

LAMPIRAN 1

**PERUSAHAAN PERBANKAN YANG TERDAFTAR DI
BURSA EFEK INDONESIA (BEI) TAHUN 2012-2017**

DAFTAR SAMPEL PERUSAHAAN SEKTOR PERBANKAN YANG
TERDAFTAR DI BURSA EFEK INDONESIA TAHUN 2012-2017

NO.	KODE BANK	NAMA BANK
1.	AGRS	PT Bank Agris Tbk.
2.	BABP	PT Bank MNC Internasional Tbk. (Bumiputera)
3.	BBYB	PT Bank Yudha Bhakti Tbk.
4.	BVIC	Bank Victoria International Tbk.
5.	INPC	Bank Artha Graha Internasional Tbk.
6.	MAYA	Bank Mayapada Internasional Tbk.
7.	MCOR	Bank Windu Kentjana International Tbk.
8.	MEGA	Bank Mega Tbk.
9.	NAGA	PT Bank Mitraniaga Tbk.
10.	NOBU	PT Bank Nationalnobu Tbk.
11.	SDRA	PT Bank Woori Saudara Indonesia 1906 Tbk.
12.	AGRO	Bank Rakyat Indonesia Agroniaga Tbk.
13.	BACA	Bank Capital Indonesia Tbk.
14.	BAEK	Bank Ekonomi Raharja Tbk. HSBC
15.	BBCA	Bank Central Asia Tbk.
16.	BBKP	Bank Bukopin Tbk.
17.	BBMD	PT Bank Mestika Dharma Tbk.
18.	BBNI	Bank Negara Indonesia Tbk.
19.	BBNP	Bank Nusantara Parahyangan Tbk.
20.	BBRI	Bank Rakyat Indonesia (Persero) Tbk.
21.	BBTN	Bank Tabungan Negara (Persero) Tbk.
22.	BCIC	Bank Mutiara Tbk.
23.	BDMN	Bank Danamon Indonesia Tbk.
24.	BEKS	Bank Pundi Indonesia Tbk. BPD Banten
25.	BINA	PT Bank Ina Perdana Tbk.
26.	BJBR	Bank Pembangunan Daerah Jawa Barat dan Banten Tbk.
27.	BJTM	Bank Pembangunan Daerah Jawa Timur Tbk.
28.	BKSW	PT Bank QNB Indonesia Tbk. (kesawan)
29.	BMAS	PT Bank Maspion Indonesia Tbk.
30.	BMRI	Bank Mandiri (Persero) Tbk.
31.	BNBA	Bank Bumi Arta Tbk.
32.	BNGA	Bank CIMB Niaga Tbk.
33.	BNII	Bank Internasional Indonesia Tbk.
34.	BNLI	Bank Permata Tbk.
35.	BSIM	Bank Sinarmas Tbk.
36.	BSWD	Bank of India Indonesia Tbk.
37.	BTPN	Bank Tabungan Pensiunan Nasional Tbk.
38.	DNAR	PT Bank Dinar Indonesia Tbk.
39.	NISP	Bank OCBC NISP Tbk.
40.	PNBN	Bank Pan Indonesia Tbk.
41.	PNBS	PT Bank Panin (Syariah)
42.	ARTO	Bank Artos Indonesia Tbk.
43.	BBHI	Bank Harda Indonesia Tbk.
44.	BGBT	Bank Ganesha Tbk.

LAMPIRAN 2

**DATA PERUSAHAAN PERBANKAN
YANG DIGUNAKAN**

DAFTAR SAMPEL PERUSAHAAN SEKTOR PERBANKAN YANG
DIGUNAKAN DALAM PENELITIAN TAHUN 2012-2017 DENGAN
MENGUNAKAN VARIABEL DEPENDEN *RETURN ON ASSETS* (ROA)

NO.	TAHUN	KODE BANK	NAMA BANK
1.	2012	AGRS	PT Bank Agris Tbk
2.	2012	BBYB	PT Bank Yudha Bhakti Tbk.
3.	2012	INPC	Bank Artha Graha Internasional Tbk
4.	2012	MCOR	Bank Windu Kentjana International Tbk
5.	2012	MEGA	Bank Mega Tbk
6.	2012	NAGA	PT Bank Mitraniaga Tbk.
7.	2012	NOBU	PT Bank Nationalnobu Tbk.
8.	2012	BACA	Bank Capital Indonesia Tbk
9.	2012	BBCA	Bank Central Asia Tbk
10.	2012	BBKP	Bank Bukopin Tbk
11.	2012	BBNI	Bank Negara Indonesia Tbk
12.	2012	BBTN	Bank Tabungan Negara (Persero) Tbk
13.	2012	BCIC	Bank Mutiara Tbk
14.	2012	BDMN	Bank Danamon Indonesia Tbk
15.	2012	BEKS	Bank Pundi Indonesia Tbk/BPD Banten
16.	2012	BINA	PT Bank Ina Perdana Tbk.
17.	2012	BJTM	Bank Pembangunan Daerah Jawa Timur Tbk
18.	2012	BMRI	Bank Mandiri (Persero) Tbk
19.	2012	BNGA	Bank CIMB Niaga Tbk
20.	2012	BNII	Bank Internasional Indonesia Tbk
21.	2012	BNLI	Bank Permata Tbk
22.	2012	NISP	Bank OCBC NISP Tbk
23.	2012	PNBN	Bank Pan Indonesia Tbk
24.	2012	BBHI	Bank Harda Indonesia Tbk
25.	2012	BGBT	Bank Ganesha Tbk
26.	2013	AGRS	PT Bank Agris Tbk
27.	2013	BVIC	Bank Victoria International Tbk
28.	2013	INPC	Bank Artha Graha Internasional Tbk
29.	2013	MCOR	Bank Windu Kentjana International Tbk
30.	2013	MEGA	Bank Mega Tbk
31.	2013	NOBU	PT Bank Nationalnobu Tbk.
32.	2013	AGRO	Bank Rakyat Indonesia Agroniaga Tbk
33.	2013	BACA	Bank Capital Indonesia Tbk
34.	2013	BBCA	Bank Central Asia Tbk
35.	2013	BBKP	Bank Bukopin Tbk
36.	2013	BBNI	Bank Negara Indonesia Tbk
37.	2013	BBNP	Bank Nusantara Parahyangan Tbk
38.	2013	BBTN	Bank Tabungan Negara (Persero) Tbk
39.	2013	BDMN	Bank Danamon Indonesia Tbk
40.	2013	BEKS	Bank Pundi Indonesia Tbk
41.	2013	BJBR	Bank Pembangunan Daerah Jawa Barat dan Banten Tbk
42.	2013	BKSW	PT Bank QNB Indonesia Tbk (kesawan)

NO.	TAHUN	KODE BANK	NAMA BANK
43.	2013	BMAS	PT Bank Maspion Indonesia Tbk.
44.	2013	BMRI	Bank Mandiri (Persero) Tbk
45.	2013	BNBA	Bank Bumi Arta Tbk
46.	2013	BNGA	Bank CIMB Niaga Tbk
47.	2013	BNII	BII Tbk/Mybank Indonesia Tbk
48.	2013	BNLI	Bank Permata Tbk
49.	2013	BSIM	Bank Sinarmas Tbk
50.	2013	NISP	Bank OCBC NISP Tbk
51.	2013	PNBN	Bank Pan Indonesia Tbk
52.	2013	ARTO	Bank Artos Indonesia Tbk
53.	2013	BBHI	Bank Harda Indonesia Tbk
54.	2013	BGBT	Bank Ganesha Tbk
55.	2014	AGRS	PT Bank Agris Tbk
56.	2014	BBYB	PT Bank Yudha Bhakti Tbk.
57.	2014	BVIC	Bank Victoria International Tbk
58.	2014	INPC	Bank Artha Graha Internasional Tbk
59.	2014	MAYA	Bank Mayapada Internasional Tbk
60.	2014	MCOR	Bank Windu Kentjana International Tbk
61.	2014	MEGA	Bank Mega Tbk
62.	2014	NAGA	PT Bank Mitraniaga Tbk.
63.	2014	NOBU	PT Bank Nationalnobu Tbk.
64.	2014	SDRA	PT Bank Woori Saudara Indonesia 1906 Tbk
65.	2014	AGRO	Bank Rakyat Indonesia Agroniaga Tbk
66.	2014	BACA	Bank Capital Indonesia Tbk
67.	2014	BBCA	Bank Central Asia Tbk
68.	2014	BBKP	Bank Bukopin Tbk
69.	2014	BBNI	Bank Negara Indonesia Tbk
70.	2014	BBTN	Bank Tabungan Negara (Persero) Tbk
71.	2014	BDMN	Bank Danamon Indonesia Tbk
72.	2014	BJBR	Bank Pembangunan Daerah Jawa Barat dan Banten Tbk
73.	2014	BKSW	PT Bank QNB Indonesia Tbk (kesawan)
74.	2014	BMAS	PT Bank Maspion Indonesia Tbk.
75.	2014	BNBA	Bank Bumi Arta Tbk
76.	2014	BNGA	Bank CIMB Niaga Tbk
77.	2014	BNII	BII Tbk/Mybank Indonesia Tbk
78.	2014	BNLI	Bank Permata Tbk
79.	2014	BSIM	Bank Sinarmas Tbk
80.	2014	BSWD	Bank of India Indonesia Tbk
81.	2014	DNAR	PT Bank Dinar Indonesia Tbk.
82.	2014	PNBN	Bank Pan Indonesia Tbk
83.	2014	ARTO	Bank Artos Indonesia Tbk
84.	2014	BBHI	Bank Harda Indonesia Tbk
85.	2014	BGBT	Bank Ganesha Tbk
86.	2015	AGRS	PT Bank Agris Tbk
87.	2015	BABP	PT Bank MNC Internasional Tbk. (Bumiputera)
88.	2015	BBYB	PT Bank Yudha Bhakti Tbk.

NO.	TAHUN	KODE BANK	NAMA BANK
89.	2015	BVIC	Bank Victoria International Tbk
90.	2015	INPC	Bank Artha Graha Internasional Tbk
91.	2015	MAYA	Bank Mayapada Internasional Tbk
92.	2015	MCOR	Bank Windu Kentjana International Tbk
93.	2015	MEGA	Bank Mega Tbk
94.	2015	NAGA	PT Bank Mitraniaga Tbk.
95.	2015	NOBU	PT Bank Nationalnobu Tbk.
96.	2015	SDRA	PT Bank Woori Saudara Indonesia 1906 Tbk
97..	2015	AGRO	Bank Rakyat Indonesia Agroniaga Tbk
98.	2015	BACA	Bank Capital Indonesia Tbk
99.	2015	BBCA	Bank Central Asia Tbk
100.	2015	BBKP	Bank Bukopin Tbk
101.	2015	BBNI	Bank Negara Indonesia Tbk
102.	2015	BBTN	Bank Tabungan Negara (Persero) Tbk
103.	2015	BINA	PT Bank Ina Perdana Tbk.
104.	2015	BJBR	Bank Pembangunan Daerah Jawa Barat dan Banten Tbk
105.	2015	BKSW	PT Bank QNB Indonesia Tbk (kesawan)
106.	2015	BMAS	PT Bank Maspion Indonesia Tbk.
107.	2015	BMRI	Bank Mandiri (Persero) Tbk
108.	2015	BNBA	Bank Bumi Arta Tbk
109.	2015	BNGA	Bank CIMB Niaga Tbk
110.	2015	BNII	BII Tbk/Mybank Indonesia Tbk
111.	2015	BSIM	Bank Sinarmas Tbk
112.	2015	BTPN	Bank Tabungan Pensiunan Nasional Tbk
113.	2015	DNAR	PT Bank Dinar Indonesia Tbk.
114.	2015	PNBN	Bank Pan Indonesia Tbk
115.	2016	BABP	PT Bank MNC Internasional Tbk. (Bumiputera)
116.	2016	BBYB	PT Bank Yudha Bhakti Tbk.
117.	2016	BVIC	Bank Victoria International Tbk
118.	2016	INPC	Bank Artha Graha Internasional Tbk
119.	2016	MAYA	Bank Mayapada Internasional Tbk
120.	2016	MCOR	Bank Windu Kentjana International Tbk
121.	2016	MEGA	Bank Mega Tbk
122.	2016	NAGA	PT Bank Mitraniaga Tbk.
123.	2016	NOBU	PT Bank Nationalnobu Tbk.
124.	2016	SDRA	PT Bank Woori Saudara Indonesia 1906 Tbk
125.	2016	AGRO	Bank Rakyat Indonesia Agroniaga Tbk
126.	2016	BACA	Bank Capital Indonesia Tbk
127.	2016	BBCA	Bank Central Asia Tbk
128.	2016	BBKP	Bank Bukopin Tbk
129.	2016	BBMD	PT Bank Mestika Dharma Tbk.
130.	2016	BBNI	Bank Negara Indonesia Tbk
131.	2016	BBRI	Bank Rakyat Indonesia (Persero) Tbk
132.	2016	BBTN	Bank Tabungan Negara (Persero) Tbk
133.	2016	BINA	PT Bank Ina Perdana Tbk.
134.	2016	BJBR	Bank Pembangunan Daerah Jawa Barat dan Banten Tbk

NO.	TAHUN	KODE BANK	NAMA BANK
135.	2016	BMAS	PT Bank Maspion Indonesia Tbk.
136.	2016	BMRI	Bank Mandiri (Persero) Tbk
137.	2016	BNBA	Bank Bumi Arta Tbk
138.	2016	BNGA	Bank CIMB Niaga Tbk
139.	2016	BNII	BII Tbk/Mybank Indonesia Tbk
140.	2016	BSIM	Bank Sinarmas Tbk
141.	2016	BTPN	Bank Tabungan Pensiunan Nasional Tbk
142.	2016	DNAR	PT Bank Dinar Indonesia Tbk.
143.	2016	NISP	Bank OCBC NISP Tbk
144.	2016	PNBN	Bank Pan Indonesia Tbk
145.	2016	BGBT	Bank Ganesha Tbk
146.	2017	BBYB	PT Bank Yudha Bhakti Tbk.
147.	2017	BVIC	Bank Victoria International Tbk
148.	2017	INPC	Bank Artha Graha Internasional Tbk
149.	2017	MAYA	Bank Mayapada Internasional Tbk
150.	2017	MCOR	Bank Windu Kentjana International Tbk
151.	2017	MEGA	Bank Mega Tbk
152.	2017	NAGA	PT Bank Mitraniaga Tbk.
153.	2017	NOBU	PT Bank Nationalnubu Tbk.
154.	2017	SDRA	PT Bank Woori Saudara Indonesia 1906 Tbk
155.	2017	AGRO	Bank Rakyat Indonesia Agroniaga Tbk
156.	2017	BACA	Bank Capital Indonesia Tbk
157.	2017	BBCA	Bank Central Asia Tbk
158.	2017	BBKP	Bank Bukopin Tbk
159.	2017	BBMD	PT Bank Mestika Dharma Tbk.
160.	2017	BBNI	Bank Negara Indonesia Tbk
161.	2017	BBTN	Bank Tabungan Negara (Persero) Tbk
162.	2017	BCIC	Bank Mutiara Tbk
163.	2017	BDMN	Bank Danamon Indonesia Tbk
164.	2017	BINA	PT Bank Ina Perdana Tbk.
165.	2017	BJBR	Bank Pembangunan Daerah Jawa Barat dan Banten Tbk
166.	2017	BMAS	PT Bank Maspion Indonesia Tbk.
167.	2017	BMRI	Bank Mandiri (Persero) Tbk
168.	2017	BNGA	Bank CIMB Niaga Tbk
169.	2017	BNII	BII Tbk/Mybank Indonesia Tbk
170.	2017	BTPN	Bank Tabungan Pensiunan Nasional Tbk
171.	2017	DNAR	PT Bank Dinar Indonesia Tbk.
172.	2017	NISP	Bank OCBC NISP Tbk
173.	2017	PNBN	Bank Pan Indonesia Tbk
174.	2017	BBHI	Bank Harda Indonesia Tbk
175.	2017	BGBT	Bank Ganesha Tbk

DAFTAR SAMPEL PERUSAHAAN SEKTOR PERBANKAN YANG
DIGUNAKAN DALAM PENELITIAN TAHUN 2012-2017 DENGAN
MENGUNAKAN VARIABEL DEPENDEN *RETURN ON EQUITY* (ROE)

NO.	TAHUN	KODE BANK	NAMA BANK
1.	2012	AGRS	PT Bank Agris Tbk
2.	2012	BBYB	PT Bank Yudha Bhakti Tbk.
3.	2012	INPC	Bank Artha Graha Internasional Tbk
4.	2012	MCOR	Bank Windu Kentjana International Tbk
5.	2012	NAGA	PT Bank Mitraniaga Tbk.
6.	2012	NOBU	PT Bank Nationalnobu Tbk.
7.	2012	SDRA	PT Bank Woori Saudara Indonesia 1906 Tbk
8.	2012	BACA	Bank Capital Indonesia Tbk
9.	2012	BBCA	Bank Central Asia Tbk
10.	2012	BBKP	Bank Bukopin Tbk
11.	2012	BBMD	PT Bank Mestika Dharma Tbk.
12.	2012	BBNI	Bank Negara Indonesia Tbk
13.	2012	BBTN	Bank Tabungan Negara (Persero) Tbk
14.	2012	BCIC	Bank Mutiara Tbk
15.	2012	BDMN	Bank Danamon Indonesia Tbk
16.	2012	BEKS	Bank Pundi Indonesia Tbk/BPD Banten
17.	2012	BINA	PT Bank Ina Perdana Tbk.
18.	2012	BJTM	Bank Pembangunan Daerah Jawa Timur Tbk
19.	2012	BMRI	Bank Mandiri (Persero) Tbk
20.	2012	BNGA	Bank CIMB Niaga Tbk
21.	2012	BNII	Bank Internasional Indonesia Tbk
22.	2012	BNLI	Bank Permata Tbk
23.	2012	NISP	Bank OCBC NISP Tbk
24.	2012	PNBN	Bank Pan Indonesia Tbk
25.	2012	BBHI	Bank Harda Indonesia Tbk
26.	2012	BGBT	Bank Ganesha Tbk
27.	2013	AGRS	PT Bank Agris Tbk
28.	2013	BVIC	Bank Victoria International Tbk
29.	2013	INPC	Bank Artha Graha Internasional Tbk
30.	2013	MCOR	Bank Windu Kentjana International Tbk
31.	2013	MEGA	Bank Mega Tbk
32.	2013	NAGA	PT Bank Mitraniaga Tbk.
33.	2013	NOBU	PT Bank Nationalnobu Tbk.
34.	2013	SDRA	PT Bank Woori Saudara Indonesia 1906 Tbk
35.	2013	AGRO	Bank Rakyat Indonesia Agroniaga Tbk
36.	2013	BACA	Bank Capital Indonesia Tbk
37.	2013	BBCA	Bank Central Asia Tbk
38.	2013	BBKP	Bank Bukopin Tbk
39.	2013	BBMD	PT Bank Mestika Dharma Tbk.
40.	2013	BBNI	Bank Negara Indonesia Tbk
41.	2013	BBNP	Bank Nusantara Parahyangan Tbk
42.	2013	BBTN	Bank Tabungan Negara (Persero) Tbk

NO.	TAHUN	KODE BANK	NAMA BANK
43.	2013	BDMN	Bank Danamon Indonesia Tbk
44.	2013	BEKS	Bank Pundi Indonesia Tbk
45.	2013	BJTM	Bank Pembangunan Daerah Jawa Timur Tbk
46.	2013	BKSW	PT Bank QNB Indonesia Tbk (kesawan)
47.	2013	BMAS	PT Bank Maspion Indonesia Tbk.
48.	2013	BMRI	Bank Mandiri (Persero) Tbk
49.	2013	BNBA	Bank Bumi Arta Tbk
50.	2013	BNGA	Bank CIMB Niaga Tbk
51.	2013	BNII	BII Tbk/Mybank Indonesia Tbk
52.	2013	BNLI	Bank Permata Tbk
53.	2013	BSIM	Bank Sinarmas Tbk
54.	2013	BSWD	Bank of India Indonesia Tbk
55.	2013	BTPN	Bank Tabungan Pensiunan Nasional Tbk
56.	2013	NISP	Bank OCBC NISP Tbk
57.	2013	PNBN	Bank Pan Indonesia Tbk
58.	2013	ARTO	Bank Artos Indonesia Tbk
59.	2013	BBHI	Bank Harda Indonesia Tbk
60.	2013	BGBT	Bank Ganesha Tbk
61.	2014	AGRS	PT Bank Agris Tbk
62.	2014	BBYB	PT Bank Yudha Bhakti Tbk.
63.	2014	BVIC	Bank Victoria International Tbk
64.	2014	INPC	Bank Artha Graha Internasional Tbk
65.	2014	MAYA	Bank Mayapada Internasional Tbk
66.	2014	MCOR	Bank Windu Kentjana International Tbk
67.	2014	MEGA	Bank Mega Tbk
68.	2014	NAGA	PT Bank Mitraniaga Tbk.
69.	2014	NOBU	PT Bank Nationalnobu Tbk.
70.	2014	SDRA	PT Bank Woori Saudara Indonesia 1906 Tbk
71.	2014	AGRO	Bank Rakyat Indonesia Agroniaga Tbk
72.	2014	BACA	Bank Capital Indonesia Tbk
73.	2014	BBCA	Bank Central Asia Tbk
74.	2014	BBKP	Bank Bukopin Tbk
75.	2014	BBMD	PT Bank Mestika Dharma Tbk.
76.	2014	BBNI	Bank Negara Indonesia Tbk
77.	2014	BBRI	Bank Rakyat Indonesia (Persero) Tbk
78.	2014	BBTN	Bank Tabungan Negara (Persero) Tbk
79.	2014	BDMN	Bank Danamon Indonesia Tbk
80.	2014	BJBR	Bank Pembangunan Daerah Jawa Barat dan Banten Tbk
81.	2014	BJTM	Bank Pembangunan Daerah Jawa Timur Tbk
82.	2014	BKSW	PT Bank QNB Indonesia Tbk (kesawan)
83.	2014	BMAS	PT Bank Maspion Indonesia Tbk.
84.	2014	BMRI	Bank Mandiri (Persero) Tbk
85.	2014	BNBA	Bank Bumi Arta Tbk
86.	2014	BNGA	Bank CIMB Niaga Tbk
87.	2014	BNII	BII Tbk/Mybank Indonesia Tbk

NO.	TAHUN	KODE BANK	NAMA BANK
88.	2014	BNLI	Bank Permata Tbk
89.	2014	BSIM	Bank Sinarmas Tbk
90.	2014	BSWD	Bank of India Indonesia Tbk
91.	2014	BTPN	Bank Tabungan Pensiunan Nasional Tbk
92.	2014	DNAR	PT Bank Dinar Indonesia Tbk.
93.	2014	PNBN	Bank Pan Indonesia Tbk
94.	2014	ARTO	Bank Artos Indonesia Tbk
95.	2014	BBHI	Bank Harda Indonesia Tbk
96.	2014	BGBT	Bank Ganesha Tbk
97.	2015	AGRS	PT Bank Agris Tbk
98.	2015	BABP	PT Bank MNC Internasional Tbk. (Bumiputera)
99.	2015	BBYB	PT Bank Yudha Bhakti Tbk.
100.	2015	BVIC	Bank Victoria International Tbk
101.	2015	INPC	Bank Artha Graha Internasional Tbk
102.	2015	MAYA	Bank Mayapada Internasional Tbk
103.	2015	MCOR	Bank Windu Kentjana International Tbk
104.	2015	MEGA	Bank Mega Tbk
105.	2015	NAGA	PT Bank Mitraniaga Tbk.
106.	2015	NOBU	PT Bank Nationalnobu Tbk.
107.	2015	SDRA	PT Bank Woori Saudara Indonesia 1906 Tbk
108.	2015	AGRO	Bank Rakyat Indonesia Agroniaga Tbk
109.	2015	BACA	Bank Capital Indonesia Tbk
110.	2015	BBCA	Bank Central Asia Tbk
111.	2015	BBKP	Bank Bukopin Tbk
112.	2015	BBMD	PT Bank Mestika Dharma Tbk.
113.	2015	BBNI	Bank Negara Indonesia Tbk
114.	2015	BBRI	Bank Rakyat Indonesia (Persero) Tbk
115.	2015	BBTN	Bank Tabungan Negara (Persero) Tbk
116.	2015	BINA	PT Bank Ina Perdana Tbk.
117.	2015	BJBR	Bank Pembangunan Daerah Jawa Barat dan Banten Tbk
118.	2015	BJTM	Bank Pembangunan Daerah Jawa Timur Tbk
119.	2015	BKSW	PT Bank QNB Indonesia Tbk (kesawan)
120.	2015	BMAS	PT Bank Maspion Indonesia Tbk.
121.	2015	BMRI	Bank Mandiri (Persero) Tbk
122.	2015	BNBA	Bank Bumi Arta Tbk
123.	2015	BNGA	Bank CIMB Niaga Tbk
124.	2015	BNII	BII Tbk/Mybank Indonesia Tbk
125.	2015	BSIM	Bank Sinarmas Tbk
126.	2015	BTPN	Bank Tabungan Pensiunan Nasional Tbk
127.	2015	DNAR	PT Bank Dinar Indonesia Tbk.
128.	2015	PNBN	Bank Pan Indonesia Tbk
129.	2016	BABP	PT Bank MNC Internasional Tbk. (Bumiputera)
130.	2016	BBYB	PT Bank Yudha Bhakti Tbk.
131.	2016	BVIC	Bank Victoria International Tbk
132.	2016	INPC	Bank Artha Graha Internasional Tbk

NO.	TAHUN	KODE BANK	NAMA BANK
133.	2016	MAYA	Bank Mayapada Internasional Tbk
134.	2016	MCOR	Bank Windu Kentjana International Tbk
135.	2016	MEGA	Bank Mega Tbk
136.	2016	NAGA	PT Bank Mitraniaga Tbk.
137.	2016	NOBU	PT Bank Nationalnobu Tbk.
138.	2016	SDRA	PT Bank Woori Saudara Indonesia 1906 Tbk
139.	2016	AGRO	Bank Rakyat Indonesia Agroniaga Tbk
140.	2016	BACA	Bank Capital Indonesia Tbk
141.	2016	BBCA	Bank Central Asia Tbk
142.	2016	BBKP	Bank Bukopin Tbk
143.	2016	BBMD	PT Bank Mestika Dharma Tbk.
144.	2016	BBNI	Bank Negara Indonesia Tbk
145.	2016	BBRI	Bank Rakyat Indonesia (Persero) Tbk
146.	2016	BBTN	Bank Tabungan Negara (Persero) Tbk
147.	2016	BINA	PT Bank Ina Perdana Tbk.
148.	2016	BJBR	Bank Pembangunan Daerah Jawa Barat dan Banten Tbk
149.	2016	BJTM	Bank Pembangunan Daerah Jawa Timur Tbk
150.	2016	BMAS	PT Bank Maspion Indonesia Tbk.
151.	2016	BMRI	Bank Mandiri (Persero) Tbk
152.	2016	BNBA	Bank Bumi Arta Tbk
153.	2016	BNGA	Bank CIMB Niaga Tbk
154.	2016	BNII	BII Tbk/Mybank Indonesia Tbk
155.	2016	BSIM	Bank Sinarmas Tbk
156.	2016	BTPN	Bank Tabungan Pensiunan Nasional Tbk
157.	2016	DNAR	PT Bank Dinar Indonesia Tbk.
158.	2016	NISP	Bank OCBC NISP Tbk
159.	2016	PNBN	Bank Pan Indonesia Tbk
160.	2016	BGBT	Bank Ganesha Tbk
161.	2017	BBYB	PT Bank Yudha Bhakti Tbk.
162.	2017	BVIC	Bank Victoria International Tbk
163.	2017	INPC	Bank Artha Graha Internasional Tbk
164.	2017	MAYA	Bank Mayapada Internasional Tbk
165.	2017	MCOR	Bank Windu Kentjana International Tbk
166.	2017	MEGA	Bank Mega Tbk
167.	2017	NAGA	PT Bank Mitraniaga Tbk.
168.	2017	NOBU	PT Bank Nationalnobu Tbk.
169.	2017	SDRA	PT Bank Woori Saudara Indonesia 1906 Tbk
170.	2017	AGRO	Bank Rakyat Indonesia Agroniaga Tbk
171.	2017	BACA	Bank Capital Indonesia Tbk
172.	2017	BBCA	Bank Central Asia Tbk
173.	2017	BBKP	Bank Bukopin Tbk
174.	2017	BBMD	PT Bank Mestika Dharma Tbk.
175.	2017	BBNI	Bank Negara Indonesia Tbk
176.	2017	BBRI	Bank Rakyat Indonesia (Persero) Tbk
177.	2017	BBTN	Bank Tabungan Negara (Persero) Tbk

NO.	TAHUN	KODE BANK	NAMA BANK
178.	2017	BCIC	Bank Mutiara Tbk
179.	2017	BDMN	Bank Danamon Indonesia Tbk
180.	2017	BINA	PT Bank Ina Perdana Tbk.
181.	2017	BJBR	Bank Pembangunan Daerah Jawa Barat dan Banten Tbk
182.	2017	BJTM	Bank Pembangunan Daerah Jawa Timur Tbk
183.	2017	BMAS	PT Bank Maspion Indonesia Tbk.
184.	2017	BMRI	Bank Mandiri (Persero) Tbk
185.	2017	BNGA	Bank CIMB Niaga Tbk
186.	2017	BNII	BII Tbk/Mybank Indonesia Tbk
187.	2017	BTPN	Bank Tabungan Pensiunan Nasional Tbk
188.	2017	DNAR	PT Bank Dinar Indonesia Tbk.
189.	2017	NISP	Bank OCBC NISP Tbk
190.	2017	PNBN	Bank Pan Indonesia Tbk
191.	2017	BBHI	Bank Harda Indonesia Tbk
192.	2017	BGBT	Bank Ganesha Tbk

LAMPIRAN 3

TABULASI DATA

DATA TABULASI *CORPORATE FINANCIAL PERFORMANCE* (ROA)
PERUSAHAAN PERBANKAN TAHUN 2012-2017

NO.	KODE	NAMA BANK	ROA					
			2012	2013	2014	2015	2016	2017
1.	AGRS	PT Bank Agris Tbk.	0,51%	0,77%	0,26%	0,17%	0,15%	-0,20%
2.	BABP	PT Bank MNC Internasional Tbk. (Bumiputera)	0,09%	-0,93%	-0,82%	0,10%	0,11%	-7,47%
3.	BBYB	PT Bank Yudha Bhakti Tbk.	0,50%	0,69%	0,69%	1,16%	2,53%	0,43%
4.	BVIC	Bank Victoria International Tbk.	2,17%	1,97%	0,80%	0,65%	0,52%	0,64%
5.	INPC	Bank Artha Graha Internasional Tbk.	0,66%	1,39%	0,79%	0,33%	0,35%	0,31%
6.	MAYA	Bank Mayapada Internasional Tbk.	2,41%	2,53%	1,95%	2,10%	2,03%	1,30%
7.	MCOR	Bank Windu Kentjana International Tbk.	2,04%	1,74%	0,79%	1,03%	0,69%	0,54%
8.	MEGA	Bank Mega Tbk.	2,74%	1,14%	1,16%	1,97%	2,36%	2,24%
9.	NAGA	PT Bank Mitraniaga Tbk.	0,52%	0,39%	0,59%	0,71%	0,76%	0,37%
10.	NOBU	PT Bank Nationalnobu Tbk.	0,59%	0,78%	0,43%	0,38%	0,52%	0,48%
11.	SDRA	PT Bank Woori Saudara Indonesia 1906 Tbk.	3,57%	5,14%	2,81%	1,94%	1,93%	2,37%
12.	AGRO	Bank Rakyat Indonesia Agroniaga Tbk.	1,63%	1,66%	1,47%	1,55%	1,49%	1,45%
13.	BACA	Bank Capital Indonesia Tbk.	1,32%	1,59%	1,33%	1,10%	1,00%	0,79%
14.	BAEK	Bank Ekonomi Raharja Tbk.	-	-	-	-	-	-
15.	BBCA	Bank Central Asia Tbk.	3,60%	3,80%	3,90%	3,80%	4,00%	3,90%
16.	BBKP	Bank Bukopin Tbk.	1,83%	1,75%	1,33%	0,75%	0,54%	0,09%
17.	BBMD	PT Bank Mestika Dharma Tbk.	5,05%	5,42%	3,86%	3,53%	2,30%	3,19%
18.	BBNI	Bank Negara Indonesia Tbk.	2,90%	3,40%	3,50%	2,60%	2,70%	2,70%
19.	BBNP	Bank Nusantara Parahyangan Tbk.	1,57%	1,58%	1,32%	0,99%	0,15%	-0,90%
20.	BBRI	Bank Rakyat Indonesia (Persero) Tbk.	5,15%	5,03%	4,73%	4,19%	3,84%	3,69%
21.	BBTN	Bank Tabungan Negara (Persero) Tbk.	1,94%	1,79%	1,14%	1,61%	1,76%	1,71%
22.	BCIC	Bank Mutiara Tbk.	1,06%	-7,58%	-4,97%	-5,37%	-5,02%	0,80%
23.	BDMN	Bank Danamon Indonesia Tbk.	2,70%	2,50%	1,90%	1,70%	2,50%	3,10%
24.	BEKS	Bank Pundi Indonesia Tbk.	0,98%	1,22%	-1,59%	-5,29%	-9,58%	-1,43%
25.	BINA	PT Bank Ina Perdana Tbk.	1,22%	0,80%	1,26%	1,05%	1,02%	0,82%
26.	BJBR	Bank Pembangunan Daerah Jawa Barat dan Banten Tbk.	2,46%	2,61%	1,92%	2,04%	2,22%	1,56%
27.	BJTM	Bank Pembangunan Daerah Jawa Timur Tbk.	3,34%	3,82%	3,88%	4,21%	4,49%	4,49%

NO.	KODE	NAMA BANK	ROA					
			2012	2013	2014	2015	2016	2017
28.	BKSW	PT Bank QNB Indonesia Tbk. (kesawan)	-0,81%	0,09%	1,05%	0,87%	-3,34%	-3,72%
29.	BMAS	PT Bank Maspion Indonesia Tbk.	1,00%	1,11%	0,80%	1,10%	1,67%	1,60%
30.	BMRI	Bank Mandiri (Persero) Tbk.	3,55%	3,66%	3,57%	3,15%	1,95%	2,72%
31.	BNBA	Bank Bumi Arta Tbk.	2,47%	2,05%	1,52%	1,33%	1,52%	1,73%
32.	BNGA	Bank CIMB Niaga Tbk.	3,18%	2,76%	1,33%	0,47%	1,09%	1,70%
33.	BNII	BII Tbk/Mybank Indonesia Tbk.	1,62%	1,74%	0,68%	1,01%	1,60%	1,48%
34.	BNLI	Bank Permata Tbk.	1,70%	1,60%	1,20%	0,20%	-4,90%	0,60%
35.	BSIM	Bank Sinarmas Tbk.	1,74%	1,71%	1,02%	0,95%	1,72%	1,26%
36.	BSWD	Bank of India Indonesia Tbk.	3,14%	3,80%	3,36%	-0,77%	-11,15%	-3,39%
37.	BTPN	Bank Tabungan Pensiunan Nasional Tbk.	4,70%	4,50%	3,60%	3,10%	3,10%	2,10%
38.	DNAR	PT Bank Dinar Indonesia Tbk.	1,74%	1,46%	0,32%	1,00%	0,83%	0,57%
39.	NISP	Bank OCBC NISP Tbk.	1,79%	1,81%	1,79%	1,68%	1,85%	1,96%
40.	PNBN	Bank Pan Indonesia Tbk.	1,96%	1,85%	2,23%	1,31%	1,69%	1,85%
41.	PNBS	PT Bank Panin Syariah Tbk.	-	-	-	-	-	-
42.	ARTO	Bank Artos Indonesia Tbk.	0,19%	0,58%	0,25%	0,01%	-5,25%	-1,48%
43.	BBHI	Bank Harda Indonesia Tbk.	1,67%	1,01%	0,94%	-2,82%	0,53%	0,69%
44.	BGBT	Bank Ganesha Tbk.	0,65%	0,99%	0,21%	0,36%	1,62%	1,59%

DATA TABULASI *CORPORATE FINANCIAL PERFORMANCE* (ROE)
PERUSAHAAN PERBANKAN TAHUN 2012-2017

NO.	KODE	NAMA BANK	ROE					
			2012	2013	2014	2015	2016	2017
1.	AGRS	PT Bank Agris Tbk.	2,23%	4,01%	1,30%	0,90%	0,85%	-1,61%
2.	BABP	PT Bank MNC Internasional Tbk. (Bumiputera)	0,26%	-16,28%	-6,69%	0,74%	0,62%	-48,91%
3.	BBYB	PT Bank Yudha Bhakti Tbk.	2,35%	3,77%	5,53%	9,21%	14,70%	2,50%
4.	BVIC	Bank Victoria International Tbk.	16,48%	16,72%	7,62%	6,73%	4,79%	5,52%
5.	INPC	Bank Artha Graha Internasional Tbk.	13,14%	11,59%	5,92%	2,93%	2,11%	1,71%
6.	MAYA	Bank Mayapada Internasional Tbk.	17,67%	22,85%	20,70%	23,41%	19,00%	10,64%
7.	MCOR	Bank Windu Kentjana International Tbk.	15,91%	10,79%	5,28%	6,21%	1,16%	2,46%
8.	MEGA	Bank Mega Tbk.	27,44%	9,65%	10,05%	15,30%	10,91%	11,66%
9.	NAGA	PT Bank Mitraniaga Tbk.	3,34%	2,00%	3,24%	7,94%	5,94%	2,99%
10.	NOBU	PT Bank Nationalnobu Tbk.	1,33%	1,85%	1,40%	1,59%	2,32%	2,68%
11.	SDRA	PT Bank Woori Saudara Indonesia 1906 Tbk.	9,69%	13,95%	8,35%	12,16%	13,06%	14,21%
12.	AGRO	Bank Rakyat Indonesia Agroniaga Tbk.	10,26%	8,89%	7,05%	7,65%	7,31%	5,64%
13.	BACA	Bank Capital Indonesia Tbk.	8,46%	10,96%	8,93%	9,59%	7,82%	7,17%
14.	BAEK	Bank Ekonomi Raharja Tbk.	-	-	-	-	-	-
15.	BBCA	Bank Central Asia Tbk.	30,40%	28,20%	25,50%	21,90%	20,50%	19,20%
16.	BBKP	Bank Bukopin Tbk.	19,47%	19,09%	12,50%	8,60%	4,56%	1,85%
17.	BBMD	PT Bank Mestika Dharma Tbk.	18,48%	17,98%	12,13%	11,24%	6,95%	9,55%
18.	BBNI	Bank Negara Indonesia Tbk.	20,00%	22,50%	23,60%	17,20%	15,50%	15,60%
19.	BBNP	Bank Nusantara Parahyangan Tbk.	14,37%	12,16%	9,09%	5,71%	0,70%	-5,27%
20.	BBRI	Bank Rakyat Indonesia (Persero) Tbk.	38,66%	34,11%	31,19%	29,89%	23,08%	20,03%
21.	BBTN	Bank Tabungan Negara (Persero) Tbk.	18,23%	16,05%	10,95%	16,84%	18,35%	18,11%
22.	BCIC	Bank Mutiara Tbk.	15,04%	-142,48%	-58,07%	-59,03%	-65,76%	8,09%
23.	BDMN	Bank Danamon Indonesia Tbk.	16,20%	14,50%	8,60%	7,40%	8,00%	10,50%
24.	BEKS	Bank Pundi Indonesia Tbk.	9,52%	14,37%	-16,47%	-57,19%	-83,79%	-15,43%
25.	BINA	PT Bank Ina Perdana Tbk.	11,04%	5,35%	5,46%	5,80%	5,23%	1,86%
26.	BJBR	Bank Pembangunan Daerah Jawa Barat dan Banten Tbk.	25,02%	26,76%	18,92%	23,05%	21,81%	15,53%
27.	BJTM	Bank Pembangunan Daerah Jawa Timur Tbk.	18,96%	19,04%	19,35%	19,00%	21,73%	22,48%

NO.	KODE	NAMA BANK	ROE					
			2012	2013	2014	2015	2016	2017
28.	BKSW	PT Bank QNB Indonesia Tbk. (kesawan)	-3,38%	0,40%	6,62%	7,50%	-31,96%	-26,95%
29.	BMAS	PT Bank Maspion Indonesia Tbk.	6,69%	6,67%	4,07%	6,37%	7,62%	6,30%
30.	BMRI	Bank Mandiri (Persero) Tbk.	22,23%	27,31%	25,81%	23,03%	11,12%	14,53%
31.	BNBA	Bank Bumi Arta Tbk.	14,84%	13,15%	11,34%	8,97%	6,43%	6,96%
32.	BNGA	Bank CIMB Niaga Tbk.	20,88%	17,74%	7,66%	2,99%	5,81%	8,34%
33.	BNII	BII Tbk/Mybank Indonesia Tbk.	15,79%	16,42%	6,10%	8,47%	11,85%	9,91%
34.	BNLI	Bank Permata Tbk.	17,54%	15,70%	12,20%	1,80%	-38,30%	4,80%
35.	BSIM	Bank Sinarmas Tbk.	15,42%	9,23%	5,72%	6,46%	10,04%	7,51%
36.	BSWD	Bank of India Indonesia Tbk.	16,82%	22,03%	23,92%	-4,50%	-64,14%	-12,59%
37.	BTPN	Bank Tabungan Pensiunan Nasional Tbk.	32,60%	26,20%	18,60%	14,10%	12,60%	8,20%
38.	DNAR	PT Bank Dinar Indonesia Tbk.	2,84%	3,69%	1,10%	3,62%	3,18%	2,42%
39.	NISP	Bank OCBC NISP Tbk.	12,22%	11,87%	9,68%	9,60%	9,85%	10,66%
40.	PNBN	Bank Pan Indonesia Tbk.	15,37%	14,56%	9,24%	6,07%	8,29%	14,56%
41.	PNBS	PT Bank Panin Syariah Tbk.	-	-	-	-	-	-
42.	ARTO	Bank Artos Indonesia Tbk.	0,40%	2,19%	1,12%	-0,30%	-25,17%	-6,28%
43.	BBHI	Bank Harda Indonesia Tbk.	13,11%	5,68%	5,93%	-15,25%	2,11%	2,74%
44.	BGBT	Bank Ganesha Tbk.	5,16%	7,85%	1,62%	3,02%	5,20%	4,80%

DATA TABULASI *GOOD CORPORATE GOVERNANCE* (GCG)
PERUSAHAAN PERBANKAN TAHUN 2012-2017

NO.	KODE	NAMA BANK	TAHUN					
			2012	2013	2014	2015	2016	2017
1.	AGRS	PT Bank Agris Tbk .	2,46	2,06	2,00	2,00	2,00	2,00
2.	BABP	PT Bank MNC Internasional Tbk. (Bumiputera)	2,00	1,70	3,00	3,00	3,00	3,00
3.	BBYB	PT Bank Yudha Bhakti Tbk.	1,00	1,96	1,83	1,87	1,95	2,56
4.	BVIC	Bank Victoria International Tbk.	1,45	1,36	1,18	1,55	1,00	3,00
5.	INPC	Bank Artha Graha Internasional Tbk.	2,00	2,00	1,73	1,73	1,55	1,51
6.	MAYA	Bank Mayapada Internasional Tbk.	-	-	2,00	1,94	2,00	2,00
7.	MCOR	Bank Windu Kentjana International Tbk.	3,67	2,00	2,00	2,00	2,00	2,00
8.	MEGA	Bank Mega Tbk.	3,00	2,00	2,00	2,00	2,00	2,00
9.	NAGA	PT Bank Mitraniaga Tbk.	2,00	1,58	3,00	2,00	2,00	2,00
10.	NOBU	PT Bank Nationalnobu Tbk.	1,78	1,38	1,38	2,00	2,00	2,00
11.	SDRA	PT Bank Woori Saudara Indonesia 1906 Tbk.	3,00	3,00	2,00	2,00	2,00	2,00
12.	AGRO	Bank Rakyat Indonesia Agroniaga Tbk.	1,85	2,17	2,00	2,00	2,00	2,00
13.	BACA	Bank Capital Indonesia Tbk.	2,00	2,00	2,00	2,00	2,00	2,00
14.	BAEK	Bank Ekonomi Raharja Tbk. HSBC	-	-	-	-	-	-
15.	BBCA	Bank Central Asia Tbk.	1,08	1,00	1,00	1,00	1,00	1,00
16.	BBKP	Bank Bukopin Tbk.	2,00	2,00	2,00	2,00	2,00	2,00
17.	BBMD	PT Bank Mestika Dharma Tbk.	2,95	2,00	2,00	2,00	3,00	2,00
18.	BBNI	Bank Negara Indonesia Tbk.	1,30	2,00	2,00	2,00	2,00	2,00
19.	BBNP	Bank Nusantara Parahyangan Tbk.	2,00	2,00	2,00	2,00	2,00	2,00
20.	BBRI	Bank Rakyat Indonesia (Persero) Tbk.	1,31	1,27	1,14	1,17	1,00	2,00
21.	BBTN	Bank Tabungan Negara (Persero) Tbk.	1,35	3,00	2,00	2,00	2,00	2,00
22.	BCIC	Bank Mutiara Tbk.	3,00	4,00	4,00	2,00	2,00	2,00
23.	BDMN	Bank Danamon Indonesia Tbk.	1,50	1,72	1,72	1,09	1,55	1,55
24.	BEKS	Bank Pundi Indonesia Tbk./BPD Banten	1,52	2,00	3,00	3,52	3,14	3,02
25.	BINA	PT Bank Ina Perdana Tbk.	2,00	2,00	2,00	2,00	2,00	2,00
26.	BJBR	Bank Pembangunan Daerah Jawa Barat dan Banten Tbk.	2,53	3,00	2,00	2,00	2,00	2,00
27.	BJTM	Bank Pembangunan Daerah Jawa Timur Tbk.	2,00	2,00	2,00	2,00	2,00	2,00
28.	BKSW	PT Bank QNB Indonesia Tbk. (kesawan)	1,97	1,45	1,36	1,36	1,82	2,00
29.	BMAS	PT Bank Maspion Indonesia Tbk.	-	1,50	2,00	2,00	2,00	2,00
30.	BMRI	Bank Mandiri (Persero) Tbk.	1,50	1,00	2,00	1,00	1,00	1,00
31.	BNBA	Bank Bumi Arta Tbk.	1,95	2,00	2,00	2,00	2,00	2,00
32.	BNGA	Bank CIMB Niaga Tbk.	1,08	1,53	1,52	1,52	2,00	2,00
33.	BNII	Bank Internasional Indonesia Tbk.	1,36	1,12	1,18	1,53	2,00	1,33
34.	BNLI	Bank Permata Tbk.	2,00	2,00	2,00	2,00	3,00	2,00
35.	BSIM	Bank Sinarmas Tbk.	1,64	2,00	2,00	2,00	2,00	2,00
36.	BSWD	Bank of India Indonesia Tbk.	1,61	2,00	2,00	3,00	3,00	3,00
37.	BTPN	Bank Tabungan Pensiunan Nasional Tbk.	1,42	2,00	2,00	2,00	2,00	2,00
38.	DNAR	PT Bank Dinar Indonesia Tbk.	2,91	1,73	2,00	2,00	2,00	2,00
39.	NISP	Bank OCBC NISP Tbk.	1,17	2,00	2,00	2,00	2,00	2,00
40.	PNBN	Bank Pan Indonesia Tbk.	1,60	2,00	2,00	1,85	1,85	2,00
41.	PNBS	PT Bank Panin (Syariah)	-	-	-	-	-	-
42.	ARTO	Bank Artos Indonesia Tbk.	1,00	2,00	3,00	3,00	3,00	3,00

NO.	KODE	NAMA BANK	TAHUN					
			2012	2013	2014	2015	2016	2017
43.	BBHI	Bank Harda Indonesia Tbk.	2,24	2,00	2,00	3,00	3,00	2,00
44.	BGBT	Bank Ganesha Tbk.	2,85	3,00	2,00	2,00	2,00	2,00

BUKTI DATA PENETAPAN PERINGKAT *GOOD CORPORATE GOVERNANCE* (GCG) PERUSAHAAN PERBANKAN TAHUN 2012-2017

1. Bank Central Asia Tbk (BCA) Tahun 2017

Hasil Penilaian Sendiri

Hasil penilaian sendiri penerapan tata kelola perusahaan yang baik tahun 2017 adalah pada peringkat 1 (satu), dengan rincian sebagai berikut :

	Peringkat	Definisi Peringkat
Individual	1	Manajemen Perseroan telah melakukan penerapan <i>Good Corporate Governance</i> yang secara umum Sangat Baik . Hal ini tercermin dari pemenuhan yang sangat memadai atas prinsip-prinsip <i>Good Corporate Governance</i> . Apabila terdapat kelemahan dalam penerapan prinsip <i>Good Corporate Governance</i> , maka secara umum kelemahan tersebut tidak signifikan dan dapat segera dilakukan perbaikan oleh manajemen Perseroan.

Analisis

Berdasarkan analisis Penilaian Sendiri (*selfassessment*) terhadap aspek *Governance Structure*, *Governance Process*, dan *Governance Outcome* pada masing-masing Faktor Penilaian Pelaksanaan *Good Corporate Governance*, dapat disimpulkan sebagai berikut:

1. Aspek *Governance Structure* Tata Kelola pada seluruh Faktor Penilaian Pelaksanaan *Good Corporate Governance* sudah lengkap dan sangat memadai.
2. Aspek *Governance Process* Tata Kelola pada seluruh Faktor Penilaian Pelaksanaan *Good Corporate Governance* sudah sangat efektif yang didukung oleh struktur dan infrastruktur (*Governance Structure*) yang sangat memadai.
3. Aspek *Governance Outcome* Tata Kelola pada sebagian besar Faktor Penilaian Pelaksanaan *Good Corporate Governance* telah sangat berkualitas yang dihasilkan dari aspek *Governance Process* yang sebagian besar sangat efektif dengan didukung oleh struktur dan infrastruktur (*Governance Structure*) yang sangat memadai.

2) Penilaian Eksternal

Penilaian penerapan tata kelola perusahaan yang baik pada Perseroan di tahun 2017 juga telah dilakukan oleh pihak eksternal yaitu *Indonesian Institute for Corporate Governance* (IICG) bersama Majalah SWA dan *Indonesian Institute for Corporate Directorship* (IICD).

a. Kriteria penilaian

CGPI 2016 dinilai dari pemenuhan aspek dan indikator penilaian sebagai berikut :

- Struktur Tata Kelola, meliputi indikator struktur dan kebijakan tata kelola.
- Proses Tata Kelola, meliputi indikator sistem dan mekanisme tata kelola.

2. Bank Mandiri (Persero) Tbk Tahun 2017

Tabel Tingkat Kesehatan Bank Mandiri Posisi 31 Desember 2017 Secara Individu (*Self Assessment*)

Faktor Penilaian	Penilaian Per 31 Desember 2017	Penilaian Per 31 Desember 2016
	Peringkat	Peringkat
Profil Risiko	1	1
<i>Good Corporate Governance</i> (GCG)	1	1
Rentabilitas	1	2
Permodalan	1	1
Peringkat Tingkat Kesehatan Bank Berdasarkan Risiko	1	1

Pada tahun 2017, tingkat kesehatan Bank berada pada Peringkat Komposit "1" yang mencerminkan kondisi Bank yang secara umum sangat sehat sehingga dinilai sangat mampu menghadapi pengaruh negatif yang signifikan dari perubahan kondisi bisnis dan faktor eksternal lainnya tercermin dari peringkat faktor-faktor penilaian, antara lain profil risiko, penerapan GCG, rentabilitas, dan permodalan yang secara umum sangat baik. Apabila terdapat kelemahan maka secara umum kelemahan tersebut tidak signifikan.

DATA TABULASI *LEVERAGE*
 PERUSAHAAN PERBANKAN TAHUN 2012-2017
 (Disajikan dalam Jutaan Rupiah)

NO.	KODE	NAMA BANK	Total Hutang	Total Ekuitas	Leverage (LEV)
			2012	2012	2012
1.	AGRS	PT Bank Agris Tbk.	954.780	259.359	3,6813
2.	BABP	PT Bank MNC Internasional Tbk. (Bumiputera)	6.719.964	713.840	9,4138
3.	BBYB	PT Bank Yudha Bhakti Tbk.	2.324.496	253.778	9,1596
4.	BVIC	Bank Victoria International Tbk.	12.883.648	1.469.193	8,7692
5.	INPC	Bank Artha Graha Internasional Tbk.	18.621.443	1.937.327	9,6119
6.	MAYA	Bank Mayapada Internasional Tbk.	15.320.813	1.845.739	8,3006
7.	MCOR	Bank Windu Kentjana International Tbk.	5.739.581	755.665	7,5954
8.	MEGA	Bank Mega Tbk.	58.956.287	6.262.821	9,4137
9.	NAGA	PT Bank Mitraniaga Tbk.	929.112	119.035	7,8054
10.	NOBU	PT Bank Nationalnobu Tbk.	961.435	256.086	3,7543
11.	SDRA	PT Bank Woori Saudara Indonesia 1906 Tbk.	7.083.402	537.907	13,1685
12.	AGRO	Bank Rakyat Indonesia Agroniaga Tbk.	3.668.216	371.924	9,8628
13.	BACA	Bank Capital Indonesia Tbk.	5.008.369	657.808	7,6137
14.	BAEK	Bank Ekonomi Raharja Tbk.	-	-	-
15.	BBCA	Bank Central Asia Tbk.	390.067.244	52.926.953	7,3699
16.	BBKP	Bank Bukopin Tbk.	60.693.088	4.996.742	12,1465
17.	BBMD	PT Bank Mestika Dharma Tbk.	5.509.677	1.859.128	2,9636
18.	BBNI	Bank Negara Indonesia Tbk.	289.778.215	43.525.293	6,6577
19.	BBNP	Bank Nusantara Parahyangan Tbk.	7.550.949	661.259	11,4190
20.	BBRI	Bank Rakyat Indonesia (Persero) Tbk.	486.455.011	64.881.779	7,4976
21.	BBTN	Bank Tabungan Negara (Persero) Tbk.	101.469.722	10.278.871	9,8717
22.	BCIC	Bank Mutiara Tbk.	13.996.145	1.243.946	11,2514
23.	BDMN	Bank Danamon Indonesia Tbk.	127.057.997	28.733.311	4,4220
24.	BEKS	Bank Pundi Indonesia Tbk.	7.028.754	654.184	10,7443
25.	BINA	PT Bank Ina Perdana Tbk.	1.378.230	133.975	8,0953
26.	BJBR	BPD Jawa Barat dan Banten Tbk.	23.625.087	5.487.106	4,3056
27.	BJTM	BPD Jawa Timur Tbk.	61.764.614	9.076.264	6,8051
28.	BKSW	PT Bank QNB Indonesia Tbk. (kesawan)	3.781.586	863.068	4,3816
29.	BMAS	PT Bank Maspion Indonesia Tbk.	3.033.385	369.898	8,2006
30.	BMRI	Bank Mandiri (Persero) Tbk.	519.483.045	116.135.663	4,4731
31.	BNBA	Bank Bumi Arta Tbk.	2.961.011	522.506	5,6669
32.	BNGA	Bank CIMB Niaga Tbk.	174.760.569	22.651.912	7,7150
33.	BNII	BII Tbk/Mybank Indonesia Tbk.	106.105.415	9.667.493	10,9755
34.	BNLI	Bank Permata Tbk.	119.303.061	12.495.534	9,5477
35.	BSIM	Bank Sinarmas Tbk.	13.326.284	1.825.608	7,2996
36.	BSWD	Bank of India Indonesia Tbk.	2.166.972	373.769	5,7976
37.	BTPN	Bank Tabungan Pensiunan Nasional Tbk.	51.757.008	7.333.124	7,0580
38.	DNAR	PT Bank Dinar Indonesia Tbk.	-	-	-

NO.	KODE	NAMA BANK	Total Hutang	Total Ekuitas	Leverage (LEV)
			2012	2012	2012
39.	NISP	Bank OCBC NISP Tbk.	70.190.261	8.951.476	7,8412
40.	PNBN	Bank Pan Indonesia Tbk.	131.144.850	17.647.765	7,4312
41.	PNBS	PT Bank Panin Syariah Tbk.	-	-	-
42.	ARTO	Bank Artos Indonesia Tbk.	405.587	105.518	3,8438
43.	BBHI	Bank Harda Indonesia Tbk.	1.555.740	82.442	18,8707
44.	BGBT	Bank Ganesha Tbk.	1.789.946	172.804	10,3582

DATA TABULASI LEVERAGE
PERUSAHAAN PERBANKAN TAHUN 2012-2017
(Disajikan dalam Jutaan Rupiah)

NO.	KODE	NAMA BANK	Total Hutang	Total Ekuitas	Leverage (LEV)
			2013	2013	2013
1.	AGRS	PT Bank Agris Tbk.	2.137.293	371.988	5,7456
2.	BABP	PT Bank MNC Internasional Tbk. (Bumiputera)	7.401.988	767.461	9,6900
3.	BBYB	PT Bank Yudha Bhakti Tbk.	2.046.973	257.535	7,9483
4.	BVIC	Bank Victoria International Tbk.	17.526.576	1.644.776	10,6559
5.	INPC	Bank Artha Graha Internasional Tbk.	18.576.759	2.611.823	7,1126
6.	MAYA	Bank Mayapada Internasional Tbk.	21.603.247	2.412.325	8,9554
7.	MCOR	Bank Windu Kentjana International Tbk.	6.881.835	1.035.379	6,6467
8.	MEGA	Bank Mega Tbk.	60.357.193	6.118.505	9,8647
9.	NAGA	PT Bank Mitraniaga Tbk.	1.125.393	159.764	7,0441
10.	NOBU	PT Bank Nationalnobu Tbk.	2.868.857	1.008.413	2,8449
11.	SDRA	PT Bank Woori Saudara Indonesia 1906 Tbk.	7.653.022	577.820	13,2446
12.	AGRO	Bank Rakyat Indonesia Agroniaga Tbk.	4.287.164	836.906	5,1226
13.	BACA	Bank Capital Indonesia Tbk.	6.232.868	906.408	6,8764
14.	BAEK	Bank Ekonomi Raharja Tbk.	-	-	-
15.	BBCA	Bank Central Asia Tbk.	430.893.993	65.410.580	6,5875
16.	BBKP	Bank Bukopin Tbk.	63.244.294	6.213.369	10,1787
17.	BBMD	PT Bank Mestika Dharma Tbk.	5.980.587	1.930.963	3,0972
18.	BBNI	Bank Negara Indonesia Tbk.	338.971.310	47.683.505	7,1088
19.	BBNP	Bank Nusantara Parahyangan Tbk.	8.933.338	1.052.398	8,4886
20.	BBRI	Bank Rakyat Indonesia (Persero) Tbk.	546.855.504	79.327.422	6,8937
21.	BBTN	Bank Tabungan Negara (Persero) Tbk.	119.612.977	11.556.753	10,3501
22.	BCIC	Bank Mutiara Tbk.	13.201.044	1.375.685	9,6004
23.	BDMN	Bank Danamon Indonesia Tbk.	152.684.365	31.552.983	4,8390
24.	BEKS	Bank Pundi Indonesia Tbk.	8.285.208	717.916	11,5406
25.	BINA	PT Bank Ina Perdana Tbk.	1.231.920	170.251	-0,9121
26.	BJBR	BPD Jawa Barat dan Banten Tbk.	27.327.874	5.718.663	4,7787
27.	BJTM	BPD Jawa Timur Tbk.	60.696.825	10.261.408	5,9151
28.	BKSW	PT Bank QNB Indonesia Tbk. (kesawan)	3.895.259	873.146	4,4612
29.	BMAS	PT Bank Maspion Indonesia Tbk.	3.533.389	637.035	5,5466
30.	BMRI	Bank Mandiri (Persero) Tbk.	596.735.488	136.364.274	4,3760
31.	BNBA	Bank Bumi Arta Tbk.	3.481.270	564.402	6,1681
32.	BNGA	Bank CIMB Niaga Tbk.	192.979.722	25.886.687	7,4548
33.	BNII	BII Tbk/Mybank Indonesia Tbk.	128.138.350	12.408.401	10,3267
34.	BNLI	Bank Permata Tbk.	151.707.278	14.126.644	10,7391
35.	BSIM	Bank Sinarmas Tbk.	14.693.195	2.754.260	5,3347
36.	BSWD	Bank of India Indonesia Tbk.	3.146.474	454.862	6,9174
37.	BTPN	Bank Tabungan Pensiunan Nasional Tbk.	51.356.205	18.308.668	2,8050
38.	DNAR	PT Bank Dinar Indonesia Tbk.	581.212	273.589	2,1244

NO.	KODE	NAMA BANK	Total Hutang	Total Ekuitas	Leverage (LEV)
			2013	2013	2013
39.	NISP	Bank OCBC NISP Tbk.	84.027.985	13.496.552	6,2259
40.	PNBN	Bank Pan Indonesia Tbk.	144.097.145	19.959.433	7,2195
41.	PNBS	PT Bank Panin Syariah Tbk.	-	-	-
42.	ARTO	Bank Artos Indonesia Tbk.	549.176	107.836	5,0927
43.	BBHI	Bank Harda Indonesia Tbk.	1.429.978	300.645	4,7564
44.	BGBT	Bank Ganesha Tbk.	1.785.109	206.653	8,6382

DATA TABULASI LEVERAGE
PERUSAHAAN PERBANKAN TAHUN 2012-2017
(Disajikan dalam Jutaan Rupiah)

NO.	KODE	NAMA BANK	Total Hutang	Total Ekuitas	Leverage (LEV)
			2014	2014	2014
1.	AGRS	PT Bank Agris Tbk.	3.636.100	465.229	7,8157
2.	BABP	PT Bank MNC Internasional Tbk. (Bumiputera)	8.197.501	1.233.215	6,6473
3.	BBYB	PT Bank Yudha Bhakti Tbk.	2.416.279	274.850	8,7913
4.	BVIC	Bank Victoria International Tbk.	18.434.623	2.930.259	6,2911
5.	INPC	Bank Artha Graha Internasional Tbk.	20.771.764	2.691.006	7,7190
6.	MAYA	Bank Mayapada Internasional Tbk.	33.413.765	2.781.184	12,0142
7.	MCOR	Bank Windu Kentjana International Tbk.	8.548.512	1.221.079	7,0008
8.	MEGA	Bank Mega Tbk.	59.612.933	6.969.527	8,5534
9.	NAGA	PT Bank Mitraniaga Tbk.	1.708.412	183.950	9,2874
10.	NOBU	PT Bank Nationalnobu Tbk.	4.598.166	1.169.424	3,9320
11.	SDRA	PT Bank Woori Saudara Indonesia 1906 Tbk.	12.528.511	3.904.265	3,2089
12.	AGRO	Bank Rakyat Indonesia Agroniaga Tbk.	5.493.624	894.681	6,1403
13.	BACA	Bank Capital Indonesia Tbk.	8.280.861	971.788	8,5213
14.	BAEK	Bank Ekonomi Raharja Tbk.	-	-	-
15.	BBCA	Bank Central Asia Tbk.	475.477.346	77.678.188	6,1211
16.	BBKP	Bank Bukopin Tbk.	72.247.565	6.805.696	10,6157
17.	BBMD	PT Bank Mestika Dharma Tbk.	6.554.994	2.120.444	3,0913
18.	BBNI	Bank Negara Indonesia Tbk.	341.148.654	75.425.054	4,5230
19.	BBNP	Bank Nusantara Parahyangan Tbk.	8.330.772	1.136.101	7,3328
20.	BBRI	Bank Rakyat Indonesia (Persero) Tbk.	704.278.356	97.705.834	7,2082
21.	BBTN	Bank Tabungan Negara (Persero) Tbk.	132.329.458	12.232.895	10,8175
22.	BCIC	Bank Mutiara Tbk.	11.689.670	999.018	11,6988
23.	BDMN	Bank Danamon Indonesia Tbk.	163.174.016	32.646.840	4,9982
24.	BEKS	Bank Pundi Indonesia Tbk.	8.395.152	645.707	13,0015
25.	BINA	PT Bank Ina Perdana Tbk.	1.649.751	-1.350.605	3,4748
26.	BJBR	BPD Jawa Barat dan Banten Tbk.	31.954.411	6.043.635	5,2873
27.	BJTM	BPD Jawa Timur Tbk.	63.911.402	11.949.908	5,3483
28.	BKSW	PT Bank QNB Indonesia Tbk. (kesawan)	20.894.773	3.477.929	6,0078
29.	BMAS	PT Bank Maspion Indonesia Tbk.	4.194.696	636.941	6,5857
30.	BMRI	Bank Mandiri (Persero) Tbk.	697.019.624	158.020.049	4,4110
31.	BNBA	Bank Bumi Arta Tbk.	4.553.283	602.140	7,5618
32.	BNGA	Bank CIMB Niaga Tbk.	204.714.729	28.447.694	7,1962
33.	BNII	BII Tbk/Mybank Indonesia Tbk.	128.875.745	14.389.466	8,9563
34.	BNLI	Bank Permata Tbk.	168.270.561	17.083.109	9,8501
35.	BSIM	Bank Sinarmas Tbk.	18.095.435	3.255.111	5,5591
36.	BSWD	Bank of India Indonesia Tbk.	4.644.381	556.250	8,3494
37.	BTPN	Bank Tabungan Pensiunan Nasional Tbk.	60.927.844	14.131.379	4,3115
38.	DNAR	PT Bank Dinar Indonesia Tbk.	1.222.335	419.091	2,9166

NO.	KODE	NAMA BANK	Total Hutang	Total Ekuitas	Leverage (LEV)
			2014	2014	2014
39.	NISP	Bank OCBC NISP Tbk.	88.167.748	-88.064.637	-1,0012
40.	PNBN	Bank Pan Indonesia Tbk.	149.581.791	23.056.891	6,4875
41.	PNBS	PT Bank Panin Syariah Tbk.	-	-	-
42.	ARTO	Bank Artos Indonesia Tbk.	735.945	104.830	7,0204
43.	BBHI	Bank Harda Indonesia Tbk.	1.729.203	291.324	5,9357
44.	BGBT	Bank Ganesha Tbk.	1.930.364	205.523	9,3924

DATA TABULASI *LEVERAGE*
 PERUSAHAAN PERBANKAN TAHUN 2012-2017
 (Disajikan dalam Jutaan Rupiah)

NO.	KODE	NAMA BANK	Total Hutang	Total Ekuitas	Leverage (LEV)
			2015	2015	2015
1.	AGRS	PT Bank Agris Tbk.	3.650.271	567.097	6,4368
2.	BABP	PT Bank MNC Internasional Tbk. (Bumiputera)	10.428.800	1.708.204	6,1051
3.	BBYB	PT Bank Yudha Bhakti Tbk.	3.052.398	365.486	8,3516
4.	BVIC	Bank Victoria International Tbk.	20.031.590	3.219.096	6,2227
5.	INPC	Bank Artha Graha Internasional Tbk.	22.353.479	2.765.770	8,0822
6.	MAYA	Bank Mayapada Internasional Tbk.	42.718.881	4.587.073	9,3129
7.	MCOR	Bank Windu Kentjana International Tbk.	8.575.389	1.432.732	5,9853
8.	MEGA	Bank Mega Tbk.	56.707.975	11.517.195	4,9238
9.	NAGA	PT Bank Mitraniaga Tbk.	1.824.093	214.112	8,5193
10.	NOBU	PT Bank Nationalnobu Tbk.	5.513.719	1.189.658	4,6347
11.	SDRA	PT Bank Woori Saudara Indonesia 1906 Tbk.	15.883.592	4.135.931	3,8404
12.	AGRO	Bank Rakyat Indonesia Agroniaga Tbk.	7.012.090	1.352.412	5,1849
13.	BACA	Bank Capital Indonesia Tbk.	11.106.791	1.052.406	10,5537
14.	BAEK	Bank Ekonomi Raharja Tbk.	-	-	-
15.	BBCA	Bank Central Asia Tbk.	501.945.424	92.427.346	5,4307
16.	BBKP	Bank Bukopin Tbk.	86.831.323	7.535.179	11,5235
17.	BBMD	PT Bank Mestika Dharma Tbk.	7.145.763	2.263.834	3,1565
18.	BBNI	Bank Negara Indonesia Tbk.	412.727.677	95.867.611	4,3052
19.	BBNP	Bank Nusantara Parahyangan Tbk.	7.417.621	1.195.493	6,2047
20.	BBRI	Bank Rakyat Indonesia (Persero) Tbk.	765.299.133	113.127.179	6,7649
21.	BBTN	Bank Tabungan Negara (Persero) Tbk.	157.947.485	13.860.107	11,3958
22.	BCIC	Bank Mutiara Tbk.	12.185.350	998.153	12,2079
23.	BDMN	Bank Danamon Indonesia Tbk.	153.842.563	34.214.849	4,4964
24.	BEKS	Bank Pundi Indonesia Tbk.	5.656.516	310.670	18,2075
25.	BINA	PT Bank Ina Perdana Tbk.	1.834.107	474.772	3,7996
26.	BJBR	BPD Jawa Barat dan Banten Tbk.	36.508.170	6.295.461	5,7991
27.	BJTM	BPD Jawa Timur Tbk.	76.068.471	12.628.959	6,0233
28.	BKSW	PT Bank QNB Indonesia Tbk. (kesawan)	20.644.983	3.990.250	5,1739
29.	BMAS	PT Bank Maspion Indonesia Tbk.	4.495.930	848.006	5,3018
30.	BMRI	Bank Mandiri (Persero) Tbk.	736.198.705	173.864.704	4,2343
31.	BNBA	Bank Bumi Arta Tbk.	5.333.399	1.233.868	4,3225
32.	BNGA	Bank CIMB Niaga Tbk.	210.169.865	28.679.387	7,3283
33.	BNII	BII Tbk/Mybank Indonesia Tbk.	128.870.064	28.748.949	4,4826
34.	BNLI	Bank Permata Tbk.	163.876.507	18.812.844	8,7109
35.	BSIM	Bank Sinarmas Tbk.	24.199.077	3.609.568	6,7041
36.	BSWD	Bank of India Indonesia Tbk.	4.972.595	1.114.888.052.692	4,4602
37.	BTPN	Bank Tabungan Pensiunan Nasional Tbk.	64.053.233	16.986.430	3,7708
38.	DNAR	PT Bank Dinar Indonesia Tbk.	1.640.989	432.680	3,7926

NO.	KODE	NAMA BANK	Total Hutang	Total Ekuitas	Leverage (LEV)
			2015	2015	2015
39.	NISP	Bank OCBC NISP Tbk.	104.069.055	-103.948.575	-1,0012
40.	PNBN	Bank Pan Indonesia Tbk.	152.314.331	30.806.209	4,9443
41.	PNBS	PT Bank Panin Syariah Tbk.	-	-	-
42.	ARTO	Bank Artos Indonesia Tbk.	638.433	107.213.682.198	5,9548
43.	BBHI	Bank Harda Indonesia Tbk.	1.703.066	375.968	4,5298
44.	BGBT	Bank Ganेशha Tbk.	1.763.954	210.462	8,3813

DATA TABULASI LEVERAGE
PERUSAHAAN PERBANKAN TAHUN 2012-2017
(Disajikan dalam Jutaan Rupiah)

NO.	KODE	NAMA BANK	Total Hutang	Total Ekuitas	Leverage (LEV)
			2016	2016	2016
1.	AGRS	PT Bank Agris Tbk.	3.487.444	572.506	6,0915
2.	BABP	PT Bank MNC Internasional Tbk. (Bumiputera)	11.197.144	1.860.405	6,0187
3.	BBYB	PT Bank Yudha Bhakti Tbk.	3.491.699	643.065	5,4298
4.	BVIC	Bank Victoria International Tbk.	22.174.912	3.825.069	5,7973
5.	INPC	Bank Artha Graha Internasional Tbk.	21.795.549	4.424.389	4,9262
6.	MAYA	Bank Mayapada Internasional Tbk.	53.785.630	7.053.472	7,6254
7.	MCOR	Bank Windu Kentjana International Tbk.	9.861.207	2.396.184	4,1154
8.	MEGA	Bank Mega Tbk.	58.266.001	12.265.681	4,7503
9.	NAGA	PT Bank Mitraniaga Tbk.	2.008.882	203.213	9,8856
10.	NOBU	PT Bank Nationalnobu Tbk.	7.660.487	1.331.757	5,7522
11.	SDRA	PT Bank Woori Saudara Indonesia 1906 Tbk.	18.218.744	4.411.890	4,1295
12.	AGRO	Bank Rakyat Indonesia Agroniaga Tbk.	9.441.709	1.936.251	4,8763
13.	BACA	Bank Capital Indonesia Tbk.	12.892.374	1.315.040	9,8038
14.	BAEK	Bank Ekonomi Raharja Tbk.	-	-	-
15.	BBCA	Bank Central Asia Tbk.	560.556.687	116.182.066	4,8248
16.	BBKP	Bank Bukopin Tbk.	95.868.070	6.910.000	13,8738
17.	BBMD	PT Bank Mestika Dharma Tbk.	7.906.177	2.781.774	2,8421
18.	BBNI	Bank Negara Indonesia Tbk.	492.701.125	110.330.755	4,4657
19.	BBNP	Bank Nusantara Parahyangan Tbk.	6.508.273	1.197.509	5,4348
20.	BBRI	Bank Rakyat Indonesia (Persero) Tbk.	856.631.836	147.012.590	5,8269
21.	BBTN	Bank Tabungan Negara (Persero) Tbk.	182.828.998	31.339.481	5,8338
22.	BCIC	Bank Mutiara Tbk.	14.712.040	1.353.263	10,8715
23.	BDMN	Bank Danamon Indonesia Tbk.	138.058.549	36.377.972	3,7951
24.	BEKS	Bank Pundi Indonesia Tbk.	4.386.820	864.578	5,0739
25.	BINA	PT Bank Ina Perdana Tbk.	1.876.384	482.705	3,8872
26.	BJBR	BPD Jawa Barat dan Banten Tbk.	35.823.378	7.209.572	4,9689
27.	BJTM	BPD Jawa Timur Tbk.	87.019.826	15.298.631	5,6881
28.	BKSW	PT Bank QNB Indonesia Tbk. (kesawan)	18.573.997	3.477.929	8,2004
29.	BMAS	PT Bank Maspion Indonesia Tbk.	4.369.907	1.111.612	3,9311
30.	BMRI	Bank Mandiri (Persero) Tbk.	824.559.898	214.146.111	3,8505
31.	BNBA	Bank Bumi Arta Tbk.	5.824.506	1.296.667	4,4919
32.	BNGA	Bank CIMB Niaga Tbk.	240.460.566	1.111.162	216,4046
33.	BNII	BII Tbk/Mybank Indonesia Tbk.	147.406.296	19.272.606	7,6485
34.	BNLI	Bank Permata Tbk.	146.237.906	19.289.606	7,5812
35.	BSIM	Bank Sinarmas Tbk.	25.717.304	5.475.324	4,6969
36.	BSWD	Bank of India Indonesia Tbk.	3.197.858	1.108.216.006.380	2,8856
37.	BTPN	Bank Tabungan Pensiunan Nasional Tbk.	70.651.925	20.719.462	3,4099
38.	DNAR	PT Bank Dinar Indonesia Tbk.	1.865.151	446.078	4,1812

NO.	KODE	NAMA BANK	Total Hutang	Total Ekuitas	Leverage (LEV)
			2016	2016	2016
39.	NISP	Bank OCBC NISP Tbk.	118.689.765	19.506.576	6,0846
40.	PNBN	Bank Pan Indonesia Tbk.	154.974.253	44.200.800	3,5061
41.	PNBS	PT Bank Panin Syariah Tbk.	-	-	-
42.	ARTO	Bank Artos Indonesia Tbk.	627.510	147.268.748.114	4,2610
43.	BBHI	Bank Harda Indonesia Tbk.	1.676.655	381.808	4,3914
44.	BGBT	Bank Ganेशha Tbk.	3.168.069	1.067.856	2,9668

DATA TABULASI LEVERAGE
PERUSAHAAN PERBANKAN TAHUN 2012-2017
(Disajikan dalam Jutaan Rupiah)

NO.	KODE	NAMA BANK	Total Hutang	Total Ekuitas	Leverage (LEV)
			2017	2017	2017
1.	AGRS	PT Bank Agris Tbk.	3.328.362	564.154	5,8997
2.	BABP	PT Bank MNC Internasional Tbk. (Bumiputera)	9.453.546	1.252.548	7,5475
3.	BBYB	PT Bank Yudha Bhakti Tbk.	4.328.604	676.191	6,4015
4.	BVIC	Bank Victoria International Tbk.	24.483.975	4.341.634	5,6393
5.	INPC	Bank Artha Graha Internasional Tbk.	23.219.096	4.507.912	5,1507
6.	MAYA	Bank Mayapada Internasional Tbk.	66.202.195	8.543.375	7,7490
7.	MCOR	Bank Windu Kentjana International Tbk.	13.344.943	2.443.795	5,4607
8.	MEGA	Bank Mega Tbk.	69.232.394	13.064.616	5,2992
9.	NAGA	PT Bank Mitraniaga Tbk.	2.265.162	229.250	9,8808
10.	NOBU	PT Bank Nationalnobu Tbk.	9.626.535	1.391.946	6,9159
11.	SDRA	PT Bank Woori Saudara Indonesia 1906 Tbk.	20.979.506	6.106.998	3,4353
12.	AGRO	Bank Rakyat Indonesia Agroniaga Tbk.	13.213.962	3.111.285	4,2471
13.	BACA	Bank Capital Indonesia Tbk.	14.941.087	1.408.386	10,6087
14.	BAEK	Bank Ekonomi Raharja Tbk.	-	-	-
15.	BBCA	Bank Central Asia Tbk.	614.940.262	135.379.409	4,5423
16.	BBKP	Bank Bukopin Tbk.	99.684.047	6.758.952	14,7484
17.	BBMD	PT Bank Mestika Dharma Tbk.	8.735.206	3.082.639	2,8337
18.	BBNI	Bank Negara Indonesia Tbk.	584.086.818	125.243.266	4,6636
19.	BBNP	Bank Nusantara Parahyangan Tbk.	6.443.183	1.137.848.366	5,6626
20.	BBRI	Bank Rakyat Indonesia (Persero) Tbk.	958.900.948	167.347.494	5,7300
21.	BBTN	Bank Tabungan Negara (Persero) Tbk.	223.937.463	37.427.804	5,9832
22.	BCIC	Bank Mutiara Tbk.	15.658.857	1.512.324	10,3542
23.	BDMN	Bank Danamon Indonesia Tbk.	139.084.940	39.172.152	3,5506
24.	BEKS	Bank Pundi Indonesia Tbk.	6.870.566	788.358	8,7150
25.	BINA	PT Bank Ina Perdana Tbk.	1.919.161	1.204.184	1,5937
26.	BJBR	BPD Jawa Barat dan Banten Tbk.	43.702.607	7.816.074	5,5914
27.	BJTM	BPD Jawa Timur Tbk.	98.820.526	16.159.642	6,1153
28.	BKSW	PT Bank QNB Indonesia Tbk. (kesawan)	23.333.465	3.990.250	9,6253
29.	BMAS	PT Bank Maspion Indonesia Tbk.	4.892.688	1.162.157	4,2100
30.	BMRI	Bank Mandiri (Persero) Tbk.	888.026.817	236.674.030	3,7521
31.	BNBA	Bank Bumi Arta Tbk.	5.651.648	1.363.029	4,1464
32.	BNGA	Bank CIMB Niaga Tbk.	265.143.288	1.162.157	228,1476
33.	BNII	BII Tbk/Mybank Indonesia Tbk.	152.478.451	20.775.040	7,3395
34.	BNLI	Bank Permata Tbk.	126.817.628	21.510.742	5,8955
35.	BSIM	Bank Sinarmas Tbk.	26.666.894	3.737.185	7,1356
36.	BSWD	Bank of India Indonesia Tbk.	3.366.093	1.121.236.095.737	3,0021
37.	BTPN	Bank Tabungan Pensiunan Nasional Tbk.	73.027.270	22.462.580	3,2511
38.	DNAR	PT Bank Dinar Indonesia Tbk.	2.077.023	458.088	4,5341

NO.	KODE	NAMA BANK	Total Hutang	Total Ekuitas	Leverage (LEV)
			2017	2017	2017
39.	NISP	Bank OCBC NISP Tbk.	131.959.603	21.814.354	6,0492
40.	PNBN	Bank Pan Indonesia Tbk.	177.253.066	36.288.731	4,8845
41.	PNBS	PT Bank Panin Syariah Tbk.	-	-	-
42.	ARTO	Bank Artos Indonesia Tbk.	698.176	139.050.531.283	5,0210
43.	BBHI	Bank Harda Indonesia Tbk.	2.018.490	440.334	4,5840
44.	BGBT	Bank Ganेशha Tbk.	3.463.572	1.118.360	3,0970

DATA TABULASI SIZE
PERUSAHAAN PERBANKAN TAHUN 2012-2017
(Disajikan dalam Jutaan Rupiah)

NO.	KODE BANK	NAMA BANK	TOTAL ASET 2011	TOTAL ASET 2012	SIZE 2012
1.	AGRS	PT Bank Agris Tbk.	1.028.178	1.214.139	0,1809
2.	BABP	PT Bank MNC Internasional Tbk. (Bumiputera)	7.281.534.934	7.433.804	-0,9990
3.	BBYB	PT Bank Yudha Bhakti Tbk.	2.034.508	2.578.274	0,2673
4.	BVIC	Bank Victoria International Tbk.	11.802.562.942	14.352.841	-0,9988
5.	INPC	Bank Artha Graha Internasional Tbk.	19.185.436	20.558.770	0,0716
6.	MAYA	Bank Mayapada Internasional Tbk.	12.951.201.232	17.166.552	-0,9987
7.	MCOR	Bank Windu Kentjana International Tbk.	6.452.794	6.495.246	0,0066
8.	MEGA	Bank Mega Tbk.	61.909.027	65.219.108	0,0535
9.	NAGA	PT Bank Mitraniaga Tbk.	737.981	1.048.147	0,4203
10.	NOBU	PT Bank Nationalnobu Tbk.	333.832	1.217.521	0,6471
11.	SDRA	PT Bank Woori Saudara Indonesia 1906 Tbk.	5.085.762	7.621.309	0,4986
12.	AGRO	Bank Rakyat Indonesia Agroniaga Tbk.	3.481.155.340	4.040.140	-0,9988
13.	BACA	Bank Capital Indonesia Tbk.	4.694.939	5.666.177	0,2069
14.	BAEK	Bank Ekonomi Raharja Tbk. HSBC	-	-	-
15.	BBCA	Bank Central Asia Tbk.	381.908.353	442.994.197	0,1599
16.	BBKP	Bank Bukopin Tbk.	54.942.030	65.689.830	0,1956
17.	BBMD	PT Bank Mestika Dharma Tbk.	6.728.121	7.368.805	0,0952
18.	BBNI	Bank Negara Indonesia Tbk.	299.058.161	333.303.508	0,1145
19.	BBNP	Bank Nusantara Parahyangan Tbk.	6.566.510.103	8.212.208	-0,9987
20.	BBRI	Bank Rakyat Indonesia (Persero) Tbk.	469.899	551.336.790	0,3091
21.	BBTN	Bank Tabungan Negara (Persero) Tbk.	89.121	111.748.593	0,8974
22.	BCIC	Bank Mutiara Tbk.	13.127.198	15.240.091	0,1610
23.	BDMN	Bank Danamon Indonesia Tbk.	142.292.206	155.791.308	0,0949
24.	BEKS	Bank Pundi Indonesia Tbk/BPD Banten	5.993.039	7.682.938	0,2820
25.	BINA	PT Bank Ina Perdana Tbk.	1.444.742	1.512.205	0,0467

NO.	KODE BANK	NAMA BANK	TOTAL ASET 2011	TOTAL ASET 2012	SIZE 2012
26.	BJBR	Bank Pembangunan Daerah Jawa Barat dan Banten Tbk.	54.448.958	29.112.193	-0,4653
27.	BJTM	Bank Pembangunan Daerah Jawa Timur Tbk.	24.846.516	70.840.878	1,8511
28.	BKSW	PT Bank QNB Indonesia Tbk. (kesawan)	3.593.817	4.644.654	0,2924
29.	BMAS	PT Bank Maspion Indonesia Tbk.	2.797.581.866	3.403.283	-0,9988
30.	BMRI	Bank Mandiri (Persero) Tbk.	551.891	635.618.708	0,7106
31.	BNBA	Bank Bumi Arta Tbk.	2.963.148.453.513	3.483.517	-1,0000
32.	BNGA	Bank CIMB Niaga Tbk.	166.801.130	197.412.481	0,1835
33.	BNII	Bank Internasional Indonesia Tbk.	94.919	115.772.908	0,7021
34.	BNLI	Bank Permata Tbk.	101.324.002	131.798.595	0,3008
35.	BSIM	Bank Sinarmas Tbk.	16.658.656	15.151.892	-0,0904
36.	BSWD	Bank of India Indonesia Tbk.	2.080.427.739.215	2.540.741	-1,0000
37.	BTPN	Bank Tabungan Pensiunan Nasional Tbk.	46.651.141	59.090.132	0,2666
38.	DNAR	PT Bank Dinar Indonesia Tbk.	251.439	-	-
39.	NISP	Bank OCBC NISP Tbk.	59.834	79.141.737	0,6884
40.	PNBN	Bank Pan Indonesia Tbk.	124.755	148.792.615	0,6786
41.	PNBS	PT Bank Panin (Syariah)	-	-	-
42.	ARTO	Bank Artos Indonesia Tbk.	455.762.529.207	511.105	-1,0000
43.	BBHI	Bank Harda Indonesia Tbk.	1.577.535	1.638.182	0,0384
44.	BGBT	Bank Ganesha Tbk.	1.839.778	1.962.750	0,0668

DATA TABULASI SIZE
PERUSAHAAN PERBANKAN TAHUN 2012-2017
(Disajikan dalam Jutaan Rupiah)

NO.	KODE BANK	NAMA BANK	TOTAL ASET 2012	TOTAL ASET 2013	SIZE 2013
1.	AGRS	PT Bank Agris Tbk.	1.214.139	2.509.281	1,0667
2.	BABP	PT Bank MNC Internasional Tbk. (Bumiputera)	7.433.804	8.165.865	0,0985
3.	BBYB	PT Bank Yudha Bhakti Tbk.	2.578.274	2.304.508	-0,1062
4.	BVIC	Bank Victoria International Tbk.	14.352.841	19.171.352	0,3357
5.	INPC	Bank Artha Graha Internasional Tbk.	20.558.770	21.188.582	0,0306
6.	MAYA	Bank Mayapada Internasional Tbk.	17.166.552	24.015.572	0,3990
7.	MCOR	Bank Windu Kentjana International Tbk.	6.495.246	7.917.214	0,2189
8.	MEGA	Bank Mega Tbk.	65.219.108	66.475.698	0,0193
9.	NAGA	PT Bank Mitraniaga Tbk.	1.048.147	1.285.157	0,2261
10.	NOBU	PT Bank Nationalnobu Tbk.	1.217.521	3.877.270	0,1846
11.	SDRA	PT Bank Woori Saudara Indonesia 1906 Tbk.	7.621.309	8.230.842	0,0800
12.	AGRO	Bank Rakyat Indonesia Agroniaga Tbk.	4.040.140	5.124.070	0,2683
13.	BACA	Bank Capital Indonesia Tbk.	5.666.177	7.139.276	0,2600
14.	BAEK	Bank Ekonomi Raharja Tbk. HSBC	-	-	-
15.	BBCA	Bank Central Asia Tbk.	442.994.197	496.304.573	0,1203
16.	BBKP	Bank Bukopin Tbk.	65.689.830	69.457.663	0,0574
17.	BBMD	PT Bank Mestika Dharma Tbk.	7.368.805	7.911.550	0,0737
18.	BBNI	Bank Negara Indonesia Tbk.	333.303.508	386.654.815	0,1601
19.	BBNP	Bank Nusantara Parahyangan Tbk.	8.212.208	9.985.736	0,2160
20.	BBRI	Bank Rakyat Indonesia (Persero) Tbk.	551.336.790	626.182.926	0,1358
21.	BBTN	Bank Tabungan Negara (Persero) Tbk.	111.748.593	131.169.730	0,1738
22.	BCIC	Bank Mutiara Tbk.	15.240.091	14.581.882	-0,0436
23.	BDMN	Bank Danamon Indonesia Tbk.	155.791.308	184.237.348	0,1826
24.	BEKS	Bank Pundi Indonesia Tbk/BPD Banten	7.682.938	9.003.124	0,1718
25.	BINA	PT Bank Ina Perdana Tbk.	1.512.205	1.402.171	-0,0728

NO.	KODE BANK	NAMA BANK	TOTAL ASET 2012	TOTAL ASET 2013	SIZE 2013
26.	BJBR	Bank Pembangunan Daerah Jawa Barat dan Banten Tbk.	29.112.193	33.046.537	0,1351
27.	BJTM	Bank Pembangunan Daerah Jawa Timur Tbk.	70.840.878	70.958.233	0,0017
28.	BKSW	PT Bank QNB Indonesia Tbk. (kesawan)	4.644.654	4.768.405	0,0266
29.	BMAS	PT Bank Maspion Indonesia Tbk.	3.403.283	4.170.424	0,2254
30.	BMRI	Bank Mandiri (Persero) Tbk.	635.618.708	733.099.762	0,1534
31.	BNBA	Bank Bumi Arta Tbk.	3.483.517	4.045.672	0,1614
32.	BNGA	Bank CIMB Niaga Tbk.	197.412.481	218.866.409	0,1087
33.	BNII	Bank Internasional Indonesia Tbk.	115.772.908	140.546.751	0,2140
34.	BNLI	Bank Permata Tbk.	131.798.595	165.833.922	0,2582
35.	BSIM	Bank Sinarmas Tbk.	15.151.892	17.447.455	0,1515
36.	BSWD	Bank of India Indonesia Tbk.	2.540.741	3.601.336	0,4174
37.	BTPN	Bank Tabungan Pensiunan Nasional Tbk.	59.090.132	69.664.873	0,1790
38.	DNAR	PT Bank Dinar Indonesia Tbk.	-	854.801	-
39.	NISP	Bank OCBC NISP Tbk.	79.141.737	97.524.537	0,2323
40.	PNBN	Bank Pan Indonesia Tbk.	148.792.615	164.056.578	0,1026
41.	PNBS	PT Bank Panin (Syariah)	-	-	-
42.	ARTO	Bank Artos Indonesia Tbk.	511.105	657.012	0,2855
43.	BBHI	Bank Harda Indonesia Tbk.	1.638.182	1.730.623	0,0564
44.	BGBT	Bank Ganesha Tbk.	1.962.750	1.991.762	0,0148

DATA TABULASI SIZE
PERUSAHAAN PERBANKAN TAHUN 2012-2017
(Disajikan dalam Jutaan Rupiah)

NO.	KODE BANK	NAMA BANK	TOTAL ASET 2013	TOTAL ASET 2014	SIZE 2014
1.	AGRS	PT Bank Agris Tbk.	2.509.281	4.101.329	0,6345
2.	BABP	PT Bank MNC Internasional Tbk. (Bumiputera)	8.165.865	9.430.716	0,1549
3.	BBYB	PT Bank Yudha Bhakti Tbk.	2.304.508	2.691.129	0,1678
4.	BVIC	Bank Victoria International Tbk.	19.171.352	21.364.882	0,1144
5.	INPC	Bank Artha Graha Internasional Tbk.	21.188.582	23.462.770	0,1073
6.	MAYA	Bank Mayapada Internasional Tbk.	24.015.572	36.194.949	0,5071
7.	MCOR	Bank Windu Kentjana International Tbk.	7.917.214	9.769.591	0,2340
8.	MEGA	Bank Mega Tbk.	66.475.698	66.582.460	0,0016
9.	NAGA	PT Bank Mitraniaga Tbk.	1.285.157	1.892.362	0,4725
10.	NOBU	PT Bank Nationalnobu Tbk.	3.877.270	5.767.590	0,4875
11.	SDRA	PT Bank Woori Saudara Indonesia 1906 Tbk.	8.230.842	16.432.776	0,9965
12.	AGRO	Bank Rakyat Indonesia Agroniaga Tbk.	5.124.070	6.388.305	0,2467
13.	BACA	Bank Capital Indonesia Tbk.	7.139.276	9.252.649	0,2960
14.	BAEK	Bank Ekonomi Raharja Tbk. HSBC	-	-	-
15.	BBCA	Bank Central Asia Tbk.	496.304.573	553.155.534	0,1145
16.	BBKP	Bank Bukopin Tbk.	69.457.663	79.053.261	0,1382
17.	BBMD	PT Bank Mestika Dharma Tbk.	7.911.550	8.675.438	0,0966
18.	BBNI	Bank Negara Indonesia Tbk.	386.654.815	416.573.708	0,0774
19.	BBNP	Bank Nusantara Parahyangan Tbk.	9.985.736	9.466.873	-0,0520
20.	BBRI	Bank Rakyat Indonesia (Persero) Tbk.	626.182.926	801.984.190	0,2808
21.	BBTN	Bank Tabungan Negara (Persero) Tbk.	131.169.730	144.562.353	0,1021
22.	BCIC	Bank Mutiara Tbk.	14.581.882	12.688.888	-0,1295
23.	BDMN	Bank Danamon Indonesia Tbk.	184.237.348	195.820.856	0,0629
24.	BEKS	Bank Pundi Indonesia Tbk/BPD Banten	9.003.124	9.040.859	0,0042
25.	BINA	PT Bank Ina Perdana Tbk.	1.402.171	299.146	-0,7867

NO.	KODE BANK	NAMA BANK	TOTAL ASET 2013	TOTAL ASET 2014	SIZE 2014
26.	BJBR	Bank Pembangunan Daerah Jawa Barat dan Banten Tbk.	33.046.537	37.998.046	0,1498
27.	BJTM	Bank Pembangunan Daerah Jawa Timur Tbk.	70.958.233	75.861.310	0,0691
28.	BKSW	PT Bank QNB Indonesia Tbk. (kesawan)	4.768.405	24.372.702	0,1113
29.	BMAS	PT Bank Maspion Indonesia Tbk.	4.170.424	4.831.637	0,1585
30.	BMRI	Bank Mandiri (Persero) Tbk.	733.099.762	855.039.673	0,1663
31.	BNBA	Bank Bumi Arta Tbk.	4.045.672	5.155.423	0,2743
32.	BNGA	Bank CIMB Niaga Tbk.	218.866.409	233.162.423	0,0653
33.	BNII	Bank Internasional Indonesia Tbk.	140.546.751	143.265.211	0,0193
34.	BNLI	Bank Permata Tbk.	165.833.922	185.353.670	0,1177
35.	BSIM	Bank Sinarmas Tbk.	17.447.455	21.350.546	0,2237
36.	BSWD	Bank of India Indonesia Tbk.	3.601.336	5.200.631	0,4441
37.	BTPN	Bank Tabungan Pensiunan Nasional Tbk.	69.664.873	75.059.223	0,0774
38.	DNAR	PT Bank Dinar Indonesia Tbk.	854.801	1.641.426	0,9202
39.	NISP	Bank OCBC NISP Tbk.	97.524.537	103.111	-0,9989
40.	PNBN	Bank Pan Indonesia Tbk.	164.056.578	172.638.682	0,0523
41.	PNBS	PT Bank Panin (Syariah)	-	-	-
42.	ARTO	Bank Artos Indonesia Tbk.	657.012	840.775	0,2797
43.	BBHI	Bank Harda Indonesia Tbk.	1.730.623	2.020.527	0,1675
44.	BGBT	Bank Ganesha Tbk.	1.991.762	2.135.887	0,0724

DATA TABULASI SIZE
PERUSAHAAN PERBANKAN TAHUN 2012-2017
(Disajikan dalam Jutaan Rupiah)

NO.	KODE BANK	NAMA BANK	TOTAL ASET 2014	TOTAL ASET 2015	SIZE 2015
1.	AGRS	PT Bank Agris Tbk.	4.101.329	4.217.368	0,0283
2.	BABP	PT Bank MNC Internasional Tbk. (Bumiputera)	9.430.716	12.137.004	0,2870
3.	BBYB	PT Bank Yudha Bhakti Tbk.	2.691.129	3.417.884	0,2701
4.	BVIC	Bank Victoria International Tbk.	21.364.882	23.250.686	0,0883
5.	INPC	Bank Artha Graha Internasional Tbk.	23.462.770	25.119.249	0,0706
6.	MAYA	Bank Mayapada Internasional Tbk.	36.194.949	47.305.954	0,3070
7.	MCOR	Bank Windu Kentjana International Tbk.	9.769.591	10.008.121	0,0244
8.	MEGA	Bank Mega Tbk.	66.582.460	68.225.170	0,0247
9.	NAGA	PT Bank Mitraniaga Tbk.	1.892.362	2.038.205	0,0771
10.	NOBU	PT Bank Nationalnobu Tbk.	5.767.590	6.703.377	0,1622
11.	SDRA	PT Bank Woori Saudara Indonesia 1906 Tbk.	16.432.776	20.019.523	0,2183
12.	AGRO	Bank Rakyat Indonesia Agroniaga Tbk.	6.388.305	8.364.502	0,3093
13.	BACA	Bank Capital Indonesia Tbk.	9.252.649	12.159.197	0,3141
14.	BAEK	Bank Ekonomi Raharja Tbk. HSBC	-	-	-
15.	BBCA	Bank Central Asia Tbk.	553.155.534	594.372.770	0,0745
16.	BBKP	Bank Bukopin Tbk.	79.053.261	94.366.502	0,1937
17.	BBMD	PT Bank Mestika Dharma Tbk.	8.675.438	9.409.597	0,0846
18.	BBNI	Bank Negara Indonesia Tbk.	416.573.708	508.595.288	0,2209
19.	BBNP	Bank Nusantara Parahyangan Tbk.	9.466.873	8.613.114	-0,0902
20.	BBRI	Bank Rakyat Indonesia (Persero) Tbk.	801.984.190	878.426.312	0,0953
21.	BBTN	Bank Tabungan Negara (Persero) Tbk.	144.562.353	171.807.592	0,1885
22.	BCIC	Bank Mutiara Tbk.	12.688.888	13.183.503	0,0390
23.	BDMN	Bank Danamon Indonesia Tbk.	195.820.856	188.057.412	-0,0396
24.	BEKS	Bank Pundi Indonesia Tbk/BPD Banten	9.040.859	5.967.186	-0,3400
25.	BINA	PT Bank Ina Perdana Tbk.	299.146	2.308.879	0,7182
26.	BJBR	Bank Pembangunan Daerah Jawa Barat dan Banten Tbk.	37.998.046	42.803.631	0,1265

NO.	KODE BANK	NAMA BANK	TOTAL ASET 2014	TOTAL ASET 2015	SIZE 2015
27.	BJTM	Bank Pembangunan Daerah Jawa Timur Tbk.	75.861.310	88.697.430	0,1692
28.	BKSW	PT Bank QNB Indonesia Tbk. (kesawan)	24.372.702	24.635.233	0,0108
29.	BMAS	PT Bank Maspion Indonesia Tbk.	4.831.637	5.343.936	0,1060
30.	BMRI	Bank Mandiri (Persero) Tbk.	855.039.673	910.063.409	0,0644
31.	BNBA	Bank Bumi Arta Tbk.	5.155.423	6.567.267	0,2739
32.	BNGA	Bank CIMB Niaga Tbk.	233.162.423	238.849.252	0,0244
33.	BNII	Bank Internasional Indonesia Tbk.	143.265.211	157.619.013	0,1002
34.	BNLI	Bank Permata Tbk.	185.353.670	182.689.351	-0,0144
35.	BSIM	Bank Sinarmas Tbk.	21.350.546	27.808.645	0,3025
36.	BSWD	Bank of India Indonesia Tbk.	5.200.631	6.087.482.780.739	0,1705
37.	BTPN	Bank Tabungan Pensiunan Nasional Tbk.	75.059.223	81.039.663	0,0797
38.	DNAR	PT Bank Dinar Indonesia Tbk.	1.641.426	2.073.669	0,2633
39.	NISP	Bank OCBC NISP Tbk.	103.111	120.480	0,1684
40.	PNBN	Bank Pan Indonesia Tbk.	172.638.682	183.120.540	0,0607
41.	PNBS	PT Bank Panin (Syariah)	-	-	-
42.	ARTO	Bank Artos Indonesia Tbk.	840.775	745.646.957.063	-0,1131
43.	BBHI	Bank Harda Indonesia Tbk.	2.020.527	2.079.034.305.073	0,0290
44.	BGBT	Bank Ganesha Tbk.	2.135.887	1.974.416	-0,0756

DATA TABULASI SIZE
PERUSAHAAN PERBANKAN TAHUN 2012-2017
(Disajikan dalam Jutaan Rupiah)

NO.	KODE BANK	NAMA BANK	TOTAL ASET 2015	TOTAL ASET 2016	SIZE 2016
1.	AGRS	PT Bank Agris Tbk.	4.217.368	4.059.950	-0,0373
2.	BABP	PT Bank MNC Internasional Tbk. (Bumiputera)	12.137.004	13.057.549	0,0758
3.	BBYB	PT Bank Yudha Bhakti Tbk.	3.417.884	4.134.764	0,2097
4.	BVIC	Bank Victoria International Tbk.	23.250.686	25.999.981	0,1182
5.	INPC	Bank Artha Graha Internasional Tbk.	25.119.249	26.219.938	0,0438
6.	MAYA	Bank Mayapada Internasional Tbk.	47.305.954	60.839.102	0,2861
7.	MCOR	Bank Windu Kentjana International Tbk.	10.008.121	12.257.391	0,2247
8.	MEGA	Bank Mega Tbk.	68.225.170	70.531.682	0,0338
9.	NAGA	PT Bank Mitraniaga Tbk.	2.038.205	2.212.095	0,0853
10.	NOBU	PT Bank Nationalnobu Tbk.	6.703.377	8.992.244	0,3414
11.	SDRA	PT Bank Woori Saudara Indonesia 1906 Tbk.	20.019.523	22.630.634	0,1304
12.	AGRO	Bank Rakyat Indonesia Agroniaga Tbk.	8.364.502	11.377.960	0,3603
13.	BACA	Bank Capital Indonesia Tbk.	12.159.197	14.207.414	0,1685
14.	BAEK	Bank Ekonomi Raharja Tbk. HSBC	-	-	-
15.	BBCA	Bank Central Asia Tbk.	594.372.770	676.738.753	0,1386
16.	BBKP	Bank Bukopin Tbk.	94.366.502	102.778.070	0,0891
17.	BBMD	PT Bank Mestika Dharma Tbk.	9.409.597	10.687.951	0,1359
18.	BBNI	Bank Negara Indonesia Tbk.	508.595.288	603.031.880	0,1857
19.	BBNP	Bank Nusantara Parahyangan Tbk.	8.613.114	7.705.782	-0,1053
20.	BBRI	Bank Rakyat Indonesia (Persero) Tbk.	878.426.312	1.003.644.426	0,1425
21.	BBTN	Bank Tabungan Negara (Persero) Tbk.	171.807.592	214.168.479	0,2466
22.	BCIC	Bank Mutiara Tbk.	13.183.503	16.065.303	0,2186
23.	BDMN	Bank Danamon Indonesia Tbk.	188.057.412	174.436.521	-0,0724
24.	BEKS	Bank Pundi Indonesia Tbk/BPD Banten	5.967.186	5.251.398	-0,1200
25.	BINA	PT Bank Ina Perdana Tbk.	2.308.879	2.359.089	0,0217
26.	BJBR	Bank Pembangunan Daerah Jawa Barat dan Banten Tbk.	42.803.631	43.032.950	0,0054

NO.	KODE BANK	NAMA BANK	TOTAL ASET 2015	TOTAL ASET 2016	SIZE 2016
27.	BJTM	Bank Pembangunan Daerah Jawa Timur Tbk.	88.697.430	102.318.457	0,1536
28.	BKSW	PT Bank QNB Indonesia Tbk. (kesawan)	24.635.233	24.372.702	-0,1541
29.	BMAS	PT Bank Maspion Indonesia Tbk.	5.343.936	5.481.519	0,0257
30.	BMRI	Bank Mandiri (Persero) Tbk.	910.063.409	1.038.706.009	0,1414
31.	BNBA	Bank Bumi Arta Tbk.	6.567.267	7.121.173	0,0843
32.	BNGA	Bank CIMB Niaga Tbk.	238.849.252	241.571.728	0,0114
33.	BNII	Bank Internasional Indonesia Tbk.	157.619.013	166.678.902	0,0575
34.	BNLI	Bank Permata Tbk.	182.689.351	165.527.512	-0,0939
35.	BSIM	Bank Sinarmas Tbk.	27.808.645	31.192.628	0,1217
36.	BSWD	Bank of India Indonesia Tbk.	6.087.483	4.306.073.549.899	-0,2926
37.	BTPN	Bank Tabungan Pensiunan Nasional Tbk.	81.039.663	91.371.387	0,1275
38.	DNAR	PT Bank Dinar Indonesia Tbk.	2.073.669	2.311.229	0,1146
39.	NISP	Bank OCBC NISP Tbk.	120.480	138.196.341	0,0480
40.	PNBN	Bank Pan Indonesia Tbk.	183.120.540	199.175.053	0,0877
41.	PNBS	PT Bank Panin (Syariah)	-	-	-
42.	ARTO	Bank Artos Indonesia Tbk.	745.647	774.779.064.971	0,0391
43.	BBHI	Bank Harda Indonesia Tbk.	2.079.034	2.058.463	-0,0099
44.	BGBT	Bank Ganesha Tbk.	1.974.416	4.235.925	0,1454

DATA TABULASI SIZE
PERUSAHAAN PERBANKAN TAHUN 2012-2017
(Disajikan dalam Jutaan Rupiah)

NO.	KODE BANK	NAMA BANK	TOTAL ASET 2016	TOTAL ASET 2017	SIZE 2017
1.	AGRS	PT Bank Agris Tbk.	4.059.950	3.789.307	-0,0667
2.	BABP	PT Bank MNC Internasional Tbk. (Bumiputera)	13.057.549	10.706.094	-0,1801
3.	BBYB	PT Bank Yudha Bhakti Tbk.	4.134.764	5.004.795	0,2104
4.	BVIC	Bank Victoria International Tbk.	25.999.981	28.825.609	0,1087
5.	INPC	Bank Artha Graha Internasional Tbk.	26.219.938	27.727.008	0,0575
6.	MAYA	Bank Mayapada Internasional Tbk.	60.839.102	74.745.570	0,2286
7.	MCOR	Bank Windu Kentjana International Tbk.	12.257.391	15.788.738	0,2881
8.	MEGA	Bank Mega Tbk.	70.531.682	82.297.010	0,1668
9.	NAGA	PT Bank Mitraniaga Tbk.	2.212.095	2.494.412	0,1276
10.	NOBU	PT Bank Nationalnobu Tbk.	8.992.244	11.018.481	0,2253
11.	SDRA	PT Bank Woori Saudara Indonesia 1906 Tbk.	22.630.634	27.086.504	0,1969
12.	AGRO	Bank Rakyat Indonesia Agroniaga Tbk.	11.377.960	16.325.247	0,4348
13.	BACA	Bank Capital Indonesia Tbk.	14.207.414	16.349.473	0,1508
14.	BAEK	Bank Ekonomi Raharja Tbk. HSBC	-	-	-
15.	BBCA	Bank Central Asia Tbk.	676.738.753	750.319.671	0,1087
16.	BBKP	Bank Bukopin Tbk.	102.778.070	106.442.999	0,0357
17.	BBMD	PT Bank Mestika Dharma Tbk.	10.687.951	11.817.845	0,1057
18.	BBNI	Bank Negara Indonesia Tbk.	603.031.880	709.330.084	0,1763
19.	BBNP	Bank Nusantara Parahyangan Tbk.	7.705.782	7.581.031.627	0,8108
20.	BBRI	Bank Rakyat Indonesia (Persero) Tbk.	1.003.644.426	1.126.248.442	0,1222
21.	BBTN	Bank Tabungan Negara (Persero) Tbk.	214.168.479	261.365.267	0,2204
22.	BCIC	Bank Mutiara Tbk.	16.065.303	17.171.181	0,0688
23.	BDMN	Bank Danamon Indonesia Tbk.	174.436.521	178.257.092	0,0219
24.	BEKS	Bank Pundi Indonesia Tbk/BPD Banten	5.251.398	7.658.924	0,4585
25.	BINA	PT Bank Ina Perdana Tbk.	2.359.089	3.123.345	0,3240
26.	BJBR	Bank Pembangunan Daerah Jawa Barat dan Banten Tbk.	43.032.950	51.518.681	0,1972

NO.	KODE BANK	NAMA BANK	TOTAL ASET 2016	TOTAL ASET 2017	SIZE 2017
27.	BJTM	Bank Pembangunan Daerah Jawa Timur Tbk.	102.318.457	114.980.168	0,1237
28.	BKSW	PT Bank QNB Indonesia Tbk. (kesawan)	20.839.015	24.635.233	0,1822
29.	BMAS	PT Bank Maspion Indonesia Tbk.	5.481.519	6.054.845	0,1046
30.	BMRI	Bank Mandiri (Persero) Tbk.	1.038.706.009	1.124.700.847	0,0828
31.	BNBA	Bank Bumi Arta Tbk.	7.121.173	7.014.677	-0,0150
32.	BNGA	Bank CIMB Niaga Tbk.	241.571.728	266.305.445	0,1024
33.	BNII	Bank Internasional Indonesia Tbk.	166.678.902	173.253.491	0,0394
34.	BNLI	Bank Permata Tbk.	165.527.512	148.328.370	-0,1039
35.	BSIM	Bank Sinarmas Tbk.	31.192.628	30.404.079	-0,0253
36.	BSWD	Bank of India Indonesia Tbk.	4.306.074	4.487.328.861.973	0,8349
37.	BTPN	Bank Tabungan Pensiunan Nasional Tbk.	91.371.387	95.489.850	0,0451
38.	DNAR	PT Bank Dinar Indonesia Tbk.	2.311.229	2.535.111	0,0969
39.	NISP	Bank OCBC NISP Tbk.	138.196.341	153.773.957	0,1127
40.	PNBN	Bank Pan Indonesia Tbk.	199.175.053	213.541.797	0,0721
41.	PNBS	PT Bank Panin (Syariah)	-	-	-
42.	ARTO	Bank Artos Indonesia Tbk.	774.779	837.226.943.492	0,9759
43.	BBHI	Bank Harda Indonesia Tbk.	2.058.463	2.458.824	0,1945
44.	BGBT	Bank Ganesha Tbk.	4.235.925	4.581.932	0,0817

LAMPIRAN 4

ANALISIS DESKRIPTIF

OUTPUT SPSS 24

UJI STATISTIK DESKRIPTIF

1. Menggunakan Variabel Dependen *Corporate Financial Performance* (ROA):

	N	Minimum	Maximum	Mean	Std. Deviation
ROA	175	0,0009	0,0400	0,0155	0,0095
GCG	175	1,00	3,67	1,9046	0,4638
LEV	175	1,5937	228,1476	9,1286	23,1455
SIZE	175	0,0016	1,8511	0,2046	0,2261
Valid N (listwise)	175				

2. Menggunakan Variabel Dependen *Corporate Financial Performance* (ROE):

	N	Minimum	Maximum	Mean	Std. Deviation
ROE	192	0,0040	0,3119	0,1121	0,0721
GCG	192	1,00	3,67	1,9070	0,4569
LEV	192	1,5937	228,1476	8,8350	22,1288
SIZE	192	0,0016	1,8511	0,2012	0,2192
Valid N (listwise)	192				

LAMPIRAN 5

UJI ASUMSI KLASIK

UJI ASUMSI KLASIK

1. UJI NORMALITAS

a. Menggunakan Variabel Dependen ROA:

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		175
Normal Parameters ^{a,b}	Mean	0,0000000
	Std. Deviation	0,00909231
Most Extreme Differences	Absolute	0,065
	Positive	0,064
	Negative	-0,065
Test Statistic		0,065
Asymp. Sig. (2-tailed)		0,072 ^{c,d}

- a. Test distribution is Normal.
- b. Calculated from data.
- c. Lilliefors Significance Correction.

b. Menggunakan Variabel Dependen ROE:

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		192
Normal Parameters ^{a,b}	Mean	0,0000000
	Std. Deviation	0,06966151
Most Extreme Differences	Absolute	0,064
	Positive	0,064
	Negative	-0,052
Test Statistic		0,064
Asymp. Sig. (2-tailed)		0,055 ^c

- a. Test distribution is Normal.
- b. Calculated from data.
- c. Lilliefors Significance Correction.

2. UJI MULTIKOLINIERITAS

a. Menggunakan Variabel Dependen ROA:

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	0,027	0,003		8,863	0,000		
	GCG	-0,006	0,002	-0,293	-4,010	0,000	0,998	1,002
	LEV	-1,165	0,000	-0,028	-0,387	0,700	0,994	1,006
	SIZE	0,002	0,003	0,036	0,498	0,619	0,995	1,006

a. Dependent Variable: ROA

b. Menggunakan Variabel Dependen ROE:

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	0,190	0,022		8,489	0,000		
	GCG	-0,040	0,011	-0,253	-3,594	0,000	0,999	1,001
	LEV	0,000	0,000	-0,042	-0,590	0,556	0,995	1,006
	SIZE	-0,002	0,023	-0,006	-0,086	0,932	0,996	1,004

a. Dependent Variable: ROE

3. UJI AUTOKORELASI

a. Menggunakan Variabel Dependen ROA:

Runs Test

	Unstandardized Residual
Test Value ^a	-0,00106
Cases < Test Value	87
Cases >= Test Value	88
Total Cases	175
Number of Runs	92
Z	0,531
Asymp. Sig. (2-tailed)	0,595

a. Median

b. Menggunakan Variabel Dependen ROE:

Runs Test

	Unstandardized Residual
Test Value ^a	-0,01035
Cases < Test Value	96
Cases >= Test Value	96
Total Cases	192
Number of Runs	85
Z	-1,737
Asymp. Sig. (2-tailed)	0,082

a. Median

4. UJI HETEROSKEDASTISITAS

a. Menggunakan Variabel Dependen ROA:

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	0,013	0,002		7,017	0,000
	GCG	-0,002	0,001	-0,177	-2,374	0,019
	LEV	-2,315	0,000	-0,096	-1,284	0,201
	SIZE	0,001	0,002	0,054	0,715	0,476

a. Dependent Variable: ABS_RES

b. Menggunakan Variabel Dependen ROE:

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	0,086	0,012		7,296	0,000
	GCG	-0,015	0,006	-0,179	-2,526	0,012
	LEV	0,000	0,000	-0,123	-1,734	0,085
	SIZE	0,012	0,012	0,069	0,967	0,335

a. Dependent Variable: ABS_RES

LAMPIRAN 6

ANALISIS REGRESI BERGANDA

ANALISIS REGRESI BERGANDA

1. Menggunakan Variabel Depeden ROA:

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	0,027	0,003		8,863	0,000
	GCG	-0,006	0,002	-0,293	-4,010	0,000
	LEV	-1,165	0,000	-0,028	-0,387	0,700
	SIZE	0,002	0,003	0,036	0,498	0,619

a. Dependent Variable: ROA

2. Menggunakan Variabel Depeden ROE:

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	0,190	0,022		8,489	0,000
	GCG	-0,040	0,011	-0,253	-3,594	0,000
	LEV	0,000	0,000	-0,042	-0,590	0,556
	SIZE	-0,002	0,023	-0,006	-0,086	0,932

a. Dependent Variable: ROE

LAMPIRAN 7

UJI HIPOTESIS

UJI HIPOTESIS

1. UJI F

a. Menggunakan Variabel Dependen ROA:

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	0,001	3	0,000	5,578	0,001 ^b
	Residual	0,014	171	0,000		
	Total	0,016	174			

a. Dependent Variable: ROA

b. Predictors: (Constant), SIZE, LEV, GCG

b. Menggunakan Variabel Dependen ROE:

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	0,066	3	0,022	4,480	0,005 ^b
	Residual	0,927	188	0,005		
	Total	0,993	191			

a. Dependent Variable: ROE

b. Predictors: (Constant), SIZE, LEV, GCG

2. UJI KOEFISIEN DETERMINASI (R²)

a. Menggunakan Variabel Dependen ROA:

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0,299 ^a	0,089	0,073	0,0091

a. Predictors: (Constant), SIZE, LEV, GCG

b. Dependent Variabel: ROA

b. Menggunakan Variabel Dependen ROE:

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0,258 ^a	0,067	0,052	0,0702

a. Predictors: (Constant), SIZE, LEV, GCG

b. Dependent Variabel: ROE

3. UJI T

a. Menggunakan Variabel Dependen ROA:

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	0,027	0,003		8,863	0,000
	GCG	-0,006	0,002	-0,293	-4,010	0,000
	LEV	-1,165	0,000	-0,028	-0,387	0,700
	SIZE	0,002	0,003	0,036	0,498	0,619

a. Dependent Variable: ROA

b. Menggunakan Variabel Dependen ROE:

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	0,190	0,022		8,489	0,000
	GCG	-0,040	0,011	-0,253	-3,594	0,000
	LEV	0,000	0,000	-0,042	-0,590	0,556
	SIZE	-0,002	0,023	-0,006	-0,086	0,932

a. Dependent Variable: ROE

SURAT PERNYATAAN

Yang bertanda tangan di bawah ini:

Nama : Dhewanti Chitra Pramiswari
Alamat : Jl. Siwalankerto Selatan Rt.02 Rw.06 No.61 F
NIM : 2015310142
Program Studi : Akuntansi
Program Pendidikan : Sarjana

Dengan ini menyatakan bahwa skripsi saya yang berjudul:

**“ Pengaruh *Good Corporate Governance (GCG)*, *Leverage* dan *Size* Terhadap
Corporate Financial Performance Pada Perusahaan
Perbankan di Indonesia”**

Adalah benar-benar merupakan karya saya sendiri dan bukan jiplakan (plagiat) dari karya orang lain serta bukan hasil dibuatkan oleh pihak lain. Apabila dikemudian hari ternyata pernyataan saya tersebut tidak benar, maka saya bersedia menerima sanksi berupa pembatalan skripsi beserta segala hal yang terkait dengan skripsi tersebut.

Demikian Surat Pernyataan ini saya buat dengan sebenarnya.

Surabaya, 26 September 2019



(Dhewanti Chitra Pramiswari)



Yayasan Pendidikan Perbanas Jawa Timur
Sekolah Tinggi Ilmu Ekonomi Perbanas Surabaya
 Jalan Nginden Semolo 34-36 Surabaya; Telp: (031)5947151 - 52 / Fax: (031)5935937

BERITA ACARA PERBAIKAN PROPOSAL SKRIPSI


Pada hari ini, Selasa, tanggal 09 April 2019 telah dilakukan evaluasi proposal skripsi

Nama : DHEWANTI CHITRA PRAMISWARI

NIM : 2015310142

Program Pendidikan : S1 Akuntansi

dengan saran perbaikan/revisi sebagai berikut :

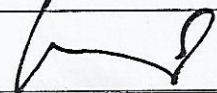
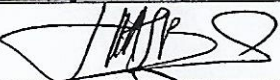
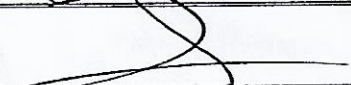
No.	Halaman	ACC Penguji
1. Pak Nanang - CFP ganti/tambah ROE - Tambahkan peraturan BI di Bab 2		
2. Bu. Laely - Teknik penulisan diperbaiki ✓ - Hubungan Variabel diperbaiki khususnya lev - CFP ✓		 26/04/19

Perubahan Judul : ADA / TIDAK ADA *)

Judul Baru :

Tim Evaluator Proposal

Tanda Tangan

1. Dr. NANANG SHONHADJI, S.E., Ak., M.Si., CA., CIBA., CMA	1. 
2. LAELY AGHE AFRICA, SE., MM.	2. 
3. SUPRIYATI, S.E., M.Si., Ak., CA., CTA	3. 



DAFTAR PERBAIKAN SKRIPSI

Ujian ke - 1

Nama : DHEWANTI CHITRA PRAMISWARI
 N I M : 2015310142
 Program Pendidikan : S1 Akuntansi
 Hari, tanggal : Kamis, 15 Agustus 2019

No.	Halaman	ACC Penguji
1		
<p>Bu. Nur Suci</p> <ul style="list-style-type: none"> - Cek lagi Data → ROA, ROE negatif - Bab 3 diperbaiki - Sk perbankan / BUMN Hapus? 		 5/9 2019
2		
<p>Bu. Laely</p> <ul style="list-style-type: none"> - Tabulasi GCG - kesimpulan - pembahasan 		 09/09 2019

Perubahan Judul : ADA / TIDAK ADA *)

Judul Baru :

Mengetahui,
 Dosen Pembimbing

Tim Penguji,
 Sekretaris

SUPRIYATI, S.E., M.Si., Ak., CA., CTA

SUPRIYATI, S.E., M.Si., Ak., CA., CTA

