LAMPIRAN

Lampiran 1. Data Perhitungan Variabel Perencanaan Pajak

No	Kode Perusahaan	Tahun	NI t	EBIT t	TRR
1	BABP	2020	10,414,000,000	15,954,000,000	0.65
		2021	12,868,000,000	22,547,000,000	0.57
		2022	52,505,000,000	154,061,000,000	0.34
		2023	77,916,000,000	121,442,000,000	0.64
2	BACA	2020	61,414,000,000	78,959,000,000	0.78
		2021	34,785,000,000	48,694,000,000	0.71
		2022	32,129,000,000	41,444,000,000	0.78
		2023	101,767,000,000	130,640,000,000	0.78
3	BBCA	2020	27,147,109,000,000	35,568,507,000,000	0.76
		2021	31,440,159,000,000	38,841,174,000,000	0.81
		2022	40,755,572,000,000	50,467,033,000,000	0.81
		2023	48,658,095,000,000	60,179,757,000,000	0.81
4	BBNI	2020	3,321,442,000,000	5,112,153,000,000	0.65
		2021	10,977,051,000,000	12,550,987,000,000	0.87
		2022	18,481,780,000,000	22,686,708,000,000	0.81
		2023	21,106,228,000,000	25,639,738,000,000	0.82
5	BBRI	2020	18,660,393,000,000	29,993,406,000,000	0.62
		2021	30,755,766,000,000	40,992,065,000,000	0.75
		2022	51,408,207,000,000	64,596,701,000,000	0.80
		2023	60,425,048,000,000	76,429,712,000,000	0.79
6	BBTN	2020	1,602,358,000,000	2,270,857,000,000	0.71
		2021	2,376,227,000,000	2,993,320,000,000	0.79
		2022	3,045,073,000,000	3,875,690,000,000	0.79
		2023	3,500,988,000,000	4,380,210,000,000	0.80
7	BDMN	2020	1,088,942,000,000	2,067,076,000,000	0.53
		2021	1,667,687,000,000	2,280,779,000,000	0.73
		2022	3,429,634,000,000	4,404,634,000,000	0.78
		2023	3,658,045,000,000	4,693,727,000,000	0.78
8	BGTG	2020	3,198,000,000	5,002,000,000	0.64
		2021	10,866,000,000	14,651,000,000	0.74
		2022	46,043,000,000	57,424,000,000	0.80
		2023	103,965,000,000	128,784,000,000	0.81
9	BINA	2020	19,376,000,000	28,621,000,000	0.68
		2021	39,748,000,000	50,177,000,000	0.79
		2022	157,048,000,000	202,853,000,000	0.77
		2023	207,876,000,000	267,531,000,000	0.78
10	BJBR	2020	1,689,996,000,000	2,168,028,000,000	0.78
		2021	2,018,654,000,000	2,587,582,000,000	0.78
		2022	2,245,282,000,000	2,835,618,000,000	0.79
		2023	1,681,177,000,000	2,126,367,000,000	0.79
11	BJTM	2020	1,488,962,000,000	1,507,367,000,000	0.99

		2021	1,523,070,000,000	1,937,974,000,000	0.79
		2022	1,542,824,000,000	2,030,049,000,000	0.76
		2023	1,470,105,000,000	1,892,743,000,000	0.78
12	BMAS	2020	66,986,471,000	89,554,695,000	0.75
		2021	80,162,068,000	101,542,031,000	0.79
		2022	114,940,964,000	151,070,086,000	0.76
		2023	63,253,410,000	83,823,886,000	0.75
13	BMRI	2020	18,398,928,000,000	24,255,487,000,000	0.76
		2021	30,551,097,000,000	38,358,421,000,000	0.80
		2022	44,952,368,000,000	56,377,726,000,000	0.80
		2023	60,051,870,000,000	74,684,881,000,000	0.80
14	BNBA	2020	35,053,333,152,000	53,471,358,172,000	0.66
		2021	42,675,045,867,000	56,797,933,783,000	0.75
		2022	38,939,042,725,000	50,365,811,993,000	0.77
		2023	44,365,911,946,000	57,246,689,224,000	0.77
15	BNGA	2020	2,011,254,000,000	2,947,420,000,000	0.68
		2021	4,098,604,000,000	5,191,098,000,000	0.79
		2022	5,096,771,000,000	6,579,332,000,000	0.77
		2023	6,551,401,000,000	8,357,272,000,000	0.78
16	BNII	2020	1,284,392,000,000	1,818,645,000,000	0.71
		2021	1,679,754,000,000	2,175,516,000,000	0.77
		2022	1,533,211,000,000	2,040,226,000,000	0.75
		2023	1,817,750,000,000	2,354,674,000,000	0.77
17	BNLI	2020	721,587,000,000	1,615,349,000,000	0.45
		2021	1,231,127,000,000	1,565,521,000,000	0.79
		2022	2,013,413,000,000	2,614,013,000,000	0.77
		2023	2,585,218,000,000	3,350,120,000,000	0.77
18	BRIS	2020	2,187,649,000,000	3,079,399,000,000	0.71
		2021	3,028,205,000,000	4,062,208,000,000	0.75
		2022	4,260,182,000,000	5,656,208,000,000	0.75
		2023	5,703,743,000,000	7,589,202,000,000	0.75
19	BTPN	2020	2,005,677,000,000	2,633,076,000,000	0.76
		2021	3,104,215,000,000	4,007,172,000,000	0.77
		2022	3,629,564,000,000	4,657,319,000,000	0.78
		2023	2,682,484,000,000	3,457,682,000,000	0.78
20	BTPS	2020	854,614,000,000	1,124,296,000,000	0.76
		2021	1,465,005,000,000	1,877,473,000,000	0.78
		2022	1,779,580,000,000	2,282,394,000,000	0.78
		2023	1,080,588,000,000	1,379,894,000,000	0.78
21	NISP	2020	2,101,671,000,000	2,784,855,000,000	0.75
		2021	2,519,619,000,000	3,203,792,000,000	0.79
		2022	3,326,930,000,000	4,218,016,000,000	0.79
		2023	4,091,043,000,000	5,148,463,000,000	0.79
22	PNBN	2020	3,124,205,000,000	4,071,792,000,000	0.77
		2021	1,816,976,000,000	2,514,336,000,000	0.72
		2022	3,273,010,000,000	4,088,893,000,000	0.80
		2023	3,005,536,000,000	3,775,726,000,000	0.80

Lampiran 2. Data Perhitungan Variabel Aset Pajak Tangguhan

No	Kode	Tahun	DTA t	DTA t-1	∆DTA	DTA
1	BABP	2020	229,980,000,000	243,573,000,000	(13,593,000,000)	(0.06)
		2021	223,335,000,000	229,980,000,000	(6,645,000,000)	(0.03)
		2022	124,494,000,000	223,335,000,000	(98,841,000,000)	(0.79)
		2023	111,433,000,000	124,494,000,000	(13,061,000,000)	(0.12)
2	BACA	2020	10,915,000,000	5,926,000,000	4,989,000,000	0.46
		2021	8,598,000,000	10,915,000,000	(2,317,000,000)	(0.27)
		2022	7,821,000,000	8,598,000,000	(777,000,000)	(0.10)
		2023	10,260,000,000	7,821,000,000	2,439,000,000	0.24
3	BBCA	2020	4,880,722,000,000	3,184,290,000,000	1,696,432,000,000	0.35
		2021	5,525,516,000,000	4,880,722,000,000	644,794,000,000	0.12
		2022	7,321,331,000,000	5,525,516,000,000	1,795,815,000,000	0.25
		2023	7,451,236,000,000	7,321,331,000,000	129,905,000,000	0.02
4	BBNI	2020	4,799,832,000,000	1,349,343,000,000	3,450,489,000,000	0.72
		2021	6,230,293,000,000	4,799,832,000,000	1,430,461,000,000	0.23
		2022	7,614,484,000,000	6,230,293,000,000	1,384,191,000,000	0.18
		2023	7,440,618,000,000	7,614,484,000,000	(173,866,000,000)	(0.02)
5	BBRI	2020	8,313,545,000,000	4,541,298,000,000	3,772,247,000,000	0.45
		2021	16,284,898,000,000	8,313,545,000,000	7,971,353,000,000	0.49
		2022	18,712,994,000,000	16,284,898,000,000	2,428,096,000,000	0.13
		2023	15,605,462,000,000	18,712,994,000,000	(3,107,532,000,000)	(0.20)
6	BBTN	2020	1,972,393,000,000	629,105,000,000	1,343,288,000,000	0.68
		2021	2,430,660,000,000	1,972,393,000,000	458,267,000,000	0.19
		2022	2,915,428,000,000	2,430,660,000,000	484,768,000,000	0.17
		2023	2,998,282,000,000	2,915,428,000,000	82,854,000,000	0.03
7	BDMN	2020	2,954,643,000,000	2,799,727,000,000	154,916,000,000	0.05
		2021	2,875,122,000,000	2,954,643,000,000	(79,521,000,000)	(0.03)
		2022	2,869,973,000,000	2,842,885,000,000	27,088,000,000	0.01
		2023	2,444,043,000,000	2,869,973,000,000	(425,930,000,000)	(0.17)
8	BGTG	2020	21,935,000,000	10,878,000,000	11,057,000,000	0.50
		2021	42,805,000,000	21,935,000,000	20,870,000,000	0.49
		2022	57,102,000,000	42,805,000,000	14,297,000,000	0.25
		2023	105,146,000,000	57,102,000,000	48,044,000,000	0.46
9	BINA	2020	2,199,000,000	2,357,000,000	(158,000,000)	(0.07)
		2021	32,073,000,000	2,199,000,000	29,874,000,000	0.93
		2022	44,907,000,000	32,073,000,000	12,834,000,000	0.29
		2023	32,717,000,000	44,907,000,000	(12,190,000,000)	(0.37)
10	BJBR	2020	100,932,000,000	128,113,000,000	(27,181,000,000)	(0.27)

		2021	118,601,000,000	100,932,000,000	17,669,000,000	0.15
		2022	189,749,000,000	118,601,000,000	71,148,000,000	0.37
		2023	62,046,000,000	189,749,000,000	(127,703,000,000)	(2.06)
11	BJTM	2020	591,676,000,000	522,638,000,000	69,038,000,000	0.12
		2021	627,211,000,000	591,676,000,000	35,535,000,000	0.06
		2022	502,238,000,000	627,211,000,000	(124,973,000,000)	(0.25)
		2023	472,123,000,000	502,238,000,000	(30,115,000,000)	(0.06)
12	BMAS	2020	15,152,031,000	16,361,442,000	(1,209,411,000)	(0.08)
		2021	14,071,459,000	15,152,031,000	(1,080,572,000)	(0.08)
		2022	17,246,755,000	14,071,459,000	3,175,296,000	0.18
		2023	22,718,477,000	17,246,755,000	5,471,722,000	0.24
13	BMRI	2020	8,095,869,000,000	4,373,721,000,000	3,722,148,000,000	0.46
		2021	10,354,794,000,000	8,095,869,000,000	2,258,925,000,000	0.22
		2022	12,045,479,000,000	10,354,794,000,000	1,690,685,000,000	0.14
		2023	10,179,244,000,000	12,045,479,000,000	(1,866,235,000,000)	(0.18)
14	BNBA	2020	24,286,499,145,000	11,348,608,154,000	12,937,890,991,000	0.53
		2021	14,193,954,333,000	24,286,499,145,000	(10,092,544,812,000)	(0.71)
		2022	28,604,476,647,000	14,193,954,333,000	14,410,522,314,000	0.50
		2023	38,275,507,627,000	28,604,476,647,000	9,671,030,980,000	0.25
15	BNGA	2020	738,427,000,000	18,458,000,000	719,969,000,000	0.98
		2021	1,173,614,000,000	738,427,000,000	435,187,000,000	0.37
		2022	1,685,800,000,000	1,173,614,000,000	512,186,000,000	0.30
		2023	1,377,659,000,000	1,685,800,000,000	(308,141,000,000)	(0.22)
16	BNII	2020	373,487,000,000	422,228,000,000	(48,741,000,000)	(0.13)
		2021	356,236,000,000	373,487,000,000	(17,251,000,000)	(0.05)
		2022	614,711,000,000	356,236,000,000	258,475,000,000	0.42
		2023	690,557,000,000	614,711,000,000	75,846,000,000	0.11
17	BNLI	2020	2,195,260,000,000	1,643,021,000,000	552,239,000,000	0.25
		2021	1,825,368,000,000	2,195,260,000,000	(369,892,000,000)	(0.20)
		2022	2,057,940,000,000	1,825,368,000,000	232,572,000,000	0.11
		2023	2,348,039,000,000	2,057,940,000,000	290,099,000,000	0.12
18	BRIS	2020	305,228,000,000	238,999,000,000	66,229,000,000	0.22
		2021	1,445,324,000,000	1,109,281,000,000	336,043,000,000	0.23
		2022	1,675,103,000,000	1,445,324,000,000	229,779,000,000	0.14
		2023	1,665,694,000,000	1,675,103,000,000	(9,409,000,000)	(0.01)
19	BTPN	2020	467,885,000,000	144,874,000,000	323,011,000,000	0.69
		2021	514,578,000,000	467,885,000,000	46,693,000,000	0.09
		2022	545,029,000,000	514,578,000,000	30,451,000,000	0.06
		2023	715,152,000,000	545,029,000,000	170,123,000,000	0.24

20	BTPS	2020	196,487,000,000	144,875,000,000	51,612,000,000	0.26
		2021	154,560,000,000	196,487,000,000	(41,927,000,000)	(0.27)
		2022	160,622,000,000	154,560,000,000	6,062,000,000	0.04
		2023	273,592,000,000	160,622,000,000	112,970,000,000	0.41
21	NISP	2020	703,232,000,000	664,218,000,000	39,014,000,000	0.06
		2021	921,875,000,000	703,232,000,000	218,643,000,000	0.24
		2022	1,301,875,000,000	921,875,000,000	380,000,000,000	0.29
		2023	1,396,938,000,000	1,301,875,000,000	95,063,000,000	0.07
22	PNBN	2020	101,209,000,000	31,552,000,000	69,657,000,000	0.69
		2021	419,208,000,000	101,209,000,000	317,999,000,000	0.76
		2022	609,846,000,000	419,208,000,000	190,638,000,000	0.31
		2023	747,872,000,000	609,846,000,000	138,026,000,000	0.18

Lampiran 3. Data Perhitungan Variabel Beban Pajak Tangguhan

Langkah 1

No	Kode	Tahun	BPT	Total Aset t-1	DTE
1	BABP	2020	(5,540,000,000)	10,607,879,000,000	(0.0005222533)
		2021	(9,679,000,000)	11,652,904,000,000	(0.0008306084)
		2022	(101,556,000,000)	14,015,360,000,000	(0.0072460500)
		2023	(13,670,000,000)	16,862,363,000,000	(0.0008106812)
2	BACA	2020	2,697,000,000	18,959,622,000,000	0.0001422497
		2021	3,835,000,000	20,223,558,000,000	0.0001896303
		2022	(321,000,000)	22,325,883,000,000	(0.0000143779)
		2023	1,246,000,000	20,628,501,000,000	0.0000604019
3	BBCA	2020	(6,421,398,000,000)	918,989,312,000,000	(0.0069874567)
		2021	(7,401,015,000,000)	1,075,570,256,000,000	(0.0068810149)
		2022	(9,711,461,000,000)	1,228,344,680,000,000	(0.0079061367)
		2023	(11,521,662,000,000)	1,314,731,674,000,000	(0.0087635083)
4	BBNI	2020	427,613,000,000	845,605,208,000,000	0.0005056887
		2021	1,719,277,000,000	891,337,425,000,000	0.0019288733
		2022	869,339,000,000	964,837,692,000,000	0.0009010210
		2023	(71,458,000,000)	1,029,836,868,000,000	(0.0000693877)
5	BBRI	2020	(8,064,453,000,000)	1,416,758,840,000,000	(0.0056921847)
		2021	(2,110,207,000,000)	1,511,804,628,000,000	(0.0013958199)
		2022	(13,188,494,000,000)	1,678,097,734,000,000	(0.0078591930)
		2023	(16,004,664,000,000)	1,865,639,010,000,000	(0.0085786500)
6	BBTN	2020	(668,499,000,000)	311,776,828,000,000	(0.0021441587)
		2021	(617,093,000,000)	361,208,406,000,000	(0.0017084126)
		2022	(830,617,000,000)	371,868,311,000,000	(0.0022336321)
		2023	(879,222,000,000)	402,148,312,000,000	(0.0021863128)
7	BDMN	2020	(978,134,000,000)	193,533,970,000,000	(0.0050540688)
		2021	(610,640,000,000)	200,890,068,000,000	(0.0030396724)
		2022	(975,000,000,000)	192,207,461,000,000	(0.0050726439)
		2023	1,035,682,000,000	197,729,688,000,000	0.0052378680
8	BGTG	2020	(1,804,000,000)	4,809,743,000,000	(0.0003750720)
		2021	(3,785,000,000)	5,365,456,000,000	(0.0007054386)
		2022	(11,381,000,000)	8,575,950,000,000	(0.0013270833)
		2023	(24,819,000,000)	8,968,132,000,000	(0.0027674660)
9	BINA	2020	(9,245,000,000)	5,262,429,000,000	(0.0017567933)
		2021	(10,429,000,000)	8,437,685,000,000	(0.0012360025)
		2022	(45,805,000,000)	15,055,850,000,000	(0.0030423390)

		2023	(59,655,000,000)	20,552,736,000,000	(0.0029025333)
10	BJBR	2020	(478,032,000,000)	123,536,474,000,000	(0.0038695616)
		2021	(568,928,000,000)	140,934,002,000,000	(0.0040368399)
		2022	(590,336,000,000)	158,356,097,000,000	(0.0037279019)
		2023	(445,190,000,000)	181,241,291,000,000	(0.0024563387)
11	BJTM	2020	(18,406,000,000)	76,756,313,000,000	(0.0002397979)
		2021	59,241,000,000	83,619,452,000,000	0.0007084596
		2022	(179,773,000,000)	100,723,330,000,000	(0.0017848199)
		2023	(23,164,000,000)	103,031,367,000,000	(0.0002248247)
12	BMAS	2020	(22,568,224,000)	7,569,580,138,000	(0.0029814367)
		2021	(21,379,963,000)	10,110,519,691,000	(0.0021146255)
		2022	(36,129,122,000)	14,234,358,584,000	(0.0025381630)
		2023	(20,570,476,000)	14,956,302,274,000	(0.0013753718)
13	BMRI	2020	(441,448,000,000)	1,318,246,335,000,000	(0.0003348752)
		2021	1,438,291,000,000	1,541,964,567,000,000	0.0009327653
		2022	471,976,000,000	1,725,611,128,000,000	0.0002735124
		2023	(1,725,337,000,000)	1,992,544,687,000,000	(0.0008658963)
14	BNBA	2020	(18,418,025,020,000)	7,607,653,715,376,000	(0.0024209862)
		2021	(14,623,347,035,000)	7,637,524,325,854,000	(0.0019146711)
		2022	(11,426,769,268,000)	8,664,310,151,340,000	(0.0013188320)
		2023	(12,880,777,278,000)	8,211,291,790,399,000	(0.0015686664)
15	BNGA	2020	936,166,000,000	274,467,227,000,000	0.0034108480
		2021	(1,092,494,000,000)	280,943,605,000,000	(0.0038886594)
		2022	(1,482,561,000,000)	310,786,960,000,000	(0.0047703449)
		2023	(1,805,871,000,000)	306,754,299,000,000	(0.0058870275)
16	BNII	2020	(534,253,000,000)	169,082,830,000,000	(0.0031597117)
		2021	(495,762,000,000)	173,224,412,000,000	(0.0028619638)
		2022	(507,015,000,000)	168,712,977,000,000	(0.0030051927)
		2023	(536,924,000,000)	160,813,918,000,000	(0.0033387906)
17	BNLI	2020	(382,703,000,000)	161,451,259,000,000	(0.0023703934)
		2021	(334,394,000,000)	197,726,097,000,000	(0.0016911981)
		2022	(22,672,000,000)	234,379,042,000,000	(0.0000967322)
		2023	345,925,000,000	255,112,471,000,000	0.0013559706
18	BRIS	2020	(157,177,000,000)	43,123,488,000,000	(0.0036448118)
		2021	(932,319,000,000)	239,581,524,000,000	(0.0038914478)
		2022	(1,254,621,000,000)	265,289,081,000,000	(0.0047292599)
		2023	(1,695,729,000,000)	305,727,438,000,000	(0.0055465385)
19	BTPN	2020	(627,399,000,000)	181,631,385,000,000	(0.0034542433)
		2021	(902,957,000,000)	183,165,978,000,000	(0.0049297201)

		2022	(1,027,755,000,000)	191,917,794,000,000	(0.0053551835)
		2023	(775,198,000,000)	209,169,704,000,000	(0.0037060721)
20	BTPS	2020	47,147,000,000	15,383,038,000,000	0.0030648692
		2021	(40,720,000,000)	16,435,005,000,000	(0.0024776384)
		2022	7,351,000,000	18,543,856,000,000	0.0003964116
		2023	112,162,000,000	21,161,976,000,000	0.0053001667
21	NISP	2020	124,762,000,000	180,706,987,000,000	0.0006904105
		2021	180,823,000,000	206,297,200,000,000	0.0008765170
		2022	115,154,000,000	214,395,608,000,000	0.0005371099
		2023	177,620,000,000	238,498,560,000,000	0.0007447424
22	PNBN	2020	(947,587,000,000)	211,287,370,000,000	(0.0044848256)
		2021	62,918,000,000	218,067,091,000,000	0.0002885259
		2022	(13,125,000,000)	204,462,542,000,000	(0.0000641927)
		2023	(770,190,000,000)	212,431,881,000,000	(0.0036255857)

Lampiran 4. Data Perhitungan Variabel Manajemen Laba

Langkah 1

No	Kode	Tahun	Nit	CFOt	TACit
1	BABP	2020	10,414,000,000	930,355,000,000	(919,941,000,000)
		2021	12,868,000,000	559,112,000,000	(546,244,000,000)
		2022	52,505,000,000	719,359,000,000	(666,854,000,000)
		2023	77,916,000,000	583,634,000,000	(505,718,000,000)
2	BACA	2020	61,414,000,000	(203,073,000,000)	264,487,000,000
		2021	34,785,000,000	3,282,186,000,000	(3,247,401,000,000)
		2022	32,129,000,000	(4,698,530,000,000)	4,730,659,000,000
		2023	101,767,000,000	(1,546,140,000,000)	1,647,907,000,000
3	BBCA	2020	27,147,000,000	50,978,875,000,000	(50,951,728,000,000)
		2021	31,440,000,000	126,186,318,000,000	(126,154,878,000,000)
		2022	40,756,000,000	33,779,263,000,000	(33,738,507,000,000)
		2023	48,658,000,000	58,115,466,000,000	(58,066,808,000,000)
4	BBNI	2020	3,321,442,000,000	74,253,924,000,000	(70,932,482,000,000)
		2021	10,977,051,000,000	97,479,025,000,000	(86,501,974,000,000)
		2022	18,481,780,000,000	19,952,835,000,000	(1,471,055,000,000)
		2023	21,106,228,000,000	10,392,864,000,000	10,713,364,000,000
5	BBRI	2020	18,660,393,000,000	29,804,584,000,000	(11,144,191,000,000)
		2021	30,755,766,000,000	32,588,374,000,000	(1,832,608,000,000)
		2022	51,408,207,000,000	97,506,005,000,000	(46,097,798,000,000)
		2023	60,425,048,000,000	(4,971,454,000,000)	65,396,502,000,000
6	BBTN	2020	1,602,358,000,000	26,658,603,000,000	(25,056,245,000,000)
		2021	2,376,227,000,000	9,551,932,000,000	(7,175,705,000,000)
		2022	3,045,073,000,000	1,265,073,000,000	1,780,000,000,000
		2023	3,500,988,000,000	6,634,353,000,000	(3,133,365,000,000)
7	BDMN	2020	1,088,942,000,000	17,295,525,000,000	(16,206,583,000,000)
		2021	1,669,280,000,000	15,173,157,000,000	(13,503,877,000,000)
		2022	3,429,634,000,000	8,210,738,000,000	(4,781,104,000,000)
		2023	3,658,045,000,000	6,377,996,000,000	(2,719,951,000,000)
8	BGTG	2020	3,198,000,000	990,312,000,000	(987,114,000,000)
		2021	10,866,000,000	2,282,639,000,000	(2,271,773,000,000)
		2022	46,043,000,000	(1,118,735,000,000)	1,164,778,000,000
		2023	103,965,000,000	(1,089,925,000,000)	1,193,890,000,000
9	BINA	2020	19,376,000,000	2,269,456,000,000	(2,250,080,000,000)
		2021	39,478,000,000	3,434,690,000,000	(3,395,212,000,000)
		2022	157,048,000,000	(247,730,000,000)	404,778,000,000

		2023	207,876,000,000	72,808,000,000	135,068,000,000
10	BJBR	2020	1,689,996,000,000	(1,385,925,000,000)	3,075,921,000,000
		2021	2,018,654,000,000	11,649,347,000,000	(9,630,693,000,000)
		2022	2,245,282,000,000	(9,870,642,000,000)	12,115,924,000,000
		2023	1,681,177,000,000	612,359,000,000	1,068,818,000,000
11	BJTM	2020	1,488,962,000,000	(230,109,000,000)	1,719,071,000,000
		2021	1,523,070,000,000	26,161,949,000,000	(24,638,879,000,000)
		2022	1,542,824,000,000	(8,745,993,000,000)	10,288,817,000,000
		2023	1,470,105,000,000	(9,696,601,000,000)	11,166,706,000,000
12	BMAS	2020	66,986,471,000	86,139,323,000	(19,152,852,000)
		2021	80,162,068,000	2,625,740,712,000	(2,545,578,644,000)
		2022	114,940,964,000	(1,514,683,489,000)	1,629,624,453,000
		2023	63,253,410,000	(3,190,886,862,000)	3,254,140,272,000
13	BMRI	2020	18,398,928,000,000	109,894,642,000,000	(91,495,714,000,000)
		2021	30,551,097,000,000	129,892,493,000,000	(99,341,396,000,000)
		2022	44,952,368,000,000	99,975,305,000,000	(55,022,937,000,000)
		2023	60,051,870,000,000	69,622,480,000,000	(9,570,610,000,000)
14	BNBA	2020	35,053,333,152,000	642,426,485,735,000	(607,373,152,583,000)
		2021	44,449,400,923,000	993,014,830,075,000	(948,565,429,152,000)
		2022	38,939,042,725,000	(1,065,703,385,641,000)	1,104,642,428,366,000
		2023	44,365,911,946,000	(237,811,734,745,000)	282,177,646,691,000
15	BNGA	2020	2,011,254,000,000	28,624,928,000,000	(26,613,674,000,000)
		2021	4,098,604,000,000	29,609,510,000,000	(25,510,906,000,000)
		2022	5,096,771,000,000	(16,360,431,000,000)	21,457,202,000,000
		2023	6,551,401,000,000	(1,796,976,000,000)	8,348,377,000,000
16	BNII	2020	1,284,392,000,000	30,522,013,000,000	(29,237,621,000,000)
		2021	1,679,754,000,000	256,096,000,000	1,423,658,000,000
		2022	1,533,211,000,000	(12,707,646,000,000)	14,240,857,000,000
		2023	1,817,750,000,000	5,263,053,000,000	(3,445,303,000,000)
17	BNLI	2020	721,587,000,000	1,148,905,000,000	(427,318,000,000)
		2021	1,231,127,000,000	34,808,118,000,000	(33,576,991,000,000)
		2022	2,013,413,000,000	17,023,605,000,000	(15,010,192,000,000)
		2023	2,585,218,000,000	(3,151,394,900,000)	5,736,612,900,000
18	BRIS	2020	2,187,649,000,000	12,187,412,000,000	(9,999,763,000,000)
		2021	3,028,205,000,000	18,676,808,000,000	(15,648,603,000,000)
		2022	4,260,182,000,000	1,885,530,000,000	2,374,652,000,000
		2023	5,703,743,000,000	2,041,035,000,000	3,662,708,000,000
19	BTPN	2020	2,005,677,000,000	18,663,821,000,000	(16,658,144,000,000)
		2021	3,104,215,000,000	13,150,455,000,000	(10,046,240,000,000)

		2022	3,629,564,000,000	(4,416,068,000,000)	8,045,632,000,000
		2023	2,682,484,000,000	(2,397,197,000,000)	5,079,681,000,000
20	BTPS	2020	854,614,000,000	1,111,025,000,000	(256,411,000,000)
		2021	1,465,005,000,000	3,941,689,000,000	(2,476,684,000,000)
		2022	1,779,580,000,000	2,106,059,000,000	(326,479,000,000)
		2023	1,080,588,000,000	1,779,110,000,000	(698,522,000,000)
21	NISP	2020	2,101,671,000,000	5,285,278,000,000	(3,183,607,000,000)
		2021	2,519,619,000,000	24,789,605,000,000	(22,269,986,000,000)
		2022	3,326,930,000,000	(11,605,326,000,000)	14,932,256,000,000
		2023	4,091,043,000,000	790,289,000,000	3,300,754,000,000
22	PNBN	2020	3,124,205,000,000	27,895,889,000,000	(24,771,684,000,000)
		2021	1,816,976,000,000	3,029,611,000,000	(1,212,635,000,000)
		2022	3,273,010,000,000	(176,457,000,000)	3,449,467,000,000
		2023	3,005,536,000,000	3,871,484,000,000	(865,948,000,000)

No	Kode	Tahun	Ait-1	ΔREVit	REC	PPEit
1	BABP	2020	10,607,879,000,000	(34,968,000,000)	6,898,889,000,000	40,914,000,000
		2021	11,652,904,000,000	38,978,000,000	8,285,226,000,000	31,213,000,000
		2022	14,015,360,000,000	240,214,000,000	9,952,665,000,000	31,659,000,000
		2023	16,862,363,000,000	(43,015,000,000)	9,991,210,000,000	1,001,685,000,000
2	BACA	2020	18,959,622,000,000	(299,869,000,000)	6,382,269,000,000	613,527,000,000
		2021	20,223,558,000,000	(563,050,000,000)	2,305,357,000,000	717,942,000,000
		2022	22,325,883,000,000	120,823,000,000	2,873,856,000,000	687,254,000,000
		2023	20,628,501,000,000	47,704,000,000	7,022,083,000,000	654,157,000,000
3	BBCA	2020	918,989,312,000,000	3,683,822,000,000	547,643,666,000,000	21,915,054,000,000
		2021	1,075,570,256,000,000	1,974,305,000,000	589,813,578,000,000	22,169,299,000,000
		2022	1,228,344,680,000,000	7,853,934,000,000	660,989,004,000,000	24,709,372,000,000
		2023	1,314,731,674,000,000	11,139,313,000,000	758,887,839,000,000	26,824,744,000,000
4	BBNI	2020	845,605,208,000,000	549,592,000,000	541,978,801,000,000	27,362,400,000,000
		2021	891,337,425,000,000	1,094,765,000,000	532,141,344,000,000	26,882,982,000,000
		2022	964,837,692,000,000	3,073,961,000,000	595,854,325,000,000	26,548,893,000,000
		2023	1,029,836,868,000,000	(45,019,000,000)	647,926,638,000,000	27,764,856,000,000
5	BBRI	2020	1,416,758,840,000,000	11,876,808,000,000	876,977,455,000,000	43,706,632,000,000
		2021	1,511,804,628,000,000	20,510,316,000,000	909,582,789,000,000	47,970,187,000,000
		2022	1,678,097,734,000,000	10,502,644,000,000	990,950,989,000,000	55,216,047,000,000
		2023	1,865,639,010,000,000	10,586,414,000,000	1,117,828,495,000,000	59,678,119,000,000
6	BBTN	2020	311,776,828,000,000	(37,250,000,000)	222,900,180,000,000	5,818,445,000,000
		2021	361,208,406,000,000	4,066,752,000,000	234,119,536,000,000	5,736,791,000,000
		2022	371,868,311,000,000	2,005,981,000,000	252,552,651,000,000	6,353,803,000,000
		2023	402,148,312,000,000	(1,566,994,000,000)	282,392,324,000,000	8,117,812,000,000
7	BDMN	2020	193,533,970,000,000	(855,735,000,000)	103,937,018,000,000	2,105,691,000,000
		2021	200,890,068,000,000	23,559,000,000	99,965,961,000,000	1,895,474,000,000
		2022	192,207,461,000,000	372,969,000,000	114,599,143,000,000	1,925,525,000,000
		2023	197,729,688,000,000	1,095,813,000,000	136,313,607,000,000	2,160,579,000,000
8	BGTG	2020	4,809,743,000,000	(21,626,000,000)	2,567,241,000,000	52,420,000,000
		2021	5,365,456,000,000	7,687,000,000	2,415,800,000,000	61,582,000,000
		2022	8,575,950,000,000	134,317,000,000	2,850,562,000,000	60,389,000,000
		2023	8,968,132,000,000	136,128,000,000	5,137,955,000,000	61,547,000,000
9	BINA	2020	5,262,429,000,000	18,757,000,000	2,827,850,000,000	95,139,000,000
		2021	8,437,685,000,000	42,884,000,000	3,566,156,000,000	90,187,000,000
		2022	15,055,850,000,000	347,290,000,000	9,511,678,000,000	102,000,000,000
		2023	20,552,736,000,000	151,097,000,000	12,341,957,000,000	121,058,000,000
10	BJBR	2020	123,536,474,000,000	414,758,000,000	87,695,264,000,000	4,415,348,000,000
		2021	140,934,002,000,000	1,403,263,000,000	94,003,674,000,000	4,556,358,000,000
		2022	158,356,097,000,000	507,451,000,000	106,707,881,000,000	4,563,249,000,000
		2023	181,241,291,000,000	(1,344,356,000,000)	114,386,118,000,000	4,795,493,000,000

11	BJTM	2020	76,756,313,000,000	57,669,000,000	40,026,045,000,000	1,205,980,000,000
		2021	83,619,452,000,000	620,411,000,000	40,918,142,000,000	1,144,211,000,000
		2022	100,723,330,000,000	239,375,000,000	44,878,045,000,000	1,284,250,000,000
		2023	103,031,367,000,000	124,044,000,000	53,395,998,000,000	1,277,713,000,000
12	BMAS	2020	7,569,580,138,000	(11,827,168,000)	6,880,486,442,000	433,371,108,000
		2021	10,110,519,691,000	47,714,860,000	8,196,659,054,000	420,986,976,000
		2022	14,234,358,584,000	144,175,493,000	8,731,535,343,000	425,524,236,000
		2023	14,956,302,274,000	110,731,338,000	13,111,262,165,000	425,235,332,000
13	BMRI	2020	1,318,246,335,000,000	3,080,617,000,000	877,051,229,000,000	48,306,843,000,000
		2021	1,541,964,567,000,000	10,541,689,000,000	957,636,147,000,000	49,144,792,000,000
		2022	1,725,611,128,000,000	14,840,860,000,000	1,107,987,237,000,000	56,540,566,000,000
		2023	1,992,544,687,000,000	7,983,220,000,000	1,306,733,576,000,000	57,977,707,000,000
14	BNBA	2020	7,607,653,715,376,000	(20,995,179,035,000)	4,510,056,924,861,000	815,641,804,959,000
		2021	7,637,524,325,854,000	1,648,890,878,000	3,894,587,892,160,000	818,781,806,265,000
		2022	8,664,310,151,340,000	59,070,651,057,000	3,731,837,506,635,000	799,588,953,325,000
		2023	8,211,291,790,399,000	6,530,478,004,000	3,779,894,390,269,000	788,777,214,360,000
15	BNGA	2020	274,467,227,000,000	(97,500,000,000)	159,851,784,000,000	6,989,721,000,000
		2021	280,943,605,000,000	618,342,000,000	164,089,257,000,000	6,622,810,000,000
		2022	310,786,960,000,000	387,278,000,000	177,605,340,000,000	7,047,668,000,000
		2023	306,754,299,000,000	(123,755,000,000)	194,010,843,000,000	6,774,736,000,000
16	BNII	2020	169,082,830,000,000	(908,165,000,000)	93,979,899,000,000	3,479,263,000,000
		2021	173,224,412,000,000	(142,531,000,000)	90,674,892,000,000	3,506,141,000,000
		2022	168,712,977,000,000	91,487,000,000	96,702,646,000,000	3,444,056,000,000
		2023	160,813,918,000,000	255,773,000,000	104,679,464,000,000	3,828,224,000,000
17	BNLI	2020	161,451,259,000,000	820,822,000,000	110,810,908,000,000	3,073,596,000,000
		2021	197,726,097,000,000	1,107,863,000,000	116,985,878,000,000	3,290,547,000,000
		2022	234,379,042,000,000	1,110,622,000,000	126,825,728,000,000	3,290,186,000,000
		2023	255,112,471,000,000	859,115,000,000	131,230,084,000,000	3,491,943,000,000
18	BRIS	2020	43,123,488,000,000	9,871,361,000,000	86,589,188,000,000	3,397,075,000,000
		2021	239,581,524,000,000	1,504,287,000,000	98,336,983,000,000	4,055,953,000,000
		2022	265,289,081,000,000	2,161,071,000,000	120,701,979,000,000	5,396,010,000,000
		2023	305,727,438,000,000	(5,332,121,000,000)	132,360,158,000,000	5,352,843,000,000
19	BTPN	2020	181,631,385,000,000	(367,267,000,000)	133,469,850,000,000	2,357,987,000,000
		2021	183,165,978,000,000	518,612,000,000	132,226,656,000,000	1,143,790,000,000
		2022	191,917,794,000,000	535,275,000,000	143,422,931,000,000	2,118,505,000,000
		2023	209,169,704,000,000	365,748,000,000	153,041,046,000,000	2,047,812,000,000
20	BTPS	2020	15,383,038,000,000	(393,802,000,000)	8,752,549,000,000	332,116,000,000
		2021	16,435,005,000,000	739,247,000,000	9,842,174,000,000	376,934,000,000
		2022	18,543,856,000,000	750,140,000,000	10,834,186,000,000	378,767,000,000
		2023	21,161,976,000,000	230,399,000,000	10,319,010,000,000	376,242,000,000
21	NISP	2020	180,706,987,000,000	673,836,000,000	109,737,912,000,000	3,001,632,000,000

		2021	206,297,200,000,000	530,717,000,000	113,228,691,000,000	3,237,706,000,000
		2022	214,395,608,000,000	1,097,216,000,000	130,258,491,000,000	3,763,011,000,000
		2023	238,498,560,000,000	1,170,835,000,000	146,007,794,000,000	3,904,957,000,000
22	PNBN	2020	211,287,370,000,000	(161,887,000,000)	126,886,184,000,000	10,326,085,000,000
		2021	218,067,091,000,000	748,219,000,000	121,319,577,000,000	10,642,361,000,000
		2022	204,462,542,000,000	393,542,000,000	132,568,629,000,000	10,176,936,000,000
		2023	212,431,881,000,000	(742,274,000,000)	142,163,084,000,000	10,002,144,000,000

Langkah 2

No	Kode	Tahun	TAC/Ait-1	1/Ait-1	ΔREVit/Ait-1	PPE/Ait-1
1	BABP	2020	-0.086722426	0.000000000000094	-0.003296418	0.0039
		2021	-0.046876212	0.000000000000086	0.003344917	0.0027
		2022	-0.047580226	0.000000000000071	0.017139339	0.0023
		2023	-0.029990933	0.000000000000059	-0.002550947	0.0594
2	BACA	2020	0.013950014	0.000000000000053	-0.015816191	0.0324
		2021	-0.160575157	0.000000000000049	-0.027841293	0.0355
		2022	0.211891239	0.000000000000045	0.00541179	0.0308
		2023	0.079884961	0.000000000000048	0.002312529	0.0317
3	BBCA	2020	-0.055443222	0.000000000000001	0.004008558	0.0238
		2021	-0.117291155	0.000000000000001	0.001835589	0.0206
		2022	-0.027466645	0.000000000000001	0.006393917	0.0201
		2023	-0.044166281	0.000000000000001	0.008472689	0.0204
4	BBNI	2020	-0.083883686	0.000000000000001	0.000649939	0.0324
		2021	-0.097047394	0.000000000000001	0.001228227	0.0302
		2022	-0.001524666	0.000000000000001	0.003185988	0.0275
		2023	0.010402972	0.000000000000001	-4.37147E-05	0.0270
5	BBRI	2020	-0.007865976	0.000000000000001	0.008383084	0.0308
		2021	-0.001212199	0.000000000000001	0.013566777	0.0317
		2022	-0.02747027	0.000000000000001	0.00625866	0.0329
		2023	0.035053138	0.000000000000001	0.005674417	0.0320
6	BBTN	2020	-0.080365963	0.000000000000003	-0.000119476	0.0187
		2021	-0.019865831	0.000000000000003	0.011258741	0.0159
		2022	0.004786641	0.000000000000003	0.005394332	0.0171
		2023	-0.007791566	0.000000000000002	-0.003896557	0.0202
7	BDMN	2020	-0.08374025	0.000000000000005	-0.004421627	0.0109
		2021	-0.067220232	0.000000000000005	0.000117273	0.0094
		2022	-0.024874706	0.000000000000005	0.00194045	0.0100
		2023	-0.013755906	0.000000000000005	0.005541975	0.0109
8	BGTG	2020	-0.205232171	0.000000000000208	-0.00449629	0.0109
		2021	-0.423407256	0.000000000000186	0.001432683	0.0115
		2022	0.135819122	0.000000000000117	0.015662055	0.0070
		2023	0.133125828	0.000000000000112	0.015179081	0.0069
9	BINA	2020	-0.427574415	0.000000000000190	0.003564324	0.0181
		2021	-0.402386674	0.000000000000119	0.005082437	0.0107
		2022	0.026885098	0.000000000000066	0.023066781	0.0068
		2023	0.006571777	0.000000000000049	0.007351673	0.0059
10	BJBR	2020	0.024898889	0.000000000000008	0.003357373	0.0357

		2021	-0.068334773	0.000000000000007	0.00995688	0.0323
		2022	0.076510625	0.000000000000006	0.003204493	0.0288
		2023	0.00589721	0.000000000000006	-0.007417493	0.0265
11	BJTM	2020	0.022396477	0.000000000000013	0.000751326	0.0157
		2021	-0.294654873	0.000000000000012	0.007419458	0.0137
		2022	0.102149294	0.000000000000010	0.00237656	0.0128
		2023	0.108381615	0.000000000000010	0.001203944	0.0124
12	BMAS	2020	-0.00253024	0.000000000000132	-0.00156246	0.0573
		2021	-0.251775252	0.000000000000099	0.004719328	0.0416
		2022	0.114485275	0.000000000000070	0.010128696	0.0299
		2023	0.217576525	0.000000000000067	0.007403657	0.0284
13	BMRI	2020	-0.069407145	0.000000000000001	0.002336905	0.0366
		2021	-0.064425213	0.000000000000001	0.006836531	0.0319
		2022	-0.031886058	0.000000000000001	0.00860035	0.0328
		2023	-0.00480321	0.000000000000001	0.004006545	0.0291
14	BNBA	2020	-0.079837119	0.000000000000000	-0.002759744	0.1072
		2021	-0.124198024	0.000000000000000	0.000215893	0.1072
		2022	0.127493408	0.000000000000000	0.006817698	0.0923
		2023	0.034364586	0.000000000000000	0.000795305	0.0961
15	BNGA	2020	-0.096964852	0.000000000000004	-0.000355234	0.0255
		2021	-0.090804366	0.000000000000004	0.002200947	0.0236
		2022	0.069041513	0.000000000000003	0.00124612	0.0227
		2023	0.027215192	0.000000000000003	-0.000403434	0.0221
16	BNII	2020	-0.172918924	0.000000000000006	-0.005371125	0.0206
		2021	0.008218576	0.000000000000006	-0.000822811	0.0202
		2022	0.084408783	0.000000000000006	0.000542264	0.0204
		2023	-0.021424159	0.000000000000006	0.00159049	0.0238
17	BNLI	2020	-0.002646731	0.000000000000006	0.005084024	0.0190
		2021	-0.169815677	0.000000000000005	0.005603019	0.0166
		2022	-0.064042381	0.000000000000004	0.004738572	0.0140
		2023	0.022486603	0.000000000000004	0.003367593	0.0137
18	BRIS	2020	-0.231886692	0.000000000000023	0.22890915	0.0788
		2021	-0.065316401	0.000000000000004	0.006278811	0.0169
		2022	0.008951186	0.000000000000004	0.008146099	0.0203
		2023	0.011980305	0.000000000000003	-0.017440767	0.0175
19	BTPN	2020	-0.091714017	0.000000000000006	-0.002022046	0.0130
		2021	-0.05484774	0.000000000000005	0.002831377	0.0062
		2022	0.041922283	0.000000000000005	0.002789085	0.0110
		2023	0.024284975	0.000000000000005	0.001748571	0.0098
20	BTPS	2020	-0.016668424	0.000000000000065	-0.025599755	0.0216
		2021	-0.150695665	0.000000000000061	0.044980029	0.0229

		2022	-0.017605777	0.000000000000054	0.040452212	0.0204
		2023	-0.033008354	0.000000000000047	0.010887405	0.0178
21	NISP	2020	-0.017617509	0.000000000000006	0.003728887	0.0166
		2021	-0.107950985	0.000000000000005	0.002572585	0.0157
		2022	0.069648143	0.000000000000005	0.005117717	0.0176
		2023	0.013839723	0.000000000000004	0.004909191	0.0164
22	PNBN	2020	-0.117241669	0.000000000000005	-0.000766193	0.0489
		2021	-0.005560834	0.000000000000005	0.003431141	0.0488
		2022	0.0168709	0.000000000000005	0.001924763	0.0498
		2023	-0.004076356	0.000000000000005	-0.003494174	0.0471

β1	-104.636
β2	6.020
β3	-50.176

Langkah III & IV

No	Kode	Tahun	TAC/Ait-1	NDA	DAC (Y)
1	BABP	2020	-0.086722426	-0.373467738	0.286745312
		2021	-0.046876212	0.923365873	-0.970242085
		2022	-0.047580226	0.814535441	-0.862115667
		2023	-0.029990933	-0.734535434	0.704544501
2	BACA	2020	0.013950014	-0.09030253	0.104252544
		2021	-0.160575157	-0.101006645	-0.059568512
		2022	0.211891239	-0.028175944	0.240067182
		2023	0.079884961	0.032960936	0.046924025
3	BBCA	2020	-0.055443222	0.007506025	-0.062949246
		2021	-0.117291155	-0.252378673	0.135087518
		2022	-0.027466645	-0.307509142	0.280042497
		2023	-0.044166281	-0.367524251	0.323357971
4	BBNI	2020	-0.083883686	0.177565259	-0.261448945
		2021	-0.097047394	0.183469505	-0.280516898
		2022	-0.001524666	0.072320861	-0.073845526
		2023	0.010402972	0.084947153	-0.074544181
5	BBRI	2020	-0.007865976	-0.041991813	0.034125837
		2021	-0.001212199	-0.039125085	0.037912886
		2022	-0.02747027	-0.053229277	0.025759007
		2023	0.035053138	-0.05968462	0.094737758
6	BBTN	2020	-0.080365963	-0.076875372	-0.003490591
		2021	-0.019865831	0.003862143	-0.023727974
		2022	0.004786641	0.056439506	-0.051652866
		2023	-0.007791566	0.125905054	-0.13369662
7	BDMN	2020	-0.08374025	0.010844635	-0.094584885
		2021	-0.067220232	0.020425215	-0.087645447
		2022	-0.024874706	-0.077429932	0.052555227
		2023	-0.013755906	-0.108743067	0.094987161
8	BGTG	2020	-0.205232171	0.002796168	-0.208028339
		2021	-0.423407256	-0.011761948	-0.411645308
		2022	0.135819122	-0.024462421	0.160281543
		2023	0.133125828	-0.090499379	0.223625207
9	BINA	2020	-0.427574415	0.03657475	-0.464149165
		2021	-0.402386674	0.004775163	-0.407161836
		2022	0.026885098	-0.121614022	0.14849912
		2023	0.006571777	-0.03049456	0.037066337
10	BJBR	2020	0.024898889	-0.436116253	0.461015143
		2021	-0.068334773	-0.399965237	0.331630464

		2022	0.076510625	-0.330924696	0.407435321
		2023	0.00589721	-0.315496442	0.321393653
11	BJTM	2020	0.022396477	0.037566933	-0.015170456
		2021	-0.294654873	0.023282285	-0.317937158
		2022	0.102149294	0.033902156	0.068247137
		2023	0.108381615	0.049369348	0.059012267
12	BMAS	2020	-0.00253024	1.388057935	-1.390588174
		2021	-0.251775252	1.001534509	-1.253309761
		2022	0.114485275	0.680281832	-0.565796558
		2023	0.217576525	0.807527792	-0.589951267
13	BMRI	2020	-0.069407145	0.029455259	-0.098862404
		2021	-0.064425213	0.035859443	-0.100284656
		2022	-0.031886058	0.046605275	-0.078491333
		2023	-0.00480321	0.049344015	-0.054147225
14	BNBA	2020	-0.079837119	0.151571957	-0.231409075
		2021	-0.124198024	0.148645781	-0.272843805
		2022	0.127493408	0.165891008	-0.0383976
		2023	0.034364586	0.200038741	-0.165674155
15	BNGA	2020	-0.096964852	0.014783667	-0.111748518
		2021	-0.090804366	0.009595537	-0.100399903
		2022	0.069041513	0.007976806	0.061064707
		2023	0.027215192	0.007233501	0.01998169
16	BNII	2020	-0.172918924	0.079664646	-0.25258357
		2021	0.008218576	0.002059078	0.006159498
		2022	0.084408783	-0.060955001	0.145363784
		2023	-0.021424159	-0.079291742	0.057867583
17	BNLI	2020	-0.002646731	-0.011948644	0.009301913
		2021	-0.169815677	-0.011632184	-0.158183492
		2022	-0.064042381	0.009784419	-0.0738268
		2023	0.022486603	-0.018572506	0.041059109
18	BRIS	2020	-0.231886692	1.72238873	-1.954275422
		2021	-0.065316401	0.11313004	-0.178446441
		2022	0.008951186	0.15919873	-0.150247543
		2023	0.011980305	0.127662725	-0.11568242
19	BTPN	2020	-0.091714017	0.052262623	-0.143976641
		2021	-0.05484774	0.014821605	-0.069669345
		2022	0.041922283	-0.051213481	0.093135764
		2023	0.024284975	-0.040050603	0.064335578
20	BTPS	2020	-0.016668424	-0.314130707	0.297462283
		2021	-0.150695665	-0.313383433	0.162687769
		2022	-0.017605777	-0.254217142	0.236611365

		2023	-0.033008354	-0.026275246	-0.006733109
21	NISP	2020	-0.017617509	0.027034236	-0.044651745
		2021	-0.107950985	-0.004250056	-0.10370093
		2022	0.069648143	-0.045656704	0.115304848
		2023	0.013839723	-0.036836053	0.050675776
22	PNBN	2020	-0.117241669	0.157071705	-0.274313374
		2021	-0.005560834	-0.063745847	0.058185012
		2022	0.0168709	-0.286537599	0.303408499
		2023	-0.004076356	-0.266857222	0.262780866

Lampiran 5. Data Nilai Variabel

No	Kode	Tahun	X1	X2	X3	Y
1	BABP	2020	0.652751661	-0.05910514	(0.0005222533)	0.286745312
		2021	0.570718943	-0.028893817	(0.0008306084)	-0.970242085
		2022	0.340806564	-0.793941877	(0.0072460500)	-0.862115667
		2023	0.641590224	-0.117209444	(0.0008106812)	0.704544501
2	BACA	2020	0.777796071	0.457077416	0.0001422497	0.104252544
		2021	0.714359059	-0.269481275	0.0001896303	-0.059568512
		2022	0.775238877	-0.099347909	(0.0000143779)	0.240067182
		2023	0.778988059	0.237719298	0.0000604019	0.046924025
3	BBCA	2020	0.763234425	0.347578084	(0.0069874567)	-0.062949246
		2021	0.809454395	0.116693898	(0.0068810149)	0.135087518
		2022	0.80756822	0.245285318	(0.0079061367)	0.280042497
		2023	0.808545887	0.01743402	(0.0087635083)	0.323357971
4	BBNI	2020	0.649714905	0.718877036	0.0005056887	-0.261448945
		2021	0.874596635	0.229597709	0.0019288733	-0.280516898
		2022	0.814652351	0.181783953	0.0009010210	-0.073845526
		2023	0.823184231	-0.023367145	(0.0000693877)	-0.074544181
5	BBRI	2020	0.622149849	0.453747108	(0.0056921847)	0.034125837
		2021	0.750285842	0.489493579	(0.0013958199)	0.037912886
		2022	0.79583332	0.129754544	(0.0078591930)	0.025759007
		2023	0.790596306	-0.199131048	(0.0085786500)	0.094737758
6	BBTN	2020	0.705618187	0.681044802	(0.0021441587)	-0.003490591
		2021	0.793843291	0.188536035	(0.0017084126)	-0.023727974
		2022	0.785685388	0.166276787	(0.0022336321)	-0.051652866
		2023	0.799274007	0.027633825	(0.0021863128)	-0.13369662
7	BDMN	2020	0.526803078	0.052431377	(0.0050540688)	-0.094584885
		2021	0.731191843	-0.027658305	(0.0030396724)	-0.087645447
		2022	0.778642221	0.009438416	(0.0050726439)	0.052555227
		2023	0.779347627	-0.174272711	0.0052378680	0.094987161
8	BGTG	2020	0.639344262	0.504080237	(0.0003750720)	-0.208028339
		2021	0.74165586	0.487559865	(0.0007054386)	-0.411645308
		2022	0.801807607	0.250376519	(0.0013270833)	0.160281543
		2023	0.80728196	0.456926559	(0.0027674660)	0.223625207
9	BINA	2020	0.67698543	-0.071850841	(0.0017567933)	-0.464149165
		2021	0.792155769	0.931437658	(0.0012360025)	-0.407161836
		2022	0.774196093	0.285790634	(0.0030423390)	0.14849912
		2023	0.777016495	-0.372589174	(0.0029025333)	0.037066337
10	BJBR	2020	0.779508383	-0.269300123	(0.0038695616)	0.461015143
		2021	0.780131412	0.148978508	(0.0040368399)	0.331630464

		2022	0.791813989	0.374958498	(0.0037279019)	0.407435321
		2023	0.790633508	-2.058198756	(0.0024563387)	0.321393653
11	BJTM	2020	0.987789968	0.116682103	(0.0002397979)	-0.015170456
		2021	0.785908376	0.056655575	0.0007084596	-0.317937158
		2022	0.759993478	-0.248832227	(0.0017848199)	0.068247137
		2023	0.776706082	-0.063786344	(0.0002248247)	0.059012267
12	BMAS	2020	0.747995077	-0.079818409	(0.0029814367)	-1.390588174
		2021	0.78944716	-0.076791753	(0.0021146255)	-1.253309761
		2022	0.760845294	0.184109764	(0.0025381630)	-0.565796558
		2023	0.754598874	0.240848979	(0.0013753718)	-0.589951267
13	BMRI	2020	0.758547045	0.459758921	(0.0003348752)	-0.098862404
		2021	0.796463885	0.218152577	0.0009327653	-0.100284656
		2022	0.797342695	0.14035847	0.0002735124	-0.078491333
		2023	0.80406997	-0.183337289	(0.0008658963)	-0.054147225
14	BNBA	2020	0.655553447	0.532719472	(0.0024209862)	-0.231409075
		2021	0.751348562	-0.711045321	(0.0019146711)	-0.272843805
		2022	0.77312449	0.503785561	(0.0013188320)	-0.0383976
		2023	0.774995245	0.252668915	(0.0015686664)	-0.165674155
15	BNGA	2020	0.682377808	0.975003623	0.0034108480	-0.111748518
		2021	0.789544717	0.370809312	(0.0038886594)	-0.100399903
		2022	0.774663902	0.303823704	(0.0047703449)	0.061064707
		2023	0.783916211	-0.223670008	(0.0058870275)	0.01998169
16	BNII	2020	0.706235686	-0.130502534	(0.0031597117)	-0.25258357
		2021	0.772117511	-0.048425763	(0.0028619638)	0.006159498
		2022	0.751490766	0.420482145	(0.0030051927)	0.145363784
		2023	0.771975229	0.109833077	(0.0033387906)	0.057867583
17	BNLI	2020	0.446706563	0.251559724	(0.0023703934)	0.009301913
		2021	0.786400821	-0.202639687	(0.0016911981)	-0.158183492
		2022	0.770238327	0.113012041	(0.0000967322)	-0.0738268
		2023	0.771679223	0.123549481	0.0013559706	0.041059109
18	BRIS	2020	0.710414272	0.216982059	(0.0036448118)	-1.954275422
		2021	0.745457889	0.232503577	(0.0038914478)	-0.178446441
		2022	0.753186941	0.137173057	(0.0047292599)	-0.150247543
		2023	0.751560309	-0.005648697	(0.0055465385)	-0.11568242
19	BTPN	2020	0.76172393	0.690364085	(0.0034542433)	-0.143976641
		2021	0.774664776	0.090740374	(0.0049297201)	-0.069669345
		2022	0.779324757	0.055870422	(0.0053551835)	0.093135764
		2023	0.775804137	0.237883695	(0.0037060721)	0.064335578
20	BTPS	2020	0.760132563	0.262673866	0.0030648692	0.297462283
		2021	0.780306827	-0.271266822	(0.0024776384)	0.162687769
		2022	0.77969886	0.037740783	0.0003964116	0.236611365

		2023	0.783094933	0.41291412	0.0053001667	-0.006733109
21	NISP	2020	0.754678789	0.055478135	0.0006904105	-0.044651745
		2021	0.786448995	0.237172068	0.0008765170	-0.10370093
		2022	0.788742859	0.291886702	0.0005371099	0.115304848
		2023	0.794614432	0.06805098	0.0007447424	0.050675776
22	PNBN	2020	0.767280107	0.688249069	(0.0044848256)	-0.274313374
		2021	0.722646456	0.758570924	0.0002885259	0.058185012
		2022	0.800463597	0.31260023	(0.0000641927)	0.303408499
		2023	0.796015389	0.18455832	(0.0036255857)	0.262780866