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LAMPIRAN

LAMPIRAN 1

Daftar Populasi dan Sampel yang terdaftar di Perusahaan Perbankan yang terdaftar di BEI

Daftar Populasi

No.	Kode Perusahaan	Nama Emiten
1.	AGRO	Bank Rakyat Indonesia Agroniaga Tbk.
2.	AGRS	Bank IBK Indonesia Tbk.
3.	AMAR	Bank Amar Indonesia Tbk.
4.	ARTO	Bank Jago Tbk.
5.	BABP	Bank MNC Internasional Tbk.
6.	BACA	Bank Capital Indonesia Tbk.
7.	BANK	Bank Aladin Syariah Tbk. (S)
8.	BBCA	Bank Central Asia Tbk.
9.	BBHI	Allo Bank Indonesia Tbk.
10.	BBKP	Bank KB Bukopin Tbk.

11.	BBMD	Bank Mestika Dharma Tbk.
12.	BBNI	Bank Negara Indonesia (Persero) Tbk.
13.	BBRI	Bank Rakyat Indonesia (Persero) Tbk.
14.	BBSI	Bank Bisnis Internasional Tbk.
15.	BBTN	Bank Tabungan Negara (Persero) Tbk
16.	BBYB	Bank Neo Commerce Tbk.
17.	BCIC	Bank JTrust Indonesia Tbk.
18.	BDMN	Bank Danamon Indonesia Tbk.
19.	BEKS	Bank Pembangunan Daerah Banten Tbk.
20.	BGTG	Bank Ganesha Tbk.
21.	BINA	Bank Ina Perdana Tbk.
22.	BJBR	Bank Pembangunan Daerah Jawa Barat Banten Tbk.

23.	BJTM	Bank Pembangunan Daerah Jawa Timur Tbk.
24.	BKSW	Bank QNB Indonesia Tbk.
25.	BMAS	Bank Maspion Indonesia Tbk.
26.	BMRI	Bank Mandiri (Persero) Tbk.
27.	BNBA	Bank Bumi Arta Tbk.
28.	BNGA	Bank CIMB Niaga Tbk.
29.	BNII	Bank Maybank Indonesia Tbk.
30.	BNLI	Bank Permata Tbk.
31.	BRIS	Bank Syariah Indonesia Tbk. (S)
32.	BSIM	Bank Sinarmas Tbk.
33.	BSWD	Bank of India Indonesia Tbk.
34.	BTPN	Bank BTPN Tbk.
35.	BTPS	Bank BTPN Syariah Tbk.
36.	BVIC	BankVictoria International Tbk.
37.	DNAR	Bank Oke Indonesia Tbk.

38.	INPC	Bank Artha Graha International Tbk.
39.	MASB	Bank Multiarta Sentosa Tbk.
40.	MAYA	Bank Mayapada Internasional Tbk.
41.	MCOR	Bank China Construction Bank Indonesia Tbk.
42.	MEGA	Bank Mega Tbk.
43.	NISP	Bank OCBC NISP Tbk.
44.	NOBU	Bank Nationalnobu Tbk.
45.	PNBN	Bank Pan Indonesia Tbk.
46.	PNBS	Bank Panin Dubai Syariah Tbk. (S)
47.	SDRA	Bank Woon Saudara Indonesia 1906 Tbk.

Daftar Sampel

No	Kode Perusahaan	Nama Emiten
1.	BBCA	Bank Central Asia Tbk.
2.	BBKP	Bank KB Bukopin Tbk.
3.	BBNI	Bank Negara Indonesia (Persero) Tbk.
4.	BDMN	Bank Danamon Indonesia Tbk.
5.	BMAS	Bank Maspion Indonesia Tbk.
6.	BMRI	Bank Mandiri (Persero) Tbk.
7.	BNBA	Bank Bumi Arta Tbk.
8.	BNII	Bank Maybank Indonesia Tbk.
9.	BNLI	Bank Permata Tbk.
10.	BRIS	Bank Syariah Indonesia Tbk. (S)
11.	BSIM	Bank Sinarmas Tbk.
12.	BTPN	Bank BTPN Tbk.
13.	BTPS	Bank BTPN Syariah Tbk. (S)
14.	PNBN	Bank Pan Indonesia Tbk.
15.	PNBS	Bank Panin Dubai Syariah Tbk. (S)

LAMPIRAN 2

DATA VARIABEL *CAPITAL ADEQUACY RATIO (CAR)*, *NON PERFORMING LOAN (NPL)*, *RETURN ON ASSET (ROA)*, *LOAN TO DEPOSITO RATIO (LDR)*

a. Variabel *Capital Adequacy Ratio (CAR)*

No	Kode	Tahun	Modal Bank	Total Dana Pihak Ketiga	100%	Jumlah
1	BBCA	2018	Rp151.753.427	Rp627.322.827	100	24,19
		2019	Rp174.143.156	Rp697.653.165	100	24,96
		2020	Rp184.714.709	Rp832.655.117	100	22,18
		2021	Rp202.848.934	Rp965.876.381	100	21,00
2	BBKP	2018	Rp8.594.286	Rp76.147.134	100	11,29
		2019	Rp8.905.485	Rp80.690.769	100	11,04
		2020	Rp8.466.442	Rp43.946.050	100	19,27
		2021	Rp13.205.904	Rp55.725.349	100	23,70
3	BBNI	2018	Rp110.373.789	Rp464.708.776	100	23,75
		2019	Rp125.003.948	Rp493.448.668	100	25,33
		2020	Rp112.872.199	Rp537.185.905	100	21,01
		2021	Rp126.519.977	Rp576.911.570	100	21,93
4	BDMN	2018	Rp41.939.821	Rp107.576.816	100	38,99
		2019	Rp45.417.027	Rp109.200.953	100	41,59
		2020	Rp43.575.499	Rp123.435.123	100	35,30
		2021	Rp45.083.058	Rp75.099.471	100	60,03
5	BMAS	2018	Rp1.200.740.595	Rp4.593.841.134	100	26,14
		2019	Rp1.228.931.584	Rp5.417.103.445	100	22,69
		2020	Rp1.284.262.093	Rp7.845.423.160	100	16,37
		2021	Rp1.331.210.939	Rp11.694.897.901	100	11,38
6	BMRI	2018	Rp184.960.305	Rp670.547.510	100	27,58
		2019	Rp209.034.525	Rp752.549.941	100	27,78
		2020	Rp193.796.083	Rp821.832.688	100	23,58
		2021	Rp222.111.282	Rp964.613.398	100	23,03
7	BNBA	2018	Rp1.494.754.637.294	Rp5.164.214.500.505	100	28,94
		2019	Rp1.523.655.563.503	Rp5.349.687.665.647	100	28,48
		2020	Rp1.509.386.122.943	Rp5.554.655.389.513	100	27,17
		2021	Rp2.233.765.261.905	Rp4.944.455.479.618	100	45,18
8	BNII	2018	Rp25.090.691	Rp103.692.936	100	24,20
		2019	Rp26.684.916	Rp110.391.969	100	24,17
		2020	Rp27.223.630	Rp114.692.180	100	23,74

		2021	Rp28.725.123	Rp114.344.256	100	25,12
9	BNLI	2018	Rp22.451.936	Rp92.021.550	100	24,40
		2019	Rp24.037.351	Rp93.823.962	100	25,62
		2020	Rp35.071.443	Rp126.251.374	100	27,78
		2021	Rp36.613.715	Rp155.682.444	100	23,52
10	BRIS	2018	Rp5.026.640	Rp37.510.607	100	13,40
		2019	Rp5.088.036	Rp25.667.668	100	19,82
		2020	Rp5.444.288	Rp35.933.451	100	15,15
		2021	Rp25.013.934	Rp147.194.138	100	16,99
11	BSIM	2018	Rp4.856.420	Rp18.622.824	100	26,08
		2019	Rp6.074.463	Rp20.027.965	100	30,33
		2020	Rp6.056.844	Rp25.376.114	100	23,87
		2021	7359416	Rp29.705.458	100	24,77
12	BTPN	2018	Rp19.364.407	Rp62.235.034	100	31,11
		2019	Rp31.471.928	Rp76.954.292	100	40,90
		2020	Rp32.964.753	Rp86.568.315	100	38,08
		2021	Rp36.078.927	Rp94.159.465	100	38,32
13	BTPS	2018	Rp3.996.932	Rp7.491.500	100	53,35
		2019	Rp5.393.320	Rp9.323.665	100	57,85
		2020	Rp5.878.749	Rp9.574.276	100	61,40
		2021	Rp7.094.900	Rp10.192.923	100	69,61
14	PNBN	2018	Rp40.747.117	Rp136.311.335	100	29,89
		2019	Rp44.441.714	Rp129.800.640	100	34,24
		2020	Rp47.460.332	Rp141.562.822	100	33,53
		2021	Rp48.547.747	Rp132.555.245	100	36,62
15	PNBS	2018	Rp1.668.466.115	Rp6.506.681.569	100	25,64
		2019	Rp1.694.565.519	Rp8.303.787.280	100	20,41
		2020	Rp3.115.653.432	Rp7.689.740.326	100	40,52
		2021	Rp2.301.944.837	Rp7.423.113.690	100	31,01

b. Variabel Non Performing Loan (NPL)

NO	KODE	TAHUN	KREDIT BERMASALAH	TOTAL KREDIT	100%	JUMLAH
1	BBCA	2018	Rp534.883.185	Rp668.438.779	100	80,02
		2019	Rp582.706.461	Rp740.067.127	100	78,74
		2020	Rp569.325.952	Rp885.537.919	100	64,29
		2021	Rp613.130.276	Rp1.019.773.758	100	60,12
2	BBKP	2018	Rp66.038.841	Rp87.049.637	100	75,86
		2019	Rp69.110.574	Rp91.358.763	100	75,65
		2020	Rp60.541.011	Rp71.472.136	100	84,71
		2021	Rp58.172.374	Rp76.009.770	100	76,53
3	BBNI	2018	Rp405.373.565	Rp671.237.546	100	60,39
		2019	Rp444.823.814	Rp688.489.442	100	64,61
		2020	Rp473.299.347	Rp746.235.663	100	63,42
		2021	Rp484.882.180	Rp838.317.715	100	57,84
4	BDMN	2018	Rp104.472.201	Rp144.822.368	100	72,14
		2019	Rp109.901.216	Rp148.116.943	100	74,20
		2020	Rp109.349.816	Rp157.314.569	100	69,51
		2021	Rp106.060.974	Rp147.156.640	100	72,07
5	BMAS	2018	Rp4.784.915.696	Rp5.493.283.082	100	87,10
		2019	Rp5.295.437.576	Rp6.340.648.554	100	83,52
		2020	Rp6.761.427.721	Rp8.826.257.598	100	76,61
		2021	Rp8.113.646.176	Rp12.903.147.645	100	62,88
6	BMRI	2018	Rp638.827.486	Rp941.953.100	100	67,82
		2019	Rp714.451.116	Rp1.025.749.580	100	69,65
		2020	Rp696.122.237	Rp1.151.267.847	100	60,47
		2021	Rp839.421.181	Rp1.326.592.237	100	63,28
7	BNBA	2018	Rp4.766.533.822.704	Rp5.802.518.829.966	100	82,15
		2019	Rp5.165.685.915.268	Rp6.083.998.151.873	100	84,91
		2020	Rp4.576.091.498.751	Rp6.128.138.202.911	100	74,67
		2021	Rp3.970.764.213.303	Rp6.432.301.001.629	100	61,73
8	BNII	2018	Rp121.756.033	Rp152.442.167	100	79,87
		2019	Rp111.503.421	Rp142.397.914	100	78,30
		2020	Rp96.926.566	Rp146.000.782	100	66,39
		2021	Rp93.439.654	Rp140.033.353	100	66,73
9	BNLI	2018	Rp91.487.480	Rp130.440.930	100	70,14

		2019	Rp93.316.998	Rp137.413.908	100	67,91
		2020	Rp103.974.345	Rp162.654.644	100	63,92
		2021	Rp109.318.346	Rp197.765.327	100	55,28
10	BRIS	2018	Rp557.697	Rp1.089.499	100	51,19
		2019	Rp745.892	Rp1.180.036	100	63,21
		2020	Rp1.462.783	Rp17.475.112	100	8,37
		2021	Rp7.475.773	Rp61.886.476	100	12,08
11	BSIM	2018	Rp15.979.083	Rp23.532.846	100	67,90
		2019	Rp17.576.108	Rp26.385.919	100	66,61
		2020	Rp14.106.958	Rp32.557.921	100	43,33
		2021	Rp11.008.798	Rp38.799.669	100	28,37
12	BTPN	2018	Rp68.118.148	Rp76.562.034	100	88,97
		2019	Rp139.627.474	Rp142.608.793	100	97,91
		2020	Rp135.005.851	Rp142.277.859	100	94,89
		2021	Rp134.747.306	Rp146.932.964	100	91,71
13	BTPS	2018	Rp215.949	Rp2.049.483	100	10,54
		2019	Rp292.119	Rp2.439.054	100	11,98
		2020	Rp849.490	Rp2.632.890	100	32,26
		2021	Rp699.265	Rp2.543.053	100	27,50
14	PNBN	2018	Rp140.707.818	Rp166.457.301	100	84,53
		2019	Rp139.695.580	Rp166.845.656	100	83,73
		2020	Rp120.706.825	Rp170.606.759	100	70,75
		2021	Rp117.609.920	Rp155.914.795	100	75,43
15	PNBS	2018	Rp176.792.800	Rp854.502.894	100	20,69
		2019	Rp166.543.583	Rp583.700.944	100	28,53
		2020	Rp166.280.044	Rp600.931.510	100	27,67
		2021	Rp102.623.392	Rp727.197.234	100	14,11

c. Variabel Return On Asset (ROA)

NO	KODE	TAHUN	LABA SETELAH PAJAK	TOTAL AKTIVA	100%	JUMLAH
1	BBCA	2018	Rp25.851.660	Rp824.787.944	100	3,13
		2019	Rp28.569.974	Rp918.989.312	100	3,11
		2020	Rp27.147.109	Rp1.075.570.256	100	2,52
		2021	Rp31.440.159	Rp1.228.344.680	100	2,56
2	BBKP	2018	Rp189.970	Rp95.643.923	100	0,20
		2019	Rp216.749	Rp100.264.248	100	0,22
		2020	Rp3.258.109	Rp79.938.578	100	4,08
		2021	Rp2.302.279	Rp89.215.674	100	2,58
3	BBNI	2018	Rp15.091.763	Rp880.572.011	100	1,71
		2019	Rp15.508.583	Rp845.605.208	100	1,83
		2020	Rp3.321.442	Rp891.337.425	100	0,37
		2021	Rp10.997.051	Rp964.837.692	100	1,14
4	BDMN	2018	Rp4.107.068	Rp186.762.189	100	2,20
		2019	Rp4.240.671	Rp193.533.970	100	2,19
		2020	Rp1.088.942	Rp200.890.068	100	0,54
		2021	Rp1.669.280	Rp192.239.698	100	0,87
5	BMAS	2018	Rp71.013.866	Rp6.694.023.677	100	1,06
		2019	Rp59.746.814	Rp7.569.580.138	100	0,79
		2020	Rp66.986.471	Rp10.110.519.691	100	0,66
		2021	Rp80.162.068	Rp14.234.358.584	100	0,56
6	BMRI	2018	Rp25.851.937	Rp1.202.252.094	100	2,15
		2019	Rp28.455.592	Rp1.318.246.335	100	2,16
		2020	Rp17.645.624	Rp1.429.334.484	100	1,23
		2021	Rp30.551.097	Rp1.725.611.128	100	1,77
7	BNBA	2018	Rp92.897.864.488	Rp7.297.273.467.260	100	1,27
		2019	Rp51.167.901.115	Rp7.607.653.715.376	100	0,67
		2020	Rp35.053.333.152	Rp7.637.524.325.854	100	0,46
		2021	Rp44.449.400.923	Rp8.666.525.828.600	100	0,51
8	BNII	2018	Rp2.262.245	Rp177.532.858	100	1,27
		2019	Rp1.924.180	Rp169.082.830	100	1,14
		2020	Rp1.284.392	Rp173.224.412	100	0,74
		2021	Rp1.679.754	Rp168.748.476	100	1,00
9	BNLI	2018	Rp901.252	Rp152.219.970	100	0,59
		2019	Rp1.500.420	Rp161.451.259	100	0,93
		2020	Rp721.587	Rp197.726.097	100	0,36
		2021	Rp1.231.127	Rp234.379.042	100	0,53

10	BRIS	2018	Rp106.600	Rp37.915.084	100	0,28
		2019	Rp74.016	Rp43.123.488	100	0,17
		2020	Rp248.054	Rp57.715.586	100	0,43
		2021	Rp3.028.205	Rp265.289.081	100	1,14
11	BSIM	2018	Rp50.472	Rp30.748.742	100	0,16
		2019	Rp6.752	Rp36.559.556	100	0,02
		2020	Rp118.522	Rp44.612.045	100	0,27
		2021	Rp127.748	Rp52.671.981	100	0,24
12	BTPN	2018	Rp2.257.884	Rp101.919.301	100	2,22
		2019	Rp2.992.418	Rp181.631.385	100	1,65
		2020	Rp2.005.677	Rp183.165.978	100	1,10
		2021	Rp3.104.215	Rp191.917.794	100	1,62
13	BTPS	2018	Rp965.311	Rp12.039.275	100	8,02
		2019	Rp1.399.634	Rp15.383.038	100	9,10
		2020	Rp854.614	Rp16.435.005	100	5,20
		2021	Rp145.600	Rp18.543.856	100	0,79
14	PNBN	2018	Rp3.187.157	Rp207.204.418	100	1,54
		2019	Rp3.498.299	Rp211.287.370	100	1,66
		2020	Rp3.124.205	Rp218.067.091	100	1,43
		2021	Rp1.816.976	Rp204.462.542	100	0,89
15	PNBS	2018	Rp20.788.229	Rp8.771.057.795	100	0,24
		2019	Rp13.237.011	Rp11.135.824.845	100	0,12
		2020	Rp128.116	Rp1.130.208.219	100	0,01
		2021	Rp818.112.377	Rp14.426.004.879	100	5,67

d. Variabel Loan To Deposito Ratio (LDR)

NO	KODE	TAHUN	JUMLAH KREDIT YANG AKAN DIBERIKAN	TOTAL DANA PIHAK KETIGA	100%	JUMLAH
1	BBCA	2018	Rp534.883.185	Rp627.322.827	100	85,26
		2019	Rp582.706.461	Rp697.653.165	100	83,52
		2020	Rp569.325.952	Rp832.655.117	100	68,37
		2021	Rp613.130.276	Rp965.876.381	100	63,48
2	BBKP	2018	Rp66.038.841	Rp76.147.134	100	86,73
		2019	Rp69.110.574	Rp80.690.769	100	85,65
		2020	Rp60.541.011	Rp43.946.050	100	137,76
		2021	Rp58.172.374	Rp55.725.349	100	104,39
3	BBNI	2018	Rp405.373.565	Rp464.708.776	100	87,23
		2019	Rp444.823.814	Rp493.448.668	100	90,15
		2020	Rp473.299.347	Rp537.185.905	100	88,11
		2021	Rp484.882.180	Rp576.911.570	100	84,05
4	BDMN	2018	Rp104.472.201	Rp107.576.816	100	97,11
		2019	Rp109.901.216	Rp109.200.953	100	100,64
		2020	Rp109.349.816	Rp123.435.123	100	88,59
		2021	Rp106.060.974	Rp75.099.471	100	141,23
5	BMAS	2018	Rp4.784.915.696	Rp4.593.841.134	100	104,16
		2019	Rp5.295.437.576	Rp5.417.103.445	100	97,75
		2020	Rp6.761.427.721	Rp7.845.423.160	100	86,18
		2021	Rp8.113.646.176	Rp11.694.897.901	100	69,38
6	BMRI	2018	Rp638.827.486	Rp670.547.510	100	95,27
		2019	Rp714.451.116	Rp752.549.941	100	94,94
		2020	Rp696.122.237	Rp821.832.688	100	84,70
		2021	Rp839.421.181	Rp964.613.398	100	87,02
7	BNBA	2018	Rp4.766.533.822.704	Rp5.164.214.500.505	100	92,30
		2019	Rp5.165.685.915.268	Rp5.349.687.665.647	100	96,56
		2020	Rp4.576.091.498.751	Rp5.554.655.389.513	100	82,38
		2021	Rp3.970.764.213.303	Rp4.944.455.479.618	100	80,31
8	BNII	2018	Rp121.756.033	Rp103.692.936	100	117,42
		2019	Rp111.503.421	Rp110.391.969	100	101,01
		2020	Rp96.926.566	Rp114.692.180	100	84,51
		2021	Rp93.439.654	Rp114.344.256	100	81,72
9	BNLI	2018	Rp91.487.480	Rp92.021.550	100	99,42
		2019	Rp93.316.998	Rp93.823.962	100	99,46

		2020	Rp103.974.345	Rp126.251.374	100	82,36
		2021	Rp109.318.346	Rp155.682.444	100	70,22
10	BRIS	2018	Rp557.697	Rp37.510.607	100	1,49
		2019	Rp745.892	Rp25.667.668	100	2,91
		2020	Rp1.462.783	Rp35.933.451	100	4,07
		2021	Rp7.475.773	Rp147.194.138	100	5,08
11	BSIM	2018	Rp15.979.083	Rp18.622.824	100	85,80
		2019	Rp17.576.108	Rp20.027.965	100	87,76
		2020	Rp14.106.958	Rp25.376.114	100	55,59
		2021	Rp11.008.798	Rp29.705.458	100	37,06
12	BTPN	2018	Rp68.118.148	Rp62.235.034	100	109,45
		2019	Rp139.627.474	Rp76.954.292	100	181,44
		2020	Rp135.005.851	Rp86.568.315	100	155,95
		2021	Rp134.747.306	Rp94.159.465	100	143,11
13	BTPS	2018	Rp215.949	Rp7.491.500	100	2,88
		2019	Rp292.119	Rp9.323.665	100	3,13
		2020	Rp849.490	Rp9.574.276	100	8,87
		2021	Rp699.265	Rp10.192.923	100	6,86
14	PNBN	2018	Rp140.707.818	Rp136.311.335	100	103,23
		2019	Rp139.695.580	Rp129.800.640	100	107,62
		2020	Rp120.706.825	Rp141.562.822	100	85,27
		2021	Rp117.609.920	Rp132.555.245	100	88,73
15	PNBS	2018	Rp176.792.800	Rp6.506.681.569	100	2,72
		2019	Rp166.543.583	Rp8.303.787.280	100	2,01
		2020	Rp166.280.044	Rp7.689.740.326	100	2,16
		2021	Rp102.623.392	Rp7.423.113.690	100	1,38

e. Hasil Variabel CAR, NPL, ROA, dan LDR

NO	Kode	Tahun	CAR (X1)	NPL (X2)	ROA (X3)	LDR (Y)
1	BBCA	2018	24,19	80,02	3,13	85,26
		2019	24,96	78,74	3,11	83,52
		2020	22,18	64,29	2,52	68,37
		2021	21,00	60,12	2,56	63,48
2	BBKP	2018	11,29	75,86	0,20	86,73
		2019	11,04	75,65	0,22	85,65
		2020	19,27	84,71	4,08	137,76
		2021	23,7	76,53	2,58	104,39
3	BBNI	2018	23,75	60,39	1,71	87,23
		2019	25,33	64,61	1,83	90,15
		2020	21,01	63,42	0,37	88,11
		2021	21,93	57,84	1,14	84,05
4	BDMN	2018	38,99	72,14	2,2	97,11
		2019	41,59	74,20	2,19	100,64
		2020	35,3	69,51	0,54	88,59
		2021	60,03	72,07	0,87	141,23
5	BMAS	2018	26,14	87,1	1,06	104,16
		2019	22,69	83,52	0,79	97,75
		2020	16,37	76,61	0,66	86,18
		2021	11,38	62,88	0,56	69,38
6	BMRI	2018	27,58	67,82	2,15	95,27
		2019	27,78	69,65	2,16	94,94
		2020	23,58	60,47	1,23	84,70
		2021	23,03	63,28	1,77	87,02
7	BNBA	2018	28,94	82,15	1,27	92,30
		2019	28,48	84,91	0,67	96,56
		2020	27,17	74,67	0,46	82,38
		2021	45,18	61,73	0,51	80,31
8	BNII	2018	24,2	79,87	1,27	117,42
		2019	24,17	78,30	1,14	101,01
		2020	23,74	66,39	0,74	84,51
		2021	25,12	66,73	1,00	81,72
9	BNLI	2018	24,4	70,14	0,59	99,42
		2019	25,62	67,91	0,93	99,46
		2020	27,78	63,92	0,36	82,36

		2021	23,52	55,28	0,53	70,22
10	BRIS	2018	13,4	51,19	0,28	1,49
		2019	19,82	63,21	0,17	2,91
		2020	15,15	8,37	0,43	4,07
		2021	16,99	12,08	1,14	5,08
11	BSIM	2018	26,08	67,90	0,16	85,80
		2019	30,33	66,61	0,02	87,76
		2020	23,87	43,33	0,27	55,59
		2021	24,77	28,37	0,24	37,06
12	BTPN	2018	31,11	88,97	2,22	109,45
		2019	40,90	97,91	1,65	181,44
		2020	38,08	94,89	1,10	155,95
		2021	38,32	91,71	1,62	143,11
13	BTPS	2018	53,35	10,54	8,02	2,88
		2019	57,85	11,98	9,10	3,13
		2020	61,40	32,26	5,2	8,87
		2021	69,61	27,5	0,79	6,86
14	PNBN	2018	29,89	84,53	1,54	103,23
		2019	34,24	83,73	1,66	107,62
		2020	33,53	70,75	1,43	85,27
		2021	36,62	75,43	0,89	88,73
15	PNBS	2018	25,64	20,69	0,24	2,72
		2019	20,41	28,53	0,12	2,01
		2020	40,52	27,67	0,01	2,16
		2021	31,01	14,11	5,67	1,38

LAMPIRAN 3 HASIL ANALISIS

1. Statistik Deskriptif

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
CAR (XI)	60	11.04	69.61	29.0887	12.22369
NPL (X2)	60	8.37	97.91	62.5948	22.98551
ROA (X3)	60	.01	9.10	1.5512	1.76142
LDR (Y)	60	1.38	181.44	76.3985	42.80072
Valid N (listwise)	60				

2. Uji Asumsi Klasik

a. Uji Normalitas

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		60
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	18.51338972
	Most Extreme Differences	
	Absolute	.083
	Positive	.054
	Negative	-.083
Test Statistic		.083
Asymp. Sig. (2-tailed)		.200 ^{c,d}

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

d. This is a lower bound of the true significance.

b. Uji Multikolinieritas

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	Collinearity Statistics	
		B	Std. Error	Beta	Tolerance	VIF
1	(Constant)	-42.949	10.310			
	CAR (X1)	.367	.226	.105	.802	1.247
	NPL (X2)	1.717	.113	.922	.911	1.097
	ROA (X3)	.751	1.611	.031	.760	1.316

a. Dependent Variable: LDR (Y)

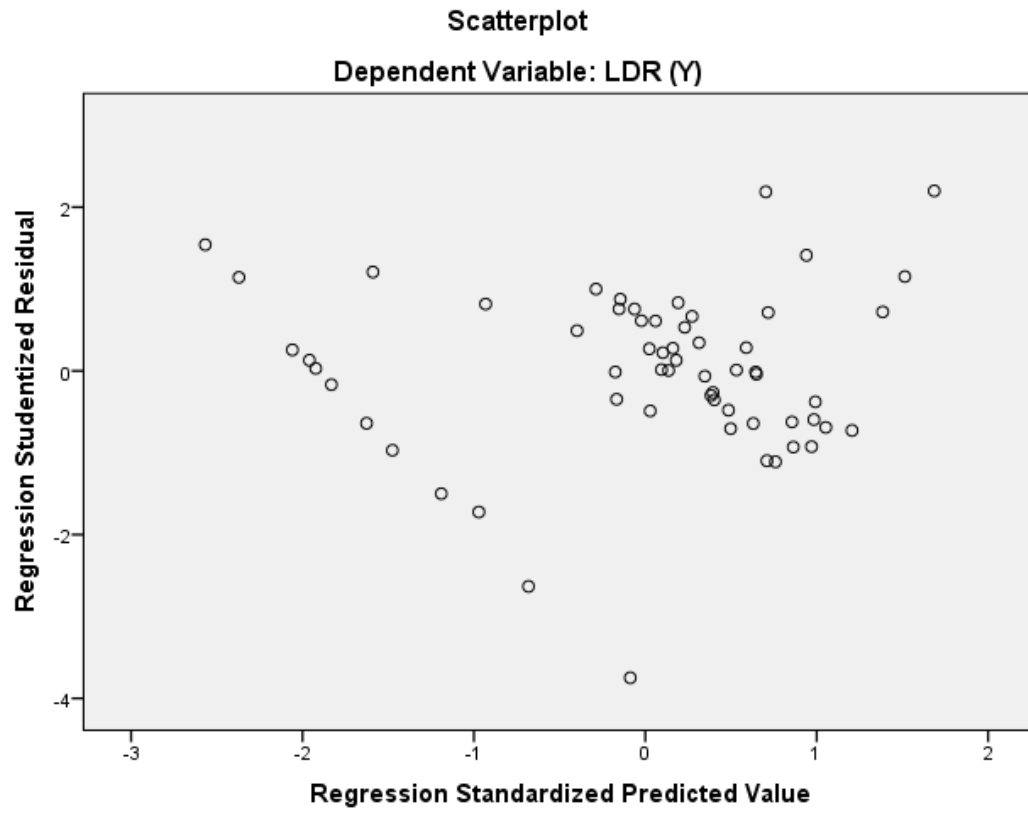
c. Uji Autokorelasi

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.902 ^a	.813	.803	19.00281	1.396

a. Predictors: (Constant), ROA (X3), NPL (X2), CAR (X1)

b. Dependent Variable: LDR (Y)

d. Uji Heterokedastisitas

3. Analisis Regresi Berganda

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1 (Constant)	-42.949	10.310		-4.166	.000		
CAR (X1)	.367	.226	.105	1.626	.110	.802	1.247
NPL (X2)	1.717	.113	.922	15.230	.000	.911	1.097
ROA (X3)	.751	1.611	.031	.466	.643	.760	1.316

a. Dependent Variable: LDR (Y)

4. Uji Hipotesis

a. Uji Parsial (t test)

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
1 (Constant)	-42.949	10.310		-4.166	.000
CAR (X1)	.367	.226	.105	1.626	.110
NPL (X2)	1.717	.113	.922	15.230	.000
ROA (X3)	.751	1.611	.031	.466	.643

a. Dependent Variable: LDR (Y)

b. Uji Pengaruh Simultan (F test)

ANOVA^a

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	87860.200	3	29286.733	81.103	.000 ^b
	Residual	20221.990	56	361.107		
	Total	108082.191	59			

a. Dependent Variable: LDR (Y)

b. Predictors: (Constant), ROA (X3), NPL (X2), CAR (X1)

5. Koefisien Determinasi

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.852 ^a	.726	.711	.75606	1.222

a. Predictors: (Constant), ROA, NPL, CAR

b. Dependent Variable: LDR