**Lampiran 2: Item Penilaian Tata Kelola Perusahaan Berdasarkan OECD Principles**

**A. Rights of shareholders**

1. Assess the quality of the notice to call the annual general shareholders’ meeting (RUPS) in the past one year. Does the notice include:

a) Appointment of directors and commissioners

b) Appointment of auditors

c) Dividend payment

2. Is the decision on the remuneration of the board members (commissioners and directors) approved by the shareholders annually?

3. Is the remuneration of the board (commissioner and director) presented individually?

4. Do board members hold more than 25% of outstanding shares?

**B. Equitable treatment of shareholders**

1. Have there been any cases of insider trading involving the company directors and commissioners in the past two years?

2. Does the company provide rationale/explanation for related-party transactions affecting the corporation?

3. Has there been any non-compliance case regarding related-party transaction in the past two years?

4. How many days in advance does the company send out the notice of general shareholders’ meeting?

**C. Role of stakeholders**

1. Does the company explicitly mention the safety and welfare of its employees?

2. Does the company explicitly mention the role of key stakeholders such as customers or the community at large (or creditors or suppliers)?

3. Does the company explicitly mention environmental issues in its public communication?

4. Does the company provide an ESOP (Employee Stock Option Plan) or other long-term employee incentive plan linked to shareholder value creation to employees?

**D. Disclosure and transparency**

1. Does the company have dispersed ownership structure?

2. Assess the quality of financial report in each of the following areas:

a) Financial performance

b) Business operations and competitive position

d) Basis of board remuneration

e) Operating risk

3. Is there any statement requesting the directors to report their transactions of company shares?

4. Does the company have an internal audit operation established as a separate unit in the company?

5. Are there any accounting qualifications in the audited financial statements apart from the qualification on uncertainty of situation?

6. Does the company offer multiple channels of access to information, include:

a) Company website

b) Analyst briefing

c) Press conference/press briefing

7. Is the financial report disclosed in a timely manner?

8. Does the company have a website disclosing up-to-date information, include:

a) Business operation

b) Financial statement

c) Press release

d) Shareholding structure

e) Organization structure

f) Corporate group structure

g) Downloadable annual report

h) Downloadable interim report

i) Available of both Indonesian and English

9. Does the company disclose fees paid to external auditors?

10. Does the company’s Annual Report include a section devoted to the company’s performance in implementing corporate governance principles?

11. If the complete list of BOC members is disclosed, is detailed information on each commissioner disclosed?

12. If the complete list of BOC members is disclosed, does it include details of previous employment?

13. If the complete list of BOC members is disclosed, are educational qualifications of commissioners disclosed?

14. If the complete list of BOC members is disclosed, are other commissionerships of commissioners disclosed?

**E. Responsibility of the board**

1. Does the company have its own written corporate governance rules that clearly describe its value system and board responsibility?

2. Does the board of commissioner provide code of ethics or statement of business conduct to all directors and employees to ensure that they aware of and understand the code?

3. Is there disclosure of company’s guidelines of matters that require approval by the board of commissioner?

4. Does the annual report include report from board of commissioners?

5. Does the company have a corporate vision/mission?

6. Does the JSX/Bapepam have any evidence of non-compliance of the company with JSX/Bapepam rules and regulation over the last two years?

7. Have board members participated in corporate governance training?

8. Does the company report board meeting attendance of individual board of commissioner members?

9. How many times board of commissioner meet in the calendar year?

10. Does the company report board meeting attendance of individual board of director members?

11. How many times board of director meet in the calendar year?

12. Among board of commissioners, how many are independent commissioners?

13. Is the board of commissioner chairman an independent commissioner?

14. Does the company state in its annual report the definition of independence?

15. What is the size of board of commissioner?

16. Is individual performance of BOC members evaluated?

17. Is criteria for evaluating board of director performance disclosed?

18. Does the board appoint independent committees with independent members to carry out various critical responsibilities such as:

a) Audit committee

b) Compensation committee

c) Director or nomination committee

19. Assess the audit committee based on following criteria:

a) Audit committee size

b) Independent members

c) Financial/accounting background

d) Chairman

20. Is disclosure made of the basis of selection of audit committee members?

21. Does the company disclose audit committee report in the annual report

22. Assess the quality of the audit committee report in the annual report, include the following items:

a) Frequency of meetings

b) Internal control

c) Management control

d) Proposed auditors

e) Financial report review

f) Legal compliance

g) Scope, results, and effectiveness of audits

h) Adequacy of internal audit function

i) Conclusion or opinion

23. Is the complete list of audit committee members disclosed?

24. Does the corporate secretary attend all board of directors meetings?

25. Does the company provide contact details for a specific investor relation person?

26. Does/did the company have an option scheme for top management?

**Lampiran 3. Data Indeks Tata Kelola Perusahaan Periode Tahun 2011**

|  |  |  |  |
| --- | --- | --- | --- |
| Code | Score indicators | Total | Corporate Governance Index |
| Rights of shareolders | Equitable treatment of shareholders | Role of Stakeholders | Disclosure and transparancy | Responsibility of Boards |
| AGRO | 6 | 0 | 0 | 14 | 31 | 51 | 0.64 |
| BACA | 6 | 3 | 1 | 16 | 36 | 62 | 0.78 |
| BBCA | 6 | 2 | 1 | 17 | 36 | 62 | 0.78 |
| BBKP | 5 | 1 | 3 | 17 | 30 | 56 | 0.7 |
| BBNI | 6 | 1 | 2 | 20 | 34 | 63 | 0.79 |
| BBNP | 5 | 2 | 0 | 14 | 32 | 53 | 0.66 |
| BBRI | 6 | 2 | 3 | 17 | 29 | 57 | 0.71 |
| BDMN | 6 | 2 | 2 | 20 | 34 | 64 | 0.8 |
| BNBA | 5 | 1 | 0 | 13 | 30 | 49 | 0.61 |
| BNGA | 6 | 2 | 3 | 21 | 35 | 67 | 0.84 |
| BNII | 6 | 1 | 2 | 21 | 34 | 64 | 0.8 |
| BSIM | 6 | 1 | 0 | 17 | 29 | 53 | 0.66 |
| BTPN | 6 | 1 | 2 | 19 | 31 | 59 | 0.74 |
| BVIC | 6 | 1 | 0 | 21 | 32 | 60 | 0.75 |
| MEGA | 6 | 1 | 0 | 18 | 32 | 57 | 0.71 |
| NISP | 5 | 2 | 2 | 20 | 33 | 62 | 0.78 |
| PNBN | 6 | 2 | 2 | 21 | 31 | 62 | 0.78 |
| SDRA | 4 | 0 | 2 | 16 | 29 | 51 | 0.64 |
| BABP | 6 | 1 | 0 | 19 | 32 | 58 | 0.73 |
| BBTN | 6 | 1 | 0 | 21 | 34 | 62 | 0.78 |
| BCIC | 6 | 1 | 1 | 17 | 32 | 57 | 0.71 |
| BEKS | 5 | 1 | 0 | 19 | 31 | 56 | 0.7 |
| BJBR | 5 | 2 | 1 | 18 | 35 | 61 | 0.76 |
| BKSW | 5 | 1 | 1 | 16 | 25 | 48 | 0.6 |
| BMRI | 5 | 1 | 3 | 19 | 30 | 58 | 0.73 |
| INPC | 6 | 2 | 2 | 15 | 30 | 55 | 0.69 |
| MAYA | 4 | 0 | 0 | 11 | 27 | 42 | 0.53 |

**Lampiran 3. Data Indeks Tata Kelola Perusahaan Periode Tahun 2012**

|  |  |  |  |
| --- | --- | --- | --- |
| Code | Score indicators | Total | Corporate Governance Index |
| Rights of shareolders | Equitable treatment of shareholders | Role of Stakeholders | Disclosure and transparancy | Responsibility of Boards |
| AGRO | 6 | 0 | 0 | 14 | 30 | 50 | 0.63 |
| BACA | 6 | 2 | 1 | 16 | 37 | 62 | 0.78 |
| BBCA | 6 | 3 | 3 | 20 | 36 | 68 | 0.85 |
| BBKP | 5 | 2 | 3 | 17 | 32 | 59 | 0.74 |
| BBNI | 6 | 1 | 2 | 17 | 34 | 60 | 0.75 |
| BBNP | 5 | 0 | 0 | 17 | 26 | 48 | 0.6 |
| BBRI | 5 | 2 | 3 | 19 | 32 | 61 | 0.76 |
| BDMN | 6 | 3 | 2 | 21 | 34 | 66 | 0.83 |
| BNBA | 4 | 1 | 0 | 14 | 30 | 49 | 0.61 |
| BNGA | 6 | 3 | 3 | 21 | 35 | 68 | 0.85 |
| BNII | 6 | 2 | 2 | 21 | 33 | 64 | 0.8 |
| BSIM | 5 | 2 | 0 | 18 | 31 | 56 | 0.7 |
| BTPN | 6 | 1 | 2 | 20 | 31 | 60 | 0.75 |
| BVIC | 6 | 1 | 3 | 20 | 32 | 62 | 0.78 |
| MEGA | 6 | 1 | 0 | 18 | 32 | 57 | 0.71 |
| NISP | 6 | 1 | 3 | 20 | 32 | 62 | 0.78 |
| PNBN | 6 | 2 | 2 | 21 | 35 | 66 | 0.83 |
| SDRA | 4 | 1 | 3 | 17 | 31 | 56 | 0.7 |
| BABP | 6 | 0 | 0 | 19 | 30 | 55 | 0.69 |
| BBTN | 6 | 1 | 0 | 20 | 34 | 61 | 0.76 |
| BCIC | 6 | 1 | 0 | 20 | 33 | 60 | 0.75 |
| BEKS | 5 | 1 | 0 | 21 | 33 | 60 | 0.75 |
| BJBR | 5 | 2 | 1 | 19 | 35 | 62 | 0.78 |
| BKSW | 6 | 1 | 1 | 19 | 34 | 61 | 0.76 |
| BMRI | 6 | 1 | 3 | 17 | 34 | 61 | 0.76 |
| INPC | 6 | 2 | 2 | 16 | 30 | 56 | 0.7 |
| MAYA | 4 | 0 | 0 | 14 | 27 | 45 | 0.56 |

**Lampiran 3. Data Indeks Tata Kelola Perusahaan Periode Tahun 2013**

|  |  |  |  |
| --- | --- | --- | --- |
| Code | Score indicators | Total | Corporate Governance Index |
| Rights of shareolders | Equitable treatment of shareholders | Role of Stakeholders | Disclosure and transparancy | Responsibility of Boards |
| AGRO | 6 | 2 | 1 | 19 | 33 | 61 | 0.76 |
| BACA | 6 | 3 | 1 | 17 | 37 | 64 | 0.8 |
| BBCA | 6 | 3 | 4 | 21 | 37 | 71 | 0.89 |
| BBKP | 5 | 3 | 4 | 20 | 34 | 66 | 0.83 |
| BBNI | 6 | 2 | 2 | 21 | 36 | 67 | 0.84 |
| BBNP | 5 | 1 | 0 | 18 | 30 | 54 | 0.68 |
| BBRI | 6 | 2 | 3 | 19 | 36 | 66 | 0.83 |
| BDMN | 6 | 2 | 3 | 21 | 37 | 69 | 0.86 |
| BNBA | 5 | 1 | 0 | 14 | 31 | 51 | 0.64 |
| BNGA | 6 | 2 | 3 | 21 | 35 | 67 | 0.84 |
| BNII | 6 | 2 | 2 | 21 | 34 | 65 | 0.81 |
| BSIM | 6 | 2 | 2 | 20 | 31 | 61 | 0.76 |
| BTPN | 6 | 1 | 1 | 19 | 32 | 59 | 0.74 |
| BVIC | 6 | 1 | 3 | 21 | 34 | 65 | 0.81 |
| MEGA | 6 | 1 | 0 | 20 | 34 | 61 | 0.76 |
| NISP | 6 | 2 | 3 | 22 | 36 | 69 | 0.86 |
| PNBN | 6 | 1 | 2 | 21 | 34 | 64 | 0.8 |
| SDRA | 5 | 2 | 2 | 18 | 30 | 57 | 0.71 |
| BABP | 6 | 0 | 0 | 20 | 30 | 56 | 0.7 |
| BBTN | 6 | 1 | 1 | 20 | 37 | 65 | 0.81 |
| BCIC | 6 | 1 | 0 | 19 | 34 | 60 | 0.75 |
| BEKS | 6 | 1 | 1 | 21 | 33 | 62 | 0.78 |
| BJBR | 6 | 3 | 1 | 18 | 35 | 63 | 0.79 |
| BKSW | 6 | 1 | 3 | 20 | 33 | 63 | 0.79 |
| BMRI | 6 | 2 | 2 | 19 | 35 | 64 | 0.8 |
| INPC | 6 | 2 | 2 | 16 | 29 | 55 | 0.69 |
| MAYA | 4 | 0 | 2 | 12 | 29 | 47 | 0.59 |

**Lampiran 3. Data Indeks Tata Kelola Perusahaan Periode Tahun 2014**

|  |  |  |  |
| --- | --- | --- | --- |
| Code | Score indicators | Total | Corporate Governance Index |
| Rights of shareolders | Equitable treatment of shareholders | Role of Stakeholders | Disclosure and transparancy | Responsibility of Boards |
| AGRO | 6 | 1 | 3 | 21 | 30 | 61 | 0.76 |
| BACA | 6 | 2 | 1 | 17 | 39 | 65 | 0.81 |
| BBCA | 6 | 3 | 4 | 21 | 37 | 71 | 0.89 |
| BBKP | 6 | 3 | 4 | 21 | 36 | 70 | 0.88 |
| BBNI | 6 | 2 | 2 | 21 | 36 | 67 | 0.84 |
| BBNP | 6 | 2 | 3 | 17 | 31 | 59 | 0.74 |
| BBRI | 6 | 3 | 4 | 20 | 33 | 66 | 0.83 |
| BDMN | 6 | 3 | 3 | 22 | 37 | 71 | 0.89 |
| BNBA | 5 | 1 | 0 | 14 | 31 | 51 | 0.64 |
| BNGA | 6 | 3 | 3 | 21 | 35 | 68 | 0.85 |
| BNII | 6 | 3 | 3 | 26 | 34 | 72 | 0.9 |
| BSIM | 6 | 2 | 3 | 21 | 33 | 65 | 0.81 |
| BTPN | 6 | 2 | 2 | 20 | 37 | 67 | 0.84 |
| BVIC | 6 | 2 | 3 | 23 | 36 | 70 | 0.88 |
| MEGA | 5 | 1 | 0 | 20 | 33 | 59 | 0.74 |
| NISP | 6 | 2 | 3 | 22 | 38 | 71 | 0.89 |
| PNBN | 5 | 2 | 2 | 21 | 34 | 64 | 0.8 |
| SDRA | 5 | 1 | 3 | 18 | 32 | 59 | 0.74 |
| BABP | 6 | 1 | 1 | 21 | 30 | 59 | 0.74 |
| BBTN | 6 | 2 | 4 | 22 | 38 | 72 | 0.9 |
| BCIC | 6 | 2 | 0 | 21 | 35 | 64 | 0.8 |
| BEKS | 6 | 1 | 1 | 22 | 32 | 62 | 0.78 |
| BJBR | 6 | 3 | 2 | 18 | 38 | 67 | 0.84 |
| BKSW | 6 | 1 | 2 | 21 | 37 | 67 | 0.84 |
| BMRI | 6 | 3 | 3 | 20 | 36 | 68 | 0.85 |
| INPC | 6 | 3 | 3 | 19 | 35 | 66 | 0.83 |
| MAYA | 6 | 1 | 3 | 17 | 31 | 58 | 0.73 |

**Lampiran 3. Data Indeks Tata Kelola Perusahaan Periode Tahun 2015**

|  |  |  |  |
| --- | --- | --- | --- |
| Code | Indicators Score | Total | Corporate Governance Index |
| Rights of shareolders | Equitable treatment of shareholders | Role of Stakeholders | Disclosure and transparancy | Responsibility of Boards |
| AGRO | 6 | 1 | 3 | 21 | *35* | 66 | 0.83 |
| BACA | 6 | 2 | 1 | 17 | *38* | 64 | 0.8 |
| BBCA | 6 | 3 | 4 | 21 | *37* | 71 | 0.89 |
| BBKP | 6 | 3 | 4 | 21 | *36* | 70 | 0.88 |
| BBNI | 6 | 2 | 1 | 20 | *33* | 62 | 0.78 |
| BBNP | 6 | 1 | 3 | 19 | *36* | 65 | 0.81 |
| BBRI | 6 | 2 | 4 | 23 | *37* | 72 | 0.9 |
| BDMN | 6 | 2 | 3 | 25 | *37* | 73 | 0.91 |
| BNBA | 5 | 2 | 1 | 15 | *32* | 55 | 0.69 |
| BNGA | 6 | 2 | 4 | 21 | *35* | 68 | 0.85 |
| BNII | 6 | 2 | 4 | 26 | *34* | 72 | 0.9 |
| BSIM | 6 | 2 | 3 | 22 | *33* | 66 | 0.83 |
| BTPN | 6 | 2 | 2 | 24 | *38* | 72 | 0.9 |
| BVIC | 6 | 2 | 3 | 24 | *36* | 71 | 0.89 |
| MEGA | 5 | 1 | 0 | 20 | *33* | 59 | 0.74 |
| NISP | 6 | 2 | 3 | 22 | *39* | 72 | 0.9 |
| PNBN | 6 | 2 | 2 | 22 | *34* | 66 | 0.83 |
| SDRA | 5 | 2 | 3 | 19 | *31* | 60 | 0.75 |
| BABP | 6 | 2 | 3 | 22 | *35* | 68 | 0.85 |
| BBTN | 6 | 2 | 4 | 23 | *38* | 73 | 0.91 |
| BCIC | 5 | 1 | 1 | 20 | *33* | 60 | 0.8 |
| BEKS | 6 | 1 | 3 | 22 | *32* | 64 | 0.71 |
| BJBR | 6 | 3 | 2 | 18 | *38* | 67 | 0.84 |
| BKSW | 6 | 2 | 3 | 22 | *34* | 67 | 0.84 |
| BMRI | 6 | 3 | 3 | 20 | *37* | 69 | 0.86 |
| INPC | 6 | 2 | 3 | 22 | *36* | 69 | 0.86 |
| MAYA | 6 | 1 | 3 | 21 | *33* | 64 | 0.8 |

**Lampiran 4. Data Non Performing Loading (NPL) Periode Tahun 2011-2012**

|  |  |  |
| --- | --- | --- |
| **Kode** | **2011** | **2012** |
| **Kredit Bermasalah** | **Total Kredit** | **NPL** | **Kredit Bermasalah** | **Total Kredit** | **NPL** |
| AGRO | 64,538,429,000 | 1,819,930,273,000 | 3.55 | 92,606,864,000 | 2,519,265,377,000 | 3.68 |
| BACA | 14,161,000,000 | 1,758,730,000,000 | 0.81 | 59,640,000,000 | 2,831,618,000,000 | 2.11 |
| BBCA | 453,564,000,000 | 202,254,927,000,000 | 0.22 | 983,328,000,000 | 256,777,865,000,000 | 0.38 |
| BBKP | 1,152,650,000,000 | 40,748,306,000,000 | 2.83 | 1,264,513,000,000 | 45,530,740,000,000 | 2.78 |
| BBNI | 2,562,264,000,000 | 163,533,423,000,000 | 1.57 | 5,636,814,000,000 | 200,742,305,000,000 | 2.81 |
| BBNP | 42,070,689 | 4,810,026,912 | 0.87 | 56,952,030,000 | 5,884,622,960,000 | 0.97 |
| BBRI | 5,010,108,000,000 | 285,406,257,000,000 | 1.76 | 5,059,432,000,000 | 350,758,262,000,000 | 1.44 |
| BDMN | 2,360,630,000,000 | 83,227,462,000,000 | 2.84 | 2,473,819,000,000 | 88,621,503,000,000 | 2.79 |
| BNBA | 17,541,897,004,000 | 1,586,588,802,641,000 | 1.11 | 34,769,403,966,000 | 2,240,960,677,140,000 | 1.55 |
| BNGA | 3,272,549,000,000 | 122,960,842,000,000 | 2.66 | 3,243,880,000,000 | 140,776,159,000,000 | 2.3 |
| BNII | 1,295,061,000,000 | 62,807,916,000,000 | 2.06 | 1,275,177,000,000 | 76,087,918,000,000 | 1.68 |
| BSIM | 90,946,000,000 | 10,240,174,000,000 | 0.89 | 332,088,000,000 | 10,386,084,000,000 | 3.2 |
| BTPN | 219,337,000,000 | 30,310,157,000,000 | 0.72 | 224,238,000,000 | 38,844,096,000,000 | 0.58 |
| BVIC | 137,991,576 | 5,558,635,936 | 2.48 | 179,634,329,000 | 7,580,957,684,000 | 2.37 |
| MEGA | 312,217,000,000 | 31,797,657,000,000 | 0.98 | 565,570,000,000 | 26,986,195,000,000 | 2.1 |
| NISP | 518,893,000,000 | 41,122,896,000,000 | 1.26 | 477,595,000,000 | 52,732,012,000,000 | 0.91 |
| PNBN | 2,449,881,000,000 | 66,754,705,000,000 | 3.67 | 1,519,660,000,000 | 92,961,240,000,000 | 1.63 |
| SDRA | 55,140,000,000 | 3,341,776,000,000 | 1.65 | 104,471,000,000 | 5,260,844,000,000 | 1.99 |
| BABP | 311,850,500 | 4,559,133,776 | 6.84 | 287,793,873,000 | 4,598,698,886,000 | 6.26 |
| BBTN | 1,563,347,000,000 | 63,563,684,000,000 | 2.46 | 2,978,179,000,000 | 81,410,763,000,000 | 3.66 |
| BCIC | 586,690,000,000 | 9,397,094,000,000 | 6.24 | 434,370,000,000 | 11,148,050,000,000 | 3.9 |

**Tabel Lanjutan Lampiran 4.**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Kode** | **2011** | **2012** |  |  |
| **Kredit Bermasalah** | **Total Kredit** | **NPL** | **Kredit Bermasalah** | **Total Kredit** | **NPL** |
| BEKS | 324,099,000,000 | 3,554,336,000,000 | 9.12 | 562,754,000,000 | 5,654,001,000,000 | 9.95 |
| BJBR | 194,352,000,000 | 26,998,466,000,000 | 0.72 | 379,027,000,000 | 35,374,390,000,000 | 1.07 |
| BKSW | 31,590,000,000 | 2,002,911,000,000 | 1.58 | 23,087,000,000 | 3,183,541,000,000 | 0.73 |
| BMRI | 6,958,245,000,000 | 311,093,306,000,000 | 2.24 | 7,244,900,000,000 | 384,581,706,000,000 | 1.88 |
| INPC | 396,440,791,301,000,000 | 13,399,445,341,487,000,000 | 2.96 | 129,617,000,000 | 15,212,135,000,000 | 0.85 |
| MAYA | 220,267,444,000 | 8,758,331,096,000 | 2.51 | 302,742,403,000 | 12,216,246,723,000 | 2.48 |

**Lampiran 4. Data Non Performing Loading (NPL) Periode Tahun 2013-2014**

|  |  |  |
| --- | --- | --- |
| **KODE** | **2013** | **2014** |
| **Kredit Bermasalah** | **Total Kredit** | **NPL** | **Kredit bermasalah** | **Total kredit** | **NPL** |
| AGRO | 81,444,065,000 | 3,589,219,037,000 | 2.27 | 92,980,197,000 | 4,606,791,854,000 | 2.02 |
| BACA | 13,767,000,000 | 3,743,319,000,000 | 0.37 | 15,940,000,000 | 4,737,817,000,000 | 0.34 |
| BBCA | 1,372,760,000,000 | 312,290,388,000,000 | 0.44 | 2,068,136,000,000 | 346,563,310,000,000 | 0.6 |
| BBKP | 1,175,772,000,000 | 48,461,043,000,000 | 2.43 | 1,875,472,000,000 | 55,262,577,000,000 | 3.39 |
| BBNI | 5,421,043,000,000 | 250,637,843,000,000 | 2.16 | 5,436,740,000,000 | 277,622,281,000,000 | 1.96 |
| BBNP | 64,633,810,000 | 7,066,300,093,000 | 0.91 | 125,021,659,000 | 6,711,198,648,000 | 1.86 |
| BBRI | 5,504,271,000,000 | 434,316,466,000,000 | 1.27 | 6,219,743,000,000 | 495,097,288,000,000 | 1.26 |
| BDMN | 2,133,294,000,000 | 101,155,867,000,000 | 2.11 | 2,683,266,000,000 | 103,973,293,000,000 | 2.58 |
| BNBA | 29,776,846,393,000 | 2,827,421,522,537,000 | 1.05 | 54,767,439,118,000 | 3,535,324,522,947,000 | 1.55 |
| BNGA | 3,448,208,000,000 | 149,691,501,000,000 | 2.3 | 6,822,601,000,000 | 169,380,619,000,000 | 4.03 |
| BNII | 2,009,075,000,000 | 95,469,670,000,000 | 2.1 | 2,135,370,000,000 | 98,030,670,000,000 | 2.18 |
| BSIM | 276,562,000,000 | 10,966,071,000,000 | 2.52 | 403,066,000,000 | 14,298,435,000,000 | 2.82 |
| BTPN | 308,400,000,000 | 46,105,437,000,000 | 0.67 | 364,601,000,000 | 51,993,574,000,000 | 0.7 |
| BVIC | 104,559,744,000 | 11,076,019,171,000 | 0.94 | 475,959,957,000 | 12,430,390,016,000 | 3.83 |
| MEGA | 655,819,000,000 | 30,172,864,000,000 | 2.17 | 703,487,000,000 | 33,679,790,000,000 | 2.09 |
| NISP | 468,285,000,000 | 63,759,436,000,000 | 0.73 | 914,600,000,000 | 68,136,356,000,000 | 1.34 |
| PNBN | 2,224,088,000,000 | 104,829,874,000,000 | 2.12 | 2,267,777,000,000 | 113,936,968,000,000 | 1.99 |
| SDRA | 163,918,000,000 | 6,199,381,000,000 | 2.64 | 288,362,000,000 | 11,468,312,000,000 | 2.51 |
| BABP | 237,772,893,000 | 4,752,990,067,000 | 5 | 368,162,000,000 | 6,257,235,000,000 | 5.88 |
| BBTN | 3,537,074,000,000 | 100,467,391,000,000 | 3.52 | 4,339,586,000,000 | 115,915,801,000,000 | 3.74 |
| BCIC | 1,366,665,000,000 | 11,131,807,000,000 | 12.28 | 960,141,000,000 | 7,844,302,000,000 | 12.24 |

**Tabel Lanjutan Lampiran 4.**

|  |  |  |
| --- | --- | --- |
| **KODE** | **2013** | **2014** |
| **Kredit Bermasalah** | **Total Kredit** | **NPL** | **Kredit bermasalah** | **Total kredit** | **NPL** |
| BEKS | 458,224,000,000 | 6,788,775,000,000 | 6.75 | 456,410,000,000 | 6,578,209,000,000 | 6.94 |
| BJBR | 783,195,000,000 | 45,308,580,000,000 | 1.73 | 1,220,657,000,000 | 49,616,998,000,000 | 2.46 |
| BKSW | 18,943,000,000 | 8,208,542,000,000 | 0.23 | 47,289,000,000 | 15,106,120,000,000 | 0.31 |
| BMRI | 8,930,010,000,000 | 467,170,449,000,000 | 1.91 | 11,297,833,000,000 | 523,101,817,000,000 | 2.16 |
| INPC | 301,873,000,000 | 15,431,270,000,000 | 1.96 | 328,889,000,000 | 17,150,089,000,000 | 1.92 |
| MAYA | 112,301,090,000 | 17,683,638,543,000 | 0.64 | 308,936,395,000 | 26,004,334,198,000 | 1.19 |

**Lampiran 4. Data Non Performing Loading (NPL) Periode Tahun 2015**

|  |  |
| --- | --- |
| **KODE** | **2015** |
| **Kredit bermasalah** | **Total kredit** | **NPL** |
| AGRO | 113,336,491,000 | 5,980,513,775,000 | 1.9 |
| BACA | 47,654,000,000 | 6,048,374,000,000 | 0.79 |
| BBCA | 2,801,672,000,000 | 387,642,637,000,000 | 0.72 |
| BBKP | 1,529,494,000,000 | 66,043,142,000,000 | 2.32 |
| BBNI | 8,709,610,000,000 | 326,105,149,000,000 | 2.67 |
| BBNP | 306,829,634,000 | 6,477,702,785,000 | 4.74 |
| BBRI | 6,598,838,000,000 | 564,480,538,000,000 | 1.17 |
| BDMN | 3,380,228,000,000 | 96,123,122,000,000 | 3.52 |
| BNBA | 154,586,525,586,000 | 4,314,490,431,942,000 | 3.58 |
| BNGA | 6,571,867,000,000 | 170,732,978,000,000 | 3.85 |
| BNII | 3,812,199,000,000 | 104,201,707,000,000 | 3.66 |
| BSIM | 653,355,000,000 | 17,506,570,000,000 | 3.73 |
| BTPN | 412,363,000,000 | 58,587,383,000,000 | 0.7 |
| BVIC | 644,160,378,000 | 13,094,048,033,000 | 4.92 |
| MEGA | 911,327,000,000 | 32,458,301,000,000 | 2.81 |
| NISP | 1,116,464,000,000 | 85,577,341,000,000 | 1.3 |
| PNBN | 2,933,115,000,000 | 120,403,114,000,000 | 2.44 |
| SDRA | 275,895,000,000 | 13,958,811,000,000 | 1.98 |
| BABP | 209,374,000,000 | 7,085,227,000,000 | 2.96 |
| BBTN | 4,372,620,000,000 | 138,955,804,000,000 | 3.15 |
| BCIC | 347,923,000,000 | 9,367,221,000,000 | 3.71 |

**Tabel Lanjutan Lampiran 4.**

|  |  |
| --- | --- |
| **KODE** | **2015** |
| **Kredit bermasalah** | **Total kredit** | **NPL** |
| BEKS | 245,743,000,000 | 4,134,677,000,000 | 5.94 |
| BJBR | 1,007,688,000,000 | 55,561,396,000,000 | 1.81 |
| BKSW | 539,107,000,000 | 20,830,044,000,000 | 2.59 |
| BMRI | 15,377,323,000,000 | 586,675,437,000,000 | 2.62 |
| INPC | 404,569,000,000 | 17,339,225,000,000 | 2.33 |
| MAYA | 105,681,978,000 | 34,241,046,410,000 | 0.31 |

**Lampiran 5. Data Beban Operasional terhadap Pendapatan Operasional (BOPO) Periode Tahun 2011-2012**

|  |  |  |
| --- | --- | --- |
| **KODE** | **2011** | **2012** |
| **Biaya Operasional** | **Pendapatan Operasional** | **BOPO** | **Biaya Operasional** | **Pendapatan Operasional** | **BOPO** |
| AGRO | 331,273,908,000 | 357,438,312,000 | 92.68 | 274,768,330,000 | 363,909,099,000 | 75.5 |
| BACA | 394,451,000,000 | 424,958,000,000 | 92.82 | 409,094,000,000 | 472,067,000,000 | 86.66 |
| BBCA | 18,644,126,000,000 | 31,780,230,000,000 | 58.67 | 21,005,555,000,000 | 56,499,246,000,000 | 37.18 |
| BBKP | 4,187,261,000,000 | 5,041,794,000,000 | 83.05 | 4,397,820,000,000 | 5,506,183,000,000 | 79.87 |
| BBNI | 18,629,984,000,000 | 28,293,271,000,000 | 65.85 | 19,984,628,000,000 | 31,150,328,000,000 | 64.16 |
| BBNP | 545,017,980,000 | 636,322,682,000 | 85.65 | 622,118,258,000 | 770,551,484,000 | 80.74 |
| BBRI | 30,360,931,000,000 | 53,072,153,000,000 | 57.21 | 32,090,092,000,000 | 56,661,753,000,000 | 56.63 |
| BDMN | 16,313,362,000,000 | 21,095,612,000,000 | 77.33 | 17,788,488,000,000 | 23,506,880,000,000 | 75.67 |
| BNBA | 229,943,343,352,000 | 277,859,271,192,000 | 82.76 | 260,867,324,737,000 | 335,131,288,178,000 | 77.84 |
| BNGA | 12,094,971,000,000 | 17,052,975,000,000 | 70.93 | 12,542,818,000,000 | 18,910,881,000,000 | 66.33 |
| BNII | 9,207,510,000,000 | 10,170,104,000,000 | 90.54 | 9,909,128,000,000 | 11,576,492,000,000 | 85.6 |
| BSIM | 1,247,871,000,000 | 1,914,585,000,000 | 65.18 | 1,337,255,000,000 | 2,402,926,000,000 | 55.65 |
| BTPN | 5,861,160,000,000 | 7,656,443,000,000 | 76.55 | 7,088,619,000,000 | 9,575,777,000,000 | 74.03 |
| BVIC | 693,872,207,000 | 926,377,065,000 | 74.9 | 907,352,259,000 | 1,125,697,703,000 | 80.6 |
| MEGA | 5,024,748,000,000 | 6,155,202,000,000 | 81.63 | 5,010,092,000,000 | 6,548,611,000,000 | 76.51 |
| NISP | 3,634,659,000,000 | 4,838,032,000,000 | 75.13 | 4,299,653,000,000 | 5,760,036,000,000 | 74.65 |
| PNBN | 8,466,011,000,000 | 12,083,440,000,000 | 70.06 | 9,519,713,000,000 | 13,327,467,000,000 | 71.43 |
| SDRA | 494,032,000,000 | 617,369,000,000 | 80.02 | 694,886,000,000 | 852,723,000,000 | 81.49 |
| BABP | 1,014,509,807,000 | 893,595,053,000 | 113.53 | 746,782,517,000 | 754,257,650,000 | 99.01 |
| BBTN | 6,479,626,000,000 | 7,846,335,000,000 | 82.58 | 7,294,164,000,000 | 9,052,812,000,000 | 80.57 |
| BCIC | 893,541,000,000 | 1,358,867,000,000 | 65.76 | 1,227,209,000,000 | 1,801,377,000,000 | 68.13 |

 **Tabel Lanjutan Lampiran 5**

|  |  |  |
| --- | --- | --- |
| **KODE** | **2011** | **2012** |
| **Biaya Operasional** | **Pendapatan Operasional** | **BOPO** | **Biaya Operasional** | **Pendapatan Operasional** | **BOPO** |
| BEKS | 793,456,000,000 | 835,965,000,000 | 94.91 | 1,349,510,000,000 | 2,588,900,000,000 | 52.13 |
| BJBR | 4,942,324,000,000 | 6,213,783,000,000 | 79.54 | 5,706,807,000,000 | 7,112,521,000,000 | 80.24 |
| BKSW | 289,552,000,000 | 462,649,000,000 | 62.59 | 416,326,000,000 | 545,350,000,000 | 76.34 |
| BMRI | 32,266,058,000,000 | 49,498,370,000,000 | 65.19 | 33,932,878,000,000 | 54,448,264,000,000 | 62.32 |
| INPC | 1,598,803,000,000 | 1,723,181,000,000 | 92.78 | 1,801,951,000,000 | 1,942,184,000,000 | 92.78 |
| MAYA | 1,113,454,497,000 | 1,373,785,807,000 | 81.05 | 1,304,762,841,000 | 1,742,189,072,000 | 74.89 |

**Lampiran 5. Data Beban Operasional terhadap Pendapatan Operasional (BOPO) Periode Tahun 2013-2014**

|  |  |  |
| --- | --- | --- |
| **KODE** | **2013** | **2014** |
| **Kredit bermasalah** | **Total kredit** | **NPL** | **Kredit bermasalah** | **Total kredit** | **NPL** |
| AGRO | 375,554,672,000 | 471,314,788,000 | 79.68 | 517,386,249,000 | 638,234,290,000 | 81.07 |
| BACA | 487,632,000,000 | 572,269,000,000 | 85.21 | 722,936,000,000 | 822,566,000,000 | 87.89 |
| BBCA | 24,499,149,000,000 | 68,649,363,000,000 | 35.69 | 32,290,459,000,000 | 84,821,926,000,000 | 38.07 |
| BBKP | 5,447,261,000,000 | 6,369,556,000,000 | 85.52 | 6,613,920,000,000 | 7,586,168,000,000 | 87.18 |
| BBNI | 21,965,115,000,000 | 35,891,612,000,000 | 61.2 | 27,092,015,000,000 | 44,080,298,000,000 | 61.46 |
| BBNP | 824,003,000,000 | 959,822,052,000 | 85.85 | 990,904,187,000 | 1,121,312,863,000 | 88.37 |
| BBRI | 36,971,001,000,000 | 66,069,290,000,000 | 55.96 | 49,345,293,000,000 | 82,364,917,000,000 | 59.91 |
| BDMN | 20,168,648,000,000 | 25,286,475,000,000 | 79.76 | 23,691,316,000,000 | 27,327,396,000,000 | 86.69 |
| BNBA | 349,180,384,285,000 | 414,615,313,762,000 | 84.22 | 480,978,239,579,000 | 551,752,589,653,000 | 87.17 |
| BNGA | 14,244,515,000,000 | 20,490,013,000,000 | 69.52 | 16,953,851,000,000 | 22,942,768,000,000 | 73.9 |
| BNII | 10,572,345,000,000 | 12,862,998,000,000 | 82.19 | 14,358,868,000,000 | 15,323,380,000,000 | 93.71 |
| BSIM | 1,379,277,000,000 | 2,491,737,000,000 | 55.35 | 1,844,717,000,000 | 3,033,237,000,000 | 60.82 |
| BTPN | 8,465,694,000,000 | 11,343,452,000,000 | 74.63 | 10,476,171,000,000 | 13,032,675,000,000 | 80.38 |
| BVIC | 1,323,250,339,000 | 1,619,238,953,000 | 81.72 | 2,059,768,475,000 | 2,163,253,312,000 | 95.22 |
| MEGA | 5,444,070,000,000 | 6,051,930,000,000 | 89.96 | 6,729,646,000,000 | 7,375,026,000,000 | 91.25 |
| NISP | 5,225,231,000,000 | 7,028,175,000,000 | 74.35 | 6,652,771,000,000 | 8,650,814,000,000 | 76.9 |
| PNBN | 10,592,070,000,000 | 14,334,463,000,000 | 73.89 | 13,573,527,000,000 | 17,369,669,000,000 | 78.14 |
| SDRA | 132,615,000,000 | 405,238,000,000 | 32.73 | 237,633,000,000 | 429,681,000,000 | 55.3 |
| BABP | 724,459,000 | 763,121,000 | 94.93 | 852,559,000,000 | 823,588,000,000 | 103.52 |
| BBTN | 8,964,229,000,000 | 11,156,769,000,000 | 80.35 | 11,337,027,000,000 | 13,289,384,000,000 | 85.31 |
| BCIC | 2,547,456,000,000 | 1,377,794,000,000 | 184.89 | 1,769,927,000,000 | 1,270,117,000,000 | 139.35 |

 **Tabel Lanjutan Lampiran 5**

|  |  |  |
| --- | --- | --- |
| **KODE** | **2013** | **2014** |
| **Kredit bermasalah** | **Total kredit** | **NPL** | **Kredit bermasalah** | **Total kredit** | **NPL** |
| BEKS | 1,618,230,000,000 | 2,704,767,000,000 | 59.83 | 1,829,038,000,000 | 2,608,198,000,000 | 70.13 |
| BJBR | 6,838,315,000,000 | 8,590,246,000,000 | 79.61 | 7,941,889,000,000 | 9,357,724,000,000 | 84.87 |
| BKSW | 667,770,000,000 | 662,307,000,000 | 100.82 | 1,271,553,000,000 | 1,430,554,000,000 | 88.89 |
| BMRI | 38,933,203,000,000 | 64,895,479,000,000 | 59.99 | 48,879,869,000,000 | 77,325,757,000,000 | 63.21 |
| INPC | 1,738,315,000,000 | 2,045,687,000,000 | 84.97 | 2,149,718,000,000 | 2,341,691,000,000 | 91.8 |
| MAYA | 1,813,066,473,000 | 2,361,123,209,000 | 76.79 | 3,081,589,639,000 | 3,660,008,707,000 | 84.2 |

**Lampiran 5. Data Beban Operasional terhadap Pendapatan Operasional (BOPO) Periode Tahun 2015**

|  |  |
| --- | --- |
| **KODE** | **2015** |
| **Kredit bermasalah** | **Total kredit** | **NPL** |
| AGRO | 642,136,469,000 | 841,941,247,000 | 76.27 |
| BACA | 1,043,520,000,000 | 1,162,595,000,000 | 89.76 |
| BBCA | 36,431,990,000,000 | 94,957,900,000,000 | 38.37 |
| BBKP | 7,948,824,000,000 | 9,482,200,000,000 | 83.83 |
| BBNI | 27,844,783,000,000 | 45,767,461,000,000 | 60.84 |
| BBNP | 961,527,662,000 | 1,048,536,875,000 | 91.7 |
| BBRI | 58,429,966,000,000 | 97,843,078,000,000 | 59.72 |
| BDMN | 23,085,399,000,000 | 26,502,361,000,000 | 87.11 |
| BNBA | 580,060,420,152,000 | 687,117,366,499,000 | 84.42 |
| BNGA | 18,615,357,000,000 | 25,004,908,000,000 | 74.45 |
| BNII | 15,061,697,000,000 | 16,519,414,000,000 | 91.18 |
| BSIM | 2,586,960,000,000 | 4,157,096,000,000 | 62.23 |
| BTPN | 11,250,004,000,000 | 13,709,711,000,000 | 82.06 |
| BVIC | 2,124,296,906,000 | 2,217,124,518,000 | 95.81 |
| MEGA | 7,214,213,000,000 | 8,393,112,000,000 | 85.95 |
| NISP | 7,620,274,000,000 | 10,075,468,000,000 | 75.63 |
| PNBN | 14,144,793,000,000 | 17,932,746,000,000 | 78.88 |
| SDRA | 1,387,202,000,000 | 1,752,657,000,000 | 79.15 |
| BABP | 1,007,207,000,000 | 1,022,675,000,000 | 98.49 |
| BBTN | 12,645,320,000,000 | 16,072,735,000,000 | 78.68 |
| BCIC | 1,805,152,000,000 | 1,157,814,000,000 | 155.91 |

 **Tabel Lanjutan Lampiran 5**

|  |  |
| --- | --- |
| **KODE** | **2015** |
| **Kredit bermasalah** | **Total kredit** | **NPL** |
| BEKS | 1,292,493,000,000 | 1,476,253,000,000 | 87.55 |
| BJBR | 8,838,943,000,000 | 10,650,240,000,000 | 82.99 |
| BKSW | 2,047,827,000,000 | 2,253,100,000,000 | 90.89 |
| BMRI | 54,961,567,000,000 | 89,948,805,000,000 | 61.1 |
| INPC | 2,431,101,000,000 | 2,524,010,000,000 | 96.32 |
| MAYA | 4,173,247,600,000 | 5,051,065,585,000 | 82.62 |

**Lampiran 6. Data Tobin’s Q Periode Tahun 2011**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Kode** | **MVE** | **Utang Jangka Panjang** | **Utang Jangka Pendek** | **Aset Lancar** | **Net S/T Debt** | **Total aAet** | **Tobin’s Q** |
| **Jumlah Saham** | **Harga** | **Total** |
| AGRO | 3,583,913,524 | 118 | 422,901,795,832 | 241,458,205,000 | 2,882,080,972,000 | 5,248,877,928,000 | -2,366,796,956,000 | 3,481,155,340 | -0.49 |
| BACA | 4,467,175,062 | 160 | 714,748,009,920 | 0 | 4,086,151,000,000 | 4,531,702,000,000 | -445,551,000,000 | 4,694,939 | 0.06 |
| BBCA | 24,408,459,120 | 8,000 | 195,267,672,960,000 | 1,930,206,000,000 | 337,235,300,000,000 | 316,377,444,000,000 | 20,857,856,000,000 | 381,908,353 | 0.57 |
| BBKP | 7,875,614,183 | 580 | 4,567,856,226,140 | 2,407,123,000,000 | 50,402,246,000,000 | 58,526,859,000,000 | -8,124,613,000,000 | 57,183,463 | -0.02 |
| BBNI | 18,462,169,893 | 3,800 | 70,156,245,593,400 | 8,990,418,000,000 | 252,224,719,000,000 | 289,654,698,000,000 | -37,429,979,000,000 | 299,058,161 | 0.14 |
| BBNP | 412,348,026 | 1,300 | 536,052,433,800 | 53,806,545,000 | 5,935,929,624,000 | 6,422,543,090,000 | -486,613,466,000 | 6,572,646,723 | 0.02 |
| BBRI | 24,422,470,380 | 6,750 | 164,851,675,065,000 | 12,137,091,000,000 | 404,742,070,000,000 | 460,121,003,000,000 | -55,378,933,000,000 | 469,899,284 | 0.26 |
| BDMN | 9,488,796,931 | 4,100 | 38,904,067,417,100 | 19,335,506,000,000 | 97,247,144,000,000 | 121,099,950,000,000 | -23,852,806,000,000 | 142,292,206 | 0.24 |
| BNBA | 2,286,900,000 | 139 | 317,879,100,000 | 0 | 2,487,017,345,930,000 | 2,677,532,560,394,000 | -190,515,214,464,000 | 2,487,917,345,930 | -0.08 |
| BNGA | 24,880,290,775 | 1,220 | 30,353,954,745,500 | 9,509,806,000,000 | 138,921,833,000,000 | 331,883,990,000,000 | -192,962,157,000,000 | 166,801,130 | -0.92 |
| BNII | 55,719,170,852 | 420 | 23,402,051,757,840 | 10,594,337,000,000 | 76,370,771,000,000 | 90,697,050,000,000 | -14,326,279,000,000 | 94,919,111 | 0.21 |
| BSIM | 8,986,864,400 | 270 | 2,426,453,388,000 | 881,000,000 | 15,362,807,000,000 | 16,033,356,000,000 | -670,549,000,000 | 16,658,656 | 0.11 |
| BTPN | 5,606,980,970 | 3,400 | 19,063,735,298,000 | 4,380,742,000,000 | 36,653,201,000,000 | 45,958,608,000,000 | -9,305,407,000,000 | 46,651,141 | 0.3 |
| BVIC | 6,482,315,361 | 129 | 836,218,681,569 | 399,815,871,000 | 19,038,401,026,000 | 11,588,999,459,000 | 7,449,401,567,000 | 11,802,562,942 | 0.74 |
| MEGA | 3,609,497,271 | 3,500 | 12,633,240,448,500 | 1,342,729,000,000 | 55,630,829,000,000 | 58,777,156,000,000 | -3,146,327,000,000 | 61,909,027 | 0.17 |
| NISP | 6,971,502,377 | 1,080 | 7,529,222,567,160 | 1,763,510,000,000 | 51,480,508,000,000 | 57,727,733,000,000 | -6,247,225,000,000 | 59,834,397 | 0.05 |
| PNBN | 23,837,645,998 | 780 | 18,593,363,878,440 | 15,078,633,000,000 | 93,778,559,000,000 | 120,478,644,000,000 | -26,700,085,000,000 | 124,755,428 | 0.06 |
| SDRA | 2,293,873,000 | 220 | 504,652,060,000 | 249,305,000 | 4,363,283,000,000 | 4,928,057,000,000 | -564,774,000,000 | 5,085,762 | -0.01 |
| BABP | 5,431,217,756 | 106 | 575,709,082,136 | 33,284,100,000 | 6,643,449,246,000 | 6,997,049,000 | 6,636,452,197,000 | 4,944,114 | 0.99 |
| BBTN | 8,745,199,075 | 1,210 | 10,581,690,880,750 | 15,584,183,000,000 | 66,215,633,000,000 | 86,219,986,000,000 | -20,004,353,000,000 | 89,121,459 | 0.07 |

**Tabel Lanjutan Lampiran 6**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Kode** | **MVE** | **Utang Jangka Panjang** | **Utang Jangka Pendek** | **Aset Lancar** | **Net S/T Debt** | **Total aAet** | **Tobin’s Q** |
| **Jumlah Saham** | **Harga** | **Total** |
| BCIC | 28,066,675,536 | 50 | 1,403,333,776,800 | 136,013,000,000 | 11,989,287,000,000 | 12,816,551,000,000 | -827,264,000,000 | 13,127,198 | 0.05 |
| BEKS | 9,165,927,107 | 116 | 1,063,247,544,412 | 129,638,000,000 | 5,400,160,000,000 | 5,454,369,000,000 | -54,209,000,000 | 5,993,039 | 0.19 |
| BJBR | 9,599,328,254 | 910 | 8,735,388,711,140 | 2,916,991,000,000 | 44,172,964,000,000 | 53,019,499,000,000 | -8,846,535,000,000 | 54,448,658 | 0.05 |
| BKSW | 3,526,169,643 | 710 | 2,503,580,446,530 | 0 | 2,691,344,000,000 | 3,552,077,000,000 | -860,733,000,000 | 3,593,817 | 0.46 |
| BMRI | 23,099,999,999 | 6,750 | 155,924,999,993,250 | 17,555,296,000,000 | 433,659,076,000,000 | 556,417,732,000,000 | -122,758,656,000,000 | 551,891,704 | 0.09 |
| INPC | 8,489,325,464 | 96 | 814,975,244,544 | 821,154,000,000 | 20,734,906,000,000 | 22,561,293,000,000 | -1,826,387,000,000 | 19,185,436 | -0.01 |
| MAYA | 3,060,908,400 | 1,430 | 4,377,099,012,000 | 446,443,032,000 | 10,841,162,405,000 | 11,842,021,938,000 | -1,000,859,533,000 | 12,951,201,232 | 0.3 |

**Lampiran 6. Data Tobin’s Q Periode Tahun 2012**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Kode** | **MVE** | **Utang Jangka Panjang** | **Utang Jangka Pendek** | **Aset Lancar** | **Net S/T Debt** | **Total Aset** | **Tobin’s Q** |
| **Jumlah Saham** | **Harga** | **Total** |
| AGRO | 3,583,913,524 | 147 | 526,835,288,028 | 176,220,087,000 | 3,491,995,592,000 | 6,524,078,889,000 | -3,032,083,297,000 | 4,040,140,235,000 | -0.49 |
| BACA | 4,500,489,917 | 120 | 540,058,790,040 | 0 | 5,008,119,000,000 | 5,494,655,000,000 | -486,536,000,000 | 5,666,177,000,000 | 0.06 |
| BBCA | 24,408,459,120 | 9,100 | 222,116,977,992,000 | 2,649,895,000,000 | 387,417,349,000,000 | 429,402,117,000,000 | -41,984,768,000,000 | 442,994,197,000,000 | 0.57 |
| BBKP | 7,890,640,683 | 620 | 4,892,197,223,460 | 3,281,219,000,000 | 57,411,869,000,000 | 63,932,335,000,000 | -6,520,466,000,000 | 65,689,830,000,000 | -0.02 |
| BBNI | 18,462,169,893 | 3,700 | 68,310,028,604,100 | 13,518,572,000,000 | 276,259,643,000,000 | 325,080,211,000,000 | -48,820,568,000,000 | 333,303,506,000,000 | 0.14 |
| BBNP | 412,348,026 | 1,300 | 536,052,433,800 | 57,188,925,000 | 7,493,759,902,000 | 8,042,557,603,000 | -548,797,701,000 | 8,212,208,488,000 | 0.02 |
| BBRI | 24,422,470,380 | 6,950 | 169,736,169,141,000 | 13,005,317,000,000 | 473,449,694,000,000 | 540,545,673,000,000 | -67,095,979,000,000 | 551,336,790,000,000 | 0.26 |
| BDMN | 9,488,796,931 | 5,650 | 53,611,702,660,150 | 24,416,215,000,000 | 102,641,782,000,000 | 147,435,723,000,000 | -44,793,941,000,000 | 155,791,308,000,000 | 0.24 |
| BNBA | 2,286,900,000 | 165 | 377,338,500,000 | 0 | 2,961,011,241,954,000 | 3,075,195,821,048,000 | -114,184,579,094,000 | 3,483,516,588,857,000 | -0.08 |
| BNGA | 24,880,290,775 | 1,100 | 27,368,319,852,500 | 13,338,531,000,000 | 161,422,038,000,000 | 211,299,605,000,000 | -49,877,567,000,000 | 197,412,481,000,000 | -0.92 |
| BNII | 55,719,170,852 | 405 | 22,566,264,195,060 | 12,394,306,000,000 | 93,711,109,000,000 | 102,296,947,000,000 | -8,585,838,000,000 | 115,772,908,000,000 | 0.21 |
| BSIM | 10,148,836,238 | 225 | 2,283,488,153,550 | 431,000,000 | 13,325,853,000,000 | 14,447,306,000,000 | -1,121,453,000,000 | 15,151,892,000,000 | 0.11 |
| BTPN | 5,781,884,384 | 5,250 | 30,354,893,016,000 | 5,142,596,000,000 | 46,213,609,000,000 | 58,199,867,000,000 | -11,986,258,000,000 | 59,090,132,000,000 | 0.30 |
| BVIC | 6,538,988,915 | 117 | 765,061,703,055 | 493,736,882,000 | 12,389,911,294,000 | 14,105,276,198,000 | -1,715,364,904,000 | 14,352,840,454,000 | 0.74 |
| MEGA | 3,609,497,271 | 3,350 | 12,091,815,857,850 | 1,832,838,000,000 | 57,123,449,000,000 | 61,927,764,000,000 | -4,804,315,000,000 | 65,219,108,000,000 | 0.17 |
| NISP | 8,463,403,886 | 1,530 | 12,949,007,945,580 | 1,475,197,000,000 | 68,715,064,000,000 | 77,182,598,000,000 | -8,467,534,000,000 | 79,141,737,000,000 | 0.05 |
| PNBN | 23,837,645,998 | 630 | 15,017,716,978,740 | 18,751,074,000,000 | 112,393,776,000,000 | 143,818,228,000,000 | -31,424,452,000,000 | 148,792,615,000,000 | 0.06 |
| SDRA | 2,293,873,000 | 670 | 1,536,894,910,000 | 541,171,000 | 6,542,231,000,000 | 7,390,730,000,000 | -848,499,000,000 | 7,621,309,000,000 | -0.01 |
| BABP | 5,431,217,756 | 168 | 912,444,583,008 | 25,364,314,000 | 6,678,846,248,000 | 7,196,603,000 | 6,671,649,645,000 | 7,299,826,427,000 | 0.99 |
| BBTN | 10,250,540,500 | 1,450 | 14,863,283,725,000 | 16,209,036,000,000 | 85,260,686,000,000 | 108,533,840,000,000 | -23,273,154,000,000 | 111,748,593,000,000 | 0.07 |

**Tabel Lanjutan Lampiran 6**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Kode** | **MVE** | **Utang Jangka Panjang** | **Utang Jangka Pendek** | **Aset Lancar** | **Net S/T Debt** | **Total Aset** | **Tobin’s Q** |
| **Jumlah Saham** | **Harga** | **Total** |
| BCIC | 28,066,675,536 | 50 | 1,403,333,776,800 | 144,563,000,000 | 13,851,582,000,000 | 14,740,865,000,000 | -889,283,000,000 | 15,240,091,000,000 | 0.05 |
| BEKS | 10,647,565,981 | 120 | 1,277,707,917,720 | 129,638,000,000 | 6,899,116,000,000 | 7,199,452,000,000 | -300,336,000,000 | 7,682,938,000,000 | 0.19 |
| BJBR | 9,599,328,254 | 1,060 | 10,175,287,949,240 | 4,549,046,000,000 | 57,215,568,000,000 | 68,442,063,000,000 | -11,226,495,000,000 | 70,840,878,000,000 | 0.05 |
| BKSW | 3,526,169,643 | 690 | 2,433,057,053,670 | 0 | 3,781,586,000,000 | 4,481,690,000,000 | -700,104,000,000 | 4,644,654,000,000 | 0.46 |
| BMRI | 23,099,999,999 | 8,100 | 187,109,999,991,900 | 16,746,782,000,000 | 500,073,842,000,000 | 615,300,829,000,000 | -115,226,987,000,000 | 635,618,708,000,000 | 0.09 |
| INPC | 8,489,325,464 | 111 | 942,315,126,504 | 718,097,000,000 | 17,903,346,000,000 | 22,670,857,000,000 | -4,767,511,000,000 | 20,558,770,000,000 | -0.01 |
| MAYA | 3,060,908,400 | 3,400 | 10,407,088,560,000 | 0 | 15,320,812,839,000 | 15,933,565,134,000 | -612,752,295,000 | 17,166,551,873,000 | 0.30 |

**Lampiran 6. Data Tobin’s Q Periode Tahun 2013**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Kode** | **MVE** | **Utang Jangka Panjang** | **Utang Jangka Pendek** | **Aset Lancar** | **Net S/T Debt** | **Total Aset** | **Tobin’s Q** |
| **Jumlah Saham** | **Harga** | **Total** |
| AGRO | 3,583,913,524 | 118 | 422,901,795,832 | 0 | 4,295,923,828,000 | 5,045,633,837,000 | -749,710,009,000 | 5,126,260,097,000 | 0.02 |
| BACA | 4,500,489,917 | 88 | 714,748,009,920 | 0 | 6,233,092,000,000 | 6,946,488,000,000 | -713,396,000,000 | 7,139,328,000,000 | -0.02 |
| BBCA | 24,408,459,120 | 9,600 | 195,267,672,960,000 | 3,633,799,000,000 | 429,439,212,000,000 | 480,520,681,000,000 | -51,081,469,000,000 | 496,849,327,000,000 | 0.38 |
| BBKP | 7,890,640,683 | 620 | 4,567,856,226,140 | 3,652,650,000,000 | 59,548,089,000,000 | 67,285,910,000,000 | -7,737,821,000,000 | 69,444,643,000,000 | 0.01 |
| BBNI | 18,462,169,893 | 3,950 | 70,156,245,593,400 | 24,987,056,000,000 | 313,984,254,000,000 | 376,997,893,000,000 | -63,013,639,000,000 | 386,654,815,000,000 | 0.09 |
| BBNP | 412,348,026 | 1,480 | 536,052,433,800 | 72,216,780,000 | 8,861,120,688,000 | 9,816,343,916,000 | -955,223,228,000 | 9,985,735,803,000 | 0.01 |
| BBRI | 24,422,470,380 | 7,250 | 164,851,675,065,000 | 17,205,070,000,000 | 527,756,155,000,000 | 613,017,771,000,000 | -85,261,616,000,000 | 626,100,633,000,000 | 0.17 |
| BDMN | 9,488,796,931 | 3,775 | 38,904,067,417,100 | 28,949,740,000,000 | 124,148,841,000,000 | 176,481,454,000,000 | -52,332,613,000,000 | 184,337,964,000,000 | 0.07 |
| BNBA | 2,286,900,000 | 157 | 317,879,100,000 | 0 | 3,481,269,506,251,000 | 3,839,915,041,509,000 | -358,645,535,258,000 | 4,045,672,277,612,000 | -0.09 |
| BNGA | 24,880,290,775 | 920 | 30,353,954,745,500 | 17,530,410,000,000 | 180,057,313,000,000 | 211,299,605,000,000 | -31,242,292,000,000 | 218,866,409,000,000 | 0.04 |
| BNII | 55,719,170,852 | 310 | 23,402,051,757,840 | 13,572,995,000,000 | 114,797,020,000,000 | 135,515,294,000,000 | -20,718,274,000,000 | 140,600,863,000,000 | 0.08 |
| BSIM | 10,148,836,238 | 240 | 2,426,453,388,000 | 0 | 14,694,011,000,000 | 16,576,770,000,000 | -1,882,759,000,000 | 17,447,455,000,000 | 0.07 |
| BTPN | 5,781,884,384 | 4,300 | 19,063,735,298,000 | 6,332,753,000,000 | 52,325,818,000,000 | 68,615,650,000,000 | -16,289,832,000,000 | 69,702,580,000,000 | 0.21 |
| BVIC | 6,538,988,915 | 125 | 836,218,681,569 | 990,843,021,000 | 16,535,732,878,000 | 18,911,432,878,000 | -2,375,700,000,000 | 19,171,351,935,000 | -0.03 |
| MEGA | 3,609,497,271 | 2,050 | 12,633,240,448,500 | 3,062,174,000,000 | 57,151,721,000,000 | 63,014,958,000,000 | -5,863,237,000,000 | 66,396,476,000,000 | 0.17 |
| NISP | 8,463,403,886 | 1,230 | 7,529,222,567,160 | 7,196,020,000,000 | 76,774,241,000,000 | 95,986,240,000,000 | -19,211,999,000,000 | 97,510,106,000,000 | 0.02 |
| PNBN | 23,837,645,998 | 660 | 18,593,363,878,440 | 15,186,800,000,000 | 129,451,298,000,000 | 159,439,348,000,000 | -29,988,050,000,000 | 164,190,588,000,000 | 0.01 |
| SDRA | 2,293,873,000 | 890 | 504,652,060,000 | 468,647,000 | 7,184,375,000,000 | 7,936,242,000,000 | -751,867,000,000 | 8,230,842,000,000 | 0.16 |
| BABP | 5,431,217,756 | 133 | 575,709,082,136 | 16,370,000 | 7,385,617,000 | 7,943,001,000 | -557,384,000 | 8,165,865,135,000 | 0.09 |
| BBTN | 10,250,540,500 | 870 | 10,581,690,880,750 | 18,562,473,000,000 | 100,950,504,000,000 | 127,939,548,000,000 | -26,989,044,000,000 | 131,169,730,000,000 | 0.01 |
| BCIC | 28,066,675,536 | 50 | 1,403,333,776,800 | 182,550,000,000 | 13,018,494,000,000 | 14,099,617,000,000 | -1,081,123,000,000 | 14,581,882,000,000 | 0.03 |

**Tabel Lanjutan Lampiran 6**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Kode** | **MVE** | **Utang Jangka Panjang** | **Utang Jangka Pendek** | **Aset Lancar** | **Net S/T Debt** | **Total Aset** | **Tobin’s Q** |
| **Jumlah Saham** | **Harga** | **Total** |
| BEKS | 10,647,565,981 | 84 | 1,063,247,544,412 | 231,451,000,000 | 8,053,757,000,000 | 8,369,954,000,000 | -316,197,000,000 | 8,994,292,000,000 | 0.09 |
| BJBR | 9,599,328,254 | 890 | 8,735,388,711,140 | 5,699,021,000,000 | 55,200,053,000,000 | 68,063,662,000,000 | -12,863,609,000,000 | 70,975,163,000,000 | 0.02 |
| BKSW | 3,526,169,643 | 450 | 2,503,580,446,530 | 0 | 9,534,587,000,000 | 10,823,216,000,000 | -1,288,629,000,000 | 11,051,347,000,000 | 0.13 |
| BMRI | 23,099,999,999 | 7,850 | 155,924,999,993,250 | 25,118,952,000,000 | 559,613,539,000,000 | 628,835,251,000,000 | -69,221,712,000,000 | 733,099,762,000,000 | 0.19 |
| INPC | 8,489,325,464 | 91 | 814,975,244,544 | 613,936,000,000 | 18,001,843,000,000 | 20,357,698,000,000 | -2,355,855,000,000 | 21,204,251,000,000 | -0.03 |
| MAYA | 3,060,908,400 | 2,750 | 4,377,099,012,000 | 68,146,824,000 | 21,860,146,660,000 | 20,357,698,000 | 21,839,788,962,000 | 24,027,643,858,000 | 1.31 |

**Lampiran 6. Data Tobin’s Q Periode Tahun 2014**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Kode** | **MVE** | **Utang Jangka Panjang** | **Utang Jangka Pendek** | **Aset Lancar** | **Net S/T Debt** | **Total Aset** | **Tobin’s Q** |
| **Jumlah Saham** | **Harga** | **Total** |
| AGRO | 7,376,273,365 | 103 | 759,756,156,595 | 0 | 5,493,624,199,000 | 6,291,592,968,000 | -797,968,769,000 | 6,388,305,061,000 | 0.00 |
| BACA | 6,333,441,949 | 96 | 608,010,427,104 | 0 | 8,280,861,000,000 | 9,033,923,000,000 | -753,062,000,000 | 9,252,649,000,000 | 0.04 |
| BBCA | 24,408,459,120 | 13,125 | 320,361,025,950,000 | 5,584,842,000,000 | 469,892,504,000,000 | 534,483,328,000,000 | -64,590,824,000,000 | 553,155,534,000,000 | 0.43 |
| BBKP | 8,995,754,228 | 750 | 6,746,815,671,000 | 3,710,156,000,000 | 68,537,409,000,000 | 76,640,170,000,000 | -8,102,761,000,000 | 79,053,261,000,000 | 0.08 |
| BBNI | 18,462,169,893 | 6,100 | 112,619,236,347,300 | 19,862,227,000,000 | 321,286,427,000,000 | 406,313,429,000,000 | -85,027,002,000,000 | 416,573,708,000,000 | 0.04 |
| BBNP | 670,065,543 | 2,310 | 1,547,851,404,330 | 73,492,590,000 | 8,257,279,409,000 | 9,299,296,033,000 | -1,042,016,624,000 | 9,468,873,488,000 | 0.02 |
| BBRI | 24,422,470,380 | 11,650 | 284,521,779,927,000 | 48,779,135,000,000 | 655,499,221,000,000 | 785,584,957,000,000 | -130,085,736,000,000 | 801,984,190,000,000 | 0.22 |
| BDMN | 9,488,796,931 | 4,525 | 42,936,806,112,775 | 27,139,772,000,000 | 136,034,244,000,000 | 188,144,258,000,000 | -52,110,014,000,000 | 195,820,856,000,000 | 0.02 |
| BNBA | 2,286,900,000 | 158 | 361,330,200,000 | 0 | 4,553,283,036,909,000 | 5,001,186,350,209,000 | -447,903,313,300,000 | 5,155,422,644,599,000 | -0.07 |
| BNGA | 24,880,290,775 | 835 | 20,775,042,797,125 | 17,588,402,000,000 | 192,297,601,000,000 | 224,504,172,000,000 | -32,206,571,000,000 | 233,162,423,000,000 | -0.01 |
| BNII | 67,068,027,368 | 208 | 13,950,149,692,544 | 16,797,891,000,000 | 112,072,173,000,000 | 148,589,753,000,000 | -36,517,580,000,000 | 143,365,211,000,000 | 0.01 |
| BSIM | 13,894,890,224 | 339 | 4,710,367,785,936 | 0 | 18,095,435,000,000 | 20,339,325,000,000 | -2,243,890,000,000 | 21,259,549,000,000 | 0.12 |
| BTPN | 5,781,884,384 | 3,950 | 22,838,443,316,800 | 8,227,471,000,000 | 52,809,205,000,000 | 73,908,502,000,000 | -21,099,297,000,000 | 75,059,223,000,000 | -0.02 |
| BVIC | 7,073,811,453 | 120 | 848,857,374,360 | 991,652,625,000 | 17,442,970,470,000 | 21,091,894,816,000 | -3,648,924,346,000 | 21,364,882,284,000 | -0.08 |
| MEGA | 6,894,138,227 | 2,000 | 13,788,276,454,000 | 3,911,520,000,000 | 55,701,413,000,000 | 63,272,641,000,000 | -7,571,228,000,000 | 66,582,460,000,000 | 0.27 |
| NISP | 11,357,888,016 | 1,360 | 15,446,727,701,760 | 6,273,901,000,000 | 81,893,847,000,000 | 101,498,750,000,000 | -19,604,903,000,000 | 103,111,114,000,000 | 0.00 |
| PNBN | 23,837,645,998 | 1,165 | 27,770,857,587,670 | 14,297,749,000,000 | 135,284,042,000,000 | 167,295,688,000,000 | -32,011,646,000,000 | 172,638,682,000,000 | 0.00 |
| SDRA | 2,293,873,000 | 1,150 | 2,637,953,950,000 | 396,458,000,000 | 11,823,723,000,000 | 14,156,625,000,000 | -2,332,902,000,000 | 16,432,776,000,000 | 0.19 |
| BABP | 14,882,003,797 | 84 | 1,250,088,318,948 | 0 | 8,197,501,000,000 | 9,191,071,000,000 | -993,570,000,000 | 9,430,716,000,000 | -0.01 |
| BBTN | 10,461,796,000 | 1,205 | 12,606,464,180,000 | 19,335,700,000,000 | 112,993,758,000,000 | 140,902,492,000,000 | -27,908,734,000,000 | 144,582,353,000,000 | 0.03 |
| BCIC | 28,066,675,536 | 50 | 1,403,333,776,800 | 185,775,000,000 | 11,504,095,000,000 | 12,215,164,000,000 | -711,069,000,000 | 12,688,888,000,000 | 0.07 |

**Tabel Lanjutan Lampiran 6**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Kode** | **MVE** | **Utang Jangka Panjang** | **Utang Jangka Pendek** | **Aset Lancar** | **Net S/T Debt** | **Total Aset** | **Tobin’s Q** |
| **Jumlah Saham** | **Harga** | **Total** |
| BEKS | 10,647,565,981 | 80 | 851,805,278,480 | 129,638,000,000 | 8,265,514,000,000 | 8,616,383,000,000 | -350,869,000,000 | 9,040,859,000,000 | 0.12 |
| BJBR | 9,599,328,254 | 730 | 7,007,509,625,420 | 4,241,307,000,000 | 59,670,095,000,000 | 72,875,681,000,000 | -13,205,586,000,000 | 75,861,310,000,000 | -0.03 |
| BKSW | 8,669,574,538 | 410 | 3,554,525,560,580 | 0 | 2,672,486,000,000 | 20,559,261,000,000 | -17,886,775,000,000 | 20,839,018,000,000 | -0.02 |
| BMRI | 23,099,999,999 | 10,775 | 248,902,499,989,225 | 29,983,303,000,000 | 667,036,321,000,000 | 829,037,716,000,000 | -162,001,395,000,000 | 855,039,673,000,000 | 0.13 |
| INPC | 12,957,391,497 | 79 | 1,023,633,928,263 | 509,776,000,000 | 20,177,147,000,000 | 22,362,796,000,000 | -2,185,649,000,000 | 23,462,770,000,000 | -0.03 |
| MAYA | 3,443,535,018 | 1,880 | 6,473,845,833,840 | 935,220,864,000 | 32,478,544,386,000 | 24,388,950,000 | 32,454,155,436,000 | 36,194,949,087,000 | 1.08 |

**Lampiran 6. Data Tobin’s Q Periode Tahun 2015**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Kode** | **MVE** | **Utang Jangka Panjang** | **Utang Jangka Pendek** | **Aset Lancar** | **Net S/T Debt** | **Total Aset** | **Tobin’s Q** |
| **Jumlah Saham** | **Harga** | **Total** |
| AGRO | 11,364,918,541 | 97 | 1,102,397,098,477 | 0 | 7,012,090,118,000 | 8,073,895,660,000 | -1,061,805,542,000 | 8,364,502,563,000 | 0.00 |
| BACA | 6,340,488,411 | 205 | 1,299,800,124,255 | 194,166,000,000 | 10,911,615,000,000 | 11,874,196,000,000 | -962,581,000,000 | 12,159,197,000,000 | 0.04 |
| BBCA | 24,408,459,120 | 13,300 | 324,632,506,296,000 | 4,602,904,000,000 | 497,342,520,000,000 | 572,815,469,000,000 | -75,472,949,000,000 | 594,372,770,000,000 | 0.43 |
| BBKP | 8,995,754,228 | 700 | 6,297,027,959,600 | 7,252,522,000,000 | 79,578,801,000,000 | 85,310,912,000,000 | -5,732,111,000,000 | 94,366,502,000,000 | 0.08 |
| BBNI | 18,462,169,893 | 4,990 | 92,126,227,766,070 | 32,557,390,000,000 | 379,270,287,000,000 | 481,891,130,000,000 | -102,620,843,000,000 | 508,595,288,000,000 | 0.04 |
| BBNP | 670,065,543 | 1,860 | 1,246,321,909,980 | 81,800,190,000 | 7,335,820,899,000 | 8,467,246,812,000 | -1,131,425,913,000 | 8,613,113,759,000 | 0.02 |
| BBRI | 24,422,470,380 | 11,425 | 279,026,724,091,500 | 57,435,887,000,000 | 707,863,246,000,000 | 854,888,412,000,000 | -147,025,166,000,000 | 878,426,312,000,000 | 0.22 |
| BDMN | 9,488,796,931 | 3,200 | 30,364,150,179,200 | 22,800,321,000,000 | 131,042,242,000,000 | 180,343,503,000,000 | -49,301,261,000,000 | 188,057,412,000,000 | 0.02 |
| BNBA | 2,286,900,000 | 190 | 434,511,000,000 | 0 | 5,333,398,527,251,000 | 5,810,670,976,291,000 | -477,272,449,040,000 | 6,567,266,817,941,000 | -0.07 |
| BNGA | 24,880,290,775 | 595 | 14,803,773,011,125 | 16,127,492,000,000 | 194,042,373,000,000 | 228,100,144,000,000 | -34,057,771,000,000 | 238,849,252,000,000 | -0.01 |
| BNII | 67,068,027,368 | 171 | 11,468,632,679,928 | 16,345,922,000,000 | 125,529,823,000,000 | 151,629,367,000,000 | -26,099,544,000,000 | 157,619,013,000,000 | 0.01 |
| BSIM | 14,007,435,804 | 394 | 5,518,929,706,776 | 150,000,000,000 | 24,049,077,000,000 | 26,422,917,000,000 | -2,373,840,000,000 | 27,868,688,000,000 | 0.12 |
| BTPN | 5,781,884,384 | 2,400 | 13,876,522,521,600 | 5,382,536,000,000 | 58,641,570,000,000 | 79,508,758,000,000 | -20,867,188,000,000 | 81,039,663,000,000 | -0.02 |
| BVIC | 7,073,811,753 | 105 | 742,750,234,065 | 993,188,799,000 | 19,038,401,026,000 | 22,640,079,162,000 | -3,601,678,136,000 | 23,250,685,651,000 | -0.08 |
| MEGA | 6,894,138,227 | 3,275 | 22,578,302,693,425 | 3,589,292,000,000 | 53,118,683,000,000 | 61,198,603,000,000 | -8,079,920,000,000 | 68,225,170,000,000 | 0.27 |
| NISP | 11,357,888,016 | 1,275 | 14,481,307,220,400 | 9,027,589,000,000 | 95,041,466,000,000 | 118,494,685,000,000 | -23,453,219,000,000 | 120,480,402,000,000 | 0.00 |
| PNBN | 23,837,645,998 | 820 | 19,546,869,718,360 | 14,358,326,000,000 | 137,956,005,000,000 | 171,262,198,000,000 | -33,306,193,000,000 | 183,120,540,000,000 | 0.00 |
| SDRA | 5,021,633,094 | 1,100 | 5,523,796,403,400 | 1,017,300,000,000 | 14,866,292,000,000 | 17,702,186,000,000 | -2,835,894,000,000 | 20,019,523,000,000 | 0.19 |
| BABP | 18,938,267,441 | 70 | 1,325,678,720,870 | 0 | 10,428,800,000,000 | 11,818,963,000,000 | -1,390,163,000,000 | 12,137,004,000,000 | -0.01 |
| BBTN | 10,476,445,000 | 1,295 | 13,566,996,275,000 | 22,354,021,000,000 | 135,593,464,000,000 | 167,152,103,000,000 | -31,558,639,000,000 | 171,807,592,000,000 | 0.03 |
| BCIC | 28,066,675,536 | 50 | 1,403,333,776,800 | 551,400,000,000 | 11,633,950,000,000 | 12,663,829,000,000 | -1,029,879,000,000 | 13,183,503,000,000 | 0.07 |

**Tabel Lanjutan Lampiran 6**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Kode** | **MVE** | **Utang Jangka Panjang** | **Utang Jangka Pendek** | **Aset Lancar** | **Net S/T Debt** | **Total Aset** | **Tobin’s Q** |
| **Jumlah Saham** | **Harga** | **Total** |
| BEKS | 10,647,565,981 | 53 | 564,320,996,993 | 129,638,000,000 | 5,516,878,000,000 | 5,492,120,000,000 | 24,758,000,000 | 5,967,186,000,000 | 0.12 |
| BJBR | 9,599,328,254 | 755 | 7,247,492,831,770 | 5,813,957,000,000 | 70,254,514,000,000 | 85,750,555,000,000 | -15,496,041,000,000 | 88,697,430,000,000 | -0.03 |
| BKSW | 8,669,574,538 | 290 | 2,514,176,616,020 | 96,495,000,000 | 22,368,515,000,000 | 25,455,388,000,000 | -3,086,873,000,000 | 25,757,649,000,000 | -0.02 |
| BMRI | 23,099,999,999 | 9,250 | 213,674,999,990,750 | 39,900,516,000,000 | 696,298,153,000,000 | 834,786,203,000,000 | -138,488,050,000,000 | 910,063,409,000,000 | 0.13 |
| INPC | 12,957,391,497 | 64 | 829,273,055,808 | 407,821,000,000 | 21,871,791,000,000 | 23,862,653,000,000 | -1,990,862,000,000 | 25,119,249,000,000 | -0.03 |
| MAYA | 4,261,374,585 | 1,950 | 8,309,680,440,750 | 937,888,053,000 | 41,780,992,830,000 | 23,862,653,000 | 41,757,130,177,000 | 47,305,953,535,000 | 1.08 |

**Lampiran 7 Output Hasil Uji Linieritas**

1. Tatakelola perusahaan dan kinerja keuangan

|  |
| --- |
| **Model Summary and Parameter Estimates** |
| Dependent Variable: tobinsq  |
| Equation | Model Summary | Parameter Estimates |
| R Square | F | df1 | df2 | Sig. | Constant | b1 |
| Linear | .252 | 44.896 | 1 | 133 | .000 | -1.098 | 1.554 |
| The independent variable is gcg. |

1. Tata kelola perusahaan dan risiko kredit

|  |
| --- |
| **Model Summary and Parameter Estimates** |
| Dependent Variable: npl  |
| Equation | Model Summary | Parameter Estimates |
| R Square | F | df1 | df2 | Sig. | Constant | b1 |
| Linear | .147 | 22.851 | 1 | 133 | .000 | 6.663 | -5.835 |
| The independent variable is gcg. |

1. Tata kelola perusahaan dan risiko operasional

|  |
| --- |
| **Model Summary and Parameter Estimates** |
| Dependent Variable: BOPO  |
| Equation | Model Summary | Parameter Estimates |
| R Square | F | df1 | df2 | Sig. | Constant | b1 |
| Linear | .172 | 27.538 | 1 | 133 | .000 | 131.106 | -72.365 |
| The independent variable is GCG. |

1. Risiko kredit dan kinerja keuangan

|  |
| --- |
| **Model Summary and Parameter Estimates** |
| Dependent Variable: tobinsq  |
| Equation | Model Summary | Parameter Estimates |
| R Square | F | df1 | df2 | Sig. | Constant | b1 |
| Linear | .115 | 17.359 | 1 | 133 | .000 | .239 | -.069 |
| The independent variable is npl. |

1. Risiko operasional dan kinerja keuangan

|  |
| --- |
| **Model Summary and Parameter Estimates** |
| Dependent Variable: tobinsq  |
| Equation | Model Summary | Parameter Estimates |
| R Square | F | df1 | df2 | Sig. | Constant | b1 |
| Linear | .182 | 29.571 | 1 | 133 | .000 | .660 | -.008 |
| The independent variable is bopo. |

**Lampiran 8. Output hasil pengolahan PLS**

**Outer Loadings (Mean, STDEV, T-Values)**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  | **Original Sample (O)** | **Sample Mean (M)** | **Standard Deviation (STDEV)** | **Standard Error (STERR)** | **T Statistics (|O/STERR|)** |
| **x -> GCG** | 1.000000 | 1.000000 | 0.000000 |   |   |
| **y -> TOBINS Q** | 1.000000 | 1.000000 | 0.000000 |   |   |
| **z1 -> NPL** | 1.000000 | 1.000000 | 0.000000 |   |   |
| **z2 -> BOPO** | 1.000000 | 1.000000 | 0.000000 |   |   |

**Outer Weights (Mean, STDEV, T-Values)**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  | **Original Sample (O)** | **Sample Mean (M)** | **Standard Deviation (STDEV)** | **Standard Error (STERR)** | **T Statistics (|O/STERR|)** |
| **x -> GCG** | 1.000000 | 1.000000 | 0.000000 |   |   |
| **y -> TOBINS Q** | 1.000000 | 1.000000 | 0.000000 |   |   |
| **z1 -> NPL** | 1.000000 | 1.000000 | 0.000000 |   |   |
| **z2 -> BOPO** | 1.000000 | 1.000000 | 0.000000 |   |   |

**Direct Effects (Mean, STDEV, T-Values)**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  | **Original Sample (O)** | **Sample Mean (M)** | **Standard Deviation (STDEV)** | **Standard Error (STERR)** | **T Statistics (|O/STERR|)** |
| **BOPO -> TOBINS Q** | -0.241382 | -0.247347 | 0.058207 | 0.058207 | 4.146967 |
| **GCG -> BOPO** | -0.414170 | -0.414042 | 0.073601 | 0.073601 | 5.627234 |
| **GCG -> NPL** | -0.382912 | -0.381218 | 0.050644 | 0.050644 | 7.560904 |
| **GCG -> TOBINS Q** | 0.351195 | 0.351766 | 0.052816 | 0.052816 | 6.649409 |
| **NPL -> TOBINS Q** | -0.133712 | -0.134562 | 0.064749 | 0.064749 | 2.065064 |

**Tabel Lanjutan Lampiran 8.**

**Indirect Effects (Mean, STDEV, T-Values)**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  | **Original Sample (O)** | **Sample Mean (M)** | **Standard Deviation (STDEV)** | **Standard Error (STERR)** | **T Statistics (|O/STERR|)** |
| **GCG -> BOPO -> TOBINS Q** | 0.051 | 0.051 | 0.026 | 0.026 | 1.976 |
| **GCG -> NPL -> TOBINS Q** | 0.100 | 0.102 | 0.030 | 0.030 | 3.305 |

**Total Effects (Mean, STDEV, T-Values)**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  | **Original Sample (O)** | **Sample Mean (M)** | **Standard Deviation (STDEV)** | **Standard Error (STERR)** | **T Statistics (|O/STERR|)** |
| **BOPO -> TOBINS Q** | -0.241382 | -0.247347 | 0.058207 | 0.058207 | 4.146967 |
| **GCG -> BOPO** | -0.414170 | -0.414042 | 0.073601 | 0.073601 | 5.627234 |
| **GCG -> NPL** | -0.382912 | -0.381218 | 0.050644 | 0.050644 | 7.560904 |
| **GCG -> TOBINS Q** | 0.502368 | 0.505625 | 0.038892 | 0.038892 | 12.916903 |
| **NPL -> TOBINS Q** | -0.133712 | -0.134562 | 0.064749 | 0.064749 | 2.065064 |

**R Square**

|  |  |
| --- | --- |
|  | **R Square** |
| **BOPO** | 0.171537 |
| **GCG** |   |
| **NPL** | 0.146621 |
| **TOBINS Q** | 0.324810 |

**Cross Loadings**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | **BOPO** | **GCG** | **NPL** | **TOBINS Q** |
| **x** | -0.414170 | 1.000000 | -0.382912 | 0.502368 |
| **y** | -0.426495 | 0.502368 | -0.339783 | 1.000000 |
| **z1** | 0.296603 | -0.382912 | 1.000000 | -0.339783 |
| **z2** | 1.000000 | -0.414170 | 0.296603 | -0.426495 |

**Tabel Lanjutan Lampiran 8.**

**Uji Mediasi variabel risiko kredit**



**Uji Mediasi variabel risiko operasional**

