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**LAMPIRAN**

**LAMPIRAN 1**

1. Populasi Penelitian

|  |  |  |
| --- | --- | --- |
| No. | Kode Bank | Nama Bank |
| 1. | AGRO | Bank Rakyat Indonesia Agroniaga Tbk |
| 2. | AGRS | Bank IBK Indonesia Tbk |
| 3. | AMAR | Bank Amar Indonesia Tbk |
| 4. | ARTO | Bank Artos Indonesia Tbk |
| 5. | BABP | Bank MNC Internasional Tbk |
| 6. | BACA | Bank Capital Indonesia Tbk |
| 7. | BANK | Bank Aladin Syariah Tbk |
| 8. | BBCA | Bank Central Asia Tbk |
| 9. | BBHI | Bank Harda Internasional Tbk |
| 10. | BBKP | Bank Bukopin Tbk |
| 11. | BBMD | Bank Mestika Dharma Tbk |
| 12. | BBNI | Bank Negara Indonesia (Persero) Tbk |
| 13. | BBNP | Bank Nusantara Parahyangan Tbk |
| 14. | BBRI | Bank Rakyat Indonesia (Persero) Tbk |
| 15. | BBSI | Bank Bisnis International Tbk |
| 16. | BBTN | Bank Tabungan Negara (Persero) Tbk |
| 17. | BBYB | Bank Yudha Bhakti Tbk |
| 18. | BCIC | Bank Jtrust Indonesia Tbk |
| 19. | BDMN | Bank Danamon Indonesia Tbk |
| 20. | BEKS | BPD Banten Tbk |
| 21. | BGTG | Bank Ganesha Tbk |
| 22. | BINA | Bank Ina Perdana Tbk |
| 23. | BJBR | BPD Jawa Barat dan Banten Tbk |
| 24. | BJTM | BPD Jawa Timur Tbk |
| 25. | BKSW | Bank QNB Indonesia Tbk |
| 26. | BMAS | Bank Maspion Indonesia Tbk |
| 27. | BMRI | Bank Mandiri (Persero) Tbk |
| 28. | BNBA | Bank Bumi Arta Tbk |
| 29. | BNGA | Bank CIMB Niaga Tbk |
| 30. | BNII | Bank Maybank Indonesia Tbk |
| 31. | BNLI | Bank Permata Tbk |
| 32. | BRIS | Bank BRI Syariah Tbk |
| 33. | BSIM | Bank Sinarmas Tbk |
| 34. | BSWD | Bank of India Indonesia Tbk |
| 35. | BTPN | Bank BTPN Tbk |
| 36. | BTPS | Bank Tabungan Pensiunan Nasional Syariah Tbk |
| 37. | BVIC | Bank Victoria International Tbk |
| 38. | DNAR | Bank Oke Indonesia Tbk |
| No. | Kode Bank | Nama Bank |
| 39. | INPC | Bank Artha Graha Internasional Tbk |
| 40. | MASB | Bank Multiarta Sentosa Tbk |
| 41. | MAYA | Bank Mayapada Internasional Tbk |
| 42. | MCOR | Bank China Construction Bank Indonesia Tbk |
| 43. | MEGA | Bank Mega Tbk |
| 44. | NAGA | Bank Mitraniaga Tbk |
| 45. | NISP | Bank OCBC NISP Tbk |
| 46. | NOBU | Bank Nationalnobu Tbk |
| 47. | PNBN | Bank Pan Indonesia Tbk |
| 48. | PNBS | Bank Panin Dubai Syariah Tbk |
| 49. | SDRA | Bank Woori Saudara Indonesia 1906 Tbk |

1. Perhitungan Sampel

|  |  |  |
| --- | --- | --- |
| No. | Keterangan | Jumlah Perusahaan |
| 1. | Perusahaan perbankan yang terdaftar di Bursa Efek Indonesia (BEI) periode tahun 2018-2021 | 49 |
| 2. | Perusahaan perbankan yang menerbitkan laporan keuangan secara tidak lengkap yang tersedia selama periode tahun 2018-2021 | (31) |
| 3. | Perusahaan perbankan yang sudah tidak terdaftar di Bursa Efek Indonesia (BEI) periode tahun 2018-2021 | (5) |
|  | Jumlah perusahaan | 49 - 31 - 5 = 13 |
|  | Jumlah data penelitian | 13 x 4 tahun = 52 |

1. Sampel Penelitian

|  |  |  |
| --- | --- | --- |
| No. | Kode Bank | Nama Bank |
| 1. | BBCA | Bank Central Asia Tbk |
| 2. | BBMD | Bank Mestika Dharma Tbk |
| 3. | BBNI | Bank Negara Indonesia (Persero) Tbk |
| 4. | BBRI | Bank Rakyat Indonesia (Persero) Tbk |
| 5. | BDMN | Bank Danamon Indonesia Tbk |
| 6. | BMRI | Bank Mandiri Tbk |
| 7. | BNBA | Bank Bumi Arta Tbk |
| 8. | BNGA | Bank CIMB Niaga Tbk |
| 9. | BNII | Bank Maybank Indonesia Tbk |
| 10. | BTPN | Bank BTPN Tbk |
| 11. | MEGA | Bank Mega Tbk |
| 12. | PNBN | Bank Pan Indonesia Tbk |
| 13. | SDRA | Bank Woori Saudara Indonesia1906 Tbk |

**LAMPIRAN 2**

**DATA VARIABEL STRUKTUR MODAL, UKURAN PERUSAHAAN, LIKUIDITAS DAN PROFITABILITAS**

1. Variabel Struktur Modal

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| No. | Tahun | Kode Bank | Liabilitas | Ekuitas | Hasil | (%) |
| 1. | 2018 | BBCA | 668,438,779,000 | 151,753,427,000 | 4.404768922 | 4.40 |
| 2. | BBMD | 9,005,066,283,473 | 3,088,013,085,461 | 2.916136051 | 2.92 |
| 3. | BBNI | 671,237,546,000 | 110,373,789,000 | 6.081494095 | 6.08 |
| 4.. | BBRI | 1,090,664,084,000 | 185,275,331,000 | 5.886720472 | 5.89 |
| 5. | BDMN | 144,822,368,000 | 41,939,821,000 | 3.453099335 | 3.45 |
| 6. | BMRI | 941,953,100,000 | 184,960,305,000 | 5.092731113 | 5.09 |
| 7. | BNBA | 5,802,518,829,966 | 1,494,754,637,294 | 3.881920608 | 3.88 |
| 8. | BNGA | 227,200,919,000 | 39,580,579,000 | 5.740212113 | 5.74 |
| 9. | BNII | 152,442,167,000 | 25,090,691,000 | 6.075646422 | 6.08 |
| 10. | BTPN | 76,562,034,000 | 18,786,330,000 | 4.075411962 | 4.08 |
| 11. | MEGA | 69,979,274,701,317 | 13,782,671,932,603 | 5.077337329 | 5.08 |
| 12. | PNBN | 166,457,301,000 | 40,747,117,000 | 4.085130759 | 4.09 |
| 13. | SDRA | 23,081,225,000 | 6,550,468,000 | 3.523599383 | 3.52 |
| 14. | 2019 | BBCA | 740,067,127,000 | 174,143,156,000 | 4.249762919 | 4.25 |
| 15. | BBMD | 9,419,749,653,807 | 3,480,469,121,456 | 2.706459769 | 2.71 |
| 16. | BBNI | 688,489,442,000 | 125,003,948,000 | 5.507741579 | 5.51 |
| 17. | BBRI | 1,183,155,670,000 | 208,784,336,000 | 5.666879483 | 5.67 |
| 18. | BDMN | 148,116,943,000 | 45,417,027,000 | 3.261264613 | 3.26 |
| 19. | BMRI | 1,051,606,233,000 | 218,852,069,000 | 4.805100714 | 4.81 |
| 20. | BNBA | 6,083,998,151,873 | 1,523,655,563,503 | 3.993027228 | 3.99 |
| 21. | BNGA | 231,173,061,000 | 43,294,166,000 | 5.339589195 | 5.34 |
| 22. | BNII | 142,397,914,000 | 26,684,916,000 | 5.336269899 | 5.34 |
| 23. | BTPN | 142,608,793,000 | 31,471,928,000 | 4.531301451 | 4.53 |
| 24. | MEGA | 85,262,393,260,982 | 15,541,437,632,534 | 5.486132961 | 5.49 |
| 25. | PNBN | 166,845,656,000 | 44,441,714,000 | 3.754257903 | 3.75 |
| 26. | SDRA | 30,000,672,000 | 6,935,590,000 | 4.325612096 | 4.33 |
| 27. | 2020 | BBCA | 885,537,919,000 | 184,714,709,000 | 4.794084477 | 4.79 |
| 28. | BBMD | 10,150,492,606,994 | 4,009,262,625,539 | 2.531760464 | 2.53 |
| 29. | BBNI | 746,235,663,000 | 112,872,199,000 | 6.611332725 | 6.61 |
| 30. | BBRI | 1,347,101,486,000 | 229,466,882,000 | 5.870570403 | 5.87 |
| 31. | BDMN | 157,314,569,000 | 43,575,499,000 | 3.610161045 | 3.61 |
| 32. | BMRI | 1,186,905,382,000 | 204,699,668,000 | 5.798277025 | 5.80 |
| 33. | BNBA | 6,128,138,202,911 | 1,509,386,122,943 | 4.060020236 | 4.06 |
| 34. | BNGA | 239,890,554,000 | 41,053,051,000 | 5.843428153 | 5.84 |
| 35. | BNII | 146,000,762,000 | 27,223,630,000 | 5.363015953 | 5.36 |
| 36. | BTPN | 142,277,859,000 | 32,964,753,000 | 4.316060217 | 4.32 |
| 37. | MEGA | 93,994,503,028,920 | 18,208,149,764,302 | 5.162221546 | 5.16 |
| 38. | PNBN | 170,606,759,000 | 47,460,332,000 | 3.594723252 | 3.59 |
| 39. | SDRA | 30,782,968,000 | 7,270,971,000 | 4.233680481 | 4.23 |
| No. | Tahun | Kode Bank | Liabilitas | Ekuitas | Hasil | (%) |
| 40. | 2021 | BBCA | 1,019,773,758,000 | 202,848,934,000 | 5.027257171 | 5.03 |
| 41. | BBMD | 11,693,332,176,560 | 4,289,820,124,680 | 2.725832747 | 2.73 |
| 42. | BBNI | 838,317,715,000 | 126,519,977,000 | 6.62597113 | 6.63 |
| 43. | BBRI | 1,386,310,930,000 | 291,786,804,000 | 4.751109067 | 4.75 |
| 44. | BDMN | 147,156,640,000 | 45,083,058,000 | 3.264122855 | 3.26 |
| 45. | BMRI | 1,326,592,237,000 | 222,111,282,000 | 5.972646797 | 5.97 |
| 46. | BNBA | 6,432,760,566,695 | 2,233,765,261,905 | 2.8797836 | 2.88 |
| 47. | BNGA | 267,398,602,000 | 43,388,358,000 | 6.162911304 | 6.16 |
| 48. | BNII | 140,033,353,000 | 28,725,123,000 | 4.874943547 | 4.87 |
| 49. | BTPN | 146,932,964,000 | 36,078,927,000 | 4.072542512 | 4.07 |
| 50. | MEGA | 113,734,927,421,808 | 19,144,462,387,338 | 5.940878627 | 5.94 |
| 51. | PNBN | 155,914,795,000 | 48,547,747,000 | 3.211576327 | 3.21 |
| 52. | SDRA | 34,544,380,000 | 9,257,191,000 | 3.731626581 | 3.73 |

1. Ukuran Perusahaan

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| No. | Tahun | Kode Bank | Total Aset | Hasil | (%) |
| 1. | 2018 | BBCA | 824,787,944,000 | 27.43839215 | 27.44 |
| 2. | BBMD | 12,093,079,368,934 | 30.12365445 | 30.12 |
| 3. | BBNI | 808,572,011,000 | 27.41853558 | 27.42 |
| 4. | BBRI | 1,296,898,292,000 | 27.8909966 | 27.89 |
| 5. | BDMN | 186,762,189,000 | 25.95310193 | 25.95 |
| 6. | BMRI | 1,202,252,094,000 | 27.81521766 | 27.82 |
| 7. | BNBA | 7,297,273,467,260 | 29.6185219 | 29.62 |
| 8. | BNGA | 266,781,498,000 | 26.3096958 | 26.31 |
| 9. | BNII | 177,532,858,000 | 25.90242154 | 25.90 |
| 10. | BTPN | 101,341,224,000 | 25.34175912 | 25.34 |
| 11. | MEGA | 83,761,946,000 | 25.15124464 | 25.15 |
| 12. | PNBN | 207,204,418,000 | 26.05697167 | 26.06 |
| 13. | SDRA | 29,631,693,000 | 24.11211033 | 24.11 |
| 14. | 2019 | BBCA | 918,989,312,000 | 27.54654033 | 27.55 |
| 15. | BBMD | 12,900,218,775,263 | 30.18826539 | 30.19 |
| 16. | BBNI | 845,605,208,000 | 27.46331843 | 27.46 |
| 17. | BBRI | 1,416,758,840,000 | 27.97939287 | 27.98 |
| 18. | BDMN | 193,533,970,000 | 25.98871889 | 25.99 |
| 19. | BMRI | 1,318,246,335,000 | 27.90732344 | 27.91 |
| 20. | BNBA | 7,607,653,715,376 | 29.66017592 | 29.66 |
| 21. | BNGA | 274,467,227,000 | 26.3380977 | 26.34 |
| 22. | BNII | 169,082,830,000 | 25.85365455 | 25.85 |
| 23. | BTPN | 181,631,385,000 | 25.92524511 | 25.93 |
| 24. | MEGA | 100,803,831,000 | 25.3364422 | 25.34 |
| 25. | PNBN | 211,287,370,000 | 26.07648499 | 26.08 |
| 26. | SDRA | 36,936,262,000 | 24.33245962 | 24.33 |
| 27. |  | BBCA | 1,075,570,256,000 | 27.70387211 | 27.70 |
| No. | Tahun | Kode Bank | Total Aset | Hasil | (%) |
| 28. | 2020 | BBMD | 14,159,755,232,533 | 30.28142492 | 30.28 |
| 29. | BBNI | 891,337,425,000 | 27.5159889 | 27.52 |
| 30. | BBRI | 1,610,065,344,000 | 28.10729588 | 28.11 |
| 31. | BDMN | 200,890,068,000 | 26.02602367 | 26.03 |
| 32. | BMRI | 1,541,964,567,000 | 28.06407841 | 28.06 |
| 33. | BNBA | 7,637,524,325,854 | 29.66409463 | 29.66 |
| 34. | BNGA | 280,943,605,000 | 26.36141979 | 26.36 |
| 35. | BNII | 173,224,412,000 | 25.87785377 | 25.88 |
| 36. | BTPN | 183,165,978,000 | 25.93365856 | 25.93 |
| 37. | MEGA | 112,202,653,000 | 25.44357248 | 25.44 |
| 38. | PNBN | 218,067,091,000 | 26.10806861 | 26.11 |
| 39. | SDRA | 38,053,939,000 | 24.36227044 | 24.36 |
| 40. | 2021 | BBCA | 1,228,344,680,000 | 27.83668859 | 27.84 |
| 41. | BBMD | 15,983,152,301,240 | 30.4025563 | 30.40 |
| 42. | BBNI | 964,837,692,000 | 27.59522573 | 27.60 |
| 43. | BBRI | 1,678,097,734,000 | 28.14868197 | 28.15 |
| 44. | BDMN | 192,239,698,000 | 25.98200886 | 25.98 |
| 45. | BMRI | 1,725,611,128,000 | 28.17660238 | 28.18 |
| 46. | BNBA | 8,666,525,828,600 | 29.79048911 | 29.79 |
| 47. | BNGA | 310,786,960,000 | 26.4623735 | 26.46 |
| 48. | BNII | 168,758,476,000 | 25.85173439 | 25.85 |
| 49. | BTPN | 191,917,794,000 | 25.98033296 | 25.98 |
| 50. | MEGA | 132,879,390,000 | 25.61270771 | 25.61 |
| 51. | PNBN | 204,462,542,000 | 26.04365063 | 26.04 |
| 52. | SDRA | 43,801,571,000 | 24.50293552 | 24.50 |

1. Likuiditas

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| No. | Tahun | Kode Bank | Kredit yang Diberikan | Dana Pihak Ketiga | Hasil | (%) |
| 1. | 2018 | BBCA | 538,856,312,000 | 629,812,017,000 | 85.5582773 | 85.56 |
| 2. | BBMD | 7,274,824,813,424 | 8,368,784,486,382 | 86.9280936 | 86.93 |
| 3. | BBNI | 512,778,497,000 | 552,172,202,000 | 92.8656849 | 92.87 |
| 4.. | BBRI | 814,552,767,000 | 923,309,860,000 | 88.220954 | 88.22 |
| 5. | BDMN | 104,571,750,000 | 107,695,796,000 | 97.0991941 | 97.10 |
| 6. | BMRI | 799,557,188,000 | 766,008,893,000 | 104.379622 | 104.38 |
| 7. | BNBA | 4,766,533,822,704 | 5,656,864,005,292 | 84.2610644 | 84.26 |
| 8. | BNGA | 186,262,631,000 | 190,750,218,000 | 97.6474014 | 97.65 |
| 9. | BNII | 121,972,870,000 | 116,812,388,000 | 104.417752 | 104.42 |
| 10. | BTPN | 68,136,780,000 | 64,851,852,000 | 105.06528 | 105.07 |
| 11. | MEGA | 42,263,704,000 | 60,734,798,000 | 69.5872966 | 69.59 |
| 12. | PNBN | 141,232,323,000 | 137,694,263,000 | 102.569504 | 102.57 |
| 13. | SDRA | 22,528,964,000 | 15,391,187,000 | 146.375741 | 146.38 |
| 14. |  | BBCA | 587,734,831,000 | 698,980,068,000 | 84.0846339 | 84.08 |
| 15. | BBMD | 7,791,537,196,845 | 8,871,009,275,656 | 87.8314626 | 87.83 |
| No. | Tahun | Kode Bank | Kredit yang Diberikan | Dana Pihak Ketiga | Hasil | (%) |
| 16. | 2019 | BBNI | 556,770,947,000 | 582,540,625,000 | 95.5763295 | 95.58 |
| 17. | BBRI | 877,431,193,000 | 996,377,825,000 | 88.0620956 | 88.06 |
| 18. | BDMN | 109,971,338,000 | 109,791,910,000 | 100.163426 | 100.16 |
| 19. | BMRI | 944,040,016,000 | 871,035,187,000 | 108.381387 | 108.38 |
| 20. | BNBA | 5,165,685,915,268 | 5,932,337,771,204 | 87.0767329 | 87.08 |
| 21. | BNGA | 190,983,118,000 | 195,600,300,000 | 97.6394811 | 97.64 |
| 22. | BNII | 111,611,893,000 | 110,601,006,000 | 100.913994 | 100.91 |
| 23. | BTPN | 141,760,183,000 | 79,388,815,000 | 178.564427 | 178.56 |
| 24. | MEGA | 53,022,795,000 | 72,790,174,000 | 72.8433415 | 72.84 |
| 25. | PNBN | 140,682,830,000 | 131,402,909,000 | 107.062188 | 107.06 |
| 26. | SDRA | 26,674,450,000 | 19,065,370,000 | 139.910476 | 139.91 |
| 27. | 2020 | BBCA | 575,337,362,000 | 834,283,843,000 | 68.9618248 | 68.96 |
| 28. | BBMD | 7,195,564,828,075 | 9,895,218,981,306 | 72.7175906 | 72.72 |
| 29. | BBNI | 586,206,787,000 | 647,571,744,000 | 90.5238365 | 90.52 |
| 30. | BBRI | 943,787,634,000 | 1,087,424,950,000 | 86.7910594 | 86.79 |
| 31. | BDMN | 109,391,995,000 | 123,733,204,000 | 88.4095711 | 88.41 |
| 32. | BMRI | 942,067,687,000 | 995,200,668,000 | 94.6610786 | 94.66 |
| 33. | BNBA | 4,576,091,498,751 | 5,976,432,134,617 | 76.5689528 | 76.57 |
| 34. | BNGA | 171,670,391,000 | 207,529,424,000 | 82.7209885 | 82.72 |
| 35. | BNII | 97,038,850,000 | 115,003,047,000 | 84.379373 | 84.38 |
| 36. | BTPN | 136,212,619,000 | 92,865,540,000 | 146.677249 | 146.68 |
| 37. | MEGA | 48,594,122,000 | 79,186,302,000 | 61.3668283 | 61.37 |
| 38. | PNBN | 121,633,509,000 | 143,029,190,000 | 85.0410388 | 85.04 |
| 39. | SDRA | 30,011,903,000 | 18,492,074,000 | 162.296036 | 162.30 |
| 40. | 2021 | BBCA | 622,831,537,000 | 968,606,744,000 | 64.3017965 | 64.30 |
| 41. | BBMD | 7,948,978,719,259 | 11,693,332,176,560 | 67.9787301 | 67.98 |
| 42. | BBNI | 582,436,230,000 | 729,168,611,000 | 79.8767557 | 79.88 |
| 43. | BBRI | 994,416,523,000 | 1,138,743,215,000 | 87.3257913 | 87.33 |
| 44. | BDMN | 106,092,424,000 | 121,069,317,000 | 87.6294891 | 87.63 |
| 45. | BMRI | 1,026,224,827,000 | 1,115,278,713,000 | 92.0151004 | 92.02 |
| 46. | BNBA | 3,970,764,105,463 | 6,317,072,871,740 | 62.8576587 | 62.86 |
| 47. | BNGA | 177,157,862,000 | 241,348,510,000 | 73.4033378 | 73.40 |
| 48. | BNII | 93,807,773,000 | 114,898,775,000 | 81.6438409 | 81.64 |
| 49. | BTPN | 135,598,774,000 | 100,474,227,000 | 134.958763 | 134.96 |
| 50. | MEGA | 60,740,894,000 | 98,907,011,000 | 61.4121217 | 61.41 |
| 51. | PNBN | 118,961,550,000 | 134,068,318,000 | 88.7320373 | 88.73 |
| 52. | SDRA | 33,817,250,000 | 23,848,020,000 | 141.803177 | 141.80 |

1. Profitabilitas

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| No. | Tahun | Kode Bank | Laba Bersih | Total Aset | Hasil | (%) |
| 1. |  | BBCA | 25,851,660,000 | 824,787,944,000 | 3.134340189 | 3.13 |
| 2. | BBMD | 265,862,564,725 | 12,093,079,368,934 | 2.198468699 | 2.20 |
| 3. | BBNI | 15,091,763,000 | 808,572,011,000 | 1.866471111 | 1.87 |
| No. | Tahun | Kode Bank | Laba Bersih | Total Aset | Hasil | (%) |
| 4. | 2018 | BBRI | 32,418,486,000 | 1,296,898,292,000 | 2.499693785 | 2.50 |
| 5. | BDMN | 4,107,068,000 | 186,762,189,000 | 2.199089667 | 2.20 |
| 6. | BMRI | 25,851,937,000 | 1,202,252,094,000 | 2.150292533 | 2.15 |
| 7. | BNBA | 92,897,864,488 | 7,297,273,467,260 | 1.273048967 | 1.27 |
| 8. | BNGA | 3,482,428,000 | 266,781,498,000 | 1.305348394 | 1.31 |
| 9. | BNII | 2,262,245,000 | 177,532,858,000 | 1.274268339 | 1.27 |
| 10. | BTPN | 2,128,064,000 | 101,341,224,000 | 2.099899642 | 2.10 |
| 11. | MEGA | 1,599,347,000 | 83,761,946,000 | 1.909395706 | 1.91 |
| 12. | PNBN | 3,187,157,000 | 207,204,418,000 | 1.538170388 | 1.54 |
| 13. | SDRA | 537,971,000 | 29,631,693,000 | 1.815525694 | 1.82 |
| 14. | 2019 | BBCA | 28,569,974,000 | 918,989,312,000 | 3.108847255 | 3.11 |
| 15. | BBMD | 247,573,726,183 | 12,900,218,775,263 | 1.919143625 | 1.92 |
| 16. | BBNI | 15,508,583,000 | 845,605,208,000 | 1.834021699 | 1.83 |
| 17. | BBRI | 34,413,825,000 | 1,416,758,840,000 | 2.429053134 | 2.43 |
| 18. | BDMN | 4,240,671,000 | 193,533,970,000 | 2.191176567 | 2.19 |
| 19. | BMRI | 28,455,592,000 | 1,318,246,335,000 | 2.158594433 | 2.16 |
| 20. | BNBA | 51,167,901,115 | 7,607,653,715,376 | 0.672584519 | 0.67 |
| 21. | BNGA | 3,642,935,000 | 274,467,227,000 | 1.327275041 | 1.33 |
| 22. | BNII | 1,924,180,000 | 169,082,830,000 | 1.138010288 | 1.14 |
| 23. | BTPN | 2,992,418,000 | 181,631,385,000 | 1.647522536 | 1.65 |
| 24. | MEGA | 2,002,733,000 | 100,803,831,000 | 1.986762785 | 1.99 |
| 25. | PNBN | 3,498,299,000 | 211,287,370,000 | 1.655706633 | 1.66 |
| 26. | SDRA | 499,791,000 | 36,936,262,000 | 1.353117432 | 1.35 |
| 27. | 2020 | BBCA | 27,147,109,000 | 1,075,570,256,000 | 2.523973571 | 2.52 |
| 28. | BBMD | 325,932,118,524 | 14,159,755,232,533 | 2.301820287 | 2.30 |
| 29. | BBNI | 3,321,442,000 | 891,337,425,000 | 0.372635761 | 0.37 |
| 30. | BBRI | 18,660,393,000 | 1,610,065,344,000 | 1.158983582 | 1.16 |
| 31. | BDMN | 1,088,942,000 | 200,890,068,000 | 0.542058655 | 0.54 |
| 32. | BMRI | 18,398,928,000 | 1,541,964,567,000 | 1.193213411 | 1.19 |
| 33. | BNBA | 35,053,333,152 | 7,637,524,325,854 | 0.458961984 | 0.46 |
| 34. | BNGA | 2,011,254,000 | 280,943,605,000 | 0.7158923 | 0.72 |
| 35. | BNII | 1,284,392,000 | 173,224,412,000 | 0.741461313 | 0.74 |
| 36. | BTPN | 2,005,677,000 | 183,165,978,000 | 1.095005209 | 1.10 |
| 37. | MEGA | 3,008,311,000 | 112,202,653,000 | 2.681140704 | 2.68 |
| 38. | PNBN | 3,124,205,000 | 218,067,091,000 | 1.432680642 | 1.43 |
| 39. | SDRA | 536,001,000 | 38,053,939,000 | 1.408529614 | 1.41 |
| 40. | 2021 | BBCA | 31,440,159,000 | 1,228,344,680,000 | 2.559555108 | 2.56 |
| 41. | BBMD | 519,580,026,420 | 15,983,152,301,240 | 3.250798194 | 3.25 |
| 42. | BBNI | 10,997,051,000 | 964,837,692,000 | 1.139782483 | 1.14 |
| 43. | BBRI | 30,755,766,000 | 1,678,097,734,000 | 1.832775611 | 1.83 |
| 44. | BDMN | 1,669,280,000 | 192,239,698,000 | 0.868332617 | 0.87 |
| 45. | BMRI | 30,551,097,000 | 1,725,611,128,000 | 1.770450857 | 1.77 |
| 46. | BNBA | 44,449,400,923 | 8,666,525,828,600 | 0.512886038 | 0.51 |
| No.  | Tahun | Kode Bank | Laba Bersih | Total Aset | Hasil | (%) |
| 47. |  | BNGA | 4,098,604,000 | 310,786,960,000 | 1.318782487 | 1.32 |
| 48. | BNII | 1,679,754,000 | 168,758,476,000 | 0.995359783 | 1.00 |
| 49. | BTPN | 3,104,215,000 | 191,917,794,000 | 1.617471176 | 1.62 |
| 50. | MEGA | 4,008,051,000 | 132,879,390,000 | 3.016307495 | 3.02 |
| 51. | PNBN | 1,816,976,000 | 204,462,542,000 | 0.888659596 | 0.89 |
| 52. | SDRA | 629,168,000 | 43,801,571,000 | 1.436405101 | 1.44 |

**LAMPIRAN 3**

1. Statistik Deskriptif

|  |
| --- |
| **Descriptive Statistics** |
|  | N | Minimum | Maximum | Mean | Std. Deviation |
| DER | 52 | 2,53 | 6,63 | 4,6208 | 1,11001 |
| UP | 52 | 24,11 | 30,40 | 26,9915 | 1,66662 |
| LDR | 52 | 61,37 | 178,56 | 94,9644 | 25,48067 |
| ROA | 52 | 1,31 | 2,20 | 1,6642 | 2,220 |
| Valid N (listwise) | 52 |  |  |  |  |

1. Uji Asumsi Klasik
2. Uji Normalitas

|  |
| --- |
| **One-Sample Kolmogorov-Smirnov Test** |
|  | Unstandardized Residual |
| N | 52 |
| Normal Parametersa,b | Mean | ,0000000 |
| Std. Deviation | ,71565864 |
| Most Extreme Differences | Absolute | ,070 |
| Positive | ,070 |
| Negative | -,054 |
| Test Statistic | ,070 |
| Asymp. Sig. (2-tailed) | ,200c,d |
| a. Test distribution is Normal. |
| b. Calculated from data. |
| c. Lilliefors Significance Correction. |
| d. This is a lower bound of the true significance. |

1. Uji Multikolinearitas

|  |
| --- |
| **Coefficientsa** |
| Model | Unstandardized Coefficients | Standardized Coefficients | t | Sig. | Collinearity Statistics |
| B | Std. Error | Beta | Tolerance | VIF |
| 1 | (Constant) | 2,481 | ,292 |  | 8,506 | ,000 |  |  |
| DER | ,001 | ,009 | -,004 | -,043 | ,966 | ,709 | 1,411 |
| UP | ,069 | ,012 | ,461 | 5,893 | ,000 | ,904 | 1,106 |
| LDR | ,005 | ,001 | ,784 | 8,973 | ,000 | ,724 | 1,382 |
| a. Dependent Variable: ROA |

1. Uji Heteroskedastisitas

|  |
| --- |
| **Coefficientsa** |
| Model | Unstandardized Coefficients | Standardized Coefficients | t | Sig. |
| B | Std. Error | Beta |
| 1 | (Constant) | ,886 | 1,216 |  | ,728 | ,470 |
| DER | ,021 | ,037 | ,085 | ,578 | ,566 |
| UP | ,037 | ,049 | ,099 | ,755 | ,454 |
| LDR | ,008 | ,002 | ,460 | 3,151 | ,473 |
| a. Dependent Variable: AbsRES |

1. Uji Autokorelasi

|  |
| --- |
| **Model Summaryb** |
| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate | Durbin-Watson |
| 1 | ,320a | ,102 | ,045 | ,16247 | 2,152 |
| a. Predictors: (Constant), ROA, DER, UP, LDR |
| b. Dependent Variable: LagY |

1. Analisis Regresi Berganda

|  |
| --- |
| **Coefficientsa** |
| Model | Unstandardized Coefficients | Standardized Coefficients | T | Sig. |
| B | Std. Error | Beta |
| 1 | (Constant) | 2,481 | ,292 |  | 8,506 | ,000 |
| DER | ,001 | ,009 | -,004 | -,043 | ,966 |
| UP | ,069 | ,012 | ,461 | 5,893 | ,000 |
| LDR | ,005 | ,001 | ,784 | 8,973 | ,000 |
| a. Dependent Variable: ROA |

1. Uji Hipotesis
2. Uji t

|  |
| --- |
| **Coefficientsa** |
| Model | Unstandardized Coefficients | Standardized Coefficients | T | Sig. |
| B | Std. Error | Beta |
| 1 | (Constant) | 2,481 | ,292 |  | 8,506 | ,000 |
| DER | ,001 | ,009 | ,448 | -,043 | 966 |
| UP | ,069 | ,012 | ,041 | 5,893 | ,000 |
| LDR | ,005 | ,001 | -,770 | 8,973 | ,000 |
| a. Dependent Variable: ROA |

1. Uji F

|  |
| --- |
| **ANOVAa** |
| Model | Sum of Squares | Df | Mean Square | F | Sig. |
| 1 | Regression | 1,040 | 3 | ,347 | 44,254 | ,000b |
| Residual | ,376 | 48 | ,008 |  |  |
| Total | 1,416 | 51 |  |  |  |
| a. Dependent Variable: ROA |
| b. Predictors: (Constant), LDR, DER, UP |

1. Koefisien Determinasi

|  |
| --- |
| **Model Summary** |
| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
| 1 | ,857a | ,734 | ,718 | ,08852 |
| a. Predictors: (Constant), LDR, DER, UP |