DAFTAR ISI

DAFTAR TABEL

DAFTAR GAMBAR

LAMPIRAN

Lampiran 1 :

Sampel Sektor Perbankan

2015 - 2017

No	Kode	Nama Emiten
1	BACA	Bank Capital Indonesia Tbk
2	BAGRO	Bank AGRO Tbk
3	BARTOS	Bank Artos Indonesia Tbk
4	BBA	Bank Bumi Artha Tbk
5	BBM	Bank Bintang Manuggal Tbk
6	BCA	Bank Central Asia Tbk
7	BCM	Bank Comercial Macaw Tbk
8	BCP	Bank
9	BDMN	Bank Danamon Indonesia,Tbk
10	BDINAR	Bank Dinar Tbk
11	BEKS	Bank Pembangunan Daerah Banten
12	BGRI	Bank Artha Graha Internasional Tbk
13	BGS	Bank Ganesha Tbk
14	BHI	Bank Harda Internasional Tbk
15	BINA	Bank INA Perdana Tbk
16	BJB	Bank Jabar Banten Tbk
17	BJBR	Bank Jabar Tbk
18	BJS	Bank Bringin Jiwa Sejahtera Tbk
19	BKPN	Bank Bukopin Tbk
20	BMA	Bank Mandiri Tbk
21	BMAS	Bank Multi Arta Sentosa Tbk
22	BMAYA	Bank Mestika Tbk
23	BMN	Bank Mayapada Tbk
24	BMNC	Bank MNC Tbk
25	BMYB	Bank May Bank Tbk

26	BNI	Bank Negara Indonesia Tbk
27	BNISP	Bank Nusantara Parahyangan Tbk
28	BNLI	Bank Permata Tbk
29	BRI	Bank Rakyat Indonesia Tbk
30	BSIM	Bank Sinarmas Tbk

LAMPIRAN DATA DAN HASIL TABULASI

Lampiran 1 : Data Perhitungan Loan to Deposit Ratio

$$LDR = \frac{Jumlah\ Kredit\ yang\ diberikan}{Total\ dana\ pihak\ ketiga}\ x\ 100\%$$

No	Nama Perbankan	Tahun	Jumlah Kredit Yang Diberikan	Total Dana Pihak Ketiga	Loan to Deposit Ratio
1	BACA	2015	6,084,374,000,000	108,198,590,000	4.03
	BACA	2016	11,542,228,000,000	97,220,090,000	4.78
	BACA	2017	17,244,866,000,000	112,990,870,000	5.03
2	BAGRO	2015	5,912,690,000,000	68,620,510,000	4.46
	BAGRO	2016	7,939,829,000,000	92,237,790,000	4.46
	BAGRO	2017	10,620,505,000,000	124,219,330,000	4.45
3	BARTOS	2015	467,853,000,000	5,634,420,000	4.42
	BARTOS	2016	476,678,530,000	5,016,850,000	4.55
	BARTOS	2017	487,736,000,000	5,647,644,550	4.46
4	BBA	2015	273,009,345,000,000	2,307,087,670,000	4.77
	BBA	2016	255,677,890,000,000	6,559,890,770,000	3.66
	BBA	2017	234,987,098,000,000	5,562,343,310,000	3.74
5	BBN	2015	387,642,647,000	5,085,660,050	4.33
	BBN	2016	403,391,221,000	5,301,340,000	4.33
	BBN	2017	467,508,825,000	4,811,150,000	4.58
6	BCA	2015	7,110,427,000,000	699,808,600,000	2.32
	BCA	2016	6,288,416,000,000	77,697,870,000	4.39
	BCA	2017	6,783,699,000,000	83,733,010,000	4.39

7	BCM	2015	177,356,829,000,000	12,105,337,000	9.59
	BCM	2016	180,081,612,000,000	18,057,134,000	9.21
	BCM	2017	185,115,806,000,000	18,937,136,000	9.19
8	BCP	2015	6,048,374,000,000	1,019,885,900	8.69
	BCP	2016	6,652,992,000,000	125,448,320,000.00	3.97
	BCP	2017	7,140,797,000,000	141,091,090,000.00	3.92
9	BDMN	2015	129,367,000,000	11,696,700,000	2.4
	BDMN	2016	122,385,000,000	10,613,000,000	2.45
	BDMN	2017	124,766,000,000	10,653,100,000	2.46
10	BDINAR	2015	1,136,823,000,000	1,470,891,000	6.65
	BDINAR	2016	1,332,359,000,000	1,615,094,000	6.72
	BDINAR	2017	1,383,358,000,000	1,981,823,000	6.55
11	BEKS	2015	4,134,677,000,000	5,119,209,000	6.69
	BEKS	2016	3,267,672,000,000	3,897,174,000	6.73
	BEKS	2017	5,107,921,000,000	5,554,832,000	6.82
12	BGRI	2015	1,251,812,000,000	1,425,875,000	6.78
	BGRI	2016	2,426,013,000,000	2,423,795,000	6.91
	BGRI	2017	2,902,932,000,000	2,893,547,000	6.91
13	BGS	2015	2,745,252,000,000	3,494,487,000	6.67
	BGS	2016	2,875,315,000,000	3,419,553,000	6.73
	BGS	2017	2,753,030,000,000	3,284,755,000	6.73
14	BHI	2015	1,876,587,000,000	15,941,930,000	4.77
	BHI	2016	1,794,727,000,000	15,684,780,000	4.74
	BHI	2017	2,457,650,000,000	17,863,762,450	4.92

15	BINA	2015	1,445,994,000,000	1,734,291,000	6.73
	BINA	2016	1,378,153,000,000	1,800,961,000	6.64
	BINA	2017	1,469,552,000,000	1,893,345,000	6.65
16	BJB	2015	55,561,396,000,000	4,290,112,000,000	2.56
	BJB	2016	63,419,185,000,000	4,949,605,000,000	2.55
	BJB	2017	71,035,168,000,000	5,850,551,000,000	2.5
17	BJBR	2015	5,529,991,000,000	4,290,112,000	7.16
	BJBR	2016	6,314,359,000,000	4,949,605,000	7.15
	BJBR	2017	7,070,127,000,000	5,850,551,000	7.1
18	BJS	2015	9,367,221,000,000	110,207,790,000	4.44
	BJS	2016	11,236,874,000,000	116,648,890,000	4.57
	BJS	2017	11,468,893,000,000	129,046,200,000	4.49
19	BKPN	2015	4,766,300,000,000	76,164,000,000	4.14
	BKPN	2016	5,433,400,000,000	65,391,000,000	4.42
	BKPN	2017	6,486,300,000,000	55,822,000,000	4.76
20	BMA	2015	4,314,490,000,000	5,211,686,000	6.72
	BMA	2016	4,501,137,000,000	5,695,444,000	6.67
	BMA	2017	4,528,965,000,000	5,516,392,000	6.71
21	BMAS	2015	4,038,570,000,000	4,188,586,000	6.87
	BMAS	2016	4,183,363,000,000	5,187,566,000	6.69
	BMAS	2017	4,552,409,000,000	4,655,524,000	6.89
22	BMAYA	2015	34,241,046,000,000	41,257,417,000	6.72
	BMAYA	2016	47,197,276,000,000	51,640,346,000	6.82
	BMAYA	2017	56,420,080,000,000	62,633,346,000	6.8
23	BMN	2015	564,393,965,000	622,332,331	6.81

	BMN	2016	616,706,193,000	702,060,230	6.78
	BMN	2017	678,292,520,000	749,583,982	6.81
24	BMNC	2015	7,085,228,000,000	9,766,527,000	6.59
	BMNC	2016	6,257,235,000,000	77,344,340,000	4.39
	BMNC	2017	5,516,240,000,000	68,348,910,000	4.39
25	BMYB	2015	110,489,907,000	10,867,521,400	2.32
	BMYB	2016	113,735,765,000,000	11,720,919,400	9.18
	BMYB	2017	123,298,102,000,000	12,129,156,000	9.23
26	BNI	2015	308,307,475,000,000	353,987,000,000	6.77
	BNI	2016	262,257,901,000,000	415,543,000,000	6.45
	BNI	2017	296,629,895,000,000	492,748,000,000	6.4
27	BNISP	2015	84,040,768,000,000	87,820,244,000	6.86
	BNISP	2016	90,247,652,000,000	103,559,959,000	6.77
	BNISP	2017	102,189,794,000,000	113,440,672,000	6.8
28	BNLI	2015	125,867,973,000,000	156,977,654,000	6.69
	BNLI	2016	94,782,664,000,000	130,302,660,000	6.59
	BNLI	2017	90,020,985,000,000	111,288,007,000	6.7
29	BRI	2015	1,136,823,000,000	1,470,891,000	6.65
	BRI	2016	1,132,359,000,000	1,615,094,000	6.55
	BRI	2017	1,383,358,000,000	1,981,823,000	6.55
30	BSIM	2015	17,327,762,000,000	22,357,131,000	6.65
	BSIM	2016	19,111,131,000,000	25,077,741,000	6.64
	BSIM	2017	18,364,562,000,000	23,606,522,000	6.66

Lampiran 2: Data Perhitungan Net Interest Margin 2015-2017

$$\text{NIM} = \frac{\textit{Pendapatan Bunga Bersih}}{\textit{Total Kredit}}\ x\ 100\%$$

No	Nama Perbankan	Tahun	Pendapatan Bunga Bersih	Total Kredit	Net Interest Margin
1	BACA	2015	376,573,000	4,134,677.000	4.51
	BACA	2016	81,893,000	3,267,671.000	3.22
	BACA	2017	184,640,000	5,107,921.000	3.59
2	BAGRO	2015	288,333,000,000	5,987,004,000	3.87
	BAGRO	2016	360,414,000,000	4,230,089,860	4.45
	BAGRO	2017	367,639,000,000	6,570,970,120	4.02
3	BARTOS	2015	269,907,000,000	6,567,267,000	3.72
	BARTOS	2016	332,654,000,000	7,121,173,000	3.84
	BARTOS	2017	345,673,000,000	7,014,677,000	3.9
4	BBA	2015	45,363,103.000	120,986,540	-0.98
	BBA	2016	51,852,369.000	13,308,814.000	1.32
	BBA	2017	52,327,159.000	13,862,546.000	1.33
5	BBN	2015	173,505,000	4,038,570.000	3.76
	BBN	2016	231,611,000	4,183,363.000	4.01
	BBN	2017	228,631,000	4,522,409.000	3.92
6	BCA	2015	235,869,000,000	553,156,000	6.06
	BCA	2016	346,353,000,000	594,373,000	6.37
	BCA	2017	435,780,000,000	776,980,000	6.33
7	BCM	2015	76,408,000	1,200,000,000	-2.75
	BCM	2016	84,753,000	1,400,000,000	-2.8

	BCM	2017	95,555,000	1,600,900.000	4.09
8	BCP	2015	13,684,000	129,367,000	-2.25
	BCP	2016	13,799,000	12,385,000	0.11
	BCP	2017	14,149,000	124,766,000	-2.18
9	BDMN	2015	148,864,000	9,367,221.000	2.77
	BDMN	2016	385,642,000	11,236,874.000	3.54
	BDMN	2017	483,601,000	11,468,893.000	3.74
10	BDINAR	2015	172,033,000	2,368,006.000	4.29
	BDINAR	2016	244,480,000	3,266,100.000	4.32
	BDINAR	2017	309,480,000	3,913,394.000	4.37
11	BEKS	2015	14,966,209,000	127,732,158	4.76
	BEKS	2016	12,807,328,000	106,271,277	4.79
	BEKS	2017	17,138,819,000	92,386,308	5.22
12	BGRI	2015	11,386,360,000	177,356,829.000	4.16
	BGRI	2016	12,094,030,000	180,081,612.000	4.21
	BGRI	2017	12,403,379,000	185,115,806.000	4.2
13	BGS	2015	269,907,000,000	4,134,490.000	11.09
	BGS	2016	332,654,000,000	4,501,137.000	11.21
	BGS	2017	345,673,000	4,528,965.000	4.33
14	BHI	2015	173,505,000,000	418,858,600.000	6.03
	BHI	2016	231,611,000,000	465,552,400.000	6.21
	BHI	2017	228,631,000,000	452,252,400.000	6.23
15	BINA	2015	689,251,000	20,788,304.000	3.5
	BINA	2016	516,417,000	17,551,188.000	3.38
	BINA	2017	249,302,000	13,542,749.000	2.91

16	BJB	2015	3,123,945	1,159,370.000	0.99
	BJB	2016	3,458,006	1,028,216.000	1.21
	BJB	2017	3,484,912	884,503,000	-5.54
17	BJBR	2015	4,976,174,000	55,561,396	4.49
	BJBR	2016	6,078,612,000	63,419,185	4.56
	BJBR	2017	6,292,855,000	71,035,168	4.48
18	BJS	2015	91,814,000	1,251,812.000	4.3
	BJS	2016	156,169,000	2,426,013.000	4.16
	BJS	2017	205,544,000	2,902,932.000	4.26
19	BKPN	2015	259,192,209,000	4,694,580,210.000	4.01
	BKPN	2016	355,771,133,000	6,044,521,633.000	4.08
	BKPN	2017	421,672,136,000	8,179,753,799.000	3.94
20	BMA	2015	65,880,000	1,136,823.000	4.06
	BMA	2016	73,556,000	1,332,359.000	4.01
	BMA	2017	73,857,000	1,383,358.000	3.98
21	BMAS	2015	79,602,000	2,438,290.000	3.49
	BMAS	2016	122,661,000	2,745,252.000	3.8
	BMAS	2017	131,760,000	2,875,315.000	3.82
22	BMAYA	2015	34,384,000,000	467,853,000	4.3
	BMAYA	2016	33,262,000,000	476,853,000	4.24
	BMAYA	2017	29,617,000,000	487,736,000	4.11
23	BMN	2015	2,158,340,000	4,737,817.000	6.12
	BMN	2016	2,883,330,000	6,048,374.000	6.17
	BMN	2017	3,604,140,000	6,652,992.000	6.29
24	BMNC	2015	804,416,000	6,578,209.000	4.81

	BMNC	2016	376,573,000	4,134,677.000	4.51
	BMNC	2017	81,983,000	3,267,672.000	3.22
25	BMYB	2015	11,386,360.000	169,958,838.000	-2.7
	BMYB	2016	12,094,030.000	171,983,359.000	-2.65
	BMYB	2017	12,403,379.000	177,807,766.000	-2.66
26	BNI	2015	1,344,944,000.000	17,327,762.000	4.35
	BNI	2016	1,744,976,000.000	19,111,131.000	4.51
	BNI	2017	1,925,212,000.000	18,364,562.000	4.65
27	BNISP	2015	65,880,000.000	1,136,823.000	4.06
	BNISP	2016	73,556,000.000	1,332,359.000	4.01
	BNISP	2017	74,857,000.000	1,383,358.000	3.99
28	BNLI	2015	45,363,103,000.000	564,393,595.000	4.39
	BNLI	2016	51,825,369,000.000	616,706,193.000	4.43
	BNLI	2017	52,327,159,000.000	678,292,520.000	4.35
29	BRI	2015	5,000,000,000	32,240,000,000	-1.86
	BRI	2016	6,030,000,000,000	47,200,000,000	4.85
	BRI	2017	6,900,000,000,000	58,420,000,000	4.77
30	BSIM	2015	449,665,009	11,987,245,000	-3.28
	BSIM	2016	477,223,000	8,229,793.000	4.06
	BSIM	2017	574,737,000	10,109,907.000	4.04

Lampiran 3 : Data Perhitungan Kinerja Keuangan (ROA)

$$\boldsymbol{ROA = \frac{Laba\ bersih\ setelah\ pajak}{Total\ Aset}\ x\ 100\%}$$

No	Nama Perbankan	Tahun	Laba Bersih Setelah Pajak	Total Aset	Kinerja Keuangan (ROA)
1	BACA	2015	80,492,000,000	836,450,300	4.57
	BACA	2016	103,003,000,000	1,137,796,100	4.51
	BACA	2017	140,496,000,000	1,632,524,700	4.46
2	BAGRO	2015	119,648,000,000	1,215,919,700	4.57
	BAGRO	2016	126,025,000,000	1,420,741,400	4.49
	BAGRO	2017	114,738,000,000	1,634,947,300	4.25
3	BARTOS	2015	96,070,000,000	1,213,700,400	4.37
	BARTOS	2016	13,135,000,000	1,305,754,900	2.31
	BARTOS	2017	11,188,000,000	1,070,609,400	2.35
4	BBA	2015	22,657,000,000	594,373,000	3.64
	BBA	2016	25,839,000,000	676,739,000	3.64
	BBA	2017	29,159,000,000	750,320,000	3.66
5	BBN	2015	59,997,000,000	2,079,034,000	3.36
	BBN	2016	10,879,000,000	205,846,300	3.97
	BBN	2017	15,297,000,000	245,882,400	4.13
6	BCA	2015	122,000,000,000	9,265,300,000	2.58
	BCA	2016	444,000,000,000	10,277,800,000	3.77
	BCA	2017	641,000,000,000	106,443,000,000	1.8
7	BCM	2015	240,772,000,000	9,409,597,000	3.24
	BCM	2016	179,261,000,000	10,587,951,000	2.83

	BCM	2017	263,753,000,000	11,817,844,000	3.11
8	BCP	2015	11,466,000,000	508,595,000	3.12
	BCP	2016	14,303,000,000	603,032,000	3.17
	BCP	2017	17,165,000,000	709,330,000	3.19
9	BDMN	2015	59,661,000,000	861,311,400	4.24
	BDMN	2016	8,109,000,000	770,578,200	2.35
	BDMN	2017	66,867,000,000	758,103,200	4.48
10	BDINAR	2015	2,541,886,000,000	1,718,075,920	7.3
	BDINAR	2016	3,330,084,000,000	214,168,479,000	2.74
	BDINAR	2017	3,861,555,000,000	261,365,267,000	2.69
11	BEKS	2015	34,480,000,000	3,417,884,000	2.31
	BEKS	2016	15,870,000,000	4,134,764,000	1.35
	BEKS	2017	15,904,000,000	5,004,795,000	1.16
12	BGRI	2015	651,750,000,000	13,183,503,000	3.9
	BGRI	2016	712,188,000,000	16,065,303,000	3.79
	BGRI	2017	118,339,000,000	17,171,181,000	1.93
13	BGS	2015	3,281,000,000	188,332,000	2.86
	BGS	2016	4,393,000,000	174,437,000	3.23
	BGS	2017	5,367,000,000	178,257,000	3.4
14	BHI	2015	384,844,000,000	1,974,416,000	4.17
	BHI	2016	510,581,000,000	4,235,925,000	4.58
	BHI	2017	99,853,000,000	4,581,932,000	2.57
15	BINA	2015	7,396,000,000	2,081,523,000	1.32
	BINA	2016	52,620,000,000	235,908,900	2.52
	BINA	2017	67,821,000,000	312,334,500	2.69

16	BJB	2015	21,305,000,000	88,697,430,000	2.33
	BJB	2016	22,871,000,000	102,318,457,000	4.57
	BJB	2017	24,206,000,000	114,980,508,000	4.35
17	BJBR	2015	1,766,398,000,000	25,757,649,000	2.99
	BJBR	2016	1,463,908,000,000	24,732,702,000	2.66
	BJBR	2017	1,631,965,000,000	24,635,233,000	2.65
18	BJS	2015	208,935,000,000	5,343,936,000	2.09
	BJS	2016	865,950,000,000	5,481,519,000	3.56
	BJS	2017	951,252,000,000	6,054,845,000	3.65
19	BKPN	2015	54,654,000,000	910,063,409,000	2.33
	BKPN	2016	91,999,000,000	1,038,706,009,000	2.82
	BKPN	2017	93,160,000,000	1,124,700,847,000	2.73
20	BMA	2015	26,369,430,000,000	6,567,267,000	3.37
	BMA	2016	18,572,727,000,000	7,121,173,000	2.88
	BMA	2017	27,169,751,000,000	1,014,677,000	3.18
21	BMAS	2015	77,646,000,000	23,884,925,200	2.47
	BMAS	2016	106,483,000,000	24,157,172,800	2.7
	BMAS	2017	122,380,000,000	266,305,445,000	4.79
22	BMAYA	2015	1,141,004,000,000	182,689,351,000	3.87
	BMAYA	2016	2,961,618,000,000	165,527,512,000	4.81
	BMAYA	2017	5,832,017,000,000	148,328,370,000	3.09
23	BMN	2015	293,535,000,000	27,868,688,000	0.47
	BMN	2016	8,634,034,000,000	31,192,626,000	3.95
	BMN	2017	951,132,000,000	30,040,078,000	1.86
24	BMNC	2015	238,953,000,000	6,087,483,000	2.15

	BMNC	2016	493,630,000,000	4,306,074,000	2.76
	BMNC	2017	407,459,000,000	4,487,329,000	2.61
25	BMYB	2015	47,601,000,000	23,250,686,000	2.06
	BMYB	2016	575,044,000,000	25,999,981,000	4.89
	BMYB	2017	147,769,000,000	28,825,609,000	3.49
26	BNI	2015	78,009,000,000	2,073,670,000	1.21
	BNI	2016	92,861,000,000	2,311,229,000	1.27
	BNI	2017	176,137,000,000	2,535,111,000	1.81
27	BNISP	2015	18,078,000,000	25,119,249,000	2.17
	BNISP	2016	4,060,000,000	26,219,918,000	0.56
	BNISP	2017	9,646,000,000	27,727,008,000	1.34
28	BNLI	2015	84,258,000,000	57,141,000,000	1.21
	BNLI	2016	92,424,000,000	55,768,000,000	1.26
	BNLI	2017	86,926,000,000	61,697,000,000	1.14
29	BRI	2015	109,000,000,000	25,119,249,000	0.65
	BRI	2016	116,000,000,000	26,219,918,000	0.73
	BRI	2017	60,000,000,000	27,727,008,000	-0.03
30	BSIM	2015	84,258,000,000	47,305,954,000	1.21
	BSIM	2016	92,424,000,000	60,839,102,000	1.26
	BSIM	2017	86,926,000,000	74,745,570,000	1.14