

## LAMPIRAN 1

### 1. TABULASI DATA

		ROA	DER	NPL	PBV
<b>AGRO</b>	<b>2016</b>	1.49	4.88	1.36	5.77
	<b>2017</b>	1.45	4.25	1.31	2.17
	<b>2018</b>	1.54	4.26	1.78	1.36
	<b>2019</b>	0.31	5.03	4.86	0.57
<b>BACA</b>	<b>2016</b>	0.66	9.8	2.94	1.05
	<b>2017</b>	0.53	10.61	2.43	1.43
	<b>2018</b>	0.07	11.13	2.5	1.4
	<b>2019</b>	0.1	11.33	1.34	1.92
<b>BBCA</b>	<b>2016</b>	4	4.97	0.3	3.4
	<b>2017</b>	3.9	4.68	0.4	4.1
	<b>2018</b>	4	4.43	0.5	4.2
	<b>2019</b>	4	4.27	0.5	4.7
<b>BBKP</b>	<b>2016</b>	1.03	10.05	2.87	0.63
	<b>2017</b>	0.09	14.75	6.37	0.54
	<b>2018</b>	0.22	10.12	4.75	0.36
	<b>2019</b>	0.13	10.25	4.45	0.29
<b>BBMD</b>	<b>2016</b>	1.69	2.95	2.18	2.25
	<b>2017</b>	2.23	2.83	7.08	1.87
	<b>2018</b>	2.96	2.91	6.41	1.88
	<b>2019</b>	2.72	2.7	0.63	3.29
<b>BBNI</b>	<b>2016</b>	2.7	5.52	0.4	1.19
	<b>2017</b>	2.7	5.79	0.7	1.83
	<b>2018</b>	2.8	6.08	0.8	1.58
	<b>2019</b>	2.4	5.5	1.2	1.17
<b>BBRI</b>	<b>2016</b>	2.61	5.84	1.09	2.04
	<b>2017</b>	2.58	5.73	0.88	2.68
	<b>2018</b>	3.68	5.88	0.92	2.57
	<b>2019</b>	3.5	5.66	1.04	2.59
<b>BBTN</b>	<b>2016</b>	1.22	10.2	1.85	1.02
	<b>2017</b>	1.16	10.34	1.66	1.75
	<b>2018</b>	1.34	11.06	1.83	1.16
	<b>2019</b>	0.13	11.3	2.96	0.94
<b>BDMN</b>	<b>2016</b>	1.6	3.79	1.8	0.98
	<b>2017</b>	2.33	3.55	1.8	1.7

	<b>2018</b>	3.1	3.45	1.9	1.79
	<b>2019</b>	3	3.26	2	0.85
<b>BGTG</b>	<b>2016</b>	0.93	2.97	0.8	0.82
	<b>2017</b>	1.28	3.1	0.2	0.83
	<b>2018</b>	0.16	2.99	0.83	0.79
	<b>2019</b>	0.32	3.21	1.06	0.64
<b>BINA</b>	<b>2016</b>	0.77	3.89	2.29	1.37
	<b>2017</b>	0.59	1.59	2.48	4.72
	<b>2018</b>	0.5	2.19	2.06	3.16
	<b>2019</b>	0.23	3.3	3.1	1.91
<b>BJBR</b>	<b>2016</b>	1.13	9	0.75	3.41
	<b>2017</b>	1.07	0.86	0.81	2.3
	<b>2018</b>	1.71	9.21	0.9	1.74
	<b>2019</b>	1.68	8.78	0.81	0.96
<b>BJTM</b>	<b>2016</b>	2.39	4.97	0.65	1.21
	<b>2017</b>	2.25	5.59	0.46	1.36
	<b>2018</b>	2.96	6.39	0.61	1.26
	<b>2019</b>	2.73	7.35	0.71	1.11
<b>BMAS</b>	<b>2016</b>	1.24	3.93	0.81	2.07
	<b>2017</b>	1.15	4.21	1.38	1.5
	<b>2018</b>	1.54	4.57	2.1	1.4
	<b>2019</b>	1.13	5.15	2.27	1.29
<b>BMRI</b>	<b>2016</b>	1.95	5.38	1.38	1.77
	<b>2017</b>	2.72	5.22	1.06	2.2
	<b>2018</b>	3.17	5.09	0.67	1.95
	<b>2019</b>	3.03	4.9	0.84	1.71
<b>BNBA</b>	<b>2016</b>	1.52	4.49	1.01	0.36
	<b>2017</b>	1.73	4.15	0.85	0.47
	<b>2018</b>	1.77	3.88	0.69	0.46
	<b>2019</b>	0.96	3.99	0.7	0.5
<b>BNGA</b>	<b>2016</b>	0.86	5.95	3.89	0.63
	<b>2017</b>	1.12	6.21	2.16	0.92
	<b>2018</b>	1.85	5.74	1.55	0.6
	<b>2019</b>	1.86	5.33	1.3	0.56
<b>BNII</b>	<b>2016</b>	1.6	7.65	2.28	1.24
	<b>2017</b>	1.48	7.34	1.72	0.86
	<b>2018</b>	1.74	6.64	1.5	0.66
	<b>2019</b>	1.45	5.69	1.92	0.59
<b>BSIM</b>	<b>2016</b>	1.72	5.97	1.47	1.78
	<b>2017</b>	1.26	5.28	2.34	2.86

	<b>2018</b>	0.25	4.84	2.73	1.67
	<b>2019</b>	0.23	4.34	4.33	1.49
<b>BTPN</b>	<b>2016</b>	2.05	4.08	0.4	0.97
	<b>2017</b>	1.49	4.25	0.4	0.84
	<b>2018</b>	3	4.39	0.5	1.08
	<b>2019</b>	2.3	4.77	0.4	0.84
<b>MAYA</b>	<b>2016</b>	2.03	7.63	1.22	2.95
	<b>2017</b>	1.3	7.75	4.2	2.74
	<b>2018</b>	0.73	7.06	3.26	4.47
	<b>2019</b>	0.78	6.56	1.63	4.98
<b>MCOR</b>	<b>2016</b>	0.69	4.12	2.48	1.01
	<b>2017</b>	0.54	5.46	2.26	1.44
	<b>2018</b>	0.86	5.35	1.62	0.94
	<b>2019</b>	0.71	5.76	1.72	0.76
<b>MEGA</b>	<b>2016</b>	2.36	4.75	2.59	1.44
	<b>2017</b>	2.24	5.3	1.43	1.78
	<b>2018</b>	2.47	5.07	1.27	2.68
	<b>2019</b>	2.9	5.48	2.25	2.84
<b>NISP</b>	<b>2016</b>	1.85	6.08	0.77	1.24
	<b>2017</b>	1.96	6.06	0.72	0.99
	<b>2018</b>	2.1	6.1	0.82	0.83
	<b>2019</b>	2.22	5.53	0.78	0.7
<b>NOBU</b>	<b>2016</b>	0.52	5.75	0	2.49
	<b>2017</b>	0.48	5.92	0.05	3.08
	<b>2018</b>	0.42	7.33	0.97	3.18
	<b>2019</b>	0.52	7.97	2.09	2.74
<b>PNBN</b>	<b>2016</b>	1.69	0.06	0.82	0.54
	<b>2017</b>	1.61	4.88	0.77	0.76
	<b>2018</b>	2.16	4.08	0.91	0.71
	<b>2019</b>	2.08	3.75	1.12	3.42
<b>SDRA</b>	<b>2016</b>	1.37	4.13	0.98	1.34
	<b>2017</b>	2.37	3.44	0.9	0.96
	<b>2018</b>	2.59	3.52	1.08	0.88
	<b>2019</b>	1.88	4.32	1.18	0.78

## 2. DATA PERHITUNGAN PRICE TO BOOK VALUE (PBV)

**TABEL PERHITUNGAN PBV PERUSAHAAN SEKTOR PERBANKAN  
TAHUN 2016  
(Setelah perubahan kebijakan oleh OJK dengan POJK  
NO.29/POJK.04/2016)**

KODE PERUSAHAAN	HARGA SAHAM t+1	TOTAL EKUITAS (Rp)	JUMLAH SAHAM BEREDAR	NILAI BUKU
AGRO	767	1,936,251,540,000	15325711820	126
BACA	202	1,315,040,000,000	7037943495	187
BBCA	16,575	112,715,000,000,000	24655010000	4,572
BBKP	625	6,910,000,000,000	9086620432	760
BBMD	1,600	2,681,774,000,000	4090090000	656
BBNI	6,475	89,254,000,000,000	18,648,656,458	4,786
BBRI	2,595	146,812,590,000,000	32,143,440,000	4,567
BBTN	2,270	19,130,536,000,000	10590000000	1,806
BDMN	4,700	36,378,000,000,000	17,782,400,000	2,046
BGTG	83	1,067,856,000,000	11175060000	96
BINA	1,055	482,705,000,000	2725000000	177
BJBR	2,020	9,674,228,000,000	9,696,291,166	998
BJTM	690	7,209,572,000,000	14974591382	481
BMAS	438	1,111,612,000,000	4443461538	250
BMRI	5,850	1,038,706,009,000,000	23333333333	44,516
BNBA	236	1,296,667,000,000	2286900000	567
BNGA	1,040	34,206,804,000,000	25131606843	1,361
BNII	336	19,272,606,000,000	67,746,840,730	284
BSIM	880	4,475,322,000,000	15,053,073,256	297
BTPN	2,730	16,312,428,000,000	5840287257	2,793
MAYA	2,329	7,053,472,000,000	4,870,142,382	1,448
MCOR	294	2,396,184,000,000	37540533209	64
MEGA	3,000	12,265,681,000,000	6963775206	1,761
NISP	935	19,506,576,000,000	11472648486	1,700
NOBU	890	1,331,757,000,000	4437912300	300
PNBN	905	34,201,000,000,000	24088000000	1,420
SDRA	1,003	4,411,890,000,000	6580926254	670

**TABEL PERHITUNGAN PBV PERUSAHAAN SEKTOR PERBANKAN  
TAHUN 2017  
(Setelah perubahan kebijakan oleh OJK dengan POJK  
NO.29/POJK.04/2016)**

KODE	HARGA SAHAM t+1	TOTAL EKUITAS (Rp)	JUMLAH SAHAM BEREDAR	NILAI BUKU
AGRO	430	3,111,285,000,000	17912537846	174
BACA	300	1,408,386,000,000	7039500962	200
BBCA	23,450	131,402,000,000,000	24655010000	5,330
BBKP	595	6,759,000,000,000	9086620432	744
BBMD	1,450	3,082,151,000,000	4090090000	754
BBNI	8,725	100,903,304,000,000	18,648,656,458	5,411
BBRI	3,600	167,347,494,000,000	23,211,823,300	7,210
BBTN	3,730	21,663,434,000,000	10590000000	2,046
BDMN	6,850	39,172,000,000,000	17,782,400,000	2,203
BGTG	110	1,118,360,000,000	11175060000	100
BINA	454	1,204,184,000,000	2725000000	442
BJBR	2,050	10,104,975,000,000	9,696,291,166	1,042
BJTM	645	7,816,074,000,000	14974591382	522
BMAS	356	1,162,157,000,000	4,443,461,538	262
BMRI	7,825	1,124,700,847,000,000	46666666666	24,101
BNBA	262	1,362,829,000,000	2286900000	596
BNGA	1,170	36,950,115,000,000	25131606843	1,470
BNII	271	20,775,040,000,000	67,746,840,730	307
BSIM	3,650	4,844,184,000,000	15,183,894,786	319
BTPN	650	17,200,797,000,000	5840287257	2,945
MAYA	3,250	8,543,376,000,000	5,411,269,314	1,579
MCOR	3,511	2,443,795,000,000	37540533209	65
MEGA	2,781	13,064,600,000,000	6963775206	1,876
NISP	206	21,784,354,000,000	11472648486	1,899
NOBU	988	1,391,946,000,000	4437912300	314
PNBN	1,085	36,289,000,000,000	24088000000	1,507
SDRA	760	6,106,998,000,000	6580926254	928

**TABEL PERHITUNGAN PBV PERUSAHAAN SEKTOR PERBANKAN  
TAHUN 2018  
(Setelah perubahan kebijakan oleh OJK dengan POJK  
NO.29/POJK.04/2016)**

KODE	HARGA SAHAM t+1	TOTAL EKUITAS (Rp)	JUMLAH SAHAM BEREDAR	NILAI BUKU
AGRO	322	4,424,286,000,000	21343290230	207
BACA	290	1,484,963,000,000	7070128427	210
BBCA	27,750	151,753,000,000,000	24655010000	6,155
BBKP	314	8,594,437,000,000	11651908748	738
BBMD	1,520	3,082,151,000,000	4090090000	754
BBNI	9,400	110,374,000,000,000	18648656458	5,919
BBRI	4,140	185,275,331,000,000	123,345,810,000	1,502
BBTN	2,380	23,840,448,000,000	10590000000	2,251
BDMN	9,425	41,940,000,000,000	9675817341	4,333
BGTG	84	1,126,199,000,000	11175060000	101
BINA	715	1,208,052,000,000	2725000000	443
BJBR	2,020	123,470,803,000,000	9,838,787,161	12,549
BJTM	655	8,471,936,000,000	14975852582	566
BMAS	338	1,200,741,000,000	4443461538	270
BMRI	7,425	1,202,252,094,000,000	46666666666	25,763
BNBA	296	1,494,755,000,000	2310000000	647
BNGA	1,070	39,579,574,000,000	25131606843	1,575
BNII	270	25,090,691,000,000	76215195821	329
BSIM	560	4,856,420,000,000	15381803206	316
BTPN	3,670	18,786,330,000,000	5851646757	3,210
MAYA	3,630	10,788,574,000,000	6,313,147,533	1,709
MCOR	4,207	2,516,158,000,000	16631460751	151
MEGA	5,375	13,782,700,000,000	6963775206	1,979
NISP	900	24,428,254,000,000	22,945,296,972	1,065
NOBU	875	1,414,377,000,000	4437912300	319
PNBN	1,370	40,747,000,000,000	24088000000	1,692
SDRA	830	6,550,468,000,000	6580926254	995

**TABEL PERHITUNGAN PBV PERUSAHAAN SEKTOR PERBANKAN  
TAHUN 2019  
(Setelah perubahan kebijakan oleh OJK dengan POJK  
NO.29/POJK.04/2016)**

KODE	HARGA SAHAM t+1	TOTAL EKUITAS (Rp)	JUMLAH SAHAM BEREDAR	NILAI BUKU
AGRO	98	4,481,704,000,000	21343290230	210
BACA	450	1,537,640,000,000	7070141850	217
BBCA	27,800	174,143,000,000,000	24655010000	7,063
BBKP	99	8,905,485,000,000	11651908748	764
BBMD	1,320	3,480,470,000,000	4090090000	851
BBNI	3,820	125,004,000,000,000	18648656458	6,703
BBRI	3,020	208,784,336,000,000	123,345,810,000	1,693
BBTN	840	23,836,195,000,000	10590000000	2,251
BDMN	2,090	45,417,000,000,000	9773552870	4,647
BGTG	50	1,140,000,000,000	11175060000	102
BINA	995	1,221,096,000,000	2725000000	448
BJBR	735	12,042,987,000,000	9,838,787,161	1,224
BJTM	438	9,185,652,000,000	15002370582	612
BMAS	192	5,493,283,000,000	4443461538	1,236
BMRI	4,680	209,034,525,000,000	46666666666	4,479
BNBA	272	1,523,656,000,000	2310000000	660
BNGA	615	43,278,891,000,000	25131606843	1,722
BNII	138	26,684,916,000,000	76215195821	350
BSIM	500	6,074,463,000,000	16981803206	358
BTPN	1,910	31,471,928,000,000	8148928869	3,862
MAYA	3,833	12,341,969,000,000	6,764,086,593	1,825
MCOR	152	2,794,858,000,000	16631460751	168
MEGA	6,500	15,541,400,000,000	6963775206	2,232
NISP	800	27,664,803,000,000	22,945,296,972	1,206
NOBU	855	1,464,417,000,000	4437912300	330
PNBN	690	44,442,000,000,000	24088000000	1,845
SDRA	780	6,935,590,000,000	6580926254	1,054

### 3. DATA PERHITUNGAN PROFITABILITAS

**TABEL PERHITUNGAN PROFITABILITAS PERUSAHAAN SEKTOR  
PERBANKAN TAHUN 2016**

KODE PERUSAHAAN	LABA SETELAH PAJAK	TOTAL ASSET
AGRO	103,003,152,000	1,003,644,426,000
BACA	93,457,000,000	14,207,414,000,000
BBCA	27,404,000,000,000	676,739,000,000,000
BBKP	176,000,000,000	102,778,000,000,000
BBMD	179,261,000,000	10,587,951,000,000
BBNI	11,410,000,000,000	603,031,880,000,000
BBRI	26,227,991,000,000	1,003,644,426,000,000
BBTN	2,618,905,000,000	214,168,479,000,000
BDMN	2,793,000,000,000	174,437,000,000,000
BGTG	39,200,000,000	4,235,925,000,000
BINA	18,236,000,000	2,359,089,000,000
BJBR	1,153,225,000,000	102,318,457,000,000
BJTM	1,451,582,000,000	43,032,950,000,000
BMAS	68,158,000,000	4,643,667,000,000
BMRI	14,650,163,000,000	1,038,706,009,000,000
BNBA	78,760,000,000	7,121,173,000,000
BNGA	2,081,717,000,000	241,571,728,000,000
BNII	1,967,276,000,000	166,678,902,000,000
BSIM	370,651,000,000	31,192,626,000,000
BTPN	1,875,846,000,000	91,371,387,000,000
MAYA	820,191,000,000	60,839,102,000,000
MCOR	22,178,000,000	12,257,391,000,000
MEGA	1,158,000,000,000	70,531,682,000,000
NISP	1,789,900,000,000	138,196,341,000,000
NOBU	30,312,000,000	8,992,244,000,000
PNBN	2,518,000,000,000	199,175,000,000
SDRA	309,816,000,000	22,630,634,000,000



**TABEL PERHITUNGAN PROFITABILITAS PERUSAHAAN SEKTOR  
PERBANKAN TAHUN 2017**

<b>KODE PERUSAHAAN</b>	<b>LABA SETELAH PAJAK</b>	<b>TOTAL ASSET</b>
<b>AGRO</b>	140,496,000,000	16,322,593,000,000
<b>BACA</b>	86,140,000,000	16,349,473,000,000
<b>BBCA</b>	24,076,000,000,000	750,320,000,000,000
<b>BBKP</b>	136,000,000,000	106,443,000,000,000
<b>BBMD</b>	263,753,000,000	11,817,844,000,000
<b>BBNI</b>	13,770,592,000,000	520,281,297,000,000
<b>BBRI</b>	29,044,334,000,000	1,126,248,442,000,000
<b>BBTN</b>	3,027,466,000,000	261,365,267,000,000
<b>BDMN</b>	3,828,000,000,000	178,257,000,000,000
<b>BGTG</b>	51,140,000,000	4,581,932,000,000
<b>BINA</b>	18,340,000,000	3,123,345,000,000
<b>BJBR</b>	1,211,405,000,000	114,980,168,000,000
<b>BJTM</b>	1,642,807,000,000	51,518,681,000,000
<b>BMAS</b>	69,497,000,000	6,054,845,000,000
<b>BMRI</b>	21,443,042,000,000	1,124,700,847,000,000
<b>BNBA</b>	89,548,000,000	7,014,677,000,000
<b>BNGA</b>	2,977,738,000,000	266,305,445,000,000
<b>BNII</b>	1,860,845,000,000	173,253,491,000,000
<b>BSIM</b>	318,923,000,000	30,404,078,000,000
<b>BTPN</b>	1,421,940,000,000	95,489,850,000,000
<b>MAYA</b>	675,405,000,000	74,745,570,000,000
<b>MCOR</b>	49,899,000,000	15,788,738,000,000
<b>MEGA</b>	1,300,000,000,000	82,297,000,000,000
<b>NISP</b>	2,175,824,000,000	153,773,957,000,000
<b>NOBU</b>	34,985,000,000	11,018,481,000,000
<b>PNBN</b>	2,008,000,000,000	213,542,000,000
<b>SDRA</b>	438,725,000,000	27,086,504,000,000

**TABEL PERHITUNGAN PROFITABILITAS PERUSAHAAN SEKTOR  
PERBANKAN TAHUN 2018**

<b>KODE PERUSAHAAN</b>	<b>LABA SETELAH PAJAK</b>	<b>TOTAL ASSET</b>
<b>AGRO</b>	204,213,000,000	23,313,671,000,000
<b>BACA</b>	106,500,000,000	18,019,614,000,000
<b>BBCA</b>	25,852,000,000	824,788,000,000,000
<b>BBKP</b>	189,970,000,000	95,643,923,000,000
<b>BBMD</b>	265,863,000,000	12,093,079,000,000
<b>BBNI</b>	15,091,763,000,000	808,572,000,000
<b>BBRI</b>	32,418,486,000,000	37,920,000,000,000
<b>BBTN</b>	2,807,923,000,000	306,436,194,000,000
<b>BDMN</b>	4,107,000,000	186,762,000,000,000
<b>BGTG</b>	5,600,000,000	4,497,122,000,000
<b>BINA</b>	11,395,000,000	3,854,174,000,000
<b>BJBR</b>	1,552,396,000,000	120,191,387,000,000
<b>BJTM</b>	1,451,582,000,000	62,689,118,000,000
<b>BMAS</b>	71,014,000,000	6,694,024,000,000
<b>BMRI</b>	25,851,937,000,000	1,202,252,094,000,000
<b>BNBA</b>	92,898,000,000	7,297,274,000,000
<b>BNGA</b>	3,482,428,000,000	266,781,498,000,000
<b>BNII</b>	2,262,245,000,000	177,532,858,000,000
<b>BSIM</b>	50,472,000,000	30,748,742,000,000
<b>BTPN</b>	2,947,756,000,000	101,341,224,000,000
<b>MAYA</b>	437,412,000,000	86,971,893,000,000
<b>MCOR</b>	89,860,000,000	15,992,475,000,000
<b>MEGA</b>	1,599,300,000,000	83,761,900,000,000
<b>NISP</b>	2,638,064,000,000	173,582,894,000,000
<b>NOBU</b>	44,748,000,000	11,793,981,000,000
<b>PNBN</b>	3,187,000,000,000	207,204,000,000,000
<b>SDRA</b>	537,971,000,000	29,631,693,000,000

**TABEL PERHITUNGAN PROFITABILITAS PERUSAHAAN SEKTOR  
PERBANKAN TAHUN 2019**

KODE PERUSAHAAN	LABA SETELAH PAJAK	TOTAL ASSET
AGRO	51,061,000,000	27,067,923,000,000
BACA	15,884,000,000	18,959,622,000,000
BBCA	28,570,000,000,000	918,989,000,000,000
BBKP	216,749,000,000	100,264,248,000,000
BBMD	247,574,000,000	12,900,219,000,000
BBNI	15,509,000,000,000	845,605,000,000,000
BBRI	34,413,825,000,000	43,160,000,000,000
BBTN	209,263,000,000	311,776,828,000,000
BDMN	4,241,000,000	193,534,000,000,000
BGTG	11,841,000,000	4,809,743,000,000
BINA	7,115,000,000	5,262,429,000,000
BJBR	1,564,492,000,000	123,470,803,000,000
BJTM	1,376,505,000,000	76,715,290,000,000
BMAS	59,747,000,000	7,569,580,000,000
BMRI	28,455,592,000,000	1,318,246,335,000,000
BNBA	51,168,000,000	7,607,654,000,000
BNGA	3,912,185,000,000	274,467,227,000,000
BNII	1,924,180,000,000	169,082,830,000,000
BSIM	6,752,000,000	36,559,556,000,000
BTPN	4,032,519,000,000	181,631,385,000,000
MAYA	528,114,000,000	93,408,831,000,000
MCOR	78,967,000,000	18,893,684,000,000
MEGA	2,002,700,000,000	100,803,800,000,000
NISP	2,939,243,000,000	180,706,987,000,000
NOBU	45,794,000,000	13,147,503,000,000
PNBN	3,498,000,000,000	211,287,000,000,000
SDRA	499,791,000,000	36,936,262,000,000

#### 4. DATA PERHITUNGAN STRUKTUR MODAL

**TABEL PERHITUNGAN STRUKTUR MODAL PERUSAHAAN SEKTOR  
PERBANKAN TAHUN 2016**

KODE PERUSAHAAN	TOTAL UTANG	TOTAL EKUITAS
AGRO	9,441,709,181,000	1,936,251,540,000
BACA	12,892,374,000,000	1,315,040,000,000
BBCA	564,024,000,000,000	112,715,000,000,000
BBKP	95,868,000,000,000	6,910,000,000,000
BBMD	7,906,177,000,000	2,681,774,000,000
BBNI	513,777,880,000,000	89,254,000,000,000
BBRI	856,831,836,000,000	146,812,590,000,000
BBTN	182,828,998,000,000	19,130,536,000,000
BDMN	138,059,000,000,000	36,378,000,000,000
BGTG	3,168,069,000,000	1,067,856,000,000
BINA	1,876,384,000,000	482,705,000,000
BJBR	87,019,826,000,000	9,674,228,000,000
BJTM	35,823,378,000,000	7,209,572,000,000
BMAS	4,369,907,000,000	1,111,612,000,000
BMRI	824,559,898,000,000	1,038,706,009,000,000
BNBA	5,824,506,000,000	1,296,667,000,000
BNGA	207,364,106,000,000	34,206,804,000,000
BNII	147,406,296,000,000	19,272,606,000,000
BSIM	24,272,989,000,000	4,475,322,000,000
BTPN	70,651,925,000,000	16,312,428,000,000
MAYA	53,785,630,000,000	7,053,472,000,000
MCOR	9,861,207,000,000	2,396,184,000,000
MEGA	58,266,001,000,000	12,265,681,000,000
NISP	118,689,765,000,000	19,506,576,000,000
NOBU	7,660,487,000,000	1,331,757,000,000
PBNB	164,974,000,000,000	34,201,000,000,000
SDRA	18,218,744,000,000	4,411,890,000,000

**TABEL PERHITUNGAN STRUKTUR MODAL PERUSAHAAN SEKTOR  
PERBANKAN TAHUN 2017**

<b>KODE PERUSAHAAN</b>	<b>TOTAL UTANG</b>	<b>TOTAL EKUITAS</b>
<b>AGRO</b>	13,211,308,000,000	3,111,285,000,000
<b>BACA</b>	14,941,087,000,000	1,408,386,000,000
<b>BBCA</b>	618,918,000,000	131,402,000,000,000
<b>BBKP</b>	99,684,000,000,000	6,759,000,000,000
<b>BBMD</b>	8,735,693,000,000	3,082,151,000,000
<b>BBNI</b>	584,086,818,000,000	100,903,304,000,000
<b>BBRI</b>	958,900,948,000,000	167,347,494,000,000
<b>BBTN</b>	223,937,463,000,000	21,663,434,000,000
<b>BDMN</b>	139,085,000,000,000	39,172,000,000,000
<b>BGTG</b>	3,463,572,000,000	1,118,360,000,000
<b>BINA</b>	1,919,161,000,000	1,204,184,000,000
<b>BJBR</b>	98,820,526,000,000	10,104,975,000,000
<b>BJTM</b>	43,702,607,000,000	7,816,074,000,000
<b>BMAS</b>	4,892,688,000,000	1,162,157,000,000
<b>BMRI</b>	888,026,817,000,000	1,124,700,847,000,000
<b>BNBA</b>	5,651,848,000,000	1,362,829,000,000
<b>BNGA</b>	229,354,449,000,000	36,950,115,000,000
<b>BNII</b>	152,478,451,000,000	20,775,040,000,000
<b>BSIM</b>	22,822,617,000,000	4,844,184,000,000
<b>BTPN</b>	73,027,270,000,000	17,200,797,000,000
<b>MAYA</b>	66,202,194,000,000	8,543,376,000,000
<b>MCOR</b>	13,344,925,000,000	2,443,795,000,000
<b>MEGA</b>	69,232,400,000,000	13,064,600,000,000
<b>NISP</b>	131,989,603,000,000	21,784,354,000,000
<b>NOBU</b>	9,626,535,000,000	1,391,946,000,000
<b>PNBN</b>	177,253,000,000,000	36,289,000,000,000
<b>SDRA</b>	20,979,506,000,000	6,106,998,000,000

**TABEL PERHITUNGAN STRUKTUR MODAL PERUSAHAAN SEKTOR  
PERBANKAN TAHUN 2018**

KODE PERUSAHAAN	TOTAL UTANG	TOTAL EKUITAS
<b>AGRO</b>	18,889,385,000,000	4,424,286,000,000
<b>BACA</b>	16,534,651,000,000	1,484,963,000,000
<b>BBCA</b>	673,035,000,000	151,753,000,000,000
<b>BBKP</b>	87,049,486,000,000	8,594,437,000,000
<b>BBMD</b>	8,735,693,000,000	3,082,151,000,000
<b>BBNI</b>	671,237,546,000,000	110,374,000,000,000
<b>BBRI</b>	1,090,664,084,000,000	185,275,331,000,000
<b>BBTN</b>	263,784,017,000,000	23,840,448,000,000
<b>BDMN</b>	144,822,000,000,000	41,940,000,000,000
<b>BGTG</b>	3,669,743,000,000	1,126,199,000,000
<b>BINA</b>	2,646,122,000,000	1,208,052,000,000
<b>BJBR</b>	104,035,920,000,000	11,285,315,000,000
<b>BJTM</b>	54,217,182,000,000	8,471,936,000,000
<b>BMAS</b>	5,493,283,000,000	1,200,741,000,000
<b>BMRI</b>	941,953,100,000,000	1,202,252,094,000,000
<b>BNBA</b>	5,802,519,000,000	1,494,755,000,000
<b>BNGA</b>	43,278,891,000,000	39,579,574,000,000
<b>BNII</b>	152,442,167,000,000	25,090,691,000,000
<b>BSIM</b>	23,532,846,000,000	4,856,420,000,000
<b>BTPN</b>	76,562,034,000,000	18,786,330,000,000
<b>MAYA</b>	76,183,319,000,000	10,788,574,000,000
<b>MCOR</b>	13,476,317,000,000	2,516,158,000,000
<b>MEGA</b>	69,979,300,000,000	13,782,700,000,000
<b>NISP</b>	149,154,640,000,000	24,428,254,000,000
<b>NOBU</b>	10,379,604,000,000	1,414,377,000,000
<b>PNBN</b>	166,457,000,000,000	40,747,000,000,000
<b>SDRA</b>	23,081,225,000,000	6,550,468,000,000

**TABEL PERHITUNGAN STRUKTUR MODAL PERUSAHAAN SEKTOR  
PERBANKAN TAHUN 2019**

<b>KODE PERUSAHAAN</b>	<b>TOTAL UTANG</b>	<b>TOTAL EKUITAS</b>
<b>AGRO</b>	22,586,219,000,000	4,481,704,000,000
<b>BACA</b>	17,421,982,000,000	1,537,640,000,000
<b>BBCA</b>	618,918,000,000	174,143,000,000,000
<b>BBKP</b>	91,358,763,000,000	8,905,485,000,000
<b>BBMD</b>	9,419,749,000,000	3,480,470,000,000
<b>BBNI</b>	688,489,000,000,000	125,004,000,000,000
<b>BBRI</b>	1,183,155,670,000,000	208,784,336,000,000
<b>BBTN</b>	269,451,682,000,000	23,836,195,000,000
<b>BDMN</b>	148,117,000,000,000	45,417,000,000,000
<b>BGTG</b>	3,669,743,000,000	1,140,000,000,000
<b>BINA</b>	4,041,333,000,000	1,221,096,000,000
<b>BJBR</b>	105,854,962,000,000	12,042,987,000,000
<b>BJTM</b>	54,217,182,000,000	9,185,652,000,000
<b>BMAS</b>	6,340,649,000,000	5,493,283,000,000
<b>BMRI</b>	1,025,749,580,000,000	209,034,525,000,000
<b>BNBA</b>	6,083,998,000,000	1,523,656,000,000
<b>BNGA</b>	231,173,061,000,000	43,278,891,000,000
<b>BNII</b>	142,397,914,000,000	26,684,916,000,000
<b>BSIM</b>	26,385,919,000,000	6,074,463,000,000
<b>BTPN</b>	142,608,793,000,000	31,471,928,000,000
<b>MAYA</b>	81,066,862,000,000	12,341,969,000,000
<b>MCOR</b>	16,098,826,000,000	2,794,858,000,000
<b>MEGA</b>	85,262,400,000,000	15,541,400,000,000
<b>NISP</b>	153,042,184,000,000	27,664,803,000,000
<b>NOBU</b>	11,683,086,000,000	1,464,417,000,000
<b>PNBN</b>	166,846,000,000,000	44,442,000,000,000
<b>SDRA</b>	30,000,672,000,000	6,935,590,000,000

## 5. TABEL PERHITUNGAN NON PERFORMING LOAN

### TABEL PERHITUNGAN NPL PERUSAHAAN SEKTOR PERBANKAN TAHUN 2016

KODE PERUSAHAAN	TOTAL KREDIT
AGRO	7,939,829,000,000
BACA	6,652,992,000,000
BBCA	403,391,000,000,000
BBKP	68,340,000,000,000
BBMD	6,288,416,000,000
BBNI	21,225,796,000,000
BBRI	635,291,221,000,000
BBTN	150,221,960,000,000
BDMN	38,549,000,000,000
BGTG	2,411,612,000,000
BINA	1,378,153,000,000
BJBR	-
BJTM	29,675,422,000,000
BMAS	4,183,363,000,000
BMRI	616,706,193,000,000
BNBA	4,501,137,000,000
BNGA	171,983,359,000,000
BNII	115,735,906,000,000
BSIM	19,111,131,000,000
BTPN	63,247,619,000,000
MAYA	47,197,276,000,000
MCOR	8,229,793,000,000
MEGA	27,777,461,000,000
NISP	90,247,652,000,000
NOBU	3,995,887,000,000
PNBN	125,049,000,000,000
SDRA	16,260,828,000,000



**TABEL PERHITUNGAN NPL PERUSAHAAN SEKTOR PERBANKAN  
TAHUN 2017**

<b>KODE PERUSAHAAN</b>	<b>TOTAL KREDIT</b>
<b>AGRO</b>	10,620,505,000,000
<b>BACA</b>	7,140,797,000,000
<b>BBCA</b>	10,620,505,000,000
<b>BBKP</b>	70,480,000,000,000
<b>BBMD</b>	6,783,699,000,000
<b>BBNI</b>	512,779,000,000,000
<b>BBRI</b>	708,001,045,000,000
<b>BBTN</b>	181,002,783,000,000
<b>BDMN</b>	39,340,000,000,000
<b>BGTG</b>	2,902,932,000,000
<b>BINA</b>	1,469,552,000,000
<b>BJBR</b>	-
<b>BJTM</b>	31,754,413,000,000
<b>BMAS</b>	4,522,409,000,000
<b>BMRI</b>	678,292,520,000,000
<b>BNBA</b>	4,528,965,000,000
<b>BNGA</b>	177,807,766,000,000
<b>BNII</b>	125,435,853,000,000
<b>BSIM</b>	18,365,482,000,000
<b>BTPN</b>	65,306,817,000,000
<b>MAYA</b>	56,420,080,000,000
<b>MCOR</b>	10,109,907,000,000
<b>MEGA</b>	35,222,600,000,000
<b>NISP</b>	102,189,794,000,000
<b>NOBU</b>	4,887,793,000,000
<b>PNBN</b>	128,652,000,000
<b>SDRA</b>	18,649,664,000,000

**TABEL PERHITUNGAN NPL PERUSAHAAN SEKTOR PERBANKAN  
TAHUN 2018**

<b>KODE PERUSAHAAN</b>	<b>TOTAL KREDIT</b>
<b>AGRO</b>	15,219,720,000,000
<b>BACA</b>	8,013,297,000,000
<b>BBCA</b>	524,531,000,000,000
<b>BBKP</b>	64,365,307,000,000
<b>BBMD</b>	7,274,825,000,000
<b>BBNI</b>	513,022,000,000
<b>BBRI</b>	838,141,014,000,000
<b>BBTN</b>	234,459,542,000,000
<b>BDMN</b>	134,519,000,000,000
<b>BGTG</b>	2,913,152,000,000
<b>BINA</b>	1,759,096,000,000
<b>BJBR</b>	-
<b>BJTM</b>	33,893,237,000,000
<b>BMAS</b>	4,976,591,000,000
<b>BMRI</b>	767,761,095,000,000
<b>BNBA</b>	4,766,544,000,000
<b>BNGA</b>	182,364,079,000,000
<b>BNII</b>	119,909,785,000,000
<b>BSIM</b>	19,214,056,000,000
<b>BTPN</b>	67,608,234,000,000
<b>MAYA</b>	65,669,810,000,000
<b>MCOR</b>	11,550,654,000,000
<b>MEGA</b>	42,252,700,000,000
<b>NISP</b>	113,490,896,000,000
<b>NOBU</b>	6,548,959,000,000
<b>PNBN</b>	137,386,000,000,000
<b>SDRA</b>	22,294,572,000,000

**TABEL PERHITUNGAN NPL PERUSAHAAN SEKTOR PERBANKAN  
TAHUN 2019**

<b>KODE PERUSAHAAN</b>	<b>TOTAL KREDIT</b>
<b>AGRO</b>	19,370,000,000,000
<b>BACA</b>	9,753,072,000,000
<b>BBCA</b>	10,620,505,000,000
<b>BBKP</b>	67,835,773,000,000
<b>BBMD</b>	7,791,537,000,000
<b>BBNI</b>	539,862,000,000,000
<b>BBRI</b>	907,388,986,000,000
<b>BBTN</b>	249,708,993,000,000
<b>BDMN</b>	141,460,000,000,000
<b>BGTG</b>	2,990,042,000,000
<b>BINA</b>	2,519,213,000,000
<b>BJBR</b>	-
<b>BJTM</b>	38,352,300,000,000
<b>BMAS</b>	5,466,907,000,000
<b>BMRI</b>	855,846,844,000,000
<b>BNBA</b>	5,165,686,000,000
<b>BNGA</b>	188,177,510,000,000
<b>BNII</b>	109,179,337,000,000
<b>BSIM</b>	21,314,497,000,000
<b>BTPN</b>	141,120,343,000,000
<b>MAYA</b>	71,882,087,000,000
<b>MCOR</b>	13,858,412,000,000
<b>MEGA</b>	53,015,300,000,000
<b>NISP</b>	114,436,825,000,000
<b>NOBU</b>	7,140,003,000,000
<b>PBNB</b>	136,725,000,000,000
<b>SDRA</b>	26,429,707,000,000

## LAMPIRAN 2

### Output Pengolahan Data Komputerisasi Statistik

#### 1. Statistik Deskriptif

##### Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Profitabilitas	108	.07	4.00	1.6692	.99948
Struktur Modal	108	.06	14.75	5.6220	2.45607
Non Performing Loan	108	.00	6.37	1.5530	1.12304
Nilai Perusahaan	108	.29	5.77	1.6903	1.13419
Valid N (listwise)	108				

#### 2. Uji Normalitas Data

##### 2.1 Hasil Uji One Sampel Kolmogorov Smirnov

##### One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		107
Normal Parameters <sup>a,b</sup>	Mean	.0000000
	Std. Deviation	.63331328
Most Extreme Differences	Absolute	.062
	Positive	.062
	Negative	-.040
Test Statistic		.062
Asymp. Sig. (2-tailed)		.200 <sup>c,d</sup>

a. Test distribution is Normal.

b. Calculated from data.

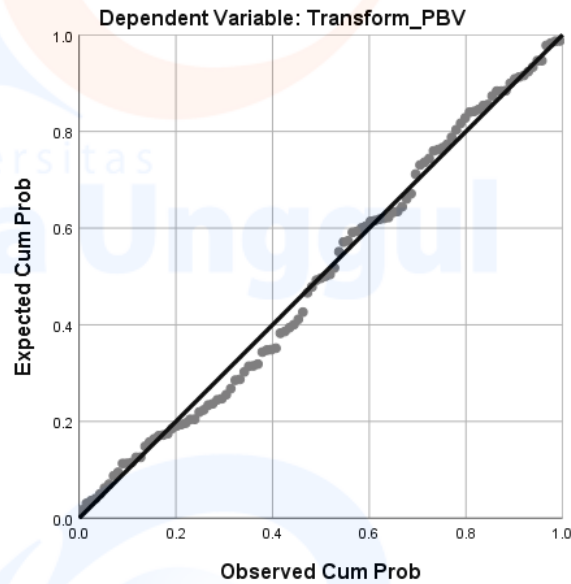
c. Lilliefors Significance Correction.

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

Sumber: Hasil Olah Data Komputerisasi Statistik

## 2.2 Hasil Uji Normal Probability Plot

Normal P-P Plot of Regression Standardized Residual



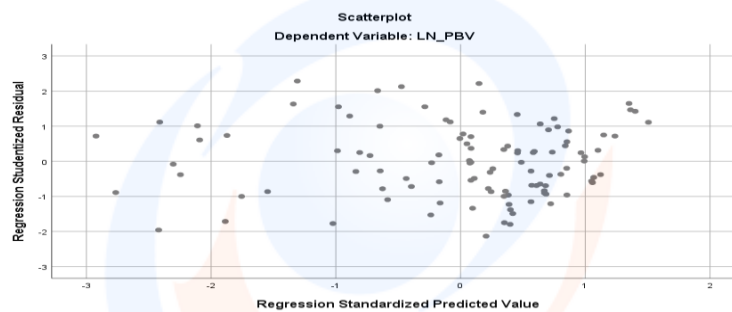
## 3. UJI MULTIKOLONIERITAS

Coefficients<sup>a</sup>

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	.212	.184		1.150	.253		
LN_ROA	.138	.080	.192	1.736	.086	.754	1.326
LN_DER	.050	.106	.047	.469	.640	.939	1.065
LN_NPL	-.053	.098	-.060	-.544	.587	.753	1.327

a. Dependent Variable: LN\_PBV

## 4. UJI HETEROKEDASTISITAS



## 5. UJI AUTOKORELASI

**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.313 <sup>a</sup>	.098	.071	.50831	1.896

a. Predictors: (Constant), LAG\_NPL, LAG\_DER, LAG\_ROA

b. Dependent Variable: LAG\_PBV

## 6. ANALISIS REGRESI BERGANDA

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.002	.077		-.026	.980
	LAG_ROA	.248	.080	.354	3.086	.003
	LAG_DER	.102	.079	.125	1.283	.202
	LAG_NPL	.094	.108	.099	.867	.388

a. Dependent Variable: LAG\_PBV

## 7. UJI HIPOTESIS

### 7.1 Hasil Uji Signifikan Simultan (Uji F)

**ANOVA<sup>a</sup>**

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	2.827	3	.942	3.647	.015 <sup>b</sup>
	Residual	26.096	101	.258		
	Total	28.923	104			

a. Dependent Variable: LAG\_PBV

b. Predictors: (Constant), LAG\_NPL, LAG\_DER, LAG\_ROA

## 7.2 Hasil Uji Signifikan Parsial (Uji t)

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.002	.077		-.026	.980
	LAG_ROA	.248	.080	.354	3.086	.003
	LAG_DER	.102	.079	.125	1.283	.202
	LAG_NPL	.094	.108	.099	.867	.388

a. Dependent Variable: LAG\_PBV