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L A M P I R A N

LAMPIRAN 1

Tabulasi Data CAR Pada Perusahaan Perbankan Periode 2018-2020

Kode Perusahaan	Tahun	CAR
BRI	2018	21.21
	2019	22.55
	2020	20.61
BNI	2018	17.40
	2019	18.70
	2020	15.70
Bank Mandiri	2018	20.96
	2019	21.39
	2020	19.90
BTN	2018	24.60
	2019	24.20
	2020	25.60
Bukopin	2018	15.16
	2019	14.08
	2020	13.43
BCA	2018	23.40
	2019	23.80
	2020	25.80
Danamon	2018	22.20
	2019	24.20
	2020	25.00
Panin	2018	23.33
	2019	23.41
	2020	29.58
Mega	2018	22.79
	2019	23.68
	2020	31.04
CIMB NIAGA	2018	19.66
	2019	21.47
	2020	21.92
OCBC	2018	17.63
	2019	19.17
	2020	22.04
SINARMAS	2018	17.60
	2019	17.32
	2020	17.10
PERMATA	2018	19.40
	2019	19.90
	2020	35.70

MASPION	2018	21.28
	2019	20.19
	2020	16.53
AGRO BRI	2018	28.34
	2019	24.28
	2020	24.33
AMAR	2018	42.43
	2019	55.64
	2020	45.34
MNC	2018	16.27
	2019	15.16
	2020	15.75
CAPITAL	2018	18.66
	2019	12.67
	2020	18.11
GANESHA	2018	35.63
	2019	34.90
	2020	37.47
MUSTIKA DHARMA	2018	34.58
	2019	38.60
	2020	46.49

LAMPIRAN 2

NPL Pada Perusahaan Perbankan

Kode Perusahaan	Tahun	NPL
BRI	2018	0.92
	2019	1.04
	2020	0.80
BNI	2018	0.80
	2019	1.20
	2020	0.90
Bank Mandiri	2018	0.67
	2019	0.84
	2020	0.43
BTN	2018	0.50
	2019	0.40
	2020	0.50
Bukopin	2018	4.75
	2019	4.45
	2020	4.95
BCA	2018	0.40
	2019	0.50
	2020	0.70
Danamon	2018	1.90
	2019	2.00
	2020	0.90
Panin	2018	0.91
	2019	1.12
	2020	0.66
Mega	2018	1.60
	2019	2.46
	2020	1.39
CIMB NIAGA	2018	2.64
	2019	2.42
	2020	2.82
OCBC	2018	0.82
	2019	0.78
	2020	0.79
SINARMAS	2018	2.73
	2019	4.33
	2020	1.39
PERMATA	2018	1.70
	2019	1.30
	2020	1.00

MASPION	2018	2.10
	2019	2.27
	2020	1.68
AGRO BRI	2018	1.78
	2019	4.86
	2020	2.73
AMAR	2018	0.61
	2019	3.30
	2020	4.80
MNC	2018	3.43
	2019	3.57
	2020	3.63
CAPITAL	2018	2.95
	2019	3.01
	2020	0.00
GANESHA	2018	0.83
	2019	1.06
	2020	2.86
MUSTIKA DHARMA	2018	1.04
	2019	0.63
	2020	0.75

LAMPIRAN 3

LDR Pada Perusahaan Perbankan

Kode Perusahaan	Tahun	LDR
BRI	2018	89.57
	2019	88.64
	2020	83.66
BNI	2018	88.80
	2019	91.50
	2020	87.30
Bank Mandiri	2018	95.46
	2019	93.93
	2020	80.84
BTN	2018	96.20
	2019	163.00
	2020	134.20
Bukopin	2018	86.18
	2019	84.82
	2020	135.46
BCA	2018	81.60
	2019	80.50
	2020	65.80
Danamon	2018	95.00
	2019	98.90
	2020	84.00
Panin	2018	104.15
	2019	107.92
	2020	83.26
Mega	2018	67.23
	2019	69.67
	2020	60.04
CIMB NIAGA	2018	97.18
	2019	97.64
	2020	82.91
OCBC	2018	93.51
	2019	94.08
	2020	72.03
SINARMAS	2018	84.24
	2019	81.95
	2020	56.97
PERMATA	2018	90.10
	2019	86.30
	2020	78.70

MASPION	2018	100.87
	2019	94.13
	2020	84.18
AGRO BRI	2018	86.73
	2019	91.59
	2020	84.76
AMAR	2018	132.46
	2019	112.86
	2020	74.32
MNC	2018	88.64
	2019	89.59
	2020	77.32
CAPITAL	2018	51.96
	2019	60.55
	2020	39.23
GANESHA	2018	87.81
	2019	82.76
	2020	64.00
MUSTIKA DHARMA	2018	86.93
	2019	88.06
	2020	72.72

LAMPIRAN 4

Tabulasi Data Profitabilitas Pada Perusahaan Perbankan Periode 2018-2020

Kode Perusahaan	Tahun	ROA
BRI	2018	3.68
	2019	3.50
	2020	1.98
BNI	2018	2.80
	2019	2.40
	2020	0.50
Bank Mandiri	2018	3.17
	2019	3.03
	2020	1.64
BTN	2018	3.00
	2019	2.30
	2020	1.40
Bukopin	2018	0.22
	2019	0.13
	2020	-4.61
BCA	2018	4.00
	2019	4.00
	2020	3.30
Danamon	2018	2.20
	2019	2.10
	2020	0.50
Panin	2018	2.16
	2019	2.08
	2020	1.91
Mega	2018	2.47
	2019	2.90
	2020	3.64
CIMB NIAGA	2018	1.85
	2019	1.99
	2020	1.06
OCBC	2018	2.10
	2019	2.22
	2020	1.47
SINARMAS	2018	0.25
	2019	0.23
	2020	0.30

PERMATA	2018	0.80
	2019	1.30
	2020	1.00
MASPION	2018	1.54
	2019	1.13
	2020	1.09
AGRO BRI	2018	1.54
	2019	0.31
	2020	0.24
AMAR	2018	3.45
	2019	7.45
	2020	0.81
MNC	2018	0.74
	2019	0.27
	2020	0.15
CAPITAL	2018	0.90
	2019	0.13
	2020	0.44
GANESHA	2018	0.16
	2019	0.32
	2020	0.10
MUSTIKA DHARMA	2018	2.96
	2019	2.72
	2020	3.17

Lampiran 5

Financial Ratio Bank AMAR

Rasio Keuangan (Dalam %)

Financial Ratios (in %)

URAIAN	2017	2018	2019	2020	DESCRIPTION
PERMODALAN					CAPITALIZATION
Rasio Kecukupan Modal	84.86	42.43	55.64	45.34	Capital Adequacy Ratio (CAR)
ASET PRODUKTIF					EARNING ASSETS
Rasio Kredit Bermasalah Bruto	8.29	4.96	4.51	6.93	Gross Non Performing Loan
Rasio Kredit Bermasalah Bersih*	3.14	(0.61)	(3.30)	4.80	*Net Non Performing Loan
Rasio Kredit Bermasalah Bersih**	-	-	-	1.50	**Net Non Performing Loan
RENTABILITAS					RENTABILITY
Return on Equity (ROE)	0.87	3.45	7.45	0.81	Return on Equity (ROE)
Return on Asset (ROA)	0.79	1.59	2.99	0.74	Return on Asset (ROA)
Biaya Operasional terhadap Pendapatan Operasional (BOPO)	98.48	93.69	89.44	96.73	Operating Expense to Operating Income
Net Interest Margin (NIM)	12.67	18.02	19.30	13.52	Net Interest Margin (NIM)
LIKUIDITAS					LIQUIDITY
Loan to Deposit Ratio (LDR)	95.65	132.46	112.86	74.32	Loan to Deposit Ratio (LDR)

*Per 2020, Net NPL = (Jumlah NPL - CKPN NPL) / Total Kredit non-Bank, sesuai SEOJK terbaru No. 9/SEOJK.03/2020.

Pada tahun sebelumnya, Net NPL = (Jumlah NPL - Total CKPN) / Total Kredit non-Bank, sesuai SEOJK No. 43/SEOJK.03/2016.

** Net NPL = (Jumlah NPL - Total CKPN) / Total Kredit Non-Bank

* Per 2020, Net NPL = (Total NPL - Allowance for NPL) / Total Loans non-Bank, in accordance with latest SEOJK No. 9/SEOJK.03/2020.

As of previous years, Net NPL = (Total NPL - Total Allowance) / Total Loans non-Bank, in accordance with SEOJK No. 43/SEOJK.03/2016.

** Net NPL = (Total NPL - Total Allowance) / Total Loans non-Bank

Lampiran 6

Financial Ratio BNI

IN BILLION RUPIAH, UNLESS OTHERWISE STATED	2021	2020	YOY 2020-2021 (%)		2019	2018	2017
Capital							
Common Equity Tier 1 (CET1) Ratio	16.4	15.7	0.7	▲	16.7	17.4	17.5
Tier 1 Ratio	17.7	15.7	2.0	▲	18.7	17.4	17.5
Tier 2 Ratio	2.0	1.1	0.9	▲	1.1	1.0	1.1
Minimum Capital Adequacy Ratio	19.7	16.8	2.9	▲	19.7	18.5	18.5
Fixed Assets Against Capital	21.1	25.1	(4.0)	▼	22.0	24.5	23.4
Asset Quality							
Distressed Earning Assets and Distressed Non-Earning Assets to Total Earning Assets and Non-Earning Assets	2.8	3.1	(0.3)	▼	1.8	1.4	1.5
Distressed Earning Assets to Total Earning Assets	2.6	2.9	(0.3)	▼	1.6	1.4	1.5
Allowance for Impairment Losses (CKPN) of Financial Assets to Earning Assets	6.5	6.2	0.3	▲	2.2	1.9	2.1
LLR/NPL Gross (Coverage Ratio)	233.4	182.4	51.0	▲	133.5	152.9	148.0
CKPN Fulfilment for Earning Assets	5.9	2.9	3.0	▲	2.2	2.1	2.7
CKPN Fulfilment for Non-Earning Assets	29.4	13.9	15.5	▲	14.8	16.3	19.9
Gross NPL	3.7	4.3	(0.6)	▼	2.3	1.9	2.3
Net NPL	0.7	0.9	(0.2)	▼	1.2	0.8	0.7
Loans to Total Earning Assets	63.2	66.9	(3.7)	▼	65.5	62.1	59.2
Core Debtor Loans to Total Loans	31.2	30.3	0.9	▲	29.0	20.2	26.6
Foreclosed Collateral to Total Loans	0.3	0.3	0.0		0.0	0.2	0.1
Profitability							
Return on Assets (ROA)	1.4	0.5	0.9	▲	2.4	2.8	2.7
Return on Equity (ROE)	10.4	2.9	7.5	▲	14.0	16.1	15.6
Interest Margin (NIM)	4.7	4.5	0.2	▲	4.9	5.3	5.5
Other Operating Income to Operating Income	29.9	28.3	1.6	▲	29.3	26.5	27.3
Profit (Loss) to Total Assets	1.1	0.3	0.8	▲	2.0	2.0	2.1
Profit (Loss) to Total Equity	8.9	2.7	6.2	▲	12.5	14.0	13.9
Total Liabilities to Total Assets	87.3	87.4	(0.1)	▼	85.0	86.3	85.8
Total Liabilities to Total Equity	687.9	689.6	(1.7)	▼	567.5	628.4	603.8
Fee Based Income to Total Other Operating Income	84.0	88.4	(4.4)	▼	82.8	82.8	84.9
Earnings per Share (EPS) (In Rupiah full amount)	585	176	232.4	▲	825	805	730
Liquidity							
Loan to Deposit Ratio (LDR)	79.7	87.3	(7.6)	▼	91.5	88.8	85.6
Liquid Assets to Total Assets	24.8	20.2	4.6	▲	18.6	19.7	20.2
Total Liquid Assets to Short-Term Funding	31.35	25.8	5.6	▲	18.4	17.8	24.8
Total MSME Loans to Total Loans	20.1	20.7	(0.6)	▼	20.4	19.5	18.3
RIM Ratio	74.1	75.4	(1.3)	▼	86.6	84.6	80.0

Lampiran 7
Financial Ratio BRI

RASIO KEUANGAN (BANK SAJA)	2016	2017*)	2018*)	2019*)	2020
Likuiditas					
LDR	87,77%	88,13%	89,57%	88,64%	83,66%
Kualitas Kredit					
NPL Gross	2,03%	2,10%	2,14%	2,62%	2,94%
NPL Nett	1,09%	0,88%	0,92%	1,04%	0,80%
NPL Coverage	170,34%	195,54%	200,61%	166,59%	247,98%
Profitabilitas					
NIM	8,00%	7,93%	7,45%	6,98%	6,00%
BOPO	68,93%	69,14%	68,48%	70,10%	81,22%
CER	41,26%	41,15%	41,02%	40,26%	46,60%
ROA	3,84%	3,69%	3,68%	3,50%	1,98%
ROE - Tier I	23,08%	20,03%	20,49%	19,41%	11,05%
Permodalan					
Rasio Kecukupan Modal (CAR Total)	22,91%	22,96%	21,21%	22,55%	20,61%
Rasio Kecukupan Modal Tier 1 (CAR Tier 1)	21,91%	21,95%	20,15%	21,52%	19,59%

*) Setelah reklasifikasi akun

Sumber: Annual Report

Lampiran 8
Financial Ratio Bank MEGA

FINANCIAL RATIO	2020	2019	2018	2017	2016
Return on Assets (ROA)	3.64%	2.90%	2.47%	2.24%	2.36%
Return on Equity (ROE)	19.42%	14.85%	13.76%	11.66%	10.91%
Loan to deposit ratio (LDR)	60.04%	69.67%	67.23%	56.47%	55.35%
Non-Performing Loan (NPL) gross	1.39%	2.46%	1.60%	2.01%	3.44%
Capital Adequacy Ratio (CAR)	31.04%	23.68%	22.79%	24.11%	26.21%
Liabilities on Equity	516.23%	548.59%	507.72%	529.90%	475.02%
Liabilities on Total Assets	83.77%	84.58%	83.55%	84.12%	82.61%
Operational expense on operational income	65.94%	74.10%	77.78%	81.28%	81.81%
Net Interest Margin (NIM)	4.42%	4.90%	5.19%	5.80%	7.01%

Sumber : Annual report

Lampiran 9
Financial Ratio Bank BTN

Description	2021	2020	2019	2018
Financial Ratios (in %)				
Capital				
Capital Adequacy Ratio (CAR) ¹⁾	26.2	25.6	24.2	24.6
Earning Assets				
Non-performing earning assets and non-earning assets to total earning assets and non-earning assets	0.8	0.6	0.5	0.9
Non-performing earning assets to total earning assets	1.3	1.0	0.7	1.0
Allowance for Impairment Losses for financial assets to earning assets	2.2	2.0	0.9	1.3
NPL Gross	1.7	1.2	0.8	1.2
NPL Net	0.4	0.5	0.4	0.5
Profitability				
Return on Assets (ROA) ²⁾	2.2	1.4	2.3	3.0
Return on Equity (ROE)	8.6	6.1	9.9	11.6
Net Interest Margin (NIM)	6.6	6.1	6.9	11.3
Liabilities to Assets ratio	81.2	82.0	82.7	81.5
Liabilities to Equity ratio	458.8	481.2	502.7	468.9
Operating Expenses to Operating Revenues (BOPO) ³⁾	80.5	89.5	83.4	80.1
Cost of Funds	2.5	3.8	5.4	5.9
Liquidity				
Loan to Deposit Ratio (LDR) ⁴⁾	123.1	134.2	163.0	96.2
Compliance				
Percentage Violation of Legal Lending Limit				
Related Parties	-	-	-	-
Non-Related Parties	-	-	-	-
Percentage Lending in Excess of the Legal Lending Limit				
Related Parties	-	-	-	-
Non-Related Parties	-	-	-	-
Primary Statutory Reserve	3.7	3.2	6.2	6.6
Foreign Currency Reserve	4.0	4.0	8.0	8.3
Net Open Position	0.1	0.4	0.1	0.4
Others				
Number of Branches ⁵⁾	477	536	579	795
Number of ATM and TCR	224	227	226	227
Number of Employees ⁶⁾	19,334	19,370	19,235	19,175

Sumber : Annual Report

Lampiran 10

Financial Ratio Bank Permata

Rasio Keuangan (Entitas Induk Saja)	2020	2019	2018	Financial Ratios (Parent Entity Only)
Rasio Kinerja				Performance Ratio
Kewajiban Penyediaan Modal Minimum (KPMM)	35,7%	19,9%	19,4%	Capital Adequacy Ratio (CAR)
Aset produktif bermasalah dan aset non-produktif bermasalah terhadap total aset produktif dan aset non-produktif	1,5%	1,8%	2,8%	Non-performing productive assets and non-productive assets to total earnings and non-productive assets
Aset produktif bermasalah terhadap total aset produktif	1,4%	2,2%	3,5%	Non-performing productive assets to total productive assets
Cadangan Kerugian Penurunan Nilai (CKPN) aset keuangan terhadap aset produktif	4,7%	2,9%	6,1%	Allowance for impairment of financial assets to total productive assets
NPL-bruto	2,9%	2,8%	4,4%	NPL-gross
NPL-neto	1,0%	1,3%	1,7%	NPL-net
Imbal Hasil Aset (ROA)	1,0%	1,3%	0,8%	Return on Assets (ROA)
Imbal Hasil Ekuitas (ROE)	3,1%	7,2%	5,0%	Return on Equity (ROE)
Marjin Pendapatan Bunga Bersih (NIM)	4,7%	4,4%	4,1%	Net Interest Margin (NIM)
Cost to Income Ratio	58,7%	62,4%	64,4%	Cost to Income Ratio
Biaya Operasional terhadap Pendapatan Operasional (BOPO)	88,8%	85,7%	92,5%	Operating Expenses to Operating Income (BOPO)
Loan to Deposit Ratio (LDR)	78,7%	86,3%	90,1%	Loan to Deposit Ratio (LDR)
Rasio liabilitas terhadap ekuitas	468,0%	579,0%	589,3%	Liabilities to equity ratio
Rasio liabilitas terhadap aset	82,4%	85,3%	85,5%	Liabilities to assets ratio
Kepatuhan				Compliance
1. a. Persentase Pelanggaran BMPK				1. a. Percentage of Violation of Legal Lending Limit
i. Pihak terkait	0,0%	0,0%	0,0%	i. Related parties
ii. Pihak tidak terkait	0,0%	0,0%	0,0%	ii. Third parties
b. Persentase Pelampauan BMPK				b. Percentage of Excess of Legal Lending Limit
i. Pihak terkait	0,0%	0,0%	0,0%	i. Related parties
ii. Pihak tidak terkait	0,0%	0,0%	0,0%	ii. Third parties
2. Giro Wajib Minimum (GWM)				2. Minimum Reserve Requirement
a. GWM utama Rupiah	3,4%	6,4%	6,9%	a. Rupiah primary minimum reserve requirement
b. GWM valuta asing	4,3%	8,5%	8,1%	b. Foreign currency minimum reserve requirement
3. Posisi Devisa Neto (PDN) secara keseluruhan	3,2%	8,6%	0,1%	3. Net Open Position (NOP) - aggregate
Lain-Lain				Others
Jumlah karyawan tetap (termasuk entitas anak)	7.058	7.120	7.125	Total permanent employees (including subsidiary)
Jumlah kantor (tidak termasuk kantor layanan syariah)	301	310	323	Total offices (excluding sharia office channeling)
Jumlah Anjungan Tunai Mandiri (ATM)	925	975	1.005	Total ATMs

Sumber : Annual Report

Hasil Olah Data

A. Pengaruh Langsung

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
CAR -> LDR	0.079	0.081	0.149	0.531	0.595
CAR -> ROA	0.392	0.339	0.194	2.016	0.044
LDR -> ROA	0.019	0.028	0.147	0.131	0.896
NPL -> LDR	-0.018	-0.020	0.153	0.120	0.905
NPL -> ROA	-0.427	-0.454	0.154	2.773	0.006

B. Pengaruh Tidak Langsung

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
CAR -> LDR -> ROA	0.002	0.011	0.024	0.062	0.950
NPL -> LDR -> ROA	0.000	-0.005	0.021	0.017	0.987

C. Total Effects

	CAR	LDR	NPL	ROA
CAR		0.079		0.394
LDR				0.019
NPL		-0.018		-0.428
ROA				