

## BAB V

### 5.1 Kesimpulan

Berdasarkan hasil analisis data dan pembahasan yang telah dijelaskan dan dijabarkan dalam bab IV, maka kesimpulan yang dapat diambil sebagai berikut:

1. CAR (*Capital Adequacy Ratio*) berpengaruh negatif dan signifikan terhadap profitabilitas (ROA).
2. NPL (*Non-Performing Loan*) berpengaruh positif signifikan terhadap profitabilitas (ROA).
3. LDR (*Loan to Deposit Ratio*) berpengaruh positif tidak signifikan terhadap profitabilitas (ROA).
4. BOPO (Beban Operasional terhadap Pendapatan Operasional) berpengaruh negatif signifikan terhadap profitabilitas (ROA).

### 5.2 Keterbatasan Penelitian

1. Perusahaan perbankan yang digunakan dalam penelitian hanya yang mencatat nilai ROA positif selama 5 tahun sejak 2017-2021. Sehingga kurang menggambarkan secara nyata pengaruh variabel CAR, NPL, LDR, dan BOPO terhadap Profitabilitas.
2. Banyak data yang bernilai ekstrim yang ditemukan pada saat pengumpulan data.

### 5.3 Saran

1. Bagi peneliti selanjutnya, dapat menggunakan ukuran profitabilitas lainnya seperti *Return on Equity* atau *Net Interest Margin*.
2. Bagi peneliti selanjutnya, dapat mengambil sampel bank yang mencatatkan nilai CAR, NPL, LDR, dan BOPO yang sesuai dengan ketentuan syarat minimum dan maksimum rasio dari Bank Indonesia selaku regulator.



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## LAMPIRAN

### Hasil Analisis Statistik Deskriptif

#### Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
CAR	155	2.20000	201.57000	27.1489032	19.49014128
NPL	155	.00000	74.46000	3.6012903	8.23306745
LDR	155	12.35000	241.98000	86.0994700	28.52058199
ROA	155	.02000	69.04000	2.8612000	7.85341111
BOPO	155	34.13000	119.43000	81.3383134	13.32251610
Valid N (listwise)	155				

### Hasil Output Fixed Effect Model

Dependent Variable: ROA  
 Method: Panel Least Squares  
 Date: 05/06/23 Time: 13:54  
 Sample: 2017 2021  
 Periods included: 5  
 Cross-sections included: 31  
 Total panel (balanced) observations: 155

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	12.41516	1.890753	6.566254	0.0000
CAR	-0.027380	0.009108	-3.006051	0.0032
NPL	0.881182	0.016681	52.82686	0.0000
LDR	0.010725	0.006933	1.546954	0.1245
BOPO	-0.158688	0.020076	-7.904192	0.0000

#### Effects Specification

Cross-section fixed (dummy variables)

R-squared	0.979579	Mean dependent var	2.861200
Adjusted R-squared	0.973794	S.D. dependent var	7.853411
S.E. of regression	1.271343	Akaike info criterion	3.513704
Sum squared resid	193.9574	Schwarz criterion	4.200929
Log likelihood	-237.3120	Hannan-Quinn criter.	3.792839
F-statistic	169.3062	Durbin-Watson stat	2.494330
Prob(F-statistic)	0.000000		

## Hasil Uji Chow

Redundant Fixed Effects Tests  
Equation: Untitled  
Test cross-section fixed effects

Effects Test	Statistic	d.f.	Prob.
Cross-section F	9.589788	(30,120)	0.0000
Cross-section Chi-square	189.568759	30	0.0000

Cross-section fixed effects test equation:  
Dependent Variable: ROA  
Method: Panel Least Squares  
Date: 05/06/23 Time: 13:54  
Sample: 2017 2021  
Periods included: 5  
Cross-sections included: 31  
Total panel (balanced) observations: 155

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	11.88436	1.418125	8.380335	0.0000
CAR	-0.001519	0.009746	-0.155837	0.8764
NPL	0.883267	0.020764	42.53839	0.0000
LDR	0.001670	0.006814	0.245082	0.8067
BOPO	-0.151302	0.013641	-11.09154	0.0000

R-squared	0.930622	Mean dependent var	2.861200
Adjusted R-squared	0.928772	S.D. dependent var	7.853411
S.E. of regression	2.095965	Akaike info criterion	4.349631
Sum squared resid	658.9601	Schwarz criterion	4.447806
Log likelihood	-332.0964	Hannan-Quinn criter.	4.389508
F-statistic	503.0172	Durbin-Watson stat	0.763744
Prob(F-statistic)	0.000000		



## Hasil Output Random Effect Model

Dependent Variable: ROA  
 Method: Panel EGLS (Cross-section random effects)  
 Date: 05/06/23 Time: 13:55  
 Sample: 2017 2021  
 Periods included: 5  
 Cross-sections included: 31  
 Total panel (balanced) observations: 155  
 Swamy and Arora estimator of component variances

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	12.09291	1.619962	7.464933	0.0000
CAR	-0.022180	0.008497	-2.610321	0.0100
NPL	0.882755	0.016044	55.02074	0.0000
LDR	0.009125	0.006368	1.432879	0.1540
BOPO	-0.154838	0.016455	-9.409594	0.0000

Effects Specification		S.D.	Rho
Cross-section random		1.736121	0.6509
Idiosyncratic random		1.271343	0.3491

Weighted Statistics			
R-squared	0.957393	Mean dependent var	0.890478
Adjusted R-squared	0.956257	S.D. dependent var	6.066743
S.E. of regression	1.268846	Sum squared resid	241.4956
F-statistic	842.6444	Durbin-Watson stat	2.011478
Prob(F-statistic)	0.000000		

Unweighted Statistics			
R-squared	0.928451	Mean dependent var	2.861200
Sum squared resid	679.5787	Durbin-Watson stat	0.714800

## Hasil Uji Hausman

Correlated Random Effects - Hausman Test

Equation: Untitled

Test cross-section random effects

Test Summary	Chi-Sq. Statistic	Chi-Sq. d.f.	Prob.
Cross-section random	3.411502	4	0.4915

Cross-section random effects test comparisons:

Variable	Fixed	Random	Var(Diff.)	Prob.
CAR	-0.027380	-0.022180	0.000011	0.1129
NPL	0.881182	0.882755	0.000021	0.7304
LDR	0.010725	0.009125	0.000008	0.5593
BOPO	-0.158688	-0.154838	0.000132	0.7378

Cross-section random effects test equation:

Dependent Variable: ROA

Method: Panel Least Squares

Date: 05/06/23 Time: 13:55

Sample: 2017 2021

Periods included: 5

Cross-sections included: 31

Total panel (balanced) observations: 155

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	12.41516	1.890753	6.566254	0.0000
CAR	-0.027380	0.009108	-3.006051	0.0032
NPL	0.881182	0.016681	52.82686	0.0000
LDR	0.010725	0.006933	1.546954	0.1245
BOPO	-0.158688	0.020076	-7.904192	0.0000

### Effects Specification

Cross-section fixed (dummy variables)

R-squared	0.979579	Mean dependent var	2.861200
Adjusted R-squared	0.973794	S.D. dependent var	7.853411
S.E. of regression	1.271343	Akaike info criterion	3.513704
Sum squared resid	193.9574	Schwarz criterion	4.200929
Log likelihood	-237.3120	Hannan-Quinn criter.	3.792839
F-statistic	169.3062	Durbin-Watson stat	2.494330
Prob(F-statistic)	0.000000		

## Hasil Uji LM

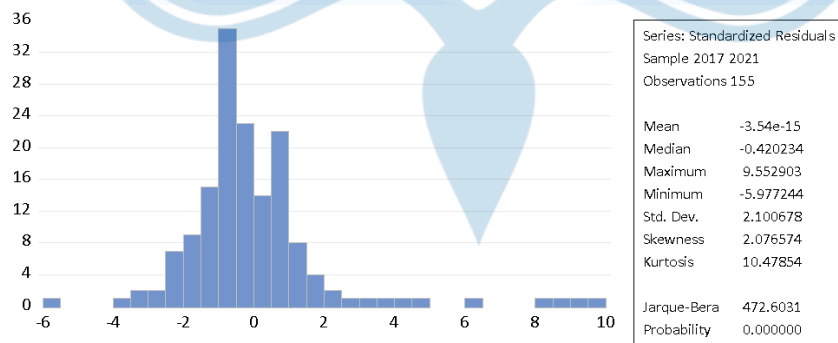
Lagrange Multiplier Tests for Random Effects

Null hypotheses: No effects

Alternative hypotheses: Two-sided (Breusch-Pagan) and one-sided (all others) alternatives

	Test Hypothesis		
	Cross-section	Time	Both
Breusch-Pagan	113.1437 (0.0000)	0.019097 (0.8901)	113.1628 (0.0000)
Honda	10.63690 (0.0000)	0.138191 (0.4450)	7.619142 (0.0000)
King-Wu	10.63690 (0.0000)	0.138191 (0.4450)	3.778236 (0.0001)
Standardized Honda	11.45394 (0.0000)	0.549174 (0.2914)	4.352116 (0.0000)
Standardized King-Wu	11.45394 (0.0000)	0.549174 (0.2914)	1.389058 (0.0824)
Gourieroux, et al.	--	--	113.1628 (0.0000)

## Hasil Uji Normalitas



## Hasil Uji Multikolinieritas

	CAR	NPL	LDR	BOPO
CAR	1.000000	-0.145848	0.425639	-0.248184
NPL	-0.145848	1.000000	-0.044078	-0.012971
LDR	0.425639	-0.044078	1.000000	-0.349668
BOPO	-0.248184	-0.012971	-0.349668	1.000000

## Hasil Uji Heteroskedastisitas

Dependent Variable: RESABS  
 Method: Panel EGLS (Cross-section random effects)  
 Date: 05/06/23 Time: 13:59  
 Sample: 2017 2021  
 Periods included: 5  
 Cross-sections included: 31  
 Total panel (balanced) observations: 155  
 Swamy and Arora estimator of component variances

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	3.715151	1.278774	2.905246	0.0042
CAR	-0.001265	0.006805	-0.185953	0.8527
NPL	0.004449	0.012900	0.344871	0.7307
LDR	-0.006275	0.005088	-1.233390	0.2194
BOPO	-0.022476	0.012976	-1.732124	0.0853

Effects Specification		S.D.	Rho
Cross-section random		1.292961	0.6126
Idiosyncratic random		1.028123	0.3874

Weighted Statistics			
R-squared	0.025527	Mean dependent var	0.445086
Adjusted R-squared	-0.000458	S.D. dependent var	1.020287
S.E. of regression	1.020521	Sum squared resid	156.2195
F-statistic	0.982357	Durbin-Watson stat	1.919450
Prob(F-statistic)	0.419076		

Unweighted Statistics			
R-squared	0.046522	Mean dependent var	1.328396
Sum squared resid	387.1693	Durbin-Watson stat	0.774482

## Hasil Uji Autokorelasi

Dependent Variable: ROA  
 Method: Panel EGLS (Cross-section random effects)  
 Date: 05/06/23 Time: 14:01  
 Sample: 2017 2021  
 Periods included: 5  
 Cross-sections included: 31  
 Total panel (balanced) observations: 155  
 Swamy and Arora estimator of component variances

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	12.09291	1.619962	7.464933	0.0000
CAR	-0.022180	0.008497	-2.610321	0.0100
NPL	0.882755	0.016044	55.02074	0.0000
LDR	0.009125	0.006368	1.432879	0.1540
BOPO	-0.154838	0.016455	-9.409594	0.0000

Effects Specification		S.D.	Rho
Cross-section random		1.736121	0.6509
Idiosyncratic random		1.271343	0.3491

Weighted Statistics			
R-squared	0.957393	Mean dependent var	0.890478
Adjusted R-squared	0.956257	S.D. dependent var	6.066743
S.E. of regression	1.268846	Sum squared resid	241.4956
F-statistic	842.6444	Durbin-Watson stat	2.011478
Prob(F-statistic)	0.000000		

Unweighted Statistics			
R-squared	0.928451	Mean dependent var	2.861200
Sum squared resid	679.5787	Durbin-Watson stat	0.714800

## DAFTAR KODE DAN NAMA PERUSAHAAN

No	Kode Perusahaan	Nama Perusahaan
1	<b>AGRO</b>	PT Bank Raya Indonesia Tbk
2	<b>AGRS</b>	PT Bank IBK Indonesia Tbk
3	<b>AMAR</b>	PT Bank Amar Indonesia Tbk
4	<b>ARTO</b>	PT Bank Jago Tbk
5	<b>BABP</b>	PT Bank MNC Internasional Tbk
6	<b>BACA</b>	PT Bank Capital Indonesia Tbk
7	<b>BANK</b>	PT Bank Aladin Syariah Tbk
8	<b>BBCA</b>	PT Bank Central Asia Tbk
9	<b>BBKP</b>	PT Bank KB Bukopin Tbk
10	<b>BBMD</b>	PT Bank Mestika Dharma Tbk
11	<b>BBNI</b>	PT Bank Negara Indonesia Tbk
12	<b>BBRI</b>	PT Bank Rakyat Indonesia Tbk
13	<b>BBSI</b>	PT Bank Bisnis Internasional Tbk
14	<b>BBTN</b>	PT Bank Tabungan Negara Tbk
15	<b>BBYB</b>	PT Bank Neo Commerce Tbk
16	<b>BCIC</b>	PT Bank JTrust Indonesia Tbk
17	<b>BDMN</b>	PT Bank Danamon Tbk
18	<b>BEKS</b>	PT Bank Pembangunan Daerah Banten Tbk
19	<b>BGTG</b>	PT Bank Ganesha Tbk
20	<b>BINA</b>	PT Bank Ina Perdana Tbk
21	<b>BJBR</b>	PT Bank Pembangunan Daerah Jawa Barat
22	<b>BJTM</b>	PT Bank Pembangunan Daerah Jawa Timur Tbk
23	<b>BKSW</b>	PT Bank QNB Indonesia Tbk
24	<b>BMAS</b>	PT Bank Maspion Indonesia Tbk
25	<b>BMRI</b>	PT Bank Mandiri Tbk
26	<b>BNBA</b>	PT Bank Bumi Arta Tbk
27	<b>BNGA</b>	PT Bank CIMB Niaga Tbk
28	<b>BNII</b>	PT Bank Maybank Indonesia Tbk
29	<b>BNLI</b>	PT Bank Permata Tbk
30	<b>BRIS</b>	PT Bank Syariah Indonesia Tbk
31	<b>BSIM</b>	PT Bank Sinarmas Tbk
32	<b>BSWD</b>	PT Bank of India Indonesia Tbk
33	<b>BTPN</b>	PT Bank BTPN Tbk
34	<b>BTPS</b>	PT Bank BTPN Syariah Tbk
35	<b>BVIC</b>	PT Bank Victoria Intl. Tbk
36	<b>DNAR</b>	PT Bank Oke Indonesia Tbk
37	<b>INPC</b>	PT Bank Artha Graha Internasional Tbk
38	<b>MASB</b>	PT bank Multiarta Sentosa Tbk
39	<b>MAYA</b>	PT Bank Mayapada Tbk
40	<b>MCOR</b>	PT Bank China Constr. Tbk

41	<b>MEGA</b>	PT Bank Mega Tbk
42	<b>NISP</b>	PT Bank OCBC NISP Tbk
43	<b>NOBU</b>	PT Bank Nationalnobu Tbk
44	<b>PNBN</b>	PT Bank Pan Indonesia Tbk
45	<b>PNBS</b>	PT Bank Panin Dubai Syariah Tbk
46	<b>SDRA</b>	PT Bank Woori Saudara Indonesia 1906 Tbk



## DATA TAHUN 2017

Kode Perusahaan	CAR	NPL	LDR	ROA	BOPO
AGRO	29.58000	2.59000	88.33000	1.45000	86.48000
AGRS	14.20000	1.36000	90.26754	0.57000	64.50661
AMAR	84.86000	8.29000	95.65000	0.79000	98.48000
ARTO	20.22000	8.30000	72.68000	-1.04000	113.70000
BABP	12.58000	7.23000	78.78000	-7.47000	180.62000
BACA	22.56000	2.77000	50.61000	0.79000	92.24000
BANK	75.83000	0.00000	85.94000	5.50000	160.28000
BBCA	23.10000	1.50000	78.20000	3.90000	58.60000
BBKP	10.52000	8.54000	81.34000	0.09000	99.04000
BBMD	2.24000	73.92000	81.02000	69.04000	69.04000
BBNI	18.50000	2.30000	85.60000	2.70000	70.80000
BBRI	22.96000	2.10000	87.44000	3.50000	69.14000
BBSI	52.46000	1.54000	121.00000	3.22000	65.77000
BBTN	18.87000	2.66000	103.13000	1.71000	82.06000
BBYB	18.18000	1.75000	94.57000	0.43000	96.93000
BCIC	14.15000	2.94000	88.87000	0.73000	93.87000
BDMN	22.10000	2.80000	93.30000	3.10000	72.10000
BEKS	10.22000	5.37000	91.95000	-1.43000	117.66000
BGTG	30.10000	0.81000	85.55000	1.59000	83.81000
BINA	66.43000	4.60000	77.61000	0.82000	90.11000
BJBR	18.77000	1.51000	87.27000	2.01000	82.25000
BJTM	19.68000	4.59000	79.69000	3.12000	68.63000
BKSW	20.27000	1.85000	70.37000	-3.72000	84.83277
BMAS	21.59000	1.52000	97.14000	1.60000	83.34000
BMRI	21.64000	3.45000	88.11000	2.72000	71.17000
BNBA	25.67000	1.70000	82.10000	1.73000	82.86000
BNGA	18.60000	3.75000	96.24000	1.70000	83.48000
BNII	17.53000	2.81000	88.12000	1.48000	85.97000
BNLI	18.10000	4.60000	87.50000	0.60000	94.80000
BRIS	20.05000	4.75000	71.87000	0.51000	95.34000
BSIM	18.31000	3.79000	80.57000	1.26000	88.94000
BSWD	42.64000	4.88000	67.78000	-3.39000	114.05000
BTPN	24.10000	0.90000	96.20000	2.10000	86.50000
BTPS	28.91000	1.67000	92.47000	11.19000	68.81000
BVIC	18.17000	3.05000	70.25000	0.64000	94.53000
DNAR	55.24000	3.10000	115.57000	0.69000	92.39000
INPC	17.44000	6.11000	82.89000	0.31000	96.55000
MASB	21.73000	1.56000	59.91000	1.63000	80.54000
MAYA	14.11000	5.65000	90.08000	1.30000	87.20000
MCOR	15.75000	3.07000	79.49000	0.54000	93.45000



MEGA	24.11000	2.01000	56.47000	2.24000	81.28000
NISP	17.51000	1.79000	93.42000	1.96000	77.07000
NOBU	26.83000	0.05000	51.57000	0.48000	93.21000
PNBN	21.99000	2.84000	96.28000	1.61000	85.04000
PNBS	11.51000	12.52000	86.95000	10.77000	217.40000
SDRA	24.86000	1.53000	111.07000	1.62000	73.05000



## DATA TAHUN 2018

Kode Perusahaan	CAR	NPL	LDR	ROA	BOPO
AGRO	28.34000	2.86000	86.75000	1.54000	82.99000
AGRS	14.48000	1.32000	88.58031	0.63000	61.04611
AMAR	42.43000	4.96000	132.46000	1.59000	93.69000
ARTO	18.62000	6.17000	76.74000	-2.76000	127.00000
BABP	16.27000	5.72000	88.64000	0.74000	93.51000
BACA	18.66000	2.95000	51.96000	0.90000	92.11000
BANK	163.07000	0.00000	424923.53000	-6.86000	199.97000
BBCA	23.40000	1.40000	81.60000	4.00000	58.20000
BBKP	13.41000	6.67000	86.18000	0.22000	98.41000
BBMD	2.20000	74.46000	86.93000	68.09000	68.09000
BBNI	18.50000	1.90000	88.80000	2.80000	70.20000
BBRI	21.21000	2.14000	88.96000	3.68000	68.48000
BBSI	50.87000	1.72000	123.00000	3.84000	60.24000
BBTN	18.21000	2.81000	103.49000	1.34000	85.58000
BBYB	19.47000	4.05000	107.66000	-2.83000	122.97000
BCIC	14.03000	4.26000	77.43000	-2.25000	116.32000
BDMN	22.20000	2.70000	95.00000	3.10000	70.90000
BEKS	10.04000	5.90000	82.62000	-1.57000	121.97000
BGTG	31.85000	4.25000	87.81000	0.16000	97.57000
BINA	55.03000	2.43000	69.28000	0.50000	93.06000
BJBR	18.63000	1.65000	91.89000	1.71000	84.22000
BJTM	19.28000	3.75000	66.57000	2.96000	69.45000
BKSW	26.50000	2.49000	72.59000	0.12000	77.6179
BMAS	21.28000	2.14000	100.87000	1.54000	87.25000
BMRI	20.96000	2.79000	96.74000	3.17000	66.48000
BNBA	25.52000	1.51000	84.26000	1.77000	81.43000
BNGA	19.66000	3.11000	97.18000	1.85000	80.97000
BNII	19.04000	2.59000	96.46000	1.74000	83.47000
BNLI	19.40000	4.40000	90.10000	0.80000	93.40000
BRIS	29.73000	4.97000	75.49000	0.43000	95.32000
BSIM	17.60000	4.74000	84.24000	0.25000	97.62000
BSWD	39.46000	4.90000	99.48000	0.24000	97.65000
BTPN	24.60000	1.20000	96.20000	2.30000	80.10000
BTPS	40.92000	1.39000	95.60000	12.37000	62.36000
BVIC	16.73000	3.48000	73.61000	0.33000	100.24000
DNAR	51.28000	2.09000	114.92000	0.65000	98.03000
INPC	19.80000	5.99000	77.18000	0.27000	97.12000
MASB	16.46000	1.02000	79.82000	1.67000	79.76000
MAYA	15.82000	5.54000	91.83000	0.73000	92.61000
MCOR	15.69000	2.54000	88.35000	0.86000	90.60000

MEGA	22.79000	1.60000	67.23000	2.47000	77.78000
NISP	17.63000	1.73000	93.51000	2.10000	74.43000
NOBU	23.27000	0.97000	75.35000	0.42000	94.77000
PNBN	23.33000	3.04000	104.15000	2.16000	78.27000
PNBS	23.15000	4.81000	88.82000	0.26000	99.57000
SDRA	23.04000	1.72000	145.26000	1.82000	70.39000



## DATA TAHUN 2019

Kode Perusahaan	CAR	NPL	LDR	ROA	BOPO
AGRO	24.28000	7.66000	91.59000	0.31000	96.64000
AGRS	14.47000	1.28000	85.01900	0.53000	69.22036
AMAR	55.64000	4.51000	112.86000	2.99000	89.44000
ARTO	148.28000	2.05000	47.54000	-15.89000	258.09000
BABP	15.16000	5.78000	89.59000	0.27000	95.21000
BACA	12.67000	3.01000	60.55000	0.13000	98.12000
BANK	241.84000	0.00000	506000.00000	11.15000	84.70000
BBCA	23.80000	1.30000	80.50000	4.00000	59.10000
BBKP	12.59000	5.99000	84.82000	1.79000	98.98000
BBMD	38.60000	2.26000	88.06000	2.72000	71.48000
BBNI	19.70000	2.30000	91.50000	12.74000	73.20000
BBRI	22.55000	2.62000	88.64000	3.50000	70.10000
BBSI	59.66000	1.15000	137.07000	2.87000	69.46000
BBTN	17.32000	4.78000	113.50000	0.13000	98.12000
BBYB	29.35000	4.32000	94.14000	0.37000	97.24000
BCIC	14.53000	1.49000	48.77000	0.29000	99.92000
BDMN	24.20000	3.00000	98.90000	3.00000	84.50000
BEKS	9.01000	5.01000	95.59000	-2.09000	129.22000
BGTG	32.84000	2.28000	82.76000	2.47000	96.69000
BINA	37.41000	4.76000	62.94000	0.23000	96.80000
BJBR	17.71000	1.58000	96.07000	1.68000	84.23000
BJTM	19.43000	2.77000	63.34000	2.73000	71.40000
BKSW	21.08000	5.63000	84.70000	0.02000	69.91994
BMAS	20.19000	2.34000	94.13000	1.13000	87.10000
BMRI	21.39000	1.53000	96.37000	3.03000	67.44000
BNBA	23.55000	2.79000	87.08000	0.09600	89.55000
BNGA	21.47000	1.30000	97.64000	1.86000	82.44000
BNII	21.38000	3.33000	94.13000	1.45000	85.78000
BNLI	19.90000	2.80000	86.30000	1.30000	87.00000
BRIS	18.71000	3.21000	76.15000	1.44000	85.27000
BSIM	17.32000	7.83000	81.95000	0.23000	119.43000
BSWD	45.78000	4.22000	81.69000	0.60000	94.62000
BTPN	24.20000	0.80000	163.00000	2.30000	83.40000
BTPS	44.57000	1.36000	95.27000	13.58000	58.07000
BVIC	17.76000	6.77000	74.46000	-9.00000	100.69000
DNAR	41.27000	2.60000	115.57000	-0.02700	102.21000
INPC	18.55000	5.71000	68.29000	-0.30000	105.11000
MASB	16.45000	4.15000	64.95000	1.28000	85.02000
MAYA	16.18000	3.85000	93.34000	0.78000	92.16000
MCOR	17.40000	2.52000	107.75000	0.71000	91.49000

MEGA	23.68000	2.46000	69.67000	2.90000	74.10000
NISP	19.17000	1.72000	94.08000	2.22000	74.77000
NOBU	21.57000	2.09000	79.10000	0.52000	93.18000
PNBN	23.41000	3.02000	107.92000	6.50000	77.96000
PNBS	14.46000	3.81000	95.72000	0.25000	97.74000
SDRA	20.02000	1.64000	139.91000	1.88000	75.75000



## DATA TAHUN 2020

Kode Perusahaan	CAR	NPL	LDR	ROA	BOPO
AGRO	24.33000	4.97000	84.76000	0.24000	97.12000
AGRS	14.82000	1.08000	86.65200	0.63000	61.18505
AMAR	45.34000	6.93000	74.32000	0.74000	96.73000
ARTO	91.38000	0.00000	111.07000	-11.27000	261.10000
BABP	15.57000	5.69000	77.32000	0.15000	98.07000
BACA	18.11000	0.00000	39.33000	0.44000	98.84000
BANK	329.09000	0.00000	0.13000	6.19000	56.16000
BBCA	25.80000	1.80000	65.80000	3.30000	63.50000
BBKP	12.08000	10.16000	135.46000	-21.40000	168.10000
BBMD	46.49000	1.69000	72.72000	3.17000	67.59000
BBNI	16.80000	4.30000	87.30000	0.50000	93.30000
BBRI	20.61000	2.94000	83.66000	1.98000	81.22000
BBSI	94.63000	0.89000	221.24000	4.13000	53.27000
BBTN	19.34000	4.37000	93.19000	0.69000	91.61000
BBYB	32.78000	15.75000	92.95000	0.34000	96.71000
BCIC	11.59000	4.97000	56.26000	-3.36000	146.66000
BDMN	34.75000	2.80000	146.77000	0.50000	88.90000
BEKS	35.70000	22.27000	64.00000	-4.88000	164.90000
BGTG	40.08000	5.49000	41.26000	1.59000	98.40000
BINA	17.31000	1.43000	86.32000	0.51000	93.80000
BJBR	19.43000	1.40000	60.58000	1.66000	83.95000
BJTM	21.64000	4.00000	60.58000	1.95000	77.76000
BKSW	24.53000	4.66000	97.02000	-1.24000	78.75236
BMAS	16.53000	1.93000	84.18000	1.09000	87.58000
BMRI	19.90000	3.29000	82.95000	1.64000	80.03000
BNBA	25.80000	2.63000	76.57000	0.69000	92.12000
BNGA	21.92000	3.62000	82.91000	1.06000	89.38000
BNII	24.31000	4.00000	79.25000	1.04000	87.83000
BNLI	35.70000	2.90000	78.70000	1.00000	88.80000
BRIS	18.24000	2.88000	74.52000	1.38000	84.61000
BSIM	17.29000	4.75000	56.97000	0.30000	111.70000
BSWD	45.49000	4.95000	79.89000	0.49000	93.65000
BTPN	25.60000	1.20000	134.20000	1.40000	89.50000
BTPS	49.44000	1.91000	97.38000	7.16000	72.42000
BVIC	16.68000	7.58000	75.64000	-1.26000	112.09000
DNAR	53.98000	3.52000	120.98000	0.35000	95.82000
INPC	16.37000	4.58000	49.60000	0.11000	97.75000
MASB	19.90000	3.66000	38.76000	0.83000	86.73000
MAYA	15.45000	4.09000	77.80000	0.12000	98.41000
MCOR	35.28000	2.94000	79.82000	0.29000	97.70000

MEGA	31.04000	1.39000	60.04000	3.64000	65.94000
NISP	22.04000	1.93000	71.81000	1.47000	81.13000
NOBU	22.02000	0.21000	76.31000	0.57000	92.16000
PNBN	27.04000	3.01000	83.26000	5.70000	79.54000
PNBS	31.43000	3.38000	111.71000	0.06000	99.42000
SDRA	19.99000	1.12000	162.29000	1.84000	74.22000



## DATA TAHUN 2021

Kode Perusahaan	CAR	NPL	LDR	ROA	BOPO
AGRO	20.24000	3.98000	86.01000	-14.75000	287.86000
AGRS	14.85000	0.85000	85.78900	0.57000	43.59044
AMAR	29.85000	6.58000	74.70000	0.02000	99.76000
ARTO	169.92000	0.58000	145.86000	0.10000	98.52000
BABP	24.31000	4.42000	75.61000	0.18000	97.81000
BACA	41.28000	0.00000	12.35000	0.22000	98.23000
BANK	390.50000	0.00000	0.00000	-8.81000	428.40000
BBCA	25.70000	2.20000	62.00000	3.40000	54.20000
BBKP	20.26000	10.66000	106.46000	-50.40000	171.20000
BBMD	48.12000	1.18000	71.15000	4.31000	51.70000
BBNI	19.70000	3.70000	79.70000	1.40000	81.20000
BBRI	25.28000	3.08000	83.67000	2.72000	74.30000
BBSI	201.57000	0.53000	241.98000	5.16000	34.13000
BBTN	19.14000	3.70000	92.86000	0.81000	89.28000
BBYB	55.49000	4.98000	52.63000	-13.71000	224.01000
BCIC	15.82000	3.90000	62.81000	-3.06000	122.55000
BDMN	26.70000	2.70000	84.60000	0.80000	86.60000
BEKS	41.68000	14.09000	66.47000	-2.94000	158.33000
BGTG	67.15000	5.13000	40.01000	0.23000	94.81000
BINA	53.14000	2.62000	29.67000	0.44000	92.42000
BJBR	17.78000	1.24000	81.68000	1.73000	81.94000
BJTM	23.52000	4.48000	51.38000	2.05000	75.95000
BKSW	29.92000	0.08000	80.95000	-8.50000	61.25941
BMAS	13.69000	1.67000	68.58000	0.79000	89.48000
BMRI	19.60000	2.81000	80.04000	2.53000	67.26000
BNBA	41.73000	3.04000	62.86000	0.77000	88.45000
BNGA	22.68000	3.46000	74.35000	1.82000	78.37000
BNII	26.19000	3.69000	76.28000	1.32000	82.90000
BNLI	34.90000	3.20000	69.00000	0.70000	90.10000
BRIS	22.09000	2.93000	73.39000	1.61000	80.46000
BSIM	29.12000	4.64000	41.22000	0.34000	97.12000
BSWD	98.07000	9.08000	87.88000	-1.23000	120.64000
BTPN	26.20000	1.70000	123.10000	2.20000	80.50000
BTPS	58.27000	2.37000	95.17000	10.72000	59.97000
BVIC	17.32000	7.27000	81.25000	-71.00000	104.94000
DNAR	50.88000	3.58000	130.25000	0.38000	95.33000
INPC	21.77000	3.39000	58.47000	-73.00000	111.09000
MASB	26.42000	2.48000	40.84000	1.19000	78.68000
MAYA	14.37000	3.93000	71.65000	0.07000	98.83000
MCOR	37.96000	4.39000	71.46000	0.41000	92.75000



MEGA	27.30000	1.12000	60.96000	4.22000	56.06000
NISP	23.05000	2.63000	71.70000	1.55000	76.50000
NOBU	20.91000	0.58000	61.28000	0.54000	91.33000
PNBN	27.82000	3.54000	88.05000	4.00000	86.09000
PNBS	25.81000	1.19000	107.56000	-6.72000	202.74000
SDRA	24.48000	0.93000	141.80000	2.00000	70.32000

