



LAMPIRAN

Lampiran 01. : Daftar Perusahaan Perbankan yang Terdaftar di Bursa Efek Indonesia 2018-2020

No.	Kode	Nama	Tanggal Pendaftaran
1	AGRO	Bank Rakyat Indonesia Agroniaga Tbk	08-Agust-2003
2	AGRS	PT Bank Agris Tbk	22-Des-2014
3	ARTO	PT Bank Artos Indonesia Tbk	12-Jan-2016
4	BABP	PT Bank MNC Internasional Tbk.	15-Jul-2002
5	BACA	Bank Capital Indonesia Tbk	04-Okt-2007
6	BBCA	Bank Central Asia Tbk	31-Mei-2000
7	BBHI	PT Bank Harda Internasional Tbk.	12-Agust-2015
8	BBKP	Bank Bukopin Tbk	10-Jul-2006
9	BBMD	PT Bank Mestika Dharma Tbk.	8-Jul-2013
10	BBNI	Bank Negara Indonesia Tbk	25-Nop-1996
11	BBNP	Bank Nusantara Parahyangan Tbk	10-Jan-2001
12	BBRI	Bank Rakyat Indonesia (Persero) Tbk	10-Nop-2003
13	BBTN	Bank Tabungan Negara (Persero) Tbk	17-Des-2009
14	BBYB	PT Bank Yudha Bhakti Tbk.	13-Jan-2015
15	BCIC	PT Bank JTrust Indonesia Tbk.	25-Jun-1997
16	BDMN	Bank Danamon Indonesia Tbk	06-Des-1989
17	BEKS	PT Bank Pundi Indonesia Tbk.	13-Jul-2001
18	BGTG	PT Bank Ganesha Tbk.	12-Mei-2016
19	BINA	PT Bank Ina Perdana Tbk.	16-Jan-2014
20	BJBR	Bank Pembangunan Daerah Jawa Barat dan Banten Tbk	8-Jul-2010
21	BJTM	Bank Pembangunan Daerah Jawa Timur Tbk	12-Jul-2012

22	BKSW	PT Bank QNB Indonesia Tbk	21-Nop-2002
23	BMAS	PT Bank Maspion Indonesia Tbk.	11-Jul-2013
24	BMRI	Bank Mandiri (Persero) Tbk	14-Jul-2003
25	BNBA	Bank Bumi Arta Tbk	31-Des-2009
26	BNGA	Bank CIMB Niaga Tbk	29-Nop-1989
27	BNII	PT Bank Maybank Indonesia Tbk	21-Nop-1989
28	BNLI	Bank Permata Tbk	15-Jan-1990
29	BSIM	Bank Sinarmas Tbk	13-Des-2010
30	BSWD	Bank of India Indonesia Tbk	01-Mei-2002
31	BTPN	Bank Tabungan Pensiunan Nasional Tbk	12-Mar-2008
32	BVIC	Bank Victoria International Tbk	30-Jun-1999
33	DNAR	PT Bank Dinar Indonesia Tbk.	11-Jul-2014
34	INPC	Bank Artha Graha Internasional Tbk	29-Agust-1990
35	MAYA	Bank Mayapada Internasional Tbk	29-Agust-1997
36	MCOR	PT Bank China Construction Bank Indonesia Tbk	3-Jul-2007
37	MEGA	Bank Mega Tbk	17-Apr-2000
38	NAGA	PT Bank Mitraniaga Tbk.	9-Jul-2013
39	NISP	Bank OCBC NISP Tbk	20-Okt-1994
40	NOBU	PT Bank Nationalnobu Tbk.	20-Mei-2013
41	PNBN	Bank Pan Indonesia Tbk	29-Des-1982
42	PNBS	PT Bank Panin Dubai Syariah Tbk.	15-Jan-2014
43	SDRA	PT Bank Woori Saudara Indonesia 1906 Tbk	15-Des-2006

**Lampiran 2 : Daftar Perbankan di Bursa Efek Indonesia 2018-2020 yang
dijadikan sampel penelitian**

No.	Kode Perusahaan	Nama Perusahaan
1	BABP	Bank MNC Internasional Tbk
2	BBMD	Bank Mestika Dharma Tbk
3	BBNI	Bank Negara Indonesia (Persero) Tbk
4	BBRI	Bank Rakyat Indonesia (Persero) Tbk
5	BBYB	Bank Yudha Bhakti Tbk
6	BDMN	Bank Danamon Indonesia Tbk
7	BEKS	Bank Pembangunan Daerah Banten Tbk
8	BINA	Bank Ina Perdana Tbk
9	BJBR	Bank Pembangunan Daerah Jawa Barat Tbk
10	BMRI	Bank Mandiri (Persero) Tbk
11	BNGA	Bank CIMB Niaga Tbk
12	BNII	Bank Maybank Indonesia Tbk
13	BNLI	Bank Permata Tbk
14	PBNB	Bank Panin Indonesia Tbk

Sumber. www.idx.co.id (data diolah, 2022)

Lampiran 03. : Data NPL (*Net Performing Loan*) pada Perbankan yang Terdaftar di Bursa Efek Indonesia 2018-2020

Kode	Tahun	Kredit Bermasalah	Total Kredit	NPL
BABP	2018	Rp 314.516.000.000	Rp 7.141.656.000.000	4,40%
	2019	Rp 334.025.000.000	Rp 7.554.481.000.000	4,42%
	2020	Rp 322.627.000.000	Rp 7.122.033.000.000	4,53%
BBMD	2018	Rp 419.512.000.000	Rp 7.274.824.000.000	5,77%
	2019	Rp 329.364.000.000	Rp 7.792.537.000.000	4,23%
	2020	Rp 257.909.000.000	Rp 7.195.564.000.000	3,58%
BBNI	2018	Rp 5.001.000.000.000	Rp 497.887.000.000.000	1,00%
	2019	Rp 7.225.000.000.000	Rp 539.862.000.000.000	1,34%
	2020	Rp 11.819.000.000.000	Rp 541.979.000.000.000	2,18%
BBRI	2018	Rp 19.025.801.000.000	Rp 838.141.014.000.000	2,27%
	2019	Rp 25.406.855.000.000	Rp 903.197.389.000.000	2,81%
	2020	Rp 21.790.635.000.000	Rp 938.373.880.000.000	2,32%
BBYB	2018	Rp 128.153.790.266	Rp 3.941.859.000.000	3,25%
	2019	Rp 126.130.000.000	Rp 3.828.786.000.000	3,29%
	2020	Rp 133.345.000.000	Rp 3.665.339.000.000	3,64%
BDMN	2018	Rp 3.656.000.000.000	Rp 134.519.000.000.000	2,72%
	2019	Rp 2.306.148.000.000	Rp 141.460.000.000.000	1,63%
	2020	Rp 2.366.178.000.000	Rp 93.526.021.000.000	2,53%
BEKS	2018	Rp 179.986.100.000	Rp 5.389.603.000.000	3,34%
	2019	Rp 188.176.000.000	Rp 5.210.768.000.000	3,61%
	2020	Rp 132.345.000.000	Rp 2.968.242.000.000	4,46%
BINA	2018	Rp 8.375.000.000	Rp 1.759.096.000.000	0,48%
	2019	Rp 53.182.000.000	Rp 2.519.213.000.000	2,11%
	2020	Rp 40.727.000.000	Rp 2.931.448.000.000	1,39%
BJBR	2018	Rp 370.269.000.000	Rp 196.226.320.000.000	0,19%
	2019	Rp 339.534.000.000	Rp 81.887.246.000.000	0,41%
	2020	Rp 796.302.000.000	Rp 89.450.934.000.000	0,89%
BMRI	2018	Rp 1.109.232.000.000	Rp 775.443.000.000.000	0,14%
	2019	Rp 1.193.300.000.000	Rp 792.351.000.000.000	0,15%
	2020	Rp 21.852.000.000.000	Rp 763.603.000.000.000	2,86%
BNGA	2018	Rp 5.760.517.000.000	Rp 188.462.431.000.000	3,06%
	2019	Rp 4.214.445.000.000	Rp 194.237.531.000.000	2,17%
	2020	Rp 5.305.480.000.000	Rp 174.754.593.000.000	3,04%
BNII	2018	Rp 896.600.000.000	Rp 133.349.000.000.000	0,67%

Kode	Tahun	Kredit Bermasalah	Total Kredit	NPL
	2019	Rp 498.060.000.000	Rp 122.578.758.000.000	0,41%
	2020	Rp 184.825.000.000	Rp 105.271.330.000.000	0,18%
BNLI	2018	Rp 1.776.402.000.000	Rp 107.411.295.000.000	1,65%
	2019	Rp 1.894.053.000.000	Rp 108.755.570.000.000	1,74%
	2020	Rp 2.499.927.000.000	Rp 118.610.002.000.000	2,11%
PNBN	2018	Rp 2.988.000.000.000	Rp 128.445.000.000.000	2,33%
	2019	Rp 3.338.000.000.000	Rp 136.725.000.000.000	2,44%
	2020	Rp 2.661.000.000.000	Rp 116.110.000.000.000	2,29%

Sumber. www.idx.co.id (data diolah, 2022)



Lampiran 04. : Data LDR (*Loan Deposit Ratio*) pada Perbankan yang Terdaftar di Bursa Efek Indonesia 2018-2020

Kode	Tahun	Total Kredit	Dana Pihak Ketiga	LDR
BABP	2018	Rp 7.254.667.000.000	Rp 8.202.776.000.000	88,44%
	2019	Rp 7.554.481.000.000	Rp 8.431.272.000.000	89,60%
	2020	Rp 7.122.033.000.000	Rp 9.206.851.000.000	77,36%
BBMD	2018	Rp 7.274.824.000.000	Rp 8.368.784.000.000	86,93%
	2019	Rp 7.792.537.000.000	Rp 8.871.009.000.000	87,84%
	2020	Rp 7.195.564.000.000	Rp 9.895.218.000.000	72,72%
BBNI	2018	Rp 497.887.000.000.000	Rp 552.172.000.000.000	90,17%
	2019	Rp 539.862.000.000.000	Rp 582.540.625.000.000	92,67%
	2020	Rp 541.979.000.000.000	Rp 647.571.744.000.000	83,69%
BBRI	2018	Rp 838.141.014.000.000	Rp 944.269.000.000.000	88,76%
	2019	Rp 903.197.389.000.000	Rp 1.021.197.000.000.000	88,44%
	2020	Rp 938.373.880.000.000	Rp 1.087.555.173.000.000	86,28%
BBYB	2018	Rp 3.941.859.000.000	Rp 3.661.402.000.000	107,66%
	2019	Rp 3.828.786.000.000	Rp 4.066.490.000.000	94,15%
	2020	Rp 3.665.339.000.000	Rp 3.943.471.000.000	92,95%
BDMN	2018	Rp 134.519.000.000.000	Rp 110.848.000.000.000	121,35%
	2019	Rp 141.460.000.000.000	Rp 114.275.000.000.000	123,79%
	2020	Rp 93.526.021.000.000	Rp 123.733.204.000.000	75,59%
BEKS	2018	Rp 5.389.603.000.000	Rp 5.102.224.000.000	105,63%
	2019	Rp 5.210.768.000.000	Rp 5.584.175.000.000	93,31%
	2020	Rp 2.968.242.000.000	Rp 2.582.207.000.000	114,95%
BINA	2018	Rp 1.759.096.000.000	Rp 2.539.233.000.000	69,28%
	2019	Rp 2.519.213.000.000	Rp 4.002.762.000.000	62,94%
	2020	Rp 2.931.448.000.000	Rp 7.104.540.000.000	41,26%
BJBR	2018	Rp 196.226.320.000.000	Rp 94.129.798.000.000	208,46%
	2019	Rp 81.887.246.000.000	Rp 83.564.393.000.000	97,99%
	2020	Rp 89.450.934.000.000	Rp 99.798.476.000.000	89,63%
BMRI	2018	Rp 775.443.000.000.000	Rp 779.457.889.000.000	99,48%
	2019	Rp 792.351.000.000.000	Rp 850.108.345.000.000	93,21%
	2020	Rp 763.603.000.000.000	Rp 963.593.762.000.000	79,25%
BNGA	2018	Rp 188.462.431.000.000	Rp 152.044.786.000.000	123,95%
	2019	Rp 194.237.531.000.000	Rp 158.751.737.000.000	122,35%
	2020	Rp 174.754.593.000.000	Rp 207.529.424.000.000	84,21%
BNII	2018	Rp 122.578.758.000.000	Rp 232.759.710.000.000	52,66%

Kode	Tahun	Total Kredit	Dana Pihak Ketiga	LDR
	2019	Rp 122.578.758.000.000	Rp 254.616.850.000.000	48,14%
	2020	Rp 105.271.330.000.000	Rp 115.003.047.000.000	91,54%
BNLI	2018	Rp 107.411.295.000.000	Rp 119.678.565.000.000	89,75%
	2019	Rp 108.755.570.000.000	Rp 123.184.575.000.000	88,29%
	2020	Rp 118.610.002.000.000	Rp 145.753.072.000.000	81,38%
PNBN	2018	Rp 128.445.000.000.000	Rp 129.557.889.000.000	99,14%
	2019	Rp 136.725.000.000.000	Rp 131.402.909.000.000	104,05%
	2020	Rp 116.110.000.000.000	Rp 143.029.190.000.000	81,18%

Sumber. www.idx.co.id (data diolah, 2022)



Lampiran 05. : Data GCG (Good Corporate Governance) pada Perbankan yang Terdaftar di Bursa Efek Indonesia 2018-2020

No	Kode Perusahaan	2018	2019	2020
		GCG		
1	BABP	3	3	2
2	BBMD	2	2	2
3	BBNI	2	2	2
4	BBRI	2	2	2
5	BBYB	2,31	2,47	2,56
6	BDMN	1,67	1,75	1,75
7	BEKS	2,17	2,35	3,51
8	BINA	2	2	2
9	BJBR	2	2	2
10	BMRI	1,35	1	1
11	BNGA	1,56	1,59	1,54
12	BNII	1,31	1,20	1,24
13	BNLI	1,80	1,80	1,80
14	PNBN	1,95	1,85	2,10
Rata-rata		1,93	1,94	1,94

Sumber. www.idx.co.id (data diolah, 2022)

Lampiran 06. : Data ROA (Return On Assets) pada Perbankan yang Terdaftar di Bursa Efek Indonesia 2018-2020

Kode	Tahun	Laba Sebelum Pajak	Total Aktiva	ROA
BABP	2018	Rp 79.400.000.000	Rp 10.854.855.000.000	0,73%
	2019	Rp 30.339.000.000	Rp 10.607.879.000.000	0,29%
	2020	Rp 15.954.000.000	Rp 11.652.904.000.000	0,14%
BBMD	2018	Rp 265.862.564.725	Rp 12.093.079.368.934	2,20%
	2019	Rp 247.573.726.183	Rp 12.900.218.775.263	1,92%
	2020	Rp 325.932.118.524	Rp 14.159.755.232.533	2,30%
BBNI	2018	Rp 19.820.714.000.000	Rp 808.572.011.000.000	2,45%
	2019	Rp 19.369.106.000.000	Rp 845.605.208.000.000	2,29%
	2020	Rp 5.112.153.000.000	Rp 891.337.425.000.000	0,57%
BBRI	2018	Rp 41.753.694.000.000	Rp 1.296.898.292.000.000	3,22%
	2019	Rp 43.364.053.000.000	Rp 1.416.758.840.000.000	3,06%
	2020	Rp 26.724.846.000.000	Rp 1.511.804.628.000.000	1,77%
BBYB	2018	-Rp 138.324.960.848	Rp 4.533.729.146.622	-3,05%
	2019	Rp 17.858.408.759	Rp 5.123.734.649.117	0,35%
	2020	Rp 15.827.358.645	Rp 5.421.324.000.000	0,29%
BDMN	2018	Rp 4.107.068.000.000	Rp 186.762.189.000.000	2,20%
	2019	Rp 4.240.671.000.000	Rp 193.533.970.000.000	2,19%
	2020	Rp 2.067.076.000.000	Rp 193.533.970.000.000	1,07%
BEKS	2018	-Rp 100.131.000.000	Rp 9.482.130.000.000	-1,06%
	2019	-Rp 137.559.000.000	Rp 8.097.328.000.000	-1,70%
	2020	-Rp 260.720.000.000	Rp 5.337.281.000.000	-4,88%
BINA	2018	Rp 16.935.000.000	Rp 3.854.174.000.000	0,44%
	2019	Rp 9.940.000.000	Rp 5.262.429.000.000	0,19%
	2020	Rp 28.621.000.000	Rp 8.437.685.000.000	0,34%
BJBR	2018	Rp 1.937.044.000.000	Rp 120.191.387.000.000	1,61%
	2019	Rp 1.977.962.000.000	Rp 123.536.474.000.000	1,60%
	2020	Rp 2.168.028.000.000	Rp 140.934.002.000.000	1,54%
BMRI	2018	Rp 25.851.937.000.000	Rp 1.202.252.094.000.000	2,15%
	2019	Rp 28.455.592.000.000	Rp 1.318.246.335.000.000	2,16%
	2020	Rp 23.298.041.000.000	Rp 1.429.334.484.000.000	1,63%
BNGA	2018	Rp 4.850.818.000.000	Rp 266.781.498.000.000	1,82%
	2019	Rp 4.953.897.000.000	Rp 274.467.227.000.000	1,80%
	2020	Rp 2.947.420.000.000	Rp 280.943.605.000.000	1,05%
BNII	2018	Rp 3.197.700.000.000	Rp 177.532.858.000.000	1,80%
	2019	Rp 2.599.094.000.000	Rp 169.082.830.000.000	1,54%

	2020	Rp 1.818.645.000.000	Rp 173.224.412.000.000	1,05%
BNLI	2018	Rp 1.219.227.000.000	Rp 152.892.866.000.000	0,80%
	2019	Rp 2.010.735.000.000	Rp 161.451.259.000.000	1,25%
	2020	Rp 1.615.349.000.000	Rp 197.726.097.000.000	0,82%
PNBN	2018	Rp 4.572.779.000.000	Rp 207.204.418.000.000	2,21%
	2019	Rp 4.595.617.000.000	Rp 211.287.370.000.000	2,18%
	2020	Rp 4.071.792.000.000	Rp 218.067.091.000.000	1,87%

Sumber. www.idx.co.id (data diolah, 2022)



Lampiran 07. : Data CAR (*Capital Adequacy Ratio*) pada Perbankan yang Terdaftar di Bursa Efek Indonesia 2018-2020

Kode	Tahun	Modal	ATMR	CAR
BABP	2018	Rp 1.164.753.000.000	Rp 7.157.428.000.000	16,27%
	2019	Rp 1.267.964.000.000	Rp 8.365.359.000.000	15,16%
	2020	Rp 1.270.983.000.000	Rp 8.070.167.000.000	15,75%
BBMD	2018	Rp 30.807.090.000.000	Rp 89.076.450.000.000	34,58%
	2019	Rp 35.752.680.000.000	Rp 92.619.880.000.000	38,60%
	2020	Rp 41.862.640.000.000	Rp 88.533.510.000.000	47,28%
BBNI	2018	Rp 104.254.000.000.000	Rp 491.758.000.000.000	21,20%
	2019	Rp 118.095.000.000.000	Rp 598.484.000.000.000	19,73%
	2020	Rp 103.145.000.000.000	Rp 614.633.000.000.000	16,78%
BBRI	2018	Rp 182.387.311.000.000	Rp 854.223.268.000.000	21,35%
	2019	Rp 207.379.430.000.000	Rp 910.850.467.000.000	22,77%
	2020	Rp 198.808.641.000.000	Rp 939.153.033.000.000	21,17%
BBYB	2018	Rp 573.113.000.000	Rp 2.943.492.000.000	19,47%
	2019	Rp 939.806.000.000	Rp 3.201.954.000.000	29,35%
	2020	Rp 1.116.305.000.000	Rp 3.405.834.000.000	32,78%
BDMN	2018	Rp 29.179.000.000	Rp 130.387.000.000	22,38%
	2019	Rp 33.445.000.000	Rp 135.997.000.000	24,59%
	2020	Rp 32.236.000.000	Rp 125.974.000.000	25,59%
BEKS	2018	Rp 370.282.000.000	Rp 3.687.523.000.000	10,04%
	2019	Rp 206.080.000.000	Rp 2.287.838.000.000	9,01%
	2020	Rp 808.016.000.000	Rp 2.325.307.000.000	34,75%
BINA	2018	Rp 1.193.350.000.000	Rp 2.168.663.000.000	55,03%
	2019	Rp 1.175.257.000.000	Rp 3.141.569.000.000	37,41%
	2020	Rp 1.221.295.000.000	Rp 3.046.829.000.000	40,08%
BJBR	2018	Rp 11.300.232.000.000	Rp 46.234.454.000.000	24,44%
	2019	Rp 11.391.189.000.000	Rp 64.308.062.000.000	17,71%
	2020	Rp 12.796.321.000.000	Rp 73.923.122.000.000	17,31%
BMRI	2018	Rp 182.776.908.900.000	Rp 867.789.666.000.000	21,06%
	2019	Rp 188.828.259.000.000	Rp 882.905.621.000.000	21,39%
	2020	Rp 164.657.355.000.000	Rp 827.461.178.000.000	19,90%
BNGA	2018	Rp 40.888.460.000.000	Rp 207.960.418.000.000	19,66%
	2019	Rp 44.722.747.000.000	Rp 208.347.385.000.000	21,47%
	2020	Rp 41.041.181.000.000	Rp 187.244.284.000.000	21,92%
BNII	2018	Rp 26.065.000.000	Rp 116.799.000.000	22,32%

Kode	Tahun	Modal	ATMR	CAR
	2019	Rp 24.469.000.000	Rp 110.160.000.000	22,21%
	2020	Rp 23.769.000.000	Rp 98.008.000.000	24,25%
BNLI	2018	Rp 370.282.000.000	Rp 3.687.523.000.000	10,04%
	2019	Rp 23.136.836.000.000	Rp 116.351.406.000.000	19,89%
	2020	Rp 42.860.774.000.000	Rp 120.137.222.000.000	35,68%
PNBN	2018	Rp 41.488.579.000.000	Rp 177.856.566.000.000	23,33%
	2019	Rp 44.104.733.000.000	Rp 188.423.308.000.000	23,41%
	2020	Rp 48.411.000.000.000	Rp 210.865.879.000.000	22,96%

Sumber. www.idx.co.id (data diolah, 2022)

