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# LAMPIRAN

**Lampiran 1**

Populasi Perbankan Yang Terdaftar Di Bursa Efek Indonesia Tahun

2019-2022

|  |  |  |  |
| --- | --- | --- | --- |
| **No** | **Kode** | **Nama Perusahaan** | **Tanggal Pencatatan** |
| 1 | ARTO | Bank Jago Tbk. | 12 Jan 2016 |
| 2 | BBCA | Bank Central Asia Tbk. | 31 Mei 2000 |
| 3 | BBHI | Allo Bank Indonesia Tbk. | 12 Agt 2015 |
| 4 | BBKP | Bank KB Bukopin Tbk. | 10 Jul 2006 |
| 5 | BBMD | Bank Mestika Dharma Tbk. | 08 Jul 2013 |
| 6 | BBNI | Bank Negara Indonesia (Persero) | 25 Nov 1996 |
| 7 | BBRI | Bank Rakyat Indonesia (Persero) | 10 Nov 2003 |
| 8 | BBTN | Bank Tabungan Negara (Persero) | 17 Des 2009 |
| 9 | BBYB | Bank Neo Commerce Tbk. | 13 Jan 2015 |
| 10 | BCIC | Bank JTrust Indonesia Tbk. | 25 Jun 1997 |
| 11 | BDMN | Bank Danamon Indonesia Tbk. | 06 Des 1989 |
| 12 | BEKS | Bank Pembangunan Daerah Banten | 13 Jul 2001 |
| 13 | BGTG | Bank Ganesha Tbk. | 12 Mei 2016 |
| 14 | BINA | Bank Ina Perdana Tbk. | 16 Jan 2014 |
| 15 | BJBR | Bank Pembangunan Daerah Jawa B | 08 Jul 2010 |
| 16 | BJTM | Bank Pembangunan Daerah Jawa T | 12 Jul 2012 |
| 17 | BKSW | Bank QNB Indonesia Tbk. | 21 Nov 2002 |
| 18 | BMAS | Bank Maspion Indonesia Tbk. | 11 Jul 2013 |
| 19 | BMRI | Bank Mandiri (Persero) Tbk. | 14 Jul 2003 |
| 20 | BNBA | Bank Bumi Arta Tbk. | 01 Jun 2006 |
| 21 | BNGA | Bank CIMB Niaga Tbk. | 29 Nov 1989 |
| 22 | BNII | Bank Maybank Indonesia Tbk. | 21 Nov 1989 |
| 23 | BNLI | Bank Permata Tbk. | 15 Jan 1990 |
| 24 | AGRO | Bank Raya Indonesia Tbk. | 08 Agt 2003 |
| 25 | AGRS | Bank IBK Indonesia Tbk. | 22 Des 2014 |
| 26 | BSIM | Bank Sinarmas Tbk. | 13 Des 2010 |
| 27 | BVIC | Bank Victoria International Tb | 30 Jun 1999 |
| 28 | DNAR | Bank Oke Indonesia Tbk. | 11 Jul 2014 |
| 29 | INPC | Bank Artha Graha Internasional | 23 Agt 1990 |
| 30 | MAYA | Bank Mayapada Internasional Tb | 29 Agt 1997 |
| **No** | **Kode** | **Nama Perusahaan** | **Tanggal Pencatatan** |
| 31 | MCOR | Bank China Construction Bank I | 03 Jul 2007 |
| 32 | MEGA | Bank Mega Tbk. | 17 Apr 2000 |
| 33 | NISP | Bank OCBC NISP Tbk. | 20 Okt 1994 |
| 34 | NOBU | Bank Nationalnobu Tbk. | 20 Mei 2013 |
| 35 | PNBN | Bank Pan Indonesia Tbk | 29 Des 1982 |
| 36 | PNBS | Bank Panin Dubai Syariah Tbk. | 15 Jan 2014 |
| 37 | BRIS | Bank Syariah Indonesia Tbk. | 09 Mei 2018 |
| 38 | BTPS | Bank BTPN Syariah Tbk. | 08 Mei 2018 |
| 39 | SDRA | Bank Woori Saudara Indonesia 1 | 15 Des 2006 |
| 40 | BSWD | Bank Of India Indonesia Tbk. | 01 Mei 2002 |
| 41 | BTPN | Bank BTPN Tbk. | 12 Mar 2008 |
| 42 | AMAR | Bank Amar Indonesia Tbk. | 09 Jan2020 |
| 43 | BANK | Bank Aladin Syariah Tbk. | 02 Feb 2021 |
| 44 | MASB | Bank Multiarta Sentosa Tbk | 30 Jun 2021 |
| 45 | BABP | Bank MNC Internasional Tbk. | 15 Jul 2002 |
| 46 | BBSI | Krom Bank Indonesia Tbk. | 07 Fen 2020 |
| 47 | BACA | Bank Capital Indonesia Tbk. | 04 Okt 2007 |

**Lanjutan**

**Lampiran 2**

Sampel Perbankan yang terdaftar di Bursa Efek Indonesia Tahun 2019-2022 Sebelum data di Outlier.

|  |  |  |  |
| --- | --- | --- | --- |
| **No** | **Kode** | **Nama Perusahaan** | **Tanggal Pencatatan** |
| 1 | AGRO | Bank Raya Indonesia Tbk. | 08 Agt 2003 |
| 2 | AGRS | Bank IBK Indonesia Tbk. | 22 Des 2014 |
| 3 | ARTO | Bank Jago Tbk. | 12 Jan 2016 |
| 4 | BABP | Bank MNC Internasional Tbk. | 15 Jul 2002 |
| 5 | BACA | Bank Capital Indonesia Tbk. | 04 Okt 2007 |
| 6 | BBCA | Bank Central Asia Tbk. | 31 Mei 2000 |
| 7 | BBHI | Allo Bank Indonesia Tbk. | 12 Agt 2015 |
| 8 | BBKP | Bank KB Bukopin Tbk. | 10 Jul 2006 |
| 9 | BBMD | Bank Mestika Dharma Tbk. | 08 Jul 2013 |
| 10 | BBNI | Bank Negara Indonesia (Persero) | 25 Nov 1996 |
| 11 | BBRI | Bank Rakyat Indonesia (Persero) | 10 Nov 2003 |
| 12 | BBTN | Bank Tabungan Negara (Persero) | 17 Des 2009 |
| 13 | BBYB | Bank Neo Commerce Tbk. | 13 Jan 2015 |
| 14 | BCIC | Bank JTrust Indonesia Tbk. | 25 Jun 1997 |
| **No** | **Kode** | **Nama Perusahaan** | **Tanggal Pencatatan** |
| 15 | BDMN | Bank Danamon Indonesia Tbk. | 06 Des 1989 |
| 16 | BEKS | Bank Pembangunan Daerah Banten | 13 Jul 2001 |
| 17 | BGTG | Bank Ganesha Tbk. | 12 Mei 2016 |
| 18 | BINA | Bank Ina Perdana Tbk. | 16 Jan 2014 |
| 19 | BJBR | Bank Pembangunan Daerah Jawa B | 08 Jul 2010 |
| 20 | BJTM | Bank Pembangunan Daerah Jawa T | 12 Jul 2012 |
| 21 | BKSW | Bank QNB Indonesia Tbk. | 21 Nov 2002 |
| 22 | BMAS | Bank Maspion Indonesia Tbk. | 11 Jul 2013 |
| 23 | BMRI | Bank Mandiri (Persero) Tbk. | 14 Jul 2003 |
| 24 | BNBA | Bank Bumi Arta Tbk. | 01 Jun 2006 |
| 25 | BNGA | Bank CIMB Niaga Tbk. | 29 Nov 1989 |
| 26 | BNII | Bank Maybank Indonesia Tbk. | 21 Nov 1989 |
| 27 | BNLI | Bank Permata Tbk. | 15 Jan 1990 |
| 28 | BRIS | Bank Syariah Indonesia Tbk. | 09 Mei 2018 |
| 29 | BSIM | Bank Sinarmas Tbk. | 13 Des 2010 |
| 30 | BSWD | Bank Of India Indonesia Tbk. | 01 Mei 2002 |
| 31 | BTPN | Bank BTPN Tbk. | 12 Mar 2008 |
| 32 | BTPN | Bank BTPN Tbk. | 12 Mar 2008 |
| 33 | BTPS | Bank BTPN Syariah Tbk. | 08 Mei 2018 |
| 34 | BVIC | Bank Victoria International Tb | 30 Jun 1999 |
| 35 | DNAR | Bank Oke Indonesia Tbk. | 11 Jul 2014 |
| 36 | INPC | Bank Artha Graha Internasional | 23 Agt 1990 |
| 37 | MAYA | Bank Mayapada Internasional Tb | 29 Agt 1997 |
| 38 | MCOR | Bank China Construction Bank I | 03 Jul 2007 |
| 39 | MEGA | Bank Mega Tbk. | 17 Apr 2000 |
| 40 | NISP | Bank OCBC NISP Tbk. | 20 Okt 1994 |
| 41 | NOBU | Bank Nationalnobu Tbk. | 20 Mei 2013 |
| 42 | PNBN | Bank Pan Indonesia Tbk | 29 Des 1982 |
| 43 | SDRA | Bank Woori Saudara Indonesia 1 | 15 Des 2006 |

**Lanjutan**

**Lampiran 3**

Sampel Perbankan yang terdaftar di Bursa Efek Indonesia Tahun 2019-2022 Sesudah data di Outlier

|  |  |  |  |
| --- | --- | --- | --- |
| **No** | **Kode** | **Nama Perusahaan** | **Tanggal Pencatatan** |
| 1 | BABP | Bank MNC Internasional Tbk. | 15 Jul 2002 |
| 2 | BACA | Bank Capital Indonesia Tbk. | 04 Okt 2007 |
| 3 | BBCA | Bank Central Asia Tbk. | 31 Mei 2000 |
| 4 | BBHI | Allo Bank Indonesia Tbk. | 12 Agt 2015 |
| **No** | **Kode** | **Nama Perusahaan** | **Tanggal Pencatatan** |
| 5 | BBMD | Bank Mestika Dharma Tbk. | 08 Jul 2013 |
| 6 | BBNI | Bank Negara Indonesia (Persero) | 25 Nov 1996 |
| 7 | BBRI | Bank Rakyat Indonesia (Persero) | 10 Nov 2003 |
| 8 | BBTN | Bank Tabungan Negara (Persero) | 17 Des 2009 |
| 9 | BCIC | Bank JTrust Indonesia Tbk. | 25 Jun 1997 |
| 10 | BDMN | Bank Danamon Indonesia Tbk. | 06 Des 1989 |
| 11 | BGTG | Bank Ganesha Tbk. | 12 Mei 2016 |
| 12 | BINA | Bank Ina Perdana Tbk. | 16 Jan 2014 |
| 13 | BJBR | Bank Pembangunan Daerah Jawa B | 08 Jul 2010 |
| 14 | BJTM | Bank Pembangunan Daerah Jawa T | 12 Jul 2012 |
| 15 | BMAS | Bank Maspion Indonesia Tbk. | 11 Jul 2013 |
| 16 | BNBA | Bank Bumi Arta Tbk. | 01 Jun 2006 |
| 17 | BNGA | Bank CIMB Niaga Tbk. | 29 Nov 1989 |
| 18 | BNII | Bank Maybank Indonesia Tbk. | 21 Nov 1989 |
| 19 | BNLI | Bank Permata Tbk. | 15 Jan 1990 |
| 20 | BRIS | Bank Syariah Indonesia Tbk. | 09 Mei 2018 |
| 21 |  BSIM | Bank Sinarmas Tbk. | 13 Des 2010 |
| 22 | BSWD | Bank Of India Indonesia Tbk. | 01 Mei 2002 |
| 23 | BTPN | Bank BTPN Tbk. | 12 Mar 2008 |
| 24 | BVIC | Bank Victoria International Tb | 30 Jun 1999 |
| 25 | DNAR | Bank Oke Indonesia Tbk. | 11 Jul 2014 |
| 26 | INPC | Bank Artha Graha Internasional | 23 Agt 1990 |
| 27 | MAYA | Bank Mayapada Internasional Tb | 29 Agt 1997 |
| 28 | MCOR | Bank China Construction Bank I | 03 Jul 2007 |
| 29 | MEGA | Bank Mega Tbk. | 17 Apr 2000 |
| 30 | NISP | Bank OCBC NISP Tbk. | 20 Okt 1994 |
| 31 | NOBU | Bank Nationalnobu Tbk. | 20 Mei 2013 |
| 32 | PNBN | Bank Pan Indonesia Tbk | 29 Des 1982 |
| 33 | SDRA | Bank Woori Saudara Indonesia 1 | 15 Des 2006 |

**Lanjutan**

**Lampiran 4**

Perhitungan Risiko Kredit

|  |  |  |
| --- | --- | --- |
| **No** | **Nama Bank** | **RISIKO KREDIT%** |
| **2019** | **2020** | **2021** | **2022** |
| 1 | BABP | 5,78 | 5,69 | 4,42 | 3,53 |
| 2 | BACA | 3,48 | 0 | 0,17 | 0,17 |
| 3 | BBCA | 1,34 | 1,8 | 2,16 | 1,7 |
| 4 | BBHI | 10,16 | 2,76 | 0,52 | 0,01 |
| 5 | BBMD | 2,26 | 1,69 | 1,18 | 1,26 |
| 6 | BBNI | 2,33 | 4,2 | 3,7 | 2,81 |
| 7 | BBRI | 1,31 | 1,28 | 1,73 | 2,81 |
| 8 | BBTN | 2,02 | 2,61 | 1,83 | 1,72 |
| 9 | BCIC | 1,49 | 4,97 | 3,9 | 1,8 |
| 10 | BDMN | 3,23 | 2,86 | 2,76 | 2,7 |
| 11 | BGTG | 2,28 | 5,49 | 5,13 | 2,01 |
| 12 | BINA | 4,76 | 1,43 | 2,62 | 1,72 |
| 13 | BJBR | 0,52 | 1,01 | 0,89 | 0,9 |
| 14 | BJTM | 1,79 | 1,78 | 1,18 | 1,22 |
| 15 | BMAS | 2,34 | 1,93 | 1,67 | 1,21 |
| 16 | BNBA | 1,53 | 2,63 | 3,04 | 4,56 |
| 17 | BNGA | 3,86 | 6,11 | 6,81 | 7,26 |
| 18 | BNII | 3,44 | 3,96 | 3,81 | 3,54 |
| 19 | BNLI | 2,77 | 2,9 | 3,2 | 3,13 |
| 20 | BRIS | 2,33 | 0,02 | 3,31 | 3,19 |
| 21 | BSIM | 8 | 4,85 | 4,74 | 8,16 |
| 22 | BSWD | 4,22 | 4,95 | 9,08 | 9,07 |
| 23 | BTPN | 0,81 | 1,21 | 1,68 | 1,42 |
| 24 | BVIC | 6,57 | 7,35 | 7,39 | 4,22 |
| 25 | DNAR | 2,95 | 3,52 | 3,58 | 2,75 |
| 26 | INPC | 5,58 | 4,71 | 3,48 | 2,85 |
| 27 | MAYA | 3,85 | 4,09 | 3,92 | 4,69 |
| 28 | MCOR | 2,62 | 2,94 | 4,4 | 3,4 |
| 29 | MEGA | 2,46 | 1,39 | 1,12 | 1,22 |
| 30 | NISP | 1,72 | 1,92 | 2,36 | 2,4 |
| 31 | NOBU | 2,09 | 0,21 | 0,58 | 0,41 |
| 32 | PNBN | 11,48 | 2,71 | 3,73 | 3,58 |
| 33 | SDRA | 1,64 | 1,11 | 0,93 | 1,05 |

**Lampiran 5**

Perhitungan Risiko Likuiditas

|  |  |  |
| --- | --- | --- |
| **No** | **Nama Bank** | **RISIKO LIKUIDITAS%** |
| **2019** | **2020** | **2021** | **2022** |
| 1 | BABP | 89,6 | 77,36 | 75,64 | 77,54 |
| 2 | BACA | 59,53 | 38,99 | 12,32 | 20,45 |
| 3 | BBCA | 83,97 | 68,87 | 64,22 | 67,44 |
| 4 | BBHI | 84,32 | 86,89 | 103,49 | 163,18 |
| 5 | BBMD | 87,52 | 72,48 | 70,53 | 79,51 |
| 6 | BBNI | 95,58 | 90,52 | 79,88 | 84 |
| 7 | BBRI | 88,06 | 82,7 | 87,33 | 84 |
| 8 | BBTN | 112,23 | 90,7 | 90,52 | 89,75 |
| 9 | BCIC | 48,77 | 56,26 | 62,81 | 76,11 |
| 10 | BDMN | 99,66 | 88,41 | 87,63 | 97,04 |
| 11 | BGTG | 82,76 | 64 | 40,01 | 51,8 |
| 12 | BINA | 62,94 | 41,26 | 29,67 | 63,05 |
| 13 | BJBR | 97,99 | 89,63 | 84,36 | 88,79 |
| 14 | BJTM | 63,34 | 60,58 | 52,53 | 57,8 |
| 15 | BMAS | 94,13 | 84,18 | 68,58 | 80,44 |
| 16 | BNBA | 87,08 | 76,57 | 63,4 | 77,34 |
| 17 | BNGA | 97,64 | 82,72 | 73,39 | 83,94 |
| 18 | BNII | 100,91 | 84,38 | 81,64 | 94,54 |
| 19 | BNLI | 88,52 | 81,51 | 70,05 | 69,99 |
| 20 | BRIS | 151,22 | 151,88 | 177,62 | 189,18 |
| 21 | BSIM | 91,26 | 66,56 | 47,24 | 47,85 |
| 22 | BSWD | 81,69 | 79,89 | 87,88 | 105,59 |
| 23 | BTPN | 178,09 | 146,26 | 134,77 | 138,94 |
| 24 | BVIC | 80,03 | 80,97 | 85,65 | 81,69 |
| 25 | DNAR | 140,2 | 135,9 | 141,05 | 150,21 |
| 26 | INPC | 67,84 | 48,79 | 54,65 | 50,33 |
| 27 | MAYA | 93,34 | 77,8 | 71,83 | 82,29 |
| 28 | MCOR | 107,75 | 79,82 | 71,46 | 92,98 |
| 29 | MEGA | 72,84 | 61,37 | 61,41 | 68,3 |
| 30 | NISP | 94,39 | 72,25 | 71,87 | 78,16 |
| 31 | NOBU | 79,1 | 76,31 | 61,28 | 82,31 |
| 32 | PNBN | 107,06 | 85,04 | 88,73 | 91,56 |
| 33 | SDRA | 144,25 | 157,42 | 141,8 | 139,16 |

**Lampiran 6**

Perhitungan Solvabilitas sebelum ditransformasi

|  |  |  |
| --- | --- | --- |
| No | Nama Bank | SOLVABILITAS% |
| 2019 | 2020 | 2021 | 2022 |
| 1 | BABP | 89.6 | 77.36 | 75.64 | 77.54 |
| 2 | BACA | 59.53 | 38.99 | 12.32 | 20.45 |
| 3 | BBCA | 83.97 | 68.87 | 64.22 | 67.44 |
| 4 | BBHI | 84.32 | 86.89 | 103.49 | 163.18 |
| 5 | BBMD | 87.52 | 72.48 | 70.53 | 79.51 |
| 6 | BBNI | 95.58 | 90.52 | 79.88 | 84 |
| 7 | BBRI | 88.06 | 82.7 | 87.33 | 84 |
| 8 | BBTN | 112.23 | 90.7 | 90.52 | 89.75 |
| 9 | BCIC | 48.77 | 56.26 | 62.81 | 76.11 |
| 10 | BDMN | 99.66 | 88.41 | 87.63 | 97.04 |
| 11 | BGTG | 82.76 | 64 | 40.01 | 51.8 |
| 12 | BINA | 62.94 | 41.26 | 29.67 | 63.05 |
| 13 | BJBR | 97.99 | 89.63 | 84.36 | 88.79 |
| 14 | BJTM | 63.34 | 60.58 | 52.53 | 57.8 |
| 15 | BMAS | 94.13 | 84.18 | 68.58 | 80.44 |
| 16 | BNBA | 87.08 | 76.57 | 63.4 | 77.34 |
| 17 | BNGA | 97.64 | 82.72 | 73.39 | 83.94 |
| 18 | BNII | 100.91 | 84.38 | 81.64 | 94.54 |
| 19 | BNLI | 88.52 | 81.51 | 70.05 | 69.99 |
| 20 | BRIS | 151.22 | 151.88 | 177.62 | 189.18 |
| 21 | BSIM | 91.26 | 66.56 | 47.24 | 47.85 |
| 22 | BSWD | 81.69 | 79.89 | 87.88 | 105.59 |
| 23 | BTPN | 178.09 | 146.26 | 134.77 | 138.94 |
| 24 | BVIC | 80.03 | 80.97 | 85.65 | 81.69 |
| 25 | DNAR | 140.2 | 135.9 | 141.05 | 150.21 |
| 26 | INPC | 67.84 | 48.79 | 54.65 | 50.33 |
| 27 | MAYA | 93.34 | 77.8 | 71.83 | 82.29 |
| 28 | MCOR | 107.75 | 79.82 | 71.46 | 92.98 |
| 29 | MEGA | 72.84 | 61.37 | 61.41 | 68.3 |
| 30 | NISP | 94.39 | 72.25 | 71.87 | 78.16 |
| 31 | NOBU | 79.1 | 76.31 | 61.28 | 82.31 |
| 32 | PNBN | 107.06 | 85.04 | 88.73 | 91.56 |
| 33 | SDRA | 144.25 | 157.42 | 141.8 | 139.16 |

**Lampiran 7**

Perhitungan Solvabilitas setelah ditransformasi

|  |  |  |
| --- | --- | --- |
| No | Nama Bank | SOLVABILITAS% |
| 2019 | 2020 | 2021 | 2022 |
| 1 | BABP | 4,45 | 4,46 | 4,42 | 4,43 |
| 2 | BACA | 4,52 | 4,52 | 4,51 | 4,43 |
| 3 | BBCA | 4,39 | 4,41 | 4,42 | 4,42 |
| 4 | BBHI | 4,48 | 4,46 | 4,28 | 3,74 |
| 5 | BBMD | 4,29 | 4,27 | 4,29 | 4,28 |
| 6 | BBNI | 4,40 | 4,43 | 4,46 | 4,46 |
| 7 | BBRI | 4,42 | 4,44 | 4,41 | 4,46 |
| 8 | BBTN | 4,46 | 4,49 | 4,48 | 4,47 |
| 9 | BCIC | 4,50 | 4,51 | 4,47 | 4,49 |
| 10 | BDMN | 4,34 | 4,36 | 4,34 | 4,33 |
| 11 | BGTG | 4,33 | 4,37 | 4,32 | 4,17 |
| 12 | BINA | 4,34 | 4,45 | 4,43 | 4,43 |
| 13 | BJBR | 4,45 | 4,47 | 4,47 | 4,47 |
| 14 | BJTM | 4,46 | 4,45 | 4,47 | 4,47 |
| 15 | BMAS | 4,43 | 4,47 | 4,51 | 4,37 |
| 16 | BNBA | 4,38 | 4,39 | 4,31 | 4,14 |
| 17 | BNGA | 4,43 | 4,45 | 4,45 | 4,45 |
| 18 | BNII | 4,43 | 4,43 | 4,42 | 4,40 |
| 19 | BNLI | 4,44 | 4,41 | 4,44 | 4,45 |
| 20 | BRIS | 3,32 | 3,41 | 3,15 | 3,18 |
| 21 | BSIM | 4,28 | 4,29 | 4,30 | 4,26 |
| 22 | BSWD | 4,26 | 4,27 | 3,96 | 3,81 |
| 23 | BTPN | 4,35 | 4,35 | 4,34 | 4,34 |
| 24 | BVIC | 4,44 | 4,44 | 4,42 | 4,45 |
| 25 | DNAR | 4,10 | 4,09 | 4,10 | 4,18 |
| 26 | INPC | 4,41 | 4,48 | 4,44 | 4,43 |
| 27 | MAYA | 4,46 | 4,45 | 4,48 | 4,50 |
| 28 | MCOR | 4,45 | 4,33 | 4,34 | 4,32 |
| 29 | MEGA | 4,44 | 4,43 | 4,45 | 4,45 |
| 30 | NISP | 4,44 | 4,45 | 4,44 | 4,45 |
| 31 | NOBU | 4,49 | 4,49 | 4,52 | 4,52 |
| 32 | PNBN | 4,37 | 4,36 | 4,33 | 4,33 |
| 33 | SDRA | 4,40 | 4,39 | 4.37 | 4,39 |

**Lampiran 8**

Perhitungan Efisiensi Manajemen sebelum ditransformasi

|  |  |  |
| --- | --- | --- |
| No | Nama Bank | EFISIENSI MANAJEMEN% |
| 2019 | 2020 | 2021 | 2022 |
| 1 | BABP | 89.72 | 96.06 | 54.01 | 80.54 |
| 2 | BACA | 94.25 | 75.97 | 95.61 | 86.05 |
| 3 | BBCA | 49 | 55.34 | 109.98 | 42.31 |
| 4 | BBHI | 74.47 | 174.55 | 50.5 | 47.31 |
| 5 | BBMD | 58.8 | 56.25 | 43.01 | 40.16 |
| 6 | BBNI | 62.53 | 95.58 | 38.41 | 62.75 |
| 7 | BBRI | 60.93 | 75.56 | 77.15 | 62.75 |
| 8 | BBTN | 95.29 | 79.61 | 73.68 | 77.91 |
| 9 | BCIC | 98 | 130.05 | 80.42 | 93.92 |
| 10 | BDMN | 82.18 | 87.32 | 583.4 | 74.56 |
| 11 | BGTG | 64.89 | 68.57 | 86.39 | 47.58 |
| 12 | BINA | 94.16 | 88.17 | 66.24 | 65.67 |
| 13 | BJBR | 70.98 | 72.19 | 83.74 | 40.96 |
| 14 | BJTM | 59.84 | 66.12 | 72.98 | 64.39 |
| 15 | BMAS | 70.12 | 70.77 | 67.34 | 68.11 |
| 16 | BNBA | 78.59 | 82.83 | 69.81 | 87.02 |
| 17 | BNGA | 54.44 | 56.21 | 80.39 | 52.46 |
| 18 | BNII | 76.03 | 80.81 | 52.94 | 77.07 |
| 19 | BNLI | 60.47 | 57.36 | 75.4 | 52.61 |
| 20 | BRIS | 56.76 | 49.21 | 51.05 | 51.29 |
| 21 | BSIM | 95.23 | 91.58 | 53.42 | 96.99 |
| 22 | BSWD | 90.64 | 82.21 | 97.93 | 98.89 |
| 23 | BTPN | 68.02 | 78.64 | 140.04 | 65.98 |
| 24 | BVIC | 102.7 | 136.39 | 69.41 | 62.82 |
| 25 | DNAR | 92.6 | 92.86 | 109.48 | 95.92 |
| 26 | INPC | 106.97 | 94.27 | 92.42 | 94.36 |
| 27 | MAYA | 92.84 | 93.55 | 118.98 | 97.22 |
| 28 | MCOR | 81.83 | 90.9 | 94.06 | 80.45 |
| 29 | MEGA | 41.97 | 54.67 | 86.12 | 40.22 |
| 30 | NISP | 53.45 | 69.36 | 38.06 | 60.26 |
| 31 | NOBU | 88.21 | 86.4 | 66.98 | 81.63 |
| 32 | PNBN | 59.41 | 67.51 | 84.91 | 42.54 |
| 33 | SDRA | 53.5 | 96.06 | 38.42 | 50.36 |

**Lampiran 9**

Perhitungan Efisiensi Manajemen setelah ditransformasi

|  |  |  |
| --- | --- | --- |
| No | Nama Bank | EFISIENSI MANAJEMEN% |
| 2019 | 2020 | 2021 | 2022 |
| 1 | BABP | 4,50 | 4,56 | 4,56 | 4,39 |
| 2 | BACA | 4,55 | 4,33 | 4,70 | 4,45 |
| 3 | BBCA | 3,89 | 4,01 | 3,92 | 3,75 |
| 4 | BBHI | 4,31 | 5,16 | 3,76 | 3,86 |
| 5 | BBMD | 4,07 | 4,03 | 3,65 | 3,69 |
| 6 | BBNI | 4,14 | 4,56 | 4,35 | 4,14 |
| 7 | BBRI | 4,11 | 4,32 | 4,30 | 4,14 |
| 8 | BBTN | 4,56 | 4,38 | 4,39 | 4,36 |
| 9 | BCIC | 4,58 | 4,87 | 6,37 | 4,54 |
| 10 | BDMN | 4,41 | 4,47 | 4,46 | 4,31 |
| 11 | BGTG | 4,17 | 4,23 | 4,19 | 3,86 |
| 12 | BINA | 4,54 | 4,48 | 4,43 | 4,18 |
| 13 | BJBR | 4,26 | 4,28 | 4,29 | 3,71 |
| 14 | BJTM | 4,09 | 4,19 | 4,21 | 4,16 |
| 15 | BMAS | 4,25 | 4,26 | 4,25 | 4,22 |
| 16 | BNBA | 4,36 | 4,42 | 4,39 | 4,47 |
| 17 | BNGA | 4,00 | 4,03 | 3,97 | 3,96 |
| 18 | BNII | 4,33 | 4,39 | 4,32 | 4,34 |
| 19 | BNLI | 4,10 | 4,05 | 3,93 | 3,96 |
| 20 | BRIS | 4,04 | 3,90 | 3,98 | 3,94 |
| 21 | BSIM | 4,56 | 4,52 | 4,58 | 4,57 |
| 22 | BSWD | 4,51 | 4,41 | 4,94 | 4,59 |
| 23 | BTPN | 4,22 | 4,36 | 4,24 | 4,19 |
| 24 | BVIC | 4,63 | 4,92 | 4,70 | 4,14 |
| 25 | DNAR | 4,53 | 4,53 | 4,53 | 4,56 |
| 26 | INPC | 4,67 | 4,55 | 4,78 | 4,55 |
| 27 | MAYA | 4,53 | 4,54 | 4,54 | 4,58 |
| 28 | MCOR | 4,40 | 4,51 | 4,46 | 4,39 |
| 29 | MEGA | 3,74 | 4,00 | 3,64 | 3,69 |
| 30 | NISP | 3,98 | 4,24 | 4,20 | 4,10 |
| 31 | NOBU | 4,48 | 4,46 | 4,44 | 4,40 |
| 32 | PNBN | 4,08 | 4,21 | 3,65 | 3,75 |
| 33 | SDRA | 3,98 | 3,99 | 3,97 | 3,92 |

**Lampiran 10**

Perhitungan Dana Pihak Ketiga

|  |  |  |
| --- | --- | --- |
| No | Nama Bank | DANA PIHAK KETIGA (Jutaan Rupiah) |
| 2019 | 2020 | 2021 | 2022 |
| 1 | BABP | 8.431.272 | 9.206.851 | 11.242.321 | 13.154.886 |
| 2 | BACA | 16.368.567 | 16.107.028 | 18.713.805 | 14.053.695 |
| 3 | BBCA | 698.980.068 | 834.283.843 | 968.606.744 | 1.030.451.783 |
| 4 | BBHI | 1.970.198 | 1.468.313 | 2.124.024 | 4.415.647 |
| 5 | BBMD | 8.871.009 | 9.895.218 | 11.171.473 | 10.931.452 |
| 6 | BBNI | 582.540.625 | 647.571.744 | 729.168.611 | 769.268.991 |
| 7 | BBRI | 996.377.825 | 1.087.555.173 | 1.138.743.215 | 1.307.884.013 |
| 8 | BBTN | 206.905.692 | 259.149.814 | 273.189.056 | 297.099.801 |
| 9 | BCIC | 12.806.232 | 13.064.987 | 15.945.444 | 25.661.181 |
| 10 | BDMN | 109.791.910 | 123.733.204 | 121.069.317 | 124.960.232 |
| 11 | BGTG | 3.613.089 | 4.121.760 | 6.317.788 | 5.622.951 |
| 12 | BINA | 4.002.762 | 7.104.540 | 12.502.036 | 15.462.825 |
| 13 | BJBR | 83.564.393 | 99.798.476 | 113.764.510 | 122.019.343 |
| 14 | BJTM | 60.545.872 | 68.468.280 | 81.388.685 | 79.925.690 |
| 15 | BMAS | 5.807.722 | 8.205.394 | 12.004.244 | 10.917.997 |
| 16 | BNBA | 5.932.337 | 5.976.432 | 6.262.636 | 4.972.366 |
| 17 | BNGA | 195.600.300 | 207.529.424 | 241.348.510 | 227.188.557 |
| 18 | BNII | 110.601.006 | 115.003.047 | 114.898.775 | 105.706.302 |
| 19 | BNLI | 123.184.575 | 145.753.072 | 179.992.316 | 195.794.787 |
| 20 | BRIS | 8.981.586 | 15.576.470 | 57.247.890 | 66.012.257 |
| 21 | BSIM | 24.652.197 | 30.763.916 | 37.961.555 | 32.397.026 |
| 22 | BSWD | 2.528.560 | 2.433.727 | 2.054.170 | 2.372.540 |
| 23 | BTPN | 79.599.416 | 93.133.923 | 100.612.722 | 105.168.911 |
| 24 | BVIC | 21.791.637 | 18.331.429 | 18.084.871 | 19.371.837 |
| 25 | DNAR | 2.337.168 | 3.164.050 | 3.963.989 | 5.368.611 |
| 26 | INPC | 20.249.792 | 25.500.329 | 21.005.956 | 20.325.078 |
| 27 | MAYA | 77.009.109 | 72.357.421 | 98.720.992 | 114.870.348 |
| 28 | MCOR | 12.861.778 | 18.452.403 | 19.274.009 | 17.946.578 |
| 29 | MEGA | 72.790.174 | 79.186.302 | 98.907.011 | 102.949.667 |
| 30 | NISP | 126.121.449 | 159.036.404 | 168.050.732 | 176.084.993 |
| 31 | NOBU | 9.026.742 | 9.734.959 | 16.012.192 | 15.075.980 |
| 32 | PNBN | 131.402.909 | 143.029.190 | 134.068.318 | 141.843.931 |
| 33 | SDRA | 18.492.074 | 19.065.370 | 23.848.020 | 28.791.495 |

**Lampiran 11**

Perhitungan Profitabilitas

|  |  |  |
| --- | --- | --- |
| No | Nama Bank | PROFITABILITAS% |
| 2019 | 2020 | 2021 | 2022 |
| 1 | BABP | 0,19 | 0,09 | 0,09 | 0,31 |
| 2 | BACA | 0,08 | 0,3 | 0,16 | 0,16 |
| 3 | BBCA | 3,11 | 2,52 | 2,56 | 3,1 |
| 4 | BBHI | -1,45 | 1,43 | 4,14 | 2,44 |
| 5 | BBMD | 1,92 | 2,3 | 3,25 | 3,15 |
| 6 | BBNI | 1,83 | 0,37 | 1,14 | 1,79 |
| 7 | BBRI | 2,43 | 1,23 | 1,83 | 1,79 |
| 8 | BBTN | 0,07 | 0,44 | 0,64 | 0,76 |
| 9 | BCIC | 0,29 | -2,77 | -2,09 | 0,26 |
| 10 | BDMN | 2,19 | 0,54 | 0,87 | 1,73 |
| 11 | BGTG | 0,25 | 0,06 | 0,13 | 0,51 |
| 12 | BINA | 0,14 | 0,23 | 0,26 | 0,76 |
| 13 | BJBR | 1,27 | 1,2 | 1,27 | 1,24 |
| 14 | BJTM | 1,79 | 1,78 | 1,51 | 1,5 |
| 15 | BMAS | 0,79 | 0,66 | 0,56 | 0,77 |
| 16 | BNBA | 0,67 | 0,46 | 0,49 | 0,47 |
| 17 | BNGA | 1,33 | 0,72 | 1,32 | 1,66 |
| 18 | BNII | 1,14 | 0,72 | 1,01 | 0,95 |
| 19 | BNLI | 0.93 | 0.36 | 0.53 | 0.79 |
| 20 | BRIS | 0.17 | 0.43 | 1.14 | 1.39 |
| 21 | BSIM | 0.02 | 0.27 | 0.24 | 0.47 |
| 22 | BSWD | 0.77 | -1.9 | -1.04 | 0.27 |
| 23 | BTPN | 1.65 | 1.1 | 1.62 | 1.74 |
| 24 | BVIC | -0.04 | -0.96 | -0.48 | 0.87 |
| 25 | DNAR | -0.33 | 0.13 | 0.23 | 0.13 |
| 26 | INPC | -0.23 | 0.07 | 0.64 | 0.22 |
| 27 | MAYA | 0.57 | 0.07 | 0.04 | 0.02 |
| 28 | MCOR | 0.42 | 0.2 | 0.3 | 0.54 |
| 29 | MEGA | 1.99 | 2.68 | 3.02 | 2.86 |
| 30 | NISP | 1.63 | 1.02 | 1.18 | 1.39 |
| 31 | NOBU | 0.35 | 0.39 | -0.31 | 0.47 |
| 32 | PNBN | 1.66 | 1.43 | 0.89 | 1.54 |
| 33 | SDRA | 1.35 | 1.41 | 1.44 | 1.67 |

**Lampiran 12**

**Hasil Analisis Statistik Deskriptif**

|  |
| --- |
| **Descriptive Statistics** |
|  | N | Minimum | Maximum | Mean | Std. Deviation |
| RK | 132 | ,00 | 11,48 | 3,0498 | 2,14254 |
| RL | 132 | 12,32 | 189,18 | 86,0029 | 30,86095 |
| SOLVA | 132 | 3,15 | 4,52 | 4,3531 | ,22908 |
| EM | 132 | 3,64 | 6,37 | 4,2932 | ,34581 |
| DPK | 132 | 1.468.313 | 1.138.743.215 | 128.851.770,1 | 245.151.563,7 |
| Valid N (listwise) | 132 |  |  |  |  |

**Lampiran 13**

**Hasil Uji Normalitas**

|  |
| --- |
| **One-Sample Kolmogorov-Smirnov Test** |
|  | Unstandardized Residual |
| N | 132 |
| Normal Parametersa,b | ,0000000 | .0000000 |
| ,65084058 | .65853075 |
| Most Extreme Differences | ,101 | .104 |
| ,101 | .095 |
| -,95 | -.104 |
| Kolmogorov-Smirnov Z | 1,163 |
| Asymp. Sig. (2-tailed) | 0,133 |
| a. Test distribution is Normal. |
| b. Calculated from data. |

**Lampiran 14**

**Hasil Uji Multikolinearitas**

|  |
| --- |
|  **Coefficientsa** |
| Model | Collinearity Statistics |
| Tolerance | VIF |
| 1 | (Constant) |  |  |
| RK | ,872 | 1,146 |
| RL | ,633 | 1,581 |
| SOLVA | ,617 | 1,619 |
| EM | ,816 | 1,226 |
| DPK | ,919 | 1,088 |
| a. Dependent Variable: PROFIT |

**Lampiran 15**

**Uji Autokorelasi**

|  |
| --- |
| **Model Summaryb** |
| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate | Durbin-Watson |
| 1 | ,783a | ,612 | ,597 | ,66363 | 1,818 |
| a. Predictors: (Constant), DPK, RL, RK, LN\_X4, LN\_X3 |
| b. Dependent Variable: PROFIT |

**Lampiran 16**

 **Hasil Heteroskedastisitas Dengan Uji Scatterplot**



**Lampiran 17**

**Hasil Heteroskedastisitas Dengan Uji Glejser**

|  |
| --- |
|  **Coefficientsa** |
| Model | t | Sig. |
|
| 1 | (Constant) | 4,175 | .000 |
| RK | -3,596 | ,000 |
| RL | 1,145 | ,254 |
| SOLVA | 1,141 | ,256 |
| EM | -9,616 | ,000 |
| DPK | 3,881 | ,000 |
| a. Dependent Variable: ABSRES3 |

**Lampiran 18**

**Hasil Uji Regresi Linear Berganda**

|  |
| --- |
| **Coefficientsa** |
| Model | Unstandardized Coefficients | Standardized Coefficients | t | Sig. |
| B | Std. Error | Beta |
| 1 | (Constant) | 6,888 | 1.650 |  | 4,175 | .000 |
| RK | -,104 | .029 | -,214 | -3,596 | ,000 |
| RL | ,003 | ,002 | ,080 | 1,145 | ,254 |
| SOLVA | ,368 | ,322 | ,081 | 1,141 | ,256 |
| EM | -1,785 | ,186 | -,590 | -9,616 | ,000 |
| DPK | 9,075E-010 | ,000 | ,225 | 3,881 | ,000 |
| a. Dependent Variable: PROFIT |

**Lampiran 19**

**Hasil Uji Parsial (Uji t)**

|  |
| --- |
|  **Coefficientsa** |
| Model | t | Sig. |
|
| 1 | (Constant) | 4,175 | .000 |
| RK | -3,596 | ,000 |
| RL | 1,145 | ,254 |
| SOLVA | 1,141 | ,256 |
| EM | -9,616 | ,000 |
| DPK | 3,881 | ,000 |
| a. Dependent Variable: PROFIT |

**Lampiran 20**

**Hasil Uji Simultan (Uji F)**

|  |
| --- |
| **ANOVAa** |
| Model | Sum of Squares | df | Mean Square | F | Sig. |
| 1 | Regression | 87,681 | 5 | 17,536 | 39,819 | .000b |
| Residual | 55,491 | 126 | ,440 |  |  |
| Total | 143,172 | 131 |  |  |  |
| a. Dependent Variable: PROFIT |
| b. Predictors: (Constant), DPK, RL, RK, LN\_X4, LN\_X3 |

**Lampiran 21**

**Hasil Koefisien Determinasi (R²)**

|  |
| --- |
| **Model Summaryb** |
| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate | Durbin-Watson |
| 1 | ,783a | ,612 | ,597 | ,66363 | 1,818 |
| a. Predictors: (Constant), DPK, RL, RK, LN\_X4, LN\_X3 |
| b. Dependent Variable: PROFIT |