

Daftar Lampiran

Lampiran 1. Data Total Asset BUK dan BUS

Nama Bank	Tahun				
	2014	2015	2016	2017	2018
BANK UMUM KONVENSIONAL					
Artha Graha Internasional	23,462,770	25,119,249	26,219,938	27,727,008	26,025,188
Maspion	4,831,638	5,343,937	5,481,519	6,054,846	6,694,024
Mestika Bank	8,675,438	9,409,597	10,587,951	11,817,845	12,093,079
Bank Bumi Arta	5,155,423	6,567,267	7,121,174	7,014,678	7,297,274
Bank Mayapada	36,194,950	47,305,954	60,839,103	74,745,570	86,971,893
Bank Ganesha	2,135,758	1,974,416	4,235,925	4,581,932	4,497,122
Bank Artos	839,837	745,647	774,780	837,227	664,674
Bank Harda	2,021,726	2,079,035	2,058,464	2,458,824	2,264,173
Bank MNC	9,430,264	12,137,004	13,057,549	10,706,094	10,854,855
Bank BRI Agronia	6,385,192	8,364,503	11,377,961	16,322,594	23,313,672
Bank Capital Indonesia	9,251,776	12,159,197	14,207,414	16,349,473	18,019,614
Bank Nobu	5,767,590	6,703,377	8,992,244	11,018,481	11,793,981
Bank Yudha Bakti	2,691,946	3,417,885	4,134,765	5,004,796	4,533,730
Bank Ina Perdana	1,951,587	2,081,523	2,359,089	3,123,345	3,854,174
Bank JTRUST	12,682,021	13,183,503	16,065,303	17,171,181	17,171,181
Bank Oke	1,641,451	2,073,670	2,311,229	2,535,111	2,534,266
Bank QNB	20,839,018	25,757,649	24,372,702	24,635,233	20,486,926
Bank Of India Indonesia	5,200,631	6,087,483	4,306,074	4,487,329	3,896,761
Bank Woori Saudara	16,432,776	20,019,523	22,630,634	27,086,504	29,631,693
Bank China Construct	9,769,591	10,089,121	12,257,391	15,788,738	15,992,475
Bank IBK	4,111,036	4,217,368	4,059,950	3,892,516	4,151,151
BANK UMUM SYARIAH					
BRIS	20,341,033	24,230,247	27,687,188	31,543,384	37,915,084
BCAS	2,994,450	4,349,581	4,995,607	5,961,175	7,064,009
PNBS	6,206,505	7,134,235	8,757,964	8,629,276	8,771,058
Bank BTPNS	3,780,498	5,196,199	7,323,347	9,156,522	12,039,275
BJBS	6,093,488	7,134,235	8,757,964	8,629,276	8,771,058
BNIS	19,492,112	23,017,667	28,314,175	34,822,442	41,048,545
BSM	66,955,671	70,369,709	78,831,722	87,915,020	98,341,116
Muamalat	62,413,311	57,172,588	55,786,398	61,696,920	57,227,277

Mega Syariah	7,044,588	5,559,820	6,135,242	7,034,300	7,336,343
Bukopin Syariah	5,161,301	5,827,154	7,019,599	7,166,258	6,328,447
Maybank Syariah	2,449,541	1,743,439	1,344,720	1,275,648	661,912

Lampiran 2 Data Sales BUK dan BUS

Sales

Nama Bank	Tahun				
	2014	2015	2016	2017	2018
BANK UMUM KONVENSIONAL					
Artha Graha Internasional	2249421	2415224	2268276	2398933	2263784
Maspion	419731	490106	523188	495688	511187
Mestika Bank	866912	972143	1017877	1010478	1026137
Bank Bumi Arta	531253	660715	717419	678025	645260
Bank Mayapada	3564518	5002094	6029021	6984499	7994584
Bank Ganesha	185697	285827	285827	388404	386149
Bank Artos	85512	94669	77160	77456	67457
Bank Harda	222506	239233	215915	212854	222340
Bank MNC	760698	950521	1060551	1021547	960256
Bank BRI Agronia	598345	786710	965086	1252070	1663668
Bank Capital Indonesia	786137	1116871	1238425	1290234	1361797
Bank Nobu	381585	496241	560183	620548	747203
Bank Yudha Bakti	297726	403981	508786	614873	589664
Bank Ina Perdana	182446	225040	241686	248101	280188
Bank JTRUST	1194273	1070951	1342635	1500646	1426813
Bank Oke	124554	185457	195244	198848	200388
Bank QNB	1221121	2040582	2048592	1643688	1353059
Bank Of India Indonesia	441365	553936	408093	298695	314851
Bank Woori Saudara	251564	1549763	1773722	1990350	2214687
Bank China Construct	899099	1000742	1067322	1147285	1240762
Bank IBK	320520	407736	374768	359050	343827
BANK UMUM SYARIAH					
BRIS	2056602	2424752	2634201	2816524	3120307
BCAS	227365	357792	426069	473994	522584
PNBS	526520	711206	693133	793407	598863
Bank BTPNS	1037733	1562647	2226482	2905253	3447266
BJBS	526520	711206	693133	793407	598863
BNIS	2026108	2429243	2801575	3189183	3599100

BSM	5487193	5960016	6467898	7286674	7688793
Muamalat	5214864	4949360	3801051	3709828	3220191
Mega Syariah	1195322	805329	660473	638898	613151
Bukopin Syariah	460597	505266	575170	530328	491149
Maybank Syariah	169712	173385	107788	104274	61445

Lampiran 3 Data Working Capital BUK dan BUS

Nama Bank	Tahun				
	2014	2015	2016	2017	2018
BANK UMUM KONVENSIONAL					
Artha Graha Internasional	2,371,868	2,082,035	1,836,124	1,413,173	1,266,519
Maspion	519,224	556,257	827,829	696,923	703,839
Mestika Bank	1,925,887	2,003,488	2,221,608	2,623,292	2,566,186
Bank Bumi Arta	455,347	483,595	544,250	574,124	648,615
Bank Mayapada	2,440,647	4,097,466	6,054,357	8,448,041	11,228,777
Bank Ganesha	138,888	142,275	901,167	928,598	937,149
Bank Artos	75,938	64,738	525,483	38,807	9,043
Bank Harda	235,471	270,101	237,107	58,398	291,783
Bank MNC	1,005,828	1,398,705	1,507,146	630,635	735,917
Bank BRI Agronia	880,190	1,151,970	1,741,645	2,902,904	4,217,714
Bank Capital Indonesia	778,794	796,617	978,509	1,057,251	874,684
Bank Nobu	1,101,756	1,064,397	1,168,889	1,224,186	1,241,124
Bank Yudha Bakti	162,640	212,085	456,072	458,873	352,943
Bank Ina Perdana	520,432	317,746	350,781	1,168,842	1,128,309
Bank JTRUST	789,519	531,272	895,008	1,607,255	1,142,599
Bank Oke	238,826	269,844	206,481	227,539	241,334
Bank QNB	2,127,996	3,242,086	2,422,469	1,389,938	2,817,632
Bank Of India Indonesia	445,853	714,051	648,485	843,855	840,882
Bank Woori Saudara	1,860,295	2,000,458	2,154,849	3,735,852	3,909,207
Bank China Construct	866,995	925,813	1,467,987	1,177,674	1,336,552
Bank IBK	416,531	515,836	517,966	501,085	448,876
BANK UMUM SYARIAH					
BRIS	14,774,812	17,864,478	19,277,497	22,743,542	25,886,976
BCAS	2,634,613	3,882,549	4,484,833	5,116,376	6,037,609
PNBS	5,251,290	6,184,847	7,438,871	7,615,871	7,216,030
Bank BTPNS	2,843,415	4,060,624	5,534,714	7,172,337	9,651,648

BJBS	5,251,290	6,184,847	7,438,871	7,615,871	7,216,030
BNIS	16,159,673	19,391,744	23,220,941	27,761,281	30,887,440
BSM	56,548,734	58,162,497	65,493,287	72,230,840	57,802,543
Muamalat	49,124,620	42,347,533	41,631,599	43,433,393	42,918,706
Mega Syariah	5,339,384	4,172,962	5,044,793	5,245,148	5,914,437
Bukopin Syariah	4,081,061	4,751,396	5,287,645	5,117,341	4,369,543
Maybank Syariah	1,858,904	1,341,467	939,874	591,110	560,005

Lampiran 4 Data Retained Earning BUK dan BUS

Nama Bank	Tahun				
	2014	2015	2016	2017	2018
BANK UMUM KONVENSIONAL					
Artha Graha Internasional	822,856	897,620	954,915	1,037,836	1,125,953
Maspion	103,131	130,959	204,766	275,954	313,111
Mestika Bank	1,302,190	1,493,278	1,623,470	1,827,709	2,033,570
Bank Bumi Arta	360,150	404,142	468,579	538,377	608,175
Bank Mayapada	1,202,935	1,892,359	2,619,380	3,132,998	3,331,393
Bank Ganesha	-141,974	-136,041	-96,848	-45,708	-37,761
Bank Artos	3,412	-2,086	-35,247	-35,154	-58,442
Bank Harda	15,759	-31,012	-23,710	-13,149	-136,094
Bank MNC	-209,291	-201,091	-191,742	-876,935	-819,914
Bank BRI Agronia	88,832	151,922	239,310	360,235	511,059
Bank Capital Indonesia	296,688	393,014	499,452	597,779	716,228
Bank Nobu	22,456	41,509	70,251	105,398	149,619
Bank Yudha Bakti	62,496	88,800	153,004	167,560	24,833
Bank Ina Perdana	29,160	45,260	63,496	81,836	18,059
Bank JTRUST	-9,792,323	-10,477,858	-11,172,582	-11,050,087	-11,443,316
Bank Oke	102,394	1,179,862	132,642	144,663	161,954
Bank QNB	119,865	275,911	-374,422	-1,176,574	-1,148,654
Bank Of India Indonesia	357,222	312,773	-192,230	-319,315	-309,435
Bank Woori Saudara	1,615,892	1,847,558	2,123,517	2,501,995	2,945,465
Bank China Construct	294,334	378,513	407,856	471,779	561,639
Bank IBK	26,265	19,769	23,158	14,839	-16,283
BANK UMUM SYARIAH					

BRIS	226,453	349,090	519,298	577,491	106,600
BCAS	44,609	68,046	104,862	152,722	211,090
PNBS	96,878	150,456	169,997	-798,854	-778,066
Bank BTPNS	102,350	276,868	607,716	1,350,006	2,353,047
BJBS	22,271	32,312	-382,599	-681,049	-659,506
BNIS	408,500	607,025	861,547	1,110,936	1,427,016
BSM	3,445,201	3,242,502	3,567,916	3,933,082	4,538,295
Muamalat	684,634	290,594	243,220	281,518	441,198
Mega Syariah	12771	24994	136636	210103	257592
Bukopin Syariah	-149,088	-121,587	-207,587	-205,938	-203,693
Maybank Syariah	199,294	-95,098	-258836	-268621	-333,341

Lampiran 5 Data Earning Before Interest and Tax BUK dan BUS

Nama Bank	TAHUN				
	2014	2015	2016	2017	2018
BANK UMUM KONVENSIONAL					
Artha Graha Internasional	194,362	92,909	101,101	102,677	86,114
Maspion	33,089	55,978	91,579	91,752	69,972
Mestika Bank	316,436	327,104	239,186	353,017	359,887
Bank Bumi Arta	69,987	80,654	105,497	120,964	125,988
Bank Mayapada	3,015,035	4,183,885	4,650,608	5,287,026	5,625,244
Bank Ganesha	112,096	5,546	53,790	69,409	10,958
Bank Artos	235	-450	-36,507	-12,306	-18,342
Bank Harda	12,227	-61,539	8,212	14,126	-117,143
Bank MNC	-71,310	10,947	52,758	-917,000	80,197
Bank BRI Agronia	77,529	95,695	128,507	181,666	291,695
Bank Capital Indonesia	100,840	123,359	133,283	123,332	157,538
Bank Nobu	16,008	22,487	38,917	45,653	43,715
Bank Yudha Bakti	15,339	33,578	93,710	19,309	-138,529
Bank Ina Perdana	18,487	3,890	6,202	8,689	8,549
Bank JTRUST	-502,131	-647,338	-470,640	112,985	-305,175
Bank Oke	3,057	15,974	17,550	11,852	-2,050
Bank QNB	159,918	205,273	-862,611	-947,687	25,712
Bank Of India Indonesia	142,324	-45,745	-65,550	-44,729	15,319
Bank Woori Saudara	192,048	365,455	413,901	588,178	729,736
Bank China Construct	64,746	91,985	75,896	73,653	128,567

Bank IBK	8,256	6,450	6,263	-7,319	-67,474
BANK UMUM SYARIAH					
BRIS	10,378	169,069	238,609	150,957	151,514
BCAS	17,498	31,893	49,242	62,193	72,394
PNBS	95,729	75,373	27,752	974,803	21,413
Bank BTPNS	124,432	250,444	555,743	908,698	1,299,019
BJBS	95,729	75,373	27,752	974,803	21,413
BNIS	220,133	307,768	373,197	408,747	550,238
BSM	112,609	383,720	445,851	499,548	836,649
Muamalat	96,720	108,910	116,460	60,269	45,806
Mega Syariah	21,868	17,157	151,024	98,905	62,270
Bukopin Syariah	12,770	40,666	-69,735	1,333	1,526
Maybank Syariah	76,584	-391,351	-144,547	71,493	-64,218

Lampiran 6 Data Earning Before Tax BUK dan BUS

Nama Bank	Tahun				
	2014	2015	2016	2017	2018
BANK UMUM KONVENSIONAL					
Artha Graha Internasional	10,378	169,069	238,609	150,957	151,514
Maspion	34,243	54,654	91,999	93,161	95,215
Mestika Bank	315,981	322,436	239,867	353,574	355,549
Bank Bumi Arta	70,542	77,646	106,484	122,380	126,523
Bank Mayapada	571,977	878,213	1,087,210	910,146	600,930
Bank Ganesha	4,122	7,396	52,620	67,821	7,413
Bank Artos	2,003	78	-37,880	-12,433	-18,353
Bank Harda	18,668	-59,997	10,879	15,297	-120,796
Bank MNC	-70,033	11,188	13,135	-906,070	79,400
Bank BRI Agronia	85,354	110,796	141,266	193,633	292,510
Bank Capital Indonesia	98,896	119,648	126,025	114,738	142,073
Bank Nobu	20,211	39,232	39,232	43,444	44,595
Bank Yudha Bakti	16,059	34,480	92,288	20,054	-138,325
Bank Ina Perdana	20,642	21,305	22,871	24,206	16,935
Bank JTRUST	-672,255	-651,750	-712,188	118,399	-403,581
Bank Oke	4,110	18,078	17,070	12,985	19,226
Bank QNB	162,828	208,935	-865,950	-951,252	25,712
Bank Of India Indonesia	142,315	-47,602	-575,045	-147,770	10,621

Bank Woori Saudara	188,798	362,094	419,489	595,492	734,723
Bank China Construct	71,448	96,528	79,445	75,317	135,618
Bank IBK	8,256	6,450	6,263	-7,319	-29,860
BANK UMUM SYARIAH					
BRIS	10,378	169,069	238,609	150,957	151,514
BCAS	17,498	31,893	49,242	62,193	72,394
PNBS	95,729	75,373	27,752	974,803	21,413
Bank BTPNS	124,432	250,444	555,743	908,698	1,299,019
BJBS	95,729	75,373	27,752	974,803	21,413
BNIS	220,133	307,768	373,197	408,747	550,238
BSM	112,609	383,720	445,851	499,548	836,649
Muamalat	96,720	108,910	116,460	60,269	45,806
Mega Syariah	21,868	17,157	151,024	98,905	62,270
Bukopin Syariah	12,770	40,666	-69,735	1,333	1,526
Maybank Syariah	76,584	-391,351	-144,547	71,493	-64,218

Lampiran 7 Data Liabilitas Lancar BUK dan BUS

Nama Bank	Tahun				
	2014	2015	2016	2017	2018
BANK UMUM KONVENSIONAL					
Artha Graha Internasional	19,990,928	21,677,812	21,169,720	22,640,374	20,937,503
Maspion	4,153,815	4,449,466	4,309,525	4,799,918	5,411,581
Mestika Bank	6,537,890	7,122,659	7,805,025	8,610,524	8,888,519
Bank Bumi Arta	4,545,606	5,327,067	5,816,922	5,644,983	5,793,055
Bank Mayapada	32,441,439	41,716,508	52,785,152	64,196,314	73,370,741
Bank Ganesha	1,916,830	1,755,308	3,152,884	3,448,237	3,355,010
Bank Artos	729,989	637,973	616,921	689,799	539,344
Bank Harda	1,728,285	1,702,267	1,675,785	2,016,647	1,925,343
Bank MNC	8,184,552	10,420,258	11,186,623	9,442,863	9,411,327
Bank BRI Agronia	5,439,596	6,952,641	9,373,443	13,117,010	18,791,836
Bank Capital Indonesia	8,255,129	11,077,579	12,864,724	14,902,311	16,484,908
Bank Nobu	4,570,418	5,481,327	7,601,273	9,558,627	10,238,186
Bank Yudha Bakti	2,410,281	3,045,656	3,475,407	4,303,995	3,907,119
Bank Ina Perdana	1,635,044	1,758,157	1,874,290	1,917,546	2,642,641
Bank JTRUST	11,425,645	12,132,557	14,293,288	14,827,927	15,910,929

Bank Oke	1,222,384	1,640,553	1,864,768	2,076,634	2,058,412
Bank QNB	18,431,265	22,213,302	20,380,908	20,410,919	15,691,217
Bank Of India Indonesia	4,621,389	4,946,640	3,183,440	3,350,924	2,752,298
Bank Woori Saudara	12,233,846	15,609,762	17,925,961	20,662,092	22,696,635
Bank China Construct	8,537,665	8,665,236	9,836,675	13,233,336	13,421,433
Bank IBK	3,619,715	3,633,494	3,472,623	3,309,921	3,586,858
BANK UMUM SYARIAH					
BRIS	5,108,820	5,786,283	7,551,450	7,698,289	9,936,570
BCAS	309,274	376,402	393,529	696,031	718,293
PNBS	878,502	832,851	1,010,061	622,703	815,007
Bank BTPNS	591,992	861,567	1,251,983	1,625,344	2,021,154
BJBS	878,502	832,851	1,010,061	622,703	815,007
BNIS	3,020,812	3,239,350	4,584,636	6,463,960	9,521,350
BSM	7,884,139	9,460,353	10,801,450	13,138,613	14,037,745
Muamalat	9,185,168	8,558,828	9,030,191	9,722,438	9,028,678
Mega Syariah	1,259,848	901,804	629,419	1,279,497	920,548
Bukopin Syariah	795,745	821,691	1,241,512	1,478,254	1,225,296
Maybank Syariah	497,877	254,704	304,135	336,322	63,274

Lampiran 8 Data Book Value Of Equity BUK dan BUS

Nama Bank	Tahun				
	2014	2015	2016	2017	2018
BANK UMUM KONVENSIONAL					
Artha Graha Internasional	2,691,006	2,765,770	4,424,389	4,507,912	4,587,111
Maspion	636,941	848,007	1,111,613	1,162,158	1,200,741
Mestika Bank	2,120,444	2,263,835	2,681,774	3,082,638	3,088,014
Bank Bumi Arta	602,140	1,233,869	1,296,668	1,362,830	1,494,755
Bank Mayapada	2,781,184	4,587,073	7,053,473	8,543,376	10,788,574
Bank Ganesha	209,733	210,462	1,067,856	1,118,360	1,126,199
Bank Artos	108,912	107,214	147,269	139,051	115,560
Bank Harda	291,324	375,969	381,809	440,334	336,483
Bank MNC	1,233,215	1,708,204	1,860,405	1,252,548	1,429,990
Bank BRI Agronia	894,681	1,352,413	1,936,252	3,111,285	4,424,286
Bank Capital Indonesia	971,788	1,053,416	1,315,040	1,408,386	1,484,963
Bank Nobu	1,182,469	1,189,658	1,331,757	1,391,946	1,414,377
Bank Yudha Bakti	272,399	793,183	1,706,508	676,192	600,386

Bank Ina Perdana	302,831	319,432	482,705	1,204,184	1,208,052
Bank JTRUST	999,018	998,153	1,353,263	1,512,324	1,314,903
Bank Oke	419,016	432,681	446,078	458,088	474,060
Bank QNB	2,265,021	2,424,184	3,477,929	3,990,250	4,672,060
Bank Of India Indonesia	556,250	1,114,889	1,108,217	1,121,237	1,130,233
Bank Woori Saudara	3,904,265	4,135,931	4,411,890	6,106,998	6,550,468
Bank China Construct	1,220,139	1,413,732	2,396,184	2,443,795	2,516,158
Bank IBK	465,229	567,098	572,506	564,154	532,803
BANK UMUM SYARIAH					
BRIS	1,714,490	2,339,812	2,510,014	2,602,841	5,026,640
BCAS	626,034	1,052,552	1,099,067	1,136,112	1,261,335
PNBS	1,072,795	1,155,491	1,187,941	274,197	1,668,467
Bank BTPNS	824,139	1,163,471	1,592,716	2,254,646	3,996,932
BJBS	1,072,795	1,155,491	1,187,941	274,197	1,668,467
BNIS	1,950,000	2,215,658	2,486,566	3,807,298	4,242,166
BSM	4,617,010	5,613,739	6,392,437	7,314,241	8,039,165
Muamalat	3,928,412	3,518,593	3,618,747	5,545,367	3,921,668
Mega Syariah	781,146	874,287	1,061,801	1,203,016	1,203,378
Bukopin Syariah	501,282	633,084	798,569	880,748	885,070
Maybank Syariah	1,048,717	754,605	592,111	583,650	530,263

Lampiran 9 Data Total Liabilitas BUK dan BUS

Nama Bank	Tahun				
	2014	2015	2016	2017	2018
BANK UMUM KONVENSIONAL					
Artha Graha Internasional	20,771,764	22,353,479	21,795,549	23,219,096	21,438,077
Maspion	4,194,697	4,495,930	4,369,907	4,892,688	5,493,284
Mestika Bank	6,554,994	7,145,763	7,906,177	8,735,207	9,005,067
Bank Bumi Arta	4,553,284	5,333,399	5,824,506	5,651,848	5,802,519
Bank Mayapada	33,413,766	42,718,881	53,785,631	66,202,194	76,183,319
Bank Ganesha	1,926,025	1,763,954	3,168,069	3,463,572	3,370,923
Bank Artos	730,925	638,434	627,511	698,177	549,115
Bank Harda	1,728,992	1,703,066	1,676,655	2,018,491	1,927,691
Bank MNC	8,195,695	10,428,800	11,197,144	9,453,546	9,424,865
Bank BRI Agronia	5,481,170	7,012,091	9,441,710	13,211,309	18,889,386

Bank Capital Indonesia	8,277,583	11,105,781	12,892,374	14,941,087	16,534,651
Bank Nobu	4,598,166	5,513,719	7,660,487	9,626,535	10,379,604
Bank Yudha Bakti	2,419,547	3,052,397	3,491,699	4,328,604	3,933,344
Bank Ina Perdana	1,648,756	1,762,091	1,876,384	1,919,161	2,646,122
Bank JTRUST	11,689,870	12,185,350	14,712,040	15,658,857	16,508,766
Bank Oke	1,222,435	1,640,989	1,865,151	2,077,024	2,060,207
Bank QNB	18,573,997	23,333,465	20,894,773	20,644,983	15,814,866
Bank Of India Indonesia	4,644,382	4,972,595	3,197,858	3,366,093	2,766,529
Bank Woori Saudara	12,528,511	15,883,592	18,218,744	20,979,506	23,081,225
Bank China Construct	8,549,452	8,675,389	9,861,207	13,344,943	13,476,317
Bank IBK	3,638,359	3,650,270	3,487,444	3,328,362	3,618,348
BANK UMUM SYARIAH					
BRIS	5,599,727	6,421,537	8,464,428	9,100,455	11,894,916
BCAS	324,417	393,623	419,534	746,349	773,586
PNBS	887,050	841,348	1,019,133	654,020	854,503
Bank BTPNS	691,613	981,310	1,335,917	1,653,828	2,049,483
BJBS	887,050	841,348	1,019,133	654,020	854,503
BNIS	3,084,547	3,310,505	4,684,758	6,612,712	9,787,200
BSM	8,329,957	9,883,108	11,232,797	13,531,435	14,477,262
Muamalat	9,463,143	8,952,098	9,476,757	9,985,547	9,454,879
Mega Syariah	1,300,749	934,525	653,978	1,301,752	937,070
Bukopin Syariah	829,680	876,239	1,314,315	1,533,216	1,277,183
Maybank Syariah	512,714	275,450	323,237	405,293	131,649

Lampiran 10 Perhitungan Model Prediksi Altman Z-Score

Nama Bank	Tahun	WCTA (6,56)	RETA (3,26)	EBITTA (6,72)	BVEBVTD (1,05)	Score Z
Artha Graha Internasional	2014	0.1010907	0.0350707	0.0082838	0.1295512	0.9691817
	2015	0.082886	0.0357343	0.0036987	0.1237288	0.814997
	2016	0.0700278	0.0364194	0.0038559	0.2029951	0.8171659
	2017	0.0509674	0.0374305	0.0037031	0.1941467	0.6851087
	2018	0.0486651	0.043264	0.0033089	0.2139703	0.7071882
Bank Maspion	2014	0.1074634	0.0213448	0.0068484	0.1518443	0.9800013
	2015	0.1040912	0.0245059	0.010475	0.1886165	1.0311671
	2016	0.1510218	0.0373557	0.0167068	0.2543789	1.4918501
	2017	0.1151015	0.0455757	0.0151534	0.2375294	1.2548795
	2018	0.1051444	0.0467746	0.0104528	0.2185834	1.1419874
Bank Mestika	2014	0.221993	0.1501007	0.0364749	0.3234852	2.5303733
	2015	0.2129196	0.1586973	0.0347628	0.316808	2.4803602
	2016	0.2098241	0.1533318	0.0225903	0.3391998	2.3842749
	2017	0.2219771	0.1546567	0.0298715	0.3528981	2.5316303
	2018	0.2122028	0.1681598	0.0297597	0.3429195	2.5003019
Bank Bumi Arta	2014	0.0883237	0.0698584	0.0135753	0.132243	1.0372231
	2015	0.0736371	0.0615387	0.0122812	0.2313475	1.00912
	2016	0.076427	0.0658008	0.0148144	0.2226227	1.0491786
	2017	0.081846	0.07675	0.0172443	0.2411299	1.1561832
	2018	0.0888844	0.0833427	0.0172649	0.2576044	1.2412842
Bank Mayapada	2014	0.0674306	0.0332349	0.0832999	0.0832347	1.197862
	2015	0.0866163	0.0400026	0.0884431	0.1073781	1.4056958
	2016	0.0995142	0.0430542	0.0764411	0.1311405	1.4445518
	2017	0.113024	0.0419155	0.0707336	0.1290497	1.488914
	2018	0.1291081	0.0383042	0.0646789	0.1416133	1.5551571
Bank Ganesha	2014	0.0650298	-0.0664748	0.0524853	0.1088942	0.6769285
	2015	0.0720593	-0.0689019	0.0028089	0.1193126	0.392243
	2016	0.2127439	-0.0228635	0.0126985	0.3370684	1.7603206
	2017	0.2026652	-0.0099757	0.0151484	0.3228921	1.7377967
	2018	0.2083886	-0.0083967	0.0024367	0.3340922	1.7068272
Bank Artos	2014	0.0904194	0.004062	0.0002787	0.1490049	0.7647214

	2015	0.0868207	-0.002797	-0.0006024	0.1679325	0.7327066
	2016	0.6782349	-0.045493	-0.047119	0.2346874	4.230696
	2017	0.0463513	-0.041988	-0.0146978	0.1991625	0.277535
	2018	0.0136037	-0.0879257	-0.0275942	0.2104471	-0.1618615
Bank Harda	2014	0.1164699	0.0077947	0.0060478	0.1684935	1.0070127
	2015	0.1299165	-0.0149161	-0.0295994	0.2207598	0.8365156
	2016	0.1151862	-0.0115179	0.0039892	0.2277203	0.9839869
	2017	0.0237503	-0.0053475	0.0057448	0.2181499	0.4060321
	2018	0.1288693	-0.0601074	-0.0517373	0.174552	0.4850377
Bank MNC	2014	0.1066596	-0.0221935	-0.0075618	0.1504711	0.7345151
	2015	0.115243	-0.0165684	0.000902	0.1637968	0.8800289
	2016	0.1154233	-0.0146844	0.0040404	0.16615	0.9109152
	2017	0.0589043	-0.0819099	-0.0856522	0.132495	-0.3170767
	2018	0.0677961	-0.0755343	0.0073881	0.1517253	0.4074604
BRI Argonia	2014	0.1378486	0.0139121	0.0121419	0.1632281	1.2026228
	2015	0.1377212	0.0181627	0.0114405	0.1928687	1.2420536
	2016	0.1530717	0.0210327	0.0112944	0.2050743	1.3639434
	2017	0.1778457	0.0220697	0.0111297	0.2355016	1.5606835
	2018	0.1809116	0.021921	0.0125117	0.2342207	1.5882531
Bank Capital Indonesia	2014	0.0841778	0.0320682	0.0108995	0.1174	0.8532635
	2015	0.0655156	0.0323224	0.0101453	0.0948529	0.7029254
	2016	0.0688731	0.0351543	0.0093812	0.1020014	0.7365541
	2017	0.0646658	0.0365626	0.0075435	0.0942626	0.6930693
	2018	0.0485407	0.0397471	0.0087426	0.0898092	0.6010522
Bank Nobu	2014	0.1910254	0.0038935	0.0027755	0.257161	1.5544896
	2015	0.1587852	0.0061923	0.0033546	0.2157633	1.3109118
	2016	0.1299886	0.0078124	0.0043278	0.1738476	1.0898165
	2017	0.111103	0.0095656	0.0041433	0.1445947	0.9396867
	2018	0.1052337	0.012686	0.0037066	0.136265	0.8996757
Bank Yudha Bakti	2014	0.0604169	0.0232158	0.0056979	0.1125825	0.62852
	2015	0.0620513	0.0259809	0.009824	0.2598555	0.8306194
	2016	0.1103016	0.0370041	0.0226639	0.4887329	1.5096827
	2017	0.0916866	0.0334798	0.0038579	0.1562146	0.9005586
	2018	0.0778482	0.0054772	-0.0305552	0.1526399	0.4834808
Bank Ina	2014	0.2666712	0.0149417	0.0094728	0.1836724	2.0545861

	2015	0.1526507	0.0217437	0.0018688	0.1812801	1.2751758
	2016	0.1486934	0.0269155	0.002629	0.2572528	1.3509554
	2017	0.3742276	0.0262014	0.002782	0.6274534	3.2178706
	2018	0.2927499	0.0046856	0.0022181	0.4565368	2.4299836
Jtrust Bank	2014	0.062255	-0.7721422	-0.0395939	0.0854601	-2.2851288
	2015	0.0402982	-0.7947704	-0.0491021	0.0819142	-2.5705514
	2016	0.0557106	-0.6954479	-0.0292954	0.0919834	-2.0019814
	2017	0.0936019	-0.6435252	0.0065799	0.0965795	-1.3382381
	2018	0.0665417	-0.6664257	-0.0177725	0.0796488	-1.7718344
Bank OK	2014	0.1454967	0.0623804	0.0018625	0.3427713	1.5302445
	2015	0.1301286	0.0568973	0.0077032	0.263671	1.3677489
	2016	0.089338	0.0573903	0.0075935	0.2391647	1.0753009
	2017	0.0897551	0.0570638	0.004675	0.2205501	1.0378153
	2018	0.0952282	0.0639056	-0.0008087	0.2301032	1.0692027
Bank QNB	2014	0.1021159	0.005752	0.007674	0.1219458	0.8682441
	2015	0.1258689	0.0107118	0.0079694	0.103893	1.0232623
	2016	0.0993927	-0.0153624	-0.0353925	0.1664497	0.5388695
	2017	0.0564207	-0.0477598	-0.0384688	0.1932794	0.1588563
	2018	0.1375332	-0.0560677	0.001255	0.295422	1.0380641
Bank Of India Indonesia	2014	0.0857305	0.0686883	0.0273666	0.1197682	1.0959768
	2015	0.1172982	0.0513796	-0.0075146	0.2242065	1.1218924
	2016	0.1505977	-0.0446415	-0.0152226	0.3465495	1.1039709
	2017	0.1880528	-0.0711591	-0.0099677	0.3330972	1.2844166
	2018	0.2157899	-0.0794082	0.0039311	0.4085382	1.6120932
Bank Woori Saudara	2014	0.1132064	0.0983335	0.0116869	0.3116304	1.4689488
	2015	0.0999254	0.0922878	0.0182549	0.2603902	1.3524514
	2016	0.0952182	0.0938337	0.0182894	0.2421621	1.3077047
	2017	0.137923	0.0923705	0.0217148	0.2910935	1.6574745
	2018	0.1319265	0.0994025	0.0246269	0.2838007	1.6529737
Bank China Construct	2014	0.0887442	0.0301276	0.0066273	0.1427155	0.8747648
	2015	0.0917635	0.0375169	0.0091172	0.1629589	0.9566485
	2016	0.1197634	0.0332743	0.0061919	0.2429909	1.190872
	2017	0.0745895	0.0298807	0.0046649	0.1831252	0.8103479
	2018	0.0835738	0.035119	0.0080392	0.1867096	0.9128006
Bank IBK	2014	0.1013202	0.0063889	0.0020083	0.1278678	0.833245

	2015	0.1223123	0.0046875	0.0015294	0.1553578	0.9910533
	2016	0.1275794	0.005704	0.0015426	0.1641621	1.0382526
	2017	0.1287304	0.0038122	-0.0018803	0.169499	1.0222374
	2018	0.1081329	-0.0039225	-0.0162543	0.1472503	0.7419484

Nama Bank	Tahun	WCTA (6,56)	RETA (3,26)	EBITTA (6,72)	BVEBVTD (1,05)	Score Z
BRIS	2014	4.7648891	0.036292984	0.003428546	0.321482547	5.1260932
	2015	4.8365572	0.04696747	0.04688948	0.382587938	5.3130021
	2016	4.5674693	0.061144219	0.057913158	0.311363591	4.9978902
	2017	4.7299185	0.059683535	0.032159867	0.300312792	5.1220747
	2018	4.4789183	0.00916564	0.026854064	0.443716626	4.9586546
BCAS	2014	5.7716985	0.048565008	0.039267524	2.026206525	7.8857375
	2015	5.8556268	0.051000228	0.049272603	2.807711414	8.7636111
	2016	5.8892749	0.068430298	0.066238295	2.750723201	8.7746667
	2017	5.6303373	0.083519649	0.070109481	1.598336658	7.3823031
	2018	5.6068326	0.097416627	0.068867985	1.712028608	7.4851458
PNBS	2014	5.5503801	0.050885728	0.103648983	1.269865868	6.9747807
	2015	5.6870275	0.068751312	0.070996304	1.442049409	7.2688245
	2016	5.5719564	0.063278568	0.021293561	1.223921386	6.8804499
	2017	5.7896066	-0.301794046	0.759122196	0.440210156	6.6871449
	2018	5.3969719	-0.289189088	0.016405232	2.050185474	7.1743735
BTPNS	2014	4.9339538	0.088258478	0.221183304	1.251199659	6.4945952
	2015	5.1263805	0.173701908	0.323887457	1.244911954	6.8688819
	2016	4.9578047	0.27052578	0.509957122	1.251838101	6.9901257
	2017	5.1384719	0.480643148	0.666896291	1.431453755	7.7174651
	2018	5.2590219	0.637159066	0.725077522	2.0477255	8.668984
BJB SYARIAH	2014	5.7296161	0.011914793	0.037841137	1.11585933	6.8952313
	2015	5.7963663	0.016357028	0.016643398	2.086315171	7.9156819
	2016	5.4152268	-0.167606873	-0.493031419	0.978076373	5.7326649
	2017	5.4079974	-0.287833407	-0.368418426	1.046223408	5.797969
	2018	5.0512245	-0.318920983	0.036968256	0.876929433	5.6462012
BANK BNI SYARIAH	2014	5.4384797	0.068320457	0.075891918	0.663792771	6.2464848
	2015	5.5266175	0.085973157	0.089852762	0.702745019	6.4051884

	2016	5.3799686	0.099195658	0.088573439	0.557316792	6.1250545
	2017	5.2297884	0.104003371	0.078879587	0.604542115	6.0172135
	2018	4.9361459	0.113330988	0.090078695	0.455112218	5.5946678
BANK SYARIAH MANDIRI	2014	5.5403775	0.167743173	0.011301976	0.581979013	6.3014017
	2015	5.4220201	0.150214592	0.036643516	0.596414232	6.2052925
	2016	5.450039	0.147547279	0.038006473	0.597541208	6.233134
	2017	5.3896855	0.145843649	0.038184176	0.567563828	6.1412772
MUAMALAT	2018	3.8558102	0.15044411	0.057171217	0.583060751	4.6464863
	2014	5.1632817	0.035760122	0.010413757	0.43588395	5.6453396
	2015	4.8589687	0.016569765	0.012801137	0.412699079	5.3010387
	2016	4.8955175	0.014213095	0.014028603	0.400947737	5.324707
BANK MEGA SYARIAH	2017	4.6181083	0.014875127	0.006564393	0.583106298	5.2226541
	2018	4.9197992	0.025133227	0.005378824	0.435515964	5.3858272
	2014	4.9720941	0.005909909	0.02085992	0.630561857	5.6294258
	2015	4.9236544	0.014655468	0.02073632	0.982318978	5.9413651
BANK SYARIAH BUKOPIN	2016	5.3940556	0.072602228	0.165417571	1.704784162	7.3368596
	2017	4.8914841	0.097370754	0.094485639	0.970358975	6.0536995
	2018	5.2885622	0.114464309	0.057038302	1.348401976	6.8084668
	2014	5.187018	0.094167677	0.016626459	0.634396524	5.7438733
MAYBANK SYARIAH	2015	5.3489502	0.068021999	0.046896542	0.758626187	6.0864509
	2016	4.9414433	0.096406112	0.066758026	0.637972659	5.4162519
	2017	4.6844198	0.093683423	0.001249407	0.603166719	5.1951525
	2018	4.5294206	0.104929461	0.001619439	0.727634673	5.1537453
MAYBANK SYARIAH	2014	4.978243	0.265232727	0.210098333	2.147694134	7.6012682
	2015	5.0475087	0.177820664	1.508443209	2.876512071	6.2377569
	2016	4.585024	0.627495211	0.722348028	1.923407747	5.1585885
	2017	3.039774	0.686478135	0.376618754	1.512072747	4.2419873
	2018	5.550032	1.641746426	0.651967271	4.229247089	7.4855654

Lampiran 12 Perhitungan Model Prediksi Springate

Nama Bank	Tahun	WCTA (1,03)	EBITTA (3,07)	EBTCL (0,66)	STA (0,44)	Springate Score
Artha Graha Internasional	2014	0.1010907	0.0082838	0.0090124	0.0958719	0.173851786
	2015	0.082886	0.0036987	0.0038868	0.0961503	0.137753119
	2016	0.0700278	0.0038559	0.0043659	0.0865096	0.121451472
	2017	0.0509674	0.0037031	0.0038394	0.0865197	0.101006952
	2018	0.0486651	0.0033089	0.0035504	0.0869843	0.0974203
Bank Maspion	2014	0.1074634	0.0068484	0.0082436	0.0868714	0.171901141
	2015	0.1040912	0.010475	0.0122832	0.0917124	0.184164127
	2016	0.1510218	0.0167068	0.0213479	0.0954458	0.25911032
	2017	0.1151015	0.0151534	0.0194087	0.0818663	0.210631792
	2018	0.1051444	0.0104528	0.0175945	0.0763645	0.182546879
Bank Mestika	2014	0.221993	0.0364749	0.0483307	0.0999272	0.412499814
	2015	0.2129196	0.0347628	0.045269	0.103314	0.397232113
	2016	0.2098241	0.0225903	0.0307323	0.0961354	0.34420866
	2017	0.2219771	0.0298715	0.0410629	0.0855044	0.381645202
	2018	0.2122028	0.0297597	0.040001	0.0848533	0.370273055
Bank Bumi Arta	2014	0.0883237	0.0135753	0.0155187	0.1030473	0.184110745
	2015	0.0736371	0.0122812	0.0145757	0.1006072	0.163412293
	2016	0.076427	0.0148144	0.0183057	0.1007444	0.176579662
	2017	0.081846	0.0172443	0.0216794	0.096658	0.190213053
	2018	0.0888844	0.0172649	0.0218404	0.0884248	0.194338937
Bank Mayapada	2014	0.0674306	0.0832999	0.0176311	0.0984811	0.37621308
	2015	0.0866163	0.0884431	0.0210519	0.1057392	0.416925032
	2016	0.0995142	0.0764411	0.0205969	0.0990978	0.390406911
	2017	0.113024	0.0707336	0.0141775	0.0934437	0.380301592
	2018	0.1291081	0.0646789	0.0081903	0.0919215	0.373719695
Bank Ganesha	2014	0.0650298	0.0524853	0.0021504	0.0869466	0.264308691
	2015	0.0720593	0.0028089	0.0042135	0.1447653	0.143531531
	2016	0.2127439	0.0126985	0.0166895	0.0674769	0.296116449
	2017	0.2026652	0.0151484	0.0196683	0.0847686	0.302139277
	2018	0.2083886	0.0024367	0.0022095	0.0858658	0.257925456

Bank Artos	2014	0.0904194	0.0002787	0.0027425	0.1065831	0.138430837
	2015	0.0868207	-0.0006024	0.0001222	0.1321318	0.140509381
	2016	0.6782349	-0.047119	-0.0614014	0.1092346	0.557095548
	2017	0.0463513	-0.0146978	-0.0180228	0.0925142	0.027730148
	2018	0.0136037	-0.0275942	-0.0340267	0.1014878	-0.052565052
Bank Harda	2014	0.1164699	0.0060478	0.0108011	0.1100572	0.189682279
	2015	0.1299165	-0.0295994	-0.0352454	0.1150691	0.065709661
	2016	0.1151862	0.0039892	0.0064918	0.104891	0.177129585
	2017	0.0237503	0.0057448	0.0075853	0.0865673	0.081732688
	2018	0.1288693	-0.0517373	-0.0627396	0.0981988	-0.028226668
Bank MNC	2014	0.1066596	-0.0075618	-0.0085567	0.0806656	0.113263369
	2015	0.115243	0.000902	0.0010737	0.078316	0.153504312
	2016	0.1154233	0.0040404	0.0011742	0.0812213	0.164553609
	2017	0.0589043	-0.0856522	-0.0959529	0.0954173	-0.22744265
	2018	0.0677961	0.0073881	0.0084366	0.0884633	0.133465028
BRI Argonia	2014	0.1378486	0.0121419	0.0156912	0.0937081	0.227098973
	2015	0.1377212	0.0114405	0.0159357	0.0940534	0.225114088
	2016	0.1530717	0.0112944	0.0150708	0.0848206	0.236212564
	2017	0.1778457	0.0111297	0.014762	0.0767077	0.257775316
	2018	0.1809116	0.0125117	0.0155658	0.0713602	0.263567408
Bank Capital Indonesia	2014	0.0841778	0.0108995	0.0119799	0.0849715	0.162060023
	2015	0.0655156	0.0101453	0.0108009	0.091854	0.142497415
	2016	0.0688731	0.0093812	0.0097962	0.0871675	0.141072169
	2017	0.0646658	0.0075435	0.0076993	0.0789159	0.126412166
	2018	0.0485407	0.0087426	0.0086184	0.075573	0.112753956
Bank Nobu	2014	0.1910254	0.0027755	0.0044221	0.0661602	0.234659637
	2015	0.1587852	0.0033546	0.0071574	0.0740285	0.208182582
	2016	0.1299886	0.0043278	0.0051612	0.0622962	0.175499621
	2017	0.111103	0.0041433	0.004545	0.0563188	0.152683265
	2018	0.1052337	0.0037066	0.0043558	0.0633546	0.14798644
Bank Yudha Bakti	2014	0.0604169	0.0056979	0.0066623	0.1105985	0.128358462
	2015	0.0620513	0.009824	0.011321	0.118196	0.148822657
	2016	0.1103016	0.0226639	0.0265545	0.1230506	0.249934977
	2017	0.0916866	0.0038579	0.0046593	0.1228568	0.158498816
	2018	0.0778482	-0.0305552	-0.0354033	0.1300614	0.015037594

Bank Ina	2014	0.2666712	0.0094728	0.0126247	0.093486	0.349479531
	2015	0.1526507	0.0018688	0.0121178	0.1081131	0.214210547
	2016	0.1486934	0.002629	0.0122025	0.1024489	0.210258378
	2017	0.3742276	0.002782	0.0126234	0.0794344	0.434100273
	2018	0.2927499	0.0022181	0.0064084	0.0726973	0.341650429
Jtrust Bank	2014	0.062255	-0.0395939	-0.0588374	0.0941706	-0.058595167
	2015	0.0402982	-0.0491021	-0.0537191	0.0812342	-0.112197265
	2016	0.0557106	-0.0292954	-0.0498267	0.0835736	-0.032011255
	2017	0.0936019	0.0065799	0.0079849	0.0873933	0.156837629
	2018	0.0665417	-0.0177725	-0.025365	0.0830935	0.030472784
Bank OK	2014	0.1454967	0.0018625	0.0033617	0.0758804	0.188150463
	2015	0.1301286	0.0077032	0.0110196	0.0894343	0.200727842
	2016	0.089338	0.0075935	0.0091537	0.0844761	0.155162006
	2017	0.0897551	0.004675	0.0062528	0.0784377	0.142301963
	2018	0.0952282	-0.0008087	0.0093402	0.0790712	0.133395239
Bank QNB	2014	0.1021159	0.007674	0.0088343	0.0585978	0.1580083
	2015	0.1258689	0.0079694	0.0094059	0.0792224	0.192007796
	2016	0.0993927	-0.0353925	-0.0424883	0.0840527	-0.000701682
	2017	0.0564207	-0.0384688	-0.0466051	0.066721	-0.064056677
	2018	0.1375332	0.001255	0.0016386	0.066045	0.173011648
Bank Of India Indonesia	2014	0.0857305	0.0273666	0.0307948	0.0848675	0.226589616
	2015	0.1172982	-0.0075146	-0.0096229	0.0909958	0.127794601
	2016	0.1505977	-0.0152226	-0.1806362	0.0947713	0.027070899
	2017	0.1880528	-0.0099677	-0.0440981	0.066564	0.16061437
	2018	0.2157899	0.0039311	0.0038587	0.080798	0.269197955
Bank Woori Saudara	2014	0.1132064	0.0116869	0.0154324	0.0153087	0.168790185
	2015	0.0999254	0.0182549	0.0231966	0.0774126	0.20524057
	2016	0.0952182	0.0182894	0.0234012	0.078377	0.201018883
	2017	0.137923	0.0217148	0.0288205	0.0734812	0.257139161
	2018	0.1319265	0.0246269	0.0323715	0.0747405	0.262750202
Bank China Construct	2014	0.0887442	0.0066273	0.0083686	0.0920304	0.15408778
	2015	0.0917635	0.0091172	0.0111397	0.0991902	0.16953462
	2016	0.1197634	0.0061919	0.0080764	0.0870758	0.18252606
	2017	0.0745895	0.0046649	0.0056915	0.0726648	0.123970717
	2018	0.0835738	0.0080392	0.0101046	0.0775841	0.148464092

Bank IBK	2014	0.1013202	0.0020083	0.0022808	0.0779657	0.143216801
	2015	0.1223123	0.0015294	0.0017752	0.0966802	0.170520582
	2016	0.1275794	0.0015426	0.0018035	0.0923085	0.174256403
	2017	0.1287304	-0.0018803	-0.0022112	0.0922411	0.162256863
	2018	0.1081329	-0.0162543	-0.0083248	0.0828269	0.089112599

Nama Bank	Tahun	WCTA (1,03)	EBITTA (3,07)	EBTCL (0,66)	STA (0,44)	Springate Score
BRIS	2014	0.726355	0.0005102	0.002031389	0.101106075	0.7914952
	2015	0.7372801	0.006977601	0.02921893	0.100071287	0.8401327
	2016	0.6962606	0.008618029	0.031597773	0.095141515	0.8025169
	2017	0.7210242	0.004785695	0.019609163	0.089290483	0.8060052
	2018	0.6827619	0.00399614	0.015248119	0.082297246	0.7584956
BCAS	2014	0.8798321	0.005843381	0.0565769	0.07592867	0.9918785
	2015	0.892626	0.007332233	0.084729046	0.082258791	1.0307395
	2016	0.8977553	0.009856889	0.125127236	0.085288701	1.0716481
	2017	0.8582831	0.010432959	0.089353417	0.079513524	1.0068395
	2018	0.8547001	0.010248212	0.100785511	0.073978263	1.0079128
PNBS	2014	0.8460945	0.015423956	0.10896831	0.08483355	1.0246814
	2015	0.8669249	0.010564926	0.090499607	0.099689111	1.0249724
	2016	0.8493836	0.003168685	0.027474808	0.07914308	0.9343836
	2017	0.882562	0.112964613	1.565439008	0.091943629	2.3258074
	2018	0.8227091	0.002441255	0.026272663	0.068277096	0.8995358
BTPNS	2014	0.7521271	0.032914182	0.21019203	0.274496376	1.1242627
	2015	0.7814604	0.048197538	0.2906843	0.30072886	1.2650139
	2016	0.7557629	0.075886476	0.443890213	0.304025195	1.4259849
	2017	0.7833036	0.099240519	0.559080416	0.31728783	1.6073793
	2018	0.8016802	0.107898441	0.64271154	0.286335016	1.6957024
BJB SYARIAH	2014	0.8734171	0.005631122	0.066507148	0.097341706	0.9997385
	2015	0.8835924	0.002476696	0.034619891	0.113106572	0.9857954
	2016	0.8254919	-0.073367771	-0.627787852	0.098121627	0.2499263
	2017	0.8243899	-0.054824171	-0.574250228	0.097198574	0.3406856
	2018	0.7700037	0.005501229	0.040057521	0.099358336	0.8761739

BANK BNI SYARIAH	2014	0.8290365	0.01129344	0.072872128	0.103945021	0.9782521
	2015	0.8424722	0.013370947	0.095009184	0.105538194	1.0137165
	2016	0.8201172	0.013180571	0.081401664	0.098946023	0.9784885
	2017	0.7972238	0.011738034	0.063234766	0.091584128	0.9355449
	2018	0.7524613	0.013404568	0.057789914	0.087679113	0.8894001
BANK SYARIAH MANDIRI	2014	0.8445697	0.001681842	0.014282961	0.081952612	0.9172779
	2015	0.8265275	0.005452904	0.040560781	0.084695759	0.9287121
	2016	0.8307986	0.005655725	0.041276919	0.082046886	0.9331472
	2017	0.8215984	0.005682169	0.038021365	0.082883152	0.921938
	2018	0.587776	0.008507622	0.059599957	0.078184927	0.7021376
MUAMALAT	2014	0.7870856	0.001549666	0.010529999	0.083553701	0.855827
	2015	0.7406964	0.001904931	0.012724854	0.086568752	0.8117914
	2016	0.7462679	0.00208759	0.01289664	0.068135803	0.810831
	2017	0.7039799	0.000976844	0.006198886	0.060129868	0.7562414
	2018	0.7499694	0.00080042	0.005073375	0.056270202	0.8007823
BANK MEGA SYARIAH	2014	0.7579412	0.003104155	0.01735725	0.169679466	0.8695367
	2015	0.7505571	0.003085762	0.019024412	0.144847906	0.8530423
	2016	0.8222646	0.02461571	0.239941096	0.107652234	1.1239248
	2017	0.7456531	0.014060363	0.077299801	0.090825987	0.8985362
	2018	0.8061833	0.008487843	0.0676442	0.083577196	0.9345025
BANK SYARIAH BUKOPIN	2014	0.790704	0.002474175	0.016047827	0.089240336	0.8683085
	2015	0.8153887	0.006978652	0.049490253	0.08670875	0.9286219
	2016	0.7532688	-0.00993423	-0.056168855	0.081937648	0.7410724
	2017	0.7140884	0.000185924	0.000901318	0.074003352	0.766278
	2018	0.6904605	0.000240988	0.001244663	0.077609713	0.7437795
MAYBANK SYARIAH	2014	0.7588785	0.031264633	0.153821124	0.069283184	1.0068625
	2015	0.7694373	-0.224470716	-1.536493341	0.099449995	-0.8709103
	2016	0.6989366	-0.107492266	-0.475272494	0.080156464	0.1082862
	2017	0.4633802	0.056044457	0.21257307	0.081741985	0.8223331
	2018	0.8460415	-0.097018939	-1.01491924	0.09282956	-0.0591403

