Lampiran 1 Perhitungan Rasio Keuangan

TABULASI DATA

Tabel *Return On Asset* (ROA)

Dalam Triliun Rupiah					
No	Bank	Tahun	Laba Bersih	Total Aset	ROA (%)
1	BMRI	2020	18,398	1.541,964	1,19
2		2021	30,551	1.725,611	1,77
3		2022	44,952	1.992,544	2,26
4		2023	60,051	2.174,219	2,76
5		2024	61,165	2.427,223	2,52
6	BBRI	2020	18,660	1.511,804	1,23
7		2021	30,755	1.678,097	1,83
8		2022	51,408	1.865,639	2,76
9		2023	60,425	1.965,007	3,08
10		2024	60,643	1.992,983	3,04
11	BBCA	2020	27,147	1.075,570	2,52
12		2021	31,440	1.228,344	2,56
13		2022	40,755	1.314,731	3,10
14		2023	48,658	1.408,107	3,46
15		2024	54,851	1.449,301	3,78
16	BBNI	2020	3,321	839,910	0,40
17		2021	10,977	964,838	1,14
18		2022	18,482	1.029,837	1,79
19		2023	21,106	1.086,664	1,94
20		2024	21,669	1.129,806	1,92
21	BNGA	2020	2,011	280,943	0,72
22		2021	4,098	310,786	1,32
23		2022	5,096	306,754	1,66
24		2023	6,551	344,369	1,90
25		2024	6,898	360,220	1,91
26	BDMN	2020	1,088	200,890	0,54
27		2021	1,669	192,239	0,87
28		2022	3,429	197,729	1,73
29		2023	3,658	221,304	1,65
30		2024	3,290	242,334	1,36

31	BJBR	2020	1,689	140,934	1,20
32		2021	2,018	158,356	1,27
33		2022	2,245	181,241	1,24
34		2023	1,681	188,295	0,89
35		2024	1,455	219,960	0,66

Dalam Triliun Rupiah					
No	Bank	Tahun	Laba Bersih	Total Aset	ROA (%)
1	BNII	2020	1,284	173,224	0,74
2		2021	1,679	168,758	1,00
3		2022	1,533	160,813	0,95
4		2023	1,817	171,803	1,06
5		2024	1,198	197,179	0,61
6	MEGA	2020	3,008	112,202	2,68
7		2021	4,008	132,879	3,02
8		2022	4,052	141,750	2,86
9		2023	3,510	132,049	2,66
10		2024	2,631	134,915	1,95
11	BJTM	2020	1,488	83,619	1,78
12		2021	1,523	100,723	1,51
13		2022	1,542	103,031	1,50
14		2023	1,470	103,854	1,42
15		2024	1,295	118,142	1,10

***Capital Adequacy Ratio* (CAR)**

Dalam Triliun Rupiah					
No	Bank	Tahun	Modal	Aset Tertimbang (ATMR)	CAR (%)
1	BMRI	2020	204,699	1.028,641	19,90
2		2021	222,111	1.133,210	19,60
3		2022	252,245	1.280,434	19,70
4		2023	287,494	1.307,436	21,99
5		2024	313,474	1.559,575	20,10
6	BBRI	2020	199,911	944,317	21,17
7		2021	291,786	1.074,247	27,16
8		2022	303,395	1.187,922	25,54
9		2023	316,472	1.160,503	27,27
10		2024	323,189	1.213,680	26,63
11	BBCA	2020	184,714	715,561	25,80
12		2021	202,848	789,295	25,70
13		2022	221,181	857,293	25,80
14		2023	242,537	824,616	29,40
15		2024	262,835	894,038	29,40
16	BBNI	2020	110,684	658,833	16,80
17		2021	126,520	642,234	19,70
18		2022	140,198	726,933	19,30
19		2023	154,733	765,015	20,20
20		2024	167,187	781,252	21,40
21	BNGA	2020	41,053	187,340	21,92
22		2021	43,388	191,348	22,68
23		2022	45,276	204,040	22,19
24		2023	49,337	205,361	24,02
25		2024	53,196	227,918	23,34
26	BDMN	2020	43,575	174,301	25,00
27		2021	45,083	168,850	26,70
28		2022	47,478	180,526	26,30
29		2023	49,959	181,670	27,50
30		2024	51,825	197,852	26,20
31	BJBR	2020	12,005	69,352	17,31
32		2021	13,084	73,142	17,89
33		2022	14,745	76,842	19,19
34		2023	15,449	77,051	20,05

35		2024	19,638	99,732	19,70
36	BNII	2020	27,223	111,971	24,31
37		2021	28,725	106,000	27,10
38		2022	29,533	110,833	26,65
39		2023	30,796	111,013	27,74
40		2024	31,208	122,191	25,55
41	MEGA	2020	18,208	58,670	31,04
42		2021	19,144	70,126	27,30
43		2022	20,633	81,209	25,41
44		2023	21,755	83,135	26,17
45		2024	21,182	82,196	25,77
46	BJTM	2020	10,004	46,222	21,64
47		2021	10,910	46,397	23,52
48		2022	11,445	46,265	24,74
49		2023	12,151	47,258	25,71
50		2024	14,600	62,164	23,49

***Non Performing Loan* (NPL)**

Dalam Triliun Rupiah					
No	Bank	Tahun	Kredit Bermasalah	Total Kredit	NPL (%)
1	BMRI	2020	29,371	892,583	3,29
2		2021	26,749	951,936	2,81
3		2022	19,654	1.045,469	1,88
4		2023	12,262	1.202,155	1,02
5		2024	13,567	1.398,640	0,97
6	BBRI	2020	27,581	938,373	2,94
7		2021	32,120	1.042,867	3,08
8		2022	32,028	1.135,766	2,82
9		2023	39,511	1.266,355	3,12
10		2024	40,683	1.383,814	2,94
11	BBCA	2020	10,361	575,649	1,80
12		2021	14,025	637,500	2,20
13		2022	12,347	726,300	1,70
14		2023	15,428	812,000	1,90
15		2024	16,200	900,000	1,80

16	BBNI	2020	23,384	556,778	4,20
17		2021	21,689	586,203	3,70
18		2022	18,093	646,203	2,80
19		2023	14,452	688,203	2,10
20		2024	14,600	730,000	2,00
21	BNGA	2020	6,711	185,378	3,62
22		2021	6,695	193,500	3,46
23		2022	5,642	201,500	2,80
24		2023	4,057	207,000	1,96
25		2024	3,872	220,000	1,76
26	BDMN	2020	4,082	137,000	2,98
27		2021	3,976	140,000	2,84
28		2022	4,147	145,000	2,86
29		2023	3,420	150,000	2,28
30		2024	2,986	158,000	1,89
31	BJBR	2020	1,253	89,500	1,40
32		2021	1,165	94,000	1,24
33		2022	1,194	103,000	1,16
34		2023	1,331	110,000	1,21
35		2024	2,664	120,000	2,22
36	BNII	2020	4,080	102,000	4,00
37		2021	3,837	104,000	3,69
38		2022	3,736	108,000	3,46
39		2023	3,270	112,000	2,92
40		2024	3,162	118,000	2,68
41	MEGA	2020	0,834	60,000	1,39
42		2021	0,728	65,000	1,12
43		2022	0,861	70,000	1,23
44		2023	1,177	75,000	1,57
45		2024	1,352	80,000	1,69
46	BJTM	2020	1,800	45,000	4,00
47		2021	2,150	48,000	4,48
48		2022	1,415	50,000	2,83
49		2023	1,294	52,000	2,49
50		2024	2,070	60,000	3,45

Harga Saham

Harga Per Lembar Saham			
No	Kode	Tahun	Harga Saham
1	BMRI	2020	6.325
2		2021	3.513
3		2022	4.963
4		2023	6.050
5		2024	5.700
6	BBRI	2020	4.068
7		2021	4.110
8		2022	4.940
9		2023	5.725
10		2024	4.080
11	BBCA	2020	6.770
12		2021	7.300
13		2022	8.550
14		2023	9.400
15		2024	9.675
16	BBNI	2020	3.080
17		2021	3.375
18		2022	4.612
19		2023	5.375
20		2024	4.350
21	BNGA	2020	955
22		2021	965
23		2022	1.185
24		2023	1.695
25		2024	1.730
26	BDMN	2020	3.140
27		2021	2.350
28		2022	2.730
29		2023	2.780
30		2024	2.540
31	BJBR	2020	1.550
32		2021	1.335
33		2022	1.345
34		2023	1.150

35		2024	910
36	BNII	2020	346
37		2021	332
38		2022	228
39		2023	242
40		2024	210
41	MEGA	2020	7.200
42		2021	8.475
43		2022	5.275
44		2023	5.100
45		2024	4.420
46	BJTM	2020	680
47		2021	750
48		2022	710
49		2023	625
50		2024	535

Lampiran 2 Hasil Olahan SPSS

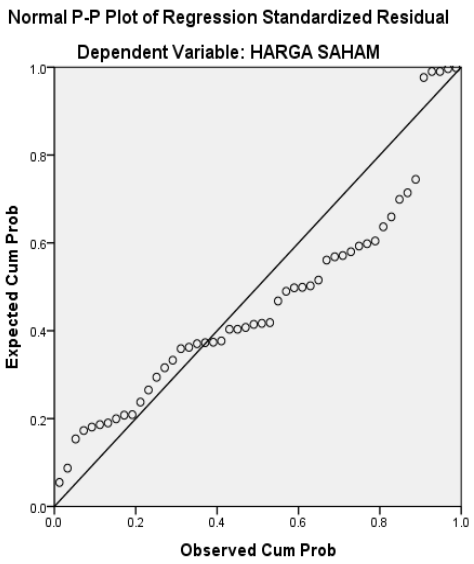
UJI DESKRIPTIF

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std.Deviation
HARGA SAHAM	50	9.675.817.341	754.466.974.000	126.946.348.122,70	217.077.325.551,138
ROA	50	.40	3.78	1.7776	.84436
CAR	50	16.80	31.04	23.7738	3.45034
NPL (GROSS)	50	.90	4.48	2.4736	.93149
Valid N (listwise)	50				

HASIL UJI ASUMSI KLASIK

Uji Normalitas



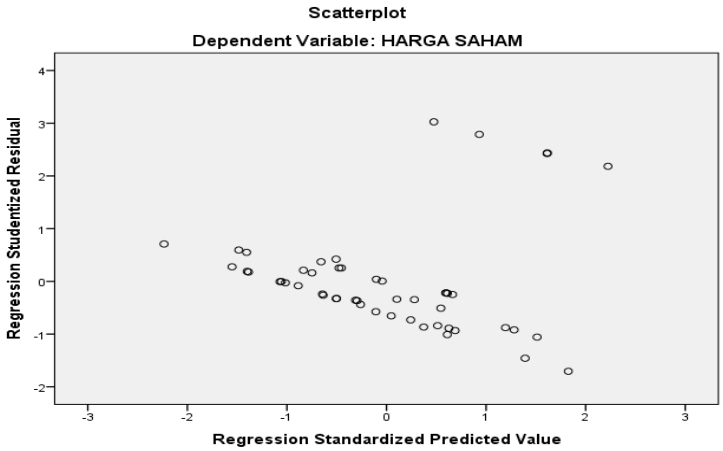
Uji Multikolinearitas

Coefficients[a]

Model		Collinearity Statistics	
		Tolerance	VIF
1	ROA	.586	1.707
	CAR	.762	1.312
	NPL (GROSS)	.727	1.376

a. Dependent Variable: HARGA SAHAM

Uji Heteroskedatisitas



Uji Autokorelasi

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.501[a]	.251	.202	193.933.956 .440,037	2.168

a. Predictors: (Constant), NPL (GROSS), CAR, ROA

b. Dependent Variable: HARGA SAHAM

Uji Regresi Linear Berganda

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	528.166.344.334,272	208.963.173.186,057		2.528	.015
	ROA	95.807.726.786,844	42.863.975.463,483	.373	2.235	.030
	CAR	-32.784.095.669,441	9.198.727.251,566	-.521	-3.564	.001
	NPL (GROSS)	84.037.323.042,648	34.890.520.393,301	.361	2.409	.020

a. Dependent Variable: HARGA SAHAM

Uji T Parsial

Variabel	t hitung	t tabel	Sig t	Keterangan
ROA	.2.235	2.013	.030	Signifikan
CAR	-.3.564	2.013	.001	Signifikan
NPL	.2.409	2.013	.020	Signifikan

Uji Determinasi R^2

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.501[a]	.251	.202	193.933.956.440,037

a. Predictors: (Constant), NPL (GROSS), CAR, ROA

b. Dependent Variable: HARGA SAHAM

Lampiran 3 Dokumentasi Penelitian





