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**LAMPIRAN**

**Lampiran 1**

DAFTAR PERUSAHAAN SAMPEL PENELITIAN

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **No** | **KODE** | **Nama Perusahaan** | **Kriteria**  **1** | **Kriteria**  **2** | **Kriteria**  **3** | **Kriteria 4** |
| 1 | AGRO | Bank Raya Indonesia 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. | ✓ |  |  |  |
| 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 | ✓ | ✓ | ✓ | ✓ |
| 13. | BBRI | Bank Rakyat Indonesia Persero | ✓ | ✓ | ✓ | ✓ |
| 14. | BBSI | Krom Bank Indonesia Tbk. | ✓ | ✓ | ✓ |  |
| 15. | BBTN | Bank Tabungan Negara Persero | ✓ | ✓ | ✓ | ✓ |
| 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 | ✓ | ✓ | ✓ | ✓ |
| 23. | BJTM | Bank Pembangunan Dareah Jawa Tengah | ✓ | ✓ | ✓ | ✓ |
| 24. | BKSW | Bank QNB Indonesia Tbk. | ✓ | ✓ | ✓ |  |
| 25. | BMAS | Bank Maspion Indonesia Tbk. | ✓ | ✓ | ✓ | ✓ |
| 26. | BMRI | Bank Mandiri Persero | ✓ | ✓ | ✓ | ✓ |
| 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. | ✓ |  |  |  |
| 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 | Bank Victoria Internasional Tbk. | ✓ | ✓ | ✓ | ✓ |
| 37. | DNAR | Bank Oke Indonesia Tbk. | ✓ | ✓ | ✓ |  |
| 38. | INPC | Bank Artha Graha Internasional Tbk. | ✓ | ✓ | ✓ | ✓ |
| 39. | MASB | Bank Multiarta Sentosa Tbk. | ✓ | ✓ | ✓ | ✓ |
| 40. | MAYA | Bank Mayapada Internasional Tbk. | ✓ | ✓ | ✓ | ✓ |
| 41. | MCOR | Bank China Construction Bank Indonesia | ✓ | ✓ | ✓ | ✓ |
| 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. | ✓ |  |  |  |
| 47. | SDRA | Bank Woori Saudara Indonesia Tbk. | ✓ | ✓ | ✓ | ✓ |

**Lampiran 2**

Hasil Perhitungan *Capital Buffer* Periode 2019-2022

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **No** | **Kode Bank** | ***Capital Buffer* (%)** | | | |
|  |
| **2019** | **2020** | **2021** | **2022** |  |
| 1 | BABP | 7.16 | 7.75 | 16.31 | 15.62 |  |
| 2 | BBCA | 18.90 | 16.60 | 19.00 | 18.80 |  |
| 3 | BBNI | 11.70 | 8.80 | 11.70 | 11.30 |  |
| 4 | BBRI | 14.55 | 12.61 | 17.28 | 15.30 |  |
| 5 | BBTN | 9.32 | 11.34 | 11.14 | 12.17 |  |
| 6 | BCIC | 6.53 | 3.59 | 7.82 | 6.86 |  |
| 7 | BDMN | 16.59 | 17.59 | 18.80 | 18.30 |  |
| 8 | BINA | 29.41 | 32.08 | 45.14 | 23.12 |  |
| 9 | BJBR | 9.71 | 9.31 | 9.78 | 11.19 |  |
| 10 | BJTM | 13.23 | 13.64 | 15.52 | 16.74 |  |
| 11 | BMAS | 12.19 | 8.53 | 5.69 | 23.55 |  |
| 12 | BMRI | 11.90 | 13.39 | 11.60 | 11.46 |  |
| 13 | BNBA | 15.55 | 17.80 | 33.87 | 51.27 |  |
| 14 | BNGA | 12.92 | 13.24 | 14.29 | 14.19 |  |
| 15 | BNII | 13.38 | 16.31 | 19.10 | 18.65 |  |
| 16 | BNLI | 11.90 | 27.70 | 26.90 | 26.20 |  |
| 17 | BSIM | 9.32 | 9.29 | 21.12 | 21.40 |  |
| 18 | BTPN | 15.51 | 17.19 | 18.17 | 19.29 |  |
| 19 | BVIC | 9.29 | 8.68 | 9.49 | 13.97 |  |
| 20 | INPC | 10.55 | 8.37 | 13.77 | 15.31 |  |
| 21 | MASB | 8.45 | 8.45 | 18.42 | 20.52 |  |
| 22 | MAYA | 8.18 | 7.45 | 6.37 | 3.13 |  |
| 23 | MCOR | 9.38 | 27.28 | 29.96 | 24.73 |  |
| 24 | MEGA | 15.68 | 23.04 | 19.30 | 17.41 |  |
| 25 | NSIP | 11.17 | 14.04 | 15.05 | 13.53 |  |
| 26 | NOBU | 13.57 | 14.02 | 12.91 | 10.54 |  |
| 27 | PNBN | 15.41 | 21.58 | 21.58 | 22.07 |  |
| 28 | SDRA | 12.02 | 11.98 | 16.48 | 15.66 |  |

**Lampiran 3**

Hasil Transformasi Variabel *Capital Buffer*

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **No** | **Kode Bank** | ***Capital Buffer* (%)** | | | |
|  |
| **2019** | **2020** | **2021** | **2022** |  |
| 1 | BABP | 0.85 | 0.89 | 1.21 | 1.19 |  |
| 2 | BBCA | 1.28 | 1.22 | 1.28 | 1.27 |  |
| 3 | BBNI | 1.07 | 0.94 | 1.07 | 1.05 |  |
| 4 | BBRI | 1.16 | 1.1 | 1.24 | 1.18 |  |
| 5 | BBTN | 0.97 | 1.05 | 1.05 | 1.09 |  |
| 6 | BCIC | 0.81 | 0.56 | 0.89 | 0.84 |  |
| 7 | BDMN | 1.22 | 1.25 | 1.27 | 1.26 |  |
| 8 | BINA | 1.47 | 1.51 | 1.65 | 1.36 |  |
| 9 | BJBR | 0.99 | 0.97 | 0.99 | 1.05 |  |
| 10 | BJTM | 1.12 | 1.13 | 1.19 | 1.22 |  |
| 11 | BMAS | 1.09 | 0.93 | 0.76 | 1.37 |  |
| 12 | BMRI | 1.08 | 1.13 | 1.06 | 1.06 |  |
| 13 | BNBA | 1.19 | 1.25 | 1.53 | 1.71 |  |
| 14 | BNGA | 1.11 | 1.12 | 1.16 | 1.15 |  |
| 15 | BNII | 1.13 | 1.21 | 1.28 | 1.27 |  |
| 16 | BNLI | 1.08 | 1.44 | 1.43 | 1.42 |  |
| 17 | BSIM | 0.97 | 0.97 | 1.32 | 1.33 |  |
| 18 | BTPN | 1.19 | 1.24 | 1.26 | 1.29 |  |
| 19 | BVIC | 0.97 | 0.94 | 0.98 | 1.15 |  |
| 20 | INPC | 1.02 | 0.92 | 1.14 | 1.18 |  |
| 21 | MASB | 0.93 | 0.93 | 1.27 | 1.31 |  |
| 22 | MAYA | 0.91 | 0.87 | 0.8 | 0.5 |  |
| 23 | MCOR | 0.97 | 1.44 | 1.48 | 1.39 |  |
| 24 | MEGA | 1.2 | 1.36 | 1.29 | 1.24 |  |
| 25 | NSIP | 1.05 | 1.15 | 1.18 | 1.13 |  |
| 26 | NOBU | 1.13 | 1.15 | 1.11 | 1.02 |  |
| 27 | PNBN | 1.19 | 1.33 | 1.33 | 1.34 |  |
| 28 | SDRA | 1.08 | 1.08 | 1.22 | 1.19 |  |

**Lampiran 4**

Hasil Perhitungan Risiko Kredit Periode 2019-2022

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **No** | **Kode Bank** | **NPL (%)** | | | |
|  |
| **2019** | **2020** | **2021** | **2022** |  |
| 1 | BABP | 5.78 | 5.69 | 4.42 | 3.51 |  |
| 2 | BBCA | 1.34 | 1.79 | 2.16 | 1.71 |  |
| 3 | BBNI | 2.33 | 4.20 | 3.89 | 2.81 |  |
| 4 | BBRI | 2.80 | 2.99 | 3.00 | 2.67 |  |
| 5 | BBTN | 4.50 | 4.05 | 3.64 | 3.38 |  |
| 6 | BCIC | 1.49 | 4.97 | 3.90 | 1.80 |  |
| 7 | BDMN | 3.00 | 2.80 | 2.70 | 2.60 |  |
| 8 | BINA | 4.76 | 1.43 | 2.62 | 1.72 |  |
| 9 | BJBR | 1.58 | 1.40 | 1.24 | 1.16 |  |
| 10 | BJTM | 2.78 | 4.00 | 4.48 | 2.83 |  |
| 11 | BMAS | 2.34 | 1.93 | 1.67 | 1.21 |  |
| 12 | BMRI | 2.39 | 3.29 | 2.81 | 1.88 |  |
| 13 | BNBA | 1.54 | 2.63 | 3.04 | 4.56 |  |
| 14 | BNGA | 2.34 | 3.62 | 3.46 | 2.80 |  |
| 15 | BNII | 1.92 | 2.49 | 2.56 | 2.34 |  |
| 16 | BNLI | 2.80 | 2.90 | 3.20 | 3.10 |  |
| 17 | BSIM | 7.83 | 4.75 | 4.64 | 7.99 |  |
| 18 | BTPN | 0.80 | 1.20 | 1.70 | 1.40 |  |
| 19 | BVIC | 6.77 | 7.58 | 7.27 | 4.23 |  |
| 20 | INPC | 5.71 | 4.58 | 3.39 | 2.73 |  |
| 21 | MASB | 4.15 | 3.66 | 2.48 | 3.09 |  |
| 22 | MAYA | 3.85 | 4.09 | 3.93 | 4.70 |  |
| 23 | MCOR | 2.52 | 2.94 | 4.39 | 3.40 |  |
| 24 | MEGA | 2.46 | 1.39 | 1.12 | 1.23 |  |
| 25 | NSIP | 1.72 | 1.93 | 2.36 | 2.42 |  |
| 26 | NOBU | 2.09 | 0.21 | 0.58 | 0.41 |  |
| 27 | PNBN | 3.02 | 3.01 | 3.54 | 3.53 |  |
| 28 | SDRA | 1.64 | 1.12 | 0.93 | 1.05 |  |

**Lampiran 5**

Hasil Transformasi Variabel Risiko Kredit

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **No** | **Kode Bank** | **Transformasi NPL** | | | |
|  |
| **2019** | **2020** | **2021** | **2022** |  |
| 1 | BABP | 0,76 | 0.78 | 0.65 | 0.55 |  |
| 2 | BBCA | 0,13 | 0.25 | 0.33 | 0.23 |  |
| 3 | BBNI | 0,37 | 0.62 | 0.59 | 0.45 |  |
| 4 | BBRI | 0,45 | 0.48 | 0.48 | 0.43 |  |
| 5 | BBTN | 0,65 | 0.61 | 0.56 | 0.53 |  |
| 6 | BCIC | 0,17 | 0.7 | 0.59 | 0.26 |  |
| 7 | BDMN | 0,48 | 0.45 | 0.43 | 0.41 |  |
| 8 | BINA | 0,68 | 0.16 | 0.42 | 0.24 |  |
| 9 | BJBR | 0,20 | 0.15 | 0.09 | 0.06 |  |
| 10 | BJTM | 0,44 | 0.6 | 0.65 | 0.45 |  |
| 11 | BMAS | 0,37 | 0.29 | 0.22 | 0.08 |  |
| 12 | BMRI | 0,38 | 0.52 | 0.45 | 0.27 |  |
| 13 | BNBA | 0,19 | 0.42 | 0.48 | 0.66 |  |
| 14 | BNGA | 0,37 | 0.56 | 0.54 | 0.45 |  |
| 15 | BNII | 0,28 | 0.4 | 0.41 | 0.37 |  |
| 16 | BNLI | 0,45 | 0.46 | 0.51 | 0.49 |  |
| 17 | BSIM | 0,89 | 0.68 | 0.67 | 0.9 |  |
| 18 | BTPN | -0,10 | 0.08 | 0.23 | 0.15 |  |
| 19 | BVIC | 0.83 | 0.88 | 0.86 | 0.63 |  |
| 20 | INPC | 0.76 | 0.66 | 0.53 | 0.44 |  |
| 21 | MASB | 0.62 | 0.56 | 0.64 | 0.49 |  |
| 22 | MAYA | 0.59 | 0.61 | 0.05 | 0.67 |  |
| 23 | MCOR | 0.4 | 0.47 | 0.64 | 0.53 |  |
| 24 | MEGA | 0.39 | 0.14 | 0.05 | 0.09 |  |
| 25 | NSIP | 0.24 | 0.29 | 0.37 | 0.35 |  |
| 26 | NOBU | 0.32 | -0.68 | -0.24 | -0.39 |  |
| 27 | PNBN | 0.48 | 0.48 | 0.55 | 0.55 |  |
| 28 | SDRA | 0.21 | 0.05 | -0.03 | 0.02 |  |

**Lampiran 6**

Hasil Perhitungan Profitabilitas Periode 2019-2022

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **No** | **Kode Bank** | **ROA (%)** | | | |
|  |
| **2019** | **2020** | **2021** | **2022** |  |
| 1 | BABP | 0.19 | 0.00 | 0.09 | 0.00 |  |
| 2 | BBCA | 3.11 | 2.52 | 2.56 | 3.10 |  |
| 3 | BBNI | 0.01 | 0.01 | 0.06 | 0.00 |  |
| 4 | BBRI | 2.43 | 1.16 | 1.83 | 2.76 |  |
| 5 | BBTN | 0.07 | 0.44 | 0.64 | 0.76 |  |
| 6 | BCIC | 0.00 | 1.03 | -2.57 | 0.14 |  |
| 7 | BDMN | 2.19 | 0.54 | 0.87 | 1.73 |  |
| 8 | BINA | 0.25 | 0.73 | -0.18 | 0.58 |  |
| 9 | BJBR | 1.33 | 1.35 | 1.27 | 0.98 |  |
| 10 | BJTM | 1.79 | 1.78 | 1.51 | 1.50 |  |
| 11 | BMAS | 0.79 | 0.07 | 0.56 | 0.77 |  |
| 12 | BMRI | 2.58 | 1.19 | 1.77 | 2.26 |  |
| 13 | BNBA | 0.67 | 0.47 | 0.49 | 0.47 |  |
| 14 | BNGA | 1.33 | 0.72 | 1.36 | 1.66 |  |
| 15 | BNII | 1.14 | 0.74 | 1.01 | 0.95 |  |
| 16 | BNLI | 0.93 | 0.36 | 0.53 | 0.79 |  |
| 17 | BSIM | 0.02 | 0.27 | 0.24 | 0.47 |  |
| 18 | BTPN | 0.16 | 1.10 | 1.62 | 1.74 |  |
| 19 | BVIC | -0.05 | -0.96 | -0.48 | 0.87 |  |
| 20 | INPC | -0.23 | 0.07 | -0.64 | 0.22 |  |
| 21 | MASB | 0.82 | 0.50 | 0.92 | 1.12 |  |
| 22 | MAYA | 0.57 | 0.07 | 0.04 | 0.02 |  |
| 23 | MCOR | 0.42 | 0.20 | 0.30 | 0.54 |  |
| 24 | MEGA | 0.20 | 0.27 | 0.30 | 2.86 |  |
| 25 | NSIP | 1.63 | 1.02 | 0.12 | 1.39 |  |
| 26 | NOBU | 0.35 | 0.39 | 0.31 | 0.47 |  |
| 27 | PNBN | 1.66 | 1.43 | 0.89 | 1.54 |  |
| 28 | SDRA | 1.31 | 1.42 | 1.65 | 1.62 |  |

**Lampiran 7**

Hasil Transformasi Variabel Profitabilitas

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **No** | **Kode Bank** | **ROA (%)** | | | |
|  |
| **2019** | **2020** | **2021** | **2022** |  |
| 1 | BABP | -0.72 | 0.00 | -1.05 | 0.00 |  |
| 2 | BBCA | 0.49 | 0.4 | 0.41 | 0.49 |  |
| 3 | BBNI | -2 | -2 | -1.22 | 0.00 |  |
| 4 | BBRI | 0.39 | 0.06 | 0.26 | 0.44 |  |
| 5 | BBTN | -1.15 | -0.36 | -0.19 | -0.12 |  |
| 6 | BCIC | 0.00 | 0.01 | 0.00 | -0.85 |  |
| 7 | BDMN | 0.34 | -0.27 | -0.06 | 0.24 |  |
| 8 | BINA | -0.6 | -0.14 | 0.00 | -0.24 |  |
| 9 | BJBR | 0.12 | 0.13 | 0.1 | -0.01 |  |
| 10 | BJTM | 0.25 | 0.25 | 0.18 | 0.18 |  |
| 11 | BMAS | -0.1 | -1.15 | -0.25 | -0.11 |  |
| 12 | BMRI | 0.41 | 0.08 | 0.25 | 0.35 |  |
| 13 | BNBA | -0.17 | -0.33 | -0.31 | -0.33 |  |
| 14 | BNGA | 0.12 | -0.14 | 0.13 | 0.22 |  |
| 15 | BNII | 0.06 | -0.13 | 0 | -0.02 |  |
| 16 | BNLI | -0.03 | -0.44 | -0.28 | -0.1 |  |
| 17 | BSIM | -1.7 | -0.57 | -0.62 | -0.33 |  |
| 18 | BTPN | -0.8 | 0.04 | 0.21 | 0.24 |  |
| 19 | BVIC | 0.00 | 0.00 | 0.00 | -0.06 |  |
| 20 | INPC | 0.00 | -1.15 | 0.00 | -0.66 |  |
| 21 | MASB | -0.09 | -0.3 | -0.04 | 0.05 |  |
| 22 | MAYA | -0.24 | -1.15 | -1.4 | -1.7 |  |
| 23 | MCOR | -0.38 | -0.7 | -0.52 | -0.27 |  |
| 24 | MEGA | -0.7 | -0.57 | -0.52 | 0.46 |  |
| 25 | NSIP | 0.21 | 0.01 | -0.92 | 0.14 |  |
| 26 | NOBU | -0.46 | -0.41 | -0.51 | -0.33 |  |
| 27 | PNBN | 0.22 | 0.16 | -0.05 | 0.19 |  |
| 28 | SDRA | 0.12 | 0.15 | 0.22 | 0.21 |  |

**Lampiran 8**

Hasil Perhitungan Ukuran Perusahaan Periode 2019-2022

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **No** | **Kode Bank** | **Ukuran Perusahaan** | | | |
|  |
| **2019** | **2020** | **2021** | **2022** |  |
| 1 | BABP | 29.99 | 30.09 | 30.27 | 30.46 |  |
| 2 | BBCA | 34.45 | 34.61 | 34.74 | 34.81 |  |
| 3 | BBNI | 34.42 | 34.37 | 32.20 | 34.57 |  |
| 4 | BBRI | 34.89 | 35.02 | 35.06 | 35.16 |  |
| 5 | BBTN | 33.37 | 33.52 | 33.55 | 33.63 |  |
| 6 | BCIC | 30.48 | 30.42 | 30.69 | 31.15 |  |
| 7 | BDMN | 32.90 | 32.93 | 32.89 | 32.92 |  |
| 8 | BINA | 29.29 | 29.76 | 30.34 | 30.65 |  |
| 9 | BJBR | 32.45 | 32.58 | 32.70 | 32.83 |  |
| 10 | BJTM | 31.97 | 32.06 | 32.24 | 32.27 |  |
| 11 | BMAS | 29.66 | 29.94 | 30.29 | 30.34 |  |
| 12 | BMRI | 34.88 | 34.97 | 35.08 | 35.23 |  |
| 13 | BNBA | 29.66 | 29.66 | 29.79 | 29.74 |  |
| 14 | BNGA | 33.25 | 33.27 | 33.37 | 33.36 |  |
| 15 | BNII | 32.76 | 32.79 | 32.76 | 32.71 |  |
| 16 | BNLI | 32.72 | 32.92 | 33.09 | 33.17 |  |
| 17 | BSIM | 31.23 | 31.43 | 31.60 | 31.49 |  |
| 18 | BTPN | 32.83 | 32.84 | 32.89 | 32.97 |  |
| 19 | BVIC | 31.05 | 30.90 | 30.85 | 30.89 |  |
| 20 | INPC | 30.87 | 31.05 | 30.89 | 30.87 |  |
| 21 | MASB | 30.30 | 30.70 | 30.78 | 30.94 |  |
| 22 | MAYA | 32.17 | 32.16 | 32.41 | 32.54 |  |
| 23 | MCOR | 30.57 | 30.86 | 30.90 | 30.85 |  |
| 24 | MEGA | 34.55 | 34.65 | 34.82 | 32.59 |  |
| 25 | NSIP | 32.83 | 32.96 | 33.00 | 33.11 |  |
| 26 | NOBU | 30.21 | 30.25 | 30.66 | 30.73 |  |
| 27 | PNBN | 32.98 | 33.02 | 32.95 | 32.99 |  |
| 28 | SDRA | 31.24 | 31.27 | 31.27 | 31.57 |  |

**Lampiran 9**

Hasil Transformasi Variabel Ukuran Perusahaan

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **No** | **Kode Bank** | **Ukuran Perusahaan** | | | |
|  |
| **2019** | **2020** | **2021** | **2022** |  |
| 1 | BABP | 1.48 | 1.48 | 1.48 | 1.48 |  |
| 2 | BBCA | 1.53 | 1.54 | 1.54 | 1.54 |  |
| 3 | BBNI | 1.53 | 1.53 | 1.51 | 1.54 |  |
| 4 | BBRI | 1.54 | 1.54 | 1.54 | 1.54 |  |
| 5 | BBTN | 1.52 | 1.53 | 1.53 | 1.53 |  |
| 6 | BCIC | 1.48 | 1.48 | 1.49 | 1.49 |  |
| 7 | BDMN | 1.52 | 1.52 | 1.52 | 1.52 |  |
| 8 | BINA | 1.46 | 1.48 | 1.48 | 1.49 |  |
| 9 | BJBR | 1.51 | 1.52 | 1.52 | 1.52 |  |
| 10 | BJTM | 1.51 | 1.51 | 1.51 | 1.51 |  |
| 11 | BMAS | 1.48 | 1.48 | 1.48 | 1.48 |  |
| 12 | BMRI | 1.54 | 1.54 | 1.54 | 1.54 |  |
| 13 | BNBA | 1.48 | 1.48 | 1.48 | 1.48 |  |
| 14 | BNGA | 1.52 | 1.52 | 1.52 | 1.52 |  |
| 15 | BNII | 1.52 | 1.52 | 1.52 | 1.52 |  |
| 16 | BNLI | 1.52 | 1.52 | 1.52 | 1.52 |  |
| 17 | BSIM | 1.49 | 1.49 | 1.51 | 1.49 |  |
| 18 | BTPN | 1.52 | 1.52 | 1.52 | 1.52 |  |
| 19 | BVIC | 1.49 | 1.49 | 1.49 | 1.49 |  |
| 20 | INPC | 1.49 | 1.49 | 1.49 | 1.49 |  |
| 21 | MASB | 1.48 | 1.49 | 1.49 | 1.49 |  |
| 22 | MAYA | 1.51 | 1.51 | 1.51 | 1.52 |  |
| 23 | MCOR | 1.49 | 1.49 | 1.49 | 1.49 |  |
| 24 | MEGA | 1.54 | 1.54 | 1.54 | 1.52 |  |
| 25 | NSIP | 1.52 | 1.52 | 1.52 | 1.52 |  |
| 26 | NOBU | 1.48 | 1.48 | 1.49 | 1.49 |  |
| 27 | PNBN | 1.52 | 1.52 | 1.52 | 1.52 |  |
| 28 | SDRA | 1.49 | 1.49 | 1.49 | 1.51 |  |

**Lampiran 10**

Hasil Perhitungan *Loan to Total Assets* Periode 2019-2022

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **No** | **Kode Bank** | ***Loans to Total Assets* (%)** | | | |
|  |
| **2019** | **2020** | **2021** | **2022** |  |
| 1 | BABP | 69.26 | 59.20 | 59.12 | 59.02 |  |
| 2 | BBCA | 63.87 | 53.42 | 50.64 | 52.86 |  |
| 3 | BBNI | 62.46 | 69.32 | 60.37 | 62.75 |  |
| 4 | BBRI | 63.75 | 58.28 | 62.15 | 61.06 |  |
| 5 | BBTN | 74.48 | 65.07 | 66.50 | 66.31 |  |
| 6 | BCIC | 36.08 | 45.36 | 46.98 | 58.10 |  |
| 7 | BDMN | 73.09 | 66.78 | 66.43 | 73.28 |  |
| 8 | BINA | 47.87 | 34.74 | 24.64 | 47.44 |  |
| 9 | BJBR | 66.29 | 63.47 | 60.60 | 59.78 |  |
| 10 | BJTM | 48.14 | 47.68 | 40.69 | 42.99 |  |
| 11 | BMAS | 72.22 | 68.32 | 57.83 | 58.72 |  |
| 12 | BMRI | 64.64 | 56.88 | 55.50 | 55.61 |  |
| 13 | BNBA | 67.90 | 59.92 | 45.83 | 46.83 |  |
| 14 | BNGA | 70.77 | 62.20 | 58.44 | 64.09 |  |
| 15 | BNII | 72.50 | 60.77 | 60.32 | 67.04 |  |
| 16 | BNLI | 58.26 | 52.64 | 53.79 | 53.72 |  |
| 17 | BSIM | 48.10 | 31.77 | 23.96 | 25.81 |  |
| 18 | BTPN | 78.05 | 74.37 | 70.65 | 69.86 |  |
| 19 | BVIC | 57.26 | 56.61 | 62.09 | 61.02 |  |
| 20 | INPC | 53.80 | 40.76 | 43.94 | 40.22 |  |
| 21 | MASB | 54.57 | 34.76 | 33.98 | 32.39 |  |
| 22 | MAYA | 76.95 | 60.85 | 59.54 | 69.82 |  |
| 23 | MCOR | 73.35 | 58.37 | 52.58 | 66.69 |  |
| 24 | MEGA | 52.59 | 43.21 | 45.66 | 49.59 |  |
| 25 | NSIP | 65.88 | 55.70 | 56.33 | 57.70 |  |
| 26 | NOBU | 54.30 | 54.07 | 47.30 | 56.11 |  |
| 27 | PNBN | 66.58 | 55.78 | 58.18 | 61.14 |  |
| 28 | SDRA | 72.22 | 78.87 | 88.87 | 77.80 |  |

**Lampiran 11**

Hasil Transformasi Variabel *Loan to Total Assets*

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Kode Bank** | ***Loans to Total Assets* (%)** | | | |
|  | | | |  |
| **2019** | **2020** | **2021** | **2022** |  |
| 1 | BABP | 1.84 | 1.77 | 1.77 | 1.77 |  |
| 2 | BBCA | 1.81 | 1.73 | 1.7 | 1.72 |  |
| 3 | BBNI | 1.8 | 1.84 | 1.78 | 1.8 |  |
| 4 | BBRI | 1.8 | 1.77 | 1.79 | 1.79 |  |
| 5 | BBTN | 1.87 | 1.81 | 1.82 | 1.82 |  |
| 6 | BCIC | 1.56 | 1.66 | 1.67 | 1.76 |  |
| 7 | BDMN | 1.86 | 1.82 | 1.82 | 1.86 |  |
| 8 | BINA | 1.68 | 1.54 | 1.39 | 1.68 |  |
| 9 | BJBR | 1.82 | 1.8 | 1.78 | 1.78 |  |
| 10 | BJTM | 1.68 | 1.68 | 1.61 | 1.63 |  |
| 11 | BMAS | 1.86 | 1.83 | 1.76 | 1.77 |  |
| 12 | BMRI | 1.81 | 1.75 | 1.74 | 1.75 |  |
| 13 | BNBA | 1.83 | 1.78 | 1.66 | 1.67 |  |
| 14 | BNGA | 1.85 | 1.79 | 1.77 | 1.81 |  |
| 15 | BNII | 1.86 | 1.78 | 1.78 | 1.83 |  |
| 16 | BNLI | 1.77 | 1.72 | 1.73 | 1.73 |  |
| 17 | BSIM | 1.68 | 1.5 | 1.38 | 1.41 |  |
| 18 | BTPN | 1.89 | 1.87 | 1.85 | 1.84 |  |
| 19 | BVIC | 1.76 | 1.75 | 1.79 | 1.79 |  |
| 20 | INPC | 1.73 | 1.61 | 1.64 | 1.6 |  |
| 21 | MASB | 1.74 | 1.54 | 1.53 | 1.51 |  |
| 22 | MAYA | 1.89 | 1.78 | 1.77 | 1.84 |  |
| 23 | MCOR | 1.87 | 1.77 | 1.72 | 1.82 |  |
| 24 | MEGA | 1.72 | 1.64 | 1.66 | 1.7 |  |
| 25 | NSIP | 1.82 | 1.75 | 1.75 | 1.76 |  |
| 26 | NOBU | 1.73 | 1.73 | 1.67 | 1.75 |  |
| 27 | PNBN | 1.82 | 1.75 | 1.76 | 1.79 |  |
| 28 | SDRA | 1.86 | 1.9 | 1.95 | 1.89 |  |

**Lampiran 12**

**Hasil Uji Statistik Deskriptif**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Descriptive Statistics** | | | | | |
|  | N | Minimum | Maximum | Mean | Std. Deviation |
| RISIKI KREDIT | 112 | .21 | 7.99 | 2.9773 | 1.56836 |
| PROFITABILITAS | 112 | -2.57 | 3.11 | .8298 | .87966 |
| UKURAN PERUSAHAAN | 112 | 29.00 | 35.00 | 32.2143 | 1.64086 |
| LOANS TO TOTAL ASSEST | 112 | 23.96 | 88.87 | 57.5452 | 12.21078 |
| CAPITAL BUFFER | 112 | 3.13 | 51.27 | 15.4818 | 7.48733 |
| Valid N (listwise) | 112 |  |  |  |  |

**Lampiran 13**

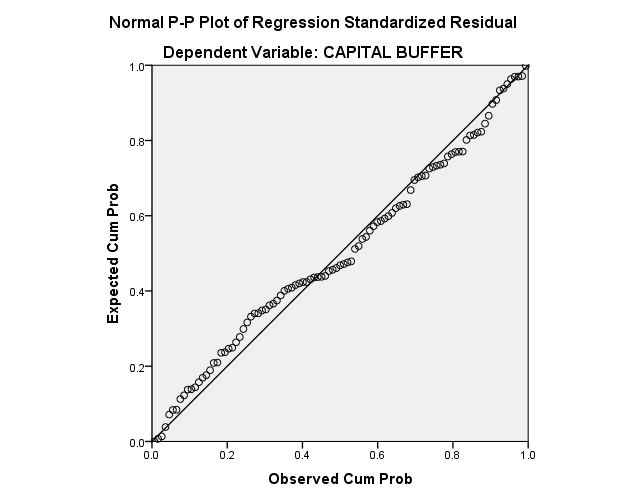
**Hasil Uji Normalitas Sebelum Transformasi Data**

|  |  |  |
| --- | --- | --- |
| **One-Sample Kolmogorov-Smirnov Test** | | |
|  | | Unstandardized Residual |
| N | | 112 |
| Normal Parametersa,b | Mean | .0000000 |
| Std. Deviation | 6.94026266 |
| Most Extreme Differences | Absolute | .121 |
| Positive | .121 |
| Negative | -.081 |
| Test Statistic | | .121 |
| Asymp. Sig. (2-tailed) | | .000c |
| a. Test distribution is Normal. | | |
| b. Calculated from data. | | |
| c. Lilliefors Significance Correction. | | |

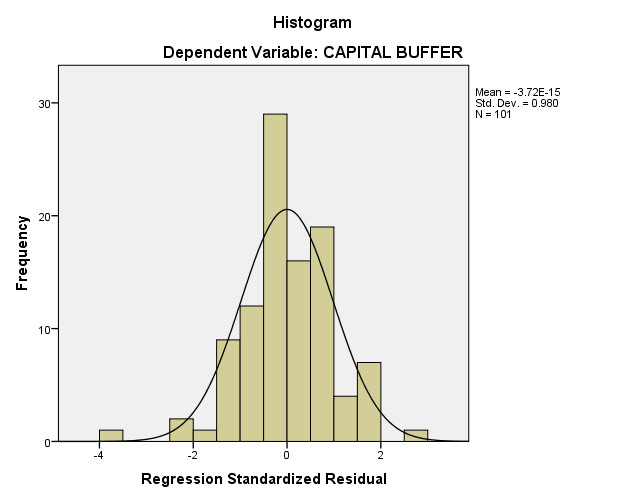
**Hasil Uji Normalitas Setelah Transformasi Data**

|  |  |  |
| --- | --- | --- |
| **One-Sample Kolmogorov-Smirnov Test** | | |
|  | | Unstandardized Residual |
| N | | 101 |
| Normal Parametersa,b | Mean | .0000000 |
| Std. Deviation | .17704069 |
| Most Extreme Differences | Absolute | .071 |
| Positive | .057 |
| Negative | -.071 |
| Test Statistic | | .071 |
| Asymp. Sig. (2-tailed) | | .200c,d |
| a. Test distribution is Normal. | | |
| b. Calculated from data. | | |
| c. Lilliefors Significance Correction. | | |
| d. This is a lower bound of the true significance. | | |

**Hasil Uji Normalitas Garis Diagonal**



**Grafik Histogram Uji Normalitas**



**Lampiran 14**

**Hasil Uji Multikolinearitas**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Coefficientsa** | | | | |
| Model | | Collinearity Statistics | |
| Tolerance | VIF |
| 1 | (Constant) |  |  |
| RISIKO KREDIT | .886 | 1.128 |
| PROFITABILITAS | .889 | 1.125 |
| UKURAN PERUSAHAAN | .889 | 1.125 |
| LOTA | .887 | 1.127 |
| a. Dependent Variable: CAPITAL BUFFER | | | | |

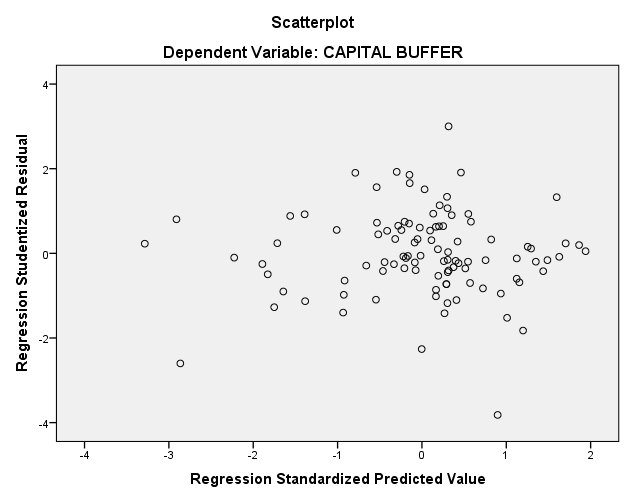
**Lampiran 15**

**Hasil Uji Autokorelasi**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Model Summaryb** | | | | | |
| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate | Durbin-Watson |
| 1 | .394a | .155 | .120 | .18069 | 2.187 |
| a. Predictors: (Constant), LOTA, PROFITABILITAS, UKURAN PERUSAHAAN, RISIKO KREDIT | | | | | |
| b. Dependent Variable: CAPITAL BUFFER | | | | | |

**Lampiran 16**

**Hasil Uji Heteroskedastisitas**



|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Coefficientsa** | | | | | | |
| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
| B | Std. Error | Beta |
| 1 | (Constant) | 19.148 | 14.179 |  | 1.350 | .180 |
| RISIKO KREDIT | .092 | .824 | .012 | .112 | .911 |
| PROFITABILITAS | -.527 | .383 | -.143 | -1.375 | .172 |
| UKURAN PERUSAHAAN | -17.782 | 9.589 | -.193 | -1.855 | .067 |
| LOTA | 1.503 | 2.041 | .077 | .736 | .463 |
| a. Dependent Variable: LN\_RES | | | | | | |

**Lampiran 17**

**Hasil Uji Regresi Linear Berganda**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Coefficientsa** | | | | | | |
| Model | | Unstandardized  Coefficients | | Standardized  Coefficients | t | Sig. |
| B | Std. Error | Beta |
| 1 | (Constant) | 2.130 | 1.305 |  | 1.632 | .106 |
| RISIKO KREDIT | -.026 | .076 | -.034 | -.346 | .730 |
| PROFITABILITAS | .113 | .035 | .319 | 3.202 | .002 |
| UKURAN PERUSAHAAN | -.061 | .883 | -.007 | -.069 | .945 |
| LOTA | -.482 | .188 | -.255 | -2.565 | .012 |
| a. Dependent Variable: CAPITAL BUFFER | | | | | | |

**Lampiran 18**

**Hasil Uji Parsial (Uji t)**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Coefficientsa** | | | | | | |
| Model | | Unstandardized  Coefficients | | Standardized  Coefficients | t | Sig. |
| B | Std. Error | Beta |
| 1 | (Constant) | 2.130 | 1.305 |  | 1.632 | .106 |
| RISIKO KREDIT | -.026 | .076 | -.034 | -.346 | .730 |
| PROFITABILITAS | .113 | .035 | .319 | 3.202 | .002 |
| UKURAN PERUSAHAAN | -.061 | .883 | -.007 | -.069 | .945 |
| LOTA | -.482 | .188 | -.255 | -2.565 | .012 |
| a. Dependent Variable: CAPITAL BUFFER | | | | | | |

**Lampiran 19**

**Hasil Uji Simultan (Uji F)**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **ANOVAa** | | | | | | |
| Model | | Sum of Squares | df | Mean Square | F | Sig. |
| 1 | Regression | .576 | 4 | .144 | 4.414 | .003b |
| Residual | 3.134 | 96 | .033 |  |  |
| Total | 3.711 | 100 |  |  |  |
| a. Dependent Variable: CAPITAL BUFFER | | | | | | |
| b. Predictors: (Constant), LOTA, PROFITABILITAS, UKURAN PERUSAHAAN, RISIKO KREDIT | | | | | | |

**Lampiran 20**

**Hasil Uji Koefisien Determinasi**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Model Summaryb** | | | | |
| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
| 1 | .394a | .155 | .120 | .18069 |
| a. Predictors: (Constant), LOTA, PROFITABILITAS, UKURAN PERUSAHAAN, RISIKO KREDIT | | | | |
| b. Dependent Variable: CAPITAL BUFFER | | | | |