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# **LAMPIRAN**

**Lampiran 1.** Data Variabel Risiko Kredit (NPL) Pada Bank LQ45 Periode Q1 2019 Sampai Dengan Q3 2023

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Nama Bank | Periode | Kredit Bermasalah | Total Kredit | NPL (%) |
| PT Bank Rakyat Indonesia Tbk | 2019 Q1 | 11,353,058 | 803,223,465 | 1.41 |
| 2019 Q2 | 12,795,190 | 825,576,136 | 1.55 |
| 2019 Q3 | 12,723,194 | 837,376,715 | 1.52 |
| 2019 Q4 | 11,500,490 | 839,413,511 | 1.37 |
| 2020 Q1 | 13,827,370 | 862,125,076 | 1.60 |
| 2020 Q2 | 12,808,284 | 886,899,510 | 1.44 |
| 2020 Q3 | 13,168,659 | 839,872,855 | 1.57 |
| 2020 Q4 | 11,535,391 | 838,384,809 | 1.38 |
| 2021 Q1 | 15,003,940 | 848,761,848 | 1.77 |
| 2021 Q2 | 16,646,120 | 862,441,524 | 1.93 |
| 2021 Q3 | 19,171,013 | 951,105,737 | 2.02 |
| 2021 Q4 | 17,172,900 | 892,282,200 | 1.92 |
| 2022 Q1 | 19,893,078 | 920,618,762 | 2.16 |
| 2022 Q2 | 22,924,525 | 948,248,958 | 2.42 |
| 2022 Q3  | 23,157,232 | 953,176,404 | 2.43 |
| 2022 Q4 | 20,638,165 | 985,091,427 | 2.10 |
| 2023 Q1 | 24,007,297 | 1,022,651,237 | 2.35 |
| 2023 Q2 | 24,192,854 | 1,048,832,555 | 2.31 |
| 2023 Q3 | 26,353,315 | 1,099,972,031 | 2.40 |
| PT Bank Central Asia Tbk | 2019 Q1 | 7,847,084 | 532,255,485 | 1.47 |
| 2019 Q2 | 7,767,965 | 551,922,126 | 1.41 |
| 2019 Q3 | 9,246,700 | 571,090,244 | 1.62 |
| 2019 Q4 | 7,876,926 | 586,939,583 | 1.34 |
| 2020 Q1 | 9,591,304 | 596,409,652 | 1.61 |
| 2020 Q2 | 12,134,853 | 580,987,188 | 2.09 |
| 2020 Q3 | 11,010,009 | 568,132,884 | 1.94 |
| 2020 Q4 | 10,326,712 | 574,589,608 | 1.80 |
| 2021 Q1 | 10,507,107 | 572,735,403 | 1.83 |
| 2021 Q2 | 13,848,933 | 578,781,801 | 2.39 |
| 2021 Q3 | 13,965,570 | 591,608,660 | 2.36 |
| 2021 Q4 | 13,411,713 | 622,013,305 | 2.16 |
| 2022 Q1 | 14,272,444 | 621,141,982 | 2.30 |
| 2022 Q2 | 14,499,204 | 658,878,375 | 2.20 |
| 2022 Q3  | 14,324,611 | 665,602,968 | 2.15 |
| 2022 Q4 | 11,798,348 | 694,936,522 | 1.70 |
| 2023 Q1 | 12,197,903 | 697,173,146 | 1.75 |
| 2023 Q2 | 13,491,118 | 718,989,019 | 1.88 |
| 2023 Q3 | 15,192,969 | 748,259,425 | 2.03 |
| PT Bank Mandiri Tbk | 2019 Q1 | 20,922,535 | 768,093,419 | 2.72 |
| 2019 Q2 | 21,357,710 | 812,256,423 | 2.63 |
| 2019 Q3 | 21,060,661 | 818,608,027 | 2.57 |
| 2019 Q4 | 20,808,393 | 885,835,237 | 2.35 |
| 2020 Q1 | 20,798,070 | 881,384,594 | 2.36 |
| 2020 Q2 | 27,755,324 | 851,510,185 | 3.26 |
| 2020 Q3 | 28,377,517 | 852,820,011 | 3.33 |
| 2020 Q4 | 27,130,717 | 870,145,465 | 3.12 |
| 2021 Q1 | 30,388,917 | 962,266,734 | 3.16 |
| 2021 Q2 | 30,447,010 | 991,782,579 | 3.07 |
| 2021 Q3 | 29,675,787 | 999,006,418 | 2.97 |
| 2021 Q4 | 28,140,052 | 1,026,224,827 | 2.74 |
| 2022 Q1 | 28,103,048 | 1,047,701,015 | 2.68 |
| 2022 Q2 | 27,109,644 | 1,111,777,871 | 2.44 |
| 2022 Q3  | 25,759,641 | 1,138,941,125 | 2.26 |
| 2022 Q4 | 22,676,806 | 1,172,599,882 | 1.93 |
| 2023 Q1 | 20,887,914 | 1,172,883,517 | 1.78 |
| 2023 Q2 | 20,316,214 | 1,238,806,037 | 1.64 |
| 2023 Q3 | 19,132,971 | 1,280,914,677 | 1.49 |
| PT Bank Negara Indonesia Tbk | 2019 Q1 | 10,113,111 | 521,348,935 | 1.94 |
| 2019 Q2 | 9,989,895 | 549,234,005 | 1.82 |
| 2019 Q3 | 10,452,311 | 558,674,428 | 1.87 |
| 2019 Q4 | 12,961,816 | 556,770,947 | 2.33 |
| 2020 Q1 | 14,207,404 | 579,604,360 | 2.45 |
| 2020 Q2 | 17,728,654 | 576,775,711 | 3.07 |
| 2020 Q3 | 20,679,978 | 582,386,292 | 3.55 |
| 2020 Q4 | 24,629,844 | 586,206,787 | 4.20 |
| 2021 Q1 | 23,055,481 | 559,332,025 | 4.12 |
| 2021 Q2 | 22,454,836 | 569,734,532 | 3.94 |
| 2021 Q3 | 21,750,470 | 570,642,563 | 3.81 |
| 2021 Q4 | 21,527,805 | 582,436,230 | 3.70 |
| 2022 Q1 | 20,470,206 | 591,683,460 | 3.46 |
| 2022 Q2 | 19,633,248 | 620,422,778 | 3.16 |
| 2022 Q3  | 18,973,980 | 622,607,449 | 3.05 |
| 2022 Q4 | 18,161,498 | 646,188,313 | 2.81 |
| 2023 Q1 | 17,567,555 | 634,325,578 | 2.77 |
| 2023 Q2 | 15,952,626 | 650,770,270 | 2.45 |
| 2023 Q3 | 15,216,812 | 671,371,028 | 2.27 |
| PT Bank Tabungan Negara Tbk  | 2019 Q1 | 5,985,653 | 219,695,414 | 2.72 |
| 2019 Q2 | 7,289,409 | 227,875,681 | 3.20 |
| 2019 Q3 | 7,955,041 | 233,626,024 | 3.41 |
| 2019 Q4 | 10,445,900 | 232,212,539 | 4.50 |
| 2020 Q1 | 10,627,867 | 229,334,925 | 4.63 |
| 2020 Q2 | 10,234,354 | 227,959,190 | 4.49 |
| 2020 Q3 | 10,039,075 | 230,558,136 | 4.35 |
| 2020 Q4 | 9,718,909 | 235,052,116 | 4.13 |
| 2021 Q1 | 9,552,951 | 235,868,233 | 4.05 |
| 2021 Q2 | 9,434,416 | 239,043,512 | 3.95 |
| 2021 Q3 | 9,283,974 | 242,927,818 | 3.82 |
| 2021 Q4 | 8,989,045 | 247,285,433 | 3.64 |
| 2022 Q1 | 8,844,268 | 248,895,667 | 3.55 |
| 2022 Q2 | 8,970,228 | 256,908,819 | 3.49 |
| 2022 Q3  | 8,901,108 | 259,345,819 | 3.43 |
| 2022 Q4 | 9,024,439 | 266,657,565 | 3.38 |
| 2023 Q1 | 9,525,591 | 267,122,798 | 3.57 |
| 2023 Q2 | 10,143,524 | 273,767,450 | 3.71 |
| 2023 Q3 | 10,137,838 | 282,507,999 | 3.59 |

**Lampiran 2.** Data Variabel Risiko Likuiditas (LDR) Pada Bank LQ45 Periode Q1 2019 Sampai Dengan Q3 2023

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Nama Bank | Periode | Kredit Yang Diberikan | DPK | LDR (%) |
| PT Bank Rakyat Indonesia Tbk | 2019 Q1 | 830,865,238 | 936,026,930 | 88.77 |
| 2019 Q2 | 862,119,904 | 945,054,267 | 91.22 |
| 2019 Q3 | 875,127,891 | 959,238,045 | 91.23 |
| 2019 Q4 | 877,431,193 | 996,377,825 | 88.06 |
| 2020 Q1 | 901,805,704 | 1,006,227,230 | 89.62 |
| 2020 Q2 | 886,899,510 | 1,044,953,068 | 84.87 |
| 2020 Q3 | 896,216,800 | 1,098,975,764 | 81.55 |
| 2020 Q4 | 899,458,207 | 1,087,555,173 | 82.70 |
| 2021 Q1 | 914,189,177 | 1,049,314,773 | 87.12 |
| 2021 Q2 | 929,402,463 | 1,096,444,666 | 84.77 |
| 2021 Q3 | 1,017,005,188 | 1,135,304,755 | 89.58 |
| 2021 Q4 | 994,416,523 | 1,138,743,215 | 87.33 |
| 2022 Q1 | 1,024,346,034 | 1,126,495,347 | 90.93 |
| 2022 Q2 | 1,051,040,307 | 1,136,981,914 | 92.44 |
| 2022 Q3  | 1,054,722,713 | 1,139,764,644 | 92.54 |
| 2022 Q4 | 1,079,274,819 | 1,307,884,013 | 82.52 |
| 2023 Q1 | 1,116,520,117 | 1,255,452,673 | 88.93 |
| 2023 Q2 | 1,137,528,613 | 1,245,114,975 | 91.36 |
| 2023 Q3 | 1,184,682,207 | 1,290,286,414 | 91.82 |
| PT Bank Central Asia Tbk | 2019 Q1 | 532,255,485 | 629,569,947 | 84.54 |
| 2019 Q2 | 551,922,126 | 668,505,698 | 82.56 |
| 2019 Q3 | 571,090,244 | 677,653,920 | 84.27 |
| 2019 Q4 | 586,939,583 | 698,980,068 | 83.97 |
| 2020 Q1 | 596,409,652 | 735,366,373 | 81.10 |
| 2020 Q2 | 580,987,188 | 755,891,463 | 76.86 |
| 2020 Q3 | 568,132,884 | 774,979,964 | 73.31 |
| 2020 Q4 | 574,589,608 | 834,283,843 | 68.87 |
| 2021 Q1 | 572,735,403 | 843,337,994 | 67.91 |
| 2021 Q2 | 578,781,801 | 888,652,004 | 65.13 |
| 2021 Q3 | 578,781,801 | 917,147,801 | 63.11 |
| 2021 Q4 | 622,013,305 | 968,606,744 | 64.22 |
| 2022 Q1 | 621,141,982 | 990,163,486 | 62.73 |
| 2022 Q2 | 658,878,375 | 1,003,267,795 | 65.67 |
| 2022 Q3  | 665,602,968 | 1,017,473,508 | 65.42 |
| 2022 Q4 | 694,936,522 | 1,030,451,783 | 67.44 |
| 2023 Q1 | 697,173,146 | 1,029,634,267 | 67.71 |
| 2023 Q2 | 718,989,019 | 1,061,369,163 | 67.74 |
| 2023 Q3 | 748,259,425 | 1,078,765,445 | 69.36 |
| PT Bank Mandiri Tbk | 2019 Q1 | 768,093,419 | 754,841,515 | 101.76 |
| 2019 Q2 | 812,256,423 | 770,156,574 | 105.47 |
| 2019 Q3 | 818,608,027 | 814,532,965 | 100.50 |
| 2019 Q4 | 885,835,237 | 850,108,345 | 104.20 |
| 2020 Q1 | 881,384,594 | 859,397,006 | 102.56 |
| 2020 Q2 | 851,510,185 | 894,882,325 | 95.15 |
| 2020 Q3 | 852,820,011 | 941,794,872 | 90.55 |
| 2020 Q4 | 870,145,465 | 963,593,760 | 90.30 |
| 2021 Q1 | 962,266,734 | 1,030,510,689 | 93.38 |
| 2021 Q2 | 991,782,579 | 1,005,495,834 | 98.64 |
| 2021 Q3 | 999,006,418 | 1,046,765,818 | 95.44 |
| 2021 Q4 | 1,026,224,827 | 1,115,278,713 | 92.02 |
| 2022 Q1 | 1,047,701,015 | 1,088,799,982 | 96.23 |
| 2022 Q2 | 1,111,777,871 | 1,135,353,156 | 97.92 |
| 2022 Q3  | 1,138,941,125 | 1,178,734,398 | 96.62 |
| 2022 Q4 | 1,172,599,882 | 1,295,575,929 | 90.51 |
| 2023 Q1 | 1,172,883,517 | 1,186,861,425 | 98.82 |
| 2023 Q2 | 1,238,806,037 | 1,238,614,465 | 100.02 |
| 2023 Q3 | 1,280,914,677 | 1,253,826,549 | 102.16 |
| PT Bank Negara Indonesia Tbk | 2019 Q1 | 521,348,935 | 546,611,763 | 95.38 |
| 2019 Q2 | 549,234,005 | 568,922,821 | 96.54 |
| 2019 Q3 | 558,674,428 | 554,428,494 | 100.77 |
| 2019 Q4 | 556,770,947 | 582,540,625 | 95.58 |
| 2020 Q1 | 579,604,360 | 603,139,469 | 96.10 |
| 2020 Q2 | 576,775,711 | 631,751,239 | 91.30 |
| 2020 Q3 | 582,386,292 | 673,863,631 | 86.42 |
| 2020 Q4 | 586,206,787 | 647,571,744 | 90.52 |
| 2021 Q1 | 559,332,025 | 638,974,047 | 87.54 |
| 2021 Q2 | 569,734,532 | 646,573,616 | 88.12 |
| 2021 Q3 | 570,642,563 | 668,553,776 | 85.35 |
| 2021 Q4 | 582,436,230 | 729,168,611 | 79.88 |
| 2022 Q1 | 591,683,460 | 692,740,755 | 85.41 |
| 2022 Q2 | 620,422,778 | 691,837,331 | 89.68 |
| 2022 Q3  | 622,607,449 | 685,235,192 | 90.86 |
| 2022 Q4 | 646,188,313 | 769,268,991 | 84.00 |
| 2023 Q1 | 634,325,578 | 743,728,898 | 85.29 |
| 2023 Q2 | 650,770,270 | 765,008,847 | 85.07 |
| 2023 Q3 | 671,371,028 | 747,595,337 | 89.80 |
| PT Bank Tabungan Negara Tbk  | 2019 Q1 | 219,695,414 | 197,147,879 | 111.44 |
| 2019 Q2 | 227,875,681 | 198,925,836 | 114.55 |
| 2019 Q3 | 233,626,024 | 209,782,277 | 111.37 |
| 2019 Q4 | 232,212,539 | 206,905,692 | 112.23 |
| 2020 Q1 | 229,334,925 | 204,230,906 | 112.29 |
| 2020 Q2 | 227,959,190 | 209,367,260 | 108.88 |
| 2020 Q3 | 230,558,136 | 254,620,081 | 90.55 |
| 2020 Q4 | 235,052,116 | 259,149,814 | 90.70 |
| 2021 Q1 | 235,868,233 | 273,438,652 | 86.26 |
| 2021 Q2 | 239,043,512 | 276,691,903 | 86.39 |
| 2021 Q3 | 242,927,818 | 269,247,645 | 90.22 |
| 2021 Q4 | 247,285,433 | 273,189,056 | 90.52 |
| 2022 Q1 | 248,895,667 | 269,722,086 | 92.28 |
| 2022 Q2 | 256,908,819 | 284,618,246 | 90.26 |
| 2022 Q3  | 259,345,819 | 290,445,279 | 89.29 |
| 2022 Q4 | 252,552,651 | 297,099,801 | 85.01 |
| 2023 Q1 | 267,122,798 | 294,215,224 | 90.79 |
| 2023 Q2 | 259,860,537 | 288,857,987 | 89.96 |
| 2023 Q3 | 282,507,999 | 299,749,025 | 94.25 |

**Lampiran 3.** Data Variabel *Good Corporate Governance* Pada Bank LQ45 Periode Q1 2019 Sampai Dengan Q3 2023

|  |  |  |
| --- | --- | --- |
| Nama Bank | Periode | SKOR GCG |
| PT Bank Rakyat Indonesia Tbk | 2019 Q1 | 2 |
| 2019 Q2 | 2 |
| 2019 Q3 | 2 |
| 2019 Q4 | 2 |
| 2020 Q1 | 2 |
| 2020 Q2 | 2 |
| 2020 Q3 | 2 |
| 2020 Q4 | 2 |
| 2021 Q1 | 2 |
| 2021 Q2 | 2 |
| 2021 Q3 | 2 |
| 2021 Q4 | 2 |
| 2022 Q1 | 2 |
| 2022 Q2 | 2 |
| 2022 Q3  | 2 |
| 2022 Q4 | 2 |
| 2023 Q1 | 2 |
| 2023 Q2 | 2 |
| 2023 Q3 | 2 |
| PT Bank Central Asia Tbk | 2019 Q1 | 2 |
| 2019 Q2 | 2 |
| 2019 Q3 | 2 |
| 2019 Q4 | 2 |
| 2020 Q1 | 2 |
| 2020 Q2 | 2 |
| 2020 Q3 | 1 |
| 2020 Q4 | 1 |
| 2021 Q1 | 1 |
| 2021 Q2 | 1 |
| 2021 Q3 | 1 |
| 2021 Q4 | 1 |
| 2022 Q1 | 1 |
| 2022 Q2 | 1 |
| 2022 Q3  | 1 |
| 2022 Q4 | 1 |
| 2023 Q1 | 1 |
| 2023 Q2 | 1 |
| 2023 Q3 | 1 |
| PT Bank Mandiri Tbk | 2019 Q1 | 2 |
| 2019 Q2 | 2 |
| 2019 Q3 | 1 |
| 2019 Q4 | 1 |
| 2020 Q1 | 2 |
| 2020 Q2 | 2 |
| 2020 Q3 | 1 |
| 2020 Q4 | 1 |
| 2021 Q1 | 2 |
| 2021 Q2 | 2 |
| 2021 Q3 | 1 |
| 2021 Q4 | 1 |
| 2022 Q1 | 2 |
| 2022 Q2 | 2 |
| 2022 Q3  | 1 |
| 2022 Q4 | 1 |
| 2023 Q1 | 1 |
| 2023 Q2 | 1 |
| 2023 Q3 | 1 |
| PT Bank Negara Indonesia Tbk | 2019 Q1 | 2 |
| 2019 Q2 | 2 |
| 2019 Q3 | 2 |
| 2019 Q4 | 2 |
| 2020 Q1 | 2 |
| 2020 Q2 | 2 |
| 2020 Q3 | 2 |
| 2020 Q4 | 2 |
| 2021 Q1 | 2 |
| 2021 Q2 | 2 |
| 2021 Q3 | 2 |
| 2021 Q4 | 2 |
| 2022 Q1 | 2 |
| 2022 Q2 | 2 |
| 2022 Q3  | 2 |
| 2022 Q4 | 2 |
| 2023 Q1 | 2 |
| 2023 Q2 | 2 |
| 2023 Q3 | 2 |
| PT Bank Tabungan Negara Tbk  | 2019 Q1 | 2 |
| 2019 Q2 | 2 |
| 2019 Q3 | 2 |
| 2019 Q4 | 2 |
| 2020 Q1 | 2 |
| 2020 Q2 | 2 |
| 2020 Q3 | 2 |
| 2020 Q4 | 2 |
| 2021 Q1 | 2 |
| 2021 Q2 | 2 |
| 2021 Q3 | 2 |
| 2021 Q4 | 2 |
| 2022 Q1 | 2 |
| 2022 Q2 | 2 |
| 2022 Q3  | 2 |
| 2022 Q4 | 2 |
| 2023 Q1 | 2 |
| 2023 Q2 | 2 |
| 2023 Q3 | 2 |

**Lampiran 4.** Data Variabel *Earning* (NIM) Pada Bank LQ45 Periode Q1 2019 Sampai Dengan Q3 2023

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Nama Bank | Periode | Pendapatan Bunga Bersih | Aktiva Produktif | NIM (%) |
| PT Bank Rakyat Indonesia Tbk | 2019 Q1 | 19,410,519 | 1,243,346,798 | 1.56 |
| 2019 Q2 | 39,924,997 | 1,245,892,662 | 3.20 |
| 2019 Q3 | 60,578,910 | 1,270,865,771 | 4.77 |
| 2019 Q4 | 81,707,305 | 1,369,629,955 | 5.97 |
| 2020 Q1 | 20,967,287 | 1,332,706,924 | 1.57 |
| 2020 Q2 | 36,502,449 | 1,364,491,034 | 2.68 |
| 2020 Q3 | 56,049,307 | 1,429,543,208 | 3.92 |
| 2020 Q4 | 79,209,917 | 1,481,109,258 | 5.35 |
| 2021 Q1 | 23,185,180 | 1,396,323,661 | 1.66 |
| 2021 Q2 | 47,142,996 | 1,441,721,752 | 3.27 |
| 2021 Q3 | 71,690,488 | 1,592,211,705 | 4.50 |
| 2021 Q4 | 114,094,429 | 1,639,254,657 | 6.96 |
| 2022 Q1 | 30,406,962 | 1,613,638,495 | 1.88 |
| 2022 Q2 | 64,613,523 | 1,618,849,390 | 3.99 |
| 2022 Q3  | 96,507,292 | 1,645,273,226 | 5.87 |
| 2022 Q4 | 124,597,073 | 1,816,903,521 | 6.86 |
| 2023 Q1 | 32,779,173 | 1,777,520,164 | 1.84 |
| 2023 Q2 | 65,540,302 | 1,743,742,967 | 3.76 |
| 2023 Q3 | 101,196,699 | 1,791,826,594 | 5.65 |
| PT Bank Central Asia Tbk | 2019 Q1 | 11,923,439 | 778,549,700 | 1.53 |
| 2019 Q2 | 24,501,698 | 816,587,064 | 3.00 |
| 2019 Q3 | 37,177,658 | 837,522,281 | 4.44 |
| 2019 Q4 | 50,477,448 | 853,459,964 | 5.91 |
| 2020 Q1 | 13,598,277 | 905,948,107 | 1.50 |
| 2020 Q2 | 27,066,955 | 916,193,908 | 2.95 |
| 2020 Q3 | 40,518,637 | 946,970,059 | 4.28 |
| 2020 Q4 | 54,161,270 | 1,006,207,857 | 5.38 |
| 2021 Q1 | 14,050,660 | 992,461,195 | 1.42 |
| 2021 Q2 | 28,123,643 | 1,068,350,968 | 2.63 |
| 2021 Q3 | 41,917,674 | 1,109,597,924 | 3.78 |
| 2021 Q4 | 56,135,575 | 1,159,283,928 | 4.84 |
| 2022 Q1 | 14,421,272 | 1,195,910,852 | 1.21 |
| 2022 Q2 | 29,667,452 | 1,201,820,410 | 2.47 |
| 2022 Q3  | 45,956,234 | 1,226,312,139 | 3.75 |
| 2022 Q4 | 63,989,509 | 1,242,849,195 | 5.15 |
| 2023 Q1 | 18,482,049 | 1,247,574,490 | 1.48 |
| 2023 Q2 | 36,982,770 | 1,278,907,991 | 2.89 |
| 2023 Q3 | 36,982,770 | 1,307,541,347 | 2.83 |
| PT Bank Mandiri Tbk | 2019 Q1 | 14,381,526 | 1,144,023,034 | 1.26 |
| 2019 Q2 | 28,844,928 | 1,173,553,975 | 2.46 |
| 2019 Q3 | 43,940,231 | 1,213,849,944 | 3.62 |
| 2019 Q4 | 59,440,188 | 1,249,181,390 | 4.76 |
| 2020 Q1 | 15,536,370 | 1,266,514,066 | 1.23 |
| 2020 Q2 | 28,935,473 | 1,311,816,759 | 2.21 |
| 2020 Q3 | 42,159,778 | 1,365,856,603 | 3.09 |
| 2020 Q4 | 56,508,129 | 1,385,646,245 | 4.08 |
| 2021 Q1 | 17,486,001 | 1,540,905,655 | 1.13 |
| 2021 Q2 | 35,157,481 | 1,536,415,072 | 2.29 |
| 2021 Q3 | 53,316,319 | 1,592,368,751 | 3.35 |
| 2021 Q4 | 73,062,494 | 1,680,302,853 | 4.35 |
| 2022 Q1 | 20,477,890 | 1,684,270,730 | 1.22 |
| 2022 Q2 | 41,832,731 | 1,735,928,152 | 2.41 |
| 2022 Q3  | 63,984,762 | 1,789,404,894 | 3.58 |
| 2022 Q4 | 87,903,354 | 1,927,036,483 | 4.56 |
| 2023 Q1 | 23,009,038 | 1,837,912,944 | 1.25 |
| 2023 Q2 | 47,306,937 | 1,884,843,999 | 2.51 |
| 2023 Q3 | 71,863,295 | 1,931,334,420 | 3.72 |
| PT Bank Negara Indonesia Tbk | 2019 Q1 | 8,858,761 | 762,070,617 | 1.16 |
| 2019 Q2 | 17,613,388 | 801,945,011 | 2.20 |
| 2019 Q3 | 26,872,722 | 777,606,813 | 3.46 |
| 2019 Q4 | 36,602,374 | 804,857,763 | 4.55 |
| 2020 Q1 | 9,539,323 | 837,488,940 | 1.14 |
| 2020 Q2 | 17,797,041 | 852,916,689 | 2.09 |
| 2020 Q3 | 26,647,396 | 900,161,386 | 2.96 |
| 2020 Q4 | 37,151,966 | 870,054,990 | 4.27 |
| 2021 Q1 | 9,403,202 | 848,899,934 | 1.11 |
| 2021 Q2 | 19,321,827 | 864,290,570 | 2.24 |
| 2021 Q3 | 28,698,016 | 908,759,071 | 3.16 |
| 2021 Q4 | 38,246,731 | 954,108,473 | 4.01 |
| 2022 Q1 | 9,231,244 | 922,808,484 | 1.00 |
| 2022 Q2 | 19,609,563 | 936,486,716 | 2.09 |
| 2022 Q3  | 30,198,999 | 930,703,644 | 3.24 |
| 2022 Q4 | 41,320,692 | 1,015,587,166 | 4.07 |
| 2023 Q1 | 10,404,334 | 999,162,469 | 1.04 |
| 2023 Q2 | 20,601,569 | 1,006,107,692 | 2.05 |
| 2023 Q3 | 31,136,300 | 993,581,134 | 3.13 |
| PT Bank Tabungan Negara Tbk  | 2019 Q1 | 2,364,409 | 289,020,328 | 0.82 |
| 2019 Q2 | 4,625,839 | 298,778,404 | 1.55 |
| 2019 Q3 | 6,858,213 | 305,139,192 | 2.25 |
| 2019 Q4 | 8,961,801 | 304,712,375 | 2.94 |
| 2020 Q1 | 2,140,840 | 305,590,115 | 0.70 |
| 2020 Q2 | 4,366,956 | 310,120,210 | 1.41 |
| 2020 Q3 | 6,618,190 | 352,608,240 | 1.88 |
| 2020 Q4 | 8,913,843 | 354,984,526 | 2.51 |
| 2021 Q1 | 2,718,098 | 368,600,937 | 0.74 |
| 2021 Q2 | 5,587,853 | 371,941,959 | 1.50 |
| 2021 Q3 | 8,606,266 | 358,639,097 | 2.40 |
| 2021 Q4 | 12,991,303 | 364,922,306 | 3.56 |
| 2022 Q1 | 3,512,124 | 358,811,769 | 0.98 |
| 2022 Q2 | 7,674,383 | 373,597,872 | 2.05 |
| 2022 Q3  | 11,425,600 | 380,432,938 | 3.00 |
| 2022 Q4 | 14,997,284 | 393,793,689 | 3.81 |
| 2023 Q1 | 3,075,340 | 391,070,008 | 0.79 |
| 2023 Q2 | 6,385,827 | 389,736,046 | 1.64 |
| 2023 Q3 | 10,013,066 | 400,365,009 | 2.50 |

**Lampiran 5.** Data Variabel *Capital* (CAR) Pada Bank LQ45 Periode Q1 2019 Sampai Dengan Q3 2023

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Nama Bank | Periode | Total Modal | ATMR | CAR (%) |
| PT Bank Rakyat Indonesia Tbk | 2019 Q1 | 183,259,376 | 845,483,429 | 21.68 |
| 2019 Q2 | 179,574,515 | 864,384,061 | 20.77 |
| 2019 Q3 | 186,682,536 | 863,420,909 | 21.62 |
| 2019 Q4 | 195,986,650 | 869,020,388 | 22.55 |
| 2020 Q1 | 162,830,257 | 893,414,774 | 18.23 |
| 2020 Q2 | 174,042,039 | 877,885,505 | 19.83 |
| 2020 Q3 | 179,357,973 | 879,949,010 | 20.38 |
| 2020 Q4 | 183,337,537 | 889,596,695 | 20.61 |
| 2021 Q1 | 176,828,517 | 911,491,526 | 19.40 |
| 2021 Q2 | 182,527,428 | 929,728,984 | 19.63 |
| 2021 Q3 | 230,937,456 | 947,566,489 | 24.37 |
| 2021 Q4 | 241,660,763 | 955,756,191 | 25.28 |
| 2022 Q1 | 222,632,078 | 994,372,975 | 22.39 |
| 2022 Q2 | 231,147,797 | 1,006,417,895 | 22.97 |
| 2022 Q3  | 243,988,390 | 1,016,529,033 | 24.00 |
| 2022 Q4 | 245,292,175 | 1,052,719,198 | 23.30 |
| 2023 Q1 | 224,745,885 | 976,880,051 | 23.01 |
| 2023 Q2 | 234,682,517 | 952,180,512 | 24.65 |
| 2023 Q3 | 246,596,078 | 977,509,341 | 25.23 |
| PT Bank Central Asia Tbk | 2019 Q1 | 155,092,468 | 633,374,358 | 24.49 |
| 2019 Q2 | 155,896,159 | 661,049,293 | 23.58 |
| 2019 Q3 | 163,091,359 | 685,490,423 | 23.79 |
| 2019 Q4 | 167,281,590 | 702,925,299 | 23.80 |
| 2020 Q1 | 160,710,979 | 714,228,513 | 22.50 |
| 2020 Q2 | 158,814,058 | 692,504,477 | 22.93 |
| 2020 Q3 | 167,628,014 | 678,060,869 | 24.72 |
| 2020 Q4 | 174,351,119 | 674,968,017 | 25.83 |
| 2021 Q1 | 166,637,790 | 679,446,002 | 24.53 |
| 2021 Q2 | 175,438,069 | 692,563,336 | 25.33 |
| 2021 Q3 | 183,736,935 | 702,531,135 | 26.15 |
| 2021 Q4 | 188,505,072 | 734,522,161 | 25.66 |
| 2022 Q1 | 179,468,917 | 752,189,982 | 23.86 |
| 2022 Q2 | 187,356,435 | 757,825,752 | 24.72 |
| 2022 Q3  | 195,416,349 | 770,433,166 | 25.36 |
| 2022 Q4 | 204,705,741 | 794,395,454 | 25.77 |
| 2023 Q1 | 194,152,090 | 672,719,640 | 28.86 |
| 2023 Q2 | 208,329,872 | 706,977,039 | 29.47 |
| 2023 Q3 | 218,774,675 | 741,527,119 | 29.50 |
| PT Bank Mandiri Tbk | 2019 Q1 | 176,014,506 | 783,467,244 | 22.47 |
| 2019 Q2 | 171,890,027 | 818,286,148 | 21.01 |
| 2019 Q3 | 182,347,142 | 810,608,939 | 22.50 |
| 2019 Q4 | 188,828,259 | 882,905,621 | 21.39 |
| 2020 Q1 | 152,514,850 | 864,163,146 | 17.65 |
| 2020 Q2 | 157,588,555 | 820,581,352 | 19.20 |
| 2020 Q3 | 163,537,404 | 824,878,684 | 19.83 |
| 2020 Q4 | 164,657,355 | 827,461,178 | 19.90 |
| 2021 Q1 | 155,502,358 | 840,311,194 | 18.51 |
| 2021 Q2 | 162,850,748 | 859,745,176 | 18.94 |
| 2021 Q3 | 168,981,259 | 871,165,614 | 19.40 |
| 2021 Q4 | 175,256,894 | 894,029,247 | 19.60 |
| 2022 Q1 | 164,603,223 | 904,484,782 | 18.20 |
| 2022 Q2 | 170,931,083 | 928,473,210 | 18.41 |
| 2022 Q3  | 179,777,944 | 930,551,050 | 19.32 |
| 2022 Q4 | 191,844,453 | 986,051,285 | 19.46 |
| 2023 Q1 | 179,077,844 | 917,256,823 | 19.52 |
| 2023 Q2 | 191,875,381 | 961,472,456 | 19.96 |
| 2023 Q3 | 204,028,528 | 986,453,040 | 20.68 |
| PT Bank Negara Indonesia Tbk | 2019 Q1 | 109,608,722 | 571,538,650 | 19.18 |
| 2019 Q2 | 109,923,979 | 588,391,990 | 18.68 |
| 2019 Q3 | 114,761,268 | 593,766,991 | 19.33 |
| 2019 Q4 | 118,095,752 | 598,483,879 | 19.73 |
| 2020 Q1 | 100,032,175 | 622,332,411 | 16.07 |
| 2020 Q2 | 102,074,416 | 610,779,907 | 16.71 |
| 2020 Q3 | 102,719,653 | 613,362,365 | 16.75 |
| 2020 Q4 | 103,145,466 | 614,633,183 | 16.78 |
| 2021 Q1 | 110,645,872 | 612,381,946 | 18.07 |
| 2021 Q2 | 112,026,778 | 616,126,970 | 18.18 |
| 2021 Q3 | 122,701,806 | 616,662,698 | 19.90 |
| 2021 Q4 | 125,616,033 | 636,201,737 | 19.74 |
| 2022 Q1 | 126,832,379 | 657,498,254 | 19.29 |
| 2022 Q2 | 122,838,028 | 666,946,368 | 18.42 |
| 2022 Q3  | 125,489,460 | 663,987,792 | 18.90 |
| 2022 Q4 | 131,335,883 | 681,384,522 | 19.27 |
| 2023 Q1 | 135,321,511 | 626,123,138 | 21.61 |
| 2023 Q2 | 132,727,107 | 614,234,268 | 21.61 |
| 2023 Q3 | 136,008,994 | 621,698,593 | 21.88 |
| PT Bank Tabungan Negara Tbk  | 2019 Q1 | 23,728,647 | 134,678,077 | 17.62 |
| 2019 Q2 | 23,569,894 | 138,695,314 | 16.99 |
| 2019 Q3 | 23,754,316 | 140,739,326 | 16.88 |
| 2019 Q4 | 23,350,625 | 134,844,274 | 17.32 |
| 2020 Q1 | 24,748,994 | 132,136,489 | 18.73 |
| 2020 Q2 | 24,236,043 | 126,916,309 | 19.10 |
| 2020 Q3 | 24,402,178 | 128,746,441 | 18.95 |
| 2020 Q4 | 24,995,226 | 129,249,781 | 19.34 |
| 2021 Q1 | 23,017,823 | 130,400,249 | 17.65 |
| 2021 Q2 | 23,570,552 | 132,429,941 | 17.80 |
| 2021 Q3 | 23,923,069 | 133,103,946 | 17.97 |
| 2021 Q4 | 25,706,310 | 134,340,567 | 19.14 |
| 2022 Q1 | 24,928,107 | 137,370,834 | 18.15 |
| 2022 Q2 | 24,044,149 | 138,478,174 | 17.36 |
| 2022 Q3  | 24,242,895 | 139,987,864 | 17.32 |
| 2022 Q4 | 28,168,457 | 139,630,514 | 20.17 |
| 2023 Q1 | 29,510,538 | 139,106,299 | 21.21 |
| 2023 Q2 | 30,000,453 | 146,947,617 | 20.42 |
| 2023 Q3 | 29,640,483 | 151,320,568 | 19.59 |

**Lampiran 6. Data Variabel *Financial Performance* (ROA) Pada Bank LQ45 Periode Q1 2019 Sampai Dengan Q3 2023**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Nama Bank | Periode | Laba Bersih | Total Asset | ROA (%) |
| PT Bank Rakyat Indonesia Tbk | 2019 Q1 | 8,196,449 | 1,279,860,648 | 0.64 |
| 2019 Q2 | 16,162,860 | 1,288,195,552 | 1.25 |
| 2019 Q3 | 24,803,424 | 1,305,666,548 | 1.90 |
| 2019 Q4 | 34,413,825 | 1,416,758,840 | 2.43 |
| 2020 Q1 | 8,169,902 | 1,358,978,917 | 0.60 |
| 2020 Q2 | 10,201,042 | 1,387,759,264 | 0.74 |
| 2020 Q3 | 14,153,691 | 1,447,848,223 | 0.98 |
| 2020 Q4 | 18,660,393 | 1,511,804,628 | 1.23 |
| 2021 Q1 | 6,860,082 | 1,411,051,974 | 0.49 |
| 2021 Q2 | 12,539,836 | 1,450,907,063 | 0.86 |
| 2021 Q3 | 19,070,031 | 1,619,772,281 | 1.18 |
| 2021 Q4 | 30,755,766 | 1,678,097,734 | 1.83 |
| 2022 Q1 | 12,219,621 | 1,650,279,242 | 0.74 |
| 2022 Q2 | 24,876,271 | 1,652,838,717 | 1.51 |
| 2022 Q3  | 39,311,445 | 1,684,604,124 | 2.33 |
| 2022 Q4 | 51,408,207 | 1,865,639,010 | 2.76 |
| 2023 Q1 | 15,563,915 | 1,822,973,421 | 0.85 |
| 2023 Q2 | 29,561,361 | 1,805,146,314 | 1.64 |
| 2023 Q3 | 44,213,569 | 1,851,964,853 | 2.39 |
| PT Bank Central Asia Tbk | 2019 Q1 | 6,061,443 | 830,550,088 | 0.73 |
| 2019 Q2 | 12,862,296 | 870,457,083 | 1.48 |
| 2019 Q3 | 20,923,007 | 893,593,882 | 2.34 |
| 2019 Q4 | 28,569,974 | 918,989,312 | 3.11 |
| 2020 Q1 | 6,581,776 | 972,929,597 | 0.68 |
| 2020 Q2 | 12,243,851 | 975,076,433 | 1.26 |
| 2020 Q3 | 20,045,070 | 1,003,637,615 | 2.00 |
| 2020 Q4 | 27,147,109 | 1,075,570,256 | 2.52 |
| 2021 Q1 | 7,043,122 | 1,090,381,563 | 0.65 |
| 2021 Q2 | 14,463,856 | 1,129,496,824 | 1.28 |
| 2021 Q3 | 23,211,713 | 1,169,296,138 | 1.99 |
| 2021 Q4 | 31,440,159 | 1,228,344,680 | 2.56 |
| 2022 Q1 | 8,067,748 | 1,259,435,392 | 0.64 |
| 2022 Q2 | 18,056,409 | 1,264,467,919 | 1.43 |
| 2022 Q3  | 28,969,940 | 1,288,723,136 | 2.25 |
| 2022 Q4 | 40,755,572 | 1,314,731,674 | 3.10 |
| 2023 Q1 | 11,532,900 | 1,321,722,691 | 0.87 |
| 2023 Q2 | 24,200,023 | 1,356,757,402 | 1.78 |
| 2023 Q3 | 36,440,119 | 1,381,449,427 | 2.64 |
| PT Bank Mandiri Tbk | 2019 Q1 | 7,461,182 | 1,205,972,265 | 0.62 |
| 2019 Q2 | 13,988,402 | 1,235,627,826 | 1.13 |
| 2019 Q3 | 20,938,486 | 1,275,670,413 | 1.64 |
| 2019 Q4 | 28,455,592 | 1,318,246,335 | 2.16 |
| 2020 Q1 | 8,074,447 | 1,320,038,161 | 0.61 |
| 2020 Q2 | 10,552,478 | 1,359,441,443 | 0.78 |
| 2020 Q3 | 14,433,405 | 1,406,655,075 | 1.03 |
| 2020 Q4 | 17,645,624 | 1,429,334,484 | 1.23 |
| 2021 Q1 | 6,519,240 | 1,584,067,174 | 0.41 |
| 2021 Q2 | 13,685,161 | 1,580,527,235 | 0.87 |
| 2021 Q3 | 21,053,546 | 1,637,950,171 | 1.29 |
| 2021 Q4 | 30,551,097 | 1,725,611,128 | 1.77 |
| 2022 Q1 | 10,894,149 | 1,734,074,740 | 0.63 |
| 2022 Q2 | 22,044,308 | 1,785,706,841 | 1.23 |
| 2022 Q3  | 33,464,914 | 1,839,336,498 | 1.82 |
| 2022 Q4 | 44,952,368 | 1,992,544,687 | 2.26 |
| 2023 Q1 | 13,860,504 | 1,908,171,161 | 0.73 |
| 2023 Q2 | 27,703,601 | 1,963,987,471 | 1.41 |
| 2023 Q3 | 42,771,001 | 2,006,939,146 | 2.13 |
| PT Bank Negara Indonesia Tbk | 2019 Q1 | 4,118,137 | 800,563,910 | 0.51 |
| 2019 Q2 | 7,720,166 | 843,214,400 | 0.92 |
| 2019 Q3 | 12,080,070 | 815,264,923 | 1.48 |
| 2019 Q4 | 15,508,583 | 845,605,208 | 1.83 |
| 2020 Q1 | 4,219,924 | 868,448,218 | 0.49 |
| 2020 Q2 | 4,457,638 | 880,123,799 | 0.51 |
| 2020 Q3 | 4,344,323 | 916,953,642 | 0.47 |
| 2020 Q4 | 3,321,442 | 891,337,425 | 0.37 |
| 2021 Q1 | 2,394,719 | 862,440,779 | 0.28 |
| 2021 Q2 | 5,038,575 | 875,138,278 | 0.58 |
| 2021 Q3 | 7,772,382 | 919,447,781 | 0.85 |
| 2021 Q4 | 10,977,051 | 964,837,692 | 1.14 |
| 2022 Q1 | 3,975,314 | 931,982,781 | 0.43 |
| 2022 Q2 | 8,872,133 | 946,495,285 | 0.94 |
| 2022 Q3  | 13,801,971 | 943,607,612 | 1.46 |
| 2022 Q4 | 18,481,780 | 1,029,836,868 | 1.79 |
| 2023 Q1 | 5,263,634 | 1,012,362,504 | 0.52 |
| 2023 Q2 | 10,399,343 | 1,025,091,056 | 1.01 |
| 2023 Q3 | 15,888,925 | 1,009,308,655 | 1.57 |
| PT Bank Tabungan Negara Tbk  | 2019 Q1 | 723,146 | 301,346,488 | 0.24 |
| 2019 Q2 | 1,306,334 | 312,474,892 | 0.42 |
| 2019 Q3 | 801,463 | 316,211,345 | 0.25 |
| 2019 Q4 | 209,263 | 311,776,828 | 0.07 |
| 2020 Q1 | 457,097 | 308,186,680 | 0.15 |
| 2020 Q2 | 767,579 | 314,602,871 | 0.24 |
| 2020 Q3 | 1,119,822 | 356,974,307 | 0.31 |
| 2020 Q4 | 1,602,358 | 361,208,406 | 0.44 |
| 2021 Q1 | 625,089 | 375,729,831 | 0.17 |
| 2021 Q2 | 920,067 | 380,513,594 | 0.24 |
| 2021 Q3 | 1,515,396 | 368,055,555 | 0.41 |
| 2021 Q4 | 2,376,227 | 371,868,311 | 0.64 |
| 2022 Q1 | 774,424 | 367,515,728 | 0.21 |
| 2022 Q2 | 1,470,926 | 381,741,249 | 0.39 |
| 2022 Q3  | 2,274,799 | 389,291,838 | 0.58 |
| 2022 Q4 | 3,045,073 | 402,148,312 | 0.76 |
| 2023 Q1 | 800,888 | 401,507,507 | 0.20 |
| 2023 Q2 | 1,474,378 | 400,544,710 | 0.37 |
| 2023 Q3 | 2,312,721 | 409,674,957 | 0.56 |

**Lampiran 7.** Output Data transformasi variabel NPL, LDR, GCG, NIM, CAR Dan ROA (Metode *Cochrane-Orcutt*)

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| Nama Bank | Periode | NPL | LDR | GCG | NIM | CAR | ROA |
| PT Bank Rakyat Indonesia Tbk | 2019 Q1 | . | . | . | . | . | . |
| 2019 Q2 | 1.07 | 61.13 | 1.32 | 2.67 | 13.42 | 1.03 |
| 2019 Q3 | 0.99 | 60.31 | 1.32 | 3.69 | 14.58 | 1.48 |
| 2019 Q4 | 0.85 | 57.13 | 1.32 | 4.35 | 15.22 | 1.79 |
| 2020 Q1 | 1.14 | 59.77 | 1.32 | -0.45 | 10.59 | -0.22 |
| 2020 Q2 | 0.9 | 54.49 | 1.32 | 2.15 | 13.65 | 0.54 |
| 2020 Q3 | 1.08 | 52.78 | 1.32 | 3.01 | 13.66 | 0.73 |
| 2020 Q4 | 0.85 | 55.05 | 1.32 | 4.02 | 13.7 | 0.9 |
| 2021 Q1 | 1.3 | 59.08 | 1.32 | -0.15 | 12.41 | 0.07 |
| 2021 Q2 | 1.33 | 55.24 | 1.32 | 2.71 | 13.05 | 0.69 |
| 2021 Q3 | 1.37 | 60.84 | 1.32 | 3.39 | 17.72 | 0.89 |
| 2021 Q4 | 1.24 | 56.96 | 1.32 | 5.43 | 17.02 | 1.43 |
| 2022 Q1 | 1.51 | 61.33 | 1.32 | -0.48 | 13.82 | 0.12 |
| 2022 Q2 | 1.69 | 61.61 | 1.32 | 3.35 | 15.38 | 1.26 |
| 2022 Q3  | 1.61 | 61.2 | 1.32 | 4.52 | 16.21 | 1.82 |
| 2022 Q4 | 1.28 | 51.15 | 1.32 | 4.87 | 15.16 | 1.97 |
| 2023 Q1 | 1.64 | 60.96 | 1.32 | -0.49 | 15.11 | -0.09 |
| 2023 Q2 | 1.51 | 61.21 | 1.32 | 3.14 | 16.85 | 1.35 |
| 2023 Q3 | 1.62 | 60.85 | 1.32 | 4.38 | 16.87 | 1.83 |
| PT Bank Central Asia Tbk | 2019 Q1 | 0.66 | 53.41 | 1.32 | -0.39 | 15.94 | -0.08 |
| 2019 Q2 | 0.91 | 53.9 | 1.32 | 2.48 | 15.28 | 1.23 |
| 2019 Q3 | 1.14 | 56.28 | 1.32 | 3.42 | 15.8 | 1.84 |
| 2019 Q4 | 0.79 | 55.4 | 1.32 | 4.4 | 15.74 | 2.32 |
| 2020 Q1 | 1.16 | 52.63 | 1.32 | -0.5 | 14.43 | -0.37 |
| 2020 Q2 | 1.54 | 49.37 | 1.32 | 2.44 | 15.3 | 1.03 |
| 2020 Q3 | 1.23 | 47.25 | 0.32 | 3.28 | 16.95 | 1.57 |
| 2020 Q4 | 1.14 | 44.02 | 0.66 | 3.93 | 17.45 | 1.84 |
| 2021 Q1 | 1.22 | 44.56 | 0.66 | -0.4 | 15.77 | -0.2 |
| 2021 Q2 | 1.77 | 42.11 | 0.66 | 2.15 | 17.01 | 1.06 |
| 2021 Q3 | 1.55 | 41.03 | 0.66 | 2.89 | 17.56 | 1.56 |
| 2021 Q4 | 1.36 | 42.83 | 0.66 | 3.56 | 16.8 | 1.89 |
| 2022 Q1 | 1.57 | 40.96 | 0.66 | -0.43 | 15.16 | -0.23 |
| 2022 Q2 | 1.42 | 44.4 | 0.66 | 2.06 | 16.63 | 1.21 |
| 2022 Q3  | 1.4 | 43.16 | 0.66 | 2.91 | 16.98 | 1.77 |
| 2022 Q4 | 0.97 | 45.26 | 0.66 | 3.88 | 17.17 | 2.34 |
| 2023 Q1 | 1.17 | 44.85 | 0.66 | -0.27 | 20.12 | -0.18 |
| 2023 Q2 | 1.29 | 44.79 | 0.66 | 2.39 | 19.69 | 1.49 |
| 2023 Q3 | 1.39 | 46.4 | 0.66 | 1.85 | 19.51 | 2.04 |
| PT Bank Mandiri Tbk | 2019 Q1 | 2.03 | 78.25 | 1.66 | 0.3 | 12.47 | -0.27 |
| 2019 Q2 | 1.71 | 70.97 | 1.32 | 2.03 | 13.39 | 0.92 |
| 2019 Q3 | 1.68 | 64.75 | 0.32 | 2.79 | 15.38 | 1.26 |
| 2019 Q4 | 1.48 | 70.13 | 0.66 | 3.53 | 13.76 | 1.6 |
| 2020 Q1 | 1.56 | 67.24 | 1.66 | -0.38 | 10.4 | -0.12 |
| 2020 Q2 | 2.46 | 60.38 | 1.32 | 1.79 | 13.22 | 0.57 |
| 2020 Q3 | 2.22 | 58.29 | 0.32 | 2.34 | 13.32 | 0.77 |
| 2020 Q4 | 1.99 | 59.6 | 0.66 | 3.03 | 13.18 | 0.88 |
| 2021 Q1 | 2.1 | 62.77 | 1.66 | -0.25 | 11.76 | -0.01 |
| 2021 Q2 | 2 | 66.98 | 1.32 | 1.91 | 12.67 | 0.73 |
| 2021 Q3 | 1.93 | 62 | 0.32 | 2.57 | 12.98 | 1 |
| 2021 Q4 | 1.73 | 59.67 | 0.66 | 3.21 | 13.02 | 1.33 |
| 2022 Q1 | 1.75 | 65.04 | 1.66 | -0.25 | 11.56 | 0.03 |
| 2022 Q2 | 1.53 | 65.3 | 1.32 | 2 | 12.24 | 1.02 |
| 2022 Q3  | 1.43 | 63.43 | 0.32 | 2.76 | 13.08 | 1.4 |
| 2022 Q4 | 1.16 | 57.76 | 0.66 | 3.35 | 12.91 | 1.64 |
| 2023 Q1 | 1.13 | 68.14 | 0.66 | -0.3 | 12.92 | -0.04 |
| 2023 Q2 | 1.04 | 66.52 | 0.66 | 2.09 | 13.34 | 1.16 |
| 2023 Q3 | 0.93 | 68.25 | 0.66 | 2.87 | 13.91 | 1.65 |
| PT Bank Negara Indonesia Tbk | 2019 Q1 | 1.43 | 60.75 | 1.66 | -0.1 | 12.17 | -0.21 |
| 2019 Q2 | 1.16 | 64.21 | 1.32 | 1.81 | 12.18 | 0.75 |
| 2019 Q3 | 1.25 | 68.04 | 1.32 | 2.71 | 13 | 1.17 |
| 2019 Q4 | 1.7 | 61.42 | 1.32 | 3.38 | 13.18 | 1.33 |
| 2020 Q1 | 1.66 | 63.7 | 1.32 | -0.4 | 9.38 | -0.13 |
| 2020 Q2 | 2.24 | 58.72 | 1.32 | 1.7 | 11.26 | 0.34 |
| 2020 Q3 | 2.51 | 55.47 | 1.32 | 2.25 | 11.09 | 0.3 |
| 2020 Q4 | 3 | 61.22 | 1.32 | 3.27 | 11.1 | 0.21 |
| 2021 Q1 | 2.7 | 56.85 | 1.32 | -0.34 | 12.38 | 0.15 |
| 2021 Q2 | 2.54 | 58.44 | 1.32 | 1.86 | 12.05 | 0.49 |
| 2021 Q3 | 2.47 | 55.48 | 1.32 | 2.4 | 13.74 | 0.65 |
| 2021 Q4 | 2.41 | 50.95 | 1.32 | 2.94 | 12.99 | 0.85 |
| 2022 Q1 | 2.21 | 58.33 | 1.32 | -0.36 | 12.6 | 0.04 |
| 2022 Q2 | 1.99 | 60.73 | 1.32 | 1.75 | 11.88 | 0.79 |
| 2022 Q3  | 1.98 | 60.46 | 1.32 | 2.53 | 12.66 | 1.14 |
| 2022 Q4 | 1.78 | 53.2 | 1.32 | 2.97 | 12.86 | 1.3 |
| 2023 Q1 | 1.82 | 56.81 | 1.32 | -0.34 | 15.08 | -0.09 |
| 2023 Q2 | 1.51 | 56.16 | 1.32 | 1.7 | 14.28 | 0.83 |
| 2023 Q3 | 1.44 | 60.96 | 1.32 | 2.44 | 14.55 | 1.23 |
| PT Bank Tabungan Negara Tbk  | 2019 Q1 | 1.95 | 81 | 1.32 | -0.24 | 10.2 | -0.29 |
| 2019 Q2 | 2.28 | 76.77 | 1.32 | 1.27 | 11.02 | 0.34 |
| 2019 Q3 | 2.33 | 72.54 | 1.32 | 1.72 | 11.12 | 0.11 |
| 2019 Q4 | 3.34 | 74.48 | 1.32 | 2.18 | 11.6 | -0.01 |
| 2020 Q1 | 3.1 | 74.24 | 1.32 | -0.3 | 12.86 | 0.13 |
| 2020 Q2 | 2.92 | 70.81 | 1.32 | 1.17 | 12.75 | 0.19 |
| 2020 Q3 | 2.83 | 53.64 | 1.32 | 1.4 | 12.48 | 0.23 |
| 2020 Q4 | 2.66 | 60 | 1.32 | 1.87 | 12.92 | 0.33 |
| 2021 Q1 | 2.65 | 55.51 | 1.32 | -0.11 | 11.09 | 0.02 |
| 2021 Q2 | 2.58 | 57.15 | 1.32 | 1.25 | 11.82 | 0.18 |
| 2021 Q3 | 2.48 | 60.93 | 1.32 | 1.89 | 11.94 | 0.33 |
| 2021 Q4 | 2.35 | 59.94 | 1.32 | 2.75 | 13.05 | 0.5 |
| 2022 Q1 | 2.32 | 61.59 | 1.32 | -0.23 | 11.66 | -0.01 |
| 2022 Q2 | 2.29 | 58.98 | 1.32 | 1.72 | 11.21 | 0.32 |
| 2022 Q3  | 2.25 | 58.69 | 1.32 | 2.31 | 11.43 | 0.45 |
| 2022 Q4 | 2.22 | 54.74 | 1.32 | 2.79 | 14.3 | 0.56 |
| 2023 Q1 | 2.42 | 61.97 | 1.32 | -0.5 | 14.37 | -0.06 |
| 2023 Q2 | 2.5 | 59.18 | 1.32 | 1.37 | 13.23 | 0.3 |
| 2023 Q3 | 2.33 | 63.75 | 1.32 | 1.94 | 12.67 | 0.43 |

**Lampiran 8.** Tabel Durbin-Watson (DW), α = 5%

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| n | k=1 | k=2 | k=3 | k=4 | k=5 |
| dL | dU | dL | dU | dL | dU | dL | dU | dL | dU |
| 71 | 1.5865 | 1.6435 | 1.5577 | 1.6733 | 1.5284 | 1.7041 | 1.4987 | 1.7358 | 1.4685 | 1.7685 |
| 72 | 1.5895 | 1.6457 | 1.5611 | 1.6751 | 1.5323 | 1.7054 | 1.5029 | 1.7366 | 1.4732 | 1.7688 |
| 73 | 1.5924 | 1.6479 | 1.5645 | 1.6768 | 1.5360 | 1.7067 | 1.5071 | 1.7375 | 1.4778 | 1.7691 |
| 74 | 1.5953 | 1.6500 | 1.5677 | 1.6785 | 1.5397 | 1.7079 | 1.5112 | 1.7383 | 1.4822 | 1.7694 |
| 75 | 1.5981 | 1.6521 | 1.5709 | 1.6802 | 1.5432 | 1.7092 | 1.5151 | 1.7390 | 1.4866 | 1.7698 |
| 76 | 1.6009 | 1.6541 | 1.5740 | 1.6819 | 1.5467 | 1.7104 | 1.5190 | 1.7399 | 1.4909 | 1.7701 |
| 77 | 1.6036 | 1.6561 | 1.5771 | 1.6835 | 1.5502 | 1.7117 | 1.5228 | 1.7407 | 1.4950 | 1.7704 |
| 78 | 1.6063 | 1.6581 | 1.5801 | 1.6851 | 1.5535 | 1.7129 | 1.5265 | 1.7415 | 1.4991 | 1.7708 |
| 79 | 1.6089 | 1.6601 | 1.5830 | 1.6867 | 1.5568 | 1.7141 | 1.5302 | 1.7423 | 1.5031 | 1.7712 |
| 80 | 1.6114 | 1.6620 | 1.5859 | 1.6882 | 1.5600 | 1.7153 | 1.5337 | 1.7430 | 1.5070 | 1.7716 |
| 81 | 1.6139 | 1.6639 | 1.5888 | 1.6898 | 1.5632 | 1.7164 | 1.5372 | 1.7438 | 1.5109 | 1.7720 |
| 82 | 1.6164 | 1.6657 | 1.5915 | 1.6913 | 1.5663 | 1.7176 | 1.5406 | 1.7446 | 1.5146 | 1.7724 |
| 83 | 1.6188 | 1.6675 | 1.5942 | 1.6928 | 1.5693 | 1.7187 | 1.5440 | 1.7454 | 1.5183 | 1.7728 |
| 84 | 1.6212 | 1.6693 | 1.5969 | 1.6942 | 1.5723 | 1.7199 | 1.5472 | 1.7462 | 1.5219 | 1.7732 |
| 85 | 1.6235 | 1.6711 | 1.5995 | 1.6957 | 1.5752 | 1.7210 | 1.5505 | 1.7470 | 1.5254 | 1.7736 |
| 86 | 1.6258 | 1.6728 | 1.6021 | 1.6971 | 1.5780 | 1.7221 | 1.5536 | 1.7478 | 1.5289 | 1.7740 |
| 87 | 1.6280 | 1.6745 | 1.6046 | 1.6985 | 1.5808 | 1.7232 | 1.5567 | 1.7485 | 1.5322 | 1.7745 |
| 88 | 1.6302 | 1.6762 | 1.6071 | 1.6999 | 1.5836 | 1.7243 | 1.5597 | 1.7493 | 1.5356 | 1.7749 |
| 89 | 1.6324 | 1.6778 | 1.6095 | 1.7013 | 1.5863 | 1.7254 | 1.5627 | 1.7501 | 1.5388 | 1.7754 |
| 90 | 1.6345 | 1.6794 | 1.6119 | 1.7026 | 1.5889 | 1.7264 | 1.5656 | 1.7508 | 1.5420 | 1.7758 |
| 91 | 1.6366 | 1.6810 | 1.6143 | 1.7040 | 1.5915 | 1.7275 | 1.5685 | 1.7516 | 1.5452 | 1.7763 |
| 92 | 1.6387 | 1.6826 | 1.6166 | 1.7053 | 1.5941 | 1.7285 | 1.5713 | 1.7523 | 1.5482 | 1.7767 |
| 93 | 1.6407 | 1.6841 | 1.6188 | 1.7066 | 1.5966 | 1.7295 | 1.5741 | 1.7531 | 1.5513 | 1.7772 |
| 94 | 1.6427 | 1.6857 | 1.6211 | 1.7078 | 1.5991 | 1.7306 | 1.5768 | 1.7538 | 1.5542 | 1.7776 |
| 95 | 1.6447 | 1.6872 | 1.6233 | 1.7091 | 1.6015 | 1.7316 | 1.5795 | 1.7546 | 1.5572 | 1.7781 |
| 96 | 1.6466 | 1.6887 | 1.6254 | 1.7103 | 1.6039 | 1.7326 | 1.5821 | 1.7553 | 1.5600 | 1.7785 |
| 97 | 1.6485 | 1.6901 | 1.6275 | 1.7116 | 1.6063 | 1.7335 | 1.5847 | 1.7560 | 1.5628 | 1.7790 |
| 98 | 1.6504 | 1.6916 | 1.6296 | 1.7128 | 1.6086 | 1.7345 | 1.5872 | 1.7567 | 1.5656 | 1.7795 |
| 99 | 1.6522 | 1.6930 | 1.6317 | 1.7140 | 1.6108 | 1.7355 | 1.5897 | 1.7575 | 1.5683 | 1.7799 |
| 100 | 1.6540 | 1.6944 | 1.6337 | 1.7152 | 1.6131 | 1.7364 | 1.5922 | 1.7582 | 1.5710 | 1.7804 |
| 101 | 1.6558 | 1.6958 | 1.6357 | 1.7163 | 1.6153 | 1.7374 | 1.5946 | 1.7589 | 1.5736 | 1.7809 |
| 102 | 1.6576 | 1.6971 | 1.6376 | 1.7175 | 1.6174 | 1.7383 | 1.5969 | 1.7596 | 1.5762 | 1.7813 |
| 103 | 1.6593 | 1.6985 | 1.6396 | 1.7186 | 1.6196 | 1.7392 | 1.5993 | 1.7603 | 1.5788 | 1.7818 |
| 104 | 1.6610 | 1.6998 | 1.6415 | 1.7198 | 1.6217 | 1.7402 | 1.6016 | 1.7610 | 1.5813 | 1.7823 |
| 105 | 1.6627 | 1.7011 | 1.6433 | 1.7209 | 1.6237 | 1.7411 | 1.6038 | 1.7617 | 1.5837 | 1.7827 |
| 106 | 1.6644 | 1.7024 | 1.6452 | 1.7220 | 1.6258 | 1.7420 | 1.6061 | 1.7624 | 1.5861 | 1.7832 |
| 107 | 1.6660 | 1.7037 | 1.6470 | 1.7231 | 1.6277 | 1.7428 | 1.6083 | 1.7631 | 1.5885 | 1.7837 |
| 108 | 1.6676 | 1.7050 | 1.6488 | 1.7241 | 1.6297 | 1.7437 | 1.6104 | 1.7637 | 1.5909 | 1.7841 |
| 109 | 1.6692 | 1.7062 | 1.6505 | 1.7252 | 1.6317 | 1.7446 | 1.6125 | 1.7644 | 1.5932 | 1.7846 |
| 110 | 1.6708 | 1.7074 | 1.6523 | 1.7262 | 1.6336 | 1.7455 | 1.6146 | 1.7651 | 1.5955 | 1.7851 |

**Lampiran 9. Output Data SPSS Analisis Deskriptif Variabel Penelitian**

|  |
| --- |
|  **Descriptive Statistics** |
|  | N | Minimum | Maximum | Mean | Std. Deviation |
| NPL | 94 | .66 | 3.34 | 1.7458 | .60545 |
| LDR | 94 | 40.96 | 81.00 | 58.6913 | 8.37771 |
| GCG | 94 | .32 | 1.66 | 1.1532 | .34701 |
| NIM | 94 | -.50 | 5.43 | 1.9317 | 1.54121 |
| CAR | 94 | 9.38 | 20.12 | 13.8230 | 2.21357 |
| ROA | 94 | -.37 | 2.34 | .7491 | .70680 |
| Valid N (listwise) | 94 |  |  |  |  |

**Lampiran 10. Output Data SPSS Uji Asumsi Klasik**

1. Uji Normalitas

|  |
| --- |
| **One-Sample Kolmogorov-Smirnov Test** |
|  | Unstandardized Residual |
| N | 94 |
| Normal Parametersa,b | Mean | .0000000 |
| Std. Deviation | .28473463 |
| Most Extreme Differences | Absolute | .090 |
| Positive | .065 |
| Negative | -.090 |
| Test Statistic | .090 |
| Asymp. Sig. (2-tailed) | .059c |
| a. Test distribution is Normal. |
| b. Calculated from data. |
| c. Lilliefors Significance Correction. |

1. Uji Multikolinieritas

|  |
| --- |
| **Coefficientsa** |
| Model | Collinearity Statistics |
| Tolerance | VIF |
| 1 | NPL | .742 | 1.348 |
| LDR | .587 | 1.702 |
| GCG | .767 | 1.303 |
| NIM | .851 | 1.175 |
| CAR | .441 | 2.267 |
| a. Dependent Variable: ROA |

1. **Uji Autokorelasi**

|  |
| --- |
| **Model Summaryb** |
| Model | Durbin-Watson |
| 1 | 1.316a |
| a. Predictors: (Constant), CAR, NIM, GCG, NPL, LDR |
| b. Dependent Variable: ROA |

**(*Cochrane-Orcutt*)**

|  |
| --- |
|  **Model Summaryb** |
| Model | Durbin-Watson |
| 1 | 1.895 |
| a. Predictors: (Constant), CAR, NIM, GCG, NPL, LDR |
| b. Dependent Variable: ROA |

1. Uji Heterokedastisitas

|  |
| --- |
|  **Coefficientsa** |
| Model | Unstandardized Coefficients | Standardized Coefficients | t | Sig. |
| B | Std. Error | Beta |
| 1 | (Constant) | -.069 | .327 |  | -.210 | .834 |
| NPL | -.008 | .036 | -.028 | -.234 | .816 |
| LDR | -.001 | .003 | -.044 | -.331 | .741 |
| GCG | .040 | .061 | .077 | .658 | .512 |
| NIM | -.010 | .013 | -.088 | -.791 | .431 |
| CAR | .024 | .013 | .290 | 1.887 | .062 |
| a. Dependent Variable: ABSRESS |

**Lampiran 11. Output Data SPSS Analisis Linier Berganda**

|  |
| --- |
|  **Coefficientsa** |
| Model | Unstandardized Coefficients | Standardized Coefficients |
| B | Std. Error | Beta |
| 1 | (Constant) | -.138 | .533 |  |
| NPL | -.195 | .058 | -.167 |
| LDR | .003 | .005 | .034 |
| GCG | -.281 | .100 | -.138 |
| NIM | .333 | .021 | .727 |
| CAR | .054 | .021 | .168 |
| a. Dependent Variable: ROA |

**Lampiran 12. Output Data SPSS Uji Hipotesis**

1. Uji t

|  |
| --- |
|  **Coefficientsa** |
| Model | Unstandardized Coefficients | Standardized Coefficients | t | Sig. |
| B | Std. Error | Beta |
| 1 | (Constant) | -.138 | .533 |  | -.259 | .796 |
| NPL | -.195 | .058 | -.167 | -3.352 | .001 |
| LDR | .003 | .005 | .034 | .609 | .544 |
| GCG | -.281 | .100 | -.138 | -2.814 | .006 |
| NIM | .333 | .021 | .727 | 15.606 | .000 |
| CAR | .054 | .021 | .168 | 2.591 | .011 |
| a. Dependent Variable: ROA |

1. Uji F

|  |
| --- |
| **ANOVAa** |
| Model | Sum of Squares | df | Mean Square | F | Sig. |
| 1 | Regression | 38.919 | 5 | 7.784 | 90.848 | .000b |
| Residual | 7.540 | 88 | .086 |  |  |
| Total | 46.459 | 93 |  |  |  |
| a. Dependent Variable: ROA |
| b. Predictors: (Constant), CAR, NIM, GCG, NPL, LDR |

**Lampiran 15. Output Data SPSS Koefisien Determinasi (R2)**

|  |
| --- |
| **Model Summaryb** |
| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
| 1 | .915a | .838 | .828 | .29271 |
| a. Predictors: (Constant), CAR, NIM, GCG, NPL, LDR |
| b. Dependent Variable: ROA |