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# LAMPIRAN

**Lampiran 1 Tabulasi Data Penelitian (dalam persentase/%)**

No	NAMA BPD	TAHUN	CAR	DER	NPL	NIM	ROA
1	BPD BALI	2019	22.48	6.04	0.30	6.88	3.08
2		2020	20.56	7.15	0.06	6.41	2.70
3		2021	20.28	7.71	0.13	5.78	2.62
4		2022	21.58	7.96	0.06	6.00	2.68
5	BPD BENGKULU	2019	19.14	6.79	0.11	7.29	2.15
6		2020	24.24	6.11	0.36	5.93	2.06
7		2021	22.92	6.27	0.49	5.55	1.38
8		2022	24.52	6.16	0.50	6.92	1.82
9	BPD NAGARI SUMBAR	2019	19.96	6.76	1.62	6.72	2.06
10		2020	19.70	6.97	1.24	6.19	1.78
11		2021	21.73	7.19	0.66	6.57	1.90
12		2022	21.11	7.17	0.18	7.09	1.93
13	BPD NTT	2019	21.59	4.79	1.27	9.11	2.77
14		2020	21.50	6.13	2.31	6.28	2.03
15		2021	24.33	5.79	1.55	6.23	1.85
16		2022	26.89	5.63	1.68	7.28	1.82
17	BPD DKI	2019	23.79	4.98	1.75	5.44	2.31
18		2020	28.05	5.87	0.42	5.26	1.56
19		2021	27.85	6.29	0.38	5.19	1.58
20		2022	24.84	6.74	0.27	4.71	1.65
21	BPD JAMBI	2019	22.78	6.21	0.44	5.00	2.72
22		2020	23.90	5.45	0.29	5.49	3.17
23		2021	25.38	5.78	0.31	6.01	3.20
24		2022	31.24	5.01	0.28	6.54	3.43
25	BPD JATENG	2019	17.70	8.15	0.93	5.88	1.88
26		2020	19.70	8.07	0.31	5.72	2.03
27		2021	21.01	8.16	0.02	6.00	2.20
28		2022	21.70	7.38	0.00	6.56	2.95
29	BPD SULSEL DAN SULBAR	2019	22.98	8.23	0.94	6.03	3.36
30		2020	24.03	5.74	0.28	6.08	3.12
31		2021	21.30	5.57	0.02	6.66	3.09
32		2022	27.54	5.58	0.19	6.60	2.95
33	BPD KALBAR	2019	24.27	5.41	0.13	7.12	2.73
34		2020	24.46	5.00	0.53	7.41	2.91
35		2021	27.10	5.84	0.48	6.98	2.51
36		2022	29.66	5.35	0.47	6.98	2.59
37	BPD JATIM	2019	21.77	7.35	0.71	6.11	2.73



No	NAMA BPD	TAHUN	CAR	DER	NPL	NIM	ROA
38		2020	21.64	7.36	0.89	5.55	1.95
39		2021	23.52	8.23	0.96	5.11	2.05
40		2022	24.74	8.00	1.01	5.11	1.95
41	BPD SULUT GORONTALO	2019	15.04	8.36	0.93	6.99	1.44
42		2020	15.19	9.79	1.88	7.42	1.60
43		2021	16.27	10.72	1.79	7.23	1.24
44		2022	18.51	10.03	1.52	7.68	1.65
45	BPD KALSEL	2019	23.30	6.36	1.53	5.66	1.41
46		2020	22.05	7.00	0.97	6.26	1.83
47		2021	24.67	7.35	0.65	5.95	1.77
48		2022	25.33	8.39	0.51	5.02	1.70
49	BPD SUMSEL BANGKA BELITUNG	2019	18.90	6.99	1.39	8.05	1.86
50		2020	21.40	6.76	0.79	8.05	2.00
51		2021	22.05	7.04	0.52	7.73	2.01
52		2022	21.54	7.40	0.48	7.41	2.07
53	BPD KALIMANTAN TIMUR & KALIMANTAN UTARA	2019	21.94	6.28	2.41	5.80	1.20
54		2020	23.35	5.87	2.92	5.48	1.22
55		2021	23.38	6.29	2.49	4.87	1.33
56		2022	24.05	7.58	2.03	5.23	1.35
57	BPD LAMPUNG	2019	18.54	7.80	0.16	5.21	2.31
58		2020	27.86	6.18	0.02	5.76	2.27
59		2021	26.92	7.13	0.68	4.61	2.16
60		2022	26.47	6.22	1.52	4.85	2.01
61	BPD KALIMANTAN TENGAH	2019	25.89	4.83	0.14	7.49	3.17
62		2020	23.77	5.31	0.18	7.92	2.94
63		2021	25.29	5.20	0.33	7.83	2.80
64		2022	27.92	5.16	0.67	8.92	2.75
65	BPD DIY	2019	24.74	4.99	0.82	7.31	3.01
66		2020	26.80	5.25	0.44	6.41	2.27
67		2021	29.28	4.91	0.39	5.62	2.16
68		2022	31.39	4.25	0.69	5.84	2.18
69	BPD PAPUA	2019	21.43	7.20	2.00	7.00	1.35
70		2020	20.68	7.30	1.39	6.17	1.67
71		2021	23.23	6.61	1.07	6.26	1.76
72		2022	23.53	6.90	0.87	6.27	1.77
73	BPD SUMATERA UTARA	2019	18.49	8.06	1.77	7.22	2.21
74		2020	20.99	7.62	2.24	6.80	1.89
75		2021	20.47	8.24	1.80	6.52	2.00

<b>No</b>	<b>NAMA BPD</b>	<b>TAHUN</b>	<b>CAR</b>	<b>DER</b>	<b>NPL</b>	<b>NIM</b>	<b>ROA</b>
76		2022	20.13	7.94	1.21	6.39	2.39
77	BPD MALUKU & MALUKU UTARA	2019	25.46	5.36	0.20	7.53	2.78
78		2020	26.16	5.41	0.47	7.45	2.81
79		2021	27.68	5.33	0.77	7.68	2.99
80		2022	32.21	5.53	0.84	7.66	2.88

Sumber: Laporan Keuangan Publikasi Otoritas Jasa Keuangan 2019-2022

## Lampiran 2 Uji Statistik Deskriptif

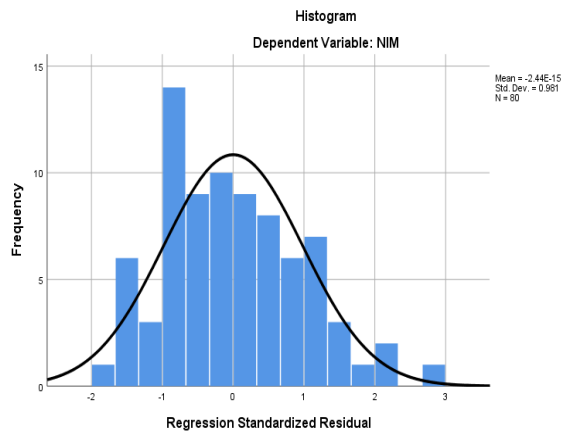
### a. Hasil Uji Statistik Deskriptif

Descriptive Statistics									
	N	Minimum	Maximum	Mean	Std. Deviation	Skewness		Kurtosis	
	Stati stic	Statistic	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic	Std. Error
CAR	80	15.04	32.21	23.3222	3.50633	.168	.269	.190	.532
DER	80	4.25	10.72	6.6414	1.28116	.656	.269	.493	.532
NPL	80	.00	2.92	.8501	.69655	.940	.269	.100	.532
NIM	80	4.61	9.11	6.4415	.98139	.304	.269	-.291	.532
ROA	80	1.20	3.43	2.2182	.58442	.224	.269	-.972	.532
Valid N (listwise)	80								

Sumber data: Data yang diolah SPSS 25

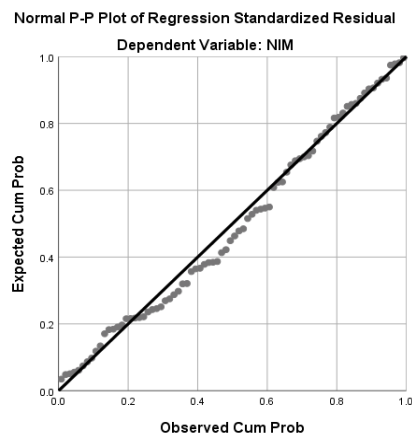
## Lampiran 3 Uji Asumsi Klasik

### 1) Hasil Uji Normalitas Grafik Histogram Model 1



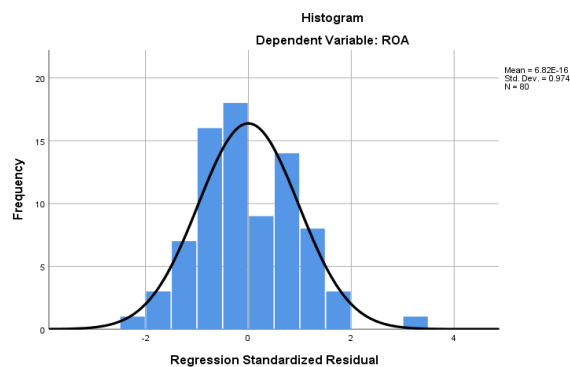
Sumber data: Data yang diolah SPSS 25

### Grafik Normal Probability Plot Model 1



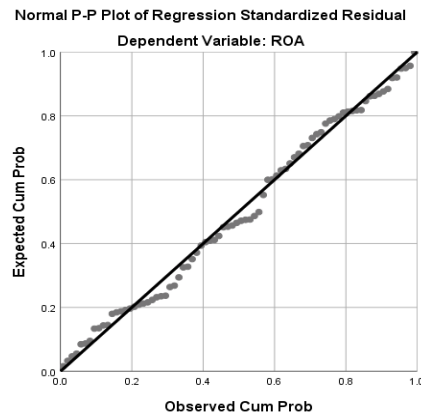
Sumber data: Data yang diolah SPSS 25

### Grafik Histogram Model 2



Sumber data: Data yang diolah SPSS 25

## Grafik Normal Probability Plot Model 2



Sumber data: Data yang diolah SPSS 25

## Uji Kolmogorov Smirnov Model 1 dan Model 2

One-Sample Kolmogorov-Smirnov Test			
		Unstandardized Residual	Unstandardized Residual
N		80	80
Normal Parameters <sup>a,b</sup>	Mean	.0000000	.0000000
	Std. Deviation	.91921925	.41405556
Most Extreme Differences	Absolute	.078	.069
	Positive	.078	.069
	Negative	-.041	-.044
Test Statistic		.078	.069
Asymp. Sig. (2-tailed)		.200 <sup>c,d</sup>	.200 <sup>c,d</sup>
a. Test distribution is Normal.			
b. Calculated from data.			
c. Lilliefors Significance Correction.			
d. This is a lower bound of the true significance.			

Sumber data: Data yang diolah SPSS 25

## 2) Hasil Uji Multikolinieritas

### Model 1

Coefficients <sup>a</sup>								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	11.856	1.678		7.067	.000		
	CAR	-.128	.044	-.456	-2.928	.004	.476	2.100
	DER	-.355	.118	-.464	-3.011	.004	.487	2.054
	NPL	-.094	.158	-.067	-.594	.554	.919	1.088

a. Dependent Variable: NIM

Sumber data: Data yang diolah SPSS 25

### Model 2

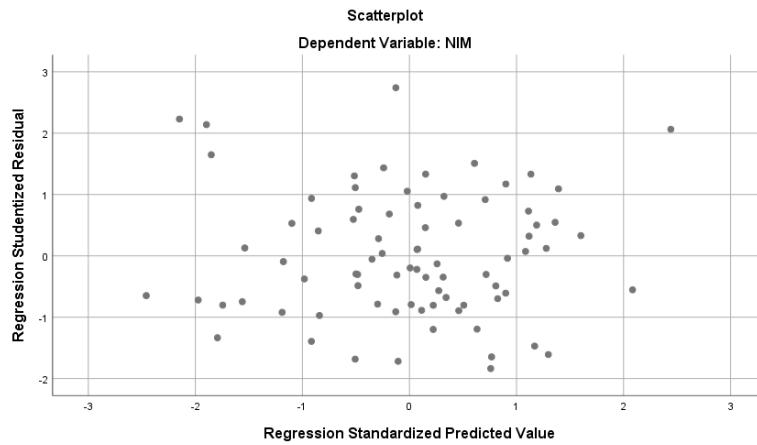
Coefficients <sup>a</sup>								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	2.515	.979		2.568	.012		
	CAR	.002	.021	.011	.084	.933	.428	2.337
	DER	-.134	.057	-.293	-2.363	.021	.435	2.299
	NPL	-.417	.072	-.497	-5.813	.000	.915	1.093
	NIM	.141	.052	.236	2.702	.009	.877	1.140

a. Dependent Variable: ROA

Sumber data: Data yang diolah SPSS 25

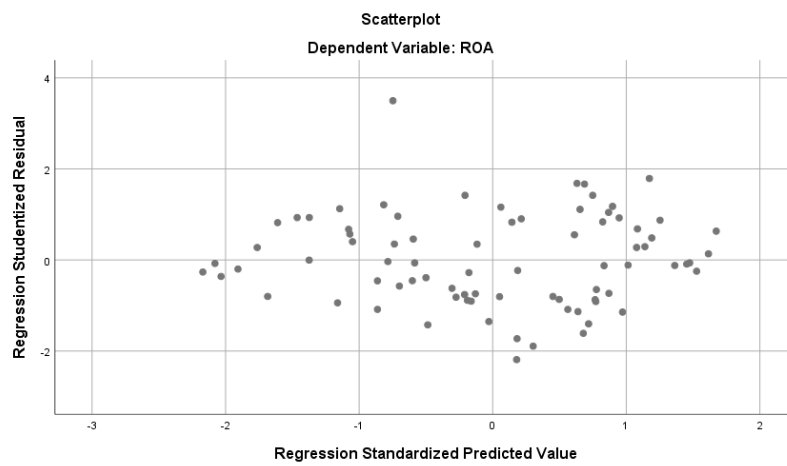
### 3) Hasil Uji Heteroskedasitas

#### Model 1



Sumber data: Data yang diolah SPSS 25

#### Model 2



Sumber data: Data yang diolah SPSS 25

#### 4) Hasil Uji Autokorelasi

##### Model 1

Model Summary <sup>b</sup>					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.613 <sup>a</sup>	.376	.342	.79995	1.890
a. Predictors: (Constant), CAR, NPL, DER					
b. Dependent Variable: NIM					

Sumber data: Data yang diolah SPSS 25

##### Model 2

Model Summary <sup>b</sup>					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.801 <sup>a</sup>	.641	.617	.35896	1.770
a. Predictors: (Constant), NIM, CAR, NPL, DER					
b. Dependent Variable: ROA					

Sumber data: Data yang diolah SPSS 25



## Lampiran 4 Analisis Regresi Linier Berganda

### b. Hasil Uji Analisis Regresi Linier Berganda Model 1

Coefficients <sup>a</sup>					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	12.890	1.694		7.609	.000
CAR	-.160	.045	-.554	-3.583	.001
DER	-.397	.116	-.520	-3.412	.001
NPL	-.121	.154	-.087	-.785	.435

a. Dependent Variable: NIM

Sumber data: Data yang diolah SPSS 25

### Model 2

Coefficients <sup>a</sup>					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	2.833	1.053		2.691	.009
CAR	-.005	.023	-.032	-.242	.809
DER	-.145	.058	-.319	-2.488	.015
NPL	-.423	.072	-.508	-5.855	.000
NIM	.129	.054	.216	2.393	.019

a. Dependent Variable: ROA

Sumber data: Data yang diolah SPSS 25

## Lampiran 5 Analisis Jalur (*Uji Path*)

### c. Analisis Jalur (*Uji Path*)

#### Model 1 (Regresi 1 CAR, DER, dan NPL terhadap NIM)

Model Summary <sup>b</sup>				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.404 <sup>a</sup>	.164	.130	.91206
a. Predictors: (Constant), NPL, DER, CAR				
b. Dependent Variable: NIM				

Sumber data: Data yang diolah SPSS 25

Coefficients <sup>a</sup>						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	12.890	1.694		7.609	.000
	CAR	-.160	.045	-.554	-3.583	.001
	DER	-.397	.116	-.520	-3.412	.001
	NPL	-.121	.154	-.087	-.785	.435
a. Dependent Variable: NIM						

Sumber data: Data yang diolah SPSS 25

#### Model 2 (Regresi 2 CAR, DER, NPL dan NIM terhadap ROA)

Model Summary <sup>b</sup>				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.703 <sup>a</sup>	.494	.467	.42581
a. Predictors: (Constant), NIM, NPL, DER, CAR				
b. Dependent Variable: ROA				

Sumber data: Data yang diolah SPSS 25

Coefficients <sup>a</sup>						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.833	1.053		2.691	.009
	CAR	-.005	.023	-.032	-.242	.809
	NPL	-.145	.058	-.319	-2.488	.015
	DER	-.423	.072	-.508	-5.855	.000
	NIM	.129	.054	.216	2.393	.019

a. Dependent Variable: ROA

Sumber data: Data yang diolah SPSS 25

## Lampiran 6 Uji Koefisien Determinasi ( $R^2$ )

### d. Hasil Uji Koefisien Determinasi

#### Model 1

Model Summary <sup>b</sup>				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.404 <sup>a</sup>	.164	.130	.91206
a. Predictors: (Constant), NPL, DER, CAR				
b. Dependent Variable: NIM				

Sumber data: Data yang diolah SPSS 25

#### Model 2

Model Summary <sup>b</sup>				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.703 <sup>a</sup>	.494	.467	.42581
a. Predictors: (Constant), NIM, NPL, DER, CAR				
b. Dependent Variable: ROA				

Sumber data: Data yang diolah SPSS 25