)				***ASSETS** (continued)*
Tagihan akseptasi	10,46h			*Acceptance receivables*
- Pihak berelasi		7,655,982	9,005,913	*Related parties -*
- Pihak ketiga		14,119,058	10,112,362	*Third parties -*
Total tagihan akseptasi		21,775,040	19,118,275	*Total acceptance receivables*
Dikurangi: Cadangan kerugian penurunan nilai		(1,199,374)	(559,999)	*Less: Allowance for impairment losses*
		20,575,666	18,558,276	
Tagihan derivatif	11,46i			*Derivative receivables*
- Pihak berelasi		139,757	28,116	*Related parties -*
- Pihak ketiga		1,320,857	284,150	*Third parties -*
Total tagihan derivatif		1,460,614	312,266	*Total derivatives receivables*
Pinjaman yang diberikan	12,46j			*Loans*
- Pihak berelasi		112,907,440	111,947,133	*Related parties -*
- Pihak ketiga		473,299,347	444,823,814	*Third parties -*
Total pinjaman yang diberikan		586,206,787	556,770,947	*Total loans*
Dikurangi: Cadangan kerugian penurunan nilai		(44,227,986)	(16,908,871)	*Less: Allowance for impairment losses*
		541,978,801	539,862,076	
Obligasi Pemerintah setelah penyesuaian amortisasi diskonto dan premi	13,46f	90,661,121	81,029,020	*Government bonds adjusted for amortization of discount and premium*
Dikurangi: Cadangan kerugian penurunan nilai		(1,803)	-	*Less: Allowance for impairment losses*
		90,659,318	81,029,020	
Pajak dibayar dimuka	27a	1,049,787	1,049,979	*Prepaid taxes*
Beban dibayar dimuka	15	2,807,092	2,609,259	*Prepaid expenses*
Penyertaan saham - neto	16,46k	813,087	523,103	*Equity investments - net*
Aset lain-lain - neto	17	13,757,811	11,800,935	*Other assets - net*
Aset tetap	18	38,958,245	35,661,850	*Fixed assets*
Dikurangi: Akumulasi penyusutan		(11,595,845)	(9,137,091)	*Less: Accumulated depreciation*
		27,362,400	26,524,759	
Aset pajak tangguhan - neto	27d	4,799,832	1,349,343	*Deferred tax assets - net*
TOTAL ASET		**891,337,425**	**845,605,208**	***TOTAL ASSETS***

PT BANK NEGARA INDONESIA (PERSERO) Tbk
DAN ENTITAS ANAK
LAPORAN POSISI KEUANGAN
KONSOLIDASIAN (lanjutan)
Tanggal 31 Desember 2020
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

PT BANK NEGARA INDONESIA (PERSERO) Tbk
AND SUBSIDIARIES
CONSOLIDATED STATEMENT OF
FINANCIAL POSITION (continued)
As of 31 December 2020
(Expressed in millions of Rupiah,
unless otherwise stated)

	Catatan/ *Notes*	31 Desember/*December* 2020	2019	
LIABILITAS, DANA *SYIRKAH* TEMPORER DAN EKUITAS				***LIABILITIES, TEMPORARY SYIRKAH FUNDS AND EQUITY***
LIABILITAS				***LIABILITIES***
Liabilitas segera	19	5,560,702	5,272,805	*Obligations due immediately*
Simpanan nasabah	20,46l			*Deposits from customers*
- Pihak berelasi		110,385,839	89,091,957	*Related parties -*
- Pihak ketiga		537,185,905	493,448,668	*Third parties -*
Total simpanan nasabah		647,571,744	582,540,625	*Total deposits from customers*
Simpanan dari bank lain	21,46m			*Deposits from other banks*
- Pihak berelasi		1,083,744	2,478,538	*Related parties -*
- Pihak ketiga		7,939,287	9,105,738	*Third parties -*
Total simpanan dari bank lain		9,023,031	11,584,276	*Total deposits from other banks*
Liabilitas derivatif	11,46q			*Derivative payables*
- Pihak berelasi		55,108	29,931	*Related parties -*
- Pihak ketiga		359,172	173,123	*Third parties -*
Total liabilitas derivatif		414,280	203,054	*Total derivative payables*
Efek-efek yang dijual dengan janji dibeli kembali	22	2,590,268	2,183,403	*Securities sold under agreements to repurchase*
Liabilitas akseptasi	23,46r			*Acceptance payables*
- Pihak berelasi		746,481	859,909	*Related parties -*
- Pihak ketiga		4,753,879	4,481,531	*Third parties -*
Total liabilitas akseptasi		5,500,360	5,341,440	*Total acceptance payables*
Beban yang masih harus dibayar	24	1,181,534	997,259	*Accrued expenses*
Utang pajak	27b			*Taxes payable*
- Pajak penghasilan badan		992,037	456,598	*Corporate income tax -*
- Pajak lainnya		155,740	111,213	*Other taxes -*
Total utang pajak		1,147,777	567,811	*Total taxes payable*
Imbalan kerja	43	6,344,268	4,392,277	*Employee benefits*
Penyisihan	25	1,421,914	185,019	*Provisions*
Liabilitas lain-lain	26	18,280,485	14,900,956	*Other liabilities*
Efek-efek yang diterbitkan	28,46n	2,985,011	2,985,052	*Securities issued*
Pinjaman yang diterima	29,46o	44,114,314	57,235,500	*Borrowings*
Efek-efek subordinasi	30,46p	99,975	99,965	*Subordinated securities*
TOTAL LIABILITAS		**746,235,663**	**688,489,442**	***TOTAL LIABILITIES***

Catatan atas laporan keuangan konsolidasian terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan.

The accompanying notes to the consolidated financial statements form an integral part of these consolidated financial statements taken as a whole.

PT BANK NEGARA INDONESIA (PERSERO) Tbk
DAN ENTITAS ANAK
LAPORAN POSISI KEUANGAN KONSOLIDASIAN (lanjutan)
Tanggal 31 Desember 2020
(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)

PT BANK NEGARA INDONESIA (PERSERO) Tbk
AND SUBSIDIARIES
CONSOLIDATED STATEMENT OF FINANCIAL POSITION (continued)
As of 31 December 2020
(Expressed in millions of Rupiah, unless otherwise stated)

	Catatan/ *Notes*	31 Desember/*December* 2020	2019	
DANA *SYIRKAH* TEMPORER				***TEMPORARY SYIRKAH FUNDS***
Simpanan nasabah				*Deposits from customers*
Giro *Mudharabah*	31,46s			*Mudharabah current accounts*
- Pihak berelasi		1,056,206	371,145	*Related parties -*
- Pihak ketiga		1,755,950	4,437,173	*Third parties -*
Total giro *Mudharabah*		2,812,156	4,808,318	*Total Mudharabah current accounts*
Tabungan	32,46u			*Mudharabah saving deposits*
- Pihak berelasi		13,950	15,603	*Related parties -*
- Pihak ketiga		12,996,325	10,860,296	*Third parties -*
Total tabungan *Mudharabah*		13,010,275	10,875,899	*Total Mudharabah saving deposits*
Deposito *Mudharabah*	33,46t			*Mudharabah time deposits*
- Pihak berelasi		2,010,466	1,962,744	*Related parties -*
- Pihak ketiga		14,047,804	14,123,386	*Third parties -*
Total deposito *Mudharabah*		16,058,270	16,086,130	*Total Mudharabah time deposits*
Total simpanan nasabah		31,880,701	31,770,347	*Total deposits from customers*
Simpanan dari bank lain				*Deposits from other banks*
Giro *Mudharabah*	31			*Mudharabah current accounts*
- Pihak ketiga		11,996	11,384	*Third parties -*
Tabungan *Mudharabah*	32			*Mudharabah saving deposits*
- Pihak ketiga		185,479	151,422	*Third parties -*
Deposito *Mudharabah*	33			*Mudharabah time deposits*
- Pihak ketiga		151,387	178,665	*Third parties -*
Total simpanan dari bank lain		348,862	341,471	*Total deposits from other banks*
TOTAL DANA *SYIRKAH* TEMPORER		**32,229,563**	**32,111,818**	***TOTAL TEMPORARY SYIRKAH FUNDS***

PT BANK NEGARA INDONESIA (PERSERO) Tbk DAN ENTITAS ANAK LAPORAN POSISI KEUANGAN KONSOLIDASIAN (lanjutan) Tanggal 31 Desember 2020 (Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)

PT BANK NEGARA INDONESIA (PERSERO) Tbk AND SUBSIDIARIES CONSOLIDATED STATEMENT OF FINANCIAL POSITION (continued) As of 31 December 2020 (Expressed in millions of Rupiah, unless otherwise stated)

	Catatan/ *Notes*	31 Desember/*December* 2020	31 Desember/*December* 2019	
EKUITAS				***EQUITY***
Ekuitas diatribusikan kepada pemilik entitas induk				*Equity attributable to equity holders of the parent entity*
Modal saham:				*Share capital:*
- Seri A Dwiwarna - nilai nominal Rp7.500 per saham (dalam Rupiah penuh)				*Class A Dwiwarna - Rp7,500 par value per share (in full Rupiah amount)*
- Seri B - nilai nominal Rp7.500 per saham (dalam Rupiah penuh)				*Class B - Rp7,500 - par value per share (in full Rupiah amount)*
- Seri C - nilai nominal Rp375 per saham (dalam Rupiah penuh)				*Class C - Rp375 - par value per share (in full Rupiah amount)*
Modal dasar:				*Share capital - Authorized:*
- Seri A Dwiwarna - 1 saham				*Class A Dwiwarna - 1 share -*
- Seri B - 289.341.866 saham				*Class B - 289,341,866 shares -*
- Seri C - 34.213.162.660 saham				*Class C - 34,213,162,660 shares -*
Modal ditempatkan dan disetor penuh:				*Issued and fully paid:*
- Seri A Dwiwarna - 1 saham				*Class A Dwiwarna - 1 share -*
- Seri B - 289.341.866 saham				*Class B - 289,341,866 shares -*
- Seri C - 18.339.734.891 saham	34	9,054,807	9,054,807	*Class C -18,339,734,891 shares -*
Tambahan modal disetor	34	14,568,468	14,568,468	*Additional paid-in capital*
Transaksi dengan kepentingan nonpengendali	1i	2,256,999	2,256,999	*Transactions with non-controlling interests*
Cadangan revaluasi aset	18	14,962,961	14,946,879	*Asset revaluation reserve*
Keuntungan/kerugian yang belum direalisasi atas efek-efek dan Obligasi Pemerintah yang diukur pada nilai wajar melalui penghasilan komprensif lain setelah pajak	8,13	2,424,779	(822,278)	*Unrealized gain/losses on marketable securities and Government Bonds at fair value through other comprehensive income, net of tax*
Selisih kurs karena penjabaran laporan keuangan dalam mata uang asing		23,254	47,199	*Exchange difference on translation of foreign currency financial statements*
Saldo laba				*Retained earnings*
Sudah ditentukan penggunaannya				*Appropriated*
Cadangan umum dan wajib	36	2,778,412	2,778,412	*General and legal reserves*
Cadangan khusus	37	-	-	*Specific reserves*
Tidak ditentukan penggunaannya		64,202,289	79,685,093	*Unappropriated*
Total saldo laba		66,980,701	82,463,505	*Total retained earnings*
Saham treasuri	2ah,34	(79,449)	-	*Treasury shares*
Total ekuitas yang dapat diatribusikan kepada pemilik entitas induk		**110,192,520**	**122,515,579**	***Total equity attributable to equity holders of the parent entity***
Kepentingan nonpengendali		**2,679,679**	**2,488,369**	***Non-controlling interests***
TOTAL EKUITAS		**112,872,199**	**125,003,948**	***TOTAL EQUITY***
TOTAL LIABILITAS, DANA *SYIRKAH* TEMPORER DAN EKUITAS		**891,337,425**	**845,605,208**	***TOTAL LIABILITIES, TEMPORARY SYIRKAH FUNDS AND EQUITY***

Catatan atas laporan keuangan konsolidasian terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan.

The accompanying notes to the consolidated financial statements form an integral part of these consolidated financial statements taken as a whole.

**PT BANK NEGARA INDONESIA (PERSERO) Tbk
DAN ENTITAS ANAK
LAPORAN LABA RUGI DAN PENGHASILAN KOMPREHENSIF LAIN KONSOLIDASIAN
Untuk Tahun yang Berakhir Pada Tanggal 31 Desember 2020
(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)**

***PT BANK NEGARA INDONESIA (PERSERO) Tbk
AND SUBSIDIARIES
CONSOLIDATED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
For the Year Ended 31 December 2020
(Expressed in millions of Rupiah, unless otherwise stated)***

	Catatan/ *Notes*	Tahun yang Berakhir pada tanggal 31 Desember/*Year ended 31 December* 2020	2019	
PENDAPATAN BUNGA DAN PENDAPATAN SYARIAH	38			***INTEREST INCOME AND SHARIA INCOME***
Pendapatan bunga		52,144,058	54,495,996	*Interest Income*
Pendapatan syariah		4,028,813	4,036,377	*Sharia Income*
TOTAL PENDAPATAN BUNGA DAN PENDAPATAN SYARIAH		**56,172,871**	**58,532,373**	***TOTAL INTEREST INCOME AND SHARIA INCOME***
BEBAN BUNGA DAN BEBAN SYARIAH	39			***INTEREST EXPENSE AND SHARIA EXPENSE***
Beban bunga		(18,101,085)	(20,939,501)	*Interest Expense*
Beban syariah		(919,820)	(990,498)	*Sharia Expense*
TOTAL BEBAN BUNGA DAN BEBAN SYARIAH		(19,020,905)	(21,929,999)	***TOTAL INTEREST EXPENSE AND SHARIA EXPENSE***
PENDAPATAN BUNGA DAN PENDAPATAN SYARIAH - NETO		**37,151,966**	**36,602,374**	***INTEREST INCOME AND SHARIA INCOME - NET***
PENDAPATAN PREMI DAN HASIL INVESTASI		5,330,499	6,158,192	***PREMIUM INCOME AND INVESTMENTS RETURN***
BEBAN KLAIM		(3,859,411)	(4,461,264)	***CLAIMS EXPENSE***
PENDAPATAN PREMI DAN HASIL INVESTASI - NETO		**1,471,088**	**1,696,928**	***PREMIUM INCOME AND INVESTMENTS RETURN - NET***
PENDAPATAN OPERASIONAL LAINNYA				***OTHER OPERATING INCOME***
Provisi dan komisi lainnya		8,309,050	8,850,923	*Other fee and commission*
Penerimaan kembali aset yang telah dihapusbukukan		1,548,562	2,354,214	*Recovery of assets written off*
(Kerugian)/keuntungan yang belum direalisasi dari perubahan nilai wajar aset keuangan yang diukur pada nilai wajar melalui laba rugi		10,756	150	*Unrealized (loss)/gain on changes in fair value of assets at fair value through profit or loss*
Keuntungan dari penjualan aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain dan nilai wajar melalui laba rugi		1,423,890	971,584	*Gain on sale of financial assets at fair value through other comprehensive income and fair value through profit or loss*
Laba selisih kurs - neto		1,109,425	632,762	*Foreign exchange gains - net*
Lain-lain		1,010,898	902,765	*Others*
TOTAL PENDAPATAN OPERASIONAL LAINNYA		**13,412,581**	**13,712,398**	***TOTAL OTHER OPERATING INCOME***
PEMBENTUKAN CADANGAN KERUGIAN PENURUNAN NILAI	6,7,8,9,10 12,13,25b	**(22,590,435)**	**(8,838,178)**	***ALLOWANCE FOR IMPAIRMENT LOSSES***
BEBAN OPERASIONAL LAINNYA				***OTHER OPERATING EXPENSES***
Gaji dan tunjangan	40,43,46x	(9,750,781)	(10,186,127)	*Salaries and employees' benefits*
Umum dan administrasi	42	(9,062,677)	(8,258,709)	*General and administrative*
Beban promosi		(1,030,410)	(1,312,056)	*Promotion expense*
Premi penjaminan simpanan		(1,188,620)	(1,110,996)	*Deposit guarantee premium*
Lain-lain	41	(3,181,268)	(2,819,011)	*Others*
TOTAL BEBAN OPERASIONAL LAINNYA		**(24,213,756)**	**(23,686,899)**	***TOTAL OTHER OPERATING EXPENSES***
LABA OPERASIONAL		**5,231,444**	**19,486,623**	***OPERATING INCOME***

Catatan atas laporan keuangan konsolidasian terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan.

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PT BANK NEGARA INDONESIA (PERSERO) Tbk
DAN ENTITAS ANAK
LAPORAN LABA RUGI DAN PENGHASILAN KOMPREHENSIF LAIN KONSOLIDASIAN (lanjutan)
Untuk Tahun yang Berakhir Pada Tanggal 31 Desember 2020
(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)

PT BANK NEGARA INDONESIA (PERSERO) Tbk
AND SUBSIDIARIES
CONSOLIDATED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME (continued)
For the Year Ended 31 December 2020
(Expressed in millions of Rupiah, unless otherwise stated)

	Catatan/ *Notes*	Tahun yang Berakhir pada tanggal 31 Desember/*Year ended 31 December* 2020	2019	
BEBAN BUKAN OPERASIONAL - NETO		**(119,291)**	**(117,517)**	***NON-OPERATING - EXPENSE NET***
LABA SEBELUM BEBAN PAJAK		**5,112,153**	**19,369,106**	***INCOME BEFORE TAX EXPENSE***
BEBAN PAJAK				***TAX EXPENSE***
Kini		(2,218,324)	(4,107,435)	*Current*
Tangguhan		427,613	246,912	*Deferred*
TOTAL BEBAN PAJAK	27c	(1,790,711)	(3,860,523)	***TOTAL TAX EXPENSE***
LABA TAHUN BERJALAN		**3,321,442**	**15,508,583**	***INCOME FOR THE YEAR***
PENGHASILAN KOMPREHENSIF LAIN:				***OTHER COMPREHENSIVE INCOME:***
Pos-pos yang tidak akan direklasifikasi ke laba rugi				***Items that will not be reclassified to profit or loss***
Pengukuran kembali liabilitas imbalan kerja		(2,394,394)	(310,171)	*Remeasurement of post employment benefit*
Keuntungan dari perubahan nilai aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain		126,201	-	*Gain on changes in value of financial assets at fair value through other comprehensive income*
Pajak penghasilan terkait		387,352	62,034	*Related income tax*
Pos-pos yang akan direklasifikasi ke laba rugi				***Items that will be reclassified to profit or loss***
Penyesuaian akibat penjabaran laporan keuangan dalam mata uang asing		(23,945)	(37,687)	*Translation adjustment of foreign currency financial statements*
Keuntungan dari perubahan nilai aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain		3,312,177	3,951,475	*Gain on changes in value of financial assets at fair value through other comprehensive income*
Pajak penghasilan terkait		(536,111)	(790,295)	*Related income tax*
PENGHASILAN KOMPREHENSIF LAIN TAHUN BERJALAN SETELAH PAJAK		**871,280**	**2,875,356**	***OTHER COMPREHENSIVE INCOME FOR THE YEAR AFTER TAXES***
TOTAL LABA KOMPREHENSIF TAHUN BERJALAN		**4,192,722**	**18,383,939**	***TOTAL COMPREHENSIVE INCOME FOR THE YEAR***
LABA TAHUN BERJALAN DIATRIBUSIKAN KEPADA:				***INCOME FOR THE YEAR ATTRIBUTABLE TO:***
Pemilik entitas induk		3,280,403	15,384,476	*Equity holders of the parent entity*
Kepentingan nonpengendali		41,039	124,107	*Non-controlling interest*
TOTAL		**3,321,442**	**15,508,583**	***TOTAL***

Catatan atas laporan keuangan konsolidasian terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan.

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PT BANK NEGARA INDONESIA (PERSERO) Tbk
DAN ENTITAS ANAK
LAPORAN LABA RUGI DAN PENGHASILAN KOMPREHENSIF LAIN KONSOLIDASIAN (lanjutan)
Untuk Tahun yang Berakhir Pada Tanggal 31 Desember 2020
(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)

PT BANK NEGARA INDONESIA (PERSERO) Tbk
AND SUBSIDIARIES
CONSOLIDATED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME (continued)
For the Year Ended 31 December 2020
(Expressed in millions of Rupiah, unless otherwise stated)

	Catatan/ *Notes*	Tahun yang Berakhir pada tanggal 31 Desember/*Year ended 31 December* 2020	2019	
LABA KOMPREHENSIF TAHUN BERJALAN DIATRIBUSIKAN KEPADA:				***TOTAL COMPREHENSIVE INCOME FOR THE YEAR ATTRIBUTABLE TO:***
Pemilik entitas induk		4,001,412	18,192,475	*Equity holders of the parent entity*
Kepentingan nonpengendali		191,310	191,464	*Non-controlling interest*
TOTAL		**4,192,722**	**18,383,939**	***TOTAL***
LABA PER SAHAM DASAR DIATRIBUSIKAN KEPADA PEMILIK ENTITAS INDUK (DALAM RUPIAH PENUH)	44	**176**	**825**	***BASIC EARNINGS PER SHARE ATTRIBUTABLE TO EQUITY HOLDERS OF THE PARENT ENTITY (IN FULL RUPIAH AMOUNT)***

LAMPIRAN 9

(BERITA ACARA BIMBINGAN SKRIPSI)

UNIVERSITAS MUHAMMADIYAH PONOROGO
Jl. Budi Utomo No. 10 Ponorogo 63471 Jawa Timur Indonesia
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Akreditasi Institusi B oleh BAN-PT
(SK Nomor : 77/SK/BAN-PT/Ak-PPJ/PT/IV/2020)

BERITA ACARA BIMBINGAN SKRIPSI

1.	Nama Mahasiswa	: HARUM NURYANA
2.	NIM	: 17441373
3.	Jurusan	: Akuntansi S-1
4.	Bidang	: Analisis Laporan Keuangan
5.	Alamat	: Desa Pulung Merdiko RT 03/ RW 01 Kecamatan Pulung Kabupaten Ponorogo
6.	Judul Skripsi	: Analisis Pengaruh Kinerja Keuangan Terhadap Pertumbuhan Laba (Studi Empiris pada Bank BUMN di Indonesia Tahun 2017-2020)
7	Masa Pembimbingan	: September 2020 S/D Agustus 2021
8.	Tanggal Mengajukan Skripsi	: Berita Acara di Perbarui
9.	Konsultasi	:

Tanggal Disetujui	KETERANGAN	Paraf Pembimbing
02 /12/ 2020	Revisi Proposal	
29 /12/ 2020	Revisi proposal	
03 / 03 / 2021	Revisi proposal	
09 / 03 / 2021	Acc	
17/03/2021	Revisi proposal	
15/04/2021	Revisi proposal	
20/04/2021	Revisi proposal	
06/05/2021	Acc proposal	
19/05/2021	Revisi Bab I, II, dan III	
14/06/2021	Revisi Bab I, II dan III	
17/06/2021	Acc Bab I, II dan III	
21/07/2021	Revisi Bab IV dan V	
26/07/2021	Revisi Bab IV dan V	
19/08/2021	Acc Bab IV dan V	
22/09/2021	Revisi Bab I [illegible]	

UNIVERSITAS MUHAMMADIYAH PONOROGO
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BERITA ACARA BIMBINGAN SKRIPSI

1. Nama Mahasiswa	:	**HARUM NURYANA**
2. NIM	:	17441373
3. Jurusan	:	Akuntansi S-1
4. Bidang	:	Analisis Laporan Keuangan
5. Alamat	:	Dukuh Krajan RT 03/ RW 01 Désa Pulung Merdiko, Kecamatan Pulung, Kabupaten Ponorogo.
6. Judul Skripsi	:	Pengaruh Kinerja Keuangan Terhadap Pertumbuhan Laba pada Perusahaan Perbankan yang Terdaftar di Bursa Efek Indonesia (BEI) Periode Tahun 2017-2020
7 Masa Pembimbingan	:	September 2021 s/d Agustus 2022
8. Tanggal Mengajukan Skripsi	:	
9. Konsultasi	:	

Tanggal Disetujui	BAB	Paraf Pembimbing
22/09/2021	Revisi Bab I, II, III	
09/11/2021	Revisi Bab I, II, III	
11/11/2021	Revisi Bab I, II, III	
17/11/2021	Revisi Bab III, IV	
06/01/2022	Revisi Bab IV	
12/01/2022	Revisi Bab IV	
17/02/2022	Revisi Bab IV, V	
18/02/2022	Revisi Bab V	
19/02/2022	Acc total.	