

Lampiran

Lampiran 1 Data Perusahaan Sampel

Data sektor Financial Per 3 Maret 2023		Tanggal Pencatatan
Kode	Nama Perusahaan	
TIFA	KDB Tifa Finance Tbk,	08 Jul 2011
ABDA	Asuransi Bina Dana Arta Tbk,	06 Jul 1989
ADMF	Adira Dinamika Multi Finance T	31 Mar 2004
AMAG	Asuransi Multi Artha Guna Tbk,	23 Des 2005
APIC	Pacific Strategic Financial Tb	18 Des 2002
AŠBI	Asuransi Bintang Tbk,	29 Nov 1989
AŠDM	Asuransi Dayin Mitra Tbk	15 Des 1989
ASRM	Asuransi Ramayana Tbk,	19 Mar 1990
BABP	Bank MNC Internasional Tbk,	15 Jul 2002
BACA	Bank Capital Indonesia Tbk,	04 Okt 2007
BBCA	Bank Central Asia Tbk,	31 Mei 2000
BBLD	Buana Finance Tbk,	07 Mei 1990
BBMD	Bank Mestika Dharma Tbk,	08 Jul 2013
BBNI	Bank Negara Indonesia (Persero	25 Nov 1996
BBRI	Bank Rakyat Indonesia (Persero	10 Nov 2003
BBTN	Bank Tabungan Negara (Persero)	17 Des 2009
BCAP	MNC Kapital Indonesia Tbk,	08 Jun 2001
BDMN	Bank Danamon Indonesia Tbk,	06 Des 1989
BFIN	BFI Finance Indonesia Tbk,	16 Mei 1990
BGTG	Bank Ganesha Tbk,	12 Mei 2016
BINA	Bank Ina Perdana Tbk,	16 Jan 2014
BJBR	Bank Pembangunan Daerah Jawa B	08 Jul 2010
BJTM	Bank Pembangunan Daerah Jawa T	12 Jul 2012
BMAS	Bank Maspion Indonesia Tbk,	11 Jul 2013
BMRI	Bank Mandiri (Persero) Tbk,	14 Jul 2003
BNBA	Bank Bumi Arta Tbk,	01 Jun 2006
BNGA	Bank CIMB Niaga Tbk,	29 Nov 1989
BNII	Bank Maybank Indonesia Tbk,	21 Nov 1989
BNLI	Bank Permata Tbk,	15 Jan 1990
BSIM	Bank Sinarmas Tbk,	13 Des 2010
CFIN	Clipan Finance Indonesia Tbk,	27 Agt 1990
DNET	Indoritel Makmur Internasional	11 Des 2000
GSMF	Equity Development Investment	23 Okt 1989
LPGI	Lippo General Insurance Tbk,	22 Jul 1997
MAYA	Bank Mayapada Internasional Tb	29 Agt 1997
MCOR	Bank China Construction Bank I	03 Jul 2007
MEGA	Bank Mega Tbk,	17 Apr 2000
MFIN	Mandala Multifinance Tbk,	06 Sep 2005
NISP	Bank OCBC NISP Tbk,	20 Okt 1994
PANS	Panin Sekuritas Tbk,	31 Mei 2000
PNBN	Bank Pan Indonesia Tbk	29 Des 1982
PNIN	Paninvest Tbk,	20 Sep 1983
PNLF	Panin Financial Tbk,	14 Jun 1983
SDRA	Bank Woori Saudara Indonesia 1	15 Des 2006
SMMA	Sinarmas Multiartha Tbk,	05 Jul 1995
SRTG	Saratoga Investama Sedaya Tbk,	26 Jun 2013
STAR	Buana Artha Anugerah Tbk,	13 Jul 2011
TRIM	Trimegah Sekuritas Indonesia T	31 Jan 2000
TRUS	Trust Finance Indonesia Tbk	28 Nov 2002
VINS	Victoria Insurance Tbk,	28 Sep 2015
WOMF	Wahana Ottomitra Multiartha Tb	13 Des 2004
CASA	Capital Financial Indonesia Tb	19 Jul 2016
BRIS	Bank Syariah Indonesia Tbk,	09 Mei 2018
MTWL	Malacca Trust Wuwungan Insuran	12 Okt 2017



Hak cipta milik Institut Bisnis dan Informatika Kwik Kian Gie

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Lampiran 2 Olah Data

NO	Nama Perusahaan	Kode	2019				
			Harga pasar per lembar	Total Ekuitas	Jumlah saham beredar	Nilai buku per lembar	PBV
1	KDB Tifa Finance Tbk,	TIFA	240	370,709,565,000	1,079,700,000	343.3449708	0.699005433
2	Asuransi Bina Dana Arta Tbk,	ABDA	6,975	1,253,704,378,000	620,806,680	2019.476301	3.453865735
3	Adira Dinamika Multi Finance T	ADMF	10,400	8,078,795,000,000	1,000,000,000	8078.795	1.287320696
4	Asuransi Multi Artha Guna Tbk,	AMAG	296	1,951,094,614,000	5,001,552,516	390.0977962	0.758784087
5	Pacific Strategic Financial Tb	APIC	690	1,834,832,036,373	11,766,313,488	155.9394145	4.424795374
6	Asuransi Bintang Tbk,	ASBI	308	291,485,498,000	348,386,472	836.6728373	0.368124775
7	Asuransi Dayin Mitra Tbk	ASDM	1,090	334,102,591,000	192,000,000	1740.117661	0.626394424
8	Asuransi Ramayana Tbk,	ASRM	2,010	443,289,279,365	234,064,634	1893.875515	1.061315796
9	Bank MNC Internasional Tbk,	BABP	50	1,559,450,000,000	25,099,044,726	62.13184673	0.804740284
10	Bank Capital Indonesia Tbk,	BACA	300	1,537,640,000,000	699,771,107	2197.347082	0.136528272
11	Bank Central Asia Tbk,	BBCA	33,425	174,143,156,000,000	24,408,459,900	7134.540922	4.684954556
12	Buang Finance Tbk,	BBLD	404	1,207,483,000,000	1,645,796,054	733.6771753	0.550650904
13	Bank Mestika Dharma Tbk,	BBMD	2,800	3,480,469,121,456	4,049,189,100	859.5471922	3.25752911
14	Bank Negara Indonesia (Persero	BBNI	7,850	125,003,948,000,000	18,462,169,893	6770.815604	1.159387651
15	Bank Rakyat Indonesia (Persero	BBRI	4,400	208,784,336,000,000	122,112,351,900	1709.772458	2.573441852
16	Bank Tabungan Negara (Persero)	BBTN	2,120	23,836,195,000,000	10,484,100,000	2273.556624	0.932459732
17	MNC Kapital Indonesia Tbk,	BCAP	150	5,545,979,000,000	38,906,368,927	142.5468157	1.05228587
18	Bank Danamon Indonesia Tbk,	BDMN	3,950	45,417,027,000,000	9,675,817,341	4693.86982	0.841523125
19	BFI Finance Indonesia Tbk,	BFIN	560	6,080,180,000,000	15,967,115,620	380.7938857	1.470611848
20	Bank Ganesha Tbk,	BGTG	66	1,140,000,000,000	11,063,309,400	103.0433082	0.640507386
21	Bank Ina Perdana Tbk,	BINA	860	1,221,096,000,000	5,597,831,250	218.1373367	3.942470432
22	Bank Pembangunan Daerah Jawa B	BJBR	1,185	12,042,629,000,000	9,740,399,289	1236.358864	0.958459582
23	Bank Pembangunan Daerah Jawa T	BJTM	685	9,185,652,000,000	14,852,553,796	618.4560666	1.107596864
24	Bank Maspion Indonesia Tbk,	BMAS	358	1,228,931,584,000	4,399,026,922	279.3644153	1.281480319
25	Bank Mandiri (Persero) Tbk,	BMRI	7,675	209,034,525,000,000	46,199,999,998	4524.556818	1.696298733
26	Bank Bumi Arta Tbk,	BNBA	322	1,523,655,563,503	2,286,900	666253.6899	0.000483299
27	Bank CIMB Niaga Tbk,	BNGA	965	43,294,166,000,000	24,880,290,775	1740.098876	0.554566188
28	Bank Maybank Indonesia Tbk,	BNII	206	26,684,916,000,000	75,357,433,911	354.1112617	0.581738065
29	Bank Permata Tbk,	BNLI	1,265	24,037,351,000,000	27,762,311,813	865.8267064	1.461031394
30	Bank Sinar Mas Tbk,	BSIM	585	6,074,463,000,000	16,783,894,926	361.9221299	1.616369798
31	Cliplan Finance Indonesia Tbk,	CFIN	290	4,705,682,146,000	3,984,520,457	1180.990836	0.24555652
32	Indofitel Makmur Internasional	DNET	3,070	9,535,082,452,830	14,184,000,000	672.2421357	4.566806865
33	Equity Development Investment	GSMF	100	1,539,568,000,000	7,454,723,337	206.5224865	0.484208774
34	Lippo General Insurance Tbk,	LPGI	3,600	848,511,733,189	150,000,000	5656.744888	0.636408406
35	Bank Mayapada Internasional Tb	MAYA	9,100	12,341,969,000,000	6,764,086,593	1824.632022	4.987306968
36	Bank China Construction Bank I	MCOR	129	2,794,858,000,000	16,465,148,150	169.743872	0.759968525
37	Bank Mega Tbk,	MEGA	6,350	15,541,438,000,000	6,894,138,227	2254.297417	2.816842157
38	Mandala Multifinance Tbk,	MFIN	1,300	2,277,895,000,000	2,650,000,000	859.5830189	1.512361193
39	Bank OCBC NISP Tbk,	NISP	845	27,664,803,000,000	22,715,776,032	1217.867396	0.693835801
40	Panin Sekuritas Tbk,	PANS	1,425	1,353,638,098,149	720,000,000	1880.052914	0.75795739
41	Bank Pan Indonesia Tbk	PNBN	1,335	44,441,714,000,000	23,837,645,998	1864.349945	0.716067283
42	Paninvest Tbk,	PNIN	1,095	27,833,770,000,000	4,068,323,920	6841.581582	0.160050712
43	Panin Financial Tbk,	PNLF	302	25,894,984,000,000	32,022,073,293	808.6604438	0.37345712
44	Bank Woori Saudara Indonesia 1	SDRA	830	6,935,590,000,000	6,515,116,991	1064.53806	0.779680907
45	Sinar Mas Multiartha Tbk,	SMMA	15,225	22,164,607,000,000	6,367,664,717	3480.806227	4.373986659
46	Saratoga Investama Sedaya Tbk,	SRTG	3,620	22,774,165,000,000	2,712,967,000	8394.560273	0.431231641
47	Buana Artha Anugerah Tbk,	STAR	153	490,018,704,992	4,800,000,602	102.0872174	1.498718487
48	Tri Megah Sekuritas Indonesia T	TRIM	147	857,420,533,000	7,109,300,000	120.6054792	1.218850097
49	Trust Finance Indonesia Tbk	TRUS	282	284,433,249,002	800,000,000	355.5415613	0.793156218
50	Victoria Insurance Tbk,	VINS	123	186,332,264,743	1,456,453,131	127.9356409	0.961420908
51	Wahana Ottomitra Multiartha Tb	WOMF	276	1,370,577,000,000	3,481,481,480	393.6763725	0.701083477
52	Capital Financial Indonesia Tb	CASA	418	7,395,822,000,000	54,476,232,142	135.7623629	3.078909286
53	Bank Syariah Indonesia Tbk,	BRIS	330	5,088,036,000,000	9,618,952,363	528.9594758	0.623866317
54	Malacca Trust Wuwungan Insuran	MTWI	64	130,312,057,303	1,525,819,116	85.40465638	0.749373661

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No	Nama Perusahaan	Kode	2020				
			Harga pasar per lembar	Total Ekuitas	Jumlah saham beredar	Nilai buku per lembar	PBV
1	KDB Tifa Finance Tbk,	TIFA	560	365,195,595,000	1,079,700,000	338	1.655638809
2	Asuransi Bina Dana Arta Tbk,	ABDA	5,575	1,387,236,002,000	620,806,680	2,235	2.494887125
3	Adira Dinamika Multi Finance T	ADMF	8,975	7,925,275,000,000	1,000,000,000	7,925	1.132452817
4	Asuransi Multi Artha Guna Tbk,	AMAG	226	2,006,374,654,000	5,001,552,516	401	0.563379759
5	Pacific Strategic Financial Tb	APIC	785	1,960,925,784,273	11,766,313,488	167	4.710303757
6	Asuransi Bintang Tbk,	ASBI	310	313,771,731,000	348,386,472	901	0.344198665
7	Asuransi Dayin Mitra Tbk	ASDM	890	351,701,797,000	192,000,000	1,832	0.485866156
8	Asuransi Ramayana Tbk,	ASRM	1,680	503,181,214,943	304,283,840	1,654	1.01592992
9	Bank MNC Internasional Tbk,	BABP	50	1,551,237,000,000	25,061,670,687	62	0.807796316
10	Bank Capital Indonesia Tbk,	BACA	376	1,640,391,000,000	7,001,042,507	234	1.60473447
11	Bank Central Asia Tbk,	BBCA	8,475	184,714,709,000,000	122,042,299,500	1,514	5.599491745
12	Buana Finance Tbk,	BBLD	520	1,208,656,000,000	1,645,796,054	734	0.70807074
13	Bank Mestika Dharma Tbk,	BBMD	2,000	4,009,262,625,539	4,049,189,100	990	2.019917116
14	Bank Negara Indonesia (Persero	BNNI	8,750	112,872,199,000,000	18,462,169,893	6,114	1.431211476
15	Bank Rakyat Indonesia (Persero	BBRI	4,760	199,911,376,000,000	150,043,411,587	1,332	3.572616294
16	Bank Tabungan Negara (Persero)	BBTN	1,310	19,987,845,000,000	13,894,099,969	1,439	0.910616975
17	MNC Kapital Indonesia Tbk,	BCAP	68	5,093,834,000,000	42,618,850,927	120	0.568939204
18	Bank Danamon Indonesia Tbk,	BDMN	2,850	43,575,499,000,000	9,675,817,341	4,504	0.632834507
19	BFI Finance Indonesia Tbk,	BFIN	1,340	6,606,154,000,000	15,967,115,620	414	3.238788398
20	Bank Ganesha Tbk,	BGTG	85	1,139,125,000,000	23,731,287,132	48	1.77079724
21	Bank Ina Perdana Tbk,	BINA	3,980	1,217,144,000,000	6,073,369	200,407	0.019859613
22	Bank Pembangunan Daerah Jawa B	BJBR	1,360	12,005,800,000,000	10,416,229,249	1,153	1.179935679
23	Bank Pembangunan Daerah Jawa T	BJTM	745	10,004,950,000,000	14,865,343,101	673	1.106920136
24	Bank Maspion Indonesia Tbk,	BMAS	1,260	1,284,262,093,000	8,534,112,229	150	8.37288702
25	Bank Mandiri (Persero) Tbk,	BMRI	6,325	193,796,083,000,000	46,199,999,998	4,195	1.507847813
26	Bank Bumi Arta Tbk,	BNBA	378	1,509,386,122,943	2,286,900,000	660	0.572715084
27	Bank CIMB Niaga Tbk,	BNGA	995	41,053,051,000,000	24,880,290,775	1,650	0.603021912
28	Bank Maybank Indonesia Tbk,	BNIH	346	27,223,630,000,000	75,357,433,911	361	0.957758834
29	Bank Permata Tbk,	BNLI	3,020	35,071,453,000,000	27,762,311,813	1,263	2.39061044
30	Bank Sinarmas Tbk,	BSIM	505	6,056,844,000,000	17,263,895,026	351	1.439407551
31	Clipan Finance Indonesia Tbk,	CFIN	234	4,745,189,892,000	3,984,520,457	1,191	0.196489036
32	Indoritel Makmur Internasional	DNET	3,500	10,135,820,785,203	14,184,000,000	715	4.897876655
33	Equity Development Investment	GSMF	95	1,481,947,000,000	7,454,723,337	199	0.477883971
34	Lippo General Insurance Tbk,	LPGI	3,390	861,079,475,415	150,000,000	5,741	0.590537824
35	Bank Mayapada Internasional Tb	MAYA	7,650	12,914,476,000,000	6,764,086,593	1,909	4.006764381
36	Bank China Construction Bank I	MCOR	139	6,016,716,000,000	37,540,533,209	160	0.867272797
37	Bank Mega Tbk,	MEGA	7,200	18,208,150,000,000	6,894,138,227	2,641	2.726130619
38	Mandala Multifinance Tbk,	MFIN	990	2,334,972,000,000	2,650,000,000	881	1.123568077
39	Bank OCBC NISP Tbk,	NISP	820	29,829,316,000,000	22,715,776,032	1,313	0.624450669
40	Panin Sekuritas Tbk,	PANS	1,285	1,369,502,566,905	720,000,000	1,902	0.675573761
41	Bank Pan Indonesia Tbk	PNBN	1,065	47,460,332,000,000	23,837,645,998	1,991	0.534911829
42	Paninvest Tbk,	PNIN	865	29,674,056,000,000	4,068,323,920	7,294	0.118591816
43	Panin Financial Tbk,	PNFL	246	27,845,258,000,000	32,022,073,293	870	0.282900235
44	Bank Woori Saudara Indonesia I	SDRA	740	7,270,971,000,000	6,515,116,991	1,116	0.663073278
45	Sinarmas Multiartha Tbk,	SMMA	11,400	22,922,244,000,000	6,367,664,717	3,600	3.166853026
46	Saratoga Investama Sedaya Tbk,	SRTG	3,430	31,396,627,000,000	2,712,967,000	11,573	0.296384602
47	Buana Artha Anugerah Tbk,	STAR	106	495,839,212,552	4,800,000,602	103	1.026139222
48	Trimegah Sekuritas Indonesia T	TRIM	94	822,343,483,000	7,109,300,000	116	0.81264607
49	Trust Finance Indonesia Tbk	TRUS	294	302,817,762,637	800,000,000	379	0.776704768
50	Victoria Insurance Tbk,	VINS	91	184,247,090,444	1,460,573,616	126	0.721380179
51	Wahana Ottomitra Multiartha Tb	WOMF	254	1,213,345,000,000	3,481,481,480	349	0.728808621
52	Capital Financial Indonesia Tb	CASA	376	7,805,735,000,000	54,476,253,593	143	2.624105398
53	Bank Syariah Indonesia Tbk,	BRIS	2,250	5,444,288,000,000	9,803,347,563	555	4.051499885
54	Malacca Trust Wuwungan Insuran	MTWI	62	133,609,520,780	1,525,819,116	88	0.708039252

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			Harga pasar per lembar	Total Ekuitas	Jumlah saham beredar	Nilai buku per lembar	PBV
1	KDB Tifa Finance Tbk,	TIFA	615	1,033,060,902,000	3,552,213,000	291	2.114697198
2	Asuransi Bina Dana Arta Tbk,	ABDA	5,850	1,512,103,062,000	620,806,680	2,436	2.401766896
3	Adira Dinamika Multi Finance T	ADMF	7,700	8,887,006,000,000	1,000,000,000	8,887	0.866433532
4	Asuransi Multi Artha Guna Tbk,	AMAG	336	1,859,762,049,000	5,001,552,516	372	0.903621862
5	Pacific Strategic Financial Tb	APIC	1,115	2,112,467,867,543	11,766,313,488	180	6.210480046
6	Asuransi Bintang Tbk,	ASBI	294	355,742,467,000	348,386,472	1,021	0.287920707
7	Asuransi Dayin Mitra Tbk	ASDM	955	359,942,738,000	192,000,000	1,875	0.509414361
8	Asuransi Ramayana Tbk,	ASRM	1,695	549,046,298,074	304,283,840	1,804	0.939376352
9	Bank MNC Internasional Tbk,	BABP	186	2,365,457,000,000	29,117,431,104	81	2.289554274
10	Bank Capital Indonesia Tbk,	BACA	266	2,122,771,000,000	7,007,631,739	303	0.878111696
11	Bank Central Asia Tbk,	BBCA	7,300	202,848,934,000,000	122,042,299,500	1,662	4.391981603
12	Buana Finance Tbk,	BBLD	370	1,243,821,000,000	1,645,796,054	756	0.489575703
13	Bank Mestika Dharma Tbk,	BBMD	2,000	4,289,820,124,680	4,049,189,100	1,059	1.887813
14	Bank Negara Indonesia (Persero	BBNI	6,750	126,519,977,000,000	18,462,169,893	6,853	0.984979999
15	Bank Rakyat Indonesia (Persero	BBRI	4,110	291,786,804,000,000	150,043,411,587	1,945	2.113455486
16	Bank Tabungan Negara (Persero)	BBTN	1,730	21,406,647,000,000	10,484,100,000	2,042	0.847283229
17	MNC Kapital Indonesia Tbk,	BCAP	62	6,007,811,000,000	42,618,850,927	141	0.439822218
18	Bank Danamon Indonesia Tbk,	BDMN	2,350	45,083,058,000,000	9,675,817,341	4,659	0.504361766
19	BFI Finance Indonesia Tbk,	BFIN	1,175	7,430,226,000,000	15,967,115,620	465	2.525005411
20	Bank Ganesha Tbk,	BGTG	244	2,148,889,000,000	11,063,309,400	194	1.256206111
21	Bank Ina Perdana Tbk,	BINA	3,810	2,373,675,000,000	5,877,722,813	404	9.434368192
22	Bank Pembangunan Daerah Jawa B	BJBR	1,335	13,084,033,000,000	9,740,399,289	1,343	0.993839824
23	Bank Pembangunan Daerah Jawa T	BJTM	750	10,910,539,000,000	14,865,343,101	734	1.021856695
24	Bank Maspiion Indonesia Tbk,	BMAS	1,730	1,331,210,939,000	4,399,026,922	303	5.716837469
25	Bank Mandiri (Persero) Tbk,	BMRI	7,025	222,111,282,000,000	46,199,999,998	4,808	1.46122699
26	Bank Bumi Arta Tbk,	BNBA	3,240	2,233,765,261,905	2,744,280,000	814	3.980484141
27	Bank CIMB Niaga Tbk,	BNGA	965	43,388,358,000,000	24,880,290,775	1,744	0.553362277
28	Bank Maybank Indonesia Tbk,	BNII	332	28,725,123,000,000	75,357,433,911	381	0.870968179
29	Bank Permata Tbk,	BNLI	1,535	36,613,715,000,000	35,819,545,925	1,022	1.501705112
30	Bank Sinarmas Tbk,	BSIM	875	7,359,416,000,000	19,517,921,842	377	2.320589244
31	Clipan Finance Indonesia Tbk,	CFIN	250	4,806,120,201,000	3,984,520,457	1,206	0.207262838
32	Indoritel Makmur Internasional	DNET	3,290	11,220,944,000,000	14,184,000,000	791	4.158773094
33	Equity Development Investment	GSMF	161	2,589,474,000,000	14,230,399,705	182	0.884772101
34	Lippo General Insurance Tbk,	LPGI	4,900	871,834,713,331	150,000,000	5,812	0.843049707
35	Bank Mayapada Internasional Tb	MAYA	660	13,978,280,000,000	11,714,045,161	1,193	0.55309164
36	Bank China Construction Bank I	MCOR	116	6,081,204,000,000	37,540,533,209	162	0.716092052
37	Bank Mega Tbk,	MEGA	8,475	19,144,464,000,000	6,894,138,227	2,777	3.051943448
38	Mandala Multifinance Tbk,	MFIN	1,090	2,762,949,000,000	2,650,000,000	1,043	1.04544094
39	Bank OCBC NISP Tbk,	NISP	670	32,327,571,000,000	22,715,776,032	1,423	0.470792252
40	Panin Sekuritas Tbk,	PANS	1,275	1,456,150,545,263	720,000,000	2,022	0.630429321
41	Bank Pan Indonesia Tbk	PNBN	770	48,547,747,000,000	23,837,645,998	2,037	0.378081138
42	Paninvest Tbk,	PNIN	680	30,798,912,000,000	4,068,323,920	7,570	0.089823311
43	Panin Financial Tbk,	PNLF	172	28,762,813,000,000	32,022,073,293	898	0.191490193
44	Bank Woori Saudara Indonesia 1	SDRA	565	9,257,191,000,000	8,482,552,020	1,091	0.517720969
45	Sinarmas Multiartha Tbk,	SMMA	11,750	22,782,284,000,000	6,367,664,717	3,578	3.284133427
46	Saratoga Investama Sedaya Tbk,	SRTG	2,800	56,014,782,000,000	13,564,835,000	4,129	0.678062766
47	Buana Artha Anugerah Tbk,	STAR	149	506,379,067,845	4,800,000,602	105	1.412380833
48	Trimegah Sekuritas Indonesia T	TRIM	360	877,171,471,000	7,109,300,000	123	2.917728272
49	Trust Finance Indonesia Tbk	TRUS	416	326,853,242,917	800,000,000	409	1.018193967
50	Victoria Insurance Tbk,	VINS	163	240,603,959,637	1,460,573,616	165	0.989482882
51	Wahana Ottomitra Multiartha Tb	WOMF	246	1,333,647,000,000	3,481,481,480	383	0.64218226
52	Capital Financial Indonesia Tb	CASA	530	8,288,059,000,000	54,476,269,803	152	3.483616972
53	Bank Syariah Indonesia Tbk,	BRIS	1,780	25,013,934,000,000	40,717,924,372	614	2.897501264
54	Malacca Trust Wuwungan Insuran	MTWI	120	137,464,258,240	1,525,819,116	90	1.331970188

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 - Pengutipan tidak merugikan kepentingan yang wajar IBIKKG.
2. Dilarang mengemukakan dan memperbanyak sebagian atau seluruhnya karya tulis ini dalam bentuk apapun tanpa izin IBIKKG.



No	Nama Perusahaan	Kode	2019		
			Harga saham	Earning per share	PER
1	KDB Tifa Finance Tbk,	TIFA	240	30.60	7.8431
2	Asuransi Bina Dana Arta Tbk,	ABDA	6,975	141	49.468
3	Adifa Dinamika Multi Finance T	ADMF	10,400	1,213	8.57
4	Asuransi Multi Artha Guna Tbk,	AMAG	296	14.61	20.26
5	Pacific Strategic Financial Tb	APIC	690	8.47	81.464
6	Asuransi Bintang Tbk,	ASBI	308	23	13.391
7	Asuransi Dayin Mitra Tbk	ASDM	1,090	145	7.5172
8	Asuransi Ramayana Tbk,	ASRM	2,010	269	7.4721
9	Bank MNC Internasional Tbk,	BABP	50	0.88	56.818
10	Bank Capital Indonesia Tbk,	BACA	300	2.25	133.33
11	Bank Central Asia Tbk,	BBCA	33,425	1,159	28.84
12	Buana Finance Tbk,	BBLD	404	36.01	11.219
13	Bank Mestika Dharma Tbk,	BBMD	2,800	60.53	46.258
14	Bank Negara Indonesia (Persero	BBNI	7,850	825	9.5152
15	Bank Rakyat Indonesia (Persero	BBRI	4,400	281.31	15.641
16	Bank Tabungan Negara (Persero)	BBTN	2,120	20	106
17	MNC Kapital Indonesia Tbk,	BCAP	150	1.21	123.97
18	Bank Danamon Indonesia Tbk,	BDMN	3,950	416.78	9.4774
19	BFI Finance Indonesia Tbk,	BFIN	560	48	11.667
20	Bank Ganesha Tbk,	BGTG	66	1.06	62.264
21	Bank Ina Perdana Tbk,	BINA	860	1.26	682.54
22	Bank Pembangunan Daerah Jawa B	BJBR	1,185	156.83	7.556
23	Bank Pembangunan Daerah Jawa T	BJTM	685	91.8	7.4619
24	Bank Maspion Indonesia Tbk,	BMAS	358	13.45	26.617
25	Bank Mandiri (Persero) Tbk,	BMRI	7,675	588.9	13.033
26	Bank Bumi Arta Tbk,	BNBA	322	22.15	14.537
27	Bank CIMB Niaga Tbk,	BNGA	965	146.21	6.6001
28	Bank Maybank Indonesia Tbk,	BNII	206	24.18	8.5194
29	Bank Permata Tbk,	BNLI	1,265	54	23.426
30	Bank Sinarmas Tbk,	BSIM	585	0.43	1360.5
31	Clipan Finance Indonesia Tbk,	CFIN	290	90.75	3.1956
32	Indoritel Makmur Internasional	DNET	3,070	36.88	83.243
33	Equity Development Investment	GSMF	100	5.29	18.904
34	Lippo General Insurance Tbk,	LPGI	3,600	533	6.7542
35	Bank Mayapada Internasional Tb	MAYA	9,100	82.17	110.75
36	Bank China Construction Bank I	MCOR	129	4.75	27.158
37	Bank Mega Tbk,	MEGA	6,350	288	22.049
38	Mandala Multifinance Tbk,	MFIN	1,300	142	9.1549
39	Bank OCBC NISP Tbk,	NISP	845	128.1	6.5964
40	Panin Sekuritas Tbk,	PANS	1,425	178.88	7.9662
41	Bank Pan Indonesia Tbk	PNBN	1,335	137.7	9.695
42	Paninvest Tbk,	PNIN	1,095	339.05	3.2296
43	Panin Financial Tbk,	PNLF	302	61.69	4.8954
44	Bank Woori Saudara Indonesia 1	SDRA	830	75.95	10.928
45	Sinarmas Multiartha Tbk,	SMMA	15,225	782	19.469
46	Saratoga Investama Sedaya Tbk,	SRTG	3,620	2,718	1.3319
47	Buana Artha Anugerah Tbk,	STAR	153	0.456	335.53
48	Trimegah Sekuritas Indonesia T	TRIM	147	9.12	16.118
49	Trust Finance Indonesia Tbk	TRUS	282	21.19	13.308
50	Victoria Insurance Tbk,	VINS	123	15	8.2
51	Wahana Ottomitra Multiartha Tb	WOMF	276	74.59	3.7002
52	Capital Financial Indonesia Tb	CASA	418	5.68	73.592
53	Bank Syariah Indonesia Tbk,	BRIS	330	7.62	43.307
54	Malacca Trust Wuwungan Insuran	MTWI	64	0.48	133.33

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No	Nama Perusahaan	Kode	2020		
			Harga saham	Earnings per share	PER
1	KDB Tifa Finance Tbk,	TIFA	560	13.79	40.61
2	Asuransi Bina Dana Arta Tbk,	ABDA	5,575	223	25
3	Adira Dinamika Multi Finance T	ADMF	8,975	1,026	8.747563
4	Asuransi Multi Artha Guna Tbk,	AMAG	226	21.44	10.54104
5	Pacific Strategic Financial Tb	APIC	785	10.29	76.28766
6	Asuransi Bintang Tbk,	ASBI	310	68	4.558824
7	Asuransi Dayin Mitra Tbk	ASDM	890	140	6.357143
8	Asuransi Ramayana Tbk,	ASRM	1,680	249	6.746988
9	Bank MNC Internasional Tbk,	BABP	50	0.41	121.9512
10	Bank Capital Indonesia Tbk,	BACA	376	8.69	43.26812
11	Bank Central Asia Tbk,	BBCA	8,475	1,100	7.704545
12	Buana Finance Tbk,	BBLD	520	12.18	42.69294
13	Bank Mestika Dharma Tbk,	BBMD	2,000	80	25
14	Bank Negara Indonesia (Persero	BBNI	8,750	176	49.71591
15	Bank Rakyat Indonesia (Persero	BBRI	4,760	152	31.31579
16	Bank Tabungan Negara (Persero)	BBTN	1,310	151	8.675497
17	MNC Kapital Indonesia Tbk,	BCAP	68	1.57	43.3121
18	Bank Danamon Indonesia Tbk,	BDMN	2,850	103.1	27.64306
19	BFI Finance Indonesia Tbk,	BFIN	1,340	47	28.51064
20	Bank Ganesha Tbk,	BGTG	85	0.29	293.1034
21	Bank Ina Perdana Tbk,	BINA	3,980	3.43	1160.35
22	Bank Pembangunan Daerah Jawa B	BJBR	1,360	171.49	7.930492
23	Bank Pembangunan Daerah Jawa T	BJTM	745	99.16	7.51311
24	Bank Maspion Indonesia Tbk,	BMAS	1,260	15.08	83.55438
25	Bank Mandiri (Persero) Tbk,	BMRI	6,325	367.04	17.23245
26	Bank Bumi Arta Tbk,	BNBA	378	15.17	24.9176
27	Bank CIMB Niaga Tbk,	BNGA	995	80.72	12.32656
28	Bank Maybank Indonesia Tbk,	BNII	346	16.62	20.81829
29	Bank Permata Tbk,	BNLI	3,020	26	116.1538
30	Bank Sinarmas Tbk,	BSIM	505	6.8	74.26471
31	Clipan Finance Indonesia Tbk,	CFIN	234	11.69	20.01711
32	Indoritel Makmur Internasional	DNET	3,500	23.18	150.9922
33	Equity Development Investment	GSMF	95	2.48	38.30645
34	Lippo General Insurance Tbk,	LPGI	3,390	619	5.476575
35	Bank Mayapada Internasional Tb	MAYA	7,650	9.39	814.6965
36	Bank China Construction Bank I	MCOR	139	1.91	72.77487
37	Bank Mega Tbk,	MEGA	7,200	432	16.66667
38	Mandala Multifinance Tbk,	MFIN	990	66	15
39	Bank OCBC NISP Tbk,	NISP	820	91.59	8.952942
40	Panin Sekuritas Tbk,	PANS	1,285	116.99	10.98384
41	Bank Pan Indonesia Tbk	PNBN	1,065	128.83	8.266708
42	Paninvest Tbk,	PNIN	865	258.58	3.345193
43	Pahin Financial Tbk,	PNLF	246	58.08	4.235537
44	Bank Woori Saudara Indonesia 1	SDRA	740	81.45	9.085328
45	Sinarmas Multiartha Tbk,	SMMA	11,400	82	139.0244
46	Saratoga Investama Sedaya Tbk,	SRTG	3,430	3,264	1.050858
47	Buana Artha Anugerah Tbk,	STAR	106	1.21	87.60331
48	Trimegah Sekuritas Indonesia T	TRIM	94	3.98	23.61809
49	Trust Finance Indonesia Tbk	TRUS	294	22.67	12.96868
50	Victoria Insurance Tbk,	VINS	91	4.26	21.3615
51	Wahana Ottomitra Multiartha Tb	WOMF	254	16.48	15.41262
52	Capital Financial Indonesia Tb	CASA	376	1.15	326.9565
53	Bank Syariah Indonesia Tbk,	BRIS	2,250	25.45	88.40864
54	Malacca Trust Wuwungan Insuran	MTWI	62	1.59	38.99371

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No	Nama Perusahaan	Kode	2021		
			Harga saham	Earning per share	PER
1	KDB Tifa Finance Tbk,	TIFA	615	14.81	41.53
2	Asuransi Bina Dana Arta Tbk,	ABDA	5,850	253	23.12
3	Adira Dinamika Multi Finance T	ADMF	7,700	1,213	6.35
4	Asuransi Multi Artha Guna Tbk,	AMAG	336	29.97	11.21
5	Pacific Strategic Financial Tb	APIC	1,115	8.4	132.74
6	Asuransi Bintang Tbk,	ASBI	294	47	6.26
7	Asuransi Dayin Mitra Tbk	ASDM	955	106	9.01
8	Asuransi Ramayana Tbk,	ASRM	1,695	213	7.96
9	Bank MNC Internasional Tbk,	BABP	186	0.49	379.59
10	Bank Capital Indonesia Tbk,	BACA	266	2.34	113.68
11	Bank Central Asia Tbk,	BBCA	7,300	255	28.63
12	Buana Finance Tbk,	BBLD	370	17.44	21.22
13	Bank Mestika Dharma Tbk,	BBMD	2,000	129.02	15.50
14	Bank Negara Indonesia (Persero	BBNI	6,750	585	11.54
15	Bank Rakyat Indonesia (Persero	BBRI	4,110	238	17.27
16	Bank Tabungan Negara (Persero)	BBTN	1,730	224	7.72
17	MNC Kapital Indonesia Tbk,	BCAP	62	3.38	18.34
18	Bank Danamon Indonesia Tbk,	BDMN	2,350	160.96	14.60
19	BFI Finance Indonesia Tbk,	BFIN	1,175	76	15.46
20	Bank Ganesha Tbk,	BGTG	244	0.97	251.55
21	Bank Ina Perdana Tbk,	BINA	3,810	7.03	541.96
22	Bank Pembangunan Daerah Jawa B	BJBR	1,335	206.52	6.46
23	Bank Pembangunan Daerah Jawa T	BJTM	750	101.43	7.39
24	Bank Maspion Indonesia Tbk,	BMAS	1,730	18.04	95.90
25	Bank Mandiri (Persero) Tbk,	BMRI	7,025	601.06	11.69
26	Bank Bumi Arta Tbk,	BNBA	3,240	16.04	202.00
27	Bank CIMB Niaga Tbk,	BNGA	965	164.48	5.87
28	Bank Maybank Indonesia Tbk,	BNII	332	21.58	15.38
29	Bank Permata Tbk,	BNLI	1,535	39	39.36
30	Bank Sinarmas Tbk,	BSIM	875	6.75	129.63
31	Clipan Finance Indonesia Tbk,	CFIN	250	11.62	21.51
32	Indoritel Makmur Internasional	DNET	3,290	66.49	49.48
33	Equity Development Investment	GSMF	161	0.77	209.09
34	Lippo General Insurance Tbk,	LPGI	4,900	656	7.47
35	Bank Mayapada Internasional Tb	MAYA	660	3.99	165.41
36	Bank China Construction Bank I	MCOR	116	2.09	55.50
37	Bank Mega Tbk,	MEGA	8,475	576	14.71
38	Mandala Multifinance Tbk,	MFIN	1,090	183	5.96
39	Bank OCBC NISP Tbk,	NISP	670	109.81	6.10
40	Panin Sekuritas Tbk,	PANS	1,275	212.25	6.01
41	Bank Pan Indonesia Tbk	PNBN	770	85.67	8.99
42	Paninvest Tbk,	PNIN	680	201.39	3.38
43	Panin Financial Tbk,	PNLF	172	41.47	4.15
44	Bank Woori Saudara Indonesia 1	SDRA	565	88.89	6.36
45	Sinarmas Multiartha Tbk,	SMMA	11,750	150	78.33
46	Saratoga Investama Sedaya Tbk,	SRTG	2,800	1,846	1.52
47	Buana Artha Anugerah Tbk,	STAR	149	2.19	68.04
48	Trimegah Sekuritas Indonesia T	TRIM	360	7.3	49.32
49	Trust Finance Indonesia Tbk	TRUS	416	29.88	13.92
50	Victoria Insurance Tbk,	VINS	163	8.43	19.34
51	Wahana Ottomitra Multiartha Tb	WOMF	246	31.77	7.74
52	Capital Financial Indonesia Tb	CASA	530	0.36	1,472.22
53	Bank Syariah Indonesia Tbk,	BRIS	1,780	73.69	24.16
54	Malacca Trust Wuwungan Insuran	MTWI	120	2.16	55.56

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No	Nama Perusahaan	Kode	2019		
			Laba bersih	Laba sebelum pajak	TRR
1	KDB Tifa Finance Tbk,	TIFA	33,033,880,000	43,774,068,000	0.754644965
2	Asuransi Bina Dana Arta Tbk,	ABDA	87,524,342,000	108,601,446,000	0.805922437
3	Adira Dinamika Multi Finance T	ADMF	2,108,691,000,000	2,879,136,000,000	0.732404096
4	Asuransi Multi Artha Guna Tbk,	AMAG	73,060,310,000	78,933,529,000	0.925592849
5	Pacific Strategic Financial Tb	APIC	102,897,273,401	113,228,232,421	0.908759867
6	Asuransi Bintang Tbk,	ASBI	8,009,060,000	7,942,780,000	1.008344685
7	Asuransi Dayin Mitra Tbk	ASDM	27,839,061,000	33,647,050,000	0.827384897
8	Asuransi Ramayana Tbk,	ASRM	62,868,440,933	75,010,199,318	0.838131901
9	Bank MNC Internasional Tbk,	BABP	20,433,000,000	30,339,000,000	0.673489568
10	Bank Capital Indonesia Tbk,	BACA	15,884,000,000	23,949,000,000	0.663242724
11	Bank Central Asia Tbk,	BBCA	28,569,974,000,000	36,288,998,000,000	0.787290242
12	Buana Finance Tbk,	BBLD	56,269,000,000	78,389,000,000	0.717817551
13	Bank Mestika Dharma Tbk,	BBMD	247,573,726,183	330,773,591,197	0.74846884
14	Bank Negara Indonesia (Persero	BBNI	15,508,583,000,000	19,369,106,000,000	0.800686568
15	Bank Rakyat Indonesia (Persero	BBRI	34,413,825,000,000	43,364,053,000,000	0.793602595
16	Bank Tabungan Negara (Persero)	BBTN	209,263,000,000	411,062,000,000	0.509078922
17	MNC Kapital Indonesia Tbk,	BCAP	56,482,000,000	82,312,000,000	0.686193994
18	Bank Danamon Indonesia Tbk,	BDMN	4,240,671,000,000	5,487,790,000,000	0.772746588
19	BFI Finance Indonesia Tbk,	BFIN	711,682,000,000	1,092,253,000,000	0.651572484
20	Bank Ganesha Tbk,	BGTG	11,841,000,000	14,526,000,000	0.815159025
21	Bank Ina Perdana Tbk,	BINA	7,115,000,000	9,940,000,000	0.715794769
22	Bank Pembangunan Daerah Jawa B	BJBR	1,564,492,000,000	1,977,962,000,000	0.790961606
23	Bank Pembangunan Daerah Jawa T	BJTM	1,376,505,000,000	1,864,133,000,000	0.73841566
24	Bank Maspion Indonesia Tbk,	BMAS	59,746,814,000	80,440,261,000	0.74274764
25	Bank Mandiri (Persero) Tbk,	BMRI	28,455,592,000,000	36,441,440,000,000	0.780858056
26	Bank Bumi Arta Tbk,	BNBA	51,167,901,115	70,829,124,380	0.72
27	Bank CIMB Niaga Tbk,	BNGA	3,642,935,000,000	4,953,897,000,000	0.73536753
28	Bank Maybank Indonesia Tbk,	BNII	1,924,180,000,000	2,599,094,000,000	0.740327206
29	Bank Permata Tbk,	BNLI	1,500,420,000,000	2,010,735,000,000	0.746204746
30	Bank Sinarmas Tbk,	BSIM	6,752,000,000	81,893,000,000	0.082449049
31	Clipan Finance Indonesia Tbk,	CFIN	361,596,020,000	486,666,547,000	0.743005703
32	Indoritel Makmur Internasional	DNET	519,144,061,565	540,808,402,281	0.959940821
33	Equity Development Investment	GSMF	48,341,000,000	50,306,000,000	0.960939053
34	Lippo General Insurance Tbk,	LPGI	80,002,543,527	87,774,030,433	0.911460293
35	Bank Mayapada Internasional Tb	MAYA	528,114,000,000	714,688,000,000	0.738943427
36	Bank China Construction Bank I	MCOR	78,967,000,000	112,336,000,000	0.702953639
37	Bank Mega Tbk,	MEGA	2,002,733,000,000	2,508,411,000,000	0.798407039
38	Mandala Multifinance Tbk,	MFIN	377,084,000,000	513,860,000,000	0.733826334
39	Bank OCBC NISP Tbk,	NISP	2,939,243,000,000	3,891,439,000,000	0.755310054
40	Panin Sekuritas Tbk,	PANS	128,879,246,548	160,982,549,071	0.80057899
41	Bank Pan Indonesia Tbk	PNBN	348,299,000,000	4,595,617,000,000	0.075789388
42	Paninvest Tbk,	PNIN	2,292,573,000,000	2,295,789,000,000	0.998599174
43	Panin Financial Tbk,	PNLF	2,147,315,000,000	2,150,531,000,000	0.998504555
44	Bank Woori Saudara Indonesia 1	SDRA	499,791,000,000	672,866,000,000	0.742779394
45	Sinarmas Multiartha Tbk,	SMMA	5,070,554,000,000	5,181,765,000,000	0.978538008
46	Saratoga Investama Sedaya Tbk,	SRTG	7,344,118,000,000	7,738,088,000,000	0.949086906
47	Buana Artha Anugerah Tbk,	STAR	1,951,111,404	6,769,612,827	0.288216099
48	Trimegah Sekuritas Indonesia T	TRIM	64,871,448,000	87,752,805,000	0.73925213
49	Trust Finance Indonesia Tbk	TRUS	16,954,691,413	21,795,973,629	0.77788181
50	Victoria Insurance Tbk,	VINS	21,806,030,031	22,060,135,701	0.988481228
51	Wahana Ottomitra Multiartha Tb	WOMF	259,671,000,000	371,066,000,000	0.699797341
52	Capital Financial Indonesia Tb	CASA	14,771,000,000	23,786,000,000	0.620995544
53	Bank Syariah Indonesia Tbk,	BRIS	74,016,000,000	116,865,000,000	0.633346169
54	Malacca Trust Wuwungan Insuran	MTWI	726,753,212	3,187,643,057	0.227990775

1. Ditaring mengutip sebagian atau seluruh karya tulis ini tanpa mencantumkan dan menyebutkan sumber:

- Pengutipan hanya untuk kepentingan pendidikan, penelitian, penulisan karya ilmiah, penyusunan laporan, penulisan kritik dan tinjauan suatu masalah.
 - Pengutipan tidak merugikan kepentingan yang wajar IBIKKG.
2. Dilarang mengemukakan dan memperbanyak sebagian atau seluruh karya tulis ini dalam bentuk apapun tanpa izin IBIKKG.



No	Nama Perusahaan	Kode	2020		
			Laba bersih	Laba sebelum pajak	TRR
1	KDB Tifa Finance Tbk,	TIFA	14,885,370,000	24,514,794,000	0.607199473
2	Asuransi Bina Dana Arta Tbk,	ABDA	138,190,287,000	184,381,335,000	0.74948089
3	Adira Dinamika Multi Finance T	ADMF	1,025,573,000,000	1,476,435,000,000	0.694627938
4	Asuransi Multi Artha Guna Tbk,	AMAG	107,253,266,000	123,855,201,000	0.865956901
5	Pacific Strategic Financial Tb	APIC	124,726,300,324	131,911,926,462	0.945527093
6	Asuransi Bintang Tbk,	ASBI	23,668,304,000	18,627,452,000	1.270614145
7	Asuransi Dayin Mitra Tbk	ASDM	26,804,614,000	31,060,958,000	0.862968039
8	Asuransi Ramayana Tbk,	ASRM	65,549,370,649	76,829,288,523	0.85318206
9	Bank MNC Internasional Tbk,	BABP	10,414,000,000	15,954,000,000	0.652751661
10	Bank Capital Indonesia Tbk,	BACA	61,414,000,000	78,959,000,000	0.777796071
11	Bank Central Asia Tbk,	BBCA	27,147,109,000,000	33,568,507,000,000	0.808707668
12	Buana Finance Tbk,	BBLD	2,053,000,000	27,212,000,000	0.075444657
13	Bank Mestika Dharma Tbk,	BBMD	325,932,118,524	419,976,181,196	0.776072866
14	Bank Negara Indonesia (Persero	BBNI	3,321,442,000,000	5,112,153,000,000	0.649714905
15	Bank Rakyat Indonesia (Persero	BBRI	18,660,393,000,000	26,724,846,000,000	0.698241367
16	Bank Tabungan Negara (Persero)	BBTN	1,602,358,000,000	2,270,857,000,000	0.705618187
17	MNC Kapital Indonesia Tbk,	BCAP	65,525,000,000	84,614,000,000	0.774399036
18	Bank Danamon Indonesia Tbk,	BDMN	1,088,942,000,000	2,067,076,000,000	0.526803078
19	BFI Finance Indonesia Tbk,	BFIN	701,592,000,000	869,996,000,000	0.806431294
20	Bank Ganesha Tbk,	BGTG	3,198,000,000	5,002,000,000	0.639344262
21	Bank Ina Perdana Tbk,	BINA	19,376,000,000	28,621,000,000	0.67698543
22	Bank Pembangunan Daerah Jawa B	BJBR	1,689,996,000,000	2,168,028,000,000	0.779508383
23	Bank Pembangunan Daerah Jawa T	BJTM	1,488,963,000,000	1,507,369,000,000	0.98778932
24	Bank Maspion Indonesia Tbk,	BMAS	66,986,471,000,000	89,554,695,000,000	0.747995077
25	Bank Mandiri (Persero) Tbk,	BMRI	17,645,624,000,000	23,298,041,000,000	0.757386597
26	Bank Bumi Arta Tbk,	BNBA	35,053,333,152	53,471,358,172	0.655553447
27	Bank CIMB Niaga Tbk,	BNGA	2,011,254	2,947,420	0.682377808
28	Bank Maybank Indonesia Tbk,	BNII	1,284,392	1,818,645	0.706235686
29	Bank Permata Tbk,	BNLI	721,587	1,615,349	0.446706563
30	Bank Sinarmas Tbk,	BSIM	118,522	116,600	1.016483705
31	Clipan Finance Indonesia Tbk,	CFIN	46,566,702	60,533,160	0.769275914
32	Indoritel Makmur Internasional	DNET	327,051,932,822	343,400,159,271	0.952393073
33	Equity Development Investment	GSMF	26,887	57,810	0.465092545
34	Lippo General Insurance Tbk,	LPGI	92,908,485,040	111,914,336,371	0.830175008
35	Bank Mayapada Internasional Tb	MAYA	64,164	104,446	0.614327021
36	Bank China Construction Bank I	MCOR	49,979	63,703	0.784562736
37	Bank Mega Tbk,	MEGA	3,008,311	3,715,053	0.809762606
38	Mandala Multifinance Tbk,	MFIN	174,397	233,486	0.746927011
39	Bank OCBC NISP Tbk,	NISP	2,101,671	2,784,855	0.754678789
40	Panin Sekuritas Tbk,	PANS	85,707,630,570	113,535,703,354	0.754895844
41	Bank Pan Indonesia Tbk	PNBN	3,124,205	4,071,792	0.767280107
42	Paninvest Tbk,	PNIN	1,929,380	1,933,521	0.997858311
43	Panin Financial Tbk,	PNLF	2,039,328	2,042,252	0.998568247
44	Bank Woori Saudara Indonesia 1	SDRA	536,001	692,054	0.774507481
45	Sinarmas Multiartha Tbk,	SMMA	559,820	650,168	0.861038993
46	Saratoga Investama Sedaya Tbk,	SRTG	8,823,332	8,693,225	1.014966483
47	Buana Artha Anugerah Tbk,	STAR	5,808,171,411	5,817,863,143	0.998334142
48	Trimegah Sekuritas Indonesia T	TRIM	28,284,898	62,694,169	0.451156757
49	Trust Finance Indonesia Tbk	TRUS	18,139,491,535	23,047,815,998	0.787037329
50	Victoria Insurance Tbk,	VINS	6,211,645,756	6,347,499,499	0.978597282
51	Wahana Ottomitra Multiartha Tb	WOMF	57,378	93,955	0.610696661
52	Capital Financial Indonesia Tb	CASA	105,401	127,104	0.829250063
53	Bank Syariah Indonesia Tbk,	BRIS	248,054	405,231	0.612129872
54	Malacca Trust Wuwungan Insuran	MTWI	2,426,478,187	7,196,919,909	0.337155091

1. Ditaring mengutip sebagian atau seluruh karya tulis ini tanpa mencantumkan dan menyebutkan sumber:

a. Pengutipan hanya untuk kepentingan pendidikan, penelitian, penulisan karya ilmiah, penyusunan laporan, penulisan kritik dan tinjauan suatu masalah.

b. Pengutipan tidak merugikan kepentingan yang wajar IBIKKG.

2. Dilarang mengemukakan dan memperbanyak sebagian atau seluruh karya tulis ini dalam bentuk apapun tanpa izin IBIKKG.



No	Nama Perusahaan	Kode	2021		
			Laba bersih	Laba sebelum pajak	TRR
1	KDB Tifa Finance Tbk,	TIFA	26,731,688	32,607,240	0.819808
2	Asuransi Bina Dana Arta Tbk,	ABDA	157,351,069	191,816,390	0.820321
3	Adira Dinamika Multi Finance T	ADMF	1,212,700	1,598,203	0.75879
4	Asuransi Multi Artha Guna Tbk,	AMAG	149,438,469	161,169,331	0.927214
5	Pacific Strategic Financial Tb	APIC	102,955,189,353	112,587,381,009	0.914447
6	Asuransi Bintang Tbk,	ASBI	18,469,192	12,315,070	1.499723
7	Asuransi Dayin Mitra Tbk	ASDM	20,284,359	21,247,953	0.95465
8	Asuransi Ramayana Tbk,	ASRM	64,959,423,205	77,767,898,297	0.835299
9	Bank MNC Internasional Tbk,	BABP	12,868	22,547	0.570719
10	Bank Capital Indonesia Tbk,	BACA	34,785	48,694	0.714359
11	Bank Central Asia Tbk,	BBCA	31,440,159	38,841,174	0.809454
12	Buana Finance Tbk,	BBLD	28,703	34,803	0.824728
13	Bank Mestika Dharma Tbk,	BBMD	519,580,026,420	665,573,085,996	0.780651
14	Bank Negara Indonesia (Persero	BBNI	10,977,051	12,550,987	0.874597
15	Bank Rakyat Indonesia (Persero	BBRI	30,755,786	40,992,065	0.750286
16	Bank Tabungan Negara (Persero)	BBTN	2,376,227	2,993,320	0.793843
17	MNC Kapital Indonesia Tbk,	BCAP	147,170	167,047	0.88101
18	Bank Danamon Indonesia Tbk,	BDMN	1,669,280	2,279,920	0.732166
19	BFI Finance Indonesia Tbk,	BFIN	1,131,338	1,410,958	0.801823
20	Bank Ganesha Tbk,	BGTG	10,866	14,561	0.74624
21	Bank Ina Perdana Tbk,	BINA	39,748	50,177	0.792156
22	Bank Pembangunan Daerah Jawa B	BJBR	2,018,654	2,587,582	0.780131
23	Bank Pembangunan Daerah Jawa T	BJTM	1,523,070	1,937,974	0.785908
24	Bank Maspion Indonesia Tbk,	BMAS	80,162,068	101,542,031	0.789447
25	Bank Mandiri (Persero) Tbk,	BMRI	30,551,097	38,358,421	0.796464
26	Bank Bumi Arta Tbk,	BNBA	44,449,400,923	59,072,747,958	0.752452
27	Bank CIMB Niaga Tbk,	BNGA	4,098,604	5,191,098	0.789545
28	Bank Maybank Indonesia Tbk,	BNII	1,679,754	2,175,516	0.772118
29	Bank Permata Tbk,	BNLI	1,231,127	1,565,521	0.786401
30	Bank Sinarmas Tbk,	BSIM	127,748	159,518	0.800838
31	Clipan Finance Indonesia Tbk,	CFIN	46,306,100	39,694,721	1.166556
32	Indoritel Makmur Internasional	DNET	984,670	1,006,490	0.978321
33	Equity Development Investment	GSMF	11,884	15,926	0.746201
34	Lippo General Insurance Tbk,	LPGI	98,384,767,320	147,263,305,972	0.668087
35	Bank Mayapada Internasional Tb	MAYA	44,127	72,211	0.611084
36	Bank China Construction Bank I	MCOR	79,392	104,014	0.763282
37	Bank Mega Tbk,	MEGA	4,008,051	4,952,616	0.80928
38	Mandala Multifinance Tbk,	MFIN	485,251	614,038	0.790262
39	Bank OCBC NISP Tbk,	NISP	2,519,619	3,203,792	0.786449
40	Panin Sekuritas Tbk,	PANS	157,800,517,676	199,109,762,411	0.79253
41	Bank Pan Indonesia Tbk	PNBN	1,816,976	2,514,336	0.722646
42	Paninvest Tbk,	PNIN	1,486,100	1,488,683	0.998265
43	Panin Financial Tbk,	PNLF	1,496,356	1,498,712	0.998428
44	Bank Woori Saudara Indonesia 1	SDRA	629,168	820,650	0.76667
45	Sinarmas Multiartha Tbk,	SMMA	991,780	1,139,090	0.870677
46	Saratoga Investama Sedaya Tbk,	SRTG	24,891,826	25,696,068	0.968702
47	Buana Artha Anugerah Tbk,	STAR	10,513,086,262	10,586,803,657	0.993037
48	Trimegah Sekuritas Indonesia T	TRIM	51,932,954	62,219,455	0.834674
49	Trust Finance Indonesia Tbk	TRUS	23,906,817,800	29,657,180,410	0.806106
50	Victoria Insurance Tbk,	VINS	12,309,015,432	11,680,236,491	1.053833
51	Wahana Ottomitra Multiartha Tb	WOMF	110,610	155,244	0.712491
52	Capital Financial Indonesia Tb	CASA	42,982	60,643	0.708771
53	Bank Syariah Indonesia Tbk,	BRIS	3,028,205	4,062,208	0.745458
54	Malacca Trust Wuwungan Insuran	MTWI	3,302,382,925	5,774,173,284	0.571923

1. Ditaring mengutip sebagian atau seluruh karya tulis ini tanpa mencantumkan dan menyebutkan sumber:

- a. Pengutipan hanya untuk kepentingan pendidikan, penelitian, penulisan karya ilmiah, penyusunan laporan, penulisan kritik dan tinjauan suatu masalah.
 - b. Pengutipan tidak merugikan kepentingan yang wajar IBIKKG.
2. Dilarang mengumumkan dan memperbanyak sebagian atau seluruh karya tulis ini dalam bentuk apapun tanpa izin IBIKKG.



No	Nama Perusahaan	Kode	2019		
			Total hutang	Total ekuitas	DER
1	KDB Tifa Finance Tbk,	TIFA	841,356,595,000	370,709,565,000	2.269584263
2	Asuransi Bina Dana Arta Tbk,	ABDA	1,325,948,582,000	1,253,704,378,000	1.057624593
3	Adira Dinamika Multi Finance T	ADMF	27,038,058,000,000	8,078,795,000,000	3.346793426
4	Asuransi Multi Artha Guna Tbk,	AMAG	2,675,535,753,000	1,951,094,614,000	1.371299851
5	Pacific Strategic Financial Tb	APIC	1,818,115,863,373	1,834,832,036,373	0.990889535
6	Asuransi Bintang Tbk,	ASBI	566,035,087,000	291,485,498,000	1.941897936
7	Asuransi Dayin Mitra Tbk	ASDM	823,936,164,000	334,102,591,000	2.466117253
8	Asuransi Ramayana Tbk,	ASRM	1,104,712,550,189	443,289,279,365	2.492080458
9	Bank MNC Internasional Tbk,	BABP	9,048,429,000,000	1,559,450,000,000	5.80232069
10	Bank Capital Indonesia Tbk,	BACA	17,421,982,000,000	1,537,640,000,000	11.3303387
11	Bank Central Asia Tbk,	BBCA	740,067,127,000,000	174,143,156,000,000	4.249762919
12	Buana Finance Tbk,	BBLD	3,843,919,000,000	1,207,483,000,000	3.183414591
13	Bank Mestika Dharma Tbk,	BBMD	9,419,749,653,807	3,480,469,121,456	2.706459769
14	Bank Negara Indonesia (Persero	BBNI	688,489,442,000,000	125,003,948,000,000	5.507741579
15	Bank Rakyat Indonesia (Persero	BBRI	1,183,155,670,000,000	208,784,336,000,000	5.666879483
16	Bank Tabungan Negara (Persero)	BBTN	269,451,682,000,000	23,836,195,000,000	11.30430767
17	MNC Kapital Indonesia Tbk,	BCAP	12,839,026,000,000	5,545,979,000,000	2.315015257
18	Bank Danamon Indonesia Tbk,	BDMN	148,116,943,000,000	45,417,027,000,000	3.261264613
19	BFI Finance Indonesia Tbk,	BFIN	13,009,453,000,000	6,080,180,000,000	2.13964932
20	Bank Ganesha Tbk,	BGTG	3,669,743,000,000	1,140,000,000,000	3.219072807
21	Bank Ina Perdana Tbk,	BINA	4,041,333,000,000	1,221,096,000,000	3.309594823
22	Bank Pembangunan Daerah Jawa B	BJBR	105,920,991,000,000	12,042,629,000,000	8.795503955
23	Bank Pembangunan Daerah Jawa T	BJTM	67,529,638,000,000	9,185,652,000,000	7.351643411
24	Bank Maspion Indonesia Tbk,	BMAS	6,340,648,554,000	1,228,931,584,000	5.159480509
25	Bank Mandiri (Persero) Tbk,	BMRI	1,025,749,580,000,000	209,034,525,000,000	4.90708212
26	Bank Bumi Arta Tbk,	BNBA	6,083,998,151,873	1,523,655,563,503	3.993027228
27	Bank CIMB Niaga Tbk,	BNGA	231,173,061,000,000	43,294,166,000,000	5.339589195
28	Bank Maybank Indonesia Tbk,	BNII	142,397,914,000,000	26,684,916,000,000	5.336269899
29	Bank Permata Tbk,	BNLI	137,413,908,000,000	24,037,351,000,000	5.716682674
30	Bank Sinarmas Tbk,	BSIM	26,385,919,000,000	6,074,463,000,000	4.343745118
31	Clipan Finance Indonesia Tbk,	CFIN	7,411,795,923,000	4,705,682,146,000	1.575073644
32	Indoritel Makmur Internasional	DNET	5,949,260,469,655	9,535,082,452,830	0.623933825
33	Equity Development Investment	GSMF	3,399,254,000,000	1,539,568,000,000	2.207927159
34	Lippo General Insurance Tbk,	LPGI	1,575,194,310,012	848,511,733,189	1.856420187
35	Bank Mayapada Internasional Tb	MAYA	81,066,862,000,000	12,341,969,000,000	6.568389695
36	Bank China Construction Bank I	MCOR	16,098,826,000,000	2,794,858,000,000	5.760158835
37	Bank Mega Tbk,	MEGA	85,262,393,000,000	15,541,438,000,000	5.486132815
38	Mandala Multifinance Tbk,	MFIN	2,448,259,000,000	2,277,895,000,000	1.074790102
39	Bank OCBC NISP Tbk,	NISP	153,042,184,000,000	27,664,803,000,000	5.53201785
40	Panin Sekuritas Tbk,	PANS	979,261,751,757	1,353,638,098,149	0.723429514
41	Bank Pan Indonesia Tbk	PNBN	166,845,656,000,000	44,441,714,000,000	3.754257903
42	Paninvest Tbk,	PNIN	4,354,591,000,000	27,833,770,000,000	0.156449917
43	Panin Financial Tbk,	PNLF	4,338,029,000,000	25,894,984,000,000	0.167523911
44	Bank Woori Saudara Indonesia 1	SDRA	30,000,672,000,000	6,935,590,000,000	4.325612096
45	Sinarmas Multiartha Tbk,	SMMA	77,460,793,000,000	22,164,607,000,000	3.494796592
46	Saratoga Investama Sedaya Tbk,	SRTG	3,883,358,000,000	22,774,165,000,000	0.170515933
47	Buana Artha Anugerah Tbk,	STAR	89,794,451,847	490,018,704,992	0.183246988
48	Trimegah Sekuritas Indonesia T	TRIM	2,193,136,067,000	857,420,533,000	2.557830123
49	Trust Finance Indonesia Tbk	TRUS	29,811,579,333	284,433,249,002	0.104810459
50	Victoria Insurance Tbk,	VINS	97,838,690,688	186,332,264,743	0.525076485
51	Wahana Ottomitra Multiartha Tb	WOMF	6,900,593,000,000	1,370,577,000,000	5.034808697
52	Capital Financial Indonesia Tb	CASA	26,166,001,000,000	7,395,822,000,000	3.537943585
53	Bank Syariah Indonesia Tbk,	BRIS	11,880,036,000,000	5,088,036,000,000	2.334896215
54	Malacca Trust Wuwungan Insuran	MTWI	293,347,106,205	130,312,057,303	2.251112539

1. Ditaring mengutip sebagian atau seluruh karya tulis ini tanpa mencantumkan dan menyebutkan sumber:

- Pengutipan hanya untuk kepentingan pendidikan, penelitian, penulisan karya ilmiah, penyusunan laporan, penulisan kritik dan tinjauan suatu masalah.
 - Pengutipan tidak merugikan kepentingan yang wajar IBIKKG.
2. Dilarang mengemukakan dan memperbanyak sebagian atau seluruh karya tulis ini dalam bentuk apapun tanpa izin IBIKKG.



No	Nama Perusahaan	Kode	2020		
			Total hutang	Total ekuitas	DER
1	KDB Tifa Finance Tbk,	TIFA	738,620,372,000	365,195,595,000	2.022533629
2	Asuransi Bina Dana Arta Tbk,	ABDA	1,090,545,646,000	1,387,236,002,000	0.78612842
3	Adira Dinamika Multi Finance T	ADMF	21,305,238,000,000	7,925,275,000,000	2.688264824
4	Asuransi Multi Artha Guna Tbk,	AMAG	2,730,755,387,000	2,006,374,654,000	1.361039615
5	Pacific Strategic Financial Tb	APIC	2,920,986,089,935	1,960,925,784,273	1.489595432
6	Asuransi Bintang Tbk,	ASBI	557,997,452,000	313,771,731,000	1.778354762
7	Asuransi Dayin Mitra Tbk	ASDM	508,174,714,000	351,701,797,000	1.444902239
8	Asuransi Ramayana Tbk,	ASRM	1,013,381,758,065	503,181,214,943	2.013949901
9	Bank MNC Internasional Tbk,	BABP	10,101,667,000,000	1,551,237,000,000	6.512007514
10	Bank Capital Indonesia Tbk,	BACA	18,583,167,000,000	1,640,391,000,000	11.32849851
11	Bank Central Asia Tbk,	BBCA	885,537,919,000,000	184,714,709,000,000	4.794084477
12	Buana Finance Tbk,	BBLD	2,907,239,000,000	1,208,656,000,000	2.405348586
13	Bank Mestika Dharma Tbk,	BBMD	10,150,492,606,994	4,009,262,625,539	2.531760464
14	Bank Negara Indonesia (Persero)	BBNI	746,235,663,000,000	112,872,199,000,000	6.611332725
15	Bank Rakyat Indonesia (Persero)	BBRI	1,278,346,276,000,000	199,911,376,000,000	6.39456494
16	Bank Tabungan Negara (Persero)	BBTN	321,376,142,000,000	19,987,845,000,000	16.07857886
17	MNC Kapital Indonesia Tbk,	BCAP	14,007,712,000,000	5,093,834,000,000	2.749934921
18	Bank Danamon Indonesia Tbk,	BDMN	157,314,569,000,000	43,575,499,000,000	3.610161045
19	BFI Finance Indonesia Tbk,	BFIN	8,594,377,000,000	6,606,154,000,000	1.300965282
20	Bank Ganesha Tbk,	BGTG	4,226,331,000,000	1,139,125,000,000	3.710155602
21	Bank Ina Perdana Tbk,	BINA	7,220,541,000,000	1,217,144,000,000	5.932363796
22	Bank Pembangunan Daerah Jawa B	BJBR	122,676,884,000,000	12,005,800,000,000	10.2181349
23	Bank Pembangunan Daerah Jawa T	BJTM	73,614,502,000,000	10,004,950,000,000	7.357808085
24	Bank Maspion Indonesia Tbk,	BMAS	8,826,257,598,000	1,284,262,093,000	6.87262954
25	Bank Mandiri (Persero) Tbk,	BMRI	1,151,267,847,000,000	193,796,083,000,000	5.940614636
26	Bank Bumi Arta Tbk,	BNBA	6,128,138,202,911	1,509,386,122,943	4.060020236
27	Bank CIMB Niaga Tbk,	BNGA	239,890,554,000,000	41,053,051,000,000	5.843428153
28	Bank Maybank Indonesia Tbk,	BNII	146,000,782,000,000	27,223,630,000,000	5.363016688
29	Bank Permata Tbk,	BNLI	162,654,644,000,000	35,071,453,000,000	4.637807393
30	Bank Sinarmas Tbk,	BSIM	32,557,921,000,000	6,056,844,000,000	5.375393687
31	Clipan Finance Indonesia Tbk,	CFIN	6,172,266,324,000	4,745,189,892,000	1.300741691
32	Indoritel Makmur Internasional	DNET	7,087,541,084,335	10,135,820,785,203	0.699256748
33	Equity Development Investment	GSMF	2,978,860,000,000	1,481,947,000,000	2.010098877
34	Lippo General Insurance Tbk,	LPGI	1,954,498,917,680	861,079,475,415	2.269824068
35	Bank Mayapada Internasional Tb	MAYA	79,603,549,000,000	12,914,476,000,000	6.163900804
36	Bank China Construction Bank I	MCOR	19,218,857,000,000	6,016,716,000,000	3.19424367
37	Bank Mega Tbk,	MEGA	93,994,503,000,000	18,208,150,000,000	5.162221478
38	Mandala Multifinance Tbk,	MFIN	1,875,421,000,000	2,334,972,000,000	0.80318779
39	Bank OCBC NISP Tbk,	NISP	176,467,884,000,000	29,829,316,000,000	5.915921237
40	Panin Sekuritas Tbk,	PANS	1,596,568,109,043	1,369,502,566,905	1.165801472
41	Bank Pan Indonesia Tbk	PNBN	170,606,759,000,000	47,460,332,000,000	3.594723252
42	Paninvest Tbk,	PNIN	4,485,718,000,000	29,674,056,000,000	0.151166325
43	Panin Financial Tbk,	PNLF	4,484,512,000,000	27,845,258,000,000	0.161051192
44	Bank Woori Saudara Indonesia 1	SDRA	30,782,968,000,000	7,270,971,000,000	4.233680481
45	Sinarmas Multiartha Tbk,	SMMA	85,533,983,000,000	22,922,244,000,000	3.731483837
46	Saratoga Investama Sedaya Tbk,	SRTG	3,652,322,000,000	31,396,627,000,000	0.116328483
47	Buana Artha Anugerah Tbk,	STAR	1,718,284,921	495,839,212,552	0.003465407
48	Trimegah Sekuritas Indonesia T	TRIM	1,854,045,110,000	822,343,483,000	2.254587223
49	Trust Finance Indonesia Tbk	TRUS	22,707,522,985	302,817,762,637	0.074987421
50	Victoria Insurance Tbk,	VINS	138,095,296,876	184,247,090,444	0.749511412
51	Wahana Ottomitra Multiartha Tb	WOMF	4,070,357,000,000	1,213,345,000,000	3.354657579
52	Capital Financial Indonesia Tb	CASA	23,921,451,000,000	7,805,735,000,000	3.064599426
53	Bank Syariah Indonesia Tbk,	BRIS	17,475,112,000,000	5,444,288,000,000	3.209806682
54	Malacca Trust Wuwungan Insuran	MTWI	417,401,945,292	133,609,520,780	3.124043428

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No	Nama Perusahaan	Kode	2021		
			Total hutang	Total ekuitas	DER
1	KDB Tifa Finance Tbk,	TIFA	363,487,524,000	1,033,060,902,000	0.3519
2	Asuransi Bina Dana Arta Tbk,	ABDA	983,787,506,000	1,512,103,062,000	0.6506
3	Adira Dinamika Multi Finance T	ADMF	14,838,879,000,000	8,887,006,000,000	1.6697
4	Asuransi Multi Artha Guna Tbk,	AMAG	2,793,055,857,000	1,859,762,049,000	1.5018
5	Pacific Strategic Financial Tb	APIC	3,824,141,372,207	2,112,467,867,543	1.8103
6	Asuransi Bintang Tbk,	ASBI	598,914,685,000	355,742,467,000	1.6836
7	Asuransi Dayin Mitra Tbk	ASDM	462,797,631,000	359,942,738,000	1.2858
8	Asuransi Ramayana Tbk,	ASRM	862,113,850,198	549,046,298,074	1.5702
9	Bank MNC Internasional Tbk,	BABP	11,649,903,000,000	2,365,457,000,000	4.925
10	Bank Capital Indonesia Tbk,	BACA	20,203,112,000,000	2,122,771,000,000	9.5173
11	Bank Central Asia Tbk,	BBCA	1,019,773,758,000,000	202,848,934,000,000	5.0273
12	Buana Finance Tbk,	BBLD	2,339,047,000,000	1,243,821,000,000	1.8805
13	Bank Mestika Dharma Tbk,	BBMD	11,693,332,176,560	4,289,820,124,680	2.7258
14	Bank Negara Indonesia (Persero	BBNI	838,317,715,000,000	126,519,977,000,000	6.626
15	Bank Rakyat Indonesia (Persero	BBRI	1,386,310,930,000,000	291,786,804,000,000	4.7511
16	Bank Tabungan Negara (Persero)	BBTN	327,693,592,000,000	21,406,647,000,000	15.308
17	MNC Kapital Indonesia Tbk,	BCAP	15,646,157,000,000	6,007,811,000,000	2.6043
18	Bank Danamon Indonesia Tbk,	BDMN	147,156,640,000,000	45,083,058,000,000	3.2641
19	BFI Finance Indonesia Tbk,	BFIN	8,205,513,000,000	7,430,226,000,000	1.1043
20	Bank Ganesha Tbk,	BGTG	6,427,061,000,000	2,148,889,000,000	2.9909
21	Bank Ina Perdana Tbk,	BINA	12,682,175,000,000	2,373,675,000,000	5.3428
22	Bank Pembangunan Daerah Jawa B	BJBR	137,955,374,000,000	13,084,033,000,000	10.544
23	Bank Pembangunan Daerah Jawa T	BJTM	89,812,791,000,000	10,910,539,000,000	8.2317
24	Bank Maspion Indonesia Tbk,	BMAS	12,903,147,645,000	1,331,210,939,000	9.6928
25	Bank Mandiri (Persero) Tbk,	BMRI	1,326,592,237,000,000	222,111,282,000,000	5.9726
26	Bank Bumi Arta Tbk,	BNBA	6,432,760,566,695	2,233,765,261,905	2.8798
27	Bank CIMB Niaga Tbk,	BNGA	267,398,602,000,000	43,388,358,000,000	6.1629
28	Bank Maybank Indonesia Tbk,	BNII	140,033,353,000,000	28,725,123,000,000	4.8749
29	Bank Permata Tbk,	BNLI	197,765,327,000,000	36,613,715,000,000	5.4014
30	Bank Sinarmas Tbk,	BSIM	38,799,669,000,000	7,359,416,000,000	5.2721
31	Clipan Finance Indonesia Tbk,	CFIN	2,317,783,818,000	4,806,120,201,000	0.4823
32	Indoritel Makmur Internasional	DNET	6,825,270,000,000	11,220,944,000,000	0.6083
33	Equity Development Investment	GSMF	2,953,836,000,000	2,589,474,000,000	1.1407
34	Lippo General Insurance Tbk,	LPGI	2,051,451,547,356	871,834,713,331	2.353
35	Bank Mayapada Internasional Tb	MAYA	105,125,905,000,000	13,978,280,000,000	7.5207
36	Bank China Construction Bank I	MCOR	20,113,344,000,000	6,081,204,000,000	3.3075
37	Bank Mega Tbk,	MEGA	113,734,926,000,000	19,144,464,000,000	5.9409
38	Mandala Multifinance Tbk,	MFIN	2,582,347,000,000	2,762,949,000,000	0.9346
39	Bank OCBC NISP Tbk,	NISP	182,068,037,000,000	32,327,571,000,000	5.632
40	Panin Sekuritas Tbk,	PANS	598,640,549,214	1,456,150,545,263	0.4111
41	Bank Pan Indonesia Tbk	PNBN	155,914,795,000,000	48,547,747,000,000	3.2116
42	Paninvest Tbk,	PNIN	4,424,707,000,000	30,798,912,000,000	0.1437
43	Panin Financial Tbk,	PNLF	4,377,908,000,000	28,762,813,000,000	0.1522
44	Bank Woori Saudara Indonesia 1	SDRA	34,544,380,000,000	9,257,191,000,000	3.7316
45	Sinarmas Multiartha Tbk,	SMMA	94,727,715,000,000	22,782,284,000,000	4.158
46	Saratoga Investama Sedaya Tbk,	SRTG	5,136,745,000,000	56,014,782,000,000	0.0917
47	Buana Artha Anugerah Tbk,	STAR	2,068,066,845	506,379,067,845	0.0041
48	Trimegah Sekuritas Indonesia T	TRIM	942,670,369,000	877,171,471,000	1.0747
49	Trust Finance Indonesia Tbk	TRUS	24,088,177,933	326,853,242,917	0.0737
50	Victoria Insurance Tbk,	VINS	115,984,412,838	240,603,959,637	0.4821
51	Wahana Ottomitra Multiartha Tb	WOMF	3,817,437,000,000	1,333,647,000,000	2.8624
52	Capital Financial Indonesia Tb	CASA	26,806,260,000,000	8,288,059,000,000	3.2343
53	Bank Syariah Indonesia Tbk,	BRIS	61,886,476,000,000	25,013,934,000,000	2.4741
54	Malacca Trust Wuwungan Insuran	MTWI	397,498,550,318	137,464,258,240	2.8917

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Lampiran 3 Hasil Olahan SPSS 26

Hasil Uji Analisis Deskriptif

	N	Minimum	Maximum	Mean	Std. Deviation
YPBV	162	.0005	9.4344	1.587129	1.5708809
X1PER	162	1.0509	1472.2222	79.248792	204.4276449
X2TRR	162	.0754	1.4997	.773201	.1818795
X3DER	162	.0035	16.0786	3.574970	2.9084312
Valid N (listwise)	162				

Hasil Uji Pooling

Model		Unstandardized Coefficients		Standardized	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.168	1.457		.802	.424
	X1PER	.003	.001	.417	3.194	.002
	X2TRR	.120	1.594	.014	.076	.940
	X3DER	.054	.072	.100	.745	.458
	D1	-1.258	1.860	-.379	-.676	.500
	D2	-.296	1.747	-.089	-.169	.866
	D1X1	-.001	.002	-.089	-.717	.475
	D1X2	1.671	2.063	.392	.810	.419
	D1X3	-.038	.112	-.054	-.343	.732
	D2X1	-.002	.001	-.174	-1.554	.122
	D2X2	.415	1.954	.098	.212	.832
	D2X3	.014	.101	.021	.134	.893

Dependent Variable: YPBV

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Hasil Uji Normalitas

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One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		162
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	1.50964037
Most Extreme Differences	Absolute	.210
	Positive	.210
	Negative	-.137
Test Statistic		.210
Asymp. Sig. (2-tailed)		.000 ^c

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

Hasil Uji Multikolonieritas

		Coefficients ^a						
		Unstandardized Coefficients		Standardized Coefficients			Collinearity Statistics	
Model		B	Std. Error	Beta	t	Sig.	Tolerance	VIF
1	(Constant)	.453	.627		.722	.471		
	X1PER	.002	.001	.272	3.403	.001	.918	1.089
	X2TRR	1.020	.709	.118	1.440	.152	.868	1.152
	X3DER	.050	.043	.093	1.179	.240	.940	1.064

a. Dependent Variable: YPBV

Hasil Uji Autokorelasi

Runs Test

	Unstandardized Residual
Test Value ^a	-.54608
Cases < Test Value	81
Cases >= Test Value	81
Total Cases	162
Number of Runs	90
Z	1.261
Asymp. Sig. (2-tailed)	.207

Median

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TABEL NILAI KRITIS DISTRIBUSI CHI-SQUARE

df	0,1	0,05	0,025	0,001	0,005
161	184,382246	191,608404	198,024666	205,660030	210,967682
162	185,453686	192,700066	199,133850	206,789561	212,111051
163	186,524904	193,791445	200,242696	207,918693	213,253978
164	187,595904	194,882542	201,351208	209,047428	214,396467
165	188,666687	195,973362	202,459389	210,175771	215,538522
166	189,737255	197,063906	203,567242	211,303725	216,680147
167	190,807609	198,154177	204,674770	212,431294	217,821345
168	191,877753	199,244177	205,781976	213,558481	218,962121
169	192,947688	200,333909	206,888862	214,685289	220,102479
170	194,017415	201,423375	207,995432	215,811722	221,242421
171	195,086937	202,512577	209,101688	216,937783	222,381952
172	196,156255	203,601519	210,207633	218,063476	223,521075
173	197,225371	204,690201	211,313269	219,188803	224,659795
174	198,294287	205,778627	212,418601	220,313769	225,798113
175	199,363004	206,866798	213,523629	221,438375	226,936035
176	200,431525	207,954717	214,628357	222,562625	228,073562
177	201,499851	209,042386	215,732787	223,686522	229,210699
178	202,567983	210,129807	216,836922	224,810069	230,347449
179	203,635924	211,216982	217,940765	225,933269	231,483815
180	204,703675	212,303913	219,044317	227,056125	232,619801
181	205,771236	213,390602	220,147581	228,178639	233,755409
182	206,838611	214,477052	221,250560	229,300816	234,890642
183	207,905801	215,563263	222,353255	230,422656	236,025505
184	208,972806	216,649239	223,455670	231,544164	237,159999
185	210,039630	217,734981	224,557806	232,665341	238,294128
186	211,106272	218,820491	225,659666	233,786191	239,427894
187	212,172734	219,905770	226,761252	234,906717	240,561302
188	213,239019	220,990822	227,862566	236,026920	241,694352
189	214,305127	222,075646	228,963611	237,146803	242,827050
190	215,371060	223,160247	230,064387	238,266369	243,959396
191	216,436819	224,244624	231,164899	239,385621	245,091394
192	217,502405	225,328780	232,265147	240,504560	246,223047
193	218,567821	226,412716	233,365134	241,623190	247,354357
194	219,633067	227,496435	234,464862	242,741512	248,485328
195	220,698144	228,579938	235,564333	243,859529	249,615961
196	221,763054	229,663226	236,663548	244,977244	250,746259
197	222,827798	230,746302	237,762510	246,094658	251,876225
198	223,892378	231,829167	238,861221	247,211775	253,005862
199	224,956794	232,911822	239,959682	248,328596	254,135171
200	226,021048	233,994269	241,057896	249,445123	255,264155

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Hasil Uji Heteroskedastisitas

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.423 ^a	.179	.130	5.33595

a. Predictors: (Constant), X2X3, X1PER, X2Kuadrat, X1X2, X3Kuadrat, X1Kuadrat, X1X3, X2TRR, X3DER

Dependent Variable: U2T

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Hasil Uji Analisis linear berganda

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Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.453	.627		.722	.471
	X1PER	.002	.001	.272	3.403	.001
	X2TRR	1.020	.709	.118	1.440	.152
	X3DER	.050	.043	.093	1.179	.240

a. Dependent Variable: YPBV

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.276 ^a	.076	.059	1.5239050

a. Predictors: (Constant), X3DER, X1PER, X2TRR

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	30.373	3	10.124	4.360	.006 ^b
	Residual	366.921	158	2.322		
	Total	397.294	161			

a. Dependent Variable: YPBV

b. Predictors: (Constant), X3DER, X1PER, X2TRR

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