



**Lampiran 1**  
**Kriteria Pemilihan Sampel**

No.	Nama Bank	Kode	K1	K2	K3	Sampel
1	Bank Rakyat Indonesia Agroniaga, Tbk	AGRO			√	
2	Bank IBK Indonesia, Tbk	AGRS			√	
3	Bank MNC Internasional, Tbk	BABP			√	
4	Bank Capital Indonesia, Tbk	BACA				1
5	Bank Ekonomi Raharja, Tbk	BAEK	√			
6	Bank Central Asia, Tbk	BBCA				2
7	Bank BK Bukopin, Tbk	BBKP		√		
8	Bank Mestika Dharma, Tbk	BBMD				3
9	Bank Nusantara Parahyangan, Tbk	BBNP	√			
10	Bank Jtrust Indonesia, Tbk	BCIC			√	
11	Bank Danamon Indonesia, Tbk	BDMN				4
12	Bank Ganessa, Tbk	BGTG		√		
13	Bank QNB Indonesia, Tbk	BKSW			√	
14	Bank Maspion Indonesia, Tbk	BMAS				5
15	Bank Bumi Arta, Tbk	BNBA				6
16	Bank CIMB Niaga, Tbk	BNGA				7
17	Bank Maybank Indonesia, Tbk	BNII				8
18	Bank Permata, Tbk	BNLI			√	
19	Bank Sinarmas, Tbk	BSIM				9
20	Bank Of India Indonesia, Tbk	BSWD			√	
21	Bank Artha Graha Internasional, Tbk	INPC			√	
22	Bank Mayapada Internasional, Tbk	MAYA				10
23	Bank China Construction Bank Indonesia, Tbk	MCOR				11
24	Bank Mega, Tbk	MEGA				12
25	Bank OCBC NISP, Tbk	NISP				13
26	Bank Pan Indonesia, Tbk	PNBN				14
27	Bank Woori Saudara Indonesia 1906, Tbk	SDRA				15

Sumber: [www.idx.co.id](http://www.idx.co.id) Data diolah, 2022

## Lampiran 2

Perhitungan *Return on Asset* (ROA)

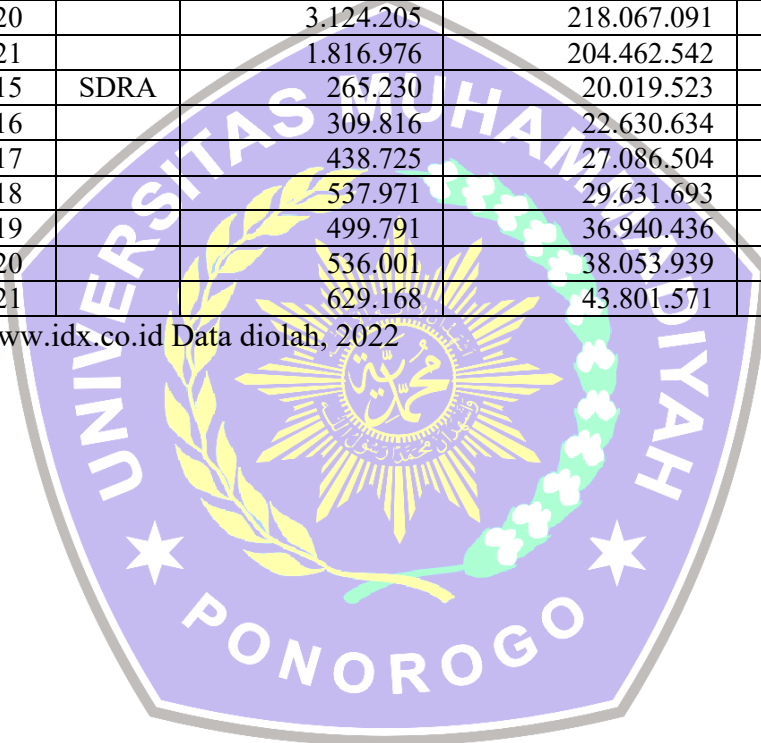
(dalam jutaan rupiah)

No.	Tahun	Kode	EAT	Aset	ROA
			Rp	Rp	%
			a	b	$c=(a/b)*100\%$
1	2015	BACA	90.823	12.159.197	0,75
	2016		93.457	14.207.414	0,66
	2017		86.140	16.349.473	0,53
	2018		106.500	18.019.614	0,59
	2019		15.886	18.959.622	0,08
	2020		61.414	20.223.558	0,30
	2021		34.785	22.325.883	0,16
2	2015	BBCA	18.035.768	594.372.770	3,03
	2016		20.632.281	676.738.753	3,05
	2017		23.321.150	750.319.671	3,11
	2018		25.851.660	824.787.944	3,13
	2019		28.569.974	918.989.312	3,11
	2020		27.147.109	1.075.570.256	2,52
	2021		31.440.159	1.228.344.680	2,56
3	2015	BBMD	227.499	9.420.188	2,42
	2016		179.261	10.587.951	1,69
	2017		264.241	11.817.844	2,24
	2018		265.863	12.093.079	2,20
	2019		247.574	12.900.219	1,92
	2020		325.932	14.159.755	2,30
	2021		519.580	15.983.152	3,25
4	2015	BDMN	2.469.157	188.057.412	1,31
	2016		2.792.722	174.436.521	1,60
	2017		3.828.097	178.257.092	2,15
	2018		4.107.068	186.762.189	2,20
	2019		4.240.671	193.533.970	2,19
	2020		1.088.942	200.890.068	0,54
	2021		1.669.280	192.239.698	0,87
5	2015	BMAS	40.190	5.343.936	0,75
	2016		68.158	5.481.519	1,24
	2017		69.497	6.054.845	1,15
	2018		71.014	6.694.024	1,06
	2019		59.747	7.569.580	0,79
	2020		66.986	10.110.520	0,66
	2021		80.162	14.234.359	0,56
6	2015	BNBA	56.950	6.567.267	0,87
	2016		78.760	7.121.173	1,11
	2017		89.548	7.014.677	1,28
	2018		92.898	7.297.273	1,27
	2019		51.168	7.607.654	0,67

No.	Tahun	Kode	EAT	Aset	ROA
			Rp	Rp	%
			a	b	$c=(a/b)*100\%$
	2020		35.053	7.637.524	0,46
	2021		44.449	8.666.526	0,51
7	2015	BNGA	427.885	328.849.252	0,13
	2016		2.081.717	241.571.728	0,86
	2017		2.977.738	266.305.445	1,12
	2018		3.482.428	266.781.498	1,31
	2019		3.642.935	274.467.227	1,33
	2020		2.011.254	280.943.605	0,72
	2021		4.098.604	310.786.960	1,32
8	2015	BNII	1.143.562	157.619.013	0,73
	2016		1.967.276	166.678.902	1,18
	2017		1.860.845	173.253.491	1,07
	2018		2.262.245	177.532.858	1,27
	2019		1.924.180	169.082.830	1,14
	2020		1.284.392	173.224.412	0,74
	2021		1.679.754	168.758.476	1,00
9	2015	BSIM	185.153	27.868.688	0,66
	2016		370.651	31.192.626	1,19
	2017		318.923	30.404.078	1,05
	2018		50.472	30.748.742	0,16
	2019		6.752	36.559.556	0,02
	2020		118.522	44.612.045	0,27
	2021		127.748	52.671.981	0,24
10	2015	MAYA	652.325	47.305.954	1,38
	2016		820.191	60.839.102	1,35
	2017		675.405	74.745.570	0,90
	2018		437.412	86.971.893	0,50
	2019		528.114	93.408.831	0,57
	2020		64.164	92.518.025	0,07
	2021		44.127	119.104.185	0,04
11	2015	MCOR	67.378	10.089.121	0,67
	2016		22.178	12.257.391	0,18
	2017		49.899	15.788.738	0,32
	2018		89.860	15.992.475	0,56
	2019		78.967	18.893.684	0,42
	2020		49.979	25.235.573	0,20
	2021		79.392	26.194.548	0,30
12	2015	MEGA	1.052.771	68.225.170	1,54
	2016		1.158.000	70.531.682	1,64
	2017		1.300.043	82.297.010	1,58
	2018		1.599.347	83.761.946	1,91
	2019		2.002.733	100.803.831	1,99
	2020		3.008.311	112.202.653	2,68
	2021		4.008.051	132.879.390	3,02
13	2015	NISP	1.500.835	120.480.402	1,25

No.	Tahun	Kode	EAT	Aset	ROA
			Rp	Rp	%
			a	b	$c=(a/b)*100\%$
	2016		1.789.900	138.196.341	1,30
	2017		2.175.824	153.773.957	1,41
	2018		2.638.064	173.582.894	1,52
	2019		2.939.243	180.706.987	1,63
	2020		2.101.671	206.297.200	1,02
	2021		2.519.619	214.395.608	1,18
14	2015	PNBN	1.567.845	183.120.540	0,86
	2016		2.518.048	199.175.053	1,26
	2017		2.008.437	213.541.797	0,94
	2018		3.187.157	207.204.418	1,54
	2019		3.498.299	211.287.370	1,66
	2020		3.124.205	218.067.091	1,43
	2021		1.816.976	204.462.542	0,89
15	2015	SDRA	265.230	20.019.523	1,32
	2016		309.816	22.630.634	1,37
	2017		438.725	27.086.504	1,62
	2018		537.971	29.631.693	1,82
	2019		499.791	36.940.436	1,35
	2020		536.001	38.053.939	1,41
	2021		629.168	43.801.571	1,44

Sumber: [www.idx.co.id](http://www.idx.co.id) Data diolah, 2022



### Lampiran 3

#### Perhitungan *Return on Equity* (ROE)

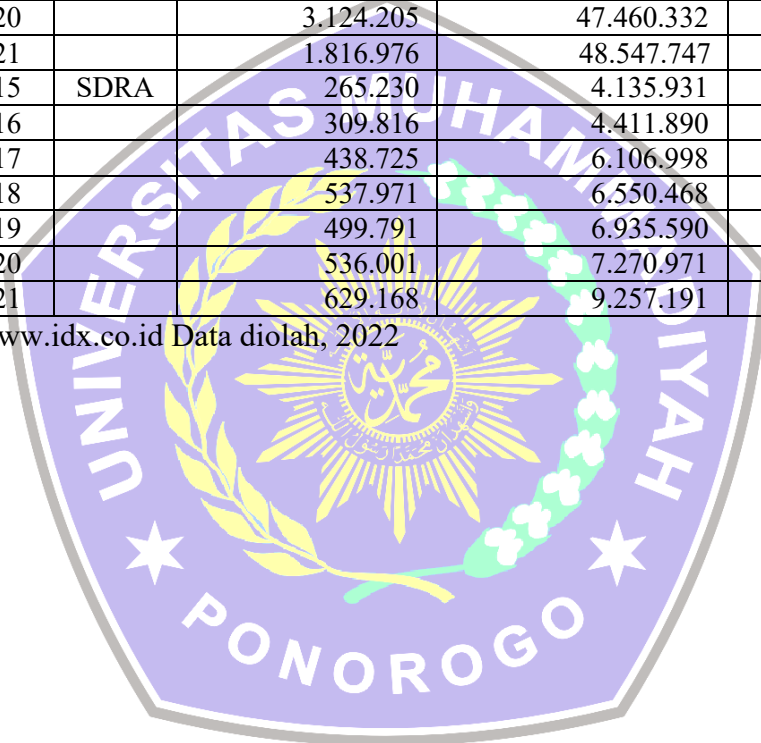
(dalam jutaan rupiah)

No.	Tahun	Kode	EAT	Equity	ROE
			Rp	Rp	%
			a	b	$c=(a/b)*100\%$
1	2015	BACA	90.823	1.053.416	8,62
	2016		93.457	1.315.040	7,11
	2017		86.140	1.408.386	6,12
	2018		106.500	1.484.963	7,17
	2019		15.886	1.537.640	1,03
	2020		61.414	1.640.391	3,74
	2021		34.785	2.122.771	1,64
2	2015	BBCA	18.035.768	89.624.940	20,12
	2016		20.632.281	112.715.059	18,30
	2017		23.321.150	131.401.694	17,75
	2018		25.851.660	151.753.427	17,04
	2019		28.569.974	174.143.156	16,41
	2020		27.147.109	184.714.709	14,70
	2021		31.440.159	202.848.934	15,50
3	2015	BBMD	227.499	2.279.861	9,98
	2016		179.261	2.681.774	6,68
	2017		264.241	3.082.638	8,57
	2018		265.863	3.088.013	8,61
	2019		247.574	3.480.469	7,11
	2020		325.932	4.009.263	8,13
	2021		519.580	4.289.820	12,11
4	2015	BDMN	2.469.157	34.214.849	7,22
	2016		2.792.722	36.377.972	7,68
	2017		3.828.097	39.172.152	9,77
	2018		4.107.068	41.939.821	9,79
	2019		4.240.671	45.417.027	9,34
	2020		1.088.942	43.575.499	2,50
	2021		1.669.280	45.083.058	3,70
5	2015	BMAS	40.190	848.007	4,74
	2016		68.158	1.111.612	6,13
	2017		69.497	1.162.157	5,98
	2018		71.014	1.200.741	5,91
	2019		59.747	1.228.932	4,86
	2020		66.986	1.284.262	5,22
	2021		80.162	1.331.211	6,02
6	2015	BNBA	56.950	1.233.868	4,62
	2016		78.760	1.296.667	6,07
	2017		89.548	1.362.829	6,57
	2018		92.898	1.494.755	6,21
	2019		51.168	1.523.656	3,36

No.	Tahun	Kode	EAT	Equity	ROE
			Rp	Rp	%
			a	b	$c=(a/b)*100\%$
	2020		35.053	1.509.386	2,32
	2021		44.449	2.233.765	1,99
7	2015	BNGA	427.885	28.679.387	1,49
	2016		2.081.717	34.207.622	6,09
	2017		2.977.738	36.950.996	8,06
	2018		3.482.428	39.580.579	8,80
	2019		3.642.935	43.294.166	8,41
	2020		2.011.254	41.053.051	4,90
	2021		4.098.604	43.388.358	9,45
8	2015	BNII	1.143.562	15.743.268	7,26
	2016		1.967.276	19.272.606	10,21
	2017		1.860.845	20.775.040	8,96
	2018		2.262.245	25.090.691	9,02
	2019		1.924.180	26.684.916	7,21
	2020		1.284.392	27.223.630	4,72
	2021		1.679.754	28.725.123	5,85
9	2015	BSIM	185.153	3.669.611	5,05
	2016		370.651	4.475.322	8,28
	2017		318.923	4.844.184	6,58
	2018		50.472	4.856.420	1,04
	2019		6.752	6.074.463	0,11
	2020		118.522	6.056.844	1,96
	2021		127.748	7.359.416	1,74
10	2015	MAYA	652.325	4.587.073	14,22
	2016		820.191	7.053.472	11,63
	2017		675.405	8.543.376	7,91
	2018		437.412	10.788.574	4,05
	2019		528.114	12.341.969	4,28
	2020		64.164	12.914.476	0,50
	2021		44.127	13.978.280	0,32
11	2015	MCOR	67.378	1.413.732	4,77
	2016		22.178	2.396.184	0,93
	2017		49.899	2.443.795	2,04
	2018		89.860	2.516.158	3,57
	2019		78.967	2.794.858	2,83
	2020		49.979	6.016.716	0,83
	2021		79.392	6.081.204	1,31
12	2015	MEGA	1.052.771	11.517.195	9,14
	2016		1.158.000	12.265.681	9,44
	2017		1.300.043	13.064.616	9,95
	2018		1.599.347	13.782.673	11,60
	2019		2.002.733	15.541.438	12,89
	2020		3.008.311	18.208.150	16,52
	2021		4.008.051	19.144.464	20,94
13	2015	NISP	1.500.835	16.411.347	9,15

No.	Tahun	Kode	EAT	Equity	ROE
			Rp	Rp	%
			a	b	$c=(a/b)*100\%$
	2016		1.789.900	19.506.576	9,18
	2017		2.175.824	21.784.354	9,99
	2018		2.638.064	24.428.254	10,80
	2019		2.939.243	27.664.803	10,62
	2020		2.101.671	29.829.316	7,05
	2021		2.519.619	32.327.571	7,79
14	2015	PNBN	1.567.845	30.806.209	5,09
	2016		2.518.048	34.200.800	7,36
	2017		2.008.437	36.288.731	5,53
	2018		3.187.157	40.747.117	7,82
	2019		3.498.299	44.441.714	7,87
	2020		3.124.205	47.460.332	6,58
	2021		1.816.976	48.547.747	3,74
15	2015	SDRA	265.230	4.135.931	6,41
	2016		309.816	4.411.890	7,02
	2017		438.725	6.106.998	7,18
	2018		537.971	6.550.468	8,21
	2019		499.791	6.935.590	7,21
	2020		536.001	7.270.971	7,37
	2021		629.168	9.257.191	6,80

Sumber: [www.idx.co.id](http://www.idx.co.id) Data diolah, 2022





## Lampiran 4

Perhitungan *Asset Quality Ratio* (AQR)

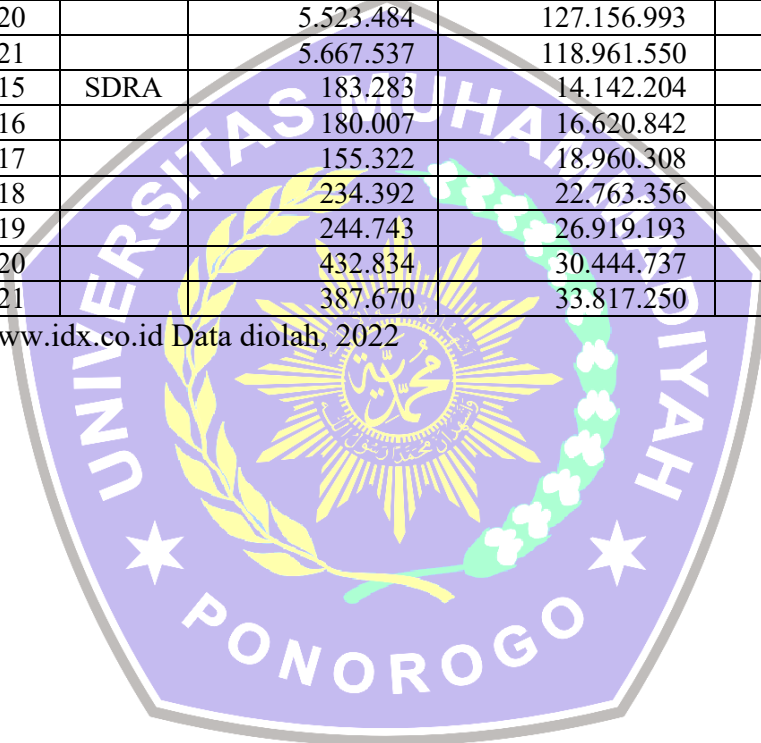
(dalam jutaan rupiah)

No.	Tahun	Kode	CPK	TK	AQR
			Rp	Rp	%
			a	b	$c=(a/b)*100\%$
1	2015	BACA	3.613	6.048.374	0,06
	2016		16.052	6.652.992	0,24
	2017		25.414	7.140.797	0,36
	2018		39.872	8.013.297	0,50
	2019		164.457	9.753.072	1,69
	2020		55.808	6.438.077	0,87
	2021		6.432	2.311.789	0,28
2	2015	BBCA	9.026.345	387.642.637	2,33
	2016		12.505.024	415.896.245	3,01
	2017		13.243.869	467.508.825	2,83
	2018		13.568.986	538.099.448	2,52
	2019		14.905.584	586.939.583	2,54
	2020		26.945.942	574.589.608	4,69
	2021		32.199.727	622.013.305	5,18
3	2015	BBMD	112.642	7.110.427	1,58
	2016		115.646	6.288.416	1,84
	2017		135.635	6.783.699	2,00
	2018		156.289	7.274.825	2,15
	2019		143.207	7.791.537	1,84
	2020		153.567	7.195.565	2,13
	2021		154.611	7.948.979	1,95
4	2015	BDMN	3.359.933	102.842.988	3,27
	2016		3.326.631	95.215.147	3,49
	2017		2.923.236	96.968.742	3,01
	2018		2.921.197	104.571.750	2,79
	2019		3.105.836	109.971.338	2,82
	2020		5.454.977	109.391.995	4,99
	2021		6.126.463	106.092.424	5,77
5	2015	BMAS	2.301	4.038.570	0,06
	2016		8.612	4.183.363	0,21
	2017		9.635	4.522.409	0,21
	2018		15.496	4.976.591	0,31
	2019		14.622	5.466.907	0,27
	2020		27.205	6.907.692	0,39
	2021		35.580	8.232.239	0,43
6	2015	BNBA	21.297	4.314.490	0,49
	2016		42.172	4.501.137	0,94
	2017		45.900	4.574.865	1,00
	2018		44.686	4.811.230	0,93
	2019		45.578	5.211.264	0,87

No.	Tahun	Kode	CPK	TK	AQR
			Rp	Rp	%
			a	b	$c=(a/b)*100\%$
	2020		66.035	4.642.126	1,42
	2021		76.176	3.970.764	1,92
7	2015	BNGA	7.050.246	177.783.224	3,97
	2016		7.664.256	181.251.947	4,23
	2017		6.984.706	188.390.428	3,71
	2018		5.951.354	192.213.985	3,10
	2019		5.984.978	196.968.096	3,04
	2020		11.818.607	183.488.998	6,44
	2021		13.068.605	177.157.862	7,38
8	2015	BNII	1.871.461	106.073.168	1,76
	2016		1.986.314	111.975.005	1,77
	2017		2.004.112	115.817.675	1,73
	2018		2.063.085	124.035.955	1,66
	2019		2.432.556	114.044.449	2,13
	2020		3.058.951	100.097.801	3,06
	2021		3.131.881	93.807.773	3,34
9	2015	BSIM	178.808	17.506.570	1,02
	2016		247.123	19.358.254	1,28
	2017		399.565	18.759.953	2,13
	2018		630.588	19.844.642	3,18
	2019		1.182.755	22.497.252	5,26
	2020		1.598.919	20.477.292	7,81
	2021		1.617.907	17.931.776	9,02
10	2015	MAYA	141.703	34.382.749	0,41
	2016		523.111	47.720.387	1,10
	2017		1.071.533	56.420.080	1,90
	2018		2.083.061	65.669.810	3,17
	2019		2.814.578	71.882.087	3,92
	2020		2.389.238	56.294.265	4,24
	2021		1.382.680	70.912.355	1,95
11	2015	MCOR	29.046	7.289.963	0,40
	2016		66.976	8.296.715	0,81
	2017		90.628	10.109.907	0,90
	2018		125.135	11.550.654	1,08
	2019		139.489	13.997.901	1,00
	2020		173.279	14.902.360	1,16
	2021		291.961	13.772.663	2,12
12	2015	MEGA	649.644	33.107.945	1,96
	2016		499.282	28.799.412	1,73
	2017		474.071	35.711.885	1,33
	2018		347.043	42.610.747	0,81
	2019		280.475	53.303.270	0,53
	2020		459.449	49.053.571	0,94
	2021		507.139	60.740.894	0,83
13	2015	NISP	1.838.251	87.415.592	2,10

No.	Tahun	Kode	CPK	TK	AQR
			Rp	Rp	%
			a	b	$c=(a/b)*100\%$
	2016		3.114.987	93.057.977	3,35
	2017		4.159.614	105.977.270	3,93
	2018		4.343.902	117.834.798	3,69
	2019		4.609.568	118.651.323	3,88
	2020		5.165.368	119.714.640	4,31
	2021		7.546.324	120.775.015	6,25
14	2015	PNBN	2.659.541	123.062.655	2,16
	2016		3.060.349	131.169.818	2,33
	2017		3.302.647	135.257.021	2,44
	2018		3.856.808	145.079.131	2,66
	2019		3.957.940	144.640.770	2,74
	2020		5.523.484	127.156.993	4,34
	2021		5.667.537	118.961.550	4,76
15	2015	SDRA	183.283	14.142.204	1,30
	2016		180.007	16.620.842	1,08
	2017		155.322	18.960.308	0,82
	2018		234.392	22.763.356	1,03
	2019		244.743	26.919.193	0,91
	2020		432.834	30.444.737	1,42
	2021		387.670	33.817.250	1,15

Sumber: [www.idx.co.id](http://www.idx.co.id) Data diolah, 2022



## Lampiran 5

Perhitungan *Deposit Growth Rate* (DGR)

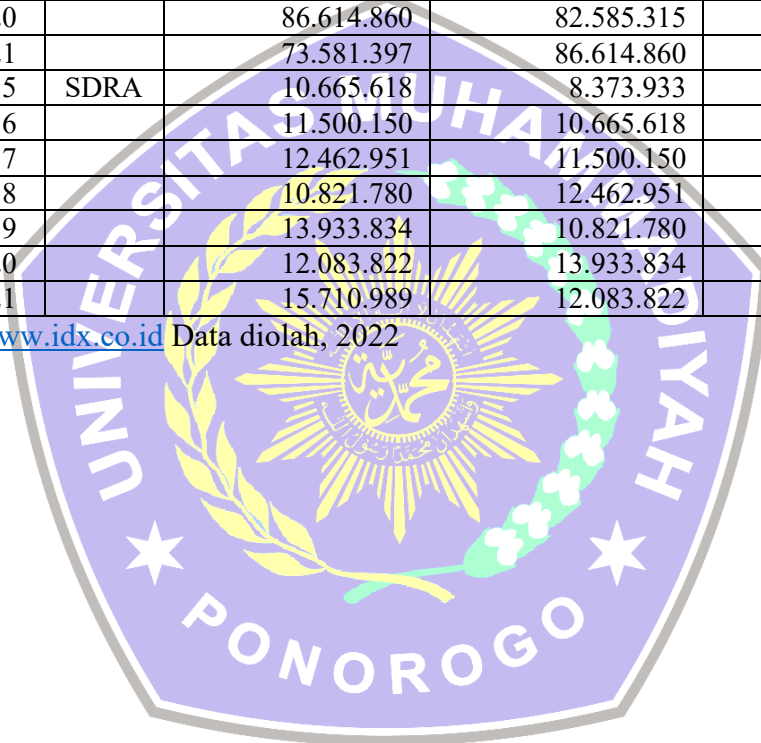
(dalam jutaan rupiah)

No.	Tahun	Kode	Deposito Sekarang	Deposito Sebelum	DGR
			Rp	Rp	%
			a	b	$c = ((a-b)/b) * 100\%$
1	2015	BACA	7.415.475	6.145.336	20,67
	2016		5.728.853	7.415.475	-22,74
	2017		5.482.599	5.728.853	-4,30
	2018		6.909.292	5.482.599	26,02
	2019		6.619.737	6.909.292	-4,19
	2020		9.205.664	6.619.737	39,06
	2021		10.949.477	9.205.664	18,94
2	2015	BBCA	113.405.042	111.493.672	1,71
	2016		121.928.940	113.405.042	7,52
	2017		137.448.808	121.928.940	12,73
	2018		146.808.263	137.448.808	6,81
	2019		168.427.833	146.808.263	14,73
	2020		192.137.891	168.427.833	14,08
	2021		204.012.712	192.137.891	6,18
3	2015	BBMD	3.272.647	2.646.483	23,66
	2016		3.673.158	3.272.647	12,24
	2017		4.072.064	3.673.158	10,86
	2018		4.251.333	4.072.064	4,40
	2019		4.501.452	4.251.333	5,88
	2020		5.324.372	4.501.452	18,28
	2021		6.121.608	5.324.372	14,97
4	2015	BDMN	66.382.653	59.755.706	11,09
	2016		56.266.920	66.382.653	-15,24
	2017		53.177.633	56.266.920	-5,49
	2018		57.865.402	53.177.633	8,82
	2019		55.696.716	57.865.402	-3,75
	2020		59.866.042	55.696.716	7,49
	2021		50.113.623	59.866.042	-16,29
5	2015	BMAS	2.992.140	2.733.596	9,46
	2016		2.823.249	2.992.140	-5,64
	2017		3.384.667	2.823.249	19,89
	2018		3.585.449	3.384.667	5,93
	2019		4.244.834	3.585.449	18,39
	2020		6.505.298	4.244.834	53,25
	2021		9.692.669	6.505.298	49,00
6	2015	BNBA	4.191.208	3.587.716	16,82
	2016		4.537.352	4.191.208	8,26
	2017		4.432.083	4.537.352	-2,32
	2018		4.600.062	4.432.083	3,79
	2019		4.923.077	4.600.062	7,02

No.	Tahun	Kode	Deposito Sekarang	Deposito Sebelum	DGR
			Rp	Rp	%
			a	b	$c = ((a-b)/b) * 100\%$
	2020		4.937.029	4.923.077	0,28
	2021		4.348.832	4.937.029	-11,91
7	2015	BNGA	94.966.361	96.332.484	-1,42
	2016		88.762.530	94.966.361	-6,53
	2017		89.821.901	88.762.530	1,19
	2018		90.397.184	89.821.901	0,64
	2019		87.340.318	90.397.184	-3,38
	2020		83.805.508	87.340.318	-4,05
	2021		93.306.071	83.805.508	11,34
8	2015	BNII	73.728.994	62.065.011	18,79
	2016		72.889.131	73.728.994	-1,14
	2017		72.757.038	72.889.131	-0,18
	2018		72.324.082	72.757.038	-0,60
	2019		70.068.831	72.324.082	-3,12
	2020		69.217.923	70.068.831	-1,21
	2021		60.634.403	69.217.923	-12,40
9	2015	BSIM	10.193.067	8.508.885	19,79
	2016		10.096.920	10.193.067	-0,94
	2017		8.006.104	10.096.920	-20,71
	2018		8.754.149	8.006.104	9,34
	2019		9.059.692	8.754.149	3,49
	2020		12.188.131	9.059.692	34,53
	2021		9.645.706	12.188.131	-20,86
10	2015	MAYA	34.529.667	26.581.980	29,90
	2016		43.696.776	34.529.667	26,55
	2017		52.872.043	43.696.776	21,00
	2018		55.009.829	52.872.043	4,04
	2019		55.584.613	55.009.829	1,04
	2020		56.279.844	55.584.613	1,25
	2021		77.455.236	56.279.844	37,63
11	2015	MCOR	7.035.403	7.033.784	0,02
	2016		7.025.015	7.035.403	-0,15
	2017		9.543.982	7.025.015	35,86
	2018		9.588.433	9.543.982	0,47
	2019		9.679.826	9.588.433	0,95
	2020		13.128.357	9.679.826	35,63
	2021		14.744.156	13.128.357	12,31
12	2015	MEGA	34.634.546	34.835.022	-0,58
	2016		34.816.471	34.634.546	0,53
	2017		42.422.689	34.816.471	21,85
	2018		42.217.514	42.422.689	-0,48
	2019		54.777.453	42.217.514	29,75
	2020		56.923.055	54.777.453	3,92
	2021		68.095.776	56.923.055	19,63
13	2015	NISP	51.127.937	47.529.848	7,57

No.	Tahun	Kode	Deposito Sekarang	Deposito Sebelum	DGR
			Rp	Rp	%
			a	b	$c = ((a-b)/b) * 100\%$
	2016		62.758.591	51.127.937	22,75
	2017		69.721.782	62.758.591	11,10
	2018		79.694.545	69.721.782	14,30
	2019		75.223.548	79.694.545	-5,61
	2020		91.936.141	75.223.548	22,22
	2021		82.935.030	91.936.141	-9,79
14	2015	PNBN	77.089.541	60.074.094	28,32
	2016		88.527.290	77.089.541	14,84
	2017		94.614.967	88.527.290	6,88
	2018		86.808.894	94.614.967	-8,25
	2019		82.585.315	86.808.894	-4,87
	2020		86.614.860	82.585.315	4,88
	2021		73.581.397	86.614.860	-15,05
15	2015	SDRA	10.665.618	8.373.933	27,37
	2016		11.500.150	10.665.618	7,82
	2017		12.462.951	11.500.150	8,37
	2018		10.821.780	12.462.951	-13,17
	2019		13.933.834	10.821.780	28,76
	2020		12.083.822	13.933.834	-13,28
	2021		15.710.989	12.083.822	30,02

Sumber: [www.idx.co.id](http://www.idx.co.id) Data diolah, 2022



## Lampiran 6

Perhitungan *Loan Growth Rate* (LGR)

(dalam jutaan rupiah)

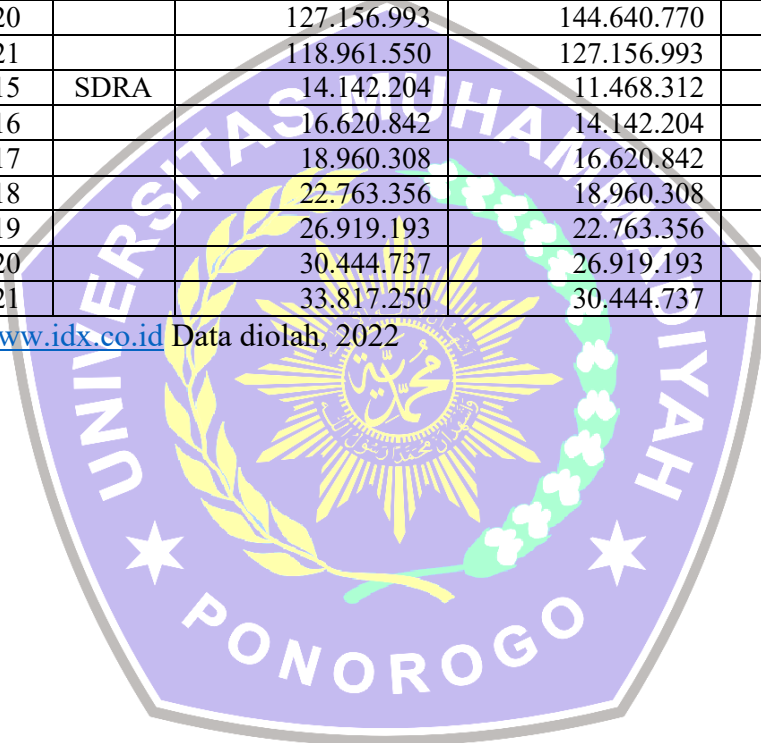
No.	Tahun	Kode	Pinjaman Sekarang	Pinjaman Sebelum	LGR
			Rp	Rp	%
			a	b	$c = ((a-b)/b) * 100\%$
1	2015	BACA	6.048.374	4.737.817	27,66
	2016		6.652.992	6.048.374	10,00
	2017		7.140.797	6.652.992	7,33
	2018		8.013.297	7.140.797	12,22
	2019		9.753.072	8.013.297	21,71
	2020		6.438.077	9.753.072	-33,99
	2021		2.311.789	6.438.077	-64,09
2	2015	BBCA	387.642.637	346.563.310	11,85
	2016		415.896.245	387.642.637	7,29
	2017		467.508.825	415.896.245	12,41
	2018		538.099.448	467.508.825	15,10
	2019		586.939.583	538.099.448	9,08
	2020		574.589.608	586.939.583	-2,10
	2021		622.013.305	574.589.608	8,25
3	2015	BBMD	7.110.427	6.523.220	9,00
	2016		6.288.416	7.110.427	-11,56
	2017		6.783.699	6.288.416	7,88
	2018		7.274.825	6.783.699	7,24
	2019		7.791.537	7.274.825	7,10
	2020		7.195.565	7.791.537	-7,65
	2021		7.948.979	7.195.565	10,47
4	2015	BDMN	102.842.988	109.575.129	-6,14
	2016		95.215.147	102.842.988	-7,42
	2017		96.968.742	95.215.147	1,84
	2018		104.571.750	96.968.742	7,84
	2019		109.971.338	104.571.750	5,16
	2020		109.391.995	109.971.338	-0,53
	2021		106.092.424	109.391.995	-3,02
5	2015	BMAS	4.038.570	3.133.621	28,88
	2016		4.183.363	4.038.570	3,59
	2017		4.522.409	4.183.363	8,10
	2018		4.976.591	4.522.409	10,04
	2019		5.466.907	4.976.591	9,85
	2020		6.907.692	5.466.907	26,35
	2021		8.232.239	6.907.692	19,17
6	2015	BNBA	4.314.490	3.535.325	22,04
	2016		4.501.137	4.314.490	4,33
	2017		4.574.865	4.501.137	1,64
	2018		4.811.230	4.574.865	5,17
	2019		5.211.264	4.811.230	8,31

No.	Tahun	Kode	Pinjaman Sekarang	Pinjaman Sebelum	LGR
			Rp	Rp	%
			a	b	$c = ((a-b)/b) * 100\%$
	2020		4.642.126	5.211.264	-10,92
	2021		3.970.764	4.642.126	-14,46
7	2015	BNGA	177.783.224	169.380.619	4,96
	2016		181.251.947	177.783.224	1,95
	2017		188.390.428	181.251.947	3,94
	2018		192.213.985	188.390.428	2,03
	2019		196.968.096	192.213.985	2,47
	2020		183.488.998	196.968.096	-6,84
	2021		177.157.862	183.488.998	-3,45
8	2015	BNII	106.073.168	98.030.670	8,20
	2016		111.975.005	106.073.168	5,56
	2017		115.817.675	111.975.005	3,43
	2018		124.035.955	115.817.675	7,10
	2019		114.044.449	124.035.955	-8,06
	2020		100.097.801	114.044.449	-12,23
	2021		93.807.773	100.097.801	-6,28
9	2015	BSIM	17.506.570	14.298.435	22,44
	2016		19.358.254	17.506.570	10,58
	2017		18.759.953	19.358.254	-3,09
	2018		19.844.642	18.759.953	5,78
	2019		22.497.252	19.844.642	13,37
	2020		20.477.292	22.497.252	-8,98
	2021		17.931.776	20.477.292	-12,43
10	2015	MAYA	34.382.749	26.004.334	32,22
	2016		47.720.387	34.382.749	38,79
	2017		56.420.080	47.720.387	18,23
	2018		65.669.810	56.420.080	16,39
	2019		71.882.087	65.669.810	9,46
	2020		56.294.265	71.882.087	-21,69
	2021		70.912.355	56.294.265	25,97
11	2015	MCOR	7.289.963	6.908.478	5,52
	2016		8.296.715	7.289.963	13,81
	2017		10.109.907	8.296.715	21,85
	2018		11.550.654	10.109.907	14,25
	2019		13.997.901	11.550.654	21,19
	2020		14.902.360	13.997.901	6,46
	2021		13.772.663	14.902.360	-7,58
12	2015	MEGA	33.107.945	33.679.790	-1,70
	2016		28.799.412	33.107.945	-13,01
	2017		35.711.885	28.799.412	24,00
	2018		42.610.747	35.711.885	19,32
	2019		53.303.270	42.610.747	25,09
	2020		49.053.571	53.303.270	-7,97
	2021		60.740.894	49.053.571	23,83
13	2015	NISP	87.415.592	68.136.356	28,30



No.	Tahun	Kode	Pinjaman Sekarang	Pinjaman Sebelum	LGR
			Rp	Rp	%
			a	b	$c = ((a-b)/b) * 100\%$
	2016		93.057.977	87.415.592	6,45
	2017		105.977.270	93.057.977	13,88
	2018		117.834.798	105.977.270	11,19
	2019		118.651.323	117.834.798	0,69
	2020		119.714.640	118.651.323	0,90
	2021		120.775.015	119.714.640	0,89
14	2015	PNBN	123.062.655	113.936.968	8,01
	2016		131.169.818	123.062.655	6,59
	2017		135.257.021	131.169.818	3,12
	2018		145.079.131	135.257.021	7,26
	2019		144.640.770	145.079.131	-0,30
	2020		127.156.993	144.640.770	-12,09
	2021		118.961.550	127.156.993	-6,45
15	2015	SDRA	14.142.204	11.468.312	23,32
	2016		16.620.842	14.142.204	17,53
	2017		18.960.308	16.620.842	14,08
	2018		22.763.356	18.960.308	20,06
	2019		26.919.193	22.763.356	18,26
	2020		30.444.737	26.919.193	13,10
	2021		33.817.250	30.444.737	11,08

Sumber: [www.idx.co.id](http://www.idx.co.id) Data diolah, 2022



## Lampiran 7

Perhitungan *Loan Deposit ratio* (LDR)

(dalam jutaan rupiah)

No.	Tahun	Kode	TK	DPK	LDR
			Rp	Rp	%
			a	b	$c=(a/b)*100\%$
1	2015	BACA	6.048.374	10.819.859	55,90
	2016		6.652.992	12.019.809	55,35
	2017		7.140.797	14.109.109	50,61
	2018		8.013.297	15.422.541	51,96
	2019		9.753.072	16.107.029	60,55
	2020		6.438.077	16.368.567	39,33
	2021		2.311.789	18.713.805	12,35
2	2015	BBCA	387.642.637	473.666.215	81,84
	2016		415.896.245	530.133.625	78,45
	2017		467.508.825	581.115.442	80,45
	2018		538.099.448	629.812.017	85,44
	2019		586.939.583	698.980.068	83,97
	2020		574.589.608	834.283.843	68,87
	2021		622.013.305	968.606.744	64,22
3	2015	BBMD	7.110.427	6.998.086	101,61
	2016		6.288.416	7.769.787	80,93
	2017		6.783.699	8.373.301	81,02
	2018		7.274.825	8.368.784	86,93
	2019		7.791.537	8.871.009	87,83
	2020		7.195.565	9.895.219	72,72
	2021		7.948.979	11.171.474	71,15
4	2015	BDMN	102.842.988	115.141.528	89,32
	2016		95.215.147	103.739.516	91,78
	2017		96.968.742	101.896.818	95,16
	2018		104.571.750	107.695.796	97,10
	2019		109.971.338	109.791.910	100,16
	2020		109.391.995	123.733.204	88,41
	2021		106.092.424	121.069.317	87,63
5	2015	BMAS	4.038.570	4.344.547	92,96
	2016		4.183.363	4.188.585	99,88
	2017		4.522.409	4.655.524	97,14
	2018		4.976.591	4.933.458	100,87
	2019		5.466.907	5.807.723	94,13
	2020		6.907.692	8.205.395	84,18
	2021		8.232.239	12.004.245	68,58
6	2015	BNBA	4.314.490	5.211.686	82,78
	2016		4.501.137	5.695.444	79,03
	2017		4.574.865	5.516.392	82,93
	2018		4.811.230	5.656.864	85,05
	2019		5.211.264	5.932.338	87,85

No.	Tahun	Kode	TK	DPK	LDR
			Rp	Rp	%
			a	b	$c=(a/b)*100\%$
	2020		4.642.126	5.976.432	77,67
	2021		3.970.764	6.317.073	62,86
7	2015	BNGA	177.783.224	178.533.077	99,58
	2016		181.251.947	180.571.134	100,38
	2017		188.390.428	189.317.196	99,51
	2018		192.213.985	190.750.218	100,77
	2019		196.968.096	195.600.300	100,70
	2020		183.488.998	207.529.424	88,42
	2021		177.157.862	241.348.510	73,40
8	2015	BNII	106.073.168	115.486.436	91,85
	2016		111.975.005	118.931.951	94,15
	2017		115.817.675	121.291.560	95,49
	2018		124.035.955	116.812.388	106,18
	2019		114.044.449	110.601.006	103,11
	2020		100.097.801	115.003.047	87,04
	2021		93.807.773	114.898.775	81,64
9	2015	BSIM	17.506.570	22.357.131	78,30
	2016		19.358.254	25.077.741	77,19
	2017		18.759.953	21.256.254	88,26
	2018		19.844.642	21.989.429	90,25
	2019		22.497.252	24.652.197	91,26
	2020		20.477.292	30.763.916	66,56
	2021		17.931.776	37.961.555	47,24
10	2015	MAYA	34.382.749	41.205.303	83,44
	2016		47.720.387	51.638.864	92,41
	2017		56.420.080	62.633.496	90,08
	2018		65.669.810	71.510.536	91,83
	2019		71.882.087	77.009.109	93,34
	2020		56.294.265	72.357.421	77,80
	2021		70.912.355	98.720.992	71,83
11	2015	MCOR	7.289.963	8.359.702	87,20
	2016		8.296.715	9.518.000	87,17
	2017		10.109.907	12.713.399	79,52
	2018		11.550.654	13.073.223	88,35
	2019		13.997.901	12.861.778	108,83
	2020		14.902.360	18.452.403	80,76
	2021		13.772.663	19.274.009	71,46
12	2015	MEGA	33.107.945	49.739.672	66,56
	2016		28.799.412	51.073.227	56,39
	2017		35.711.885	61.282.871	58,27
	2018		42.610.747	60.734.798	70,16
	2019		53.303.270	72.790.174	73,23
	2020		49.053.571	79.186.302	61,95
	2021		60.740.894	98.907.011	61,41
13	2015	NISP	87.415.592	87.280.244	100,16

No.	Tahun	Kode	TK	DPK	LDR
			Rp	Rp	%
			a	b	$c=(a/b)*100\%$
	2016		93.057.977	103.559.960	89,86
	2017		105.977.270	113.440.672	93,42
	2018		117.834.798	125.560.448	93,85
	2019		118.651.323	126.121.499	94,08
	2020		119.714.640	159.036.404	75,27
	2021		120.775.015	168.050.732	71,87
14	2015	PNBN	123.062.655	128.316.409	95,91
	2016		131.169.818	142.654.215	91,95
	2017		135.257.021	145.670.584	92,85
	2018		145.079.131	137.694.263	105,36
	2019		144.640.770	131.402.909	110,07
	2020		127.156.993	143.029.190	88,90
	2021		118.961.550	134.068.318	88,73
15	2015	SDRA	14.142.204	14.346.247	98,58
	2016		16.620.842	14.879.609	111,70
	2017		18.960.308	16.928.615	112,00
	2018		22.763.356	15.391.187	147,90
	2019		26.919.193	19.065.370	141,19
	2020		30.444.737	18.492.074	164,64
	2021		33.817.250	23.848.020	141,80

Sumber: [www.idx.co.id](http://www.idx.co.id) Data diolah, 2022



## Lampiran 8

Perhitungan *Capital Adequacy Ratio* (CAR)

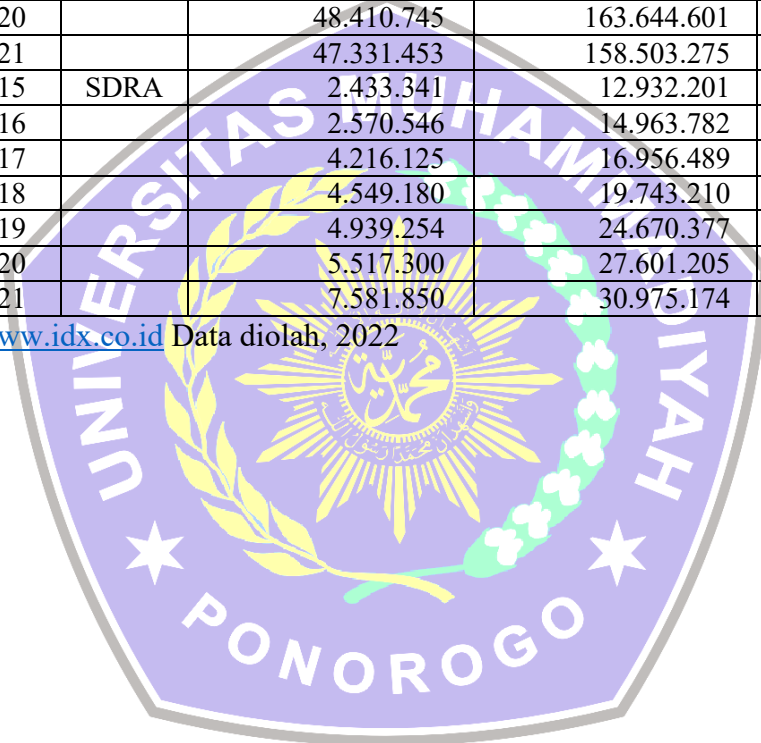
(dalam jutaan rupiah)

No.	Tahun	Kode	Modal	ATMR	CAR
			Rp	Rp	%
			a	b	$c=(a/b)*100\%$
1	2015	BACA	1.261.074	7.124.329	17,70
	2016		1.663.229	8.057.074	20,64
	2017		1.968.297	8.725.830	22,56
	2018		1.919.882	10.289.393	18,66
	2019		1.561.147	12.324.170	12,67
	2020		1.602.755	8.848.391	18,11
	2021		2.146.837	5.298.469	40,52
2	2015	BBCA	91.926.871	483.083.499	19,03
	2016		115.019.063	517.789.779	22,21
	2017		134.607.761	570.452.803	23,60
	2018		156.051.518	651.531.540	23,95
	2019		177.888.239	721.917.072	24,64
	2020		186.953.899	695.143.985	26,89
	2021		203.621.221	758.288.767	26,85
3	2015	BBMD	2.283.886	8.081.067	28,26
	2016		2.724.182	7.756.998	35,12
	2017		3.020.062	8.577.334	35,21
	2018		3.080.709	8.907.645	34,58
	2019		3.575.268	9.261.988	38,60
	2020		4.186.264	8.851.764	47,29
	2021		4.450.177	9.248.363	48,12
4	2015	BDMN	31.228.103	158.765.696	19,67
	2016		32.247.623	154.089.908	20,93
	2017		34.618.850	157.002.381	22,05
	2018		36.560.972	164.394.273	22,24
	2019		41.298.702	170.789.224	24,18
	2020		39.277.601	157.250.615	24,98
	2021		40.275.907	150.731.797	26,72
5	2015	BMAS	845.547	4.373.961	19,33
	2016		1.107.916	4.555.096	24,32
	2017		1.147.835	5.317.172	21,59
	2018		1.207.293	5.674.327	21,28
	2019		1.233.964	6.112.714	20,19
	2020		1.304.695	7.893.465	16,53
	2021		1.341.031	9.795.133	13,69
6	2015	BNBA	1.236.664	4.835.445	25,57
	2016		1.305.045	5.188.575	25,15
	2017		1.372.181	5.345.257	25,67
	2018		1.492.596	5.849.736	25,52
	2019		1.527.094	6.485.321	23,55

No.	Tahun	Kode	Modal	ATMR	CAR
			Rp	Rp	%
			a	b	$c=(a/b)*100\%$
	2020		1.539.559	5.966.973	25,80
	2021		2.270.440	5.440.960	41,73
7	2015	BNGA	30.303.222	187.565.919	16,16
	2016		33.936.881	191.582.646	17,71
	2017		36.734.649	201.564.877	18,22
	2018		39.324.611	204.768.258	19,20
	2019		42.809.769	204.658.467	20,92
	2020		38.950.113	183.389.425	21,24
	2021		40.877.509	183.355.999	22,29
8	2015	BNII	18.036.571	118.914.453	15,17
	2016		21.784.193	129.880.505	16,77
	2017		22.615.397	128.976.256	17,53
	2018		26.065.274	136.887.884	19,04
	2019		26.770.455	125.233.908	21,38
	2020		27.146.750	111.661.320	24,31
	2021		28.387.820	105.464.909	26,92
9	2015	BSIM	3.250.366	22.618.674	14,37
	2016		4.253.037	25.462.121	16,70
	2017		4.549.755	24.843.943	18,31
	2018		4.675.623	26.572.276	17,60
	2019		5.702.574	32.918.774	17,32
	2020		5.864.688	34.303.404	17,10
	2021		6.848.594	23.521.960	29,12
10	2015	MAYA	4.867.789	37.541.779	12,97
	2016		6.906.434	51.779.333	13,34
	2017		8.767.963	62.154.592	14,11
	2018		11.410.840	72.115.041	15,82
	2019		12.690.303	78.396.553	16,19
	2020		13.983.851	90.482.997	15,45
	2021		13.637.746	94.929.537	14,37
11	2015	MCOR	1.383.164	8.440.446	16,39
	2016		2.125.425	10.941.627	19,43
	2017		2.144.650	13.618.414	15,75
	2018		2.263.756	14.431.686	15,69
	2019		2.854.974	16.412.377	17,40
	2020		5.973.602	16.929.677	35,28
	2021		5.915.204	15.582.937	37,96
12	2015	MEGA	10.279.296	42.968.132	23,92
	2016		10.883.111	41.505.168	26,22
	2017		12.072.553	50.078.818	24,11
	2018		12.619.668	55.385.687	22,79
	2019		14.684.721	62.022.061	23,68
	2020		18.037.950	58.115.367	31,04
	2021		19.026.087	69.694.444	27,30
13	2015	NISP	17.488.007	100.982.940	17,32

No.	Tahun	Kode	Modal	ATMR	CAR
			Rp	Rp	%
			a	b	$c=(a/b)*100\%$
	2016		20.305.689	111.058.870	18,28
	2017		22.439.974	128.164.119	17,51
	2018		25.042.934	142.059.934	17,63
	2019		28.194.846	147.586.674	19,10
	2020		30.235.729	137.572.646	21,98
	2021		32.466.042	141.524.657	22,94
14	2015	PNBN	31.465.905	156.315.862	20,13
	2016		33.881.411	165.358.012	20,49
	2017		36.536.016	166.147.165	21,99
	2018		41.488.579	177.856.566	23,33
	2019		44.104.733	188.423.308	23,41
	2020		48.410.745	163.644.601	29,58
	2021		47.331.453	158.503.275	29,86
15	2015	SDRA	2.433.341	12.932.201	18,82
	2016		2.570.546	14.963.782	17,18
	2017		4.216.125	16.956.489	24,86
	2018		4.549.180	19.743.210	23,04
	2019		4.939.254	24.670.377	20,02
	2020		5.517.300	27.601.205	19,99
	2021		7.581.850	30.975.174	24,48

Sumber: [www.idx.co.id](http://www.idx.co.id) Data diolah, 2022



## Lampiran 9

Perhitungan *Core Capital Ratio* (CCR)

(dalam jutaan rupiah)

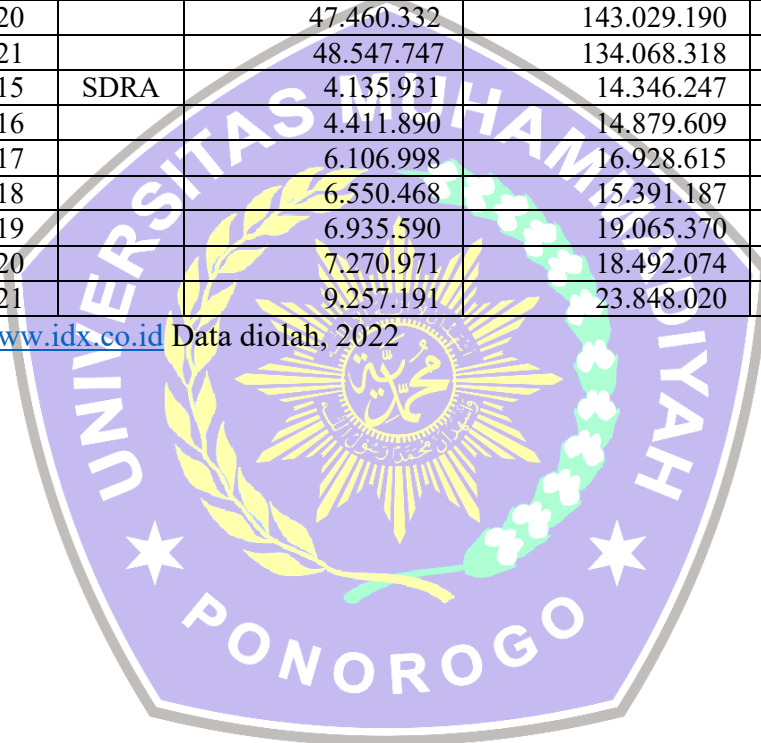
No.	Tahun	Kode	Modal	DPK	CCR
			Rp	Rp	%
			a	b	$c=(a/b)*100\%$
1	2015	BACA	1.053.416	10.819.859	9,74
	2016		1.315.040	12.019.809	10,94
	2017		1.408.386	14.109.109	9,98
	2018		1.484.963	15.422.541	9,63
	2019		1.537.640	16.107.029	9,55
	2020		1.640.391	16.368.567	10,02
	2021		2.122.771	18.713.805	11,34
2	2015	BBCA	89.624.940	473.666.215	18,92
	2016		112.715.059	530.133.625	21,26
	2017		131.401.694	581.115.442	22,61
	2018		151.753.427	629.812.017	24,10
	2019		174.143.156	698.980.068	24,91
	2020		184.714.709	834.283.843	22,14
	2021		202.848.934	968.606.744	20,94
3	2015	BBMD	2.279.861	6.998.086	32,58
	2016		2.681.774	7.769.787	34,52
	2017		3.082.638	8.373.301	36,82
	2018		3.088.013	8.368.784	36,90
	2019		3.480.469	8.871.009	39,23
	2020		4.009.263	9.895.219	40,52
	2021		4.289.820	11.171.474	38,40
4	2015	BDMN	34.214.849	115.141.528	29,72
	2016		36.377.972	103.739.516	35,07
	2017		39.172.152	101.896.818	38,44
	2018		41.939.821	107.695.796	38,94
	2019		45.417.027	109.791.910	41,37
	2020		43.575.499	123.733.204	35,22
	2021		45.083.058	121.069.317	37,24
5	2015	BMAS	848.007	4.344.547	19,52
	2016		1.111.612	4.188.585	26,54
	2017		1.162.157	4.655.524	24,96
	2018		1.200.741	4.933.458	24,34
	2019		1.228.932	5.807.723	21,16
	2020		1.284.262	8.205.395	15,65
	2021		1.331.211	12.004.245	11,09
6	2015	BNBA	1.233.868	5.211.686	23,68
	2016		1.296.667	5.695.444	22,77
	2017		1.362.829	5.516.392	24,71
	2018		1.494.755	5.656.864	26,42
	2019		1.523.656	5.932.338	25,68



No.	Tahun	Kode	Modal	DPK	CCR
			Rp	Rp	%
			a	b	$c=(a/b)*100\%$
	2020		1.509.386	5.976.432	25,26
	2021		2.233.765	6.317.073	35,36
7	2015	BNGA	28.679.387	178.533.077	16,06
	2016		34.207.622	180.571.134	18,94
	2017		36.950.996	189.317.196	19,52
	2018		39.580.579	190.750.218	20,75
	2019		43.294.166	195.600.300	22,13
	2020		41.053.051	207.529.424	19,78
	2021		43.388.358	241.348.510	17,98
8	2015	BNII	15.743.268	115.486.436	13,63
	2016		19.272.606	118.931.951	16,20
	2017		20.775.040	121.291.560	17,13
	2018		25.090.691	116.812.388	21,48
	2019		26.684.916	110.601.006	24,13
	2020		27.223.630	115.003.047	23,67
	2021		28.725.123	114.898.775	25,00
9	2015	BSIM	3.669.611	22.357.131	16,41
	2016		4.475.322	25.077.741	17,85
	2017		4.844.184	21.256.254	22,79
	2018		4.856.420	21.989.429	22,09
	2019		6.074.463	24.652.197	24,64
	2020		6.056.844	30.763.916	19,69
	2021		7.359.416	37.961.555	19,39
10	2015	MAYA	4.587.073	41.205.303	11,13
	2016		7.053.472	51.638.864	13,66
	2017		8.543.376	62.633.496	13,64
	2018		10.788.574	71.510.536	15,09
	2019		12.341.969	77.009.109	16,03
	2020		12.914.476	72.357.421	17,85
	2021		13.978.280	98.720.992	14,16
11	2015	MCOR	1.413.732	8.359.702	16,91
	2016		2.396.184	9.518.000	25,18
	2017		2.443.795	12.713.399	19,22
	2018		2.516.158	13.073.223	19,25
	2019		2.794.858	12.861.778	21,73
	2020		6.016.716	18.452.403	32,61
	2021		6.081.204	19.274.009	31,55
12	2015	MEGA	11.517.195	49.739.672	23,15
	2016		12.265.681	51.073.227	24,02
	2017		13.064.616	61.282.871	21,32
	2018		13.782.673	60.734.798	22,69
	2019		15.541.438	72.790.174	21,35
	2020		18.208.150	79.186.302	22,99
	2021		19.144.464	98.907.011	19,36
13	2015	NISP	16.411.347	87.280.244	18,80

No.	Tahun	Kode	Modal	DPK	CCR
			Rp	Rp	%
			a	b	$c=(a/b)*100\%$
	2016		19.506.576	103.559.960	18,84
	2017		21.784.354	113.440.672	19,20
	2018		24.428.254	125.560.448	19,46
	2019		27.664.803	126.121.499	21,94
	2020		29.829.316	159.036.404	18,76
	2021		32.327.571	168.050.732	19,24
14	2015	PNBN	30.806.209	128.316.409	24,01
	2016		34.200.800	142.654.215	23,97
	2017		36.288.731	145.670.584	24,91
	2018		40.747.117	137.694.263	29,59
	2019		44.441.714	131.402.909	33,82
	2020		47.460.332	143.029.190	33,18
	2021		48.547.747	134.068.318	36,21
15	2015	SDRA	4.135.931	14.346.247	28,83
	2016		4.411.890	14.879.609	29,65
	2017		6.106.998	16.928.615	36,08
	2018		6.550.468	15.391.187	42,56
	2019		6.935.590	19.065.370	36,38
	2020		7.270.971	18.492.074	39,32
	2021		9.257.191	23.848.020	38,82

Sumber: [www.idx.co.id](http://www.idx.co.id) Data diolah, 2022



## Lampiran 10

Perhitungan *Strategic Response Quotient by Out Interest (SRQ by Out Interest)*

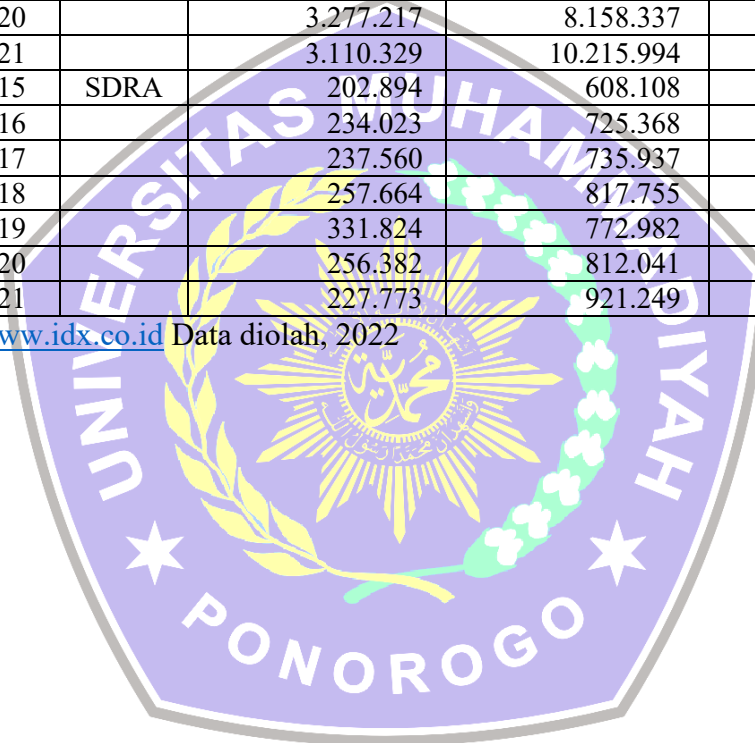
(dalam jutaan rupiah)

No.	Tahun	Kode	PNB	BNB	SRQ OI
			Rp	Rp	%
			a	b	$c=(a/b)*100\%$
1	2015	BACA	45.724	214.982	21,27
	2016		90.285	281.039	32,13
	2017		73.089	290.741	25,14
	2018		150.593	333.289	45,18
	2019		222.805	378.293	58,90
	2020		292.886	362.592	80,78
	2021		945.266	422.240	223,87
2	2015	BBCA	12.007.376	25.219.058	47,61
	2016		13.700.330	27.940.220	49,03
	2017		15.155.209	27.822.940	54,47
	2018		17.743.675	30.328.156	58,51
	2019		21.145.101	35.333.551	59,84
	2020		21.004.028	41.596.791	50,49
	2021		22.337.794	30.308.200	73,70
3	2015	BBMD	60.975	389.991	15,63
	2016		85.984	537.389	16,00
	2017		129.643	469.587	27,61
	2018		101.718	428.777	23,72
	2019		104.669	473.384	22,11
	2020		155.235	534.878	29,02
	2021		162.710	413.934	39,31
4	2015	BDMN	4.081.703	14.437.196	28,27
	2016		4.071.469	13.537.384	30,08
	2017		3.687.939	12.557.322	29,37
	2018		3.696.257	12.779.304	28,92
	2019		3.786.884	15.092.868	25,09
	2020		4.192.374	15.644.897	26,80
	2021		3.991.566	15.324.969	26,05
5	2015	BMAS	42.139	159.666	26,39
	2016		41.588	181.620	22,90
	2017		38.656	175.536	22,02
	2018		31.144	196.096	15,88
	2019		37.675	195.369	19,28
	2020		67.468	209.895	32,14
	2021		56.755	232.895	24,37
6	2015	BNBA	26.403	215.656	12,24
	2016		24.605	251.763	9,77
	2017		25.566	250.027	10,23
	2018		31.674	239.806	13,21
	2019		22.790	259.955	8,77

No.	Tahun	Kode	PNB	BNB	SRQ OI
			Rp	Rp	%
			a	b	$c=(a/b)*100\%$
	2020		17.873	252.544	7,08
	2021		17.078	228.726	7,47
7	2015	BNGA	1.686.149	13.026.415	12,94
	2016		2.384.461	12.405.850	19,22
	2017		2.578.427	11.649.256	22,13
	2018		2.914.650	11.033.660	26,42
	2019		3.292.619	11.890.983	27,69
	2020		1.941.586	13.504.670	14,38
	2021		2.550.034	8.279.237	30,80
8	2015	BNII	2.020.018	6.424.665	31,44
	2016		2.103.853	6.126.213	34,34
	2017		2.729.339	7.927.268	34,43
	2018		2.266.716	7.333.658	30,91
	2019		2.580.258	8.171.367	31,58
	2020		2.384.529	7.793.430	30,60
	2021		2.092.225	7.016.924	29,82
9	2015	BSIM	1.791.181	1.552.228	115,39
	2016		2.425.163	1.931.533	125,56
	2017		2.465.077	2.057.618	119,80
	2018		2.830.349	2.754.486	102,75
	2019		4.236.783	4.154.890	101,97
	2020		3.875.933	3.759.333	103,10
	2021		3.341.175	3.181.657	105,01
10	2015	MAYA	48.972	867.181	5,65
	2016		41.511	1.419.925	2,92
	2017		49.025	1.746.498	2,81
	2018		65.932	2.435.272	2,71
	2019		70.296	2.276.048	3,09
	2020		1.478.177	1.542.453	95,83
	2021		1.052.597	1.371.717	76,74
11	2015	MCOR	23.798	312.944	7,60
	2016		28.551	430.976	6,62
	2017		39.754	540.838	7,35
	2018		77.481	536.280	14,45
	2019		70.192	515.595	13,61
	2020		64.328	569.629	11,29
	2021		64.092	500.920	12,79
12	2015	MEGA	1.934.831	4.058.750	47,67
	2016		1.733.801	3.940.812	44,00
	2017		2.179.146	4.083.667	53,36
	2018		2.017.901	3.578.805	56,38
	2019		2.316.600	3.424.033	67,66
	2020		2.919.342	3.097.528	94,25
	2021		3.139.775	4.943.307	63,52
13	2015	NISP	854.463	3.272.803	26,11

No.	Tahun	Kode	PNB	BNB	SRQ OI
			Rp	Rp	%
			a	b	$c=(a/b)*100\%$
	2016		1.415.506	4.467.418	31,69
	2017		1.512.518	4.674.290	32,36
	2018		1.410.794	4.302.336	32,79
	2019		1.912.576	4.463.767	42,85
	2020		2.249.317	6.295.404	35,73
	2021		2.059.246	4.214.269	48,86
14	2015	PNBN	1.017.918	5.793.718	17,57
	2016		1.295.280	6.531.085	19,83
	2017		1.546.391	7.298.574	21,19
	2018		2.407.195	6.996.596	34,41
	2019		1.911.744	6.464.428	29,57
	2020		3.277.217	8.158.337	40,17
	2021		3.110.329	10.215.994	30,45
15	2015	SDRA	202.894	608.108	33,36
	2016		234.023	725.368	32,26
	2017		237.560	735.937	32,28
	2018		257.664	817.755	31,51
	2019		331.824	772.982	42,93
	2020		256.382	812.041	31,57
	2021		227.773	921.249	24,72

Sumber: [www.idx.co.id](http://www.idx.co.id) Data diolah, 2022



**Lampiran 11****Perhitungan *Strategic Response Quotient by Personalia (SRQ by Personalia)***

(dalam jutaan rupiah)

No.	Tahun	Kode	BP	BNB	SRQ P
			Rp	Rp	%
			a	b	$c=(a/b)*100\%$
1	2015	BACA	119.837	214.982	55,74
	2016		151.034	281.039	53,74
	2017		147.146	290.741	50,61
	2018		166.893	333.289	50,07
	2019		176.738	378.293	46,72
	2020		185.117	362.592	51,05
	2021		180.894	422.240	42,84
2	2015	BBCA	9.728.509	25.219.058	38,58
	2016		10.629.884	27.940.220	38,05
	2017		11.335.155	27.822.940	40,74
	2018		12.143.106	30.328.156	40,04
	2019		13.337.264	35.333.551	37,75
	2020		13.349.775	41.596.791	32,09
	2021		13.487.127	30.308.200	44,50
3	2015	BBMD	166.962	389.991	42,81
	2016		179.353	537.389	33,37
	2017		207.081	469.587	44,10
	2018		223.070	428.777	52,02
	2019		235.306	473.384	49,71
	2020		226.502	534.878	42,35
	2021		232.510	413.934	56,17
4	2015	BDMN	4.833.889	14.437.196	33,48
	2016		4.878.839	13.537.384	36,04
	2017		4.816.779	12.557.322	38,36
	2018		4.966.120	12.779.304	38,86
	2019		5.435.781	15.092.868	36,02
	2020		5.037.796	15.644.897	32,20
	2021		5.259.355	15.324.969	34,32
5	2015	BMAS	88.265	159.666	55,28
	2016		102.951	181.620	56,68
	2017		104.797	175.536	59,70
	2018		118.435	196.096	60,40
	2019		116.904	195.369	59,84
	2020		114.828	209.895	54,71
	2021		128.698	232.895	55,26
6	2015	BNBA	107.190	215.656	49,70
	2016		118.437	251.763	47,04
	2017		121.292	250.027	48,51
	2018		129.923	239.806	54,18
	2019		139.137	259.955	53,52
	2020		139.394	252.544	55,20
	2021		120.123	228.726	52,52

No.	Tahun	Kode	BP	BNB	SRQ P
			Rp	Rp	%
			a	b	$c=(a/b)*100\%$
7	2015	BNGA	4.156.096	13.026.415	31,91
	2016		3.646.919	12.405.850	29,40
	2017		3.948.212	11.649.256	33,89
	2018		4.001.791	11.033.660	36,27
	2019		4.623.722	11.890.983	38,88
	2020		4.270.770	13.504.670	31,62
	2021		4.481.677	8.279.237	54,13
8	2015	BNII	1.953.918	6.424.665	30,41
	2016		2.038.504	6.126.213	33,28
	2017		2.386.679	7.927.268	30,11
	2018		2.460.991	7.333.658	33,56
	2019		2.570.918	8.171.367	31,46
	2020		2.536.357	7.793.430	32,54
	2021		2.576.113	7.016.924	36,71
9	2015	BSIM	424.708	1.552.228	27,36
	2016		512.257	1.931.533	26,52
	2017		575.894	2.057.618	27,99
	2018		633.054	2.754.486	22,98
	2019		677.630	4.154.890	16,31
	2020		758.862	3.759.333	20,19
	2021		761.502	3.181.657	23,93
10	2015	MAYA	476.066	867.181	54,90
	2016		614.366	1.419.925	43,27
	2017		694.562	1.746.498	39,77
	2018		873.560	2.435.272	35,87
	2019		929.751	2.276.048	40,85
	2020		802.703	1.542.453	52,04
	2021		692.405	1.371.717	50,48
11	2015	MCOR	150.913	312.944	48,22
	2016		199.624	430.976	46,32
	2017		228.595	540.838	42,27
	2018		243.152	536.280	45,34
	2019		243.900	515.595	47,30
	2020		255.648	569.629	44,88
	2021		278.808	500.920	55,66
12	2015	MEGA	1.109.425	4.058.750	27,33
	2016		1.137.784	3.940.812	28,87
	2017		1.196.512	4.083.667	29,30
	2018		1.255.113	3.578.805	35,07
	2019		1.310.680	3.424.033	38,28
	2020		1.268.792	3.097.528	40,96
	2021		1.322.686	4.943.307	26,76
13	2015	NISP	1.705.772	3.272.803	52,12
	2016		1.906.514	4.467.418	42,68
	2017		2.071.176	4.674.290	44,31

No.	Tahun	Kode	BP	BNB	SRQ P
			Rp	Rp	%
			a	b	$c=(a/b)*100\%$
	2018		2.152.080	4.302.336	50,02
	2019		2.224.329	4.463.767	49,83
	2020		2.306.485	6.295.404	36,64
	2021		2.331.065	4.214.269	55,31
14	2015	PNBN	1.736.244	5.793.718	29,97
	2016		1.827.366	6.531.085	27,98
	2017		2.042.903	7.298.574	27,99
	2018		2.116.689	6.996.596	30,25
	2019		2.110.021	6.464.428	32,64
	2020		2.062.513	8.158.337	25,28
	2021		2.075.356	10.215.994	20,31
15	2015	SDRA	241.568	608.108	39,72
	2016		287.376	725.368	39,62
	2017		274.823	735.937	37,34
	2018		257.570	817.755	31,50
	2019		239.430	772.982	30,97
	2020		260.648	812.041	32,10
	2021		267.326	921.249	29,02

Sumber: [www.idx.co.id](http://www.idx.co.id) Data diolah, 2022





Lampiran 12  
Berita Acara Bimbingan Skripsi



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**BERITA ACARA BIMBINGAN SKRIPSI**

1. Nama Mahasiswa : SELY ANJAR PRATIWI
2. NIM : 17441401
3. Jurusan : SI Akuntansi
4. Bidang : Fakultas Ekonomi
5. Alamat : Ds. Wagir Kidul, Pulung, Ponorogo
6. Judul Skripsi : Analisis Kinerja Keuangan Bank Dengan Metode Eagles (Studi Pada Bank Swasta Devisa Yang Terdaftar Di Bursa Efek Indonesia Periode 2015-2020)
7. Masa Pembimbingan : Agustus 2021 s/d September 2022
8. Tanggal Mengajukan Skripsi :
9. Konsultasi :

Tanggal Disetujui	BAB	Paraf Pembimbing
27-9-2021	ACC proposal	
06-1-2022	Revisi BAB 1-3 ke 1	
10-4-2022	Revisi BAB 1-3 ke 2	
15-4-2022	Revisi BAB 1-3 ke 3	
031.05.2022	Revisi BAB 1-5 ke 4	
8-6-2022	Revisi BAB 1-5	
22-6-2022	Acc Bab 1-5	
23-6-2022	revisi bab 1, 2, 3	
	menem. sy & lampir hr	
	hans jam 13	
30-6-2022	revisi bab 3	
	revisi bab 4	
7-7-2022	Cele pignia 27%	
10-7-2022	menem. sy & lampir	
14-7-2022	Acc bab 1-5	

