

Lampiran

Lampiran 1: Sampel

No.	Nama Perusahaan
1.	Anugerah Kagum Karya Utama Tbk
2.	Arthavest Tbk
3.	Bayu Buana Tbk
4.	Bukit Uluwatu Villa Tbk
5.	Citra Putra Realty Tbk
6.	Cipta Selera Murni Tbk
7.	Dafam Property Indonesia Tbk
8.	Eastparc Hotel Tbk
9.	Hotel Fitra Internasional Tbk
10.	Menteng Heritage Realty Tbk
11.	Island Concepts Indonesia Tbk
12.	Intikeramik Alamasri Industri Tbk
13.	Indonesian Paradise Property Tbk
14.	Graha Andrasentra Propertindo Tbk
15.	Jakarta International Hotel & Development Tbk
16.	Jakarta Setiabudi Internasional Tbk
17.	MNC Land Tbk
18.	Mas Murni Indonesia Tbk
19.	Map Boga Adiperkasa Tbk
20.	Sanurhasta Mitra Tbk
21.	Andalan Perkasa Abadi Tbk
22.	Surya Permata Andalan Tbk
23.	Panorama Sentrawisata Tbk
24.	Destinasi Tirta Nusantara Tbk
25.	Tourindo Guide Indonesia Tbk
26.	Pembangunan Graha Lestari Indah Tbk
27.	Pembangunan Jaya Ancol Tbk
28.	Pudjiadi and sons Tbk
29.	Red Planet Indonesia Tbk
30.	Pioneerindo Gourmet International Tbk
31.	Sarimelati Kencana Tbk
32.	Hotel Sahid Jaya International Tbk
33.	Satria Mega Kencana Tbk

Tari Ayu Hasena, 2023

PENGARUH RISIKO OPERASIONAL DAN RISIKO LIKUIDITAS TERHADAP KINERJA KEUANGAN
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Lampiran 2: Tabulasi data BIA

Kode	Tahun	Pendapatan Bruto Tiga Tahun Terakhir			Gross Income	α	BIA
		Tahun ke-3	Tahun ke-2	Tahun ke-1			
AKKU	2018	8.078.257.009	36.566.081.246	5.285.277.438	16.643.205.231	15%	2.496.480.785
AKKU	2019	29.570.506.247	8.078.257.009	36.566.081.246	24.738.281.501	15%	3.710.742.225
AKKU	2020	8.995.901.255	29.570.506.247	8.078.257.009	15.548.221.504	15%	2.332.233.226
AKKU	2021	53.816.301.346	8.995.901.255	29.570.506.247	30.794.236.283	15%	4.619.135.442
AKKU	2022	3.042.974.406	53.816.301.346	8.995.901.255	21.951.725.669	15%	3.292.758.850
ARTA	2018	60.676.729.577	52.205.352.395	49.561.304.446	54.147.795.473	15%	8.122.169.321
ARTA	2019	60.133.161.658	60.676.729.577	52.205.352.395	57.671.747.877	15%	8.650.762.182
ARTA	2020	58.925.967.959	60.133.161.658	60.676.729.577	59.911.953.065	15%	8.986.792.960
ARTA	2021	20.463.007.214	58.925.967.959	60.133.161.658	46.507.378.944	15%	6.976.106.842
ARTA	2022	32.898.358.281	20.463.007.214	58.925.967.959	37.429.111.151	15%	5.614.366.673
BAYU	2018	134.606.605.361	106.219.724.425	109.955.910.291	116.927.413.359	15%	17.539.112.004
BAYU	2019	143.596.589.889	134.606.605.361	106.219.724.425	128.140.973.225	15%	19.221.145.984
BAYU	2020	165.752.232.762	143.596.589.889	134.606.605.361	147.985.142.671	15%	22.197.771.401
BAYU	2021	54.536.329.654	165.752.232.762	143.596.589.889	121.295.050.7	15%	18.194.257.615

Kode	Tahun	Pendapatan Bruto Tiga Tahun Terakhir			Gross Income	α	BIA
		Tahun ke-3	Tahun ke-2	Tahun ke-1			
					68		
BAYU	2022	47.128.168.075	54.536.329.654	165.752.232.762	89.138.910.164	15%	13.370.836.525
BUVA	2018	165.377.753.484	147.286.675.420	137.168.236.520	149.944.221.808	15%	22.491.633.271
BUVA	2019	295.124.701.984	165.377.753.484	147.286.675.420	202.596.376.963	15%	30.389.456.544
BUVA	2020	346.171.450.041	295.124.701.984	165.377.753.484	268.891.301.836	15%	40.333.695.275
BUVA	2021	(1.179.518.935.490)	346.171.450.041	295.124.701.984	320.648.076.013	15%	48.097.211.402
BUVA	2022	(361.395.328.461)	(1.179.518.935.490)	346.171.450.041	346.171.450.041	15%	51.925.717.506
CLAY	2018	68.912.978.956	82.307.614.670	76.352.502.400	75.857.698.675	15%	11.378.654.801
CLAY	2019	86.500.700.618	68.912.978.956	82.307.614.670	79.240.431.415	15%	11.886.064.712
CLAY	2020	83.177.375.568	86.500.700.618	68.912.978.956	79.530.351.714	15%	11.929.552.757
CLAY	2021	(26.489.838.945)	83.177.375.568	86.500.700.618	84.839.038.093	15%	12.725.855.714
CLAY	2022	18.941.591.526	(26.489.838.945)	(26.489.838.945)	18.941.591.526	15%	2.841.238.729
CSMI	2018	148.507.803.090	154.424.081.270	155.679.467.557	152.870.450.639	15%	22.930.567.596
CSMI	2019	135.461.938.910	148.507.803.090	154.424.081.270	146.131.274.423	15%	21.919.691.164
CSMI	2020	118.756.292.290	135.461.938.910	148.507.803.090	134.242.011.430	15%	20.136.301.715

Kode	Tahun	Pendapatan Bruto Tiga Tahun Terakhir			Gross Income	α	BIA
		Tahun ke-3	Tahun ke-2	Tahun ke-1			
CSMI	2021	42.548.462.309	118.756.292.290	135.461.938.910	98.922.231.170	15%	14.838.334.675
CSMI	2022	31.082.509.950	42.548.462.309	118.756.292.290	64.129.088.183	15%	9.619.363.227
DFAM	2018	63.494.613.508	46.561.679.762	36.270.952.245	48.775.748.505	15%	7.316.362.276
DFAM	2019	84.110.902.849	63.494.613.508	46.561.679.762	64.722.398.706	15%	9.708.359.806
DFAM	2020	95.793.179.344	84.110.902.849	63.494.613.508	81.132.898.567	15%	12.169.934.785
DFAM	2021	49.338.188.876	95.793.179.344	84.110.902.849	76.414.090.356	15%	11.462.113.553
DFAM	2022	43.200.881.921	49.338.188.876	95.793.179.344	62.777.416.714	15%	9.416.612.507
EAST	2018	33.427.972.830	28.431.889.100	31.467.456.990	31.109.106.307	15%	4.666.365.946
EAST	2019	32.097.914.816	33.427.972.830	28.431.889.100	31.319.258.915	15%	4.697.888.837
EAST	2020	40.436.610.028	32.097.914.816	33.427.972.830	35.320.832.558	15%	5.298.124.884
EAST	2021	23.679.838.159	40.436.610.028	32.097.914.816	32.071.454.334	15%	4.810.718.150
EAST	2022	35.501.091.688	23.679.838.159	40.436.610.028	33.205.846.625	15%	4.980.876.994
FITT	2018	363.868.430	355.807.242	465.231.678	394.969.117	15%	59.245.368
FITT	2019	3.192.680.870	363.868.430	355.807.242	1.304.118.847	15%	195.617.827
FITT	2020	4.095.801.411	3.192.680.870	363.868.430	2.550.783.570	15%	382.617.536
FITT	2021					15%	

Kode	Tahun	Pendapatan Bruto Tiga Tahun Terakhir			Gross Income	α	BIA
		Tahun ke-3	Tahun ke-2	Tahun ke-1			
		409.537.133	4.095.801.411	3.192.680.870	2.566.006.471		384.900.971
FITT	2022	3.158.274.754	409.537.133	4.095.801.411	2.554.537.766	15%	383.180.665
HRME	2018	27.790.017.630	16.928.066.470	14.055.011.940	19.591.032.013	15%	2.938.654.802
HRME	2019	31.028.950.550	27.790.017.630	16.928.066.470	25.249.011.550	15%	3.787.351.733
HRME	2020	61.878.687.677	31.028.950.550	27.790.017.630	40.232.551.952	15%	6.034.882.793
HRME	2021	24.659.004.180	61.878.687.677	31.028.950.550	39.188.880.802	15%	5.878.332.120
HRME	2022	37.020.986.573	24.659.004.180	61.878.687.677	41.186.226.143	15%	6.177.933.922
ICON	2018	56.054.447.662	45.406.029.764	33.287.712.181	44.916.063.202	15%	6.737.409.480
ICON	2019	64.817.685.779	56.054.447.662	45.406.029.764	55.426.054.402	15%	8.313.908.160
ICON	2020	67.063.956.210	64.817.685.779	56.054.447.662	62.645.363.217	15%	9.396.804.483
ICON	2021	29.361.066.620	67.063.956.210	64.817.685.779	53.747.569.536	15%	8.062.135.430
ICON	2022	26.870.277.500	29.361.066.620	67.063.956.210	41.098.433.443	15%	6.164.765.017
IKAI	2018	(27.925.199.000)	(18.840.254.165)	5.675.056.209	5.675.056.209	15%	851.258.431
IKAI	2019	5.743.743.000	(27.925.199.000)	(18.840.254.165)	5.743.743.000	15%	861.561.450
IKAI	2020	61.905.258.000	5.743.743.000	(27.925.199.000)	13.241.267.333	15%	1.986.190.100
IKAI	2021					15%	

Kode	Tahun	Pendapatan Bruto Tiga Tahun Terakhir			Gross Income	α	BIA
		Tahun ke-3	Tahun ke-2	Tahun ke-1			
		44.423.518.000	61.905.258.000	5.743.743.000	37.357.506.333		5.603.625.950
IKAI	2022	81.087.826.000	44.423.518.000	61.905.258.000	62.472.200.667	15%	9.370.830.100
INPP	2018	416.161.926.350	389.343.876.701	421.142.573.853	408.882.792.301	15%	61.332.418.845
INPP	2019	494.429.858.770	416.161.926.350	389.343.876.701	433.311.887.274	15%	64.996.783.091
INPP	2020	568.544.842.728	494.429.858.770	416.161.926.350	493.045.542.616	15%	73.956.831.392
INPP	2021	247.520.770.636	568.544.842.728	494.429.858.770	436.831.824.045	15%	65.524.773.607
INPP	2022	241.584.420.695	247.520.770.636	568.544.842.728	352.550.011.353	15%	52.882.501.703
JGLE	2018	170.605.153.002	156.036.048.816	171.170.813.773	165.937.338.530	15%	24.890.600.780
JGLE	2019	157.063.196.670	170.605.153.002	156.036.048.816	161.234.799.496	15%	24.185.219.924
JGLE	2020	158.725.826.660	157.063.196.670	170.605.153.002	162.131.392.111	15%	24.319.708.817
JGLE	2021	15.382.000.000	158.725.826.660	157.063.196.670	110.390.341.110	15%	16.558.551.167
JGLE	2022	12.908.000.000	15.382.000.000	158.725.826.660	62.338.608.887	15%	9.350.791.333
JIHD	2018	1.017.825.850	1.017.825.850	961.045.309	998.899.003	15%	149.834.850
JIHD	2019	1.068.643.406	1.017.825.850	1.017.825.850	1.034.765.035	15%	155.214.755
JIHD	2020	1.064.378.405	1.068.643.406	1.017.825.850	1.050.282.554	15%	157.542.383
JIHD	2021	643.310.125	1.064.378.405	1.068.643.406	925.443.979	15%	138.816.597

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		Tahun ke-3	Tahun ke-2	Tahun ke-1			
JHD	2022	646.556.312	643.310.125	1.064.378.405	784.748.281	15%	117.712.242
JSPT	2018	777.698.723.000	752.306.203.000	784.798.106.000	771.601.010.667	15%	115.740.151.600
JSPT	2019	1.137.439.903.000	777.698.723.000	752.306.203.000	889.148.276.333	15%	133.372.241.450
JSPT	2020	880.601.170.000	1.137.439.903.000	777.698.723.000	931.913.265.333	15%	139.786.989.800
JSPT	2021	353.410.850.000	880.601.170.000	1.137.439.903.000	790.483.974.333	15%	118.572.596.150
JSPT	2022	332.315.657.000	353.410.850.000	880.601.170.000	522.109.225.667	15%	78.316.383.850
KPIG	2018	365.089.131.205	361.338.008.295	538.617.761.771	421.681.633.757	15%	63.252.245.064
KPIG	2019	426.081.660.170	365.089.131.205	361.338.008.295	384.169.599.890	15%	57.625.439.984
KPIG	2020	399.765.205.447	426.081.660.170	365.089.131.205	396.978.665.607	15%	59.546.799.841
KPIG	2021	151.139.221.775	399.765.205.447	426.081.660.170	325.662.029.131	15%	48.849.304.370
KPIG	2022	127.719.515.658	151.139.221.775	399.765.205.447	226.207.980.960	15%	33.931.197.144
MAMI	2018	50.471.087.161	42.913.716.468	39.501.932.886	44.295.578.838	15%	6.644.336.826
MAMI	2019	53.078.668.030	50.471.087.161	42.913.716.468	48.821.157.220	15%	7.323.173.583
MAMI	2020	52.289.616.430	53.078.668.030	50.471.087.161	51.946.457.207	15%	7.791.968.581
MAMI	2021	9.403.008.799	52.289.616.430	53.078.668.030	38.257.097.75	15%	5.738.564.663

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		Tahun ke-3	Tahun ke-2	Tahun ke-1			
					3		
MAMI	2022	16.795.361.404	9.403.008.799	52.289.616.430	26.162.662.211	15%	3.924.399.332
MAPB	2018	1.478.232.000.000	1.173.836.000.000	919.492.000.000	1.190.520.000.000	15%	178.578.000.000
MAPB	2019	1.840.099.000.000	1.478.232.000.000	1.173.836.000.000	1.497.389.000.000	15%	224.608.350.000
MAPB	2020	2.217.865.000.000	1.840.099.000.000	1.478.232.000.000	1.845.398.666.667	15%	276.809.800.000
MAPB	2021	1.375.617.000.000	2.217.865.000.000	1.840.099.000.000	1.811.193.666.667	15%	271.679.050.000
MAPB	2022	1.639.739.000.000	1.375.617.000.000	2.217.865.000.000	1.744.407.000.000	15%	261.661.050.000
MINA	2018	6.866.644.638	7.431.149.401	5.998.880.220	6.765.558.086	15%	1.014.833.713
MINA	2019	8.370.830.720	6.866.644.638	7.431.149.401	7.556.208.253	15%	1.133.431.238
MINA	2020	7.643.286.667	8.370.830.720	6.866.644.638	7.626.920.675	15%	1.144.038.101
MINA	2021	2.000.039.231	7.643.286.667	8.370.830.720	6.004.718.873	15%	900.707.831
MINA	2022	2.403.941.462	2.000.039.231	7.643.286.667	4.015.755.787	15%	602.363.368
NASA	2018	10.525.272.969	200.000.000	150.000.000	3.625.090.990	15%	543.763.648
NASA	2019	12.490.380.320	10.525.272.969	200.000.000	7.738.551.096	15%	1.160.782.664
NASA	2020	10.482.627.060	12.490.380.320	10.525.272.969	11.166.093.450	15%	1.674.914.017
NASA	2021	284.971.332	10.482.627.060	12.490.380.320	7.752.659.571	15%	1.162.898.936
NASA	2022	3.106.779.375	284.971.332	10.482.627.060	4.624.792.589	15%	693.718.888
NATO	2018	300.000.000	240.000.000	210.000.000	250.000.000	15%	37.500.000
NATO	2019					15%	

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		Tahun ke-3	Tahun ke-2	Tahun ke-1			
		18.579.926.890	300.000.000	240.000.000	6.373.308.963		955.996.345
NATO	2020	4.711.370.346	18.579.926.890	300.000.000	7.863.765.745	15%	1.179.564.862
NATO	2021	638.137.360	4.711.370.346	18.579.926.890	7.976.478.199	15%	1.196.471.730
NATO	2022	(51.029.088)	638.137.360	4.711.370.346	2.674.753.853	15%	401.213.078
PANR	2018	501.761.818.000	441.425.491.000	399.552.474.000	447.579.927.667	15%	67.136.989.150
PANR	2019	369.489.845.000	501.761.818.000	441.425.491.000	437.559.051.333	15%	65.633.857.700
PANR	2020	356.531.742.000	369.489.845.000	501.761.818.000	409.261.135.000	15%	61.389.170.250
PANR	2021	64.267.649.000	356.531.742.000	369.489.845.000	263.429.745.333	15%	39.514.461.800
PANR	2022	10.263.079.000	64.267.649.000	356.531.742.000	143.687.490.000	15%	21.553.123.500
PDES	2018	143.235.047.315	113.764.715.821	73.510.039.238	110.169.934.125	15%	16.525.490.119
PDES	2019	115.011.734.210	143.235.047.315	113.764.715.821	124.003.832.449	15%	18.600.574.867
PDES	2020	90.490.237.827	115.011.734.210	143.235.047.315	116.245.673.117	15%	17.436.850.968
PDES	2021	(22.266.507.064)	90.490.237.827	115.011.734.210	61.078.488.324	15%	9.161.773.249
PDES	2022	(15.726.608.329)	(22.266.507.064)	90.490.237.827	90.490.237.827	15%	13.573.535.674
PGJO	2018	3.536.891	2.376.409	2.504.549	2.805.950	15%	420.892
PGJO	2019	2.145.100	3.536.891	2.376.409	2.686.133	15%	402.920
PGJO	2020	6.828.525	2.145.100	3.536.891	4.170.172	15%	625.526

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PGJO	2021	18.898.370	6.828.525	2.145.100	9.290.665	15%	1.393.600
PGJO	2022	253.972.026	18.898.370	6.828.525	93.232.974	15%	13.984.946
PGLI	2018	11.645.426.807	12.883.115.056	10.162.857.124	11.563.799.662	15%	1.734.569.949
PGLI	2019	9.510.235.450	11.645.426.807	12.883.115.056	11.346.259.104	15%	1.701.938.866
PGLI	2020	7.021.661.066	9.510.235.450	11.645.426.807	9.392.441.108	15%	1.408.866.166
PGLI	2021	5.184.783.423	7.021.661.066	9.510.235.450	7.238.893.313	15%	1.085.833.997
PGLI	2022	6.656.077.015	5.184.783.423	7.021.661.066	6.287.507.168	15%	943.126.075
PJAA	2018	599.265.205.619	580.239.900.915	540.165.258.569	573.223.455.034	15%	85.983.518.255
PJAA	2019	684.232.809.880	599.265.205.619	580.239.900.915	621.245.972.138	15%	93.186.895.821
PJAA	2020	701.375.142.602	684.232.809.880	599.265.205.619	661.624.386.034	15%	99.243.657.905
PJAA	2021	50.009.516.313	701.375.142.602	684.232.809.880	478.539.156.265	15%	71.780.873.440
PJAA	2022	99.894.000.000	50.009.516.313	701.375.142.602	283.759.552.972	15%	42.563.932.946
PNSE	2018	171.445.188.230	172.479.653.820	176.427.229.990	173.450.690.680	15%	26.017.603.602
PNSE	2019	165.596.633.870	171.445.188.230	172.479.653.820	169.840.491.973	15%	25.476.073.796
PNSE	2020	162.842.365.340	165.596.633.870	171.445.188.230	166.628.062.480	15%	24.994.209.372
PNSE	2021	22.118.838.166	162.842.365.340	165.596.633.870	116.852.612.459	15%	17.527.891.869

Kode	Tahun	Pendapatan Bruto Tiga Tahun Terakhir			Gross Income	α	BIA
		Tahun ke-3	Tahun ke-2	Tahun ke-1			
PNSE	2022	28.672.963.329	22.118.838.166	162.842.365.340	71.211.388.945	15%	10.681.708.342
PSKT	2018	30.398.412.529	33.660.309.601	29.874.508.651	31.311.076.927	15%	4.696.661.539
PSKT	2019	41.322.636.210	30.398.412.529	33.660.309.601	35.127.119.447	15%	5.269.067.917
PSKT	2020	36.162.146.158	41.322.636.210	30.398.412.529	35.961.064.966	15%	5.394.159.745
PSKT	2021	21.152.603.141	36.162.146.158	41.322.636.210	32.879.128.503	15%	4.931.869.275
PSKT	2022	24.538.899.523	21.152.603.141	36.162.146.158	27.284.549.607	15%	4.092.682.441
PTSP	2018	336.243.527.000	299.561.677.000	257.893.718.000	297.899.640.667	15%	44.684.946.100
PTSP	2019	388.810.748.000	336.243.527.000	299.561.677.000	341.538.650.667	15%	51.230.797.600
PTSP	2020	441.420.131.000	388.810.748.000	336.243.527.000	388.824.802.000	15%	58.323.720.300
PTSP	2021	223.222.316.000	441.420.131.000	388.810.748.000	351.151.065.000	15%	52.672.659.750
PTSP	2022	251.961.898.000	223.222.316.000	441.420.131.000	305.534.781.667	15%	45.830.217.250
PZZA	2018	2.025.470.570.263	1.822.713.619.770	1.661.570.762.133	1.836.584.984.055	15%	275.487.747.608
PZZA	2019	2.392.855.752.810	2.025.470.570.263	1.822.713.619.770	2.080.346.647.614	15%	312.051.997.142
PZZA	2020	2.683.331.395.397	2.392.855.752.810	2.025.470.570.263	2.367.219.239.490	15%	355.082.885.924
PZZA	2021					15%	

Kode	Tahun	Pendapatan Bruto Tiga Tahun Terakhir			Gross Income	α	BIA
		Tahun ke-3	Tahun ke-2	Tahun ke-1			
		2.263.015.330.204	2.683.331.395.397	2.392.855.752.810	2.446.400.826.137		366.960.123.921
PZZA	2022	2.249.046.911.126	2.263.015.330.204	2.683.331.395.397	2.398.464.545.576	15%	359.769.681.836
SHID	2018	140.325.902.196	125.977.347.710	121.255.081.200	129.186.110.369	15%	19.377.916.555
SHID	2019	147.747.411.470	140.325.902.196	125.977.347.710	138.016.887.125	15%	20.702.533.069
SHID	2020	115.243.265.474	147.747.411.470	140.325.902.196	134.438.859.713	15%	20.165.828.957
SHID	2021	49.696.960.915	115.243.265.474	147.747.411.470	104.229.212.620	15%	15.634.381.893
SHID	2022	46.515.494.208	49.696.960.915	115.243.265.474	70.485.240.199	15%	10.572.786.030
SOTS	2018	4.764.013.130	4.364.433.790	4.986.453.540	4.704.966.820	15%	705.745.023
SOTS	2019	12.123.411.270	4.764.013.130	4.364.433.790	7.083.952.730	15%	1.062.592.910
SOTS	2020	13.238.375.370	12.123.411.270	4.764.013.130	10.041.933.257	15%	1.506.289.989
SOTS	2021	5.028.108.140	13.238.375.370	12.123.411.270	10.129.964.927	15%	1.519.494.739
SOTS	2022	7.387.596.470	5.028.108.140	13.238.375.370	8.551.359.993	15%	1282703999

Lampiran 3: Tabulasi data DAR

Kode	Tahun	Total Hutang	Total Aset	DAR
AKKU	2018	323.598.055.358	1.074.466.192.087	0,301170997972
AKKU	2019	349.297.058.283	936.699.355.696	0,372901994817
AKKU	2020	359.123.464.278	687.336.843.340	0,522485398182
AKKU	2021	260.707.002.887	693.031.738.617	0,376183352594
AKKU	2022	273.356.079.007	706.790.463.299	0,386756886519
ARTA	2018	68.463.894.121	431.672.804.838	0,158601360460
ARTA	2019	66.308.261.273	439.070.378.556	0,151019664526
ARTA	2020	51.589.144.973	394.280.340.197	0,130843817745
ARTA	2021	20.053.866.922	382.348.998.125	0,052449115913
ARTA	2022	14.064.729.498	360.729.901.225	0,038989641419
BAYU	2018	353.061.402.953	800.819.912.470	0,440874905151
BAYU	2019	377.374.357.637	808.706.959.829	0,466639186235
BAYU	2020	294.478.835.659	692.609.391.235	0,425173033149
BAYU	2021	278.986.637.374	735.109.129.569	0,379517307230
BAYU	2022	377.064.430.626	792.976.671.136	0,475505073921
BUVA	2018	1.787.354.849.578	4.106.726.921.085	0,435226126286
BUVA	2019	1.962.668.897.974	4.190.493.064.381	0,468362282868
BUVA	2020	1.787.797.928.591	3.640.640.764.738	0,491066832495
BUVA	2021	1.826.468.187.202	3.632.449.041.224	0,502820044128
BUVA	2022	2.002.870.103.171	1.843.780.969.151	1,086284182710
CLAY	2018	488.445.412.244	608.492.004.702	0,802714593568
CLAY	2019	475.190.012.907	668.861.591.668	0,710445955974
CLAY	2020	506.548.139.835	621.305.510.843	0,815296389610
CLAY	2021	564.747.416.739	604.675.696.445	0,933967447442
CLAY	2022	599.121.925.112	598.120.793.350	1,001673795282
CSMI	2018	98.923.168.519	146.544.141.795	0,675040075347
CSMI	2019	93.922.542.889	132.366.473.615	0,709564441236
CSMI	2020	94.399.470.155	125.393.703.496	0,752824643687
CSMI	2021	82.158.971.539	101.943.281.852	0,805928257816
CSMI	2022	62.428.279.809	74.724.266.989	0,835448540675
DFAM	2018	259.334.545.716	335.598.556.390	0,772752268382
DFAM	2019	239.243.757.049	333.490.061.853	0,717393962866
DFAM	2020	226.527.015.574	308.397.099.735	0,734530304496
DFAM	2021	202.049.910.225	271.988.568.417	0,742861773202
DFAM	2022	208.073.017.327	261.109.937.590	0,796878966950

Kode	Tahun	Total Hutang	Total Aset	DAR
EAST	2018	43.959.732.307	245.861.306.951	0,178798904359
EAST	2019	51.682.131.428	294.535.234.106	0,175470115095
EAST	2020	17.993.384.604	262.828.434.043	0,068460570750
EAST	2021	14.141.062.805	259.692.979.111	0,054453003903
EAST	2022	24.290.207.329	273.990.130.957	0,088653584872
FITT	2018	23.434.278.997	47.067.881.152	0,497882598992
FITT	2019	23.068.864.044	60.838.689.252	0,379180819436
FITT	2020	32.393.495.681	61.585.045.937	0,525996127601
FITT	2021	28.476.506.253	66.565.654.172	0,427795784586
FITT	2022	26.584.021.280	61.936.867.777	0,429211586477
HRME	2018	200.458.261.466	807.062.861.692	0,248379984981
HRME	2019	226.967.340.957	53.288.462.035	4,259221082566
HRME	2020	246.800.252.036	931.636.923.955	0,264910337590
HRME	2021	270.166.339.595	925.601.054.099	0,291882056960
HRME	2022	288.807.356.009	953.123.788.788	0,303011381529
ICON	2018	191.132.298.398	395.969.370.635	0,482694654113
ICON	2019	129.953.534.558	386.911.309.338	0,335874220840
ICON	2020	125.712.975.552	370.846.674.317	0,338989087022
ICON	2021	4.499.644.830	392.444.773.035	0,011465676547
ICON	2022	5.224.536.955	44.651.884.773	0,117005966972
IKAI	2018	542.884.341	1.337.016.109	0,406041735283
IKAI	2019	440.983.741	1.217.212.646	0,362289812260
IKAI	2020	443.962.433	1.285.201.213	0,345441965436
IKAI	2021	459.494.982	1.243.123.975	0,369629249569
IKAI	2022	468.638.021	1.215.822.756	0,385449292413
INPP	2018	2.471.098.393.489	6.964.734.840.779	0,354801503572
INPP	2019	1.658.261.945.713	7.989.904.868.957	0,207544642009
INPP	2020	1.885.064.829.152	7.657.106.251.566	0,246185016535
INPP	2021	3.027.511.364.432	8.511.975.944.379	0,355676682384
INPP	2022	3.127.516.571.879	9.163.821.178.882	0,341289568056
JGLE	2018	1.571.384.618.699	3.843.887.118.265	0,408800927382
JGLE	2019	1.246.751.716	3.434.099.608.466	0,000363050540
JGLE	2020	1.273.853.198	3.050.135.000	0,417638300600
JGLE	2021	1.102.345.224	3.320.852.000	0,331946507703
JGLE	2022	521.348.567	1.710.447.538	0,304802430602
JIHD	2018	1.719.162.898	6.606.689.033	0,260215501201
JIHD	2019	1.854.577.060	6.600.579.597	0,280971849933

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Kode	Tahun	Total Hutang	Total Aset	DAR
JHD	2020	1.840.934.731	6.719.372.766	0,273974192995
JHD	2021	1.836.110.280	6.609.371.028	0,277804086383
JHD	2022	1.852.972.316	493.454.796	3,755100428693
JSPT	2018	1.811.783.519	5.048.597.273	0,358868695804
JSPT	2019	2.287.068.867	5.273.735.933	0,433671479963
JSPT	2020	2.735.056.960	5.751.634.560	0,475526901348
JSPT	2021	2.973.906.693	5.682.538.723	0,523341210323
JSPT	2022	3.382.102.301	6.083.350.540	0,555960449552
KPIG	2018	4.581.999.271.798	17.521.363.545.763	0,261509286068
KPIG	2019	5.493.772.770.208	28.574.866.571.647	0,192258912441
KPIG	2020	6.148.351.780.187	29.427.611.990.774	0,208931386689
KPIG	2021	6.440.802.030.527	30.912.009.095.198	0,208359217633
KPIG	2022	6.468.099.881.938	31.955.760.446.155	0,202407947476
MAMI	2018	348.692.512.814	1.002.602.501.302	0,347787395664
MAMI	2019	397.489.204.976	1.761.230.920.632	0,225688295793
MAMI	2020	373.004.509.267	1.735.308.152.658	0,214950012593
MAMI	2021	510.842.650.890	1.778.345.867.877	0,287257197892
MAMI	2022	534.057.607.947	1.768.009.541.497	0,302067152587
MAPB	2018	642.537.219	1.710.455.436.432	0,000375652709
MAPB	2019	831.592.424	2.067.287.990.670	0,000402262495
MAPB	2020	157.295.126	2.439.494.566.324	0,000064478572
MAPB	2021	389.812.110	2.237.951.766.436	0,000174182534
MAPB	2022	140.243.734	2.577.631.899.554	0,000054407976
MINA	2018	2.492.876.191	125.589.779.464	0,019849355590
MINA	2019	5.432.601.274	167.494.528.514	0,032434499934
MINA	2020	4.949.334.264	115.906.164.889	0,042701216702
MINA	2021	6.892.898.853	111.393.695.428	0,061878716085
MINA	2022	7.509.040.857	107.200.528.392	0,070046677658
NASA	2018	84.303.016.827	1.168.208.737.518	0,072164343682
NASA	2019	59.912.226.873	1.143.270.654.349	0,052404237479
NASA	2020	58.676.592.096	1.135.507.968.087	0,051674311185
NASA	2021	61.953.985.743	1.133.852.216.949	0,054640265122
NASA	2022	57.908.394.154	1.129.527.346.470	0,051267810678
NATO	2018	21.831.317.432	625.087.426.131	0,034925222488
NATO	2019	4.786.805.291	811.463.616.498	0,005898977100
NATO	2020	1.175.133.924	808.770.530.038	0,001452988061
NATO	2021	2.744.073.437	804.367.332.407	0,003411468028

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Kode	Tahun	Total Hutang	Total Aset	DAR
NATO	2022	2.097.260.277	802.217.966.948	0,002614327232
PANR	2018	1.143.782.039	2.304.606.245	0,496302585954
PANR	2019	1.184.565.998	2.147.806.690	0,551523562858
PANR	2020	253.625.707.915	1.785.765.664	142,026310074131
PANR	2021	925.082.511	1.466.078.825	0,630990977583
PANR	2022	970.205.949	1.533.916.748	0,632502350773
PDES	2018	272.110.561.721	492.693.252.247	0,552292040697
PDES	2019	253.625.707.915	451.206.902.576	0,562105115119
PDES	2020	244.450.842.556	339.433.285.788	0,720173456143
PDES	2021	254.089.789.510	287.195.247.628	0,884728391603
PDES	2022	230.837.760.981	266.160.799.674	0,867286847889
PGJO	2018	482.847.469	4.405.175.956	0,109609122047
PGJO	2019	1.578.809.122	8.191.815.971	0,192730052480
PGJO	2020	388.475.687	11.430.148.472	0,033986932711
PGJO	2021	635.201.324	22.089.376.564	0,028755964305
PGJO	2022	361.844.423	18.781.452.665	0,019266050899
PGLI	2018	21.590.607.870	84.366.005.470	0,255915966979
PGLI	2019	26.482.248.574	90.208.368.243	0,293567538021
PGLI	2020	28.473.677.237	86.661.244.360	0,328562986226
PGLI	2021	32.785.535.098	100.491.539.919	0,326251693669
PGLI	2022	42.099.188.746	110.723.278.472	0,380219853738
PJAA	2018	2.235.763.648.124	4.361.394.289.871	0,512625894273
PJAA	2019	1.945.232.867.688	4.095.914.945.148	0,474920229970
PJAA	2020	2.280.833.275.498	4.042.618.820.057	0,564196966625
PJAA	2021	293.125.678	4.424.075.803	0,066256929368
PJAA	2022	233.185.532	3.892.784.000	0,059901996104
PNSE	2018	175.029.709.760	457.477.659.067	0,382597283804
PNSE	2019	197.249.336.258	460.489.681.549	0,428346918859
PNSE	2020	188.953.693.217	403.840.911.977	0,467891408753
PNSE	2021	196.055.391.132	382.504.511.067	0,512557069157
PNSE	2022	195.793.623.346	372.689.554.925	0,525353127713
PSKT	2018	57.373.972.364	50.807.440.321	1,129243512397
PSKT	2019	66.196.469.522	464.540.146.023	0,142498920898
PSKT	2020	67.269.583.952	436.430.544.368	0,154135829447
PSKT	2021	66.995.443.376	424.363.081.425	0,157872930772
PSKT	2022	59.833.011.007	410.704.300.872	0,145683916336
PTSP	2018	143.529.922	308.082.711	0,465881131512

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Kode	Tahun	Total Hutang	Total Aset	DAR
PTSP	2019	162.093.684	352.511.272	0,459825534317
PTSP	2020	234.978.908	380.488.760	0,617571220764
PTSP	2021	195.313.251	323.191.361	0,604326954767
PTSP	2022	156.645.405	291.721.506	0,536968998782
PZZA	2018	829.499.195.234	1.970.514.177.805	0,420955710229
PZZA	2019	769.296.474.698	2.109.171.909.038	0,364738631025
PZZA	2020	1.080.898.528.336	2.231.266.338.455	0,484432767934
PZZA	2021	974.961.218.070	2.199.070.133.023	0,443351580029
PZZA	2022	1.336.677.280.440	2.509.598.483.818	0,532625951545
SHID	2018	454.513.760.185	1.503.098.900.111	0,302384467284
SHID	2019	449.732.494.893	1.475.456.182.789	0,304809116082
SHID	2020	438.782.679.453	1.422.052.349.101	0,308555926039
SHID	2021	478.730.112.929	1.344.549.041.177	0,356052548675
SHID	2022	473.441.512.927	1.298.491.673.861	0,364608816874
SOTS	2018	118.836.077.488	456.364.039.807	0,260397549155
SOTS	2019	124.004.087.201	432.375.996.854	0,286796880732
SOTS	2020	137.150.357.892	417.897.918.156	0,328191053205
SOTS	2021	154.833.436.097	412.891.245.744	0,374998108323
SOTS	2022	163.246.710.082	405.016.642.067	0,403061734078

Lampiran 4: Tabulasi data ROA

Kode	Tahun	Laba Bersih Setelah Pajak	Total Aset	ROA
AKKU	2018	9.313.373.619	1.074.466.192.087	0,008667907550
AKKU	2019	163.466.438.181	936.699.355.696	0,174513238626
AKKU	2020	11.781.376.054	687.336.843.340	0,017140614777
AKKU	2021	2.324.332.511	693.031.738.617	0,003353861564
AKKU	2022	3.088.014.151	706.790.463.299	0,004369065956
ARTA	2018	4.117.123.932	431.672.804.838	0,009537603217
ARTA	2019	62.876.288.232	439.070.378.556	0,143203211382
ARTA	2020	11.209.268.817	394.280.340.197	0,028429692466
ARTA	2021	11.368.936.434	382.348.998.125	0,029734448082
ARTA	2022	301.979.149	360.729.901.225	0,000837133678
BAYU	2018	39.648.863.027	800.819.912.470	0,049510336106
BAYU	2019	47.449.047.778	808.706.959.829	0,058672733308
BAYU	2020	1.245.008.804	692.609.391.235	0,001797562695
BAYU	2021	306.222.936	735.109.129.569	0,000416567995
BAYU	2022	42.927.238.823	792.976.671.136	0,054134302288
BUVA	2018	13.854.741.330	4.106.726.921.085	0,003373669980
BUVA	2019	89.446.199.945	4.190.493.064.381	0,021345029945
BUVA	2020	101.580.713.371	3.640.640.764.738	0,027901877701
BUVA	2021	361.011.690.496	3.632.449.041.224	0,099385204417
BUVA	2022	198.801.015.252	1.843.780.969.151	0,107822468383
CLAY	2018	1.450.643.728	608.492.004.702	0,002383998009
CLAY	2019	15.157.361.181	668.861.591.668	0,022661431557
CLAY	2020	82.910.558.681	621.305.510.843	0,133445715890
CLAY	2021	75.086.699.108	604.675.696.445	0,124176810064
CLAY	2022	41.399.563.464	598.120.793.350	0,069216057900
CSMI	2018	12.255.621.415	146.544.141.795	0,083630920110
CSMI	2019	11.571.843.125	132.366.473.615	0,087422765063
CSMI	2020	37.930.606.984	125.393.703.496	0,302492118236
CSMI	2021	13.556.479.305	101.943.281.852	0,132980605085
CSMI	2022	8.632.295.218	74.724.266.989	0,115521979216
DFAM	2018	651.990.026	335.598.556.390	0,001942767672
DFAM	2019	6.855.054.631	333.490.061.853	0,020555498994
DFAM	2020	14.365.570.923	308.397.099.735	0,046581407333
DFAM	2021	15.033.311.947	271.988.568.417	0,055271852176
DFAM	2022	18.286.773.711	261.109.937.590	0,070034767270

Kode	Tahun	Laba Bersih Setelah Pajak	Total Aset	ROA
EAST	2018	2.353.947.677	245.861.306.951	0,009574290913
EAST	2019	8.996.403.447	294.535.234.106	0,030544404897
EAST	2020	5.183.545.503	262.828.434.043	0,019722164087
EAST	2021	12.146.882.355	259.692.979.111	0,046774011360
EAST	2022	29.761.934.843	273.990.130.957	0,108624112624
FITT	2018	3.295.336.057	47.067.881.152	0,070012415608
FITT	2019	6.130.295.160	60.838.689.252	0,100763103797
FITT	2020	8.682.541.781	61.585.045.937	0,140984579112
FITT	2021	5.421.836.983	66.565.654.172	0,081450968227
FITT	2022	5.993.823.225	61.936.867.777	0,096773108491
HRME	2018	22.360.144.186	807.062.861.692	0,027705579388
HRME	2019	3.725.807.161	53.288.462.035	0,069917708613
HRME	2020	26.639.091.015	931.636.923.955	0,028593854891
HRME	2021	29.476.884.056	925.601.054.099	0,031846208391
HRME	2022	22.743.839.263	953.123.788.788	0,023862419059
ICON	2018	30.836.082.689	395.969.370.635	0,077874919061
ICON	2019	36.305.549.142	386.911.309.338	0,093834292939
ICON	2020	5.702.852.677	370.846.674.317	0,015377925898
ICON	2021	549.960.817	392.444.773.035	0,001401371237
ICON	2022	5.677.480.014	44.651.884.773	0,127149840211
IKAI	2018	712.843.463	1.337.016.109	0,533159965839
IKAI	2019	717.171.121	1.217.212.646	0,589191316207
IKAI	2020	750.560.425	1.285.201.213	0,584002269378
IKAI	2021	575.465.609	1.243.123.975	0,462918920858
IKAI	2022	352.908.051	1.215.822.756	0,290262745337
INPP	2018	36.758.854.400	6.964.734.840.779	0,005277854109
INPP	2019	2.081.142.336.348	7.989.904.868.957	0,260471478757
INPP	2020	483.534.590.924	7.657.106.251.566	0,063148476074
INPP	2021	75.812.726.389	8.511.975.944.379	0,008906595470
INPP	2022	21.091.812.332	9.163.821.178.882	0,002301639449
JGLE	2018	1.614.730.524.089	3.843.887.118.265	0,420077508628
JGLE	2019	1.110.086.783.987	3.434.099.608.466	0,323254101672
JGLE	2020	1.113.000.526.890	3.050.135.000.893	0,364902054028
JGLE	2021	101.505.674.563	3.320.852.000.647	0,030566154271
JGLE	2022	758.291.435.788	1.710.447.627.834	0,443329233499
JIHD	2018	108.164.986	6.606.689.033	0,016372041345
JIHD	2019	144.145.476	6.600.579.597	0,021838305846

Kode	Tahun	Laba Bersih Setelah Pajak	Total Aset	ROA
JIHD	2020	625.408.671	6.719.372.766	0,093075454031
JIHD	2021	113.618.419	6.609.371.028	0,017190503986
JIHD	2022	132.575.348	493.454.796	0,268667665356
JSPT	2018	466.896.329	5.048.597.273	0,092480406686
JSPT	2019	143.508.701	5.273.735.933	0,027211961847
JSPT	2020	235.772.754	5.751.634.560	0,040992304282
JSPT	2021	333.366.231	5.682.538.723	0,058665017037
JSPT	2022	521.935.614	6.083.350.540	0,085797392501
KPIG	2018	665.478.680.370	17.521.363.545.763	0,037980986961
KPIG	2019	274.135.043.977	28.574.866.571.647	0,009593572145
KPIG	2020	258.812.539.573	29.427.611.990.774	0,008794887592
KPIG	2021	144.520.842.245	30.912.009.095.198	0,004675232910
KPIG	2022	179.502.179.117	31.955.760.446.155	0,005617208810
MAMI	2018	6.041.141.721	1.002.602.501.302	0,006025460452
MAMI	2019	6.560.078.390	1.761.230.920.632	0,003724712253
MAMI	2020	1.438.072.265	1.735.308.152.658	0,000828712908
MAMI	2021	35.129.622.351	1.778.345.867.877	0,019754100136
MAMI	2022	33.551.283.437	1.768.009.541.497	0,018976867856
MAPB	2018	120.530.500	1.710.455.436.432	0,000070466905
MAPB	2019	105.095.326	2.067.287.990.670	0,000050837293
MAPB	2020	148.387.658	2.439.494.566.324	0,000060827214
MAPB	2021	134.596.237	2.237.951.766.436	0,000060142600
MAPB	2022	146.296.674	2.577.631.899.554	0,000056756232
MINA	2018	1.967.125.872	125.589.779.464	0,015663104756
MINA	2019	1.077.766.466	167.494.528.514	0,006434636854
MINA	2020	9.803.325.216	115.906.164.889	0,084579842887
MINA	2021	4.778.053.854	111.393.695.428	0,042893395678
MINA	2022	3.498.299.611	107.200.528.392	0,032633231043
NASA	2018	257.706.783	1.168.208.737.518	0,000220599945
NASA	2019	548.729.615	1.143.270.654.349	0,000479964751
NASA	2020	6.527.051.485	1.135.507.968.087	0,005748133583
NASA	2021	4.933.144.785	1.133.852.216.949	0,004350782854
NASA	2022	279.278.890	1.129.527.346.470	0,000247252880
NATO	2018	3.059.195.807	625.087.426.131	0,004894028706
NATO	2019	3.314.160.508	811.463.616.498	0,004084176346
NATO	2020	907.190.475	808.770.530.038	0,001121690815
NATO	2021	5.974.399.204	804.367.332.407	0,007427451319

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Kode	Tahun	Laba Bersih Setelah Pajak	Total Aset	ROA
NATO	2022	1.327.567.941	802.217.966.948	0,001654871862
PANR	2018	227.120.893	2.304.606.245	0,098550845071
PANR	2019	1.749.812.235	2.147.806.690	0,814697264492
PANR	2020	15.086.659.357	1.785.765.664	8,448286167182
PANR	2021	134.809.673	1.466.078.825	0,091952540819
PANR	2022	2.938.403.054	1.533.916.748	1,915620947376
PDES	2018	11.004.376.868	492.693.252.247	0,022335148326
PDES	2019	15.086.659.357	451.206.902.576	0,033436233513
PDES	2020	87.393.671.376	339.433.285.788	0,257469361536
PDES	2021	62.989.131.535	287.195.247.628	0,219325117861
PDES	2022	1.151.830.156	266.160.799.674	0,004327572495
PGJO	2018	140.913.689	4.405.175.956	0,031988208963
PGJO	2019	4.435.179.361	8.191.815.971	0,541415893216
PGJO	2020	7.566.341.704	11.430.148.472	0,661963553889
PGJO	2021	10.517.499.360	22.089.376.564	0,476133825214
PGJO	2022	506.566.999	18.781.452.665	0,026971662312
PGLI	2018	4.300.000.687	84.366.005.470	0,050968404431
PGLI	2019	5.395.032.225	90.208.368.243	0,059806338703
PGLI	2020	5.183.868.976	86.661.244.360	0,059817615294
PGLI	2021	9.401.645.959	100.491.539.919	0,093556591595
PGLI	2022	6.395.986.083	110.723.278.472	0,057765504881
PJAA	2018	222.347.065.822	4.361.394.289.871	0,050980730254
PJAA	2019	233.034.221.183	4.095.914.945.148	0,056894301836
PJAA	2020	393.866.133.851	4.042.618.820.057	0,097428461941
PJAA	2021	276.381.356	4.424.075.803	0,062472111308
PJAA	2022	152.500.233	3.892.784.000	0,039175107841
PNSE	2018	10.060.854.778	457.477.659.067	0,021992013334
PNSE	2019	13.701.012.102	460.489.681.549	0,029753135957
PNSE	2020	50.604.881.105	403.840.911.977	0,125308951134
PNSE	2021	42.085.548.867	382.504.511.067	0,110026281127
PNSE	2022	12.505.753.863	372.689.554.925	0,033555418170
PSKT	2018	20.166.643.731	50.807.440.321	0,396923041263
PSKT	2019	14.268.410.688	464.540.146.023	0,030715129382
PSKT	2020	29.021.708.130	436.430.544.368	0,066497884954
PSKT	2021	12.133.423.253	424.363.081.425	0,028592080188
PSKT	2022	7.419.741.814	410.704.300.872	0,018065897528
PTSP	2018	197.263.695	308.082.711	0,640294596083

Kode	Tahun	Laba Bersih Setelah Pajak	Total Aset	ROA
PTSP	2019	286.550.476	352.511.272	0,812883157960
PTSP	2020	490.095.822	380.488.760	1,288069119309
PTSP	2021	1.761.981.978	323.191.361	5,451822637054
PTSP	2022	976.637.945	291.721.506	3,347843490840
PZZA	2018	101.552.119.200	1.970.514.177.805	0,051535848026
PZZA	2019	200.020.704.732	2.109.171.909.038	0,094833761001
PZZA	2020	93.519.909.374	2.231.266.338.455	0,041913377960
PZZA	2021	49.986.602.500	2.199.070.133.023	0,022730790505
PZZA	2022	23.456.287.257	2.509.598.483.818	0,009346629514
SHID	2018	1.716.844.066	1.503.098.900.111	0,001142202995
SHID	2019	12.667.181.973	1.475.456.182.789	0,008585264761
SHID	2020	51.974.552.412	1.422.052.349.101	0,036548972648
SHID	2021	23.464.292.934	1.344.549.041.177	0,017451422161
SHID	2022	35.276.403.926	1.298.491.673.861	0,027167216114
SOTS	2018	26.021.034.590	456.364.039.807	0,057018152879
SOTS	2019	30.634.545.399	432.375.996.854	0,070851632889
SOTS	2020	27.637.468.216	417.897.918.156	0,066134496046
SOTS	2021	23.220.740.805	412.891.245.744	0,056239363378
SOTS	2022	16.518.924.004	405.016.642.067	0,040785790726

Lampiran 5: Model Regresi Data Panel

1) Common Effect Model

Dependent Variable: ROA
 Method: Panel Least Squares
 Date: 08/28/23 Time: 01:54
 Sample: 2018 2022
 Periods included: 5
 Cross-sections included: 33
 Total panel (balanced) observations: 165

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-0.049101	0.135038	-0.363609	0.7166
BIA	0.317452	0.244988	1.295784	0.1969
DAR	0.333295	0.135379	2.461935	0.0149
R-squared	0.043402	Mean dependent var		0.218356
Adjusted R-squared	0.031592	S.D. dependent var		0.838527
S.E. of regression	0.825175	Akaike info criterion		2.471572
Sum squared resid	110.3080	Schwarz criterion		2.528044
Log likelihood	-200.9047	Hannan-Quinn criter.		2.494496
F-statistic	3.675053	Durbin-Watson stat		1.695119
Prob(F-statistic)	0.027485			

2) Fixed Effect Model

Dependent Variable: ROA
 Method: Panel Least Squares
 Date: 08/28/23 Time: 01:56
 Sample: 2018 2022
 Periods included: 5
 Cross-sections included: 33
 Total panel (balanced) observations: 165

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.062661	0.143782	0.435807	0.6637
BIA	0.108342	0.289319	0.374472	0.7087
DAR	0.271851	0.142521	1.907441	0.0587

Effects Specification

Cross-section fixed (dummy variables)

R-squared	0.428475	Mean dependent var	0.218356
Adjusted R-squared	0.278999	S.D. dependent var	0.838527
S.E. of regression	0.712008	Akaike info criterion	2.344376
Sum squared resid	65.90419	Schwarz criterion	3.003213
Log likelihood	-158.4110	Hannan-Quinn criter.	2.611821
F-statistic	2.866515	Durbin-Watson stat	2.834764
Prob(F-statistic)	0.000010		

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3) Random Effect Model

Dependent Variable: ROA
 Method: Panel EGLS (Cross-section random effects)
 Date: 08/28/23 Time: 01:57
 Sample: 2018 2022
 Periods included: 5
 Cross-sections included: 33
 Total panel (balanced) observations: 165
 Swamy and Arora estimator of component variances

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.009704	0.151450	0.064071	0.9490
BIA	0.211134	0.252973	0.834610	0.4052
DAR	0.297192	0.131605	2.258217	0.0253

Effects Specification		S.D.	Rho
Cross-section random		0.433711	0.2706
Idiosyncratic random		0.712008	0.7294

Weighted Statistics			
R-squared	0.034247	Mean dependent var	0.129224
Adjusted R-squared	0.022324	S.D. dependent var	0.717632
S.E. of regression	0.709577	Sum squared resid	81.56684
F-statistic	2.872344	Durbin-Watson stat	2.289223
Prob(F-statistic)	0.059452		

Unweighted Statistics			
R-squared	0.041954	Mean dependent var	0.218356
Sum squared resid	110.4750	Durbin-Watson stat	1.690199