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LAMPIRAN

Lampiran 1
Daftar Populasi dan Sampel Perusahaan Daftar Populasi

No	Kode Perusahaan	Nama Perushaan yang masuk dalam Indeks Info Bank15
1.	AGRO	Bank Rakyat Indonesia Agroniaga Tbk.
2.	ARTO	PT Bank Artos Indonesia Tbk.
3.	BBCA	Bank Central Asia Tbk.
4.	BBHI	PT Bank Harda Internasional Tbk.
5.	BBNI	Bank Negara Indonesia Tbk.
6.	BBRI	PT Bank Rakyat Indonesia (Persero) Tbk.
7.	BBTN	Bank Tabungan Negara (Persero) Tbk.
8.	BDMN	Bank Danamon Indonesia Tbk.
9.	BJBR	Bank Pembangunan Daerah Jawa Barat dan Banten Tbk.
10.	BMRI	Bank Mandiri (Persero) Tbk.
11.	BNGA	PT Bank CIMB Niaga Tbk.
12.	BRIS	PT Bank Syariah Indonesia Tbk.
13.	BTPS	PT Bank Tabungan Pensiunan Nasional Syariah Tbk.
14.	MEGA	Bank Mega Tbk.
15	PNBN	Bank Pan Indonesia Tbk.

Lampiran 2
Data Diolah Hasil Return of Asset (Y)

Perusahaan	Tahun	Laba Bersih	Total Aset	ROA (%)
AGRO	2019	22,586,218,693	27,067,922,912	83.44
	2020	23,727,802,051	28,015,492,262	84.70
	2021	14,408,859,476	16,866,522,655	85.43
	2022	10,509,687,783	13,898,775,065	75.62
	2023	9,020,392,264	12,440,642,239	72.51
ARTO	2019	639,878	1,321,057	48.44
	2020	394,958	2,179,873	18.12
	2021	3,952,606	12,312,422	32.10
	2022	8,175,479	16,965,295	48.19
	2023	12,763,718	21,295,840	59.94
BBCA	2019	740,067,127	918,989,312	80.53
	2020	885,537,919	1,075,570,256	82.33
	2021	1,019,773,758	1,228,344,680	83.02
	2022	1,087,109,644	1,314,731,674	82.69
	2023	1,157,675,545	1,408,107,010	82.22
BBHI	2019	2,227,407,291,122	2,527,173,168,770	88.14
	2020	2,239,597,029,811	2,586,663,487,991	86.58
	2021	3,346,086,245,899	4,649,357,148,732	71.97
	2022	4,647,687,466,123	11,058,956,402,885	42.03
	2023	5,865,358,695,582	12,750,434,573,380	46.00

BBNI	2019	688,489,442	845,605,208	81.42
	2020	746,235,663	891,337,425	83.72
	2021	838,317,715	964,837,692	86.89
	2022	889,639,206	1,029,836,868	86.39
	2023	931,931,466	1,086,663,986	85.76
BBRI	2019	1,183,155,670	1,416,758,840	83.51
	2020	1,278,346,276	1,511,804,628	84.56
	2021	1,386,310,930	1,678,097,734	82.61
	2022	1,562,243,693	1,865,639,010	83.74
	2023	1,648,534,888	1,965,007,030	83.89
BBTN	2019	269,451,682	311,776,828	86.42
	2020	321,376,142	361,208,406	88.97
	2021	327,693,592	371,868,311	88.12
	2022	351,376,683	402,148,312	87.37
	2023	381,164,489	438,749,736	86.88
BDMN	2019	148,116,943	193,533,970	76.53
	2020	157,314,569	200,890,068	78.31
	2021	147,010,107	192,207,461	76.49
	2022	150,251,206	197,729,688	75.99
	2023	171,345,164	221,304,532	77.43
BJRR	2019	105,920,991	123,536,474	85.74
	2020	122,676,884	140,934,002	87.05

	2021	137,955,374	158,356,097	87.12
	2022	158,120,881	181,241,291	87.24
	2023	163,579,102	188,295,488	86.87
BMRI	2019	1,025,749,580	1,318,246,335	77.81
	2020	1,151,267,847	1,429,334,484	80.55
	2021	1,326,592,237	1,725,611,128	76.88
	2022	1,544,096,631	1,992,544,687	77.49
	2023	1,660,442,815	2,174,219,449	76.37
BNGA	2019	231,173,061	274,467,227	84.23
	2020	239,890,554	280,943,605	85.39
	2021	267,398,602	310,786,960	86.04
	2022	261,478,036	306,754,299	85.24
	2023	285,031,862	334,369,233	85.24
BRIS	2019	11,880,036	43,123,488	27.55
	2020	17,475,112	57,715,586	30.28
	2021	61,886,476	265,289,081	23.33
	2022	74,434,166	305,727,438	24.35
	2023	87,999,161	353,624,124	24.88
BTPS	2019	2,439,054	15,383,038	15.86
	2020	2,632,890	16,435,005	16.02
	2021	2,543,053	18,543,856	13.71
	2022	2,910,720	21,161,976	13.75

	2023	2,737,413	21,435,366	12.77
MEGA	2019	85,262,393	100,803,830	84.58
	2020	93,994,503	112,202,652	83.77
	2021	113,734,926	132,879,390	85.59
	2022	121,116,769	141,750,449	85.44
	2023	110,294,148	132,049,591	83.52
PNBN	2019	218,067,091	211,287,370	103.21
	2020	170,606,759	218,067,091	78.24
	2021	155,914,795	204,462,542	76.26
	2022	161,715,787	212,431,881	76.13
	2023	158,149,035	222,010,050	71.24

Lampiran 3
Data Diolah Hasil BOPO (X1)

Perusahaan	Tahun	Biaya Operasional	Pendapatan Operasional	BOPO
AGRO	2019	694,876,067	2,061,906,981	33.70
	2020	638,259,594	1,932,384,374	33.03
	2021	4,287,799,694	1,757,939,888	243.91
	2022	1,166,577,984	1,641,800,111	71.05
	2023	621,002,360	1,304,524,847	47.60
ARTO	2019	42,485	5,355	793.37
	2020	237,369	25,126	944.71
	2021	697,607	708,110	98.52
	2022	1,565,769	1,578,488	99.19
	2023	0	0	0.00
BBCA	2019	30,743,336	81,526,237	37.71
	2020	29,969,464	82,096,018	36.51
	2021	30,308,440	87,965,010	34.46
	2022	32,482,025	95,728,359	33.93
	2023	37,502,106	24,816,090	151.12
BBHI	2019	114,932,906,432	228,037,850,551	50.40
	2020	90,665,276,034	165,037,807,924	54.94
	2021	83,005,194,261	224,602,317,355	36.96
	2022	359,883,776,958	756,586,836,459	47.57
	2023	535,827,189,236	1,414,144,039,938	37.89

BBNI	2019	25,319,609	65,593,330	38.60
	2020	22,884,379	62,514,268	36.61
	2021	24,801,952	68,088,846	36.43
	2022	27,059,149	76,535,694	35.35
	2023	27,777,665	85,865,904	32.35
BBRI	2019	44,965,625	131,922,942	34.08
	2020	49,931,359	125,781,501	39.70
	2021	111,293,716	190,895,321	58.30
	2022	116,829,328	206,838,012	56.48
	2023	76,782,291	207,490,884	37.01
BBTN	2019	23,821,288	27,715,327	85.95
	2020	22,028,839	27,344,849	80.56
	2021	8,846,522	27,006,831	32.76
	2022	9,438,880	27,750,629	34.01
	2023	76,782,291	76,828,737	99.94
BDMN	2019	22,483,614	25,756,028	87.29
	2020	21,008,789	24,279,949	86.53
	2021	15,011,764	19,938,318	75.29
	2022	13,150,282	19,851,650	66.24
	2023	14,694,677	22,581,104	65.08
BJRR	2019	11,046,640	12,225,714	90.36
	2020	11,866,701	13,137,442	90.33

	2021	7,020,159	14,482,057	48.47
	2022	7,198,808	14,886,432	48.36
	2023	6,091,521	14,634,159	41.63
BMRI	2019	81,467,216	106,168,019	76.73
	2020	82,836,444	105,106,694	78.81
	2021	49,140,167	135,910,369	36.16
	2022	53,259,058	152,991,445	34.81
	2023	53,867,491	166,640,597	32.33
BNGA	2019	17,755,832	24,979,168	71.08
	2020	16,333,365	22,822,748	71.57
	2021	14,053,328	21,505,507	65.35
	2022	14,121,706	22,282,332	63.38
	2023	8,583,527	24,408,052	35.17
BRIS	2019	1,332,333	3,625,397	36.75
	2020	1,635,806	4,708,030	34.75
	2021	8,884,457	16,441,871	54.04
	2022	10,036,741	19,291,807	52.03
	2023	10,438,934	20,361,228	51.27
BTPS	2019	1,760,041	3,941,215	44.66
	2020	1,592,032	3,550,330	44.84
	2021	1,693,292	4,284,211	39.52
	2022	1,869,492	5,039,810	37.09

	2023	3,940,738	5,319,807	74.08
MEGA	2019	3,247,099,422	7,848,657,176	41.37
	2020	2,982,871,701	9,347,901,021	31.91
	2021	6,202,676	10,301,942	60.21
	2022	6,416,953	11,132,803	57.64
	2023	7,026,329	12,221,523	57.49
PNBN	2019	4,865,928	19,160,148	25.40
	2020	5,475,803	17,295,694	31.66
	2021	4,866,047	15,974,279	30.46
	2022	5,080,836	15,501,864	32.78
	2023	10,727,416	17,111,521	62.69

Lampiran 4
Data Diolah Hasil Bank Size (X2)

Perusahaan	Tahun	Bank Size
AGRO	2019	24.022
	2020	24.056
	2021	23.549
	2022	23.355
	2023	23.244
ARTO	2019	14.094
	2020	14.595
	2021	16.326
	2022	16.647
	2023	23.244
BBCA	2019	20.639
	2020	20.796
	2021	20.929
	2022	20.997
	2023	21.066
BBHI	2019	28.558
	2020	28.581
	2021	29.168
	2022	30.034
	2023	30.177

BBNI	2019	20.556
	2020	20.608
	2021	20.687
	2022	20.753
	2023	20.806
BBRI	2019	21.072
	2020	21.137
	2021	21.241
	2022	21.347
	2023	21.399
BBTN	2019	19.558
	2020	19.705
	2021	19.734
	2022	19.812
	2023	19.899
BDMN	2019	19.081
	2020	19.118
	2021	19.074
	2022	19.102
	2023	19.215
BJRR	2019	18.632
	2020	18.764

	2021	18.880
	2022	19.015
	2023	19.054
BMRI	2019	21.000
	2020	21.080
	2021	21.269
	2022	21.413
	2023	21.500
BNGA	2019	19.430
	2020	19.431
	2021	19.555
	2022	19.542
	2023	19.628
BRIS	2019	17.580
	2020	17.871
	2021	19.396
	2022	19.538
	2023	19.684
BTPS	2019	16.549
	2020	16.615
	2021	16.736
	2022	16.868

	2023	16.881
MEGA	2019	32.244
	2020	32.351
	2021	18.705
	2022	18.770
	2023	18.699
PNBN	2019	19.169
	2020	19.200
	2021	19.136
	2022	19.174
	2023	19.218

Lampiran 5
Data Diolah Hasil Non Performing Loan (X3)

Perusahaan	Tahun	Kredit Bermasalah	Total Kredit Bermasalah	NPL (%)
AGRO	2019	16,560,425,178	22,586,218,693	73.32
	2020	17,013,414,731	23,727,802,051	71.70
	2021	9,899,729,531	14,408,859,476	68.71
	2022	6,265,764,653	10,509,687,783	59.62
	2023	5,618,938,557	9,020,392,264	62.29
ARTO	2019	282.528	639.878	44.15
	2020	907.956	947.540	95.82
	2021	5,368,954	3,952,606	135.83
	2022	9,427,987	8,175,479	115.32
	2023	0.000	0.000	0
BBCA	2019	582,706,461	740,067,127	78.74
	2020	569,325,952	885,537,919	64.29
	2021	613,130,276	1,019,773,758	60.12
	2022	685,491,059	1,087,109,644	63.06
	2023	783,718,193	1,157,675,545	67.70
BBHI	2019	1,633,357,943	2,227,407,291	73.33
	2020	1,249,986,284	2,239,597,029	55.81
	2021	2,197,312,356	3,346,086,245	65.67
	2022	7,041,370,320	4,647,687,466	151.50
	2023	7,135,440,197	5,865,358,695	121.65

BBNI	2019	444,823,814	688,489,442	64.61
	2020	473,299,347	746,235,663	63.42
	2021	484,882,180	838,317,710	57.84
	2022	541,462,152	889,639,206	60.86
	2023	568,725,449	931,931,466	61.03
BBRI	2019	74,427,400	907,388,986	8.20
	2020	80,715,775	1,020,192,968	7.91
	2021	68,377,027	1,042,867,453	6.56
	2022	106,917,972	1,139,077,065	9.39
	2023	152,128,249	1,266,429,247	12.01
BBTN	2019	214,807,263	269,451,682	79.72
	2020	217,711,277	321,376,142	67.74
	2021	229,174,514	327,693,592	69.94
	2022	247,217,823	351,376,683	70.36
	2023	268,898,377	381,164,489	70.55
BDMN	2019	109,901,216	148,116,943	74.20
	2020	109,349,816	157,314,569	69.51
	2021	106,060,974	147,010,107	72.15
	2022	120,798,537	150,251,206	80.40
	2023	142,849,411	171,345,164	83.37
BJRR	2019	87,027,741	105,920,991	82.16
	2020	94,994,506	122,676,884	77.43

	2021	101,953,783	137,955,374	73.90
	2022	115,289,450	158,120,881	72.91
	2023	124,367,935	163,579,102	76.03
BMRI	2019	714,451,116	1,025,749,580	69.65
	2020	696,122,237	1,151,267,847	60.47
	2021	839,421,181	1,326,592,237	63.28
	2022	973,214,336	1,544,096,631	63.03
	2023	1,121,751,175	1,660,442,815	67.56
BNGA	2019	190,750,561	231,173,061	82.51
	2020	171,448,991	239,890,554	71.47
	2021	176,954,255	267,398,602	66.18
	2022	190,505,895	261,478,036	72.86
	2023	205,695,793	285,031,862	72.17
BRIS	2019	0.00	11,880,036.000	0
	2020	0.00	17,475,112.000	0
	2021	0.00	61,886,476.000	0
	2022	0.00	74,434,166.000	0
	2023	0.00	87,999,161.000	0
BTPS	2019	0.00	2,439,054.000	0
	2020	0.00	2,632,890.000	0
	2021	0.00	2,543,053.000	0
	2022	0.00	2,910,720.000	0

	2023	0.00	2,737,413.000	0
MEGA	2019	52,741,342,833	85,262,393,260	61.86
	2020	47,840,456,450	93,994,503,028	50.90
	2021	60,471,771	113,734,926	53.17
	2022	69,408,460	121,116,769	57.31
	2023	64,974,304	110,294,148	58.91
PNBN	2019	139,695,580	166,845,656	83.73
	2020	120,706,825	170,606,759	70.75
	2021	117,609,920	155,914,795	75.43
	2022	128,552,782	161,715,787	79.49
	2023	138,351,123	158,149,035	87.48

Lampiran 6
Data yang digunakan untuk SPSS

Tahun	Perusahaan	ROA	BOPO	Bank Size	NPL
		(Y)	(X1)	(X2	(X3)
2019	AGRO	83.44	33.70	24.02	73.32
	ARTO	48.44	793.37	14.09	44.15
	BBCA	80.53	37.71	20.64	78.74
	BBHI	88.14	50.40	28.56	73.33
	BBNI	81.42	38.60	20.56	64.61
	BBRI	83.51	34.08	21.07	8.20
	BBTN	86.42	85.95	19.56	79.72
	BDMN	76.53	87.29	19.08	74.20
	BJBR	85.74	90.36	18.63	82.16
	BMRI	77.81	76.73	21.00	69.65
	BNGA	84.23	71.08	19.43	82.51
	BRIS	27.55	36.75	17.58	0.00
	BTPS	15.86	44.66	16.55	0.00
	MEGA	84.58	41.37	32.24	61.86
	PNBN	103.21	25.40	19.17	83.73
2020	AGRO	84.70	33.03	24.06	71.70
	ARTO	18.12	944.71	14.59	95.82
	BBCA	82.33	36.51	20.80	64.29
	BBHI	86.58	54.94	28.58	55.81
	BBNI	83.72	36.61	20.61	63.42
	BBRI	84.56	39.70	21.14	7.91
	BBTN	88.97	80.56	19.70	67.74
	BDMN	78.31	86.53	19.12	69.51
	BJBR	87.05	90.33	18.76	77.43
	BMRI	80.55	78.81	21.08	60.47
	BNGA	85.39	71.57	19.43	71.47
	BRIS	30.28	34.75	17.87	0.00
	BTPS	16.02	44.84	16.61	0.00
	MEGA	83.77	31.91	32.35	50.90
	PNBN	78.24	31.66	19.20	70.75
2021	AGRO	85.43	243.91	23.55	68.71
	ARTO	32.10	98.52	16.33	135.83
	BBCA	83.02	34.46	20.93	60.12
	BBHI	71.97	36.96	29.17	65.67
	BBNI	86.89	36.43	20.69	57.84

	BBRI	82.61	58.30	21.14	6.56
	BBTN	88.12	32.76	19.73	69.94
	BDMN	76.49	75.29	19.07	72.15
	BJBR	87.12	48.47	18.88	73.90
	BMRI	76.88	36.16	21.27	63.28
	BNGA	86.04	65.35	19.55	66.18
	BRIS	23.33	54.04	19.40	0.00
	BTPS	13.71	39.52	16.74	0.00
	MEGA	85.59	60.21	18.70	53.17
	PNBN	76.26	30.46	19.14	75.43
2022	AGRO	75.62	71.05	23.36	59.62
	ARTO	48.19	99.19	16.65	115.32
	BBCA	82.69	33.93	21.00	63.06
	BBHI	42.03	47.57	30.03	151.50
	BBNI	86.39	35.35	20.75	60.86
	BBRI	83.74	56.48	21.35	9.39
	BBTN	87.37	34.01	19.81	70.36
	BDMN	75.99	66.24	19.10	80.40
	BJBR	87.24	48.36	19.02	72.91
	BMRI	77.49	34.81	21.41	63.03
	BNGA	85.24	63.38	19.54	72.86
	BRIS	24.35	52.03	19.54	0.00
	BTPS	13.75	37.09	16.87	0.00
	MEGA	85.44	57.64	18.77	57.31
	PNBN	76.13	32.78	19.17	79.49
2023	AGRO	72.51	47.60	23.24	62.29
	ARTO	59.94	0.00	23.24	0.00
	BBCA	82.22	151.12	21.07	67.70
	BBHI	46.00	37.89	30.18	121.65
	BBNI	85.76	32.35	20.81	61.03
	BBRI	83.89	37.01	21.40	12.01
	BBTN	86.88	99.94	19.90	70.55
	BDMN	77.43	65.08	19.22	83.37
	BJBR	86.87	41.63	19.05	78.03
	BMRI	76.37	32.33	21.50	67.56
	BNGA	85.24	35.17	19.63	72.17
	BRIS	24.88	51.27	19.68	0.00
	BTPS	12.77	74.08	16.88	0.00
	MEGA	83.52	57.49	18.70	58.91
	PNBN	71.24	62.69	19.22	87.48

Lampiran 7
Hasil Analisis SPSS Statistik Deskriptif

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
ROA	75	12.77	103.21	70.6499	24.02192
BOPO	75	.00	944.71	77.2041	136.39010
Bank Size	75	14.09	32.35	20.6728	3.63341
NPL	75	.00	151.50	58.2805	33.51383
Valid N (listwise)	75				

Lampiran 8
Hasil Analisis SPSS Uji Asumsi Klasik

- **Uji Normalias**

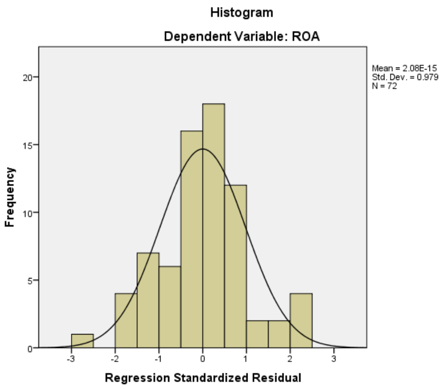
One-Sample Kolmogorov-Smirnov Test

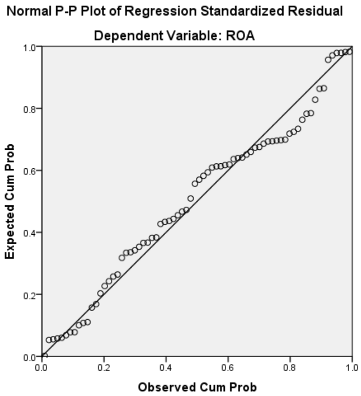
		Unstandardized Residual
N		75
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	15.37537889
Most Extreme Differences	Absolute	.095
	Positive	.095
	Negative	-.072
Test Statistic		.095
Asymp. Sig. (2-tailed)		.178[c]

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.





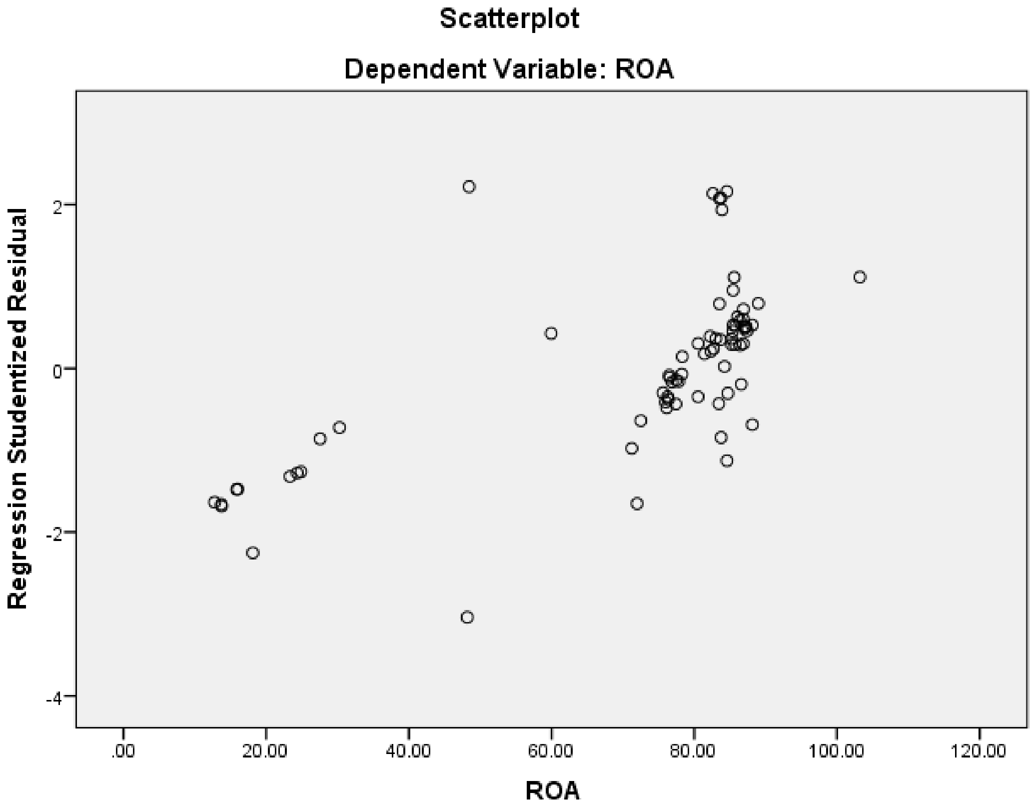
- **Uji multikolinieritas**

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	7.311	12.786		.572	.569		
	BOPO	-.045	.014	-.265	-3.126	.003	.864	1.157
	Bank Size	1.987	.602	.278	3.300	.002	.876	1.141
	NPL	.499	.064	.632	7.822	.000	.954	1.048

a. Dependent Variable: ROA

- **Uji Hekteroskedastisitas**



- **Uji Autokorelasi**

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.760[a]	.577	.558	15.71088	1.737

a. Predictors: (Constant), NPL, Bank Size, BOPO

b. Dependent Variable: ROA

Lampiran 9
Hasil Analisis SPSS Analisis Regresi Berganda

Descriptive Statistics

	Mean	Std. Deviation	N
ROA	71.9251	23.63812	75
BOPO	77.8657	139.09453	75
Bank Size	20.4711	3.30853	75
NPL	55.0286	29.93754	75

Correlations

		ROA	BOPO	Bank Size	NPL
Pearson Correlation	ROA	1.000	-.259	.424	.618
	BOPO	-.259	1.000	-.320	.151
	Bank Size	.424	-.320	1.000	.096
	NPL	.618	.151	.096	1.000
Sig. (1-tailed)	ROA	.	.014	.000	.000
	BOPO	.014	.	.003	.102
	Bank Size	.000	.003	.	.212
	NPL	.000	.102	.212	.
N	ROA	75	75	75	75
	BOPO	75	75	75	75
	Bank Size	75	75	75	75
	NPL	75	75	75	75

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	7.311	12.786		.572	.569		
	BOPO	-.045	.014	-.265	-3.126	.003	.864	1.157
	Bank Size	1.987	.602	.278	3.300	.002	.876	1.141
	NPL	.499	.064	.632	7.822	.000	.954	1.048

a. Dependent Variable: ROA

Lampiran 10
Hasil Analisis SPSS Uji Hipotesis

- **Uji Partial (uji t)**

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	7.311	12.786		.572	.569		
	BOPO	-.045	.014	-.265	-3.126	.003	.864	1.157
	Bank Size	1.987	.602	.278	3.300	.002	.876	1.141
	NPL	.499	.064	.632	7.822	.000	.954	1.048

a. Dependent Variable: ROA

- **Uji Simultan (Uji F)**

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	22887.437	3	7629.146	30.908	.000[b]
	Residual	16784.562	68	246.832		
	Total	39671.998	71			

a. Dependent Variable: ROA

b. Predictors: (Constant), NPL, Bank Size, BOPO

Lampiran 11
Hasil Analisis SPSS Uji Koefisien Determinasi (R2)

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.760[a]	.577	.558	15.71088	1.737

a. Predictors: (Constant), NPL, Bank Size, BOPO

b. Dependent Variable: ROA