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# **LAMPIRAN**

**Lampiran 1**

**Data Hasil Penelitian Variabel Perbankan Tahun 2019-2023**

Dibawah ini merupakan data hasil perhitungan variabel rasio kecukupan modal (Y) pada sub sektor perbankan yang terdaftar di BEI tahun 2019-2023

Contoh perhitungan rasio kecukupan modal (CAR)

Perusahaan AGROO 2019

=24,2808 (24,28)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| No | Nama Bank | Kode | Tahun | CAR |
| 1 | Bank Raya Indonesia Tbk | AGRO | 2019 | 24,28 |
| 2020 | 24,33 |
| 2021 | 29,85 |
| 2022 | 82,52 |
| 2023 | 119,23 |
| 2 | Bank MNC Internasional Tbk | BABP | 2019 | 15,16 |
| 2020 | 15,75 |
| 2021 | 24,31 |
| 2022 | 23,62 |
| 2023 | 31 |
| 3 | Bank Capital Indonesia Tbk | BACA | 2019 | 12,67 |
| 2020 | 18,11 |
| 2021 | 41,28 |
| 2022 | 53,77 |
| 2023 | 35,57 |
| 4 | Bank Central Asia Tbk | BBCA | 2019 | 23,8 |
| 2020 | 25,8 |
| 2021 | 25,7 |
| 2022 | 25,8 |
| 2023 | 29,4 |
| 5 | Bank Mestika Dharma Tbk | BBMD | 2019 | 38,6 |
| 2020 | 46,49 |
| 2021 | 48,12 |
| 2022 | 44,24 |
| 2023 | 49,93 |
| 6 | Bank Negara Indonesia Tbk | BBNI | 2019 | 22,75 |
| 2020 | 25,1 |
| 2021 | 19,7 |
| 2022 | 19,3 |
| 2023 | 21,9 |
| 7 | Bank Rakyat Indonesia Tbk | BBRI | 2019 | 22,55 |
| 2020 | 20,61 |
| 2021 | 25,28 |
| 2022 | 23,3 |
| 2023 | 25,23 |
| 8 | Bank Tabungan Negara Tbk | BBTN | 2019 | 17,32 |
| 2020 | 19,34 |
| 2021 | 19,14 |
| 2022 | 20,17 |
| 2023 | 20,16 |
| 9 | Bank danamon Indonesia Tbk | BDMN | 2019 | 24,2 |
| 2020 | 25 |
| 2021 | 26,7 |
| 2022 | 26,3 |
| 2023 | 27,5 |
| 10 | Bank Ganesha Tbk | BGTG | 2019 | 34,9 |
| 2020 | 37,47 |
| 2021 | 67,78 |
| 2022 | 106,41 |
| 2023 | 94,67 |
| 11 | Bank Ina Perdana Tbk | BINA | 2019 | 37,41 |
| 2020 | 40,08 |
| 2021 | 53,14 |
| 2022 | 31,12 |
| 2023 | 26,1 |
| 12 | Bank Pembangunan Jawa Barat Dan Banten Tbk | BJBR | 2019 | 17,71 |
| 2020 | 17,31 |
| 2021 | 17,78 |
| 2022 | 19,19 |
| 2023 | 20,05 |
| 13 | Bank Pembangunan Daerah Jawa Timur Tbk | BJTM | 2019 | 21,23 |
| 2020 | 21,64 |
| 2021 | 23,52 |
| 2022 | 24,74 |
| 2023 | 25,71 |
| 14 | Bank Maspion Indonesia Tbk | BMAS | 2019 | 20,19 |
| 2020 | 16,53 |
| 2021 | 13,69 |
| 2022 | 31,55 |
| 2023 | 50,12 |
| 15 | Bank Mandiri (Persero) Tbk | BMRI | 2019 | 21,39 |
| 2020 | 19,9 |
| 2021 | 19,6 |
| 2022 | 19,46 |
| 2023 | 21,48 |
| 16 | Bank Bumi Arta Tbk | BNBA | 2019 | 23,55 |
| 2020 | 25,98 |
| 2021 | 41,87 |
| 2022 | 59,27 |
| 2023 | 72,87 |
| 17 | Bank CIMB Niaga Tbk | BNGA | 2019 | 21,47 |
| 2020 | 21,92 |
| 2021 | 22,68 |
| 2022 | 22,19 |
| 2023 | 24,02 |
| 18 | Bank Maybank Indonesia Tbk | BNII | 2019 | 21,38 |
| 2020 | 24,31 |
| 2021 | 27,1 |
| 2022 | 26,65 |
| 2023 | 27,74 |
| 19 | Bank Permata Tbk | BNLI | 2019 | 19,9 |
| 2020 | 35,7 |
| 2021 | 34,9 |
| 2022 | 34,2 |
| 2023 | 38,7 |
| 20 | Bank Sinarmas Tbk | BSIM | 2019 | 17,32 |
| 2020 | 17,29 |
| 2021 | 29,12 |
| 2022 | 29,49 |
| 2023 | 25,34 |
| 21 | Bank BTPN Tbk | BTPN | 2019 | 24,2 |
| 2020 | 25,6 |
| 2021 | 26,2 |
| 2022 | 27,3 |
| 2023 | 29,9 |
| 22 | Bank Victoria Internasional Tbk | BVIC | 2019 | 17,76 |
| 2020 | 16,68 |
| 2021 | 17,49 |
| 2022 | 21,97 |
| 2023 | 19,95 |
| 23 | Bank Artha Graha Internasional Tbk | INPC | 2019 | 18,67 |
| 2020 | 16,66 |
| 2021 | 22,36 |
| 2022 | 23,82 |
| 2023 | 25,48 |
| 24 | Bank Multiarta Sentosa Tbk | MASB | 2019 | 16,45 |
| 2020 | 19,9 |
| 2021 | 26,42 |
| 2022 | 28,52 |
| 2023 | 27,2 |
| 25 | Bank Mayapada Internasional Tbk | MAYA | 2019 | 16,18 |
| 2020 | 15,45 |
| 2021 | 14,37 |
| 2022 | 11,13 |
| 2023 | 10,78 |
| 26 | Bank China Construction Bank Indonesia Tbk | MCOR | 2019 | 17,4 |
| 2020 | 35,28 |
| 2021 | 37,96 |
| 2022 | 32,73 |
| 2023 | 37,45 |
| 27 | Bank Mega Tbk | MEGA | 2019 | 23,68 |
| 2020 | 31,04 |
| 2021 | 27,3 |
| 2022 | 25,41 |
| 2023 | 26,17 |
| 28 | Bank OCBC NISP Tbk | NISP | 2019 | 19,17 |
| 2020 | 20,04 |
| 2021 | 23,05 |
| 2022 | 21,53 |
| 2023 | 23,69 |
| 29 | Bank Pan Indonesia Tbk | PNBN | 2019 | 23,41 |
| 2020 | 29,58 |
| 2021 | 29,86 |
| 2022 | 30,07 |
| 2023 | 32,4 |
| 30 | Bank Woori Saudara Indonesia 1906 Tbk | SDRA | 2019 | 20,2 |
| 2020 | 19,98 |
| 2021 | 24,48 |
| 2022 | 23,66 |
| 2023 | 23,88 |

Dibawah ini merupakan data hasil perhitungan variabel kualitas asset (X1) pada sub sektor perbankan yang terdaftar di BEI tahun 2019-2023

Contoh perhitungan kualitas asset (NPL)

Perusahaan AGRO 2019

= 7,655 (7,66)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| No | Nama Bank | Kode | Tahun | NPL |
| 1 | Bank Raya Indonesia Tbk | ARGO | 2019 | 7,66 |
| 2020 | 4,97 |
| 2021 | 3,98 |
| 2022 | 2,9 |
| 2023 | 4,4 |
| 2 | Bank MNC Internasional | BABP | 2019 | 5,78 |
| 2020 | 5,69 |
| 2021 | 4,42 |
| 2022 | 3,53 |
| 2023 | 3,96 |
| 3 | Bank Capital Indonesia Tbk | BACA | 2019 | 3,01 |
| 2020 | 0 |
| 2021 | 0 |
| 2022 | 0,17 |
| 2023 | 0,07 |
| 4 | Bank Central Asia Tbk | BBCA | 2019 | 1,3 |
| 2020 | 1,8 |
| 2021 | 2,2 |
| 2022 | 1,7 |
| 2023 | 1,9 |
| 5 | Bank Mestika Dharma Tbk | BBMD | 2019 | 2,26 |
| 2020 | 1,69 |
| 2021 | 1,18 |
| 2022 | 1,26 |
| 2023 | 1,37 |
| 6 | Bank Negara Indonesia (Persero) Tbk | BBNI | 2019 | 2,3 |
| 2020 | 4,3 |
| 2021 | 3,7 |
| 2022 | 2,8 |
| 2023 | 2,1 |
| 7 | Bank Rakyat Indonesia (Persero) Tbk | BBRI | 2019 | 2,62 |
| 2020 | 2,94 |
| 2021 | 3,08 |
| 2022 | 2,82 |
| 2023 | 3,12 |
| 8 | Bank Tabungan Negara (Persero) Tbk | BBTN | 2019 | 4,78 |
| 2020 | 4,37 |
| 2021 | 3,7 |
| 2022 | 3,38 |
| 2023 | 3,01 |
| 9 | Bank Danamon Indonesia Tbk | BDMN | 2019 | 3 |
| 2020 | 2,8 |
| 2021 | 2,7 |
| 2022 | 2,6 |
| 2023 | 2,2 |
| 10 | Bank Ganesha Tbk | BGTG | 2019 | 2,28 |
| 2020 | 5,49 |
| 2021 | 5,13 |
| 2022 | 2,01 |
| 2023 | 1,62 |
| 11 | Bank Ina Perdana Tbk | BINA | 2019 | 4,76 |
| 2020 | 1,43 |
| 2021 | 2,62 |
| 2022 | 1,73 |
| 2023 | 3,44 |
| 12 | Bank Pembangunan Jawa Barat Dan Banten Tbk | BJBR | 2019 | 1,58 |
| 2020 | 1,4 |
| 2021 | 1,24 |
| 2022 | 1,16 |
| 2023 | 1,35 |
| 13 | Bank Pembangunan Daerah Jawa Timur Tbk | BJTM | 2019 | 2,77 |
| 2020 | 4 |
| 2021 | 4,48 |
| 2022 | 2,83 |
| 2023 | 2,49 |
| 14 | Bank Maspion Indonesia Tbk | BMAS | 2019 | 2,34 |
| 2020 | 1,93 |
| 2021 | 1,67 |
| 2022 | 1,21 |
| 2023 | 2,59 |
| 15 | Bank Mandiri (Persero) Tbk | BMRI | 2019 | 2,39 |
| 2020 | 3,29 |
| 2021 | 2,81 |
| 2022 | 1,88 |
| 2023 | 1,02 |
| 16 | Bank Bumi Arta Tbk | BNBA | 2019 | 1,53 |
| 2020 | 2,63 |
| 2021 | 3,04 |
| 2022 | 4,56 |
| 2023 | 4,43 |
| 17 | Bank CIMB Niaga Tbk | BNGA | 2019 | 2,79 |
| 2020 | 3,62 |
| 2021 | 3,46 |
| 2022 | 2,8 |
| 2023 | 1,96 |
| 18 | Bank Maybank Indonesia Tbk | BNII | 2019 | 3,33 |
| 2020 | 4 |
| 2021 | 3,69 |
| 2022 | 3,46 |
| 2023 | 2,92 |
| 19 | Bank Permata Tbk | BNLI | 2019 | 2,8 |
| 2020 | 2,9 |
| 2021 | 3,2 |
| 2022 | 3,1 |
| 2023 | 2,9 |
| 20 | Bank Sinarmas Tbk | BSIM | 2019 | 7,89 |
| 2020 | 4,75 |
| 2021 | 4,64 |
| 2022 | 7,99 |
| 2023 | 1,53 |
| 21 | Bank BTPN Tbk | BTPN | 2019 | 0,8 |
| 2020 | 1,2 |
| 2021 | 1,7 |
| 2022 | 1,4 |
| 2023 | 1,4 |
| 22 | Bank Victoria Internasional Tbk | BVIC | 2019 | 6,77 |
| 2020 | 7,58 |
| 2021 | 7,27 |
| 2022 | 4,23 |
| 2023 | 3,99 |
| 23 | Bank Artha Graha Internasional Tbk | INPC | 2019 | 5,71 |
| 2020 | 4,58 |
| 2021 | 3,39 |
| 2022 | 2,73 |
| 2023 | 1,74 |
| 24 | Bank Multiarta Sentosa Tbk | MASB | 2019 | 4,15 |
| 2020 | 3,66 |
| 2021 | 2,48 |
| 2022 | 3,09 |
| 2023 | 3,31 |
| 25 | Bank Mayapada Internasional Tbk | MAYA | 2019 | 3,85 |
| 2020 | 4,09 |
| 2021 | 3,93 |
| 2022 | 4,7 |
| 2023 | 3,77 |
| 26 | Bank China Construction Bank Indonesia Tbk | MCOR | 2019 | 2,52 |
| 2020 | 2,94 |
| 2021 | 4,39 |
| 2022 | 3,4 |
| 2023 | 2,87 |
| 27 | Bank Mega Tbk | MEGA | 2019 | 2,46 |
| 2020 | 1,39 |
| 2021 | 1,12 |
| 2022 | 1,23 |
| 2023 | 1,57 |
| 28 | Bank OCBC NISP Tbk | NISP | 2019 | 1,72 |
| 2020 | 1,93 |
| 2021 | 2,36 |
| 2022 | 2,42 |
| 2023 | 1,64 |
| 29 | Bank Pan Indonesia Tbk | PNBN | 2019 | 3,02 |
| 2020 | 3,01 |
| 2021 | 3,54 |
| 2022 | 3,53 |
| 2023 | 3,09 |
| 30 | Bank Woori Saudara Indonesia 1906 Tbk | SDRA | 2019 | 1,64 |
| 2020 | 1,12 |
| 2021 | 0,93 |
| 2022 | 1,05 |
| 2023 | 1,25 |

Dibawah ini merupakan data hasil perhitungan variabel rentabilitas (X2) pada sub sektor perbankan yang terdaftar di BEI tahun 2019-2023

Contoh perhitungan rentabilitas (ROA)

Perusahaan AGRO 2019

=0,1886 (0,19)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| No | Nama Bank | Kode | Tahun | ROA |
| 1 | Bank Raya Indonesia Tbk | AGRO | 2019 | 0,19 |
| 2020 | 0,24 |
| 2021 | -14,75 |
| 2022 | 0,85 |
| 2023 | 1,05 |
| 2 | Bank MNC Internasional Tbk | BABP | 2019 | 0,27 |
| 2020 | 0,15 |
| 2021 | 0,18 |
| 2022 | 1,04 |
| 2023 | 0,71 |
| 3 | Bank Capital Indonesia Tbk | BACA | 2019 | 0,13 |
| 2020 | 0,44 |
| 2021 | 0,22 |
| 2022 | 0,18 |
| 2023 | 0,64 |
| 4 | Bank Central Asia Tbk | BBCA | 2019 | 4 |
| 2020 | 3,3 |
| 2021 | 3,4 |
| 2022 | 3,2 |
| 2023 | 3,6 |
| 5 | Bank Mestika Dharma Tbk | BBMD | 2019 | 2,72 |
| 2020 | 3,17 |
| 2021 | 4,31 |
| 2022 | 3,97 |
| 2023 | 3,26 |
| 6 | Bank Negara Indonesia Tbk | BBNI | 2019 | 2,4 |
| 2020 | 0,5 |
| 2021 | 1,4 |
| 2022 | 2,5 |
| 2023 | 2,6 |
| 7 | Bank Rakyat Indonesia Tbk | BBRI | 2019 | 3,5 |
| 2020 | 1,98 |
| 2021 | 2,72 |
| 2022 | 3,76 |
| 2023 | 3,93 |
| 8 | Bank Tabungan Negara Tbk | BBTN | 2019 | 0,13 |
| 2020 | 0,69 |
| 2021 | 0,81 |
| 2022 | 1,02 |
| 2023 | 1,07 |
| 9 | Bank danamon Indonesia Tbk | BDMN | 2019 | 3 |
| 2020 | 1 |
| 2021 | 1,2 |
| 2022 | 2,3 |
| 2023 | 2,3 |
| 10 | Bank Ganesha Tbk | BGTG | 2019 | 0,32 |
| 2020 | 0,1 |
| 2021 | 0,23 |
| 2022 | 0,6 |
| 2023 | 1,55 |
| 11 | Bank Ina Perdana Tbk | BINA | 2019 | 0,23 |
| 2020 | 0,51 |
| 2021 | 0,44 |
| 2022 | 1,09 |
| 2023 | 1,17 |
| 12 | Bank Pembangunan Jawa Barat Dan Banten Tbk | BJBR | 2019 | 1,68 |
| 2020 | 1,66 |
| 2021 | 1,73 |
| 2022 | 1,75 |
| 2023 | 1,29 |
| 13 | Bank Pembangunan Daerah Jawa Timur Tbk | BJTM | 2019 | 2,73 |
| 2020 | 1,95 |
| 2021 | 2,05 |
| 2022 | 1,95 |
| 2023 | 1,87 |
| 14 | Bank Maspion Indonesia Tbk | BMAS | 2019 | 1,13 |
| 2020 | 1,09 |
| 2021 | 0,79 |
| 2022 | 1,06 |
| 2023 | 0,46 |
| 15 | Bank Mandiri (Persero) Tbk | BMRI | 2019 | 3,03 |
| 2020 | 1,64 |
| 2021 | 2,53 |
| 2022 | 3,3 |
| 2023 | 4,03 |
| 16 | Bank Bumi Arta Tbk | BNBA | 2019 | 0,96 |
| 2020 | 0,7 |
| 2021 | 0,74 |
| 2022 | 0,59 |
| 2023 | 0,71 |
| 17 | Bank CIMB Niaga Tbk | BNGA | 2019 | 1,99 |
| 2020 | 1,06 |
| 2021 | 1,88 |
| 2022 | 2,16 |
| 2023 | 2,59 |
| 18 | Bank Maybank Indonesia Tbk | BNII | 2019 | 1,45 |
| 2020 | 1,04 |
| 2021 | 1,34 |
| 2022 | 1,25 |
| 2023 | 1,41 |
| 19 | Bank Permata Tbk | BNLI | 2019 | 7,2 |
| 2020 | 3,1 |
| 2021 | 0,7 |
| 2022 | 1,1 |
| 2023 | 1,3 |
| 20 | Bank Sinarmas Tbk | BSIM | 2019 | 0,23 |
| 2020 | 0,3 |
| 2021 | 0,34 |
| 2022 | 0,54 |
| 2023 | 0,15 |
| 21 | Bank BTPN Tbk | BTPN | 2019 | 2,3 |
| 2020 | 1,4 |
| 2021 | 2,2 |
| 2022 | 2,4 |
| 2023 | 1,7 |
| 22 | Bank Victoria Internasional Tbk | BVIC | 2019 | -0,09 |
| 2020 | -1,26 |
| 2021 | -0,71 |
| 2022 | 1,47 |
| 2023 | 0,48 |
| 23 | Bank Artha Graha Internasional Tbk | INPC | 2019 | -0,3 |
| 2020 | 0,11 |
| 2021 | -0,73 |
| 2022 | 0,25 |
| 2023 | 0,6 |
| 24 | Bank Multiarta Sentosa Tbk | MASB | 2019 | 1,28 |
| 2020 | 0,83 |
| 2021 | 1,19 |
| 2022 | 1,86 |
| 2023 | 1,24 |
| 25 | Bank Mayapada Internasional Tbk | MAYA | 2019 | 0,78 |
| 2020 | 0,12 |
| 2021 | 0,07 |
| 2022 | 0,04 |
| 2023 | 0,04 |
| 26 | Bank China Construction Bank Indonesia Tbk | MCOR | 2019 | 0,71 |
| 2020 | 0,29 |
| 2021 | 0,41 |
| 2022 | 0,69 |
| 2023 | 1,22 |
| 27 | Bank Mega Tbk | MEGA | 2019 | 2,9 |
| 2020 | 3,64 |
| 2021 | 4,22 |
| 2022 | 4 |
| 2023 | 3,47 |
| 28 | Bank OCBC NISP Tbk | NISP | 2019 | 2,22 |
| 2020 | 1,47 |
| 2021 | 1,55 |
| 2022 | 1,86 |
| 2023 | 2,14 |
| 29 | Bank Pan Indonesia Tbk | PNBN | 2019 | 2,08 |
| 2020 | 1,91 |
| 2021 | 1,35 |
| 2022 | 1,91 |
| 2023 | 1,57 |
| 30 | Bank Woori Saudara Indonesia 1906 Tbk | SDRA | 2019 | 1,18 |
| 2020 | 1,84 |
| 2021 | 2 |
| 2022 | 2,33 |
| 2023 | 1,72 |

Dibawah ini merupakan data hasil perhitungan variabel sensitivitas risiko pasar (X3)

pada sub sektor perbankan yang terdaftar di BEI tahun 2019-2023

Contoh perhitungan sensitivitas risiko pasar (PDN)

Perusahaan AGRO 2019

=0,9755 (0,98)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| No | Nama Bank | Kode | Tahun | PDN |
| 1 | Bank Raya Indonesia Tbk | AGRO | 2019 | 0,98 |
| 2020 | 0,09 |
| 2021 | 0,32 |
| 2022 | 0,93 |
| 2023 | 0,12 |
| 2 | Bank MNC Internasional | BABP | 2019 | 7,68 |
| 2020 | 4,87 |
| 2021 | 2,12 |
| 2022 | 0,85 |
| 2023 | 1,11 |
| 3 | Bank Capital Indonesia Tbk | BACA | 2019 | 4,28 |
| 2020 | 1,29 |
| 2021 | 0,84 |
| 2022 | 0,87 |
| 2023 | 0,33 |
| 4 | Bank Central Asia Tbk | BBCA | 2019 | 0,09 |
| 2020 | 0,04 |
| 2021 | 0,01 |
| 2022 | 0,01 |
| 2023 | 0,01 |
| 5 | Bank Mestika Dharma Tbk | BBMD | 2019 | 0,46 |
| 2020 | 0,53 |
| 2021 | 0,53 |
| 2022 | 0,58 |
| 2023 | 0,41 |
| 6 | Bank Negara Indonesia (Persero)  Tbk | BBNI | 2019 | 2,40 |
| 2020 | 3,20 |
| 2021 | 0,90 |
| 2022 | 1,60 |
| 2023 | 1,70 |
| 7 | Bank Rakyat Indonesia (Persero) Tbk | BBRI | 2019 | 1,87 |
| 2020 | 1,07 |
| 2021 | 0,81 |
| 2022 | 0,85 |
| 2023 | 0,62 |
| 8 | Bank Tabungan Negara (Persero) Tbk | BBTN | 2019 | 4,14 |
| 2020 | 3,17 |
| 2021 | 2,63 |
| 2022 | 4,17 |
| 2023 | 1,73 |
| 9 | Bank Danamon Indonesia Tbk | BDMN | 2019 | 1,40 |
| 2020 | 1,40 |
| 2021 | 0,80 |
| 2022 | 1,40 |
| 2023 | 0,90 |
| 10 | Bank Ganesha Tbk | BGTG | 2019 | 0,34 |
| 2020 | 0,60 |
| 2021 | 0,38 |
| 2022 | 0,38 |
| 2023 | 0,17 |
| 11 | Bank Ina Perdana Tbk | BINA | 2019 | 0,00 |
| 2020 | 0,18 |
| 2021 | 0,13 |
| 2022 | 0,00 |
| 2023 | 0,00 |
| 12 | Bank Pembangunan Jawa Barat Dan Banten Tbk | BJBR | 2019 | 1,11 |
| 2020 | 1,05 |
| 2021 | 0,89 |
| 2022 | 1,84 |
| 2023 | 8,09 |
| 13 | Bank Pembangunan Daerah Jawa Timur Tbk | BJTM | 2019 | 1,37 |
| 2020 | 0,90 |
| 2021 | 0,84 |
| 2022 | 3,26 |
| 2023 | 0,43 |
| 14 | Bank Maspion Indonesia Tbk | BMAS | 2019 | 2,03 |
| 2020 | 0,41 |
| 2021 | 3,36 |
| 2022 | 1,15 |
| 2023 | 1,52 |
| 15 | Bank Mandiri (Persero) Tbk | BMRI | 2019 | 1,09 |
| 2020 | 0,91 |
| 2021 | 4,27 |
| 2022 | 9,78 |
| 2023 | 1,28 |
| 16 | Bank Bumi Arta Tbk | BNBA | 2019 | 0,84 |
| 2020 | 0,47 |
| 2021 | 0,87 |
| 2022 | 0,73 |
| 2023 | 0,98 |
| 17 | Bank CIMB Niaga Tbk | BNGA | 2019 | 3,63 |
| 2020 | 1,77 |
| 2021 | 1,22 |
| 2022 | 0,77 |
| 2023 | 3,05 |
| 18 | Bank Maybank Indonesia Tbk | BNII | 2019 | 4,55 |
| 2020 | 7,37 |
| 2021 | 3,38 |
| 2022 | 2,61 |
| 2023 | 4,61 |
| 19 | Bank Permata Tbk | BNLI | 2019 | 8,60 |
| 2020 | 3,20 |
| 2021 | 0,30 |
| 2022 | 0,10 |
| 2023 | 0,70 |
| 20 | Bank Sinarmas Tbk | BSIM | 2019 | 2,26 |
| 2020 | 0,68 |
| 2021 | 1,11 |
| 2022 | 0,81 |
| 2023 | 6,57 |
| 21 | Bank BTPN Tbk | BTPN | 2019 | 0,10 |
| 2020 | 0,40 |
| 2021 | 0,10 |
| 2022 | 0,30 |
| 2023 | 0,50 |
| 22 | Bank Victoria Internasional Tbk | BVIC | 2019 | 0,29 |
| 2020 | 0,17 |
| 2021 | 0,98 |
| 2022 | 0,12 |
| 2023 | 0,39 |
| 23 | Bank Artha Graha Internasional Tbk | INPC | 2019 | 0,86 |
| 2020 | 0,63 |
| 2021 | 2,14 |
| 2022 | 0,82 |
| 2023 | 0,81 |
| 24 | Bank Multiarta Sentosa Tbk | MASB | 2019 | 0,25 |
| 2020 | 0,26 |
| 2021 | 0,60 |
| 2022 | 0,27 |
| 2023 | 0,15 |
| 25 | Bank Mayapada Internasional Tbk | MAYA | 2019 | 0,38 |
| 2020 | 1,86 |
| 2021 | 0,36 |
| 2022 | 0,50 |
| 2023 | 0,11 |
| 26 | Bank China Construction Bank Indonesia Tbk | MCOR | 2019 | 0,64 |
| 2020 | 0,17 |
| 2021 | 0,11 |
| 2022 | 0,40 |
| 2023 | 0,17 |
| 27 | Bank Mega Tbk | MEGA | 2019 | 9,99 |
| 2020 | 0,26 |
| 2021 | 0,46 |
| 2022 | 0,21 |
| 2023 | 0,75 |
| 28 | Bank OCBC NISP Tbk | NISP | 2019 | 3,28 |
| 2020 | 1,65 |
| 2021 | 3,47 |
| 2022 | 2,56 |
| 2023 | 1,55 |
| 29 | Bank Pan Indonesia Tbk | PNBN | 2019 | 0,77 |
| 2020 | 2,21 |
| 2021 | 0,40 |
| 2022 | 0,73 |
| 2023 | 0,18 |
| 30 | Bank Woori Saudara Indonesia 1906 Tbk | SDRA | 2019 | 0,48 |
| 2020 | 0,49 |
| 2021 | 0,30 |
| 2022 | 0,90 |
| 2023 | 0,24 |

Dibawah ini merupakan data hasil perhitungan variabel Efisiensi operasional (X4) pada sub sektor perbankan yang terdaftar di BEI tahun 2019-2023

Contoh perhitungan efisiensi operasional (BOPO)

Perusahaan AGRO 2019

=86,1596 (86,16)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| No | Nama Bank | Kode | Tahun | BOPO |
| 1 | Bank Raya Indonesia Tbk | AGRO | 2019 | 86,16 |
| 2020 | 97,12 |
| 2021 | 287,86 |
| 2022 | 93,34 |
| 2023 | 90,51 |
| 2 | Bank MNC Internasional Tbk | BABP | 2019 | 95,21 |
| 2020 | 98,09 |
| 2021 | 97,81 |
| 2022 | 88,16 |
| 2023 | 92,73 |
| 3 | Bank Capital Indonesia Tbk | BACA | 2019 | 98,12 |
| 2020 | 98,84 |
| 2021 | 98,23 |
| 2022 | 98,84 |
| 2023 | 97,21 |
| 4 | Bank Central Asia Tbk | BBCA | 2019 | 59,1 |
| 2020 | 63,5 |
| 2021 | 54,2 |
| 2022 | 46,5 |
| 2023 | 43,8 |
| 5 | Bank Mestika Dharma Tbk | BBMD | 2019 | 71,48 |
| 2020 | 67,59 |
| 2021 | 51,7 |
| 2022 | 52,74 |
| 2023 | 60,58 |
| 6 | Bank Negara Indonesia Tbk | BBNI | 2019 | 73,2 |
| 2020 | 93,3 |
| 2021 | 81,2 |
| 2022 | 68,6 |
| 2023 | 68,4 |
| 7 | Bank Rakyat Indonesia Tbk | BBRI | 2019 | 70,1 |
| 2020 | 81,22 |
| 2021 | 74,3 |
| 2022 | 64,2 |
| 2023 | 64,35 |
| 8 | Bank Tabungan Negara Tbk | BBTN | 2019 | 98,12 |
| 2020 | 91,61 |
| 2021 | 89,28 |
| 2022 | 86 |
| 2023 | 86,1 |
| 9 | Bank danamon Indonesia Tbk | BDMN | 2019 | 82,7 |
| 2020 | 88,9 |
| 2021 | 86,6 |
| 2022 | 72,9 |
| 2023 | 75,7 |
| 10 | Bank Ganesha Tbk | BGTG | 2019 | 96,69 |
| 2020 | 98,4 |
| 2021 | 94,81 |
| 2022 | 86,83 |
| 2023 | 79,36 |
| 11 | Bank Ina Perdana Tbk | BINA | 2019 | 96,8 |
| 2020 | 93,8 |
| 2021 | 92,42 |
| 2022 | 82,43 |
| 2023 | 84,37 |
| 12 | Bank Pembangunan Jawa Barat Dan Banten Tbk | BJBR | 2019 | 84,23 |
| 2020 | 83,95 |
| 2021 | 81,94 |
| 2022 | 80,35 |
| 2023 | 85,65 |
| 13 | Bank Pembangunan Daerah Jawa Timur Tbk | BJTM | 2019 | 71,4 |
| 2020 | 77,76 |
| 2021 | 75,95 |
| 2022 | 76,15 |
| 2023 | 77,27 |
| 14 | Bank Maspion Indonesia Tbk | BMAS | 2019 | 87,1 |
| 2020 | 87,58 |
| 2021 | 89,48 |
| 2022 | 84,99 |
| 2023 | 93,29 |
| 15 | Bank Mandiri (Persero) Tbk | BMRI | 2019 | 67,44 |
| 2020 | 80,03 |
| 2021 | 67,26 |
| 2022 | 57,35 |
| 2023 | 51,88 |
| 16 | Bank Bumi Arta Tbk | BNBA | 2019 | 89,55 |
| 2020 | 92,02 |
| 2021 | 88,87 |
| 2022 | 91,31 |
| 2023 | 89,7 |
| 17 | Bank CIMB Niaga Tbk | BNGA | 2019 | 82,44 |
| 2020 | 89,38 |
| 2021 | 78,37 |
| 2022 | 74,1 |
| 2023 | 71,47 |
| 18 | Bank Maybank Indonesia Tbk | BNII | 2019 | 85,78 |
| 2020 | 87,83 |
| 2021 | 82,69 |
| 2022 | 83,1 |
| 2023 | 83,13 |
| 19 | Bank Permata Tbk | BNLI | 2019 | 85,7 |
| 2020 | 88,8 |
| 2021 | 90,1 |
| 2022 | 82,4 |
| 2023 | 81,7 |
| 20 | Bank Sinarmas Tbk | BSIM | 2019 | 119,43 |
| 2020 | 111,7 |
| 2021 | 97,12 |
| 2022 | 93,27 |
| 2023 | 103,36 |
| 21 | Bank BTPN Tbk | BTPN | 2019 | 80,5 |
| 2020 | 85,5 |
| 2021 | 76 |
| 2022 | 75,1 |
| 2023 | 83,7 |
| 22 | Bank Victoria Internasional Tbk | BVIC | 2019 | 100,69 |
| 2020 | 112,09 |
| 2021 | 104,94 |
| 2022 | 79,44 |
| 2023 | 91,67 |
| 23 | Bank Artha Graha Internasional Tbk | INPC | 2019 | 105,11 |
| 2020 | 97,75 |
| 2021 | 111,09 |
| 2022 | 96,26 |
| 2023 | 90,11 |
| 24 | Bank Multiarta Sentosa Tbk | MASB | 2019 | 85,02 |
| 2020 | 86,73 |
| 2021 | 78,68 |
| 2022 | 69,6 |
| 2023 | 80,76 |
| 25 | Bank Mayapada Internasional Tbk | MAYA | 2019 | 92,16 |
| 2020 | 98,41 |
| 2021 | 98,83 |
| 2022 | 99,32 |
| 2023 | 99,4 |
| 26 | Bank China Construction Bank Indonesia Tbk | MCOR | 2019 | 91,49 |
| 2020 | 97,7 |
| 2021 | 92,75 |
| 2022 | 87,76 |
| 2023 | 82,76 |
| 27 | Bank Mega Tbk | MEGA | 2019 | 74,1 |
| 2020 | 65,94 |
| 2021 | 56,06 |
| 2022 | 56,76 |
| 2023 | 65,34 |
| 28 | Bank OCBC NISP Tbk | NISP | 2019 | 74,77 |
| 2020 | 81,13 |
| 2021 | 76,5 |
| 2022 | 71,09 |
| 2023 | 71,01 |
| 29 | Bank Pan Indonesia Tbk | PNBN | 2019 | 77,96 |
| 2020 | 79,54 |
| 2021 | 86,09 |
| 2022 | 74,53 |
| 2023 | 78,18 |
| 30 | Bank Woori Saudara Indonesia 1906 Tbk | SDRA | 2019 | 75,75 |
| 2020 | 74,22 |
| 2021 | 70,32 |
| 2022 | 66,85 |
| 2023 | 77,45 |

Dibawah ini merupakan data hasil perhitungan variabel *Leverage* (X5) pada sub sektor perbankan yang terdaftar di BEI tahun 2019-2023

Contoh perhitungan *Leverage* (DER)

Perusahaan AGRO 2019

=503,964 (503,96)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| No | Nama Bank | Kode | Tahun | DER |
| 1 | Bank Raya Indonesia Tbk | AGRO | 2019 | 503,96 |
| 2020 | 553,39 |
| 2021 | 586,28 |
| 2022 | 310,10 |
| 2023 | 263,73 |
| 2 | Bank MNC Internasional Tbk | BABP | 2019 | 580,23 |
| 2020 | 651,2 |
| 2021 | 492,5 |
| 2022 | 521,69 |
| 2023 | 405,86 |
| 3 | Bank Capital Indonesia Tbk | BACA | 2019 | 1113,47 |
| 2020 | 1133,03 |
| 2021 | 951,73 |
| 2022 | 527,48 |
| 2023 | 486,06 |
| 4 | Bank Central Asia Tbk | BBCA | 2019 | 438,5 |
| 2020 | 482,3 |
| 2021 | 505,5 |
| 2022 | 494,4 |
| 2023 | 480,6 |
| 5 | Bank Mestika Dharma Tbk | BBMD | 2019 | 270,65 |
| 2020 | 253,18 |
| 2021 | 272,58 |
| 2022 | 264,3 |
| 2023 | 227,41 |
| 6 | Bank Negara Indonesia Tbk | BBNI | 2019 | 567,5 |
| 2020 | 689,6 |
| 2021 | 687,9 |
| 2022 | 657 |
| 2023 | 618,6 |
| 7 | Bank Rakyat Indonesia Tbk | BBRI | 2019 | 559,45 |
| 2020 | 631,52 |
| 2021 | 449,11 |
| 2022 | 496,34 |
| 2023 | 514,34 |
| 8 | Bank Tabungan Negara Tbk | BBTN | 2019 | 1.130,43 |
| 2020 | 1.607,86 |
| 2021 | 1.530,80 |
| 2022 | 1.356,18 |
| 2023 | 1,250,57 |
| 9 | Bank danamon Indonesia Tbk | BDMN | 2019 | 330 |
| 2020 | 360 |
| 2021 | 330 |
| 2022 | 320 |
| 2023 | 340 |
| 10 | Bank Ganesha Tbk | BGTG | 2019 | 321,91 |
| 2020 | 371,02 |
| 2021 | 299,09 |
| 2022 | 185,72 |
| 2023 | 189,82 |
| 11 | Bank Ina Perdana Tbk | BINA | 2019 | 330,96 |
| 2020 | 593,24 |
| 2021 | 534,28 |
| 2022 | 525,07 |
| 2023 | 583,7 |
| 12 | Bank Pembangunan Jawa Barat Dan Banten Tbk | BJBR | 2019 | 834,9 |
| 2020 | 961,56 |
| 2021 | 995,37 |
| 2022 | 1,014,67 |
| 2023 | 1,001,17 |
| 13 | Bank Pembangunan Daerah Jawa Timur Tbk | BJTM | 2019 | 750,81 |
| 2020 | 735,78 |
| 2021 | 823,17 |
| 2022 | 800,16 |
| 2023 | 735,22 |
| 14 | Bank Maspion Indonesia Tbk | BMAS | 2019 | 515,95 |
| 2020 | 687,26 |
| 2021 | 969,28 |
| 2022 | 374,41 |
| 2023 | 192,53 |
| 15 | Bank Mandiri (Persero) Tbk | BMRI | 2019 | 480,42 |
| 2020 | 588,11 |
| 2021 | 614,41 |
| 2022 | 643,38 |
| 2023 | 608,39 |
| 16 | Bank Bumi Arta Tbk | BNBA | 2019 | 399,3 |
| 2020 | 401,93 |
| 2021 | 286,52 |
| 2022 | 166,88 |
| 2023 | 155,98 |
| 17 | Bank CIMB Niaga Tbk | BNGA | 2019 | 534 |
| 2020 | 585 |
| 2021 | 616,29 |
| 2022 | 577,52 |
| 2023 | 577,72 |
| 18 | Bank Maybank Indonesia Tbk | BNII | 2019 | 534 |
| 2020 | 533 |
| 2021 | 484 |
| 2022 | 445 |
| 2023 | 458 |
| 19 | Bank Permata Tbk | BNLI | 2019 | 579 |
| 2020 | 468 |
| 2021 | 540,1 |
| 2022 | 578,23 |
| 2023 | 543,73 |
| 20 | Bank Sinarmas Tbk | BSIM | 2019 | 501,86 |
| 2020 | 636,56 |
| 2021 | 615,71 |
| 2022 | 549,97 |
| 2023 | 572,5 |
| 21 | Bank BTPN Tbk | BTPN | 2019 | 502,7 |
| 2020 | 491,2 |
| 2021 | 458,8 |
| 2022 | 460 |
| 2023 | 414,2 |
| 22 | Bank Victoria Internasional Tbk | BVIC | 2019 | 856,22 |
| 2020 | 827,46 |
| 2021 | 687,54 |
| 2022 | 743,53 |
| 2023 | 674,53 |
| 23 | Bank Artha Graha Internasional Tbk | INPC | 2019 | 462,85 |
| 2020 | 757,61 |
| 2021 | 560,8 |
| 2022 | 535,25 |
| 2023 | 525,83 |
| 24 | Bank Multiarta Sentosa Tbk | MASB | 2019 | 766,96 |
| 2020 | 1039,67 |
| 2021 | 759,04 |
| 2022 | 522,31 |
| 2023 | 643,69 |
| 25 | Bank Mayapada Internasional Tbk | MAYA | 2019 | 656,84 |
| 2020 | 616,39 |
| 2021 | 752,07 |
| 2022 | 877,02 |
| 2023 | 791,68 |
| 26 | Bank China Construction Bank Indonesia Tbk | MCOR | 2019 | 576,02 |
| 2020 | 319,42 |
| 2021 | 330,75 |
| 2022 | 303,65 |
| 2023 | 325,83 |
| 27 | Bank Mega Tbk | MEGA | 2019 | 548,59 |
| 2020 | 516,23 |
| 2021 | 594,1 |
| 2022 | 586,99 |
| 2023 | 506,96 |
| 28 | Bank OCBC NISP Tbk | NISP | 2019 | 553,2 |
| 2020 | 591,59 |
| 2021 | 563,2 |
| 2022 | 597,14 |
| 2023 | 569,23 |
| 29 | Bank Pan Indonesia Tbk | PNBN | 2019 | 375,43 |
| 2020 | 359,47 |
| 2021 | 321,16 |
| 2022 | 318,86 |
| 2023 | 316,44 |
| 30 | Bank Woori Saudara Indonesia 1906 Tbk | SDRA | 2019 | 433 |
| 2020 | 233 |
| 2021 | 373 |
| 2022 | 419 |
| 2023 | 434 |

**LAMPIRAN II**

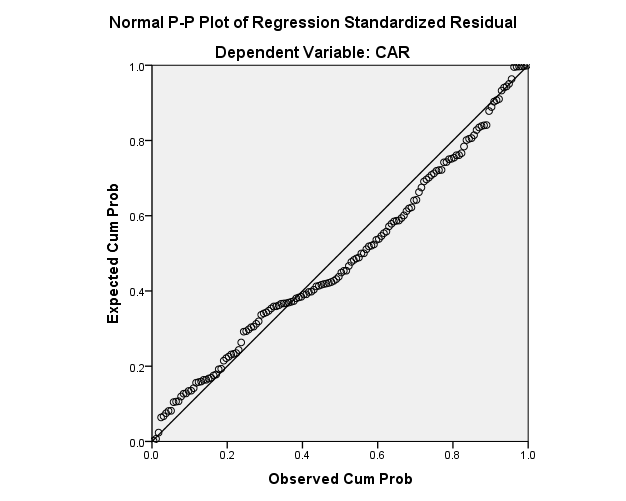
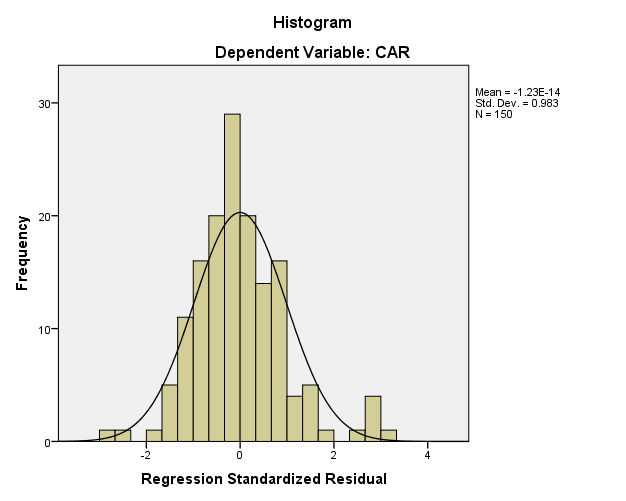
**Hasil Analisis SPSS**

**Uji Statistik Deskriptif**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Descriptive Statistics** | | | | | |
|  | N | Minimum | Maximum | Mean | Std. Deviation |
| NPL | 150 | -3.30 | 7.99 | 2.8285 | 1.58217 |
| ROA | 150 | -4.75 | 7.20 | 1.5081 | 1.38255 |
| PDN | 150 | .00 | 9.99 | 1.4718 | 1.90524 |
| BOPO | 150 | 43.80 | 119.43 | 83.3184 | 13.93840 |
| DER | 150 | 32.89 | 1607.86 | 559.9726 | 257.06273 |
| CAR | 150 | 10.78 | 119.23 | 28.7335 | 15.99262 |
| Valid N (listwise) | 150 |  |  |  |  |

**Uji Normalitas**

|  |  |  |
| --- | --- | --- |
| **One-Sample Kolmogorov-Smirnov Test** | | |
|  | | Unstandardized Residual |
| N | | 150 |
| Normal Parametersa,b | Mean | .0000000 |
| Std. Deviation | .25307808 |
| Most Extreme Differences | Absolute | .071 |
| Positive | .071 |
| Negative | -.049 |
| Test Statistic | | .071 |
| Asymp. Sig. (2-tailed) | | .060c |



**Uji Autokorelasi**

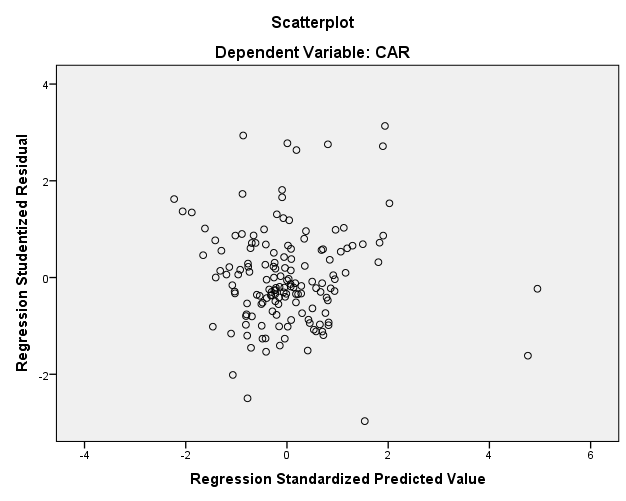
|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Coefficientsa** | | | | | | |
| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
| B | Std. Error | Beta |
| 1 | (Constant) | .095 | .845 |  | .112 | .911 |
| NPL | -.012 | .082 | -.014 | -.149 | .882 |
| ROA | .013 | .142 | .012 | .092 | .927 |
| PDN | -.003 | .075 | -.003 | -.033 | .973 |
| BOPO | -.024 | .185 | -.017 | -.127 | .899 |
| DER | .002 | .043 | .003 | .039 | .969 |
| LAG\_RES | .006 | .087 | .006 | .066 | .948 |
| a. Dependent Variable: Unstandardized Residual | | | | | | |

**Uji Multikoleniaritas**

|  |  |  |  |
| --- | --- | --- | --- |
| **Coefficientsa** | | | |
| Model | | Collinearity Statistics | | |
| Tolerance | VIF | |
| 1 | (Constant) |  |  | |
| NPL | .772 | 1.295 | |
| ROA | .443 | 2.257 | |
| PDN | .868 | 1.152 | |
| BOPO | .432 | 2.313 | |
| DER | .916 | 1.092 | |
| a. Dependent Variable: CAR | | | | | |

**Uji Heterokedastisitas**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Coefficientsa** | | | | | | |
| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
| B | Std. Error | Beta |
| 1 | (Constant) | -.928 | .519 |  | -1.789 | .076 |
| NPL | .064 | .050 | .116 | 1.295 | .197 |
| ROA | .149 | .088 | .200 | 1.698 | .092 |
| PDN | .041 | .047 | .073 | .872 | .385 |
| BOPO | .166 | .112 | .176 | 1.478 | .142 |
| DER | -.019 | .026 | -.059 | -.715 | .476 |
| a. Dependent Variable: ABS\_RES | | | | | | |



**Uji Regresi Linear Berganda**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Coefficientsa** | | | | |
| Model | | Unstandardized Coefficients | |
| B | Std. Error |
| 1 | (Constant) | 6.023 | .829 |
| NPL | .170 | .080 |
| ROA | .067 | .140 |
| PDN | .094 | .074 |
| BOPO | .028 | .179 |
| DER | -.571 | .042 |
| a. Dependent Variable: CAR | | | | |

**Uji t (Parsial)**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Coefficientsa** | | | | | | |
| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
| B | Std. Error | Beta |
| 1 | (Constant) | 6.023 | .829 |  | 7.261 | .000 |
| NPL | .170 | .080 | .126 | 2.134 | .035 |
| ROA | .067 | .140 | .038 | .482 | .630 |
| PDN | .094 | .074 | .070 | 1.261 | .209 |
| BOPO | .028 | .179 | .012 | .156 | .876 |
| DER | -.571 | .042 | -.740 | -13.635 | .000 |
| a. Dependent Variable: CAR | | | | | | |

**Uji F (Simultan)**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **ANOVAa** | | | | | | |
| Model | | Sum of Squares | df | Mean Square | F | Sig. |
| 1 | Regression | 15.015 | 5 | 3.003 | 45.314 | .000b |
| Residual | 9.543 | 144 | .066 |  |  |
| Total | 24.559 | 149 |  |  |  |
| a. Dependent Variable: CAR | | | | | | |
| b. Predictors: (Constant), DER, BOPO, PDN, NPL, ROA | | | | | | |

**Uji Determinasi (R2)**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Model Summary** | | | | |
| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
| 1 | .782a | .611 | .598 | .25743 |
| a. Predictors: (Constant), DER, BOPO, PDN, NPL, ROA | | | | |