# DAFTAR PUSTAKA

Agustina, R. C., & Santosa, A. (2019). Pengaruh Dar, Der Dan Tata Kelola Perusahaan Terhadap Kinerja Keuangan Perusahaan Farmasi. *Capital: Jurnal Ekonomi Dan Manajemen*, *3*(1), 16. https://doi.org/10.25273/capital.v3i1.5061

Ambarawati, I. G. A. D., & Abundanti, N. (2018). Pengaruh Capital Adequacy Ratio, Non Performing Loan, Loan To Deposit Ratio Terhadap Return on Asset. *E-Jurnal Manajemen Universitas Udayana*, *7*(5), 2410. https://doi.org/10.24843/ejmunud.2018.v07.i05.p04

Amtiran, P. Y. (2020). Dandung, Amtiran and Ratu/ Journal Of Management (SME’s) Vol. 11, No.1, 2020, p65-82. *Journal Of Management*, *11*(1). http://ejurnal.undana.ac.id/JEM/article/download/2319/1680

Anam, C. (2018). Pengaruh Risiko Kredit Dan Likuiditas Terhadap Kinerja Keuangan Perbankan Pada Bank Umum Konvensional Yang Terdaftar Di Bei ( 2012-2016 ). *MARGIN ECO : Jurnal Bisnis Dan Perkembangan Bisnis*, *2*(2), 66–85. https://ejournal.unwaha.ac.id/index.php/margin/article/view/327

Andrianto. (2020). *Manajemen Kredit Teori dan Konsep Bagi Bank Umum* (Qiara Media (ed.)). CV. Penerbit Qiara Media.

Andrianto, Fatihuddin, D., & Anang Firmansyah, M. (2019). *Manajemen Bank* (Qiara Media (ed.)). CV. Penerbit Qiara Media.

Baskara, K. W. A. I. G. K. (2022). Analisis Pengaruh Dana Pihak Ketiga Dan Tingkat Suku Bunga Kredit Terhadap Profitabilitas Bank BUMN. *Jurnal Ilmiah Manajemen Kesatuan*, *10*(1), 97–104. https://doi.org/10.37641/jimkes.v10i1.1280

Darminto, D. P. (2019). *Analisis Laporan Keuangan Konsep dan Aplikasi* (4th ed.).

Dermawan, M. (2019). Pengaruh Ukuran Perusahaan, Financial Leverage, Dan Liquidity Terhadap Kinerja Keuangan. *Jurnal Paradigma Akuntansi*, *1*(3), 572. https://doi.org/10.24912/jpa.v1i3.5560

Enyvia, P., Untung, S., & Edi, W. (2018). Pengaruh Rasio Keuangan Terhadap Kinerja Keuangan Pada Bank Umum Swasta Nasional Devisa Yang Terdaftar Di Bursa Efek Indonesia Periode 2013-2016. *Jurnal Ekonomi Dan Kewirausahaan*, *18*(4), 189–198. https://ejurnal.unisri.ac.id/index.php/Ekonomi/article/view/2377

Fauzan, R., & Dkk. (2023). *Manajemen Perbankan*. PT. Global Eksekutif Teknologi.

Firdausi, I. (2016). Analisis Pengaruh Kinerja Perbankan Terhadap Dana Pihak Ketiga Bank Persero. *Jurnal Keuangan Dan Perbankan*, *20*(3), 487–495. https://doi.org/10.26905/jkdp.v20i3.318

Ghozali, I. (2016). *Aplikasi Analisis Multivariete dengan Program IBM SPSS 23* (P. P. Harto (ed.); edisi 8).

Ghozali, I. (2020). *25 Grand Theory, Theory Besar Ilmu Manajemen, Akuntansi, dan Bisnis*. Yoga Pratama.

Hadinata, S. (2019). Islamic Social Reporting Index Dan Kinerja Keuangan Pada Perbankan Syariah Di Indonesia. *EkBis: Jurnal Ekonomi Dan Bisnis*, *2*(1), 72. https://doi.org/10.14421/ekbis.2018.2.1.1099

Hapsari, I. M. (2021). *Analisis Determinan Kinerja Keuangan BPR di Kota dan Kabupaten Tegal Tahun 2016-2020*. *2*(1), 19–28. https://konsentrasi.upstegal.ac.id/index.php/Konsentrasi/article/download/19/15/

Hapsari, N. R. (2022). *Jurnal Akuntansi, Manajemen, dan Bisnis*. https://jurnal.machung.ac.id/index.php/parsimonia/article/view/584/267

Haryati, R., & Widyarti, E. T. (2016). Pengaruh Leverage, Size, NPL, BOPO Dan LDR Terhadap Kinerja Keuangan Bank (Studi Pada Bank Umum Konvensional Yang Terdaftar Di Bursa Efek Indonesia Periode 2010-2014). *Diponegoro Journal of Management*, *5*(3), 1–13. http://ejournal-s1.undip.ac.id/index.php/dbr

Hayat, A., Hamdani, Azhar, I., & Dkk. (2021). *Manajemen Kuangan* (H. Harmain (ed.)). Madenatera.

Hotang, N. I., Munte, R., & Simanjuntak, S. (2020). Pengaruh Pihak Ketiga, Biaya Operasional Pendapatan Operasional dan Kredit terhadap Kinerja Keuangan pada Sektor Perbankan di Bursa Efek Indonesia. *Journal of Education, Humaniora and Social Sciences (JEHSS)*, *3*(2), 538–543. https://doi.org/10.34007/jehss.v3i2.358

Hutabarat, F. (2020). *Analisis Kinerja Keuangan Perusahaan* (M. A. Gita Puspitasari (ed.)). Desanta Muliavisitama.

Ikhwal, N. (2016). Analisis Roa Dan Roe Terhadap Profitabilitas Bank Di Bursa Efek Indonesia. *Al-Masraf : Jurnal Lembaga Keuangan Dan Perbankan*, *1*(2), 211–227. http://journal.febi.uinib.ac.id/index.php/almasraf/article/view/57

Ilahude, P. A., Maramis, J. B., & Untu, V. N. (2021). Analisis Kinerja Keuangan Sebelum Dan Saat Masa Pandemi Covid-19 Pada Perusahaan Telekomunikasi Yang Terdaftar Di Bei. *Jurnal EMBA : Jurnal Riset Ekonomi, Manajemen, Bisnis Dan Akuntansi*, *9*(4), 1144–1152. https://ejournal.unsrat.ac.id/v3/index.php/emba/article/view/37229

Intia, L. C., & Azizah, S. N. (2021). Pengaruh Dewan Direksi, Dewan Komisaris Independen, Dan Dewan Pengawas Syariah Terhadap Kinerja Keuangan Perbankan Syariah Di Indonesia. *Jurnal Riset Keuangan Dan Akuntansi*, *7*(2), 46–59. https://doi.org/10.25134/jrka.v7i2.4860

Jensen, M. C., & Meckling, W. H. (1976). Theory of the firm: Managerial behavior, agency costs and ownership structure. *Journal of Financial Economics*, *3*(4), 305–360. https://doi.org/https://doi.org/10.1016/0304-405X(76)90026-X

Kansil, D., Murni, S., & Tulung, E. J. (2018). Pengaruh Risiko Perbankan Terhadap Kinerja Keuangan Tahun 2013-2015 (Bank Pembangunan Daerah Se-Indonesia). *Jurnal EMBA: Jurnal Riset Ekonomi, Manajemen, Bisnis Dan Akuntansi*, *5*(3), 3508–3517. https://ejournal.unsrat.ac.id/index.php/ emba/article/view/17581

Kasmir. (2021). *Analisis Laporan Keuangan*. PT Rajagarfindo Persada.

Kurnaliyah, N. (2011). *Pemodelan pembiyaan mudharabah perbankan syariah dengan metode sistem dinamika*. https://repository.uinjkt.ac.id/dspace/handle/123456789/5710

Kurniawan, D., & Samhaji. (2020). Jurnal Manajemen Oikonomia. *Jurnal Manajemen*, *16*(1), 1–16. https://journal.unas.ac.id/index.php/oikonamia/article/download/1175/959

Lestari, Dwi, F., & Dkk. (2018). Pengaruh Likuiditas dan Solvabilitas terhadap Kinerja Keuangan Bank Umum Swasta Nasional yang Terdaftar di Bursa Efek Indonesia (BEI) Periode 2015-2016. *Jurnal Sekolah Tinggi Ilmu Ekonomi Widya Gama Lumajang*, *2*(3), 100–109. https://jkm.itbwigalumajang.ac.id/index.php/jra/article/view/144

Luh, N., & Wiagustini, P. (2014). *Pengaruh Dana Pihak Ketiga, Non Performing Loan, dan Capital Adequacy Ratio Terhadap Loan to Deposit Ratio dan Return On Asset Sektor Perbankan di Bursa Efek Indonesia Delsy Setiawati Ratu Edo 1 Fakultas Ekonomi dan Bisnis Universitas Udayana ( Unud ), Ba*. *11*, 650–673. https://www.neliti.com/id/publications/44727/pengaruh-dana-pihak-ketiga-non-performing-loan-dan-capital-adequacy-ratio-terhad

Lukitasari, Y. P., & Kartika, A. (2014). Faktor-faktor yang Mempengaruhi Kinerja Keuangan pada Sektor Perbankan yang Terdaftar di Bursa Efek Indonesia. *Dinamika Akuntansi, Keuangan Dan Perbankan*, *3*(2), 166–176. https://www.unisbank.ac.id/ojs/index.php/fe9/article/view/3724

Lutfiana, D. E. S., & Hermanto, S. B. (2021). Pengaruh Profitabiltas, Leverage dan Ukuran Perusahaan Terhadap Kinerja Keuangan. *Jurnal Ilmu Dan Riset Akuntansi*, *10*(2), 1–18. http://jurnalmahasiswa.stiesia.ac.id/index.php/jira/article/view/3816

Madjit, F. F., Guasmin, & Yusuf, D. (2022). *Analisis Faktor-Faktor yang Mempengaruhi Kinerja Keuangan Perbankan di Bursa Efek Indonesia Analysis of Factors Affecting Banking Financial Performance on the Indonesia Stock Exchange*. *04*, 520–526. https://www.researchgate.net/publication/361541446\_Analisis\_Faktor-Faktor\_yang\_Mempengaruhi\_Kinerja\_Keuangan\_Perbankan\_di\_Bursa\_Efek\_Indonesia\_Analysis\_of\_Factors\_Affecting\_Banking\_Financial\_Performance\_on\_the\_Indonesia\_Stock\_Exchange

Malik, F. A. (2023). *Jurnal Makesya Volume 3 Nomor 2 Tahun 2023 Pengaruh Dana Pihak Ketiga, Total Aset dan Pembiayaan Bagi Hasil Terhadap ROA Unit Usaha Syariah Bank 9 Jambi*. *3*(2015), 45–53. https://e-journal.lp2m.uinjambi.ac.id/ojp/index.php/makesya/article/view/2038/954

Martono, A. (2022). *Bank dan Lembaga Keuangan Lainnya* (Yulianto (ed.)).

Mattiara, N. s, Saerang, I. S., & Tulung, J. E. (2020). Pengaruh Kepemilikan Institusional, Board Size Dan Leverage Terhadap Kinerja Keuangan Pada Industri Keuangan Non Bank Yang Terdaftar Di Bursa Efek Indonesia Tahun 2014-2018. *Jurnal EMBA*, *8*(3), 306–316. https://ejournal.unsrat.ac.id/index.php/emba/article/view/30005

Muliyanti, S., Agusti, R., & Azhari, A. (2023). Pengaruh Good Corporate Governance, Capital Adequacy Ratio, Non Performing Financing, Kualitas Aktiva Produktif, dan Dana Pihak Ketiga Terhadap Kinerja Keuangan Perbankan Syariah. *Jurnal Karya Ilmiah Multidisiplin (JURKIM)*, *3*(1), 38–48. https://doi.org/10.31849/jurkim.v3i1.12785

Munawar, A. H., Stanley, M., Brothers, L., Mae, F., & Mac, F. (2018). *Pengaruh Loan to Deposit Ratio dan Debt to Equity Ratio Terhadap Return On Asset Pada Pt Bank Mandiri (Persero) Tbk*. 155–166.

Murdiyanto, A. (2018). *Faktor-faktor Yang Berpengaruhi Terhadap Roa (Studi Pada Bank Umum Syariah di Indonesia Periode Tahun 2012-2017)*. 978–979.

Najoan, H. (2014). *Analisis Kinerja ….. ( Najoan) 407*. *2*, 407–420.

Ningsih, S. D., & Ilhami, S. (2023). Analisis Pengaruh Kecukupan Modal (CAR) dan Likuiditas (LDR) terhadap Kinerja Keuangan (ROA) Keuangan Bank Swasta Nasional Tahun 2014-2018 (Studi pada Bei Bank Swasta Nasional). *JAMIN : Jurnal Aplikasi Manajemen Dan Inovasi Bisnis*, *5*(2), 190. https://doi.org/10.47201/jamin.v5i2.142

Parenrengi, S., & Whisnu Hendratni, T. (2018). Pengaruh dana pihak ketiga, kecukupan modal dan penyaluran kredit terhadap profitabilitas bank. *Jurnal Manajemen Strategi Dan Aplikasi Bisnis*, *1*(1), 9–18. https://doi.org/10.36407/jmsab.v1i1.15

Prawesti Ningrum, E. (2022). *Nilai Perusahaan (Konsep dan Aplikasi)* (Kodri (ed.)). CV. Adanu Abimata.

Ria Revianty, K. N., Murni, S., & Dkk. (2020). Pengaruh Risiko Pasar (NIM), Risiko Kredit (NPL), Dan Risiko Likuiditas (LDR), Terhadap Kinerja Keuangan Perbankan (ROA) Pada Bank yang Terdaftar Di LQ 45 Periode 2012-2018. *Junal EMBA*, *8*(1), 175–185.

Rohmawati, A., Pratama, V. Y., Ekonomi, F., Kh, U. I. N., & Wahid, A. (2020). *Efesiensi Perbankkan Terhadap Profitabilitas*. 152–165.

Rori, M. C., Karamoy, H., & Gamaliel, H. (2017). Pengaruh Dana Pihak Ketiga, Fee Based Income dan Spread Interest Rate Terhadap Kinerja Keuangan (Studi Empiris Pada Perusahaan Perbankan Yang Terdaftar Di Bursa Efek Indonesia). *Jurnal Riset Akuntansi Dan Auditing “Goodwill,”* *8*(2), 242–253. https://doi.org/10.35800/jjs.v8i2.18420

Sanjaya, S. (2018). Analisis Profitabilitas Dalam Menilai Kinerja Keuangan Pada PT. Taspen (Persero) Medan. *Jurnal Akuntansi Dan Keuangan Syariah*, *2*. https://jurnal.uinsu.ac.id/index.php/JAKS/article/view/4152

Sari, D. P., Suryani, W., & Sabrina, H. (2021). Pengaruh Debt To Asset Ratio dan Debt To Equity Ratio terhadap Kinerja Keuangan pada Perusahaan Otomotif yang Terdaftar di BEI Periode 2015-2018. *Jurnal Ilmiah Manajemen Dan Bisnis (JIMBI)*, *2*(1), 72–80. https://doi.org/10.31289/jimbi.v2i1.484

Setianingrum, P., & Puspitasari, S. (2023). Pengaruh Non Perfoming Loan (NPL) Dan Loan To Deposit Ratio (LDR) Terhadap Profitabilitas Pada Bank Konvensional Di Indonesia. *Journal on Education*, *06*(01), 8160–8168.

Silitonga, R. N., & Manda, G. S. (2022). Pengaruh Risiko Kredit dan Risiko Likuiditas terhadap Kinerja Keuangan pada Bank BUMN Periode 2015-2020. *Jurnal Maksipreneur: Manajemen, Koperasi, Dan Entrepreneurship*, *12*(1), 22. https://doi.org/10.30588/jmp.v12i1.948

Sudana, I. M. (2011). *Manajemen keuangan perusahaan* (N. I.Sallma (ed.); 2nd ed.). Erlangga.

Sugiyono. (2021a). *Metode Penelitian Kuantitaif Kualitatif dan R&D* (M. Dr. Ir. Sutopo. S.Pd (ed.); Edisi Kedu). ALFABETA, cv.

Sugiyono. (2021b). *Metode Penelitian Kuantitatif Kualitatif dan R&D* (2nd ed.). Alfabeta.

Suhardiyah, M. (2017). Pengaruh Ukuran Perusahaan, Leverage Dan Debt To Equity Ratio Terhadap Kinerja Keuangan Pada Perusahaan Perbankan Pemerintah Dibursa Efek Indonesia. *Global*, *02*(01), 51–60. https://stieus.ejournal.web.id/index.php/stieus/article/view/113

Sumartik, & Hariasih, M. (2018). *Buku Ajar Manajemen Keuangan* (M. P. Septi Budi Sartika (ed.)). UMSIDA Press.

Yundi, N. F., & Sudarsono, H. (2018). Pengaruh Kinerja Keuangan terhadap Return on Asset (ROA) Bank Syariah di Indonesia. *Al-Amwal : Jurnal Ekonomi Dan Perbankan Syari’ah*, *10*(1), 18. https://doi.org/10.24235/amwal.v10i1.2759

Yuni, R., & Maulani Dhinny, A. (2022). Pengungkapan Corporate Social Responsibility (CSR) dan Kinerja Lingkungan terhadap Kinerja Keuangan. *Jurnal Riset Akuntansi*, 83–90. https://doi.org/10.29313/jra.v2i2.1149

# LAMPIRAN

**Lampiran 1: Hasil perhitungan dari variabel *loan to deposit ratio***

| **No.** | **Kode Perusahaan** | **Tahun** | | |
| --- | --- | --- | --- | --- |
| **2020** | **2021** | **2022** |
| 1. | AGRO | 0,848 | 0,860 | 0,791 |
| 2. | AGRS | 1,048 | 0,961 | 0,962 |
| 3. | AMAR | 0,748 | 0,756 | 2,245 |
| 4. | ARTO | 1,129 | 1,541 | 1,245 |
| 5. | BABP | 0,774 | 0,733 | 0,775 |
| 6. | BACA | 0,390 | 0,124 | 0,205 |
| 7. | BBCA | 0,689 | 0,642 | 0,674 |
| 8. | BBHI | 0,869 | 1,035 | 1,632 |
| 9. | BBKP | 1,384 | 1,048 | 0,973 |
| 10. | BBMD | 0,727 | 1,570 | 0,808 |
| 11. | BBNI | 0,905 | 0,799 | 0,840 |
| 12. | BBRI | 0,880 | 0,873 | 0,825 |
| 13. | BBSI | 2,212 | 2,420 | 4,282 |
| 14. | BBTN | 0,921 | 0,927 | 0,928 |
| 15. | BBYB | 0,929 | 0,526 | 0,709 |
| 16. | BCIC | 0,546 | 0,628 | 0,761 |
| 17. | BDMN | 0,884 | 0,876 | 0,970 |
| 18. | BEKS | 1,468 | 0,665 | 0,888 |
| 19. | BGTG | 0,640 | 0,400 | 0,518 |
| 20. | BINA | 0,413 | 0,297 | 0,595 |
| 21. | BJBR | 0,954 | 0,899 | 0,949 |
| 22. | BJTM | 0,663 | 0,503 | 0,556 |
| 23. | BKSW | 0,997 | 0,827 | 0,911 |
| 24. | BMAS | 0,842 | 0,686 | 0,804 |
| 25. | BMRI | 0,947 | 0,920 | 0,905 |
| 26. | BNBA | 0,766 | 0,634 | 0,773 |
| 27. | BNGA | 0,827 | 0,734 | 0,837 |
| 28. | BNII | 0,845 | 0,816 | 0,945 |
| 29. | BNLI | 0,824 | 0,809 | 0,806 |
| 30. | BSIM | 0,464 | 0,335 | 0,380 |
| 31. | BSWD | 0,799 | 0,877 | 1,056 |
| 32. | BTPN | 1,497 | 1,378 | 1,421 |
| 33. | BVIC | 0,811 | 0,856 | 0,817 |
| 34. | DNAR | 1,359 | 1,392 | 1,502 |
| 35. | INPC | 0,488 | 0,547 | 0,503 |
| 36. | MAYA | 0,778 | 0,718 | 0,823 |
| 37. | MCOR | 0,798 | 0,715 | 0,930 |
| 38. | MEGA | 0,612 | 0,613 | 0,683 |
| 39. | NISP | 0,713 | 0,709 | 0,788 |
| 40. | NOBU | 0,763 | 0,613 | 0,823 |
| 41. | PNBN | 0,850 | 0,887 | 0,916 |
| 42. | SDRA | 1,623 | 1,418 | 1,392 |

**Lampiran 2: Hasil perhitungan dari variabel *debt to equity ratio***

| **No.** | **Kode Perusahaan** | **Tahun** | | |
| --- | --- | --- | --- | --- |
| **2020** | **2021** | **2022** |
| 1. | AGRO | 5,534 | 5,863 | 3,101 |
| 2. | AGRS | 4,187 | 3,769 | 3,391 |
| 3. | AMAR | 2,803 | 3,878 | 0,418 |
| 4. | ARTO | 0,769 | 0,479 | 0,989 |
| 5. | BABP | 6,512 | 4,925 | 5,217 |
| 6. | BACA | 11,328 | 9,517 | 5,275 |
| 7. | BBCA | 4,794 | 5,027 | 4,915 |
| 8. | BBHI | 6,453 | 2,567 | 0,725 |
| 9. | BBKP | 8,442 | 5,756 | 7,023 |
| 10. | BBMD | 2,532 | 2,726 | 2,643 |
| 11. | BBNI | 6,611 | 6,626 | 6,346 |
| 12. | BBRI | 5,871 | 4,751 | 5,149 |
| 13. | BBSI | 0,428 | 0,195 | 0,081 |
| 14. | BBTN | 16,079 | 15,308 | 13,562 |
| 15. | BBYB | 3,838 | 2,923 | 4,259 |
| 16. | BCIC | 10,228 | 7,015 | 8,021 |
| 17. | BDMN | 3,610 | 3,253 | 3,165 |
| 18. | BEKS | 2,920 | 3,679 | 3,400 |
| 19. | BGTG | 3,710 | 2,991 | 1,857 |
| 20. | BINA | 5,932 | 5,343 | 5,251 |
| 21. | BJBR | 10,218 | 10,544 | 10,723 |
| 22. | BJTM | 7,186 | 8,059 | 7,837 |
| 23. | BKSW | 3,449 | 3,396 | 2,592 |
| 24. | BMAS | 6,873 | 9,693 | 3,744 |
| 25. | BMRI | 5,798 | 5,973 | 6,121 |
| 26. | BNBA | 4,060 | 2,865 | 1,669 |
| 27. | BNGA | 5,843 | 6,163 | 5,775 |
| 28. | BNII | 5,363 | 4,841 | 4,445 |
| 29. | BNLI | 4,638 | 5,401 | 5,782 |
| 30. | BSIM | 5,375 | 5,272 | 4,605 |
| 31. | BSWD | 2,518 | 1,108 | 0,819 |
| 32. | BTPN | 4,316 | 4,073 | 4,057 |
| 33. | BVIC | 8,513 | 6,868 | 6,008 |
| 34. | DNAR | 1,488 | 1,540 | 1,867 |
| 35. | INPC | 7,576 | 5,608 | 5,352 |
| 36. | MAYA | 6,164 | 7,521 | 8,770 |
| 37. | MCOR | 3,194 | 3,307 | 3,036 |
| 38. | MEGA | 5,162 | 5,941 | 5,870 |
| 39. | NISP | 5,916 | 5,632 | 5,971 |
| 40. | NOBU | 8,039 | 10,754 | 10,811 |
| 41. | PNBN | 3,595 | 3,212 | 3,189 |
| 42. | SDRA | 4,234 | 3,732 | 4,186 |

**Lampiran 3: Hasil perhitungan dari variabel dana pihak ketiga**

| **No.** | **Kode Perusahaan** | **Tahun** | | |
| --- | --- | --- | --- | --- |
| **2020** | **2021** | **2022** |
| 1. | AGRO | 22.995.278.746 | 13.496.291.728 | 9.814.901.019 |
| 2. | AGRS | 4.870.579 | 6.322.652 | 8.376.225 |
| 3. | AMAR | 2.294.835.438 | 3.179.598.306 | 1.006.305.923 |
| 4. | ARTO | 803.946 | 3.567.211 | 7.748.326 |
| 5. | BABP | 9.206.851 | 11.242.321 | 13.154.886 |
| 6. | BACA | 16.368.567 | 18.713.805 | 14.053.695 |
| 7. | BBCA | 834.283.843 | 692.719.840 | 1.030.451.783 |
| 8. | BBHI | 1.466.219.113.827 | 2.124.024.215.738 | 4.415.647.912.730 |
| 9. | BBKP | 44.043.384 | 55.792.778 | 51.962.370 |
| 10. | BBMD | 9.895.218.981.306 | 11.171.473.839.411 | 10.931.452.030.760 |
| 11. | BBNI | 647.571.744 | 666.168.611 | 769.268.991 |
| 12. | BBRI | 645.220.180 | 1.138.743.215 | 1.305.884.013 |
| 13. | BBSI | 411.590.845.429 | 386.935.321.628 | 233.306.885.309 |
| 14. | BBTN | 255.159.510 | 266.682.864 | 287.281.274 |
| 15. | BBYB | 3.943.470 | 8.124.417 | 14.450.498 |
| 16. | BCIC | 26.129.974 | 15.945.444 | 25.660.884 |
| 17. | BDMN | 123.733.204 | 121.069.317 | 124.960.232 |
| 18. | BEKS | 2.586.207 | 4.639.454 | 4.166.022 |
| 19. | BGTG | 4.094.760 | 6.317.788 | 5.622.951 |
| 20. | BINA | 7.104.540 | 12.502.036 | 15.462.825 |
| 21. | BJBR | 99.798.476 | 113.764.510 | 122.019.343 |
| 22. | BJTM | 66.641.844 | 81.216.072 | 79.702.264 |
| 23. | BKSW | 11.965.297 | 12.015.196 | 10.604.624 |
| 24. | BMAS | 8.205.394.897 | 12.004.244.727 | 10.917.997.685 |
| 25. | BMRI | 995.200.668 | 1.115.278.713 | 1.295.575.929 |
| 26. | BNBA | 5.976.432.134.635 | 6.262.636.725.189 | 4.972.366.414.520 |
| 27. | BNGA | 207.529.424 | 168.783.450 | 227.188.557 |
| 28. | BNII | 115.003.047 | 114.898.775 | 105.706.302 |
| 29. | BNLI | 126.369.968 | 155.910.755 | 170.118.390 |
| 30. | BSIM | 30.575.652 | 37.677.618 | 32.120.015 |
| 31. | BSWD | 2.433.727.130.350 | 2.054.170.905.845 | 2.372.540.031.817 |
| 32. | BTPN | 91.048.425 | 98.406.670 | 102.818.020 |
| 33. | BVIC | 18.331.429.119 | 18.084.871.983 | 19.371.837.637 |
| 34. | DNAR | 3.164.050.064.286 | 3.963.989.455.037 | 5.368.611.972.518 |
| 35. | INPC | 25.500.329 | 21.005.956 | 20.324.978 |
| 36. | MAYA | 72.357.421 | 98.720.992 | 114.870.348 |
| 37. | MCOR | 18.452.403 | 19.274.009 | 17.946.218 |
| 38. | MEGA | 79.186.301 | 98.907.011 | 102.949.667 |
| 39. | NISP | 156.336.578 | 165.430.291 | 169.749.334 |
| 40. | NOBU | 9.734.959 | 16.012.192 | 15.075.980 |
| 41. | PNBN | 143.029.190 | 134.041.318 | 141.843.931 |
| 42. | SDRA | 18.492.074 | 23.848.020 | 28.791.495 |

**Lampiran 4: Hasil perhitungan dari variabel *financial performance***

| **No.** | **Kode Perusahaan** | **Tahun** | | |
| --- | --- | --- | --- | --- |
| **2020** | **2021** | **2022** |
| 1. | AGRO | 0,001 | -0,181 | 0,001 |
| 2. | AGRS | -0,018 | 0,001 | 0,006 |
| 3. | AMAR | 0,002 | 0,001 | -0,034 |
| 4. | ARTO | -0,087 | 0,007 | 0,001 |
| 5. | BABP | 0,001 | 0,001 | 0,003 |
| 6. | BACA | 0,003 | 0,002 | 0,002 |
| 7. | BBCA | 0,025 | 0,026 | 0,031 |
| 8. | BBHI | 0,014 | 0,041 | 0,024 |
| 9. | BBKP | -0,041 | -0,026 | -0,056 |
| 10. | BBMD | 0,023 | 0,033 | 0,032 |
| 11. | BBNI | 0,004 | 0,011 | 0,018 |
| 12. | BBRI | 0,012 | 0,018 | 0,028 |
| 13. | BBSI | 0,024 | 0,027 | 0,023 |
| 14. | BBTN | 0,004 | 0,006 | 0,008 |
| 15. | BBYB | 0,003 | -0,087 | -0,040 |
| 16. | BCIC | -0,030 | -0,021 | 0,003 |
| 17. | BDMN | 0,005 | 0,009 | 0,017 |
| 18. | BEKS | -0,058 | -0,030 | -0,033 |
| 19. | BGTG | 0,001 | 0,001 | 0,005 |
| 20. | BINA | 0,002 | 0,003 | 0,008 |
| 21. | BJBR | 0,012 | 0,013 | 0,012 |
| 22. | BJTM | 0,018 | 0,015 | 0,015 |
| 23. | BKSW | -0,023 | -0,089 | -0,024 |
| 24. | BMAS | 0,007 | 0,006 | 0,008 |
| 25. | BMRI | 0,012 | 0,018 | 0,023 |
| 26. | BNBA | 0,005 | 0,005 | 0,005 |
| 27. | BNGA | 0,007 | 0,013 | 0,017 |
| 28. | BNII | 0,007 | 0,010 | 0,010 |
| 29. | BNLI | 0,004 | 0,005 | 0,008 |
| 30. | BSIM | 0,003 | 0,002 | 0,005 |
| 31. | BSWD | -0,019 | -0,010 | 0,003 |
| 32. | BTPN | 0,011 | 0,016 | 0,017 |
| 33. | BVIC | -0,010 | -0,005 | 0,009 |
| 34. | DNAR | 0,001 | 0,002 | 0,001 |
| 35. | INPC | 0,001 | -0,006 | 0,002 |
| 36. | MAYA | 0,001 | 0,000 | 0,000 |
| 37. | MCOR | 0,002 | 0,003 | 0,005 |
| 38. | MEGA | 0,027 | 0,030 | 0,029 |
| 39. | NISP | 0,010 | 0,012 | 0,014 |
| 40. | NOBU | 0,004 | 0,003 | 0,005 |
| 41. | PNBN | 0,014 | 0,009 | 0,015 |
| 42. | SDRA | 0,014 | 0,014 | 0,017 |

**Lampiran 5: Hasil Olah Data SPSS 22**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Descriptive Statistics** | | | | | | |
|  | N | Minimum | Maximum | Mean | Std. Deviation |
| LDR | 126 | 0.124 | 4.282 | 0.90745 | 0.472077 |
| DER | 126 | 0.081 | 16.079 | 5.14454 | 2.920803 |
| DPK | 126 | 13.60 | 30.04 | 19.7868 | 4.22055 |
| ROA | 126 | 0.01 | 0.20 | 0.0908 | 0.04567 |
| Valid N (listwise) | 126 |  |  |  |  |

|  |  |  |
| --- | --- | --- |
| **One-Sample Kolmogorov-Smirnov Test** | | |
|  | | Unstandardized Residual |
| N | | 104 |
| Normal Parametersa,b | Mean | 0.0000000 |
| Std. Deviation | 0.04223122 |
| Most Extreme Differences | Absolute | 0.070 |
| Positive | 0.070 |
| Negative | -0.034 |
| Test Statistic | | 0.070 |
| Asymp. Sig. (2-tailed) | | 0.200c,d |
|  | | |

|  |  |  |  |
| --- | --- | --- | --- |
| **Coefficientsa** | | | |
| Model | | Collinearity Statistics | |
| Tolerance | VIF |
| 1 | LDR | 0.780 | 1.282 |
| DER | 0.793 | 1.261 |
| DPK | 0.810 | 1.234 |
|  | | | |

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Model Summaryb** | | | | | |
| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate | Durbin-Watson |
| 1 | 0.381a | 0.145 | 0.119 | 0.04286 | 1.812 |
|  | | | | | |

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Coefficientsa** | | | | | | | |
| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
| B | Std. Error | Beta |
| 1 | (Constant) | 0.014 | 0.026 |  | 0.530 | 0.597 |
| LDR | 0.023 | 0.010 | 0.250 | 2.387 | 0.019 |
| DER | 0.001 | 0.002 | 0.054 | 0.519 | 0.605 |
| DPK | 0.003 | 0.001 | 0.235 | 2.290 | 0.024 |
|  | | | | | | | |

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **ANOVAa** | | | | | | |
| Model | | Sum of Squares | df | Mean Square | F | Sig. |
| 1 | Regression | 0.031 | 3 | 0.010 | 5.652 | 0.001b |
| Residual | 0.184 | 100 | 0.002 |  |  |
| Total | 0.215 | 103 |  |  |  |
|  | | | | | | |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Model Summaryb** | | | | |
| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
|
| 1 | 0.381a | 0.145 | 0.119 | 0.04286 |





