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# LAMPIRAN

**Lampiran 1. Tabulasi Data Inflasi, *BI-Rate*, Nilai Tukar, CAR, NPL, LDR dan ROA  
(sebelum uji *outlier*)**

No	Kode	Tahun	ROA	Inflasi	<i>BI-Rate</i>	Nilai Tukar	CAR	NPL	LDR
1	AGRO	2012	1,63	4,3	5,75	9.670,00	14,8	3,68	82,48
2	AGRO	2013	1,66	8,38	7,5	12.189,00	21,6	2,27	87,11
3	AGRO	2014	1,47	8,36	7,75	12.440,00	19,06	2,02	88,48
4	AGRO	2015	1,55	3,35	7,5	13.795,00	22,12	1,9	87,15
5	AGRO	2016	1,49	3,02	4,75	13.436,00	23,68	2,88	88,25
6	AGRO	2017	1,45	3,61	4,25	13.548,00	29,58	2,59	88,33
7	AGRO	2018	1,54	3,13	6	14.481,00	28,34	2,86	86,73
8	AGRO	2019	0,31	2,72	5	13.901,01	24,28	7,66	91,59
9	AGRO	2020	0,24	1,68	3,75	14.105,01	24,33	4,97	84,76
10	AGRO	2021	-14,75	1,87	3,5	14.269,01	20,24	3,98	86,01
11	AGRO	2022	0,85	5,51	5,5	15.730,84	43,74	2,9	79,13
12	BABP	2012	0,09	4,3	5,75	9.670,00	11,21	5,78	79,48
13	BABP	2013	-0,93	8,38	7,5	12.189,00	13,09	4,88	80,14
14	BABP	2014	-0,82	8,36	7,75	12.440,00	17,79	5,88	80,35
15	BABP	2015	0,1	3,35	7,5	13.795,00	17,83	2,97	72,29
16	BABP	2016	0,11	3,02	4,75	13.436,00	19,54	2,77	77,2
17	BABP	2017	-7,47	3,61	4,25	13.548,00	12,58	7,23	78,78
18	BABP	2018	0,74	3,13	6	14.481,00	16,27	5,72	88,64
19	BABP	2019	0,27	2,72	5	13.901,01	15,16	5,78	89,59
20	BABP	2020	0,15	1,68	3,75	14.105,01	15,75	5,69	77,32
21	BABP	2021	0,18	1,87	3,5	14.269,01	24,31	4,42	75,61
22	BABP	2022	1,04	5,51	5,5	15.730,84	23,62	3,53	76,96
23	BACA	2012	1,32	4,3	5,75	9.670,00	18	2,11	59,06
24	BACA	2013	1,59	8,38	7,5	12.189,00	20,13	0,37	63,35
25	BACA	2014	1,33	8,36	7,75	12.440,00	16,43	0,34	58,13
26	BACA	2015	1,1	3,35	7,5	13.795,00	17,7	0,79	55,78
27	BACA	2016	1	3,02	4,75	13.436,00	20,64	3,17	55,34
28	BACA	2017	0,79	3,61	4,25	13.548,00	22,56	2,77	50,61
29	BACA	2018	0,9	3,13	6	14.481,00	18,66	2,95	51,96
30	BACA	2019	0,13	2,72	5	13.901,01	12,67	3,48	60,55
31	BACA	2020	0,44	1,68	3,75	14.105,01	18,11	0,01	39,33
32	BACA	2021	0,22	1,87	3,5	14.269,01	41,28	0,01	12,35
33	BACA	2022	0,18	5,51	5,5	15.730,84	53,77	0,17	20,53
34	BBCA	2012	3,6	4,3	5,75	9.670,00	14,2	0,4	68,6
35	BBCA	2013	3,8	8,38	7,5	12.189,00	15,7	0,4	75,4
36	BBCA	2014	3,9	8,36	7,75	12.440,00	16,9	0,6	76,8
37	BBCA	2015	3,8	3,35	7,5	13.795,00	18,7	0,7	81,1

No	Kode	Tahun	ROA	Inflasi	BI-Rate	Nilai Tukar	CAR	NPL	LDR
38	BBCA	2016	4	3,02	4,75	13.436,00	21,9	1,3	77,1
39	BBCA	2017	3,9	3,61	4,25	13.548,00	23,1	1,5	78,2
40	BBCA	2018	4	3,13	6	14.481,00	23,4	1,4	81,6
41	BBCA	2019	3,2	2,72	5	13.901,01	23,8	1,3	80,5
42	BBCA	2020	2,7	1,68	3,75	14.105,01	25,8	1,8	65,8
43	BBCA	2021	2,8	1,87	3,5	14.269,01	25,7	1,2	62
44	BBCA	2022	3,2	5,51	5,5	15.730,84	25,8	1,7	65,2
45	BBKP	2012	1,83	4,3	5,75	9.670,00	18,5	2,66	83,81
46	BBKP	2013	1,78	8,38	7,5	12.189,00	17,06	2,25	85,8
47	BBKP	2014	1,23	8,36	7,75	12.440,00	15,98	2,78	83,89
48	BBKP	2015	1,39	3,35	7,5	13.795,00	15	2,83	86,34
49	BBKP	2016	1,38	3,02	4,75	13.436,00	16,27	3,77	86,04
50	BBKP	2017	0,09	3,61	4,25	13.548,00	11,61	8,54	81,34
51	BBKP	2018	0,22	3,13	6	14.481,00	15,16	6,67	86,18
52	BBKP	2019	0,13	2,72	5	13.901,01	14,08	5,99	84,82
53	BBKP	2020	-4,61	1,68	3,75	14.105,01	13,43	10,16	135,46
54	BBKP	2021	-4,93	1,87	3,5	14.269,01	22,11	10,66	106,46
55	BBKP	2022	-6,27	5,51	5,5	15.730,84	20,13	6,56	98,48
56	BBNI	2012	2,92	4,3	5,75	9.670,00	16,67	2,84	77,52
57	BBNI	2013	3,36	8,38	7,5	12.189,00	15,09	2,17	85,3
58	BBNI	2014	3,49	8,36	7,75	12.440,00	16,22	1,96	87,81
59	BBNI	2015	2,6	3,35	7,5	13.795,00	19,5	2,7	87,8
60	BBNI	2016	2,7	3,02	4,75	13.436,00	19,4	3	90,4
61	BBNI	2017	2,7	3,61	4,25	13.548,00	18,5	2,3	85,6
62	BBNI	2018	2,8	3,13	6	14.481,00	18,5	1,9	88,8
63	BBNI	2019	2,4	2,72	5	13.901,01	19,7	2,3	91,5
64	BBNI	2020	0,5	1,68	3,75	14.105,01	16,8	4,3	87,3
65	BBNI	2021	1,4	1,87	3,5	14.269,01	19,7	3,7	79,7
66	BBNI	2022	2,5	5,51	5,5	15.730,84	19,8	2,8	84,2
67	BBRI	2012	5,03	4,3	5,75	9.670,00	16,99	1,55	88,54
68	BBRI	2013	4,74	8,38	7,5	12.189,00	18,31	1,69	81,68
69	BBRI	2014	4,73	8,36	7,75	12.440,00	18,31	1,69	81,68
70	BBRI	2015	4,19	3,35	7,5	13.795,00	20,59	2,02	86,88
71	BBRI	2016	3,84	3,02	4,75	13.436,00	22,91	2,03	87,77
72	BBRI	2017	3,69	3,61	4,25	13.548,00	22,96	2,1	88,13
73	BBRI	2018	3,68	3,13	6	14.481,00	21,21	2,14	89,57
74	BBRI	2019	3,5	2,72	5	13.901,01	22,55	2,62	88,64
75	BBRI	2020	1,98	1,68	3,75	14.105,01	20,61	2,94	83,66
76	BBRI	2021	2,72	1,87	3,5	14.269,01	25,28	3,08	83,67
77	BBRI	2022	3,76	5,51	5,5	15.730,84	23,3	2,82	79,17

No	Kode	Tahun	ROA	Inflasi	BI-Rate	Nilai Tukar	CAR	NPL	LDR
78	BBTN	2012	1,94	4,3	5,75	9.670,00	17,69	4,09	100,9
79	BBTN	2013	1,79	8,38	7,5	12.189,00	15,62	4,05	104,42
80	BBTN	2014	1,14	8,36	7,75	12.440,00	14,64	4,01	108,86
81	BBTN	2015	1,61	3,35	7,5	13.795,00	16,97	3,42	108,78
82	BBTN	2016	1,76	3,02	4,75	13.436,00	20,34	2,84	102,66
83	BBTN	2017	1,71	3,61	4,25	13.548,00	18,87	2,66	103,13
84	BBTN	2018	1,34	3,13	6	14.481,00	18,21	2,28	103,25
85	BBTN	2019	0,13	2,72	5	13.901,01	17,32	4,78	113,5
86	BBTN	2020	0,69	1,68	3,75	14.105,01	19,34	4,37	93,19
87	BBTN	2021	0,81	1,87	3,5	14.269,01	19,14	3,7	92,86
88	BBTN	2022	1,02	5,51	5,5	15.730,84	20,17	3,38	92,65
89	BCIC	2012	1,06	4,3	5,75	9.670,00	10,03	3,9	82,81
90	BCIC	2013	-7,58	8,38	7,5	12.189,00	14,03	12,28	96,31
91	BCIC	2014	-4,97	8,36	7,75	12.440,00	13,48	12,24	71,14
92	BCIC	2015	-5,37	3,35	7,5	13.795,00	15,49	3,71	85
93	BCIC	2016	-5,02	3,02	4,75	13.436,00	15,28	6,98	96,33
94	BCIC	2017	0,73	3,61	4,25	13.548,00	14,35	2,94	88,87
95	BCIC	2018	-2,25	3,13	6	14.481,00	14,1	4,26	77,43
96	BCIC	2019	0,29	2,72	5	13.901,01	14,59	1,49	48,77
97	BCIC	2020	-3,36	1,68	3,75	14.105,01	11,59	2,78	56,26
98	BCIC	2021	-3,06	1,87	3,5	14.269,01	15,82	3,9	62,81
99	BCIC	2022	0,17	5,51	5,5	15.730,84	14,86	1,8	76,11
100	BDMN	2012	2,7	4,3	5,75	9.670,00	18,9	2,3	100,7
101	BDMN	2013	2,5	8,38	7,5	12.189,00	17,9	1,9	95,1
102	BDMN	2014	1,4	8,36	7,75	12.440,00	17,8	2,3	92,6
103	BDMN	2015	1,7	3,35	7,5	13.795,00	19,7	3	87,5
104	BDMN	2016	2,5	3,02	4,75	13.436,00	20,9	3,1	91
105	BDMN	2017	3,1	3,61	4,25	13.548,00	22,1	2,8	93,3
106	BDMN	2018	3,1	3,13	6	14.481,00	22,2	2,7	95
107	BDMN	2019	3	2,72	5	13.901,01	24,2	3	98,9
108	BDMN	2020	1	1,68	3,75	14.105,01	25	2,8	84
109	BDMN	2021	1,2	1,87	3,5	14.269,01	26,8	2,7	84,6
110	BDMN	2022	2,3	5,51	5,5	15.730,84	26,3	2,6	91
111	BEKS	2012	1,23	4,3	5,75	9.670,00	11,43	6,75	88,48
112	BEKS	2013	-1,58	8,38	7,5	12.189,00	10,05	6,94	86,11
113	BEKS	2014	-1,59	8,36	7,75	12.440,00	10,05	6,94	86,11
114	BEKS	2015	-5,29	3,35	7,5	13.795,00	8,02	5,94	80,77
115	BEKS	2016	-9,58	3,02	4,75	13.436,00	13,22	5,71	83,85
116	BEKS	2017	-1,43	3,61	4,25	13.548,00	10,22	5,37	91,95
117	BEKS	2018	-1,57	3,13	6	14.481,00	10,04	5,9	82,86

No	Kode	Tahun	ROA	Inflasi	BI-Rate	Nilai Tukar	CAR	NPL	LDR
118	BEKS	2019	-2,09	2,72	5	13.901,01	9,01	5,01	95,59
119	BEKS	2020	-3,8	1,68	3,75	14.105,01	34,75	22,27	146,77
120	BEKS	2021	-2,94	1,87	3,5	14.269,01	41,68	14,09	66,47
121	BEKS	2022	-3,46	5,51	5,5	15.730,84	43,38	9,45	88,87
122	BJBR	2012	2,46	4,3	5,75	9.670,00	18,11	2,07	74,09
123	BJBR	2013	2,61	8,38	7,5	12.189,00	16,51	2,83	96,47
124	BJBR	2014	1,92	8,36	7,75	12.440,00	16,08	4,15	93,18
125	BJBR	2015	2,04	3,35	7,5	13.795,00	16,21	2,91	88,13
126	BJBR	2016	2,22	3,02	4,75	13.436,00	18,43	1,69	86,7
127	BJBR	2017	2,01	3,61	4,25	13.548,00	18,77	1,51	87,27
128	BJBR	2018	1,71	3,13	6	14.481,00	18,63	1,65	91,89
129	BJBR	2019	1,68	2,72	5	13.901,01	17,71	1,58	96,07
130	BJBR	2020	1,66	1,68	3,75	14.105,01	17,31	1,4	86,32
131	BJBR	2021	1,73	1,87	3,5	14.269,01	17,78	1,24	81,68
132	BJBR	2022	1,75	5,51	5,5	15.730,84	19,1	1,16	85,03
133	BMRI	2012	3,55	4,3	5,75	9.670,00	15,48	0,37	77,6
134	BMRI	2013	3,66	8,38	7,5	12.189,00	14,93	0,37	82,97
135	BMRI	2014	3,57	8,36	7,75	12.440,00	16,6	1,66	82,02
136	BMRI	2015	3,15	3,35	7,5	13.795,00	18,6	2,29	87,05
137	BMRI	2016	1,95	3,02	4,75	13.436,00	21,36	3,96	85,86
138	BMRI	2017	2,72	3,61	4,25	13.548,00	21,64	3,45	87,16
139	BMRI	2018	3,17	3,13	6	14.481,00	20,96	2,79	95,46
140	BMRI	2019	3,03	2,72	5	13.901,01	21,39	2,39	96,37
141	BMRI	2020	1,64	1,68	3,75	14.105,01	19,9	3,29	82,95
142	BMRI	2021	2,53	1,87	3,5	14.269,01	19,6	2,81	80,04
143	BMRI	2022	3,3	5,51	5,5	15.730,84	19,1	1,88	77,61
144	BNBA	2012	2,47	4,3	5,75	9.670,00	19,18	0,63	77,95
145	BNBA	2013	2,05	8,38	7,5	12.189,00	16,99	0,21	83,96
146	BNBA	2014	1,52	8,36	7,75	12.440,00	15,07	0,25	79,45
147	BNBA	2015	1,33	3,35	7,5	13.795,00	25,57	0,78	82,78
148	BNBA	2016	1,52	3,02	4,75	13.436,00	25,15	1,82	79,03
149	BNBA	2017	1,73	3,61	4,25	13.548,00	25,67	1,7	82,1
150	BNBA	2018	1,77	3,13	6	14.481,00	25,52	0,69	84,26
151	BNBA	2019	0,96	2,72	5	13.901,01	23,55	0,7	87,08
152	BNBA	2020	0,7	1,68	3,75	14.105,01	25,98	1,81	77,43
153	BNBA	2021	0,74	1,87	3,5	14.269,01	41,87	2,15	63,4
154	BNBA	2022	0,59	5,51	5,5	15.730,84	59,27	3,23	77,34
155	BNGA	2012	3,18	4,3	5,75	9.670,00	15,16	2,29	94,49
156	BNGA	2013	2,76	8,38	7,5	12.189,00	15,36	2,23	95,04
157	BNGA	2014	0,47	8,36	7,75	12.440,00	16,28	3,74	97,98

No	Kode	Tahun	ROA	Inflasi	BI-Rate	Nilai Tukar	CAR	NPL	LDR
158	BNGA	2015	1,09	3,35	7,5	13.795,00	17,96	3,89	98,38
159	BNGA	2016	1,7	3,02	4,75	13.436,00	18,6	3,75	96,24
160	BNGA	2017	1,85	3,61	4,25	13.548,00	19,66	3,11	97,18
161	BNGA	2018	1,99	3,13	6	14.481,00	21,14	2,79	97,75
162	BNGA	2019	1,99	2,72	5	13.901,01	21,47	2,79	97,64
163	BNGA	2020	1,06	1,68	3,75	14.105,01	21,92	3,62	82,19
164	BNGA	2021	1,88	1,87	3,5	14.269,01	22,68	3,46	74,35
165	BNGA	2022	2,16	5,51	5,5	15.730,84	22,19	2,8	85,63
166	BNII	2012	1,64	4,3	5,75	9.670,00	12,83	1,7	87,34
167	BNII	2013	1,74	8,38	7,5	12.189,00	12,74	2,11	87,04
168	BNII	2014	0,68	8,36	7,75	12.440,00	15,76	2,23	92,67
169	BNII	2015	1,01	3,35	7,5	13.795,00	15,17	3,67	86,14
170	BNII	2016	1,6	3,02	4,75	13.436,00	16,77	3,42	88,92
171	BNII	2017	1,48	3,61	4,25	13.548,00	17,53	2,81	88,12
172	BNII	2018	1,74	3,13	6	14.481,00	19,04	2,59	96,46
173	BNII	2019	1,45	2,72	5	13.901,01	21,38	3,33	94,13
174	BNII	2020	1,04	1,68	3,75	14.105,01	24,31	4	79,25
175	BNII	2021	1,34	1,87	3,5	14.269,01	27,1	3,69	76,28
176	BNII	2022	1,25	5,51	5,5	15.730,84	26,65	3,46	86,92
177	BNLI	2012	1,7	4,3	5,75	9.670,00	15,86	1,37	89,52
178	BNLI	2013	1,6	8,38	7,5	12.189,00	14,3	1	89,2
179	BNLI	2014	1,2	8,36	7,75	12.440,00	13,6	1,7	89,1
180	BNLI	2015	0,2	3,35	7,5	13.795,00	15	2,7	87,8
181	BNLI	2016	-4,9	3,02	4,75	13.436,00	15,6	8,8	80,5
182	BNLI	2017	0,6	3,61	4,25	13.548,00	18,1	4,6	87,5
183	BNLI	2018	0,8	3,13	6	14.481,00	19,4	4,4	90,1
184	BNLI	2019	1,3	2,72	5	13.901,01	19,9	2,8	86,3
185	BNLI	2020	0,9	1,68	3,75	14.105,01	35,7	2,9	78,7
186	BNLI	2021	0,7	1,87	3,5	14.269,01	34,9	3,2	69
187	BNLI	2022	1,1	5,51	5,5	15.730,84	34,2	3,1	38,9
188	BSIM	2012	1,74	4,3	5,75	9.670,00	18,09	1,18	80,78
189	BSIM	2013	1,71	8,38	7,5	12.189,00	21,82	2,5	78,72
190	BSIM	2014	1,02	8,36	7,75	12.440,00	18,38	3	83,88
191	BSIM	2015	0,95	3,35	7,5	13.795,00	14,37	3,95	78,04
192	BSIM	2016	1,72	3,02	4,75	13.436,00	16,7	2,1	77,47
193	BSIM	2017	1,26	3,61	4,25	13.548,00	18,31	3,79	80,57
194	BSIM	2018	0,25	3,13	6	14.481,00	17,6	4,74	84,24
195	BSIM	2019	0,23	2,72	5	13.901,01	17,32	7,83	81,95
196	BSIM	2020	0,3	1,68	3,75	14.105,01	17,29	4,75	56,97
197	BSIM	2021	0,34	1,87	3,5	14.269,01	29,12	4,64	41,22



No	Kode	Tahun	ROA	Inflasi	BI-Rate	Nilai Tukar	CAR	NPL	LDR
198	BSIM	2022	0,54	5,51	5,5	15.730,84	29,49	7,99	41,07
199	BSWD	2012	3,14	4,3	5,75	9.670,00	21,1	1,4	93,21
200	BSWD	2013	3,8	8,38	7,5	12.189,00	15,26	1,59	93,76
201	BSWD	2014	3,36	8,36	7,75	12.440,00	15,39	1,17	88,06
202	BSWD	2015	-0,77	3,35	7,5	13.795,00	23,85	8,9	82,06
203	BSWD	2016	-11,15	3,02	4,75	13.436,00	34,5	15,82	82,7
204	BSWD	2017	3,39	3,61	4,25	13.548,00	42,64	4,88	67,78
205	BSWD	2018	0,24	3,13	6	14.481,00	39,46	4,9	99,48
206	BSWD	2019	0,6	2,72	5	13.901,01	45,85	4,22	81,69
207	BSWD	2020	0,49	1,68	3,75	14.105,01	45,49	4,95	79,89
208	BSWD	2021	-1,23	1,87	3,5	14.269,01	98,07	9,08	87,88
209	BSWD	2022	0,14	5,51	5,5	15.730,84	127,42	9,07	105,59
210	BTPN	2012	4,7	4,3	5,75	9.670,00	21,5	0,6	86
211	BTPN	2013	4,5	8,38	7,5	12.189,00	23,1	0,7	88
212	BTPN	2014	3,6	8,36	7,75	12.440,00	23,2	0,7	97,5
213	BTPN	2015	3,1	3,35	7,5	13.795,00	23,8	0,7	97,2
214	BTPN	2016	3,1	3,02	4,75	13.436,00	25	0,8	95,5
215	BTPN	2017	2,1	3,61	4,25	13.548,00	24,6	0,9	96,2
216	BTPN	2018	3,1	3,13	6	14.481,00	25,3	1,2	96,2
217	BTPN	2019	2,3	2,72	5	13.901,01	24,2	0,8	163
218	BTPN	2020	1,4	1,68	3,75	14.105,01	25,6	1,2	134,2
219	BTPN	2021	2,2	1,87	3,5	14.269,01	26,2	1,7	123,1
220	BTPN	2022	2,4	5,51	5,5	15.730,84	27,3	1,4	126,7
221	BVIC	2012	2,17	4,3	5,75	9.670,00	17,97	2,3	63,62
222	BVIC	2013	1,97	8,38	7,5	12.189,00	18	0,7	73,39
223	BVIC	2014	0,8	8,36	7,75	12.440,00	18,35	3,52	70,25
224	BVIC	2015	0,65	3,35	7,5	13.795,00	20,38	4,48	70,17
225	BVIC	2016	0,52	3,02	4,75	13.436,00	26,18	3,89	68,38
226	BVIC	2017	0,64	3,61	4,25	13.548,00	18,76	3,05	70,25
227	BVIC	2018	0,33	3,13	6	14.481,00	16,98	3,48	73,61
228	BVIC	2019	-0,09	2,72	5	13.901,01	17,76	6,77	74,46
229	BVIC	2020	-1,26	1,68	3,75	14.105,01	17,39	7,58	75,64
230	BVIC	2021	-0,71	1,87	3,5	14.269,01	17,92	7,27	81,25
231	BVIC	2022	1,47	5,51	5,5	15.730,84	22,59	4,23	81,69
232	INPC	2012	0,66	4,3	5,75	9.670,00	16,45	0,8	87,42
233	INPC	2013	1,39	8,38	7,5	12.189,00	17,31	1,96	88,87
234	INPC	2014	0,79	8,36	7,75	12.440,00	15,95	1,92	87,62
235	INPC	2015	0,33	3,35	7,5	13.795,00	15,2	2,33	80,75
236	INPC	2016	0,35	3,02	4,75	13.436,00	19,92	2,77	86,39
237	INPC	2017	0,31	3,61	4,25	13.548,00	17,44	6,11	82,89

No	Kode	Tahun	ROA	Inflasi	BI-Rate	Nilai Tukar	CAR	NPL	LDR
238	INPC	2018	0,27	3,13	6	14.481,00	19,94	5,99	77,18
239	INPC	2019	-0,3	2,72	5	13.901,01	18,67	5,71	68,29
240	INPC	2020	0,11	1,68	3,75	14.105,01	16,66	4,58	49,6
241	INPC	2021	-0,73	1,87	3,5	14.269,01	22,36	3,39	58,47
242	INPC	2022	0,25	5,51	5,5	15.730,84	23,82	2,73	54,92
243	MAYA	2012	2,41	4,3	5,75	9.670,00	10,93	3,02	80,58
244	MAYA	2013	2,53	8,38	7,5	12.189,00	14,07	1,04	85,61
245	MAYA	2014	1,98	8,36	7,75	12.440,00	10,44	1,46	81,25
246	MAYA	2015	21,1	3,35	7,5	13.795,00	12,97	2,52	82,99
247	MAYA	2016	2,03	3,02	4,75	13.436,00	13,34	2,11	91,4
248	MAYA	2017	1,3	3,61	4,25	13.548,00	14,11	5,65	90,08
249	MAYA	2018	0,73	3,13	6	14.481,00	15,82	5,54	91,83
250	MAYA	2019	0,78	2,72	5	13.901,01	16,18	3,85	93,34
251	MAYA	2020	0,12	1,68	3,75	14.105,01	15,45	4,09	77,8
252	MAYA	2021	0,07	1,87	3,5	14.269,01	14,37	3,93	71,65
253	MAYA	2022	0,04	5,51	5,5	15.730,84	11,13	4,7	79,65
254	MCOR	2012	2,04	4,3	5,75	9.670,00	15,19	1,98	80,22
255	MCOR	2013	1,74	8,38	7,5	12.189,00	15,88	1,69	82,73
256	MCOR	2014	0,79	8,36	7,75	12.440,00	15,2	2,71	84,03
257	MCOR	2015	1,03	3,35	7,5	13.795,00	17,68	1,98	86,82
258	MCOR	2016	0,69	3,02	4,75	13.436,00	20,69	3,03	86,43
259	MCOR	2017	0,54	3,61	4,25	13.548,00	16,76	3,07	79,49
260	MCOR	2018	0,86	3,13	6	14.481,00	14,79	2,54	88,35
261	MCOR	2019	0,71	2,72	5	13.901,01	18,68	2,52	107,75
262	MCOR	2020	0,29	1,68	3,75	14.105,01	38,6	2,94	79,82
263	MCOR	2021	0,41	1,87	3,5	14.269,01	41,56	4,39	71,46
264	MCOR	2022	0,69	5,51	5,5	15.730,84	35,57	3,4	92,98
265	MEGA	2012	2,74	4,3	5,75	9.670,00	19,18	2,09	52,39
266	MEGA	2013	1,14	8,38	7,5	12.189,00	16,63	2,18	57,41
267	MEGA	2014	1,16	8,36	7,75	12.440,00	15,23	2,09	65,85
268	MEGA	2015	1,97	3,35	7,5	13.795,00	22,85	2,81	65,05
269	MEGA	2016	2,36	3,02	4,75	13.436,00	26,21	3,44	55,35
270	MEGA	2017	2,24	3,61	4,25	13.548,00	24,11	2,01	56,47
271	MEGA	2018	2,47	3,13	6	14.481,00	22,79	1,6	67,23
272	MEGA	2019	2,9	2,72	5	13.901,01	23,68	2,46	69,67
273	MEGA	2020	3,64	1,68	3,75	14.105,01	31,04	1,39	60,04
274	MEGA	2021	4,22	1,87	3,5	14.269,01	27,3	1,12	60,96
275	MEGA	2022	4	5,51	5,5	15.730,84	25,41	1,23	68,04
276	NISP	2012	1,79	4,3	5,75	9.670,00	16,49	0,91	86,79
277	NISP	2013	1,81	8,38	7,5	12.189,00	19,28	0,73	92,49

No	Kode	Tahun	ROA	Inflasi	BI-Rate	Nilai Tukar	CAR	NPL	LDR
278	NISP	2014	1,79	8,36	7,75	12.440,00	18,74	1,34	93,59
279	NISP	2015	1,68	3,35	7,5	13.795,00	17,32	1,3	98,05
280	NISP	2016	1,85	3,02	4,75	13.436,00	18,28	1,88	89,86
281	NISP	2017	1,96	3,61	4,25	13.548,00	17,51	1,79	93,42
282	NISP	2018	2,1	3,13	6	14.481,00	17,63	1,73	93,51
283	NISP	2019	2,22	2,72	5	13.901,01	19,17	1,72	94,08
284	NISP	2020	1,47	1,68	3,75	14.105,01	22,04	1,93	71,81
285	NISP	2021	1,55	1,87	3,5	14.269,01	23,05	2,36	71,7
286	NISP	2022	1,86	5,51	5,5	15.730,84	21,53	2,42	77,22
287	PNBN	2012	1,96	4,3	5,75	9.670,00	14,67	1,69	88,46
288	PNBN	2013	1,85	8,38	7,5	12.189,00	16,96	2,07	87,71
289	PNBN	2014	2,23	8,36	7,75	12.440,00	17,41	2,01	95,47
290	PNBN	2015	1,31	3,35	7,5	13.795,00	20,23	2,44	98,83
291	PNBN	2016	1,69	3,02	4,75	13.436,00	20,59	2,81	94,37
292	PNBN	2017	1,61	3,61	4,25	13.548,00	22,08	2,84	96,39
293	PNBN	2018	2,16	3,13	6	14.481,00	23,33	3,04	104,15
294	PNBN	2019	2,08	2,72	5	13.901,01	23,41	3,02	107,92
295	PNBN	2020	1,91	1,68	3,75	14.105,01	29,58	3,01	83,26
296	PNBN	2021	1,35	1,87	3,5	14.269,01	29,86	3,54	88,05
297	PNBN	2022	1,91	5,51	5,5	15.730,84	30,07	3,53	91,67
298	SDRA	2012	3,57	4,3	5,75	9.670,00	42,41	0,65	118,1
299	SDRA	2013	5,14	8,38	7,5	12.189,00	27,91	0,48	140,72
300	SDRA	2014	2,81	8,36	7,75	12.440,00	21,71	2,51	101,2
301	SDRA	2015	1,94	3,35	7,5	13.795,00	18,82	1,98	97,22
302	SDRA	2016	1,93	3,02	4,75	13.436,00	17,2	1,53	110,45
303	SDRA	2017	2,37	3,61	4,25	13.548,00	24,86	1,53	111,07
304	SDRA	2018	2,59	3,13	6	14.481,00	23,04	1,72	145,26
305	SDRA	2019	1,88	2,72	5	13.901,01	20,02	1,64	139,91
306	SDRA	2020	1,84	1,68	3,75	14.105,01	19,98	1,12	162,29
307	SDRA	2021	2	1,87	3,5	14.269,01	24,48	0,93	141,8
308	SDRA	2022	2,33	5,51	5,5	15.730,84	23,66	1,05	139,16
309	BGTG	2012	0,65	4,3	5,75	9.670,00	13,67	1,95	68,92
310	BGTG	2013	2,33	8,38	7,5	12.189,00	13,81	2,33	72,88
311	BGTG	2014	0,21	8,36	7,75	12.440,00	14,27	4,55	62,03
312	BGTG	2015	0,36	3,35	7,5	13.795,00	14,43	3,14	72,98
313	BGTG	2016	1,62	3,02	4,75	13.436,00	39,23	1,32	87,94
314	BGTG	2017	1,59	3,61	4,25	13.548,00	33,86	0,81	85,55
315	BGTG	2018	0,16	3,13	6	14.481,00	35,63	4,25	87,81
316	BGTG	2019	0,32	2,72	5	13.901,01	34,9	2,28	82,76
317	BGTG	2020	0,1	1,68	3,75	14.105,01	37,47	5,49	64

No	Kode	Tahun	ROA	Inflasi	BI-Rate	Nilai Tukar	CAR	NPL	LDR
318	BGTG	2021	0,23	1,87	3,5	14.269,01	67,78	5,13	40,01
319	BGTG	2022	0,6	5,51	5,5	15.730,84	106,41	2,01	51,8
320	BMAS	2012	1	4,3	5,75	9.670,00	13,46	0,24	89,71
321	BMAS	2013	1,11	8,38	7,5	12.189,00	21	0,61	85,73
322	BMAS	2014	0,82	8,36	7,75	12.440,00	19,45	0,71	77,2
323	BMAS	2015	1,1	3,35	7,5	13.795,00	19,33	0,51	92,96
324	BMAS	2016	1,67	3,02	4,75	13.436,00	24,32	0,91	99,88
325	BMAS	2017	1,6	3,61	4,25	13.548,00	21,59	1,52	97,14
326	BMAS	2018	1,54	3,13	6	14.481,00	21,28	2,14	100,87
327	BMAS	2019	1,13	2,72	5	13.901,01	20,19	2,34	94,13
328	BMAS	2020	1,09	1,68	3,75	14.105,01	1,83	1,93	84,18
329	BMAS	2021	0,79	1,87	3,5	14.269,01	2,16	1,67	68,68
330	BMAS	2022	1,06	5,51	5,5	15.730,84	2,31	1,21	80,44
331	BBYB	2012	0,5	4,3	5,75	9.670,00	12,89	3,56	90,65
332	BBYB	2013	0,69	8,38	7,5	12.189,00	15,95	3,91	76,58
333	BBYB	2014	0,69	8,36	7,75	12.440,00	15,23	3,74	85,71
334	BBYB	2015	1,16	3,35	7,5	13.795,00	15,7	2,98	88,95
335	BBYB	2016	2,53	3,02	4,75	13.436,00	21,38	3,69	95,74
336	BBYB	2017	0,43	3,61	4,25	13.548,00	18,18	4,98	94,57
337	BBYB	2018	-2,83	3,13	6	14.481,00	19,47	15,75	107,66
338	BBYB	2019	0,37	2,72	5	13.901,01	29,35	4,32	94,14
339	BBYB	2020	0,34	1,68	3,75	14.105,01	32,78	4,05	92,95
340	BBYB	2021	-13,71	1,87	3,5	14.269,01	55,49	1,75	56,73
341	BBYB	2022	-5,2	5,51	5,5	15.730,84	36,79	2,05	73,21
342	ARTO	2012	0,19	4,3	5,75	9.670,00	27,72	1,9	99,68
343	ARTO	2013	0,58	8,38	7,5	12.189,00	21,62	1,6	109,08
344	ARTO	2014	0,25	8,36	7,75	12.440,00	16,48	3,66	93,47
345	ARTO	2015	0,01	3,35	7,5	13.795,00	19,16	2,32	84,15
346	ARTO	2016	-5,25	3,02	4,75	13.436,00	22,83	6,82	80,74
347	ARTO	2017	-1,04	3,61	4,25	13.548,00	20,22	8,3	72,68
348	ARTO	2018	-2,76	3,13	6	14.481,00	18,63	6,17	76,74
349	ARTO	2019	-15,89	2,72	5	13.901,01	148,28	2,06	47,54
350	ARTO	2020	-11,27	1,68	3,75	14.105,01	91,38	0,01	111,07
351	ARTO	2021	0,1	1,87	3,5	14.269,01	169,92	0,58	145,86
352	ARTO	2022	0,14	5,51	5,5	15.730,84	82,75	1,82	113,76
353	BBHI	2012	2,71	4,3	5,75	9.670,00	13,49	3,13	79,37
354	BBHI	2013	1,01	8,38	7,5	12.189,00	15,78	1,62	89,99
355	BBHI	2014	0,94	8,36	7,75	12.440,00	15,66	3,58	92,84
356	BBHI	2015	-2,82	3,35	7,5	13.795,00	21,9	7,1	94,23
357	BBHI	2016	0,52	3,02	4,75	13.436,00	21,73	2,83	89,04

No	Kode	Tahun	ROA	Inflasi	BI-Rate	Nilai Tukar	CAR	NPL	LDR
358	BBHI	2017	0,69	3,61	4,25	13.548,00	19,6	3,18	99,74
359	BBHI	2018	-5,06	3,13	6	14.481,00	16,85	4,07	94,19
360	BBHI	2019	-1,87	2,72	5	13.901,01	16,2	10,16	84,3
361	BBHI	2020	2,04	1,68	3,75	14.105,01	19,61	2,76	86,89
362	BBHI	2021	4,75	1,87	3,5	14.269,01	48,82	0,52	103,49
363	BBHI	2022	3,55	5,51	5,5	15.730,84	79,53	0,01	163,19
364	BINA	2012	1,22	4,3	5,75	9.670,00	16,05	0,36	81,6
365	BINA	2013	0,8	8,38	7,5	12.189,00	17,1	0,39	87,17
366	BINA	2014	1,26	8,36	7,75	12.440,00	25,4	0,8	75,07
367	BINA	2015	1,05	3,35	7,5	13.795,00	19,93	0,21	82,83
368	BINA	2016	1,02	3,02	4,75	13.436,00	30,36	3,14	76,3
369	BINA	2017	0,82	3,61	4,25	13.548,00	66,42	4,6	77,61
370	BINA	2018	0,5	3,13	6	14.481,00	55,03	2,43	69,28
371	BINA	2019	0,23	2,72	5	13.901,01	37,41	4,76	62,94
372	BINA	2020	0,51	1,68	3,75	14.105,01	40,11	1,43	41,26
373	BINA	2021	0,44	1,87	3,5	14.269,01	54,75	2,62	29,67
374	BINA	2022	1,09	5,51	5,5	15.730,84	31,13	1,73	63,06
375	BKSW	2012	-0,81	4,3	5,75	9.670,00	27,76	0,73	87,37
376	BKSW	2013	0,07	8,38	7,5	12.189,00	18,73	0,23	113,3
377	BKSW	2014	1,05	8,36	7,75	12.440,00	15,1	0,31	93,47
378	BKSW	2015	0,87	3,35	7,5	13.795,00	16,18	2,59	112,54
379	BKSW	2016	-3,34	3,02	4,75	13.436,00	16,46	6,86	94,54
380	BKSW	2017	-3,27	3,61	4,25	13.548,00	20,27	1,85	70,37
381	BKSW	2018	0,12	3,13	6	14.481,00	26,5	2,49	72,59
382	BKSW	2019	0,02	2,72	5	13.901,01	21,08	5,63	84,7
383	BKSW	2020	-1,24	1,68	3,75	14.105,01	24,53	4,66	97,02
384	BKSW	2021	-8,5	1,87	3,5	14.269,01	29,92	0,08	82,7
385	BKSW	2022	-2,42	5,51	5,5	15.730,84	38,59	0,38	91,11
386	DNAR	2012	-0,33	4,3	5,75	9.670,00	40,88	0,15	464,94
387	DNAR	2013	-1,94	8,38	7,5	12.189,00	33,87	1,83	630,82
388	DNAR	2014	-1,91	8,36	7,75	12.440,00	44,18	3,05	133,52
389	DNAR	2015	-1,88	3,35	7,5	13.795,00	28,6	3,33	126,51
390	DNAR	2016	-1,82	3,02	4,75	13.436,00	77,76	2,22	390,12
391	DNAR	2017	0,69	3,61	4,25	13.548,00	52,24	3,1	115,57
392	DNAR	2018	0,65	3,13	6	14.481,00	51,28	2,09	114,92
393	DNAR	2019	-0,27	2,72	5	13.901,01	41,27	2,6	115,57
394	DNAR	2020	0,35	1,68	3,75	14.105,01	53,98	3,52	120,98
395	DNAR	2021	0,38	1,87	3,5	14.269,01	50,88	3,58	130,25
396	DNAR	2022	0,22	5,51	5,5	15.730,84	47,67	2,75	146,06
397	BBMD	2012	5,05	4,3	5,75	9.670,00	26,98	2,28	95,7

No	Kode	Tahun	ROA	Inflasi	BI-Rate	Nilai Tukar	CAR	NPL	LDR
398	BBMD	2013	5,42	8,38	7,5	12.189,00	26,99	2,16	102,35
399	BBMD	2014	3,86	8,36	7,75	12.440,00	26,35	2,16	101,61
400	BBMD	2015	3,53	3,35	7,5	13.795,00	28,26	2,26	101,61
401	BBMD	2016	2,3	3,02	4,75	13.436,00	35,12	3,59	80,93
402	BBMD	2017	3,19	3,61	4,25	13.548,00	35,36	2,58	81,02
403	BBMD	2018	2,96	3,13	6	14.481,00	34,58	2,33	86,93
404	BBMD	2019	2,72	2,72	5	13.901,01	38,6	2,26	88,06
405	BBMD	2020	3,17	1,68	3,75	14.105,01	46,19	1,69	72,22
406	BBMD	2021	4,31	1,87	3,5	14.269,01	48,12	1,18	71,35
407	BBMD	2022	3,97	5,51	5,5	15.730,84	44,24	1,26	80,84
408	BJTM	2012	3,34	4,3	5,75	9.670,00	26,56	2,95	83,55
409	BJTM	2013	3,82	8,38	7,5	12.189,00	23,72	3,44	84,98
410	BJTM	2014	3,52	8,36	7,75	12.440,00	22,17	3,31	86,54
411	BJTM	2015	2,67	3,35	7,5	13.795,00	21,22	4,29	82,92
412	BJTM	2016	2,98	3,02	4,75	13.436,00	23,88	4,77	90,48
413	BJTM	2017	3,12	3,61	4,25	13.548,00	24,64	4,59	79,69
414	BJTM	2018	2,96	3,13	6	14.481,00	24,21	3,75	66,57
415	BJTM	2019	2,73	2,72	5	13.901,01	21,23	3,77	63,34
416	BJTM	2020	1,95	1,68	3,75	14.105,01	21,64	4	60,58
417	BJTM	2021	2,05	1,87	3,5	14.269,01	23,52	4,48	51,38
418	BJTM	2022	1,95	5,51	5,5	15.730,84	24,74	2,83	56,5
419	NOBU	2012	0,59	4,3	5,75	9.670,00	66,69	0,01	43,46
420	NOBU	2013	0,78	8,38	7,5	12.189,00	87,49	0,01	45,72
421	NOBU	2014	0,43	8,36	7,75	12.440,00	48,38	0,01	53,99
422	NOBU	2015	0,38	3,35	7,5	13.795,00	27,48	0,01	72,53
423	NOBU	2016	0,52	3,02	4,75	13.436,00	26,06	0,03	53,02
424	NOBU	2017	0,48	3,61	4,25	13.548,00	23,83	0,05	51,57
425	NOBU	2018	0,42	3,13	6	14.481,00	23,27	0,97	75,35
426	NOBU	2019	0,52	2,72	5	13.901,01	21,57	2,09	79,1
427	NOBU	2020	0,57	1,68	3,75	14.105,01	22,02	0,21	76,31
428	NOBU	2021	0,54	1,87	3,5	14.269,01	20,91	0,58	61,28
429	NOBU	2022	0,64	5,51	5,5	15.730,84	18,54	0,41	82,52
430	BANK	2012	2,88	4,3	5,75	9.670,00	63,89	2,49	197,7
431	BANK	2013	2,87	8,38	7,5	12.189,00	59,41	2,69	152,87
432	BANK	2014	3,61	8,36	7,75	12.440,00	52,13	5,04	157,77
433	BANK	2015	-20,13	3,35	7,5	13.795,00	38,4	35,15	110,54
434	BANK	2016	-9,51	3,02	4,75	13.436,00	55,06	43,99	134,73
435	BANK	2017	5,5	3,61	4,25	13.548,00	75,83	0,01	85,94
436	BANK	2018	-6,86	3,13	6	14.481,00	163,07	0,01	424,924
437	BANK	2019	11,15	2,72	5	13.901,01	241,84	0,01	506,6

No	Kode	Tahun	ROA	Inflasi	BI-Rate	Nilai Tukar	CAR	NPL	LDR
438	BANK	2020	6,19	1,68	3,75	14.105,01	329,09	0,01	0,13
439	BANK	2021	-8,81	1,87	3,5	14.269,01	390,5	0,01	0,01
440	BANK	2022	-10,85	5,51	5,5	15.730,84	189,28	0,01	173,27
441	MASB	2012	2,34	4,3	5,75	9.670,00	28,16	0,66	93,72
442	MASB	2013	2,65	8,38	7,5	12.189,00	146,14	1,18	114,69
443	MASB	2014	2	8,36	7,75	12.440,00	60,17	0,8	84,06
444	MASB	2015	1,6	3,35	7,5	13.795,00	34,99	0,15	85,75
445	MASB	2016	1,76	3,02	4,75	13.436,00	28,2	2,23	68,02
446	MASB	2017	1,63	3,61	4,25	13.548,00	21,73	1,56	59,91
447	MASB	2018	1,67	3,13	6	14.481,00	16,46	1,02	79,82
448	MASB	2019	1,28	2,72	5	13.901,01	16,45	4,16	64,95
449	MASB	2020	0,83	1,68	3,75	14.105,01	19,9	3,66	38,76
450	MASB	2021	1,19	1,87	3,5	14.269,01	26,42	2,48	39,08
451	MASB	2022	1,86	5,51	5,5	15.730,84	28,52	3,09	50,47

**Lampiran 2. Hasil Uji *Outlier***

<b>No</b>	<b>Kode</b>	<b>Tahun</b>	<b>Residual</b>	<b>Abs. Residual</b>
1	AGRO	2012	0,23705	0,23705
2	AGRO	2013	-0,04261	0,04261
3	AGRO	2014	-0,36273	0,36273
4	AGRO	2015	-0,04577	0,04577
5	AGRO	2016	0,37749	0,37749
6	AGRO	2017	0,32674	0,32674
7	AGRO	2018	0,59133	0,59133
8	AGRO	2019	1,35157	1,35157
9	AGRO	2020	0,18183	0,18183
10	AGRO	2021	-15,28957	15,28957
11	AGRO	2022	0,31605	0,31605
12	BABP	2012	-0,43857	0,43857
13	BABP	2013	-1,62182	1,62182
14	BABP	2014	-0,97081	0,97081
15	BABP	2015	-1,07825	1,07825
16	BABP	2016	-1,10498	1,10498
17	BABP	2017	-6,83165	6,83165
18	BABP	2018	0,83964	0,83964
19	BABP	2019	0,33708	0,33708
20	BABP	2020	0,27362	0,27362
21	BABP	2021	-0,08396	0,08396
22	BABP	2022	0,44729	0,44729
23	BACA	2012	-0,67503	0,67503
24	BACA	2013	-0,93731	0,93731
25	BACA	2014	-1,24136	1,24136
26	BACA	2015	-1,01320	1,01320
27	BACA	2016	0,00905	0,00905
28	BACA	2017	-0,32011	0,32011
29	BACA	2018	-0,12372	0,12372
30	BACA	2019	-0,81279	0,81279
31	BACA	2020	-1,83841	1,83841
32	BACA	2021	-1,60897	1,60897
33	BACA	2022	-1,30116	1,30116
34	BBCA	2012	0,77839	0,77839
35	BBCA	2013	1,19478	1,19478
36	BBCA	2014	1,42469	1,42469
37	BBCA	2015	1,62914	1,62914
38	BBCA	2016	2,18042	2,18042



<b>No</b>	<b>Kode</b>	<b>Tahun</b>	<b>Residual</b>	<b>Abs. Residual</b>
39	BBCA	2017	2,20412	2,20412
40	BBCA	2018	2,33547	2,33547
41	BBCA	2019	1,46097	1,46097
42	BBCA	2020	1,30317	1,30317
43	BBCA	2021	1,16673	1,16673
44	BBCA	2022	1,85799	1,85799
45	BBKP	2012	0,05024	0,05024
46	BBKP	2013	-0,00582	0,00582
47	BBKP	2014	-0,31497	0,31497
48	BBKP	2015	0,08343	0,08343
49	BBKP	2016	0,53622	0,53622
50	BBKP	2017	1,28275	1,28275
51	BBKP	2018	0,72083	0,72083
52	BBKP	2019	0,27758	0,27758
53	BBKP	2020	-2,64632	2,64632
54	BBKP	2021	-2,53829	2,53829
55	BBKP	2022	-5,62289	5,62289
56	BBNI	2012	1,19711	1,19711
57	BBNI	2013	1,50672	1,50672
58	BBNI	2014	1,58420	1,58420
59	BBNI	2015	1,31001	1,31001
60	BBNI	2016	1,56523	1,56523
61	BBNI	2017	1,26731	1,26731
62	BBNI	2018	1,26239	1,26239
63	BBNI	2019	1,01524	1,01524
64	BBNI	2020	0,01816	0,01816
65	BBNI	2021	0,73735	0,73735
66	BBNI	2022	1,51313	1,51313
67	BBRI	2012	2,73178	2,73178
68	BBRI	2013	2,73540	2,73540
69	BBRI	2014	2,74942	2,74942
70	BBRI	2015	2,62151	2,62151
71	BBRI	2016	2,34263	2,34263
72	BBRI	2017	2,24104	2,24104
73	BBRI	2018	2,29205	2,29205
74	BBRI	2019	2,30734	2,30734
75	BBRI	2020	0,97103	0,97103
76	BBRI	2021	1,87381	1,87381
77	BBRI	2022	2,84763	2,84763
78	BBTN	2012	0,74985	0,74985

<b>No</b>	<b>Kode</b>	<b>Tahun</b>	<b>Residual</b>	<b>Abs. Residual</b>
79	BBTN	2013	0,74327	0,74327
80	BBTN	2014	0,07717	0,07717
81	BBTN	2015	0,56412	0,56412
82	BBTN	2016	0,55394	0,55394
83	BBTN	2017	0,41709	0,41709
84	BBTN	2018	-0,05588	0,05588
85	BBTN	2019	-0,23805	0,23805
86	BBTN	2020	0,27336	0,27336
87	BBTN	2021	0,11975	0,11975
88	BBTN	2022	0,28190	0,28190
89	BCIC	2012	-0,31708	0,31708
90	BCIC	2013	-5,03464	5,03464
91	BCIC	2014	-2,39259	2,39259
92	BCIC	2015	-6,28074	6,28074
93	BCIC	2016	-4,48755	4,48755
94	BCIC	2017	-0,49637	0,49637
95	BCIC	2018	-2,81129	2,81129
96	BCIC	2019	-1,47656	1,47656
97	BCIC	2020	-4,55272	4,55272
98	BCIC	2021	-3,67679	3,67679
99	BCIC	2022	-1,32700	1,32700
100	BDMN	2012	0,74581	0,74581
101	BDMN	2013	0,56201	0,56201
102	BDMN	2014	-0,33685	0,33685
103	BDMN	2015	0,54528	0,54528
104	BDMN	2016	1,43343	1,43343
105	BDMN	2017	1,93629	1,93629
106	BDMN	2018	1,96664	1,96664
107	BDMN	2019	1,98743	1,98743
108	BDMN	2020	0,00292	0,00292
109	BDMN	2021	0,21148	0,21148
110	BDMN	2022	1,32523	1,32523
111	BEKS	2012	1,11788	1,11788
112	BEKS	2013	-1,42814	1,42814
113	BEKS	2014	-1,41412	1,41412
114	BEKS	2015	-5,34285	5,34285
115	BEKS	2016	-9,62159	9,62159
116	BEKS	2017	-1,66482	1,66482
117	BEKS	2018	-1,48810	1,48810
118	BEKS	2019	-2,47204	2,47204

No	Kode	Tahun	Residual	Abs. Residual
119	BEKS	2020	3,81447	3,81447
120	BEKS	2021	1,33921	1,33921
121	BEKS	2022	-1,14230	1,14230
122	BJBR	2012	0,42851	0,42851
123	BJBR	2013	1,05443	1,05443
124	BJBR	2014	0,96440	0,96440
125	BJBR	2015	0,78635	0,78635
126	BJBR	2016	0,49983	0,49983
127	BJBR	2017	0,23324	0,23324
128	BJBR	2018	0,06072	0,06072
129	BJBR	2019	-0,06010	0,06010
130	BJBR	2020	-0,08312	0,08312
131	BJBR	2021	-0,04596	0,04596
132	BJBR	2022	0,03134	0,03134
133	BMRI	2012	0,72430	0,72430
134	BMRI	2013	1,01823	1,01823
135	BMRI	2014	1,54708	1,54708
136	BMRI	2015	1,66621	1,66621
137	BMRI	2016	1,27524	1,27524
138	BMRI	2017	1,84198	1,84198
139	BMRI	2018	2,05463	2,05463
140	BMRI	2019	1,70635	1,70635
141	BMRI	2020	0,77351	0,77351
142	BMRI	2021	1,47507	1,47507
143	BMRI	2022	1,90721	1,90721
144	BNBA	2012	-0,18007	0,18007
145	BNBA	2013	-0,62868	0,62868
146	BNBA	2014	-1,14313	1,14313
147	BNBA	2015	-0,69273	0,69273
148	BNBA	2016	-0,01972	0,01972
149	BNBA	2017	0,15956	0,15956
150	BNBA	2018	-0,17383	0,17383
151	BNBA	2019	-1,05534	1,05534
152	BNBA	2020	-0,70550	0,70550
153	BNBA	2021	-0,20720	0,20720
154	BNBA	2022	0,46401	0,46401
155	BNGA	2012	1,16719	1,16719
156	BNGA	2013	0,92409	0,92409
157	BNGA	2014	-0,66860	0,66860
158	BNGA	2015	0,28114	0,28114

<b>No</b>	<b>Kode</b>	<b>Tahun</b>	<b>Residual</b>	<b>Abs. Residual</b>
159	BNGA	2016	0,87248	0,87248
160	BNGA	2017	0,77584	0,77584
161	BNGA	2018	0,87449	0,87449
162	BNGA	2019	0,84127	0,84127
163	BNGA	2020	0,37314	0,37314
164	BNGA	2021	1,16959	1,16959
165	BNGA	2022	1,21129	1,21129
166	BNII	2012	-0,66068	0,66068
167	BNII	2013	-0,18146	0,18146
168	BNII	2014	-1,12190	1,12190
169	BNII	2015	0,07477	0,07477
170	BNII	2016	0,60721	0,60721
171	BNII	2017	0,25109	0,25109
172	BNII	2018	0,50333	0,50333
173	BNII	2019	0,54132	0,54132
174	BNII	2020	0,56391	0,56391
175	BNII	2021	0,80198	0,80198
176	BNII	2022	0,66372	0,66372
177	BNLI	2012	-0,69746	0,69746
178	BNLI	2013	-0,78481	0,78481
179	BNLI	2014	-0,86556	0,86556
180	BNLI	2015	-1,16557	1,16557
181	BNLI	2016	-3,54250	3,54250
182	BNLI	2017	0,16615	0,16615
183	BNLI	2018	0,37157	0,37157
184	BNLI	2019	0,14497	0,14497
185	BNLI	2020	0,13379	0,13379
186	BNLI	2021	0,08826	0,08826
187	BNLI	2022	0,54911	0,54911
188	BSIM	2012	-0,69120	0,69120
189	BSIM	2013	0,12350	0,12350
190	BSIM	2014	-0,38821	0,38821
191	BSIM	2015	0,13527	0,13527
192	BSIM	2016	0,16325	0,16325
193	BSIM	2017	0,48420	0,48420
194	BSIM	2018	-0,05152	0,05152
195	BSIM	2019	1,24252	1,24252
196	BSIM	2020	0,06557	0,06557
197	BSIM	2021	0,30081	0,30081
198	BSIM	2022	2,05051	2,05051

<b>No</b>	<b>Kode</b>	<b>Tahun</b>	<b>Residual</b>	<b>Abs. Residual</b>
199	BSWD	2012	0,83860	0,83860
200	BSWD	2013	1,68364	1,68364
201	BSWD	2014	1,09362	1,09362
202	BSWD	2015	0,73874	0,73874
203	BSWD	2016	-6,40093	6,40093
204	BSWD	2017	3,51831	3,51831
205	BSWD	2018	0,35469	0,35469
206	BSWD	2019	0,50962	0,50962
207	BSWD	2020	0,78518	0,78518
208	BSWD	2021	1,77058	1,77058
209	BSWD	2022	3,67948	3,67948
210	BTPN	2012	2,06461	2,06461
211	BTPN	2013	2,13315	2,13315
212	BTPN	2014	1,24571	1,24571
213	BTPN	2015	0,99254	0,99254
214	BTPN	2016	1,08788	1,08788
215	BTPN	2017	0,14142	0,14142
216	BTPN	2018	1,35953	1,35953
217	BTPN	2019	0,23445	0,23445
218	BTPN	2020	-0,35776	0,35776
219	BTPN	2021	20,50983	20,50983
220	BTPN	2022	0,86665	0,86665
221	BVIC	2012	0,25145	0,25145
222	BVIC	2013	-0,46231	0,46231
223	BVIC	2014	-0,36193	0,36193
224	BVIC	2015	0,17941	0,17941
225	BVIC	2016	-0,08032	0,08032
226	BVIC	2017	-0,43835	0,43835
227	BVIC	2018	-0,51955	0,51955
228	BVIC	2019	0,47562	0,47562
229	BVIC	2020	-0,27804	0,27804
230	BVIC	2021	0,16020	0,16020
231	BVIC	2022	1,16029	1,16029
232	INPC	2012	-1,97450	1,97450
233	INPC	2013	-0,52299	0,52299
234	INPC	2014	-1,13761	1,13761
235	INPC	2015	-1,18465	1,18465
236	INPC	2016	-0,87131	0,87131
237	INPC	2017	0,53334	0,53334
238	INPC	2018	0,56548	0,56548

<b>No</b>	<b>Kode</b>	<b>Tahun</b>	<b>Residual</b>	<b>Abs. Residual</b>
239	INPC	2019	-0,17521	0,17521
240	INPC	2020	-0,19934	0,19934
241	INPC	2021	-1,45451	1,45451
242	INPC	2022	-0,65956	0,65956
243	MAYA	2012	0,66537	0,66537
244	MAYA	2013	0,16383	0,16383
245	MAYA	2014	-0,23298	0,23298
246	MAYA	2015	19,62808	19,62808
247	MAYA	2016	0,40195	0,40195
248	MAYA	2017	1,25584	1,25584
249	MAYA	2018	0,73877	0,73877
250	MAYA	2019	0,01302	0,01302
251	MAYA	2020	-0,46344	0,46344
252	MAYA	2021	-0,57022	0,57022
253	MAYA	2022	-0,25334	0,25334
254	MCOR	2012	-0,08846	0,08846
255	MCOR	2013	-0,30687	0,30687
256	MCOR	2014	-0,79895	0,79895
257	MCOR	2015	-0,60482	0,60482
258	MCOR	2016	-0,40446	0,40446
259	MCOR	2017	-0,57595	0,57595
260	MCOR	2018	-0,45875	0,45875
261	MCOR	2019	-0,61792	0,61792
262	MCOR	2020	-0,41152	0,41152
263	MCOR	2021	0,42834	0,42834
264	MCOR	2022	0,21886	0,21886
265	MEGA	2012	0,76525	0,76525
266	MEGA	2013	-0,64448	0,64448
267	MEGA	2014	-0,67509	0,67509
268	MEGA	2015	0,81594	0,81594
269	MEGA	2016	1,58094	1,58094
270	MEGA	2017	0,81468	0,81468
271	MEGA	2018	0,90276	0,90276
272	MEGA	2019	1,68241	1,68241
273	MEGA	2020	2,15942	2,15942
274	MEGA	2021	2,57997	2,57997
275	MEGA	2022	2,44149	2,44149
276	NISP	2012	-0,79474	0,79474
277	NISP	2013	-0,61407	0,61407
278	NISP	2014	-0,35324	0,35324

<b>No</b>	<b>Kode</b>	<b>Tahun</b>	<b>Residual</b>	<b>Abs. Residual</b>
279	NISP	2015	-0,27446	0,27446
280	NISP	2016	0,20622	0,20622
281	NISP	2017	0,27631	0,27631
282	NISP	2018	0,46675	0,46675
283	NISP	2019	0,56854	0,56854
284	NISP	2020	0,05870	0,05870
285	NISP	2021	0,36729	0,36729
286	NISP	2022	0,74526	0,74526
287	PNBN	2012	-0,31571	0,31571
288	PNBN	2013	-0,01904	0,01904
289	PNBN	2014	0,35551	0,35551
290	PNBN	2015	-0,09695	0,09695
291	PNBN	2016	0,48645	0,48645
292	PNBN	2017	0,45922	0,45922
293	PNBN	2018	1,18201	1,18201
294	PNBN	2019	1,05046	1,05046
295	PNBN	2020	1,08292	1,08292
296	PNBN	2021	0,77631	0,77631
297	PNBN	2022	1,40528	1,40528
298	SDRA	2012	1,26334	1,26334
299	SDRA	2013	2,68461	2,68461
300	SDRA	2014	1,21898	1,21898
301	SDRA	2015	0,30995	0,30995
302	SDRA	2016	0,08620	0,08620
303	SDRA	2017	0,67138	0,67138
304	SDRA	2018	0,97168	0,97168
305	SDRA	2019	0,14438	0,14438
306	SDRA	2020	-0,08605	0,08605
307	SDRA	2021	0,11756	0,11756
308	SDRA	2022	0,56487	0,56487
309	BGTG	2012	-1,50152	1,50152
310	BGTG	2013	0,54253	0,54253
311	BGTG	2014	-0,55760	0,55760
312	BGTG	2015	-0,80178	0,80178
313	BGTG	2016	0,08526	0,08526
314	BGTG	2017	-0,23779	0,23779
315	BGTG	2018	-0,05843	0,05843
316	BGTG	2019	-0,80615	0,80615
317	BGTG	2020	0,51916	0,51916
318	BGTG	2021	1,05657	1,05657

<b>No</b>	<b>Kode</b>	<b>Tahun</b>	<b>Residual</b>	<b>Abs. Residual</b>
319	BGTG	2022	0,76626	0,76626
320	BMAS	2012	-1,93336	1,93336
321	BMAS	2013	-1,32844	1,32844
322	BMAS	2014	-1,56482	1,56482
323	BMAS	2015	-1,15996	1,15996
324	BMAS	2016	-0,31138	0,31138
325	BMAS	2017	-0,13866	0,13866
326	BMAS	2018	0,13760	0,13760
327	BMAS	2019	-0,23263	0,23263
328	BMAS	2020	-0,67783	0,67783
329	BMAS	2021	-1,04184	1,04184
330	BMAS	2022	-0,91239	0,91239
331	BBYB	2012	-0,98892	0,98892
332	BBYB	2013	-0,37406	0,37406
333	BBYB	2014	-0,44927	0,44927
334	BBYB	2015	-0,07267	0,07267
335	BBYB	2016	1,72356	1,72356
336	BBYB	2017	0,15429	0,15429
337	BBYB	2018	1,69369	1,69369
338	BBYB	2019	0,02913	0,02913
339	BBYB	2020	0,00915	0,00915
340	BBYB	2021	-14,59457	14,59457
341	BBYB	2022	-6,21509	6,21509
342	ARTO	2012	-1,78999	1,78999
343	ARTO	2013	-1,44634	1,44634
344	ARTO	2014	-0,91408	0,91408
345	ARTO	2015	-1,44723	1,44723
346	ARTO	2016	-4,63933	4,63933
347	ARTO	2017	0,20413	0,20413
348	ARTO	2018	-2,40702	2,40702
349	ARTO	2019	-15,15966	15,15966
350	ARTO	2020	-12,41701	12,41701
351	ARTO	2021	0,50121	0,50121
352	ARTO	2022	-0,26006	0,26006
353	BBHI	2012	1,05826	1,05826
354	BBHI	2013	-1,07927	1,07927
355	BBHI	2014	-0,27204	0,27204
356	BBHI	2015	-2,14986	2,14986
357	BBHI	2016	-0,64827	0,64827
358	BBHI	2017	-0,35803	0,35803



<b>No</b>	<b>Kode</b>	<b>Tahun</b>	<b>Residual</b>	<b>Abs. Residual</b>
359	BBHI	2018	-5,68156	5,68156
360	BBHI	2019	0,14181	0,14181
361	BBHI	2020	0,93087	0,93087
362	BBHI	2021	3,14960	3,14960
363	BBHI	2022	2,23412	2,23412
364	BINA	2012	-1,60604	1,60604
365	BINA	2013	-1,80236	1,80236
366	BINA	2014	-0,98249	0,98249
367	BINA	2015	-1,31738	1,31738
368	BINA	2016	0,15017	0,15017
369	BINA	2017	1,21137	1,21137
370	BINA	2018	-0,16477	0,16477
371	BINA	2019	0,26050	0,26050
372	BINA	2020	-0,77475	0,77475
373	BINA	2021	-0,03822	0,03822
374	BINA	2022	-0,14638	0,14638
375	BKSW	2012	-3,28516	3,28516
376	BKSW	2013	-2,61125	2,61125
377	BKSW	2014	-1,60571	1,60571
378	BKSW	2015	-0,55818	0,55818
379	BKSW	2016	-2,83786	2,83786
380	BKSW	2017	-4,84917	4,84917
381	BKSW	2018	-1,00221	1,00221
382	BKSW	2019	0,12751	0,12751
383	BKSW	2020	-1,44765	1,44765
384	BKSW	2021	-10,58196	10,58196
385	BKSW	2022	-4,16164	4,16164
386	DNAR	2012	-3,36105	3,36105
387	DNAR	2013	-4,38111	4,38111
388	DNAR	2014	-2,93161	2,93161
389	DNAR	2015	-2,79452	2,79452
390	DNAR	2016	-2,73088	2,73088
391	DNAR	2017	0,13322	0,13322
392	DNAR	2018	-0,28989	0,28989
393	DNAR	2019	-1,19426	1,19426
394	DNAR	2020	0,10413	0,10413
395	DNAR	2021	0,11854	0,11854
396	DNAR	2022	-0,40623	0,40623
397	BBMD	2012	3,22966	3,22966
398	BBMD	2013	3,73862	3,73862

<b>No</b>	<b>Kode</b>	<b>Tahun</b>	<b>Residual</b>	<b>Abs. Residual</b>
399	BBMD	2014	2,19292	2,19292
400	BBMD	2015	2,17517	2,17517
401	BBMD	2016	1,70097	1,70097
402	BBMD	2017	2,16954	2,16954
403	BBMD	2018	1,88353	1,88353
404	BBMD	2019	1,63990	1,63990
405	BBMD	2020	2,05853	2,05853
406	BBMD	2021	3,03158	3,03158
407	BBMD	2022	2,72320	2,72320
408	BJTM	2012	1,82309	1,82309
409	BJTM	2013	2,66880	2,66880
410	BJTM	2014	2,30765	2,30765
411	BJTM	2015	2,11261	2,11261
412	BJTM	2016	2,69624	2,69624
413	BJTM	2017	2,80241	2,80241
414	BJTM	2018	2,35997	2,35997
415	BJTM	2019	2,05424	2,05424
416	BJTM	2020	1,45488	1,45488
417	BJTM	2021	1,83257	1,83257
418	BJTM	2022	1,09754	1,09754
419	NOBU	2012	-1,49061	1,49061
420	NOBU	2013	-0,75380	0,75380
421	NOBU	2014	-1,74807	1,74807
422	NOBU	2015	-1,93839	1,93839
423	NOBU	2016	-1,75312	1,75312
424	NOBU	2017	-1,80241	1,80241
425	NOBU	2018	-1,42656	1,42656
426	NOBU	2019	-0,90826	0,90826
427	NOBU	2020	-1,60181	1,60181
428	NOBU	2021	-1,44450	1,44450
429	NOBU	2022	-1,41335	1,41335
430	BANK	2012	1,63060	1,63060
431	BANK	2013	1,89560	1,89560
432	BANK	2014	3,56069	3,56069
433	BANK	2015	-6,90971	6,90971
434	BANK	2016	7,86063	7,86063
435	BANK	2017	4,02151	4,02151
436	BANK	2018	-7,26709	7,26709
437	BANK	2019	11,91404	11,91404
438	BANK	2020	9,18875	9,18875

<b>No</b>	<b>Kode</b>	<b>Tahun</b>	<b>Residual</b>	<b>Abs. Residual</b>
439	BANK	2021	-4,75669	4,75669
440	BANK	2022	-10,34094	10,34094
441	MASB	2012	-0,16791	0,16791
442	MASB	2013	2,52313	2,52313
443	MASB	2014	0,32905	0,32905
444	MASB	2015	-0,54478	0,54478
445	MASB	2016	0,46645	0,46645
446	MASB	2017	-0,03730	0,03730
447	MASB	2018	-0,27520	0,27520
448	MASB	2019	0,69269	0,69269
449	MASB	2020	0,18679	0,18679
450	MASB	2021	0,16159	0,16159
451	MASB	2022	1,19334	1,19334

**Lampiran 3. Tabulasi Data Inflasi, BI-Rate, Nilai Tukar, CAR, NPL, LDR dan ROA  
(setelah seleksi data outlier)**

No	Kode	Tahun	ROA	Inflasi	BI-Rate	Nilai Tukar	CAR	NPL	LDR
1	AGRO	2012	1,63	4,3	5,75	9.670,00	14,8	3,68	82,48
2	AGRO	2013	1,66	8,38	7,5	12.189,00	21,6	2,27	87,11
3	AGRO	2014	1,47	8,36	7,75	12.440,00	19,06	2,02	88,48
4	AGRO	2015	1,55	3,35	7,5	13.795,00	22,12	1,9	87,15
5	AGRO	2016	1,49	3,02	4,75	13.436,00	23,68	2,88	88,25
6	AGRO	2017	1,45	3,61	4,25	13.548,00	29,58	2,59	88,33
7	AGRO	2018	1,54	3,13	6	14.481,00	28,34	2,86	86,73
8	AGRO	2019	0,31	2,72	5	13.901,01	24,28	7,66	91,59
9	AGRO	2020	0,24	1,68	3,75	14.105,01	24,33	4,97	84,76
10	AGRO	2022	0,85	5,51	5,5	15.730,84	43,74	2,9	79,13
11	BABP	2012	0,09	4,3	5,75	9.670,00	11,21	5,78	79,48
12	BABP	2013	-0,93	8,38	7,5	12.189,00	13,09	4,88	80,14
13	BABP	2014	-0,82	8,36	7,75	12.440,00	17,79	5,88	80,35
14	BABP	2015	0,1	3,35	7,5	13.795,00	17,83	2,97	72,29
15	BABP	2016	0,11	3,02	4,75	13.436,00	19,54	2,77	77,2
16	BABP	2018	0,74	3,13	6	14.481,00	16,27	5,72	88,64
17	BABP	2019	0,27	2,72	5	13.901,01	15,16	5,78	89,59
18	BABP	2020	0,15	1,68	3,75	14.105,01	15,75	5,69	77,32
19	BABP	2021	0,18	1,87	3,5	14.269,01	24,31	4,42	75,61
20	BABP	2022	1,04	5,51	5,5	15.730,84	23,62	3,53	76,96
21	BACA	2012	1,32	4,3	5,75	9.670,00	18	2,11	59,06
22	BACA	2013	1,59	8,38	7,5	12.189,00	20,13	0,37	63,35
23	BACA	2014	1,33	8,36	7,75	12.440,00	16,43	0,34	58,13
24	BACA	2015	1,1	3,35	7,5	13.795,00	17,7	0,79	55,78
25	BACA	2016	1	3,02	4,75	13.436,00	20,64	3,17	55,34
26	BACA	2017	0,79	3,61	4,25	13.548,00	22,56	2,77	50,61
27	BACA	2018	0,9	3,13	6	14.481,00	18,66	2,95	51,96
28	BACA	2019	0,13	2,72	5	13.901,01	12,67	3,48	60,55
29	BACA	2020	0,44	1,68	3,75	14.105,01	18,11	0,01	39,33
30	BACA	2021	0,22	1,87	3,5	14.269,01	41,28	0,01	12,35
31	BACA	2022	0,18	5,51	5,5	15.730,84	53,77	0,17	20,53
32	BBCA	2012	3,6	4,3	5,75	9.670,00	14,2	0,4	68,6
33	BBCA	2013	3,8	8,38	7,5	12.189,00	15,7	0,4	75,4
34	BBCA	2014	3,9	8,36	7,75	12.440,00	16,9	0,6	76,8
35	BBCA	2015	3,8	3,35	7,5	13.795,00	18,7	0,7	81,1
36	BBCA	2016	4	3,02	4,75	13.436,00	21,9	1,3	77,1
37	BBCA	2017	3,9	3,61	4,25	13.548,00	23,1	1,5	78,2

No	Kode	Tahun	ROA	Inflasi	BI-Rate	Nilai Tukar	CAR	NPL	LDR
38	BBCA	2018	4	3,13	6	14.481,00	23,4	1,4	81,6
39	BBCA	2019	3,2	2,72	5	13.901,01	23,8	1,3	80,5
40	BBCA	2020	2,7	1,68	3,75	14.105,01	25,8	1,8	65,8
41	BBCA	2021	2,8	1,87	3,5	14.269,01	25,7	1,2	62
42	BBCA	2022	3,2	5,51	5,5	15.730,84	25,8	1,7	65,2
43	BBKP	2012	1,83	4,3	5,75	9.670,00	18,5	2,66	83,81
44	BBKP	2013	1,78	8,38	7,5	12.189,00	17,06	2,25	85,8
45	BBKP	2014	1,23	8,36	7,75	12.440,00	15,98	2,78	83,89
46	BBKP	2015	1,39	3,35	7,5	13.795,00	15	2,83	86,34
47	BBKP	2016	1,38	3,02	4,75	13.436,00	16,27	3,77	86,04
48	BBKP	2017	0,09	3,61	4,25	13.548,00	11,61	8,54	81,34
49	BBKP	2018	0,22	3,13	6	14.481,00	15,16	6,67	86,18
50	BBKP	2019	0,13	2,72	5	13.901,01	14,08	5,99	84,82
51	BBKP	2020	-4,61	1,68	3,75	14.105,01	13,43	10,16	135,46
52	BBKP	2021	-4,93	1,87	3,5	14.269,01	22,11	10,66	106,46
53	BBNI	2012	2,92	4,3	5,75	9.670,00	16,67	2,84	77,52
54	BBNI	2013	3,36	8,38	7,5	12.189,00	15,09	2,17	85,3
55	BBNI	2014	3,49	8,36	7,75	12.440,00	16,22	1,96	87,81
56	BBNI	2015	2,6	3,35	7,5	13.795,00	19,5	2,7	87,8
57	BBNI	2016	2,7	3,02	4,75	13.436,00	19,4	3	90,4
58	BBNI	2017	2,7	3,61	4,25	13.548,00	18,5	2,3	85,6
59	BBNI	2018	2,8	3,13	6	14.481,00	18,5	1,9	88,8
60	BBNI	2019	2,4	2,72	5	13.901,01	19,7	2,3	91,5
61	BBNI	2020	0,5	1,68	3,75	14.105,01	16,8	4,3	87,3
62	BBNI	2021	1,4	1,87	3,5	14.269,01	19,7	3,7	79,7
63	BBNI	2022	2,5	5,51	5,5	15.730,84	19,8	2,8	84,2
64	BBRI	2012	5,03	4,3	5,75	9.670,00	16,99	1,55	88,54
65	BBRI	2013	4,74	8,38	7,5	12.189,00	18,31	1,69	81,68
66	BBRI	2014	4,73	8,36	7,75	12.440,00	18,31	1,69	81,68
67	BBRI	2015	4,19	3,35	7,5	13.795,00	20,59	2,02	86,88
68	BBRI	2016	3,84	3,02	4,75	13.436,00	22,91	2,03	87,77
69	BBRI	2017	3,69	3,61	4,25	13.548,00	22,96	2,1	88,13
70	BBRI	2018	3,68	3,13	6	14.481,00	21,21	2,14	89,57
71	BBRI	2019	3,5	2,72	5	13.901,01	22,55	2,62	88,64
72	BBRI	2020	1,98	1,68	3,75	14.105,01	20,61	2,94	83,66
73	BBRI	2021	2,72	1,87	3,5	14.269,01	25,28	3,08	83,67
74	BBRI	2022	3,76	5,51	5,5	15.730,84	23,3	2,82	79,17
75	BBTN	2012	1,94	4,3	5,75	9.670,00	17,69	4,09	100,9
76	BBTN	2013	1,79	8,38	7,5	12.189,00	15,62	4,05	104,42
77	BBTN	2014	1,14	8,36	7,75	12.440,00	14,64	4,01	108,86

No	Kode	Tahun	ROA	Inflasi	BI-Rate	Nilai Tukar	CAR	NPL	LDR
78	BBTN	2015	1,61	3,35	7,5	13.795,00	16,97	3,42	108,78
79	BBTN	2016	1,76	3,02	4,75	13.436,00	20,34	2,84	102,66
80	BBTN	2017	1,71	3,61	4,25	13.548,00	18,87	2,66	103,13
81	BBTN	2018	1,34	3,13	6	14.481,00	18,21	2,28	103,25
82	BBTN	2019	0,13	2,72	5	13.901,01	17,32	4,78	113,5
83	BBTN	2020	0,69	1,68	3,75	14.105,01	19,34	4,37	93,19
84	BBTN	2021	0,81	1,87	3,5	14.269,01	19,14	3,7	92,86
85	BBTN	2022	1,02	5,51	5,5	15.730,84	20,17	3,38	92,65
86	BCIC	2012	1,06	4,3	5,75	9.670,00	10,03	3,9	82,81
87	BCIC	2014	-4,97	8,36	7,75	12.440,00	13,48	12,24	71,14
88	BCIC	2017	0,73	3,61	4,25	13.548,00	14,35	2,94	88,87
89	BCIC	2018	-2,25	3,13	6	14.481,00	14,1	4,26	77,43
90	BCIC	2019	0,29	2,72	5	13.901,01	14,59	1,49	48,77
91	BCIC	2021	-3,06	1,87	3,5	14.269,01	15,82	3,9	62,81
92	BCIC	2022	0,17	5,51	5,5	15.730,84	14,86	1,8	76,11
93	BDMN	2012	2,7	4,3	5,75	9.670,00	18,9	2,3	100,7
94	BDMN	2013	2,5	8,38	7,5	12.189,00	17,9	1,9	95,1
95	BDMN	2014	1,4	8,36	7,75	12.440,00	17,8	2,3	92,6
96	BDMN	2015	1,7	3,35	7,5	13.795,00	19,7	3	87,5
97	BDMN	2016	2,5	3,02	4,75	13.436,00	20,9	3,1	91
98	BDMN	2017	3,1	3,61	4,25	13.548,00	22,1	2,8	93,3
99	BDMN	2018	3,1	3,13	6	14.481,00	22,2	2,7	95
100	BDMN	2019	3	2,72	5	13.901,01	24,2	3	98,9
101	BDMN	2020	1	1,68	3,75	14.105,01	25	2,8	84
102	BDMN	2021	1,2	1,87	3,5	14.269,01	26,8	2,7	84,6
103	BDMN	2022	2,3	5,51	5,5	15.730,84	26,3	2,6	91
104	BEKS	2012	1,23	4,3	5,75	9.670,00	11,43	6,75	88,48
105	BEKS	2013	-1,58	8,38	7,5	12.189,00	10,05	6,94	86,11
106	BEKS	2014	-1,59	8,36	7,75	12.440,00	10,05	6,94	86,11
107	BEKS	2017	-1,43	3,61	4,25	13.548,00	10,22	5,37	91,95
108	BEKS	2018	-1,57	3,13	6	14.481,00	10,04	5,9	82,86
109	BEKS	2019	-2,09	2,72	5	13.901,01	9,01	5,01	95,59
110	BEKS	2020	-3,8	1,68	3,75	14.105,01	34,75	22,27	146,77
111	BEKS	2021	-2,94	1,87	3,5	14.269,01	41,68	14,09	66,47
112	BEKS	2022	-3,46	5,51	5,5	15.730,84	43,38	9,45	88,87
113	BJBR	2012	2,46	4,3	5,75	9.670,00	18,11	2,07	74,09
114	BJBR	2013	2,61	8,38	7,5	12.189,00	16,51	2,83	96,47
115	BJBR	2014	1,92	8,36	7,75	12.440,00	16,08	4,15	93,18
116	BJBR	2015	2,04	3,35	7,5	13.795,00	16,21	2,91	88,13
117	BJBR	2016	2,22	3,02	4,75	13.436,00	18,43	1,69	86,7

No	Kode	Tahun	ROA	Inflasi	BI-Rate	Nilai Tukar	CAR	NPL	LDR
118	BJBR	2017	2,01	3,61	4,25	13.548,00	18,77	1,51	87,27
119	BJBR	2018	1,71	3,13	6	14.481,00	18,63	1,65	91,89
120	BJBR	2019	1,68	2,72	5	13.901,01	17,71	1,58	96,07
121	BJBR	2020	1,66	1,68	3,75	14.105,01	17,31	1,4	86,32
122	BJBR	2021	1,73	1,87	3,5	14.269,01	17,78	1,24	81,68
123	BJBR	2022	1,75	5,51	5,5	15.730,84	19,1	1,16	85,03
124	BMRI	2012	3,55	4,3	5,75	9.670,00	15,48	0,37	77,6
125	BMRI	2013	3,66	8,38	7,5	12.189,00	14,93	0,37	82,97
126	BMRI	2014	3,57	8,36	7,75	12.440,00	16,6	1,66	82,02
127	BMRI	2015	3,15	3,35	7,5	13.795,00	18,6	2,29	87,05
128	BMRI	2016	1,95	3,02	4,75	13.436,00	21,36	3,96	85,86
129	BMRI	2017	2,72	3,61	4,25	13.548,00	21,64	3,45	87,16
130	BMRI	2018	3,17	3,13	6	14.481,00	20,96	2,79	95,46
131	BMRI	2019	3,03	2,72	5	13.901,01	21,39	2,39	96,37
132	BMRI	2020	1,64	1,68	3,75	14.105,01	19,9	3,29	82,95
133	BMRI	2021	2,53	1,87	3,5	14.269,01	19,6	2,81	80,04
134	BMRI	2022	3,3	5,51	5,5	15.730,84	19,1	1,88	77,61
135	BNBA	2012	2,47	4,3	5,75	9.670,00	19,18	0,63	77,95
136	BNBA	2013	2,05	8,38	7,5	12.189,00	16,99	0,21	83,96
137	BNBA	2014	1,52	8,36	7,75	12.440,00	15,07	0,25	79,45
138	BNBA	2015	1,33	3,35	7,5	13.795,00	25,57	0,78	82,78
139	BNBA	2016	1,52	3,02	4,75	13.436,00	25,15	1,82	79,03
140	BNBA	2017	1,73	3,61	4,25	13.548,00	25,67	1,7	82,1
141	BNBA	2018	1,77	3,13	6	14.481,00	25,52	0,69	84,26
142	BNBA	2019	0,96	2,72	5	13.901,01	23,55	0,7	87,08
143	BNBA	2020	0,7	1,68	3,75	14.105,01	25,98	1,81	77,43
144	BNBA	2021	0,74	1,87	3,5	14.269,01	41,87	2,15	63,4
145	BNBA	2022	0,59	5,51	5,5	15.730,84	59,27	3,23	77,34
146	BNGA	2012	3,18	4,3	5,75	9.670,00	15,16	2,29	94,49
147	BNGA	2013	2,76	8,38	7,5	12.189,00	15,36	2,23	95,04
148	BNGA	2014	0,47	8,36	7,75	12.440,00	16,28	3,74	97,98
149	BNGA	2015	1,09	3,35	7,5	13.795,00	17,96	3,89	98,38
150	BNGA	2016	1,7	3,02	4,75	13.436,00	18,6	3,75	96,24
151	BNGA	2017	1,85	3,61	4,25	13.548,00	19,66	3,11	97,18
152	BNGA	2018	1,99	3,13	6	14.481,00	21,14	2,79	97,75
153	BNGA	2019	1,99	2,72	5	13.901,01	21,47	2,79	97,64
154	BNGA	2020	1,06	1,68	3,75	14.105,01	21,92	3,62	82,19
155	BNGA	2021	1,88	1,87	3,5	14.269,01	22,68	3,46	74,35
156	BNGA	2022	2,16	5,51	5,5	15.730,84	22,19	2,8	85,63
157	BNII	2012	1,64	4,3	5,75	9.670,00	12,83	1,7	87,34

No	Kode	Tahun	ROA	Inflasi	BI-Rate	Nilai Tukar	CAR	NPL	LDR
158	BNII	2013	1,74	8,38	7,5	12.189,00	12,74	2,11	87,04
159	BNII	2014	0,68	8,36	7,75	12.440,00	15,76	2,23	92,67
160	BNII	2015	1,01	3,35	7,5	13.795,00	15,17	3,67	86,14
161	BNII	2016	1,6	3,02	4,75	13.436,00	16,77	3,42	88,92
162	BNII	2017	1,48	3,61	4,25	13.548,00	17,53	2,81	88,12
163	BNII	2018	1,74	3,13	6	14.481,00	19,04	2,59	96,46
164	BNII	2019	1,45	2,72	5	13.901,01	21,38	3,33	94,13
165	BNII	2020	1,04	1,68	3,75	14.105,01	24,31	4	79,25
166	BNII	2021	1,34	1,87	3,5	14.269,01	27,1	3,69	76,28
167	BNII	2022	1,25	5,51	5,5	15.730,84	26,65	3,46	86,92
168	BNLI	2012	1,7	4,3	5,75	9.670,00	15,86	1,37	89,52
169	BNLI	2013	1,6	8,38	7,5	12.189,00	14,3	1	89,2
170	BNLI	2014	1,2	8,36	7,75	12.440,00	13,6	1,7	89,1
171	BNLI	2015	0,2	3,35	7,5	13.795,00	15	2,7	87,8
172	BNLI	2016	-4,9	3,02	4,75	13.436,00	15,6	8,8	80,5
173	BNLI	2017	0,6	3,61	4,25	13.548,00	18,1	4,6	87,5
174	BNLI	2018	0,8	3,13	6	14.481,00	19,4	4,4	90,1
175	BNLI	2019	1,3	2,72	5	13.901,01	19,9	2,8	86,3
176	BNLI	2020	0,9	1,68	3,75	14.105,01	35,7	2,9	78,7
177	BNLI	2021	0,7	1,87	3,5	14.269,01	34,9	3,2	69
178	BNLI	2022	1,1	5,51	5,5	15.730,84	34,2	3,1	38,9
179	BSIM	2012	1,74	4,3	5,75	9.670,00	18,09	1,18	80,78
180	BSIM	2013	1,71	8,38	7,5	12.189,00	21,82	2,5	78,72
181	BSIM	2014	1,02	8,36	7,75	12.440,00	18,38	3	83,88
182	BSIM	2015	0,95	3,35	7,5	13.795,00	14,37	3,95	78,04
183	BSIM	2016	1,72	3,02	4,75	13.436,00	16,7	2,1	77,47
184	BSIM	2017	1,26	3,61	4,25	13.548,00	18,31	3,79	80,57
185	BSIM	2018	0,25	3,13	6	14.481,00	17,6	4,74	84,24
186	BSIM	2019	0,23	2,72	5	13.901,01	17,32	7,83	81,95
187	BSIM	2020	0,3	1,68	3,75	14.105,01	17,29	4,75	56,97
188	BSIM	2021	0,34	1,87	3,5	14.269,01	29,12	4,64	41,22
189	BSIM	2022	0,54	5,51	5,5	15.730,84	29,49	7,99	41,07
190	BSWD	2012	3,14	4,3	5,75	9.670,00	21,1	1,4	93,21
191	BSWD	2013	3,8	8,38	7,5	12.189,00	15,26	1,59	93,76
192	BSWD	2014	3,36	8,36	7,75	12.440,00	15,39	1,17	88,06
193	BSWD	2015	-0,77	3,35	7,5	13.795,00	23,85	8,9	82,06
194	BSWD	2017	3,39	3,61	4,25	13.548,00	42,64	4,88	67,78
195	BSWD	2018	0,24	3,13	6	14.481,00	39,46	4,9	99,48
196	BSWD	2019	0,6	2,72	5	13.901,01	45,85	4,22	81,69
197	BSWD	2020	0,49	1,68	3,75	14.105,01	45,49	4,95	79,89



No	Kode	Tahun	ROA	Inflasi	BI-Rate	Nilai Tukar	CAR	NPL	LDR
198	BSWD	2022	0,14	5,51	5,5	15.730,84	127,42	9,07	105,59
199	BSWD	2021	-1,23	1,87	3,5	14.269,01	98,07	9,08	87,88
200	BTPN	2012	4,7	4,3	5,75	9.670,00	21,5	0,6	86
201	BTPN	2013	4,5	8,38	7,5	12.189,00	23,1	0,7	88
202	BTPN	2014	3,6	8,36	7,75	12.440,00	23,2	0,7	97,5
203	BTPN	2015	3,1	3,35	7,5	13.795,00	23,8	0,7	97,2
204	BTPN	2016	3,1	3,02	4,75	13.436,00	25	0,8	95,5
205	BTPN	2017	2,1	3,61	4,25	13.548,00	24,6	0,9	96,2
206	BTPN	2018	3,1	3,13	6	14.481,00	25,3	1,2	96,2
207	BTPN	2019	2,3	2,72	5	13.901,01	24,2	0,8	163
208	BTPN	2020	1,4	1,68	3,75	14.105,01	25,6	1,2	134,2
209	BTPN	2022	2,4	5,51	5,5	15.730,84	27,3	1,4	126,7
210	BVIC	2012	2,17	4,3	5,75	9.670,00	17,97	2,3	63,62
211	BVIC	2013	1,97	8,38	7,5	12.189,00	18	0,7	73,39
212	BVIC	2014	0,8	8,36	7,75	12.440,00	18,35	3,52	70,25
213	BVIC	2015	0,65	3,35	7,5	13.795,00	20,38	4,48	70,17
214	BVIC	2016	0,52	3,02	4,75	13.436,00	26,18	3,89	68,38
215	BVIC	2017	0,64	3,61	4,25	13.548,00	18,76	3,05	70,25
216	BVIC	2018	0,33	3,13	6	14.481,00	16,98	3,48	73,61
217	BVIC	2019	-0,09	2,72	5	13.901,01	17,76	6,77	74,46
218	BVIC	2020	-1,26	1,68	3,75	14.105,01	17,39	7,58	75,64
219	BVIC	2021	-0,71	1,87	3,5	14.269,01	17,92	7,27	81,25
220	BVIC	2022	1,47	5,51	5,5	15.730,84	22,59	4,23	81,69
221	INPC	2012	0,66	4,3	5,75	9.670,00	16,45	0,8	87,42
222	INPC	2013	1,39	8,38	7,5	12.189,00	17,31	1,96	88,87
223	INPC	2014	0,79	8,36	7,75	12.440,00	15,95	1,92	87,62
224	INPC	2015	0,33	3,35	7,5	13.795,00	15,2	2,33	80,75
225	INPC	2016	0,35	3,02	4,75	13.436,00	19,92	2,77	86,39
226	INPC	2017	0,31	3,61	4,25	13.548,00	17,44	6,11	82,89
227	INPC	2018	0,27	3,13	6	14.481,00	19,94	5,99	77,18
228	INPC	2019	-0,3	2,72	5	13.901,01	18,67	5,71	68,29
229	INPC	2020	0,11	1,68	3,75	14.105,01	16,66	4,58	49,6
230	INPC	2021	-0,73	1,87	3,5	14.269,01	22,36	3,39	58,47
231	INPC	2022	0,25	5,51	5,5	15.730,84	23,82	2,73	54,92
232	MAYA	2012	2,41	4,3	5,75	9.670,00	10,93	3,02	80,58
233	MAYA	2013	2,53	8,38	7,5	12.189,00	14,07	1,04	85,61
234	MAYA	2014	1,98	8,36	7,75	12.440,00	10,44	1,46	81,25
235	MAYA	2016	2,03	3,02	4,75	13.436,00	13,34	2,11	91,4
236	MAYA	2017	1,3	3,61	4,25	13.548,00	14,11	5,65	90,08
237	MAYA	2018	0,73	3,13	6	14.481,00	15,82	5,54	91,83

No	Kode	Tahun	ROA	Inflasi	BI-Rate	Nilai Tukar	CAR	NPL	LDR
238	MAYA	2019	0,78	2,72	5	13.901,01	16,18	3,85	93,34
239	MAYA	2020	0,12	1,68	3,75	14.105,01	15,45	4,09	77,8
240	MAYA	2021	0,07	1,87	3,5	14.269,01	14,37	3,93	71,65
241	MAYA	2022	0,04	5,51	5,5	15.730,84	11,13	4,7	79,65
242	MCOR	2012	2,04	4,3	5,75	9.670,00	15,19	1,98	80,22
243	MCOR	2013	1,74	8,38	7,5	12.189,00	15,88	1,69	82,73
244	MCOR	2014	0,79	8,36	7,75	12.440,00	15,2	2,71	84,03
245	MCOR	2015	1,03	3,35	7,5	13.795,00	17,68	1,98	86,82
246	MCOR	2016	0,69	3,02	4,75	13.436,00	20,69	3,03	86,43
247	MCOR	2017	0,54	3,61	4,25	13.548,00	16,76	3,07	79,49
248	MCOR	2018	0,86	3,13	6	14.481,00	14,79	2,54	88,35
249	MCOR	2019	0,71	2,72	5	13.901,01	18,68	2,52	107,75
250	MCOR	2020	0,29	1,68	3,75	14.105,01	38,6	2,94	79,82
251	MCOR	2021	0,41	1,87	3,5	14.269,01	41,56	4,39	71,46
252	MCOR	2022	0,69	5,51	5,5	15.730,84	35,57	3,4	92,98
253	MEGA	2012	2,74	4,3	5,75	9.670,00	19,18	2,09	52,39
254	MEGA	2013	1,14	8,38	7,5	12.189,00	16,63	2,18	57,41
255	MEGA	2014	1,16	8,36	7,75	12.440,00	15,23	2,09	65,85
256	MEGA	2015	1,97	3,35	7,5	13.795,00	22,85	2,81	65,05
257	MEGA	2016	2,36	3,02	4,75	13.436,00	26,21	3,44	55,35
258	MEGA	2017	2,24	3,61	4,25	13.548,00	24,11	2,01	56,47
259	MEGA	2018	2,47	3,13	6	14.481,00	22,79	1,6	67,23
260	MEGA	2019	2,9	2,72	5	13.901,01	23,68	2,46	69,67
261	MEGA	2020	3,64	1,68	3,75	14.105,01	31,04	1,39	60,04
262	MEGA	2021	4,22	1,87	3,5	14.269,01	27,3	1,12	60,96
263	MEGA	2022	4	5,51	5,5	15.730,84	25,41	1,23	68,04
264	NISP	2012	1,79	4,3	5,75	9.670,00	16,49	0,91	86,79
265	NISP	2013	1,81	8,38	7,5	12.189,00	19,28	0,73	92,49
266	NISP	2014	1,79	8,36	7,75	12.440,00	18,74	1,34	93,59
267	NISP	2015	1,68	3,35	7,5	13.795,00	17,32	1,3	98,05
268	NISP	2016	1,85	3,02	4,75	13.436,00	18,28	1,88	89,86
269	NISP	2017	1,96	3,61	4,25	13.548,00	17,51	1,79	93,42
270	NISP	2018	2,1	3,13	6	14.481,00	17,63	1,73	93,51
271	NISP	2019	2,22	2,72	5	13.901,01	19,17	1,72	94,08
272	NISP	2020	1,47	1,68	3,75	14.105,01	22,04	1,93	71,81
273	NISP	2021	1,55	1,87	3,5	14.269,01	23,05	2,36	71,7
274	NISP	2022	1,86	5,51	5,5	15.730,84	21,53	2,42	77,22
275	PNBN	2012	1,96	4,3	5,75	9.670,00	14,67	1,69	88,46
276	PNBN	2013	1,85	8,38	7,5	12.189,00	16,96	2,07	87,71
277	PNBN	2014	2,23	8,36	7,75	12.440,00	17,41	2,01	95,47

No	Kode	Tahun	ROA	Inflasi	BI-Rate	Nilai Tukar	CAR	NPL	LDR
278	PNBN	2015	1,31	3,35	7,5	13.795,00	20,23	2,44	98,83
279	PNBN	2016	1,69	3,02	4,75	13.436,00	20,59	2,81	94,37
280	PNBN	2017	1,61	3,61	4,25	13.548,00	22,08	2,84	96,39
281	PNBN	2018	2,16	3,13	6	14.481,00	23,33	3,04	104,15
282	PNBN	2019	2,08	2,72	5	13.901,01	23,41	3,02	107,92
283	PNBN	2020	1,91	1,68	3,75	14.105,01	29,58	3,01	83,26
284	PNBN	2021	1,35	1,87	3,5	14.269,01	29,86	3,54	88,05
285	PNBN	2022	1,91	5,51	5,5	15.730,84	30,07	3,53	91,67
286	SDRA	2012	3,57	4,3	5,75	9.670,00	42,41	0,65	118,1
287	SDRA	2013	5,14	8,38	7,5	12.189,00	27,91	0,48	140,72
288	SDRA	2014	2,81	8,36	7,75	12.440,00	21,71	2,51	101,2
289	SDRA	2015	1,94	3,35	7,5	13.795,00	18,82	1,98	97,22
290	SDRA	2016	1,93	3,02	4,75	13.436,00	17,2	1,53	110,45
291	SDRA	2017	2,37	3,61	4,25	13.548,00	24,86	1,53	111,07
292	SDRA	2018	2,59	3,13	6	14.481,00	23,04	1,72	145,26
293	SDRA	2019	1,88	2,72	5	13.901,01	20,02	1,64	139,91
294	SDRA	2020	1,84	1,68	3,75	14.105,01	19,98	1,12	162,29
295	SDRA	2021	2	1,87	3,5	14.269,01	24,48	0,93	141,8
296	SDRA	2022	2,33	5,51	5,5	15.730,84	23,66	1,05	139,16
297	BGTG	2012	0,65	4,3	5,75	9.670,00	13,67	1,95	68,92
298	BGTG	2013	2,33	8,38	7,5	12.189,00	13,81	2,33	72,88
299	BGTG	2014	0,21	8,36	7,75	12.440,00	14,27	4,55	62,03
300	BGTG	2015	0,36	3,35	7,5	13.795,00	14,43	3,14	72,98
301	BGTG	2016	1,62	3,02	4,75	13.436,00	39,23	1,32	87,94
302	BGTG	2017	1,59	3,61	4,25	13.548,00	33,86	0,81	85,55
303	BGTG	2018	0,16	3,13	6	14.481,00	35,63	4,25	87,81
304	BGTG	2019	0,32	2,72	5	13.901,01	34,9	2,28	82,76
305	BGTG	2020	0,1	1,68	3,75	14.105,01	37,47	5,49	64
306	BGTG	2021	0,23	1,87	3,5	14.269,01	67,78	5,13	40,01
307	BGTG	2022	0,6	5,51	5,5	15.730,84	106,41	2,01	51,8
308	BMAS	2012	1	4,3	5,75	9.670,00	13,46	0,24	89,71
309	BMAS	2013	1,11	8,38	7,5	12.189,00	21	0,61	85,73
310	BMAS	2014	0,82	8,36	7,75	12.440,00	19,45	0,71	77,2
311	BMAS	2015	1,1	3,35	7,5	13.795,00	19,33	0,51	92,96
312	BMAS	2016	1,67	3,02	4,75	13.436,00	24,32	0,91	99,88
313	BMAS	2017	1,6	3,61	4,25	13.548,00	21,59	1,52	97,14
314	BMAS	2018	1,54	3,13	6	14.481,00	21,28	2,14	100,87
315	BMAS	2019	1,13	2,72	5	13.901,01	20,19	2,34	94,13
316	BMAS	2020	1,09	1,68	3,75	14.105,01	1,83	1,93	84,18
317	BMAS	2021	0,79	1,87	3,5	14.269,01	2,16	1,67	68,68

No	Kode	Tahun	ROA	Inflasi	BI-Rate	Nilai Tukar	CAR	NPL	LDR
318	BMAS	2022	1,06	5,51	5,5	15.730,84	2,31	1,21	80,44
319	BBYB	2012	0,5	4,3	5,75	9.670,00	12,89	3,56	90,65
320	BBYB	2013	0,69	8,38	7,5	12.189,00	15,95	3,91	76,58
321	BBYB	2014	0,69	8,36	7,75	12.440,00	15,23	3,74	85,71
322	BBYB	2015	1,16	3,35	7,5	13.795,00	15,7	2,98	88,95
323	BBYB	2016	2,53	3,02	4,75	13.436,00	21,38	3,69	95,74
324	BBYB	2017	0,43	3,61	4,25	13.548,00	18,18	4,98	94,57
325	BBYB	2018	-2,83	3,13	6	14.481,00	19,47	15,75	107,66
326	BBYB	2019	0,37	2,72	5	13.901,01	29,35	4,32	94,14
327	BBYB	2020	0,34	1,68	3,75	14.105,01	32,78	4,05	92,95
328	ARTO	2012	0,19	4,3	5,75	9.670,00	27,72	1,9	99,68
329	ARTO	2013	0,58	8,38	7,5	12.189,00	21,62	1,6	109,08
330	ARTO	2014	0,25	8,36	7,75	12.440,00	16,48	3,66	93,47
331	ARTO	2015	0,01	3,35	7,5	13.795,00	19,16	2,32	84,15
332	ARTO	2017	-1,04	3,61	4,25	13.548,00	20,22	8,3	72,68
333	ARTO	2018	-2,76	3,13	6	14.481,00	18,63	6,17	76,74
334	ARTO	2021	0,1	1,87	3,5	14.269,01	169,92	0,58	145,86
335	ARTO	2022	0,14	5,51	5,5	15.730,84	82,75	1,82	113,76
336	BBHI	2012	2,71	4,3	5,75	9.670,00	13,49	3,13	79,37
337	BBHI	2013	1,01	8,38	7,5	12.189,00	15,78	1,62	89,99
338	BBHI	2014	0,94	8,36	7,75	12.440,00	15,66	3,58	92,84
339	BBHI	2015	-2,82	3,35	7,5	13.795,00	21,9	7,1	94,23
340	BBHI	2016	0,52	3,02	4,75	13.436,00	21,73	2,83	89,04
341	BBHI	2017	0,69	3,61	4,25	13.548,00	19,6	3,18	99,74
342	BBHI	2019	-1,87	2,72	5	13.901,01	16,2	10,16	84,3
343	BBHI	2020	2,04	1,68	3,75	14.105,01	19,61	2,76	86,89
344	BBHI	2021	4,75	1,87	3,5	14.269,01	48,82	0,52	103,49
345	BBHI	2022	3,55	5,51	5,5	15.730,84	79,53	0,01	163,19
346	BINA	2012	1,22	4,3	5,75	9.670,00	16,05	0,36	81,6
347	BINA	2013	0,8	8,38	7,5	12.189,00	17,1	0,39	87,17
348	BINA	2014	1,26	8,36	7,75	12.440,00	25,4	0,8	75,07
349	BINA	2015	1,05	3,35	7,5	13.795,00	19,93	0,21	82,83
350	BINA	2016	1,02	3,02	4,75	13.436,00	30,36	3,14	76,3
351	BINA	2017	0,82	3,61	4,25	13.548,00	66,42	4,6	77,61
352	BINA	2018	0,5	3,13	6	14.481,00	55,03	2,43	69,28
353	BINA	2019	0,23	2,72	5	13.901,01	37,41	4,76	62,94
354	BINA	2020	0,51	1,68	3,75	14.105,01	40,11	1,43	41,26
355	BINA	2021	0,44	1,87	3,5	14.269,01	54,75	2,62	29,67
356	BINA	2022	1,09	5,51	5,5	15.730,84	31,13	1,73	63,06
357	BKSW	2012	-0,81	4,3	5,75	9.670,00	27,76	0,73	87,37

No	Kode	Tahun	ROA	Inflasi	BI-Rate	Nilai Tukar	CAR	NPL	LDR
358	BKSW	2013	0,07	8,38	7,5	12.189,00	18,73	0,23	113,3
359	BKSW	2014	1,05	8,36	7,75	12.440,00	15,1	0,31	93,47
360	BKSW	2015	0,87	3,35	7,5	13.795,00	16,18	2,59	112,54
361	BKSW	2016	-3,34	3,02	4,75	13.436,00	16,46	6,86	94,54
362	BKSW	2018	0,12	3,13	6	14.481,00	26,5	2,49	72,59
363	BKSW	2019	0,02	2,72	5	13.901,01	21,08	5,63	84,7
364	BKSW	2020	-1,24	1,68	3,75	14.105,01	24,53	4,66	97,02
365	DNAR	2012	-0,33	4,3	5,75	9.670,00	40,88	0,15	464,94
366	DNAR	2014	-1,91	8,36	7,75	12.440,00	44,18	3,05	133,52
367	DNAR	2015	-1,88	3,35	7,5	13.795,00	28,6	3,33	126,51
368	DNAR	2016	-1,82	3,02	4,75	13.436,00	77,76	2,22	390,12
369	DNAR	2017	0,69	3,61	4,25	13.548,00	52,24	3,1	115,57
370	DNAR	2018	0,65	3,13	6	14.481,00	51,28	2,09	114,92
371	DNAR	2019	-0,27	2,72	5	13.901,01	41,27	2,6	115,57
372	DNAR	2020	0,35	1,68	3,75	14.105,01	53,98	3,52	120,98
373	DNAR	2021	0,38	1,87	3,5	14.269,01	50,88	3,58	130,25
374	DNAR	2022	0,22	5,51	5,5	15.730,84	47,67	2,75	146,06
375	BBMD	2012	5,05	4,3	5,75	9.670,00	26,98	2,28	95,7
376	BBMD	2013	5,42	8,38	7,5	12.189,00	26,99	2,16	102,35
377	BBMD	2014	3,86	8,36	7,75	12.440,00	26,35	2,16	101,61
378	BBMD	2015	3,53	3,35	7,5	13.795,00	28,26	2,26	101,61
379	BBMD	2016	2,3	3,02	4,75	13.436,00	35,12	3,59	80,93
380	BBMD	2017	3,19	3,61	4,25	13.548,00	35,36	2,58	81,02
381	BBMD	2018	2,96	3,13	6	14.481,00	34,58	2,33	86,93
382	BBMD	2019	2,72	2,72	5	13.901,01	38,6	2,26	88,06
383	BBMD	2020	3,17	1,68	3,75	14.105,01	46,19	1,69	72,22
384	BBMD	2021	4,31	1,87	3,5	14.269,01	48,12	1,18	71,35
385	BBMD	2022	3,97	5,51	5,5	15.730,84	44,24	1,26	80,84
386	BJTM	2012	3,34	4,3	5,75	9.670,00	26,56	2,95	83,55
387	BJTM	2013	3,82	8,38	7,5	12.189,00	23,72	3,44	84,98
388	BJTM	2014	3,52	8,36	7,75	12.440,00	22,17	3,31	86,54
389	BJTM	2015	2,67	3,35	7,5	13.795,00	21,22	4,29	82,92
390	BJTM	2016	2,98	3,02	4,75	13.436,00	23,88	4,77	90,48
391	BJTM	2017	3,12	3,61	4,25	13.548,00	24,64	4,59	79,69
392	BJTM	2018	2,96	3,13	6	14.481,00	24,21	3,75	66,57
393	BJTM	2019	2,73	2,72	5	13.901,01	21,23	3,77	63,34
394	BJTM	2020	1,95	1,68	3,75	14.105,01	21,64	4	60,58
395	BJTM	2021	2,05	1,87	3,5	14.269,01	23,52	4,48	51,38
396	BJTM	2022	1,95	5,51	5,5	15.730,84	24,74	2,83	56,5
397	NOBU	2012	0,59	4,3	5,75	9.670,00	66,69	0,01	43,46

No	Kode	Tahun	ROA	Inflasi	BI-Rate	Nilai Tukar	CAR	NPL	LDR
398	NOBU	2013	0,78	8,38	7,5	12.189,00	87,49	0,01	45,72
399	NOBU	2014	0,43	8,36	7,75	12.440,00	48,38	0,01	53,99
400	NOBU	2015	0,38	3,35	7,5	13.795,00	27,48	0,01	72,53
401	NOBU	2016	0,52	3,02	4,75	13.436,00	26,06	0,03	53,02
402	NOBU	2017	0,48	3,61	4,25	13.548,00	23,83	0,05	51,57
403	NOBU	2018	0,42	3,13	6	14.481,00	23,27	0,97	75,35
404	NOBU	2019	0,52	2,72	5	13.901,01	21,57	2,09	79,1
405	NOBU	2020	0,57	1,68	3,75	14.105,01	22,02	0,21	76,31
406	NOBU	2021	0,54	1,87	3,5	14.269,01	20,91	0,58	61,28
407	NOBU	2022	0,64	5,51	5,5	15.730,84	18,54	0,41	82,52
408	BANK	2012	2,88	4,3	5,75	9.670,00	63,89	2,49	197,7
409	BANK	2013	2,87	8,38	7,5	12.189,00	59,41	2,69	152,87
410	BANK	2014	3,61	8,36	7,75	12.440,00	52,13	5,04	157,77
411	MASB	2012	2,34	4,3	5,75	9.670,00	28,16	0,66	93,72
412	MASB	2013	2,65	8,38	7,5	12.189,00	146,14	1,18	114,69
413	MASB	2014	2	8,36	7,75	12.440,00	60,17	0,8	84,06
414	MASB	2015	1,6	3,35	7,5	13.795,00	34,99	0,15	85,75
415	MASB	2016	1,76	3,02	4,75	13.436,00	28,2	2,23	68,02
416	MASB	2017	1,63	3,61	4,25	13.548,00	21,73	1,56	59,91
417	MASB	2018	1,67	3,13	6	14.481,00	16,46	1,02	79,82
418	MASB	2019	1,28	2,72	5	13.901,01	16,45	4,16	64,95
419	MASB	2020	0,83	1,68	3,75	14.105,01	19,9	3,66	38,76
420	MASB	2021	1,19	1,87	3,5	14.269,01	26,42	2,48	39,08
421	MASB	2022	1,86	5,51	5,5	15.730,84	28,52	3,09	50,47

**Lampiran 4. Hasil Estimasi *Common Effect Model***

Dependent Variable: Y  
 Method: Panel Least Squares  
 Date: 06/04/24 Time: 02:24  
 Sample: 2012 2022  
 Periods included: 11  
 Cross-sections included: 41  
 Total panel (unbalanced) observations: 421

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	3.691345	0.735491	5.018888	0.0000
X1	0.058091	0.044862	1.294875	0.1961
X2	-0.054681	0.069917	-0.782087	0.4346
X3	-6.61E-05	4.49E-05	-1.471320	0.1420
X4	-0.002686	0.003952	-0.679644	0.4971
X5	-0.398818	0.027837	-14.32702	0.0000
X6	-0.001601	0.002035	-0.786712	0.4319
Root MSE	1.260542	R-squared		0.366568
Mean dependent var	1.367221	Adjusted R-squared		0.357388
S.D. dependent var	1.585709	S.E. of regression		1.271154
Akaike info criterion	3.334214	Sum squared resid		668.9545
Schwarz criterion	3.401432	Log likelihood		-694.8522
Hannan-Quinn criter.	3.360779	F-statistic		39.93037
Durbin-Watson stat	0.502277	Prob(F-statistic)		0.000000

**Lampiran 5. Hasil Estimasi *Fixed Effect Model***

Dependent Variable: Y  
 Method: Panel Least Squares  
 Date: 06/04/24 Time: 02:26  
 Sample: 2012 2022  
 Periods included: 11  
 Cross-sections included: 41  
 Total panel (unbalanced) observations: 421

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	3.681902	0.460129	8.001882	0.0000
X1	0.047745	0.027430	1.740599	0.0826
X2	-0.025750	0.042812	-0.601474	0.5479
X3	-8.79E-05	2.77E-05	-3.171999	0.0016
X4	0.002478	0.002883	0.859529	0.3906
X5	-0.341392	0.023039	-14.81795	0.0000
X6	-0.002905	0.001692	-1.716950	0.0868

## Effects Specification

## Cross-section fixed (dummy variables)

Root MSE	0.724025	R-squared	0.791026
Mean dependent var	1.367221	Adjusted R-squared	0.765323
S.D. dependent var	1.585709	S.E. of regression	0.768173
Akaike info criterion	2.415296	Sum squared resid	220.6934
Schwarz criterion	2.866612	Log likelihood	-461.4199
Hannan-Quinn criter.	2.593660	F-statistic	30.77596
Durbin-Watson stat	1.484641	Prob(F-statistic)	0.000000

**Lampiran 6. Hasil Estimasi *Random Effect Model***

Dependent Variable: Y

Method: Panel EGLS (Cross-section random effects)

Date: 06/04/24 Time: 02:28

Sample: 2012 2022

Periods included: 11

Cross-sections included: 41

Total panel (unbalanced) observations: 421

Swamy and Arora estimator of component variances

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	3.654775	0.487662	7.494479	0.0000
X1	0.048364	0.027403	1.764882	0.0783
X2	-0.027189	0.042773	-0.635652	0.5254
X3	-8.71E-05	2.77E-05	-3.150724	0.0017
X4	0.002401	0.002844	0.844260	0.3990
X5	-0.346448	0.022523	-15.38180	0.0000
X6	-0.002672	0.001650	-1.619580	0.1061

## Effects Specification

	S.D.	Rho
Cross-section random	1.048165	0.6506
Idiosyncratic random	0.768173	0.3494

## Weighted Statistics

Root MSE	0.762492	R-squared	0.443422
Mean dependent var	0.298498	Adjusted R-squared	0.435355
S.D. dependent var	1.022344	S.E. of regression	0.768911
Sum squared resid	244.7668	F-statistic	54.97177
Durbin-Watson stat	1.337561	Prob(F-statistic)	0.000000

## Unweighted Statistics



R-squared	0.358814	Mean dependent var	1.367221
Sum squared resid	677.1431	Durbin-Watson stat	0.483488

### Lampiran 7. Hasil Uji Chow

Redundant Fixed Effects Tests

Equation: FEM

Test cross-section fixed effects

Effects Test	Statistic	d.f.	Prob.
Cross-section F	18.991246	(40,374)	0.0000
Cross-section Chi-square	466.864523	40	0.0000

### Lampiran 8. Hasil Uji Hausman

Correlated Random Effects - Hausman Test

Equation: REM

Test cross-section random effects

Test Summary	Chi-Sq. Statistic	Chi-Sq. d.f.	Prob.
Cross-section random	5.223355	6	0.5155

### Lampiran 9. Hasil Uji Lagrange Multiplier (LM)

Lagrange Multiplier Tests for Random Effects

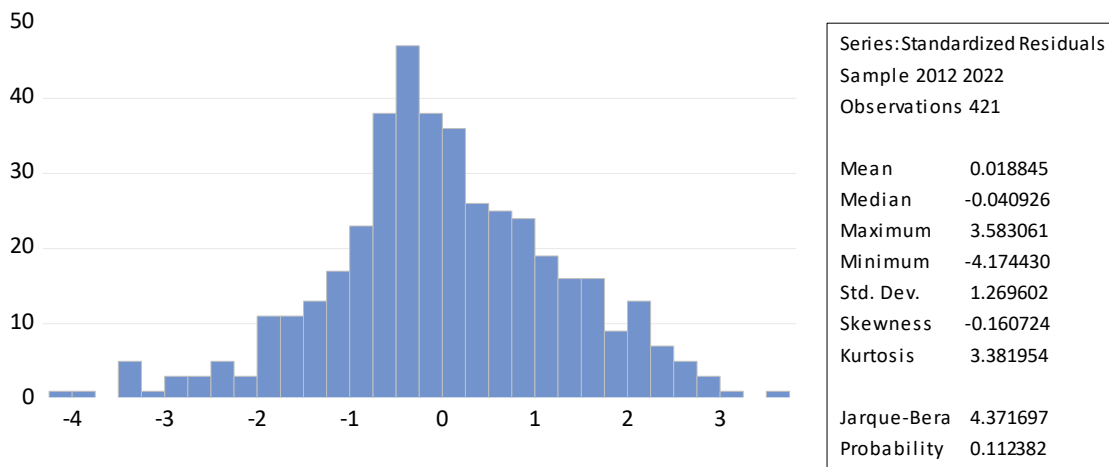
Null hypotheses: No effects

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

	Test Hypothesis		
	Cross-section	Time	Both
Breusch-Pagan	718.3811 (0.0000)	0.730407 (0.3928)	719.1115 (0.0000)
Honda	26.80263 (0.0000)	-0.854638 (0.8036)	18.34800 (0.0000)
King-Wu	26.80263 (0.0000)	-0.854638 (0.8036)	11.30029 (0.0000)
Standardized Honda	27.55692 (0.0000)	0.009956 (0.4960)	16.05303 (0.0000)

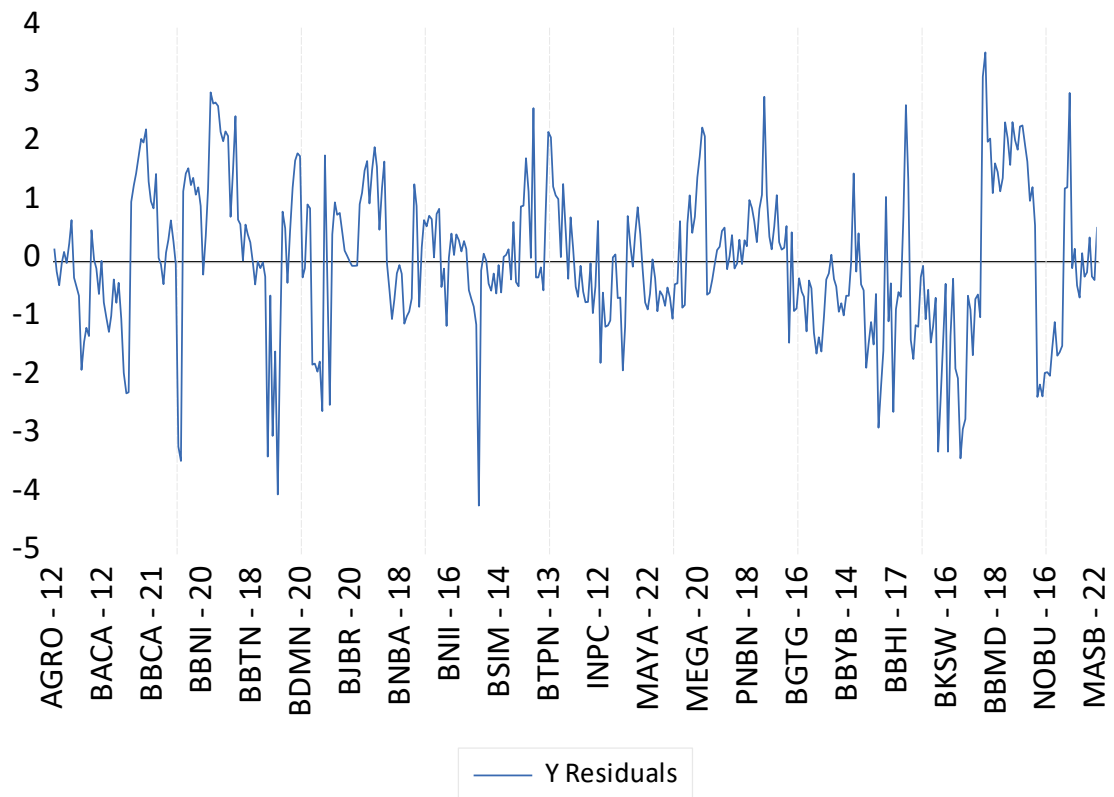
Standardized King-Wu	27.55692 (0.0000)	0.009956 (0.4960)	9.594887 (0.0000)
Gourieroux, et al.	--	--	718.3811 (0.0000)

### Lampiran 10. Hasil Uji Normalitas



### Lampiran 11. Uji Multikolinearitas

	X1	X2	X3	X4	X5	X6
X1	1,0000	0,7750	-0,3450	-0,0547	-0,1993	0,0440
X2	0,7750	1,0000	-0,3227	-0,1543	-0,1933	0,0759
X3	-0,3450	-0,3227	1,0000	0,1765	0,1878	-0,1080
X4	-0,0547	-0,1543	0,1765	1,0000	-0,0157	0,1882
X5	-0,1993	-0,1933	0,1878	-0,0157	1,0000	-0,0069
X6	0,0440	0,0759	-0,1080	0,1882	-0,0069	1,0000

**Lampiran 12. Uji Heteroskedastisitas**

### Lampiran 13. Biodata Penulis

#### BIODATA

##### Identitas Diri

Nama : WAHYUDININGRAT  
 Tempat, Tanggal Lahir : Makassar, 14 Agustus 2002  
 Alamat : BTP Blok I No. 21-23, Makassar  
 Alamat Email : [wahyudiningrat140802@gmail.com](mailto:wahyudiningrat140802@gmail.com)

##### Pendidikan Formal

	<b>Tahun</b>
SD Inpres Mandai	2008-2011
SD Negeri 5 Padangtanalau	2011-2014
SMP Negeri 2 Balocci	2014-2017
SMK Negeri 4 Pangkep (Jurusan Administrasi Perkantoran)	2017-2020

##### Pendidikan Non-formal

	<b>Tahun</b>
Pelatihan Basic Learning Skills, Character, and Creativity (BALANCE)	2021
Pelatihan Bela Negara oleh Bank Indonesia di Yonif Raider 700 Makassar	2022
Leadership Forum dan Capacity Building GenBI 2022: Pelatihan Menulis dan Digital Content oleh Bank Indonesia	2022
GenBI Training Microsoft Office Skills	2022
Capacity Building GenBI 2023: Leadership, Public Speaking, dan Content Creation	2023

##### Pengalaman Organisasi

	<b>Tahun</b>
Sekretaris Badan Eksekutif Ikatan Pemuda Pelajar Mahasiswa Pangkep Universitas Hasanuddin (IPPMP-UH)	2022-2023
Sekretaris Deputy Kesehatan Generasi Baru Indonesia	2023-2024

##### Pengalaman Kerja

	<b>Tahun</b>
Bagian Inovasi, Unit Kerja Sistem Manajemen PT Semen Tonasa	Juli 2019 – Sept 2019
Divisi Sistem Pembayaran, Kantor Perwakilan Bank Indonesia Provinsi Sulawesi Selatan	Okt 2023 – Des 2023