

LAMPIRAN 1

Perhitungan Biaya Operasional Pendapatan Operasional

Dalam satuan jutaan rupiah (Rp)

TAHUN	KODE PERUSAHAAN	BEBAN OPERASIONAL	PENDAPATAN OPERASIONAL	BOPO
2012	BBRI	17.085.627	4.389.732	79.85%
2013		22.380.778	8.348.459	88.54%
2014		26.715.275	9.299.140	81.68%
2015		31.275.696	13.855.484	86.88%
2016		37.098.320	17.213.112	87.77%
2017		38.614.076	19.271.287	88.13%
2018		41.990.284	23.425.430	89.57%
2019		44.965.625	29.463.839	88.64%
2020		67.503.849	38.099.755	83.66%
2021		75.918.108	41.215.807	83.67%
2012		BBCA	12.786.114	27.143.478
2013	18.393.000		41.373.000	75.40%
2014	18.393.000		41.373.000	76.80%
2015	21.714.000		47.876.000	81.10%
2016	27.940.220		56.981.683	77.10%
2017	27.822.940		56.981.683	78.20%
2018	24.626.119		16.058.088	81.60%
2019	30.742.208		19.058.525	80.50%
2020	29.968.715		21.004.028	65.80%
2021	30.308.200		22.337.794	61.30%
2012	BMRI		18.913.000	41.930.000
2013		21.500.000	49.909.000	82.97%
2014		25.374.351	14.687.815	82.02%
2015		28.754.543	18.378.678	87.05%
2016		31.268.198	19.286.425	85.86%
2017		35.013.749	22.281.641	88.11%
2018		37.566.139	27.672.065	96.74%
2019		40.076.167	26.490.398	96.37%
2020		44.530.236	28.594.397	82.95%
2021		49.140.167	29.028.020	80.04%
2012		BBNI	12.739.104	8.445.813
2013	14.572.688		9.440.904	85.30%
2014	17.844.647		8.522.276	87.80%
2015	20.290.342		11.974.988	87.80%
2016	19.216.843		9.962.683	90.40%

2017		20.863.357	11.507.024	85.60%
2018		21.782.961	11.612.599	88.80%
2019		23.686.899	13.712.398	91.50%
2020		24.213.756	13.412.581	87.30%
2021		24.800.952	16.219.699	79.70%
2012	BNII	3.494.723	1.828.610	87.34%
2013		3.472.114	1.352.376	87.04%
2014		4.089.004	1.878.131	92.67%
2015		4.431.261	1.017.918	86.14%
2016		4.523.843	1.295.280	88.92%
2017		4.736.186	1.546.391	88.12%
2018		5.048.285	2.407.195	96.46%
2019		4.865.928	1.911.744	94.13%
2020		5.475.803	3.277.217	79.25%
2021		4.866.047	3.110.329	76.28%
2012	BDMN	4.378.980	1.828.610	100.70%
2013		3.472.114	1.352.376	95.10%
2014		4.089.004	1.878.131	92.60%
2015		4.431.261	1.017.918	87.50%
2016		4.523.843	1.295.280	91.00%
2017		4.736.186	1.546.391	93.30%
2018		15.092.762	3.696.257	95.00%
2019		15.092.762	3.786.884	98.90%
2020		9.635.851	3.834.699	84.00%
2021		9.726.775	3.639.446	84.60%
2012	CIMB	6.056.466	2.715.310	95.04%
2013		6.495.003	1.743.645	94.49%
2014		6.830.462	1.703.469	99.46%
2015		7.204.383	1.686.149	97.98%
2016		7.432.899	2.384.461	98.38%
2017		7.569.451	2.578.427	96.24%
2018		8.004.128	2.914.650	97.18%
2019		8.634.364	3.292.619	97.64%
2020		8.100.784	1.941.586	82.91%
2021		8.279.237	2.550.034	74.35%
2012	BTPN	3.866.761	2.487.158	86.00%
2013		4.571.085	2.877.758	88.00%
2014		5.245.261	2.535.042	97.50%
2015		5.155.853	2.459.707	97.20%
2016		5.984.444	2.609.716	95.40%
2017		6.915.102	3.078.341	96.20%

2018		5.877.519	2.947.756	96.20%
2019		7.129.872	4.032.519	94.40%
2020		6.883.113	2.630.514	82.50%
2021		6.982.870	4.008.178	77.50%
2012	NISP	12.941.498	3.401.881	86.79%
2013		22.215.374	4.018.318	92.49%
2014		22.489.916	4.487.959	93.59%
2015		24.818.186	5.273.380	98.05%
2016		13.150.676	6.808.793	89.86%
2017		19.362.563	7.551.773	93.42%
2018		3.512.758	7.788.729	93.51%
2019		3.768.918	8.351.508	94.08%
2020		4.125.764	9.362.085	71.81%
2021		4.214.269	9.702.731	71.70%
2012	BACA	18.913.000	8.594.397	86.85%
2013		21.500.000	9.028.020	86.38%
2014		25.374.351	8.445.813	87.81%
2015		28.754.543	9.440.904	90.27%
2016		31.268.198	8.522.276	89.11%
2017		35.013.749	11.974.988	92.24%
2018		37.566.139	9.962.683	92.11%
2019		40.076.167	11.507.024	98.12%
2020		44.530.236	11.612.599	98.84%
2021		49.140.167	13.712.398	98.23%
2012	BBTN	12.739.104	13.412.581	80.74%
2013		14.572.688	16.219.699	82.19%
2014		17.844.647	1.828.610	88.97%
2015		20.290.342	1.352.376	84.83%
2016		19.216.843	1.878.131	82.48%
2017		20.863.357	1.017.918	82.06%
2018		21.782.961	1.295.280	85.58%
2019		23.686.899	1.546.391	98.12%
2020		24.213.756	2.407.195	91.61%
2021		24.800.952	1.911.744	89.28%
2012	BJBR	3.494.723	3.277.217	80.02%
2013		3.472.114	3.110.329	79.41%
2014		4.089.004	1.828.610	85.60%
2015		4.431.261	1.352.376	83.31%
2016		4.523.843	1.878.131	82.70%
2017		4.736.186	1.017.918	82.25%
2018		5.048.285	1.295.280	84.22%

2019		4.865.928	1.546.391	84.23%
2020		5.475.803	3.696.257	83.95%
2021		4.866.047	3.786.884	81.94%
2012	BJTM	7.204.383	3.834.699	68.89%
2013		7.432.899	3.639.446	70.28%
2014		7.569.451	2.715.310	69.63%
2015		8.004.128	1.743.645	76.12%
2016		8.634.364	1.703.469	72.22%
2017		8.100.784	8.580.185	68.63%
2018		8.279.237	7.361.481	69.45%
2019		3.993.294	7.834.473	71.40%
2020		4.390.443	8.850.419	77.76%
2021		5.372.316	9.848.400	75.95%
2012		BNBA	8.055.934	2.487.158
2013	16.786.254		2.877.758	82.33%
2014	7.629.053		2.535.042	87.41%
2015	6.142.254		2.459.707	88.91%
2016	5.823.738		2.609.716	85.80%
2017	7.235.070		3.078.341	82.86%
2018	8.282.879		2.947.756	81.43%
2019	3.866.761		4.032.519	89.55%
2020	4.571.085		2.630.514	92.12%
2021	5.245.261		4.008.178	88.45%
2012	BSIM	5.155.853	3.401.881	83.75%
2013		5.984.444	1.487.959	88.50%
2014		6.915.102	2.273.380	94.54%
2015		18.913.000	2.808.793	91.67%
2016		21.500.000	7.551.773	86.23%
2017		25.374.351	7.788.729	88.94%
2018		28.754.543	8.351.508	97.62%
2019		31.268.198	4.362.085	119.43%
2020		35.013.749	3.702.731	111.70%
2021		37.566.139	2.487.158	97.12%
2012	MAYA	40.076.167	2.877.758	80.19%
2013		44.530.236	2.535.042	78.58%
2014		49.140.167	2.459.707	84.27%
2015		12.739.104	2.609.716	82.65%
2016		14.572.688	3.078.341	83.08%
2017		17.844.647	2.947.756	87.20%
2018		20.290.342	4.032.519	92.61%
2019		19.216.843	2.630.514	92.16%

2020		20.863.357	4.008.178	98.41%
2021		21.782.961	3.401.881	98.83%
2012	SDRA	23.686.899	4.018.318	81.49%
2013		24.213.756	4.487.959	84.48%
2014		24.800.952	5.273.380	56.04%
2015		4.523.843	6.808.793	79.89%
2016		4.736.186	7.551.773	79.25%
2017		15.092.762	7.788.729	73.05%
2018		15.092.762	8.351.508	70.39%
2019		9.635.851	3.292.619	75.75%
2020		9.726.775	1.941.586	74.22%
2021		6.056.466	2.550.034	70.32%
2012		MEGA	6.495.003	1.745.038
2013	6.830.462		2.389.552	89.76%
2014	7.204.383		3.419.603	91.25%
2015	7.432.899		2.349.469	85.72%
2016	7.569.451		1.152.220	81.81%
2017	8.004.128		1.580.185	81.28%
2018	8.634.364		2.361.481	77.78%
2019	16.786.254		2.609.716	74.10%
2020	7.629.053		3.078.341	65.94%
2021	6.142.254		2.947.756	56.06%

LAMPIRAN 2

Perhitungan *Non-Performing Loan*

Dalam satuan jutaan rupiah (Rp)

TAHUN	KODE PERUSAHAAN	KREDIT BERMASALAH	TOTAL KREDIT	NPL
2012	BBRI	6.296.470	350.758.262	1.78%
2013		6.735.938	448.344.856	1.55%
2014		9.079.573	510.696.841	1.69%
2015		12.184.137	581.094.544	2.02%
2016		14.151.556	663.420.218	2.03%
2017		16.452.479	739.336.520	2.10%
2018		19.025.801	838.141.014	2.14%
2019		25.292.571	903.197.389	2.62%
2020		28.021.597	938.373.880	2.94%
2021		31.238.375	104.286.745	3.08%
2012		BBCA	983.000	256.714.000
2013	1.373.000		312.380.000	0.40%
2014	2.067.000		346.962.000	0.60%
2015	2.801.000		388.008.000	0.70%
2016	5.452.000		416.279.000	1.30%
2017	6.945.000		467.620.000	1.50%
2018	7.985.984		526.757.241	1.40%
2019	9.148.143		574.383.169	1.30%
2020	10326712		547.643.666	1.80%
2021	13.411.713		589.813.578	2.20%
2012	BMRI		7.302.000	388.830.000
2013		9.021.000	450.634.798	1.60%
2014		2.478.248	505.394.870	1.66%
2015		4.605.600	564.393.595	2.29%
2016		16.228.131	616.706.193	3.96%
2017		16.346.739	678.292.520	3.45%
2018		14472401	767.761.095	2.79%
2019		12.560.665	912.245.108	2.39%
2020		23.739.394	877.051.229	3.29%
2021		23.739.394	957.636.147	2.81%
2012		BBNI	5.636.814	200.742.305
2013	5.421.043		250.637.843	2.20%
2014	5.436.740		277.622.281	2.00%
2015	8.709.610		326.105.149	2.70%
2016	2.940.364		393.275.392	3.00%

2017		4.212.426	441.313.566	2.30%
2018		4.871.572	512.778.497	1.90%
2019		5.638.373	556.770.947	2.30%
2020		11.294.115	586.206.787	4.30%
2021		11.294.115	582.436.230	3.70%
2012	BNI	1.519.660	91.652.000	1.70%
2013		2.224.088	103.072.000	2.11%
2014		2.267.777	111.944.302	2.23%
2015		2.933.115	117.743.573	3.67%
2016		3.624.572	125.049.120	3.42%
2017		3.802.685	128.651.727	2.81%
2018		4.335.492	136.724.890	2.59%
2019		4.314.134	136.724.890	3.33%
2020		3.633.043	116.110.000	4.00%
2021		4.247.889	113.290.000	3.69%
2012	BDMN	1.519.660	91.651.941	2.30%
2013		2.224.088	103.071.931	1.90%
2014		2.267.777	111.944.302	2.30%
2015		2.933.115	117.743.573	3.00%
2016		3.624.572	125.049.000	3.10%
2017		3.802.685	128.652.000	2.80%
2018		4.446.529	101.650.553	2.70%
2019		4.740.606	106.865.502	3.00%
2020		5.057.498	103.937.018	2.80%
2021		5.373.460	99.965.961	2.70%
2012	CIMB	3.286.909	145.399.129	2.29%
2013		3.497.420	156.984.105	2.23%
2014		6.881.335	176.383.449	3.90%
2015		6.633.404	177.356.829	3.74%
2016		6.894.089	180.081.612	3.89%
2017		6.827.249	158.429.544	3.75%
2018		5.760.517	163.645.144	3.11%
2019		5.334.542	172.282.399	2.79%
2020		6.213.417	171.670.391	3.62%
2021		6.211.907	177.157.862	3.46%
2012	BTPN	366.480	93.705.893	0.60%
2013		954.890	118.368.843	0.70%
2014		1.391.033	131.388.463	0.70%
2015		9.357.535	125.867.973	0.70%
2016		15.117.278	94.782.664	0.80%
2017		12.565.847	90.020.985	0.90%

2018		11.584.230	99.209.601	1.20%
2019		5.021.883	105.082.244	0.80%
2020		16.259.747	110.810.908	1.20%
2021		14.314.685	116.985.878	1.70%
2012	NISP	224.239	38.844.096	0.91%
2013		308.400	46.105.437	0.73%
2014		364.601	51.993.574	1.34%
2015		412.363	58.587.383	1.30%
2016		502.003	63.168.410	1.88%
2017		589.783	65.351.837	1.79%
2018		844.556	68.136.780	1.73%
2019		1.152.605	141.760.183	1.72%
2020		1.642.200	136.212.619	1.93%
2021		2.283.279	135.598.774	2.36%
2012		BACA	1.173.631	51.874.088
2013	952.976		62.706.614	0.37%
2014	1.533.068		66.933.612	0.34%
2015	2.500.000		84.040.768	0.79%
2016	3.025.000		90.247.652	3.17%
2017	4.074.000		102.189.794	2.77%
2018	4.026.000		113.490.896	2.95%
2019	7.117.000		114.436.825	3.01%
2020	7.390.000		109.737.912	0.00%
2021	7.990.000		113.228.691	0.00%
2012	BBTN		6.296.470	106.865.502
2013		6.735.938	103.937.018	4.05%
2014		9.079.573	99.965.961	4.01%
2015		12.184.137	145.399.129	3.42%
2016		14.151.556	156.984.105	2.84%
2017		16.452.479	176.383.449	2.66%
2018		19.025.801	177.356.829	2.81%
2019		25.292.571	180.081.612	4.78%
2020		28.021.597	158.429.544	4.37%
2021		31.238.375	163.645.144	3.70%
2012		BJBR	983.000	172.282.399
2013	1.373.000		171.670.391	2.83%
2014	2.067.000		177.157.862	4.15%
2015	2.801.000		93.705.893	2.91%
2016	5.452.000		118.368.843	1.69%
2017	6.945.000		131.388.463	1.51%
2018	7.985.984		125.867.973	1.65%

2019		9.148.143	94.782.664	1.58%
2020		3.034.578	90.020.985	1.40%
2021		8.709.610	99.209.601	1.24%
2012	BJTM	2.940.364	105.082.244	2.95%
2013		4.212.426	110.810.908	3.44%
2014		4.871.572	116.985.878	3.31%
2015		5.638.373	38.844.096	4.29%
2016		11.294.115	46.105.437	4.77%
2017		11.294.115	51.993.574	4.59%
2018		1.519.660	58.587.383	3.75%
2019		2.224.088	63.168.410	2.77%
2020		2.267.777	65.351.837	4.00%
2021		2.933.115	68.136.780	4.48%
2012		BNBA	3.624.572	141.760.183
2013	3.802.685		136.212.619	0.21%
2014	4335492		135.598.774	0.25%
2015	4.314.134		51.874.088	0.78%
2016	3.633.043		62.706.614	1.82%
2017	4.247.889		66.933.612	1.70%
2018	1.519.660		84.040.768	1.51%
2019	2.067.000		90.247.652	1.53%
2020	2.801.000		102.189.794	2.63%
2021	5.452.000		113.490.896	3.04%
2012	BSIM	6.945.000	51.993.574	3.18%
2013		7.985.984	58.587.383	2.50%
2014		9.148.143	63.168.410	3.00%
2015		10326712	65.351.837	3.95%
2016		13.411.713	68.136.780	2.10%
2017		7.302.000	141.760.183	3.79%
2018		9.021.000	136.212.619	4.74%
2019		2.478.248	135.598.774	7.83%
2020		4.605.600	51.874.088	4.75%
2021		16.228.131	62.706.614	4.64%
2012	MAYA	16.346.739	66.933.612	3.02%
2013		14472401	84.040.768	1.04%
2014		12.560.665	90.247.652	1.46%
2015		23.739.394	102.189.794	2.52%
2016		23.739.394	113.490.896	2.11%
2017		25.636.814	114.436.825	5.65%
2018		13.766.480	109.737.912	5.54%
2019		19.754.890	113.228.691	3.85%

2020		17.391.033	106.865.502	4.09%
2021		9.357.535	103.937.018	3.93%
2012	SDRA	15.117.278	99.965.961	1.99%
2013		12.565.847	145.399.129	2.64%
2014		11.584.230	156.984.105	2.51%
2015		5.021.883	176.383.449	1.98%
2016		16.259.747	177.356.829	1.53%
2017		14.314.685	180.081.612	1.53%
2018		224.239	158.429.544	1.72%
2019		308.400	163.645.144	1.64%
2020		364.601	172.282.399	1.12%
2021		412.363	171.670.391	0.93%
2012		MEGA	502.003	177.157.862
2013	589.783		93.705.893	2.18%
2014	844.556		118.368.843	2.09%
2015	1.152.605		53.993.574	2.81%
2016	1.642.200		48.587.383	3.44%
2017	2.283.279		43.168.410	2.01%
2018	1.173.631		35.351.837	1.60%
2019	1.052.976		68.136.780	2.46%
2020	1.533.068		41.760.183	1.39%
2021	2.500.000		36.212.619	1.12%

LAMPIRAN 3

Perhitungan *Loan to Deposit Ratio*

Dalam satuan jutaan rupiah (Rp)

TAHUN	KODE PERUSAHAAN	TOTAL KREDIT	TOTAL DANA PIHAK KETIGA	LDR
2012	BBRI	350.758.262	64.881.779	79.85%
2013		448.344.856	79.574.306	88.54%
2014		510.696.841	97.705.834	81.68%
2015		581.094.544	113.127.179	86.88%
2016		663.420.218	146.812.590	87.77%
2017		739.336.520	168.007.778	88.13%
2018		838.141.014	185.275.331	89.57%
2019		903.197.389	208.784.336	88.64%
2020		938.373.880	229.446.882	83.66%
2021		104.286.745	291.786.804	83.67%
2012	BBCA	256.714.000	51.897.942	68.60%
2013		312.380.000	62.332.414	75.40%
2014		346.962.000	75.725.690	76.80%
2015		388.008.000	89.624.940	81.10%
2016		416.279.000	131.402.000	77.10%
2017		467.620.000	131.402.000	78.20%
2018		526.757.241	151.753.427	81.60%
2019		574.383.169	174.143.156	80.50%
2020		547.643.666	184.714.709	65.80%
2021		589.813.578	202.848.934	61.30%
2012	BMRI	388.830.000	75.755.589	77.66%
2013		450.634.798	88.790.596	82.97%
2014		505.394.870	97.331.548	82.02%
2015		564.393.595	111.745.965	87.05%
2016		616.706.193	144.068.750	85.86%
2017		678.292.520	159.621.092	88.11%
2018		767.761.095	184.960.305	96.74%
2019		912.245.108	209.034.525	96.37%
2020		877.051.229	204.699.668	82.95%
2021		957.636.147	222.111.282	80.04%
2012	BBNI	200.742.305	43.525.291	77.50%
2013		250.637.843	47.683.505	85.30%
2014		277.622.281	61.021.308	87.80%
2015		326.105.149	78.438.222	87.80%
2016		393.275.392	83.549.229	90.40%
2017		441.313.566	94.017.257	85.60%
2018		512.778.497	110.373.789	88.80%

2019		556.770.947	125.003.948	91.50%
2020		586.206.787	112.872.199	87.30%
2021		582.436.230	126.519.977	79.70%
2012	BNII	91.652.000	15.462.816	87.34%
2013		103.072.000	19.552.490	87.04%
2014		111.944.302	23.056.891	92.67%
2015		117.743.573	30.806.209	86.14%
2016		125.049.120	34.200.800	88.92%
2017		128.651.727	36.288.731	88.12%
2018		136.724.890	40.747.117	96.46%
2019		136.724.890	44.441.714	94.13%
2020		116.110.000	47.460.332	79.25%
2021		113.290.000	48.547.747	76.28%
2012		BDMN	91.651.941	17.647.765
2013	103.071.931		19.552.490	95.10%
2014	111.944.302		23.056.891	92.60%
2015	117.743.573		30.806.209	87.50%
2016	125049000		34.200.800	91.00%
2017	128.652.000		36.288.731	93.30%
2018	101.650.553		41.310.606	95.00%
2019	106.865.502		44.937.166	98.90%
2020	103.937.018		43.107.813	84.00%
2021	99.965.961		44.539.107	84.60%
2012	CIMB		145.399.129	22.651.912
2013		156.984.105	25.887.000	94.49%
2014		176.383.449	28.448.000	99.46%
2015		177.356.829	28.679.000	97.98%
2016		180.081.612	34.208.000	98.38%
2017		158.429.544	36.950.996	96.24%
2018		163.645.144	39.580.579	97.18%
2019		172.282.399	43.294.166	97.64%
2020		171.670.391	41.053.051	82.91%
2021		177.157.862	43.388.358	74.35%
2012		BTPN	93.705.893	12.495.534
2013	118.368.843		14.126.644	88.00%
2014	131.388.463		17.083.109	97.50%
2015	125.867.973		18.812.835	97.20%
2016	94.782.664		19.289.606	95.40%
2017	90.020.985		21.510.742	96.20%
2018	99.209.601		22.451.936	96.20%
2019	105.082.244		24.037.351	94.40%

2020		110.810.908	35.071.453	82.50%
2021		116.985.878	36.613.715	77.50%
2012	NISP	38.844.096	7.733.927	86.79%
2013		46.105.437	9.907.865	92.49%
2014		51.993.574	11.927.076	93.59%
2015		58.587.383	13.923.859	98.05%
2016		63.168.410	16.312.428	89.86%
2017		65.351.837	17.200.797	93.42%
2018		68.136.780	19.364.407	93.51%
2019		141.760.183	31.471.928	94.08%
2020		136.212.619	32.964.753	71.81%
2021		135.598.774	36.078.927	71.70%
2012		BACA	51.874.088	8.951.476
2013	62.706.614		13.496.552	63.35%
2014	66.933.612		14.943.366	58.13%
2015	84.040.768		16.411.347	55.78%
2016	90.247.652		19.506.576	55.34%
2017	102.189.794		21.784.354	50.61%
2018	113.490.896		24.428.254	51.96%
2019	114.436.825		27.664.803	60.55%
2020	109.737.912		29.829.316	39.33%
2021	113.228.691		32.327.571	12.35%
2012	BBTN	106.865.502	17.085.627	100.90%
2013		103.937.018	22.380.778	104.42%
2014		99.965.961	26.715.275	108.86%
2015		145.399.129	31.275.696	108.78%
2016		156.984.105	37.098.320	102.66%
2017		176.383.449	38.614.076	103.13%
2018		177.356.829	41.990.284	103.49%
2019		180.081.612	44.965.625	113.50%
2020		158.429.544	67.503.849	93.19%
2021		163.645.144	75.918.108	92.86%
2012	BJBR	172.282.399	12.786.114	74.09%
2013		171.670.391	18.393.000	96.47%
2014		177.157.862	18.393.000	93.18%
2015		93.705.893	21.714.000	88.13%
2016		118.368.843	27.940.220	86.70%
2017		131.388.463	27.822.940	87.27%
2018		125.867.973	24.626.119	91.89%
2019		94.782.664	30.742.208	96.07%
2020		90.020.985	29.968.715	86.32%

2021		99.209.601	30.308.200	81.68%
2012	BJTM	105.082.244	18.913.000	83.55%
2013		110.810.908	21.500.000	84.98%
2014		116.985.878	25.374.351	86.54%
2015		38.844.096	28.754.543	82.92%
2016		46.105.437	31.268.198	90.48%
2017		51.993.574	35.013.749	79.69%
2018		58.587.383	37.566.139	66.57%
2019		63.168.410	40.076.167	63.34%
2020		65.351.837	44.530.236	60.58%
2021		68.136.780	49.140.167	51.38%
2012		BNBA	141.760.183	12.739.104
2013	136.212.619		14.572.688	83.96%
2014	135.598.774		17.844.647	79.45%
2015	51.874.088		20.290.342	82.78%
2016	62.706.614		19.216.843	79.03%
2017	66.933.612		20.863.357	82.10%
2018	84.040.768		21.782.961	84.26%
2019	90.247.652		23.686.899	87.08%
2020	102.189.794		24.213.756	76.57%
2021	113.490.896		24.800.952	62.86%
2012	BSIM		51.993.574	3.494.723
2013		58.587.383	3.472.114	78.72%
2014		63.168.410	4.089.004	83.88%
2015		65.351.837	4.431.261	78.04%
2016		68.136.780	4.523.843	77.47%
2017		141.760.183	4.736.186	80.57%
2018		136.212.619	5.048.285	84.24%
2019		135.598.774	4.865.928	81.95%
2020		51.874.088	5.475.803	56.97%
2021		62.706.614	4.866.047	41.22%
2012		MAYA	66.933.612	3.494.723
2013	84.040.768		3.472.114	85.61%
2014	90.247.652		4.089.004	81.25%
2015	102.189.794		4.431.261	82.99%
2016	113.490.896		4.523.843	91.40%
2017	114.436.825		4.736.186	90.08%
2018	109.737.912		15.092.762	91.83%
2019	113.228.691		15.092.762	93.34%
2020	106.865.502		9.726.775	77.80%
2021	103.937.018		6.056.466	71.65%

2012	SDRA	99.965.961	6.495.003	104.86%
2013		145.399.129	6.830.462	112.98%
2014		156.984.105	7.204.383	112.62%
2015		176.383.449	7.432.899	109.92%
2016		177.356.829	7.569.451	110.45%
2017		180.081.612	8.004.128	111.07%
2018		158.429.544	8.634.364	145.26%
2019		163.645.144	8.100.784	139.91%
2020		172.282.399	8.279.237	162.29%
2021		171.670.391	3.993.294	141.80%
2012		MEGA	177.157.862	4.390.443
2013	93.705.893		5.372.316	57.41%
2014	118.368.843		8.055.934	65.85%
2015	53.993.574		16.786.254	65.05%
2016	48.587.383		7.629.053	55.35%
2017	43.168.410		6.142.254	56.47%
2018	35.351.837		5.823.738	67.23%
2019	68.136.780		7.235.070	69.67%
2020	41.760.183		8.282.879	60.04%
2021	36.212.619		3.866.761	60.96%

LAMPIRAN 4

Perhitungan *Capital Adequacy Ratio*

Dalam satuan jutaan rupiah (Rp)

TAHUN	KODE PERUSAHAAN	MODAL BANK	ATMR	CAR
2012	BBRI	486.455.011	252.758.262	16.95%
2013		546.526.327	248.344.856	16.99%
2014		704.278.356	410.696.841	18.31%
2015		765.299.133	581.094.544	20.59%
2016		856.831.836	463.420.218	22.91%
2017		939.667.656	439.336.520	22.96%
2018		1.090.664.084	538.141.014	21.21%
2019		1.183.155.670	503.197.389	22.55%
2020		1.380.598.462	538.373.880	20.61%
2021		1.386.310.930	504.286.745	25.28%
2012		BBCA	390.067.244	256.714.000
2013	433.073.011		312.380.000	15.70%
2014	475.477.346		346.962.000	16.90%
2015	501.945.424		388.008.000	18.70%
2016	564.024.000		416.279.000	21.90%
2017	618.918.000		467.620.000	23.10%
2018	668.438.779		526.757.241	23.40%
2019	740.067.127		574.383.169	23.80%
2020	885.537.919		547.643.666	25.80%
2021	1.019.773.758		589.813.578	25.70%
2012	BMRI		559.863.119	388.830.000
2013		644.309.166	450.634.798	14.93%
2014		659.707.664	505.394.870	16.60%
2015		695.805.147	564.393.595	18.60%
2016		824.559.898	616.706.193	21.36%
2017		888.026.817	678.292.520	21.64%
2018		941.953.100	767.761.095	20.96%
2019		1.025.749.580	912.245.108	21.39%
2020		1.186.905.382	877.051.229	19.90%
2021		1.326.592.237	957.636.147	19.60%
2012		BBNI	289.778.215	200.742.305
2013	338.971.310		250.637.843	15.10%
2014	341.148.654		277.622.281	16.20%
2015	412.727.677		326.105.149	19.50%
2016	481.296.122		393.275.392	19.40%

2017		567.641.116	441.313.566	18.50%
2018		671.237.546	512.778.497	18.50%
2019		688.489.442	556.770.947	19.70%
2020		746.235.663	586.206.787	16.80%
2021		838.317.715	582.436.230	19.70%
2012	BNII	125.987.700	91.652.000	12.83%
2013		144.638.098	103.072.000	12.74%
2014		149.581.791	111.944.302	15.76%
2015		152.314.331	117.743.573	15.17%
2016		164.974.253	125.049.120	16.77%
2017		177.253.066	128.651.727	17.53%
2018		166.457.301	136.724.890	19.04%
2019		166.845.656	136.724.890	21.38%
2020		170.606.759	116.110.000	24.31%
2021		155.914.795	113.290.000	26.91%
2012	BDMN	131.144.850	91.651.941	18.90%
2013		144.638.098	103.071.931	17.90%
2014		149.581.791	111.944.302	17.80%
2015		152.314.331	117.743.573	19.70%
2016		164.974.253	125049000	20.90%
2017		177.253.066	128.652.000	22.10%
2018		118.278.488	101.650.553	22.20%
2019		125.043.778	106.865.502	24.20%
2020		138.079.996	103.937.018	25.00%
2021		134.156.373	99.965.961	26.70%
2012	CIMB	174.760.569	145.399.129	15.16%
2013		192.980.000	156.984.105	15.36%
2014		204.715.000	176.383.449	15.58%
2015		210.169.865	177.356.829	16.28%
2016		207.364.106	180.081.612	17.96%
2017		229.354.449	158.429.544	18.60%
2018		227.200.919	163.645.144	19.66%
2019		231.173.061	172.282.399	21.47%
2020		239.890.554	171.670.391	21.92%
2021		267.398.602	177.157.862	22.68%
2012	BTPN	10.389.880	93.705.893	21.50%
2013		151.723.578	118.368.843	23.10%
2014		168.270.561	131.388.463	23.20%
2015		163.876.507	125.867.973	23.80%
2016		146.237.906	94.782.664	25.00%
2017		126.817.628	90.020.985	24.60%

2018		130.440.930	99.209.601	24.60%
2019		137.413.908	105.082.244	24.20%
2020		162.654.644	110.810.908	25.60%
2021		197.765.327	116.985.878	26.20%
2012	NISP	50.847.484	38.844.096	16.49%
2013		58.450.487	46.105.437	19.28%
2014		60.927.844	51.993.574	18.74%
2015		64.053.233	58.587.383	17.32%
2016		70.651.925	63.168.410	18.28%
2017		73.027.270	65.351.837	17.51%
2018		76.544.999	68.136.780	17.63%
2019		150.159.457	141.760.183	19.17%
2020		150.201.225	136.212.619	22.04%
2021		155.838.867	135.598.774	23.05%
2012		BACA	70.190.261	51.874.088
2013	84.027.985		62.706.614	20.13%
2014	88.167.748		66.933.612	16.43%
2015	104.069.055		84.040.768	17.70%
2016	118.689.765		90.247.652	20.64%
2017	131.989.603		102.189.794	22.56%
2018	149.154.640		113.490.896	18.66%
2019	153.042.184		114.436.825	12.67%
2020	176.467.884		109.737.912	18.11%
2021	182.068.037		113.228.691	41.28%
2012	BBTN		350.758.262	106.865.502
2013		448.344.856	103.937.018	15.62%
2014		510.696.841	99.965.961	14.64%
2015		581.094.544	145.399.129	16.97%
2016		663.420.218	156.984.105	20.34%
2017		739.336.520	176.383.449	18.87%
2018		838.141.014	177.356.829	18.21%
2019		503.197.389	180.081.612	17.32%
2020		438.373.880	158.429.544	19.34%
2021		412.867.453	163.645.144	19.14%
2012		BJBR	256.714.000	172.282.399
2013	312.380.000		171.670.391	16.51%
2014	346.962.000		177.157.862	16.08%
2015	388.008.000		93.705.893	16.21%
2016	416.279.000		118.368.843	18.43%
2017	467.620.000		131.388.463	18.77%
2018	526.757.241		125.867.973	18.63%

2019		574.383.169	94.782.664	17.71%
2020		547.643.666	90.020.985	17.31%
2021		589.813.578	99.209.601	17.78%
2012	BJTM	388.830.000	105.082.244	26.56%
2013		450.634.798	110.810.908	23.72%
2014		505.394.870	116.985.878	22.17%
2015		564.393.595	38.844.096	21.22%
2016		616.706.193	46.105.437	23.88%
2017		678.292.520	51.993.574	24.65%
2018		767.761.095	58.587.383	24.21%
2019		912.245.108	63.168.410	21.77%
2020		877.051.229	65.351.837	21.64%
2021		957.636.147	68.136.780	23.52%
2012		BNBA	200.742.305	141.760.183
2013	250.637.843		136.212.619	16.99%
2014	277.622.281		135.598.774	15.07%
2015	326.105.149		51.874.088	25.57%
2016	393.275.392		62.706.614	25.15%
2017	441.313.566		66.933.612	25.67%
2018	512.778.497		84.040.768	25.52%
2019	556.770.947		90.247.652	23.55%
2020	586.206.787		102.189.794	25.80%
2021	582.436.230		113.490.896	41.73%
2012	BSIM	91.652.000	51.993.574	18.09%
2013		103.072.000	58.587.383	21.82%
2014		111.944.302	63.168.410	18.38%
2015		117.743.573	65.351.837	14.37%
2016		125.049.120	68.136.780	16.70%
2017		128.651.727	141.760.183	18.31%
2018		136.724.890	136.212.619	17.60%
2019		136.724.890	135.598.774	17.32%
2020		116.110.000	51.874.088	17.29%
2021		113.290.000	62.706.614	29.12%
2012	MAYA	91.651.941	66.933.612	10.93%
2013		103.071.931	84.040.768	14.07%
2014		111.944.302	90.247.652	10.44%
2015		117.743.573	102.189.794	12.97%
2016		125049000	113.490.896	13.34%
2017		128.652.000	114.436.825	14.11%
2018		101.650.553	109.737.912	15.82%
2019		106.865.502	113.228.691	16.18%

2020		103.937.018	106.865.502	15.45%
2021		99.965.961	103.937.018	14.37%
2012	SDRA	145.399.129	99.965.961	10.35%
2013		156.984.105	145.399.129	13.07%
2014		176.383.449	156.984.105	21.71%
2015		177.356.829	176.383.449	18.82%
2016		180.081.612	177.356.829	17.20%
2017		158.429.544	180.081.612	24.86%
2018		163.645.144	158.429.544	23.04%
2019		172.282.399	163.645.144	20.02%
2020		171.670.391	172.282.399	19.99%
2021		177.157.862	171.670.391	24.48%
2012		MEGA	93.705.893	177.157.862
2013	118.368.843		93.705.893	15.74%
2014	131.388.463		118.368.843	15.23%
2015	125.867.973		53.993.574	22.85%
2016	94.782.664		48.587.383	26.21%
2017	90.020.985		43.168.410	24.11%
2018	99.209.601		35.351.837	22.79%
2019	105.082.244		68.136.780	23.68%
2020	110.810.908		41.760.183	31.04%
2021	116.985.878		36.212.619	27.30%

LAMPIRAN 5

Perhitungan *Return On Asset*

Dalam satuan jutaan rupiah (Rp)

TAHUN	KODE PERUSAHAAN	LABA SETELAH PAJAK	TOTAL ASET	ROA
2012	BBRI	23.859.572	469.607.641	5.15%
2013		27.910.066	626.182.926	5.03%
2014		30.804.112	801.984.190	4.73%
2015		32.494.018	878.426.312	4.19%
2016		33.973.770	1.003.644.426	3.84%
2017		37.023.236	1.127.447.489	3.69%
2018		41.753.694	1.296.898.292	3.68%
2019		43.364.053	1.416.758.840	3.50%
2020		29.993.406	1.610.065.344	1.98%
2021		40.992.065	1.678.097.734	2.72%
2012		BBCA	14.686.046	442.994.000
2013	17.816.000		496.849.327	3.80%
2014	20.741.121		553.155.534	3.90%
2015	22.657.114		594.372.770	3.80%
2016	25.839.200		676.738.753	4.00%
2017	29.158.743		750.319.671	3.90%
2018	32.706.064		824.787.944	4.00%
2019	36.288.998		918.989.312	4.00%
2020	33.568.507		1.075.570.256	3.30%
2021	38.841.174		1.228.344.680	3.40%
2012	BMRI	20.504.268	635.618.708	3.55%
2013		24.061.837	733.099.762	3.66%
2014		24.185.829	757.039.212	3.57%
2015		24.699.746	807.551.112	3.15%
2016		16.324.408	1.038.706.009	1.95%
2017		25.098.065	1.124.700.847	2.72%
2018		33.943.369	1.202.252.094	3.17%
2019		36.441.440	1.318.246.335	3.03%
2020		24.392.405	1.541.964.567	1.64%
2021		38.358.421	1.725.611.128	2.53%
2012	BBNI	8.899.562	333.303.506	2.90%
2013		11.278.165	386.654.815	3.40%
2014		13.524.310	416.573.708	3.50%

2015		11.466.148	508.595.288	2.60%
2016		13.517.334	603.031.880	2.70%
2017		16.327.494	709.330.084	2.70%
2018		19.820.715	808.572.011	2.80%
2019		19.369.106	845.605.208	2.40%
2020		5.112.153	891.337.425	0.50%
2021		12.550.987	964.837.692	1.40%
2012	BNII	2.522.811	141.450.516	1.46%
2013		2.680.635	164.190.588	1.64%
2014		3.676.997	172.638.682	0.69%
2015		2.457.684	183.120.540	1.08%
2016		3.306.183	199.175.053	1.60%
2017		2.963.453	213.541.797	1.48%
2018		4.595.617	188.898.490	1.74%
2019		4.595.617	190.252.348	1.45%
2020		4.071.792	218.067.091	1.04%
2021		2.514.336	204.462.542	1.32%
2012	BDMN	3.042.464	148.792.615	2.70%
2013		3.252.163	164.190.588	2.50%
2014		3.676.997	172.638.682	1.40%
2015		2.457.684	183.120.540	1.20%
2016		3.306.183	199.175.053	2.50%
2017		2.963.453	213.541.797	3.10%
2018		4.241.631	186.762.189	3.10%
2019		4.550.126	193.533.970	3.00%
2020		1.534.886	200.890.068	1.00%
2021		1.798.250	192.239.698	1.20%
2012	CIMB	5.786.927	197.412.481	3.18%
2013		5.832.017	218.866.409	2.76%
2014		3.200.169	233.162.423	1.33%
2015		1.141.004	238.849.252	0.47%
2016		2.574.924	241.571.728	1.09%
2017		4.155.020	266.305.445	1.70%
2018		4.850.818	266.781.498	1.85%
2019		5.312.897	274.467.227	1.99%
2020		2.947.420	280.943.605	1.06%
2021		5.337.581	310.786.960	1.88%
2012	BTPN	1.888.081	131.798.595	4.70%
2013		2.306.134	165.833.922	4.50%

2014		2.047.287	185.353.670	3.60%
2015		2.293.535	182.689.351	3.10%
2016		8.634.034	165.527.512	3.10%
2017		1.951.132	148.328.370	2.10%
2018		1.219.227	152.892.866	3.00%
2019		2.010.735	161.451.259	2.30%
2020		1.615.349	197.726.097	1.40%
2021		1.565.521	234.379.042	2.20%
2012	NISP	2.485.314	59.077.911	1.79%
2013		2.868.855	69.661.464	1.81%
2014		2.543.990	75.059.223	1.79%
2015		2.432.611	81.039.663	1.68%
2016		2.604.519	91.371.387	1.85%
2017		1.936.845	95.489.850	1.96%
2018		3.049.248	101.919.301	2.10%
2019		4.018.922	181.631.385	2.22%
2020		2.633.076	183.165.978	1.47%
2021		4.007.172	191.917.794	1.55%
2012	BACA	1.222.241	79.141.737	1.32%
2013		1.529.716	97.510.106	1.59%
2014		1.776.712	103.111.114	1.33%
2015		2.001.461	120.480.402	1.10%
2016		2.351.102	138.196.341	1.00%
2017		2.877.654	153.773.957	0.79%
2018		3.485.834	173.582.894	0.90%
2019		3.891.439	180.706.987	0.13%
2020		2.784.855	206.297.200	0.44%
2021		3.203.792	214.395.608	0.22%
2012	BBTN	18.378.678	50.847.484	1.94%
2013		19.286.425	58.450.487	1.79%
2014		22.281.641	60.927.844	1.14%
2015		27.672.065	64.053.233	1.61%
2016		26.490.398	70.651.925	1.76%
2017		28.594.397	73.027.270	1.71%
2018		29.028.020	76.544.999	1.34%
2019		8.445.813	38.844.096	0.13%
2020		9.440.904	46.105.437	0.69%
2021		8.522.276	51.993.574	0.81%
2012	BJBR	11.278.165	58.587.383	2.46%

2013		13.524.310	63.168.410	2.61%
2014		11.466.148	65.351.837	1.92%
2015		13.517.334	68.136.780	2.04%
2016		16.327.494	141.760.183	2.22%
2017		19.820.715	136.212.619	2.01%
2018		19.369.106	135.598.774	1.71%
2019		5.112.153	51.874.088	1.68%
2020		12.550.987	62.706.614	1.66%
2021		2.522.811	66.933.612	1.73%
2012	BJTM	2.680.635	84.040.768	3.34%
2013		3.676.997	90.247.652	3.82%
2014		2.457.684	102.189.794	3.52%
2015		3.306.183	113.490.896	2.67%
2016		2.963.453	114.436.825	2.98%
2017		4.595.617	109.737.912	3.12%
2018		4.595.617	69.661.464	2.96%
2019		4.071.792	75.059.223	2.73%
2020		2.514.336	81.039.663	1.95%
2021		3.042.464	91.371.387	2.05%
2012		BNBA	3.494.723	95.489.850
2013	3.472.114		101.919.301	2.05%
2014	4.089.004		181.631.385	1.52%
2015	4.431.261		183.165.978	1.33%
2016	4.523.843		137.413.908	1.52%
2017	4.736.186		162.654.644	1.73%
2018	5.048.285		197.765.327	1.77%
2019	4.865.928		50.847.484	0.96%
2020	5.475.803		58.450.487	0.69%
2021	4.866.047		60.927.844	0.77%
2012	BSIM	3.494.723	64.053.233	1.74%
2013		3.472.114	70.651.925	1.71%
2014		4.089.004	73.027.270	1.02%
2015		4.431.261	76.544.999	0.95%
2016		4.523.843	150.159.457	1.72%
2017		4.736.186	150.201.225	1.26%
2018		9.726.775	155.838.867	0.25%
2019		6.056.466	70.190.261	0.23%
2020		6.495.003	84.027.985	0.30%
2021		6.830.462	88.167.748	0.34%

2012	MAYA	7.204.383	104.069.055	2.41%
2013		7.432.899	118.689.765	2.53%
2014		7.569.451	131.989.603	1.98%
2015		8.004.128	149.154.640	2.10%
2016		8.634.364	93.705.893	2.03%
2017		8.100.784	118.368.843	1.30%
2018		8.279.237	131.388.463	0.73%
2019		3.993.294	125.867.973	0.78%
2020		4.390.443	94.782.664	0.12%
2021		5.372.316	90.020.985	0.07%
2012		SDRA	8.055.934	99.209.601
2013	4.487.959		105.082.244	2.23%
2014	5.273.380		110.810.908	2.81%
2015	6.808.793		116.985.878	1.94%
2016	7.551.773		62.706.614	1.93%
2017	7.788.729		66.933.612	2.37%
2018	8.351.508		84.040.768	2.59%
2019	3.292.619		90.247.652	1.88%
2020	1.941.586		102.189.794	1.84%
2021	2.550.034		113.490.896	2.00%
2012	MEGA		1.745.038	114.436.825
2013		2.389.552	109.737.912	1.14%
2014		3.419.603	113.228.691	1.16%
2015		2.349.469	106.865.502	1.97%
2016		1.152.220	103.937.018	2.36%
2017		1.580.185	99.965.961	2.24%
2018		2.361.481	145.399.129	2.47%
2019		2.609.716	111.944.302	2.90%
2020		3.078.341	117.743.573	3.64%
2021		2.947.756	125049000	4.22%

LAMPIRAN 6

Hasil Deskriptif Statistik

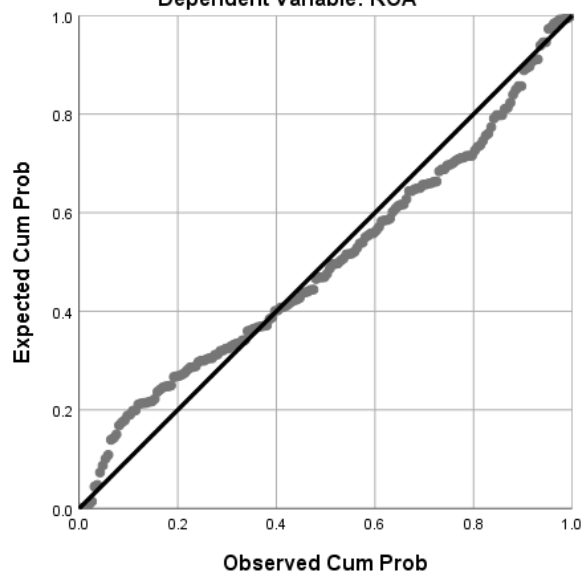
Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
BOPO	180	.488	1.194	.78731	.120936
NPL	180	.000	.078	.02438	.012455
LDR	180	.124	1.623	.84851	.178293
CAR	180	.104	.417	.19919	.045119
ROA	180	.00	.05	.0215	.01089
Valid N (listwise)	180				

LAMPIRAN 7

Hasil Uji Normalitas P-Plot

Normal P-P Plot of Regression Standardized Residual

Dependent Variable: ROA



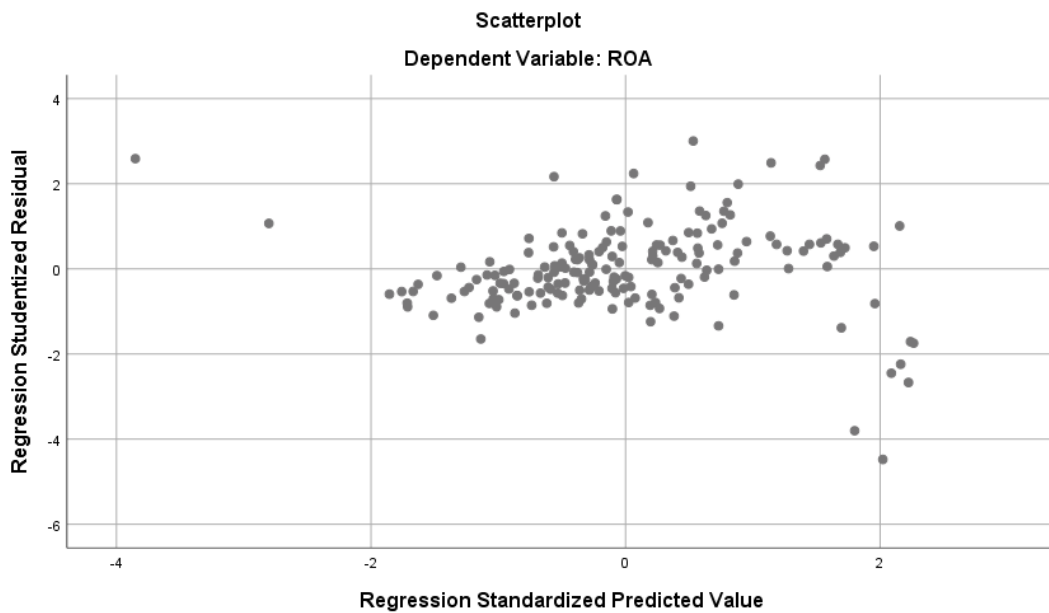
LAMPIRAN 8

Hasil Uji Multikolinearitas

Model		Collinearity Statistics	
		Tolerance	VIF
1	(Constant)		
	BOPO	.835	1.197
	NPL	.876	1.142
	LDR	.895	1.118
	CAR	.912	1.097

LAMPIRAN 9

Hasil Uji Heteroskedastisitas



LAMPIRAN 10

Hasil Uji Autokorelasi

Model Summary^b					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.820 ^a	.673	.665	.006300	.562
a. Predictors: (Constant), CAR, NPL, LDR, BOPO					
b. Dependent Variable: ROA					

LAMPIRAN 11

Hasil Uji Regresi Linear Berganda

Coefficients^a								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	.081	.005		15.130	.000		
	BOPO	-.069	.004	-.770	-16.279	.000	.835	1.197
	NPL	-.117	.040	-.134	-2.894	.004	.876	1.142
	LDR	-.002	.003	-.027	-.584	.560	.895	1.118
	CAR	.003	.011	-.013	2.387	.018	.912	1.097
a. Dependent Variable: ROA								

LAMPIRAN 12
Hasil Uji t (Parsial)

Coefficients^a						
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	.081	.005		15.130	.000
	BOPO	-.069	.004	-.770	-16.279	.000
	NPL	-.117	.040	-.134	-2.894	.004
	LDR	-.002	.003	-.027	-.584	.560
	CAR	.003	.011	-.013	2.387	.018

a. Dependent Variable: ROA

LAMPIRAN 13
Hasil Uji F (Simultan)

ANOVA^a						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	.014	4	.004	89.953	.000 ^b
	Residual	.007	175	.000		
	Total	.021	179			

a. Dependent Variable: ROA

b. Predictors: (Constant), CAR, NPL, LDR, BOPO

LAMPIRAN 14

Hasil Koefisien Determinasi (R^2)

Model Summary^b					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.820 ^a	.673	.665	.006300	.562
a. Predictors: (Constant), CAR, NPL, LDR, BOPO					
b. Dependent Variable: ROA					

LAMPIRAN 15

Tabel t

Pr Df	0.25 0.50	0.10 0.20	0.05 0.10	0.025 0.050	0.01 0.02	0.005 0.010	0.001 0.002
161	0.67602	1.28683	1.65437	1.97481	2.34973	2.60671	3.14162
162	0.67601	1.28680	1.65431	1.97472	2.34959	2.60652	3.14130
163	0.67600	1.28677	1.65426	1.97462	2.34944	2.60633	3.14098
164	0.67599	1.28673	1.65420	1.97453	2.34930	2.60614	3.14067
165	0.67598	1.28670	1.65414	1.97445	2.34916	2.60595	3.14036
166	0.67597	1.28667	1.65408	1.97436	2.34902	2.60577	3.14005
167	0.67596	1.28664	1.65403	1.97427	2.34888	2.60559	3.13975
168	0.67595	1.28661	1.65397	1.97419	2.34875	2.60541	3.13945
169	0.67594	1.28658	1.65392	1.97410	2.34862	2.60523	3.13915
170	0.67594	1.28655	1.65387	1.97402	2.34848	2.60506	3.13886
171	0.67593	1.28652	1.65381	1.97393	2.34835	2.60489	3.13857
172	0.67592	1.28649	1.65376	1.97385	2.34822	2.60471	3.13829
173	0.67591	1.28646	1.65371	1.97377	2.34810	2.60455	3.13801
174	0.67590	1.28644	1.65366	1.97369	2.34797	2.60438	3.13773
175	0.67589	1.28641	1.65361	1.97361	2.34784	2.60421	3.13745
176	0.67589	1.28638	1.65356	1.97353	2.34772	2.60405	3.13718
177	0.67588	1.28635	1.65351	1.97346	2.34760	2.60389	3.13691
178	0.67587	1.28633	1.65346	1.97338	2.34748	2.60373	3.13665
179	0.67586	1.28630	1.65341	1.97331	2.34736	2.60357	3.13638
180	0.67586	1.28627	1.65336	1.97323	2.34724	2.60342	3.13612
181	0.67585	1.28625	1.65332	1.97316	2.34713	2.60326	3.13587
182	0.67584	1.28622	1.65327	1.97308	2.34701	2.60311	3.13561
183	0.67583	1.28619	1.65322	1.97301	2.34690	2.60296	3.13536
184	0.67583	1.28617	1.65318	1.97294	2.34678	2.60281	3.13511
185	0.67582	1.28614	1.65313	1.97287	2.34667	2.60267	3.13487
186	0.67581	1.28612	1.65309	1.97280	2.34656	2.60252	3.13463
187	0.67580	1.28610	1.65304	1.97273	2.34645	2.60238	3.13438
188	0.67580	1.28607	1.65300	1.97266	2.34635	2.60223	3.13415
189	0.67579	1.28605	1.65296	1.97260	2.34624	2.60209	3.13391
190	0.67578	1.28602	1.65291	1.97253	2.34613	2.60195	3.13368
191	0.67578	1.28600	1.65287	1.97246	2.34603	2.60181	3.13345
192	0.67577	1.28598	1.65283	1.97240	2.34593	2.60168	3.13322
193	0.67576	1.28595	1.65279	1.97233	2.34582	2.60154	3.13299
194	0.67576	1.28593	1.65275	1.97227	2.34572	2.60141	3.13277
195	0.67575	1.28591	1.65271	1.97220	2.34562	2.60128	3.13255
196	0.67574	1.28589	1.65267	1.97214	2.34552	2.60115	3.13233
197	0.67574	1.28586	1.65263	1.97208	2.34543	2.60102	3.13212
198	0.67573	1.28584	1.65259	1.97202	2.34533	2.60089	3.13190
199	0.67572	1.28582	1.65255	1.97196	2.34523	2.60076	3.13169
200	0.67572	1.28580	1.65251	1.97190	2.34514	2.60063	3.13148

LAMPIRAN 17

SK Dosen Pembimbing



Fakultas Ekonomi
dan Bisnis

Surabaya, 26 Oktober 2022

Nomor : 411/IL.3.AU/FEB/A/2022
Lamp. : -
Hal : **Dosen Pembimbing Utama dan Pembimbing Pendamping**

Kepada Yth,
1. Dr. Didin Fatihudin, SE., M.Si
2. Marista Oktaviani, SE, MM

Assalamu'alaikum Wr. Wb.

Sehubungan dengan telah dipenuhinya persyaratan penulisan skripsi, sebagai mana diatur dalam :

1. Peraturan Rektor no:566.1/PRN/IL.3.AU.F/2014-03.09.2014, tentang pedoman Akademik Tahun 2014/2015 Universitas Muhammadiyah Surabaya, perihal penilaian hasil belajar point 4.5 (Tugas Akhir)
2. Surat Keputusan Dekan Fakultas Ekonomi & Bisnis UMSurabaya No:68/IL.3.AU/A/Fak. Ekonomi/IX/2013 Tentang Pedoman Akademik Pelaksanaan Pendidikan Program Sarjana (S-1), Bab IV Point C.4 (Prosedur Penilaian Skripsi).

Maka dimohon perkenannya untuk menjadi pembimbing terhadap mahasiswa sebagai berikut :

Nama : Marlinda Nur Aisyah
NIM : 20191221195
Prodi : Manajemen
Judul Skripsi : " Pengaruh Efisiensi Operasional Efektifitas Aset dan Leverage Terhadap Profitabilitas Perusahaan (Studi Pada Perusahaan Telekomunikasi Yang Terdaftar Pada BEI Tahun 2019-2021) "

Pembimbing Utama : Dr. Didin Fatihudin, SE., M.Si
Pembimbing Pendamping : Marista Oktaviani, SE, MM
Demikian, atas perhatian dan perkenannya disampaikan terima kasih.

Wassalamu'alaikum Wr. Wb.

Kaprodi Manajemen,



Rina Maretasari, SM., M.SM

Tembusan Yth, (Tanpa Lampiran):
1. Dekan.
2. Kaprodi Manajemen.
3. Mahasiswa Yang Bersangkutan.

LAMPIRAN 18

Kartu Kendali Bimbingan Skripsi

Kartu Kendali Bimbingan Skripsi UNIVERSITAS MUHAMMADIYAH SURABAYA

Tahun semester	: Ganjil 2022/2023	Prodi	: S1 Manajemen
NIM	: 20191221195	Pembimbing 1	: Didin Fatihudin
Nama Mahasiswa	: MARLINDA NUR AISYAH	Pembimbing 2	: Marista Oktaviani

No.	Tanggal	Topik	Saran / Komentar	Pembimbing
1	2022-10-21	Konsultasi judul skripsi	mendapatkan saran dan mendapatkan rekomendasi	Didin Fatihudin
2	2022-10-24	ACC judul oleh pembimbing 1	disarankan untuk penyusunan outline penelitian yang akan dilakukan	Didin Fatihudin
3	2022-10-25	Konsultasi sekaligus pengajuan Judul Skripsi oleh dosen pembimbing 2	Judul telah di ACC dan dilanjutkan untuk membuat outline penelitian	Marista Oktaviani
4	2022-10-31	bimbingan outline penelitian	revisi terkait outline yang kurang tepat dan disarankan untuk menyusun revisi outline	Marista Oktaviani
5	2022-11-10	pengajuan outline penelitian	outline telah di acc dan disarankan untuk penulisan bab 1	Didin Fatihudin
6	2022-11-28	bimbingan bab 1	masih banyak kesalahan dan mendapatkan saran untuk melakukan revisi	Marista Oktaviani
7	2022-12-06	bimbingan terkait bab 1	mendapatkan saran serta melakukan revisi di beberapa bagian yakni latar belakang	Didin Fatihudin
8	2022-12-20	pengajuan revisi bab 1 yang telah disetujui oleh dospem 1	bab 1 di acc dan sedikit revisi untuk menambahkan grafik agar mempermudah dalam membaca data fenomena	Marista Oktaviani
9	2023-01-13	Konsultasi lanjutan bab 2 dan revisi bab 1	bab 2 masih ada revisi saran dari pembimbing yakni membenaran rumus untuk mencari sumber yang terbaru	Didin Fatihudin
10	2023-01-17	pengajuan bab 2 dan revisi bab 1	revisi pada bagian penulisan kutipan yang salah, urutan pada temuan terdahulu dan penjelasan akan kerangka konseptual	Marista Oktaviani
11	2023-01-27	pengajuan revisi bab 2 dan draft bab 3	bab 2 acc dan revisi bab 3 benarkan penulisan yang salah dan hafalan uji spss	Didin Fatihudin
12	2023-01-31	pengajuan draft bab 3	revisi rumus menggunakan rumus yang terbaru, membenaran tata penulisan dan daftar isi	Marista Oktaviani
13	2023-02-08	Pengajuan draft bab 123	Acc mengikuti ujian seminar proposal	Marista Oktaviani
14	2023-02-08	Pengajuan draft bab 123	Acc mengikuti ujian seminar proposal	Didin Fatihudin
15	2023-04-10	Pengajuan draft revisi setelah sempro dan bab 4	disarankan untuk membenarkan klasifikasi bank yang dijadikan sampel pada bab 4	Didin Fatihudin
16	2023-04-12	Pengajuan draft revisi setelah sempro dan bab 4	disarankan untuk membenaran grafik pada latar belakang serta penulisan kutipan berita	Marista Oktaviani
17	2023-04-17	pengajuan revisi bab 4	disarankan untuk membenaran klasifikasi bank yang dijadikan sampel menjadi bank BUMN dan bank swasta serta kondisi terkini perusahaan	Didin Fatihudin
18	2023-05-03	pengajuan bab 4	disarankan untuk membenarkan ukuran tabel, bagian uji regresi linear berganda untuk ditambahkan signifikansi dan hasil pembahasan dengan format hasil, teori, penelitian terdahulu dan studi kasus	Marista Oktaviani
19	2023-05-08	pengajuan bab 4 yang telah direvisi dan bab 5	revisi bagian sistematika penulisan bab 4 dengan memperhatikan ukuran font tabel, sumber, dan gambar yang sesuai dengan pedoman	Didin Fatihudin
20	2023-05-12	pengajuan draft bab 4 yang telah direvisi	melanjutkan penulisan bab 5	Didin Fatihudin
21	2023-05-13	pengajuan bab 4 yang telah direvisi dan bab 5	revisi bab 4 bagian pembahasan dengan menambahkan tahun penelitian dari kasus yang diusung	Marista Oktaviani
22	2023-05-15	pengajuan bab 5	revisi bagian kesimpulan yang harus sesuai dengan rumusan masalah dan hipotesis	Didin Fatihudin
23	2023-05-16	pengajuan draft skripsi bab 1 hingga bab 5 (final)	acc mengikuti sidang skripsi	Didin Fatihudin
24	2023-05-23	pengajuan bab 5	revisi bagian saran untuk perusahaan yang diteliti	Marista Oktaviani
25	2023-05-24	pengajuan bab 5	revisi daftar pustaka yang sesuai dengan APA style dan letak judul lampiran	Marista Oktaviani
26	2023-05-27	pengajuan draft skripsi bab 1 hingga bab 5 (final)	acc mengikuti sidang skripsi	Marista Oktaviani

Dospem I :

30/5-2023
Didin f

30/5 2023
Dospem II

Marista

LAMPIRAN 19

Surat Keterangan Bukti Plagiasi



Perpustakaan

ASLI

FM-009 PERPUS-07

SURAT KETERANGAN BUKTI BEBAS PLAGIASI

Naskah tugas akhir / skripsi / karya tulis / tesis*) yang diserahkan atas :

N a m a : Marlinda Nur Aisyah
N I M : 20191221195
Fakultas/Prodi : Fakultas Ekonomi (S1) Manajemen
Alamat : Dusun Seloguno, Desa Peming RT 06/RW 02, Kecamatan Jatikalen,
Kabupaten Nganjuk, Provinsi Jawa Timur
Judul : Pengaruh Biaya Operasional Pendapatan Operasional, Non-Performing
Loan, Loan To Deposit Ratio Dan Capital Adequacy Ratio Terhadap Return On Asset Pada Bank
Umum Yang Terdaftar Di Bei Periode 2012-2021
telah **diserahkan dan memenuhi kriteria** batas maksimal yang sudah ditentukan.

Petugas perpustakaan

Putri Rokhmawati

Surabaya, 20 Juli 2023

Mahasiswa,

Marlinda Nur Aisyah

Mengetahui,
Kepala Perpustakaan

Drs. Yarno, M.Pd.

****) DILARANG KERAS MENYEBARLUASKAN FORM INI***

LAMPIRAN 20

Endorsement Letter



ENDORSEMENT LETTER

488/PB-UMS/EL/VII/2023

This letter is to certify that the abstract of the thesis below

Title : Influence of Operational Costs Operational Revenue, Non-Performing Loan, Loan to Deposit Ratio, and Capital Adequacy Ratio to Return on Assets at Commercial Banks Listed on The Idx for the 2012-2021 Period

Student's name : Marlinda Nur Aisyah

Student's ID Number : 20191221195

Department : Management, Undergraduate, Faculty of Economics and Business, Universitas Muhammadiyah Surabaya Indonesia

has been endorsed by Pusat Bahasa *UMSurabaya* for further approval by the examining committee of the faculty.

Surabaya, July 24, 2023

Chair person,

A blue circular stamp of Universitas Muhammadiyah Surabaya is partially visible on the left. Overlaid on it is a handwritten signature in black ink that reads 'Hamsia'. Below the signature, the name 'Dr. Waode Hamsia, M.Pd' is printed in a standard font.

LAMPIRAN 21

Lembar Perbaikan Skripsi



UNIVERSITAS MUHAMMADIYAH SURABAYA

Jl Sutorejo No 59 Surabaya

PANITIA UJIAN SKRIPSI STRATA - 1 (S-1)
FAKULTAS EKONOMI DAN BISNIS

DAFTAR PERBAIKAN SKRIPSI

Nama Mahasiswa : Marlinda Nur Aisyah
NIM : 20191221195
Program Studi : MANAJEMEN
Hari/Tanggal : Selasa, 18 Juli 2023

Kami telah menyetujui perbaikan/refisi atas skripsi mahasiswa tersebut diatas

Nama Penguji	Tanda Tangan	Tanggal
Dr. Wahyudiono, SE., MM		20/7/2023
Dr. Didin Fatihudin, SE., M.Si		21/7.2023
Marista Oktaviani, SE., MM		21/7/2023



PANITIA UJIAN SKRIPSI/ UJIAN SKRIPSI

FAKULTAS EKONOMI DAN BISNIS

Nama Mahasiswa : MARLINDA NUR AISYAH
NIM : 20191221195
Program Studi : Manajemen
Hari/Tanggal : 18/07/2023

No	Uraian Perbaikan	Hal
	<p>Catatan Revisi:</p> <ol style="list-style-type: none">1. Kriteria sampel diperbaiki terutama poin 1 dan 2 dicek kembali2. Raw data perlu ditambahkan rata rata pertahun3. Urutan analisis diperbaiki mulai dari asumsi klasik, uji F, uji t dan uji R Square4. Pembahasan dimulai dari tabel uji t dan dinyatakan bahwa nilai koefisien t sebesar 0..... (sig. .0056) baru maknanya apa, datanya dan teorinya5. Simpulan hubungkan dgn hipotesis dan pengujian hasilnya (uji t)6. Saran fokus pada pembahasan, khususnya perbaikan2 nya	

Lembar ini harus dibawa saat persetujuan perbaikan.

Penguji,


WAHYUDIONO



PANITIA UJIAN SKRIPSI
UJIAN SKRIPSI

FAKULTAS EKONOMI DAN BISNIS

Nama Mahasiswa :MARLINDA NUR AISYAH
NIM :20191221195
Program Studi : Manajemen
Hari/Tanggal :18/07/2023

No	Uraian Perbaikan	Hal
	1). kriteria sampel diperbaiki, 2) urutan pengujian dan cara pembacaan data lebih detail , 3) pembahasan untuk grand teorinya lebih dijabarkan lagi dengan study kasus nya, 4) kesmpilan lebih diperhatikan, 5) lampiran semua hasil dimasukkan ke lampiran	

Lembar ini harus dibawa saat persetujuan perbaikan.

Penguji,


marista oktaviani

LAMPIRAN 22

Surat Keterangan Bebas Pinjam



Perpustakaan

ASLI

FM-002-PERPUS-07

SURAT KETERANGAN BEBAS PINJAM

Dengan ini menyatakan bahwa :

Nama : Marlinda Nur Aisyah

NIM : 20191221195

Program Studi/Fakultas : (S1) Manajemen/Fakultas Ekonomi Dan Bisnis

Alamat : Dusun Seloguno, Desa Perning RT 06/ RW 02, Kecamatan Jatikalen,
Kabupaten Nganjuk, Provinsi Jawa Timur


No.Telp/HP : 081335762185

Tidak memiliki pinjaman bahan pustaka di Perpustakaan Universitas Muhammadiyah Surabaya.
Surat keterangan ini digunakan untuk: **Mengambil Ijazah**

Mengetahui,
Kepala Perpustakaan

Drs. Yamo, M.Pd.

Surabaya, 20 Juli 2023
Petugas Perpustakaan


Dyah Ayu S.

LAMPIRAN 23
Permohonan Ujian Skripsi

FAKULTAS EKONOMI DAN BISNIS
UNIVERSITAS MUHAMMADIYAH SURABAYA

Hal: Permohonan Ujian Skripsi

Kepada :

DEKAN FAKULTAS EKONOMI DAN BISNIS
UNIVERSITAS MUHAMMADIYAH SURABAYA

Assalamu'alaikum Wr. Wb.

Yang bertanda tangan dibawah ini:

Nama : Marlinda Nur Aisyah

NIM : 20191221195

Jurusan / Program : Manajemen/Akuntansi. *)

Judul Skripsi : PENGARUH BIAYA OPERASIONAL PENDAPATAN OPERASIONAL, *NON PERFORMING LOAN*, *LOAN TO DEPOSIT RATIO* DAN *CAPITAL ADEQUACY RATIO* TERHADAP *RETURN ON ASSET* PADA BANK UMUM YANG TERDAFTAR DI BEI PERIODE 2012-2021.

Mahasiswa Fakultas Ekonomi dan Bisnis Universitas Muhammadiyah Surabaya Program Strata I (S-1) dengan ini mohon diperkenankan menempuh ujian skripsi. Mengingat kami telah memenuhi semua syarat yang telah ditentukan

Demikian surat permohonan atas perhatiannya diucapkan terima kasih.
Wassalamu'alaikum Wr. Wb.

Surabaya, 20 Juni 2023

Pemohon,



Marlinda Nur Aisyah

