LAMPIRAN

Lampiran 1. Populasi dan Sampel Perusahaan

No	Kode	Nama Emiten	Tanggal Pencatatan	Kriteria
1	AGRO	Bank Rakyat Indonesia Agroniaga Tbk	08/08/2003	Sampel
2	AGRS	Bank Agris Tbk	22/12/2014	Non Sampel
3	ARTO	Bank Artos Indonesia Tbk	12/01/2016	Non Sampel
4	BABP	Bank MNC Internasional Tbk	15/07/2002	Non Sampel
5	BACA	Bank Capital Indonesia Tbk	04/10/2007	Non Sampel
6	BBCA	Bank Central Asia Tbk	31/05/2000	Sampel
7	BBHI	Bank Harda Internasional Tbk	12/08/2015	Non Sampel
8	BBKP	Bank Bukopin Tbk	10/07/2006	Non Sampel
9	BBMD	Bank Mestika Dharma Tbk	08/07/2013	Sampel
10	BBNI	Bank Negara Indonesia (Persero) Tbk	25/11/1996	Sampel
11	BBNP	Bank Nusantara Parahyangan Tbk	10/01/2001	Non Sampel
12	BBRI	Bank Rakyat Indonesia (Persero) Tbk	10/11/2003	Sampel
13	BBTN	Bank Tabungan Negara (Persero) Tbk	17/12/2009	Sampel
14	BBYB	Bank Yudha Bhakti Tbk	13/01/2015	Sampel
15	BCIC	Bank JTrust Indonesia Tbk	25/06/1997	Non Sampel
16	BDMN	Bank Danamon Indonesia Tbk	06/12/1989	Sampel
17	BEKS	Bank Pembangunan Daerah Banten Tbk	13/07/2001	Non Sampel
18	BGTG	Bank Ganesha Tbk	12/05/2016	Non Sampel
19	BINA	Bank Ina Perdana Tbk	16/01/2014	Non Sampel
20	BJBR	Bank Pembangunan Daerah Jawa Barat Tbk	08/07/2010	Sampel
21	BJTM	Bank Pembangunan Daerah Jawa Timur Tbk	12/07/2012	Sampel

22	BKSW	Bank QNB Indonesia Tbk	21/11/2002	Non Sampel
23	BMAS	Bank Maspion Indonesia Tbk	11/07/2013	Sampel
24	BMRI	Bank Mandiri (Persero) Tbk	14/07/2003	Sampel
25	BNBA	Bank Bumi Arta Tbk	01/06/2006	Sampel
26	BNGA	Bank CIMB Niaga Tbk	29/11/1989	Sampel
27	BNII	Bank Maybank Indonesia Tbk	21/11/1989	Sampel
28	BNLI	Bank Permata Tbk	15/01/1990	Non Sampel
29	BRIS	Bank BRIsyariah Tbk	01/01/1911	Sampel
30	BSIM	Bank Sinarmas Tbk	13/12/2010	Non Sampel
31	BSWD	Bank Of India Indonesia Tbk	01/05/2002	Non Sampel
32	BTPN	Bank Tabungan Pensiunan Nasional Tbk	12/03/2008	Sampel
33	BTPS	Bank Tabungan Pensiunan Nasional Syariah Tbk	08/05/2018	Sampel
34	BVIC	Bank Victoria International Tbk	30/06/1999	Non Sampel
35	DNAR	Bank Dinar Indonesia Tbk	11/07/2014	Non Sampel
36	INPC	Bank Artha Graha Internasional Tbk	29/08/1990	Non Sampel
37	MAYA	Bank Mayapada Internasional Tbk	29/08/1997	Sampel
38	MCOR	Bank China Construction Bank Indonesia Tbk	03/07/2007	
39	MEGA	Bank Mega Tbk	17/04/2000	Sampel
40	NAGA	Bank Mitraniaga Tbk	09/07/2013	Non Sampel
41	NISP	Bank OCBC NISP Tbk	20/10/1994	Non Sampel
42	NOBU	Bank Nationalnobu Tbk	20/05/2013	Non Sampel
43	PNBN	Bank Pan Indonesia Tbk	29/12/1982	Non Sampel
44	PNBS	Bank Panin Dubai Syariah Tbk	15/01/2014	Non Sampel
45	SDRA	Bank Woori Saudara Indonesia 1906 Tbk	15/12/2006	Sampel

Lampiran 2. Output SPSS

Statistik Deskriptif

No.	Kode	DPS				DPR			
		Median	Mean	Std. Dev.	Trend	Median	Mean	Std. Dev.	Trend
1	AGRO	0.95	1.22	1.48	2.85	-	0.05	0.10	0.14
2	BBCA	406.00	406.25	126.66	287.90	0.48	0.46	0.10	0.35
3	BBMD	7.33	11.12	14.24	4.31	0.13	0.16	0.19	-0.02
4	BBNI	203.76	176.78	91.83	271.22	0.25	0.25	-	0.25
5	BBRI	119.46	126.51	31.21	124.63	0.63	0.65	0.15	0.48
6	BBTN	27.50	28.05	31.30	61.43	0.10	0.10	0.08	0.16
7	BBYB	0.23	0.40	0.49	0.76	0.05	0.05	0.06	0.05
8	BDMN	138.83	125.32	63.88	162.94	0.35	0.38	0.05	0.39
9	BJBR	92.16	92.37	3.01	89.22	0.57	0.56	0.03	0.59
10	BJTM	46.91	46.69	2.22	44.16	0.52	0.52	0.02	0.54
11	BMAS	7.75	5.88	3.92	7.30	0.25	0.25	0.29	0.40
12	BMRI	230.74	253.46	68.78	227.08	0.60	0.56	0.07	0.50
13	BNBA	7.88	7.69	3.35	11.18	0.26	0.27	0.01	0.27
14	BNGA	35.89	37.76	14.65	24.53	0.48	0.44	0.18	0.25
15	BNII	5.08	5.17	1.60	6.43	0.23	0.24	0.05	0.22
16	BRIS	-	0.27	0.55	0.44	0.05	0.09	0.12	0.02
17	BTPN	-	25.00	50.00	70.00	-	-	-	-
18	BTPS	16.50	19.50	23.04	-2.10	0.27	0.21	0.15	0.07
19	MAYA	-	12.50	25.00	35.00	-	-	-	-
20	MEGA	129.31	163.38	94.41	65.34	0.59	0.60	0.11	0.48
21	SDRA	14.00	13.25	2.36	15.80	0.18	0.18	0.05	0.16

Uji Normalitas

Model	DPS		DPR	
Periode	Test Statistic	Asymp. Sig. (2-tailed)	Test Statistic	Asymp. Sig. (2-tailed)
2018/21	1.065	0.012	0.593	0.873
2018	0.697	0.716	0.558	0.914
2019	0.920	0.366	0.689	0.729
2020	0.977	0.296	0.484	0.973
2021	0.990	0.281	0.543	0.930

Uji Multikolinearitas (Cross Section)

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.	Collinearity Statistics Tolerance	Collinearity Statistics VIF
1	(Constant)	.628	.097		6.483	.000		
	LDR	-.412	.106	-.382	-3.905	.000	.984	1.016
	GROWTH	-.081	.043	-.181	-1.863	.066	.993	1.007
	ROA	2.062	.636	.316	3.241	.002	.990	1.010

a. Dependent Variable: DPR

Uji Multikolinearitas (Time Series)

Coefficients[a]

Tahun	Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.	Collinearity Statistics Tolerance	Collinearity Statistics VIF
2018	1	(Constant)	.620	.285		2.178	.044		
		LDR	-.375	.291	-.304	-1.288	.215	.959	1.042
		GROWTH	-.215	.452	-.125	-.475	.641	.776	1.289
		ROA	.319	1.931	.043	.165	.871	.805	1.243
2019	1	(Constant)	.500	.276		1.812	.088		
		LDR	-.282	.302	-.265	-.934	.363	.584	1.711
		GROWTH	-.149	.389	-.111	-.382	.707	.560	1.786
		ROA	2.243	1.799	.288	1.247	.229	.881	1.135
2020	1	(Constant)	.641	.190		3.375	.004		
		LDR	-.467	.198	-.442	-2.358	.031	.976	1.025
		GROWTH	-.071	.046	-.288	-1.530	.144	.972	1.029
		ROA	5.608	2.845	.368	1.971	.065	.987	1.013

2021	1	(Constant)	.681	.215		3.163	.006		
		LDR	-.442	.249	-.373	-1.775	.094	.860	1.163
		GROWTH	-.209	.203	-.218	-1.032	.317	.850	1.177
		ROA	2.267	.912	.498	2.485	.024	.945	1.058

a. Dependent Variable: DPR

Uji Autokorelasi DPS (Cross Section)

Runs Test

	Unstandardized Residual
Test Value[a]	-33.59464
Cases < Test Value	42
Cases >= Test Value	42
Total Cases	84
Number of Runs	48
Z	1.098
Asymp. Sig. (2-tailed)	.272

a. Median

Uji Autokorelasi DPR (Cross Section)

Runs Test

	Unstandardized Residual
Test Value[a]	-.02462
Cases < Test Value	42
Cases >= Test Value	42
Total Cases	84
Number of Runs	44
Z	.220
Asymp. Sig. (2-tailed)	.826

a. Median

Uji Autokorelasi DPS (Time Series)

Runs Test

Tahun		Unstandardized Residual
2018	Test Value[a]	-13.01130
	Cases < Test Value	10
	Cases >= Test Value	11
	Total Cases	21
	Number of Runs	13
	Z	.460
	Asymp. Sig. (2-tailed)	.646

a. Median

Runs Test

Tahun		Unstandardized Residual
2019	Test Value[a]	-43.75727
	Cases < Test Value	10
	Cases >= Test Value	11
	Total Cases	21
	Number of Runs	14
	Z	.908
	Asymp. Sig. (2-tailed)	.364

a. Median

Runs Test

Tahun		Unstandardized Residual
2020	Test Value[a]	-42.48320
	Cases < Test Value	10
	Cases >= Test Value	11
	Total Cases	21
	Number of Runs	14
	Z	.908
	Asymp. Sig. (2-tailed)	.364

a. Median

Runs Test

Tahun		Unstandardized Residual
2021	Test Value[a]	-30.84170
	Cases < Test Value	10
	Cases >= Test Value	11
	Total Cases	21
	Number of Runs	11
	Z	.000
	Asymp. Sig. (2-tailed)	1.000

a. Median

Uji Autokorelasi DPR (Time Series)

Runs Test

	Unstandardized Residual
Test Value[a]	-.00809
Cases < Test Value	10
Cases >= Test Value	11
Total Cases	21
Number of Runs	7
Z	-1.785
Asymp. Sig. (2-tailed)	.074

a. Median

Runs Test

	Unstandardized Residual
Test Value[a]	-.01137
Cases < Test Value	10
Cases >= Test Value	11
Total Cases	21
Number of Runs	12
Z	.011
Asymp. Sig. (2-tailed)	.991

a. Median

Runs Test

	Unstandardized Residual
Test Value[a]	-.02323
Cases < Test Value	10
Cases >= Test Value	11
Total Cases	21
Number of Runs	12
Z	.011
Asymp. Sig. (2-tailed)	.991

a. Median

Runs Test

	Unstandardized Residual
Test Value[a]	-.04455
Cases < Test Value	10
Cases >= Test Value	11
Total Cases	21
Number of Runs	11
Z	.000
Asymp. Sig. (2-tailed)	1.000

a. Median

Uji Heteroskedastisitas DPS (Cross Section)

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.360[a]	.130	.024	25770.90327

a. Predictors: (Constant), GR_ROA, GROWTH, ROA_KW, LDR_KW, LDR_ROA, GROWTH_KW, LDR, LDR_GR, ROA

Uji Heteroskedastisitas DPR (Cross Section)

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate

1	.403a	.163	.061	.04477

a. Predictors: (Constant), GR_ROA, GROWTH, ROA_KW, LDR_KW, LDR_ROA, GROWTH_KW, LDR, LDR_GR, ROA

Uji Heteroskedastisitas DPS (Time Series)

Model Summary

Tahun	Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
2018	1	.481a	.231	-.398	10756.36855

a. Predictors: (Constant), GR_ROA, LDR_KW, GROWTH_KW, LDR_ROA, LDR_GR, LDR, ROA_KW, GROWTH, ROA

Model Summary

Tahun	Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
2019	1	.672a	.452	.003	15779.96473

a. Predictors: (Constant), GR_ROA, LDR, GROWTH, GROWTH_KW, ROA, ROA_KW, LDR_KW, LDR_ROA, LDR_GR

Model Summary

Tahun	Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
2020	1	.748a	.560	.266	30183.56152

a. Predictors: (Constant), GR_ROA, LDR_ROA, LDR, ROA_KW, ROA, LDR_KW, GROWTH_KW, LDR_GR

Model Summary

Tahun	Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
2021	1	.575a	.331	-.217	27478.79785

a. Predictors: (Constant), GR_ROA, LDR_ROA, LDR_KW, ROA_KW, LDR_GR, LDR, GROWTH_KW, GROWTH, ROA

Uji Heteroskedastisitas DPR (Time Series)

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.385a	.148	-.548	.03968

a. Predictors: (Constant), GR_ROA, LDR_KW, GROWTH_KW, LDR_ROA, LDR_GR, LDR, ROA_KW, GROWTH, ROA

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.730[a]	.532	.149	.03339

a. Predictors: (Constant), GR_ROA, LDR, GROWTH, GROWTH_KW, ROA, ROA_KW, LDR_KW, LDR_ROA, LDR_GR

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.648[a]	.420	.033	.03196

a. Predictors: (Constant), GR_ROA, LDR_ROA, LDR, ROA_KW, ROA, LDR_KW, GROWTH_KW, LDR_GR

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.490[a]	.240	-.382	.06032

a. Predictors: (Constant), GR_ROA, LDR_ROA, LDR_KW, ROA_KW, LDR_GR, LDR, GROWTH_KW, GROWTH, ROA

Uji Regresi Linear Berganda DPS

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients			Collinearity Statistics	
		B	Std. Error	Beta	t	Sig.	Tolerance	VIF
1	(Constant)	190.931	51.041		3.741	.000		
	LDR	-140.474	55.624	-.269	-2.525	.014	.984	1.016
	GROWTH	-21.188	22.832	-.098	-.928	.356	.993	1.007
	ROA	629.464	335.005	.199	1.879	.064	.990	1.010

a. Dependent Variable: DPS

Uji Regresi Linear Berganda DPR

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.	Collinearity Statistics Tolerance	Collinearity Statistics VIF
1	(Constant)	.628	.097		6.483	.000		
	LDR	-.412	.106	-.382	-3.905	.000	.984	1.016
	GROWTH	-.081	.043	-.181	-1.863	.066	.993	1.007
	ROA	2.062	.636	.316	3.241	.002	.990	1.010

a. Dependent Variable: DPR

Uji F DPS (Cross Section)

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.329[a]	.108	.075	106.4203420 5	2.498

a. Predictors: (Constant), ROA, GROWTH, LDR

b. Dependent Variable: DPS

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	109896.052	3	36632.017	3.235	.027[b]
	Residual	906023.136	80	11325.289		
	Total	1015919.188	83			

a. Dependent Variable: DPS

b. Predictors: (Constant), ROA, GROWTH, LDR

Uji F DPR (Cross Section)

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.497[a]	.247	.219	.20206148	1.974

a. Predictors: (Constant), ROA, GROWTH, LDR

b. Dependent Variable: DPR

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1.074	3	.358	8.767	.000[b]
	Residual	3.266	80	.041		
	Total	4.340	83			

a. Dependent Variable: DPR

b. Predictors: (Constant), ROA, GROWTH, LDR

Uji F DPS (Time Series)

Model Summary[b]

Tahun	Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
2018	1	.307[a]	.094	-.065	84.68883643	2.525
2019	1	.262[a]	.068	-.096	102.0918506 6	2.551
2020	1	.390[a]	.152	.002	142.2007755 2	2.653
2021	1	.423[a]	.179	.034	116.1005672 2	2.179

a. Predictors: (Constant), ROA, LDR, GROWTH

b. Dependent Variable: DPS

ANOVA[a]

Tahun	Model		Sum of Squares	df	Mean Square	F	Sig.
2018	1	Regression	12722.619	3	4240.873	.591	.629[b]
		Residual	121927.383	17	7172.199		
		Total	134650.002	20			
2019	1	Regression	13028.142	3	4342.714	.417	.743[b]
		Residual	177186.682	17	10422.746		
		Total	190214.824	20			
2020	1	Regression	61663.710	3	20554.570	1.016	.410[b]
		Residual	343758.030	17	20221.061		
		Total	405421.740	20			
2021	1	Regression	49867.155	3	16622.385	1.233	.328[b]
		Residual	229148.809	17	13479.342		
		Total	279015.965	20			

a. Dependent Variable: DPS

b. Predictors: (Constant), ROA, LDR, GROWTH

Uji F DPR (Time Series)

Model Summary[b]

Tahun	Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
2018	1	.302[a]	.091	-.069	.20428181	1.057
2019	1	.447[a]	.199	.058	.22206814	2.141
2020	1	.645[a]	.416	.313	.20040569	1.818
2021	1	.596[a]	.355	.242	.22027074	2.484

a. Predictors: (Constant), ROA, LDR, GROWTH

b. Dependent Variable: DPR

ANOVA[a]

Tahun	Model		Sum of Squares	df	Mean Square	F	Sig.
2018	1	Regression	.071	3	.024	.570	.643[b]
		Residual	.709	17	.042		
		Total	.781	20			
2019	1	Regression	.209	3	.070	1.412	.274[b]
		Residual	.838	17	.049		
		Total	1.047	20			
2020	1	Regression	.487	3	.162	4.044	.024[b]
		Residual	.683	17	.040		
		Total	1.170	20			
2021	1	Regression	.455	3	.152	3.123	.053[b]
		Residual	.825	17	.049		
		Total	1.279	20			

a. Dependent Variable: DPR

b. Predictors: (Constant), ROA, LDR, GROWTH

Uji t DPS (Cross Section)

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients			Collinearity Statistics	
		B	Std. Error	Beta	t	Sig.	Tolerance	VIF
1	(Constant)	190.931	51.041		3.741	.000		
	LDR	-140.474	55.624	-.269	-2.525	.014	.984	1.016
	GROWTH	-21.188	22.832	-.098	-.928	.356	.993	1.007
	ROA	629.464	335.005	.199	1.879	.064	.990	1.010

a. Dependent Variable: DPS

Uji t DPR (Cross Section)

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.	Collinearity Statistics Tolerance	Collinearity Statistics VIF
1	(Constant)	.628	.097		6.483	.000		
	LDR	-.412	.106	-.382	-3.905	.000	.984	1.016
	GROWTH	-.081	.043	-.181	-1.863	.066	.993	1.007
	ROA	2.062	.636	.316	3.241	.002	.990	1.010

Coefficients[a]

a. Dependent Variable: DPR

Uji t DPS (Time Series)

Coefficients[a]

Tahun	Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.	Collinearity Statistics Tolerance	Collinearity Statistics VIF
2018	1	(Constant)	176.523	118.058		1.495	.153		
		LDR	-113.466	120.711	-.221	-.940	.360	.959	1.042
		GROWTH	-176.913	187.323	-.247	-.944	.358	.776	1.289
		ROA	712.855	800.440	.229	.891	.386	.805	1.243
2019	1	(Constant)	139.771	126.828		1.102	.286		
		LDR	-76.659	138.813	-.169	-.552	.588	.584	1.711
		GROWTH	-50.034	178.914	-.087	-.280	.783	.560	1.786
		ROA	416.156	827.134	.125	.503	.621	.881	1.135
2020	1	(Constant)	213.451	134.747		1.584	.132		
		LDR	-174.992	140.463	-.282	-1.246	.230	.976	1.025
		GROWTH	-21.080	32.914	-.145	-.640	.530	.972	1.029
		ROA	2003.516	2018.514	.223	.993	.335	.987	1.013
2021	1	(Constant)	229.736	113.541		2.023	.059		
		LDR	-201.050	131.395	-.363	-1.530	.144	.860	1.163
		GROWTH	-42.974	106.750	-.096	-.403	.692	.850	1.177
		ROA	635.988	480.773	.299	1.323	.203	.945	1.058

a. Dependent Variable: DPS

Uji t DPR (Time Series)

Coefficients[a]

Tahun	Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.	Collinearity Statistics Tolerance	Collinearity Statistics VIF
2018	1	(Constant)	.620	.285		2.178	.044		
		LDR	-.375	.291	-.304	-1.288	.215	.959	1.042
		GROWTH	-.215	.452	-.125	-.475	.641	.776	1.289
		ROA	.319	1.931	.043	.165	.871	.805	1.243
2019	1	(Constant)	.500	.276		1.812	.088		
		LDR	-.282	.302	-.265	-.934	.363	.584	1.711
		GROWTH	-.149	.389	-.111	-.382	.707	.560	1.786
		ROA	2.243	1.799	.288	1.247	.229	.881	1.135
2020	1	(Constant)	.641	.190		3.375	.004		
		LDR	-.467	.198	-.442	-2.358	.031	.976	1.025
		GROWTH	-.071	.046	-.288	-1.530	.144	.972	1.029
		ROA	5.608	2.845	.368	1.971	.065	.987	1.013
2021	1	(Constant)	.681	.215		3.163	.006		
		LDR	-.442	.249	-.373	-1.775	.094	.860	1.163
		GROWTH	-.209	.203	-.218	-1.032	.317	.850	1.177
		ROA	2.267	.912	.498	2.485	.024	.945	1.058

a. Dependent Variable: DPR

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