

## LAMPIRAN

### 1. 42 Saham Perbankan

<b>Kode Saham</b>	<b>Nama Emiten</b>
AGRO	Bank Rakyat Indonesia Agro Niaga Tbk
AGRS	Bank IBK Indonesia Tbk.
AMAR	Bank Amar Indonesia Tbk.
ARTO	Bank Artos Indonesia Tbk.
BABP	Bank MNC INTERNASIONAL Tbk.
BACA	Bank Capital Indonesia Tbk.
BBCA	Bank Central Asia Tbk.
BBHI	Bank Harda Internasional Tbk.
BBKP	Bank Bukopin Tbk.
BBMD	Bank Mestika Dharma Tbk.
BBNI	Bank Negara Indonesia (Persero) Tbk.
BBRI	Bank Rakyat Indonesia Tbk.
BBTN	Bank Tabungan Negara (Persero) Tbk.
BBYB	Bank Yudha Bhakti Tbk.
BCIC	Bank JTrust Indonesia Tbk.
BDMN	Bank Danamon Indonesia Tbk.
BEKS	Bank Pembangunan Daerah Banten Tbk.
BGTG	Bank Ganesha Tbk.
BINA	Bank Ina Perdana Tbk.
BJBR	Bank Jabar Banten Tbk.
BJTM	Bank Pembangunan Daerah Jawa Timur Tbk.
BKSW	Bank QNB Indonesia Tbk.
BMAS	Bank Maspion Indonesia Tbk.
BMRI	Bank Mandiri (persero) Tbk.
BNBA	Bank Bumi Arta Tbk.
BNGA	Bank CIMB Niaga Tbk

BNII	Bank Maybank Indonesia Tbk.
BNLI	Bank Permata Tbk.
BSIM	Bank Sinar Mas Tbk.
BSWD	Bank of India Indonesia Tbk.
BTPN	Bank Tabungan Pensiunan Nasional Tbk.
BVIC	Bank Victoria International Tbk.
DNAR	Bank Oke Indonesia Tbk.
INPC	Bank Artha Graha International Tbk.
MAYA	Bank Mayapada International Tbk.
MCOR	Bank China Construction Bank Ind.
MEGA	Bank Mega Tbk.
NISP	Bank OCBC NISP Tbk.
NOBU	Bank Nationalnobu Tbk
PNBN	Bank Pan Indonesia Tbk.
PNBS	Bank Panin Syariah Tbk.
SDRA	Bank Woori Saudara Indonesia 1906 Tbk

## 2. CAR 42 Saham Perbankan Periode 2019-2021

Kode Saham	CAR		
	2019	2020	2021
AGRO	24.28%	24.33%	20.24%
AGRS	32.50%	29.50%	30.70%
AMAR	55.64%	45.34%	29.85%
ARTO	148.28%	91.38%	169.92%
BABP	15.16%	15.75%	24.31%
BACA	12.67%	18.11%	41.80%
BBCA	23.80%	25.80%	25.70%
BBHI	16.20%	19.61%	48.82%
BBKP	12.59%	12.08%	20.26%
BBMD	38.60%	46.49%	48.12%
BBNI	19.70%	16.80%	19.70%
BBRI	21.52%	19.95%	24.27%

BBTN	17.32%	19.34%	19.14%
BBYB	29.35%	32.78%	55.49%
BCIC	14.53%	11.59%	15.82%
BDMN	24.20%	25.00%	26.70%
BEKS	9.01%	34.75%	41.68%
BGTG	32.84%	35.70%	67.15%
BINA	37.41%	40.08%	53.14%
BJBR	17.77%	17.31%	17.78%
BJTM	19.43%	21.64%	23.52%
BKSW	21.08%	24.53%	29.92%
BMAS	20.19%	16.53%	13.69%
BMRI	21.39%	19.90%	19.60%
BNBA	23.55%	25.80%	41.73%
BNGA	21.47%	21.92%	22.68%
BNII	21.38%	24.31%	26.91%
BNLI	19.90%	35.70%	34.90%
BSIM	17.32%	17.29%	29.12%
BSWD	45.78%	45.49%	98.07%
BTPN	24.20%	25.60%	26.20%
BVIC	19.44%	24.69%	33.21%
DNAR	41.27%	53.98%	50.88%
INPC	18.67%	16.66%	22.36%
MAYA	16.18%	15.45%	14.37%
MCOR	29.95%	37.39%	43.31%
MEGA	23.40%	23.75%	27.30%
NISP	19.17%	22.04%	23.05%
NOBU	21.57%	22.02%	20.91%
PNBN	13.42%	28.43%	22.64%
PNBS	14.46%	31.43%	25.81%
SDRA	20.02%	19.99%	24.48%

### 3. BOPO 42 Saham Perbankan Periode 2019-2021

Kode Saham	BOPO		
	2019	2020	2021
AGRO	96.64%	97.12%	287.86%
AGRS	95.53%	96.01%	248.53%
AMAR	89.44%	96.73%	99.76%

ARTO	258.09%	261.10%	98.52%
BABP	95.21%	98.07%	97.81%
BACA	98.12%	98.84%	98.23%
BBCA	59.10%	63.50%	54.20%
BBHI	116.84%	82.23%	52.38%
BBKP	98.98%	168.10%	171.20%
BBMD	71.48%	67.59%	51.70%
BBNI	73.20%	93.30%	81.20%
BBRI	70.10%	81.22%	74.30%
BBTN	98.12%	91.61%	89.28%
BBYB	97.24%	96.71%	224.01%
BCIC	99.92%	146.66%	122.55%
BDMN	84.50%	88.90%	86.60%
BEKS	129.22%	164.90%	158.33%
BGTG	96.69%	98.40%	94.81%
BINA	96.80%	93.80%	92.42%
BJBR	84.23%	83.95%	81.94%
BJTM	71.40%	77.76%	75.95%
BKSW	99.40%	116.14%	234.50%
BMAS	87.10%	87.58%	89.48%
BMRI	67.44%	80.03%	67.26%
BNBA	89.55%	92.12%	88.45%
BNGA	82.44%	89.38%	78.37%
BNII	85.78%	87.83%	82.90%
BNLI	85.70%	88.80%	90.10%
BSIM	119.43%	111.70%	97.12%
BSWD	94.62%	93.65%	120.64%
BTPN	83.40%	89.50%	80.50%
BVIC	99.80%	97.80%	91.35%
DNAR	102.21%	95.82%	95.33%
INPC	105.11%	97.75%	111.09%
MAYA	92.16%	98.41%	98.83%
MCOR	45.04%	55.91%	75.87%
MEGA	74.10%	65.94%	56.06%
NISP	74.77%	81.13%	76.50%
NOBU	93.18%	92.16%	91.33%
PNBN	98.46%	98.18%	145.19%

PNBS	97.74%	99.42%	202.74%
SDRA	75.75%	74.22%	70.32%

#### 4. LDR 42 Saham Perbankan Periode 2019-2021

Kode Saham	LDR		
	2019	2020	2021
AGRO	91.59%	84.76%	86.01%
AGRS	90.33%	82.61%	84.53%
AMAR	112.86%	74.32%	74.70%
ARTO	47.54%	111.07%	145.86%
BABP	89.59%	77.32%	75.61%
BACA	60.55%	39.33%	12.35%
BBCA	80.50%	65.80%	62.00%
BBHI	84.30%	86.89%	103.49%
BBKP	84.82%	135.46%	106.46%
BBMD	88.06%	72.72%	71.15%
BBNI	91.50%	87.30%	79.70%
BBRI	88.64%	83.66%	83.67%
BBTN	113.50%	93.19%	92.86%
BBYB	94.14%	92.95%	52.63%
BCIC	48.77%	56.26%	62.81%
BDMN	98.80%	84.00%	84.60%
BEKS	95.59%	146.77%	66.47%
BGTG	84.78%	64.00%	40.01%
BINA	62.94%	41.26%	29.67%
BJBR	96.07%	86.32%	81.68%
BJTM	63.34%	60.58%	51.38%
BKSW	94.43%	82.54%	77.49%
BMAS	94.13%	84.18%	68.58%
BMRI	96.37%	82.95%	80.04%
BNBA	87.08%	76.57%	62.86%
BNGA	97.64%	82.91%	74.35%
BNII	107.64%	89.10%	86.18%
BNLI	86.30%	78.70%	69.00%
BSIM	81.95%	56.97%	41.22%
BSWD	81.69%	79.89%	87.88%
BTPN	163.00%	134.20%	123.10%

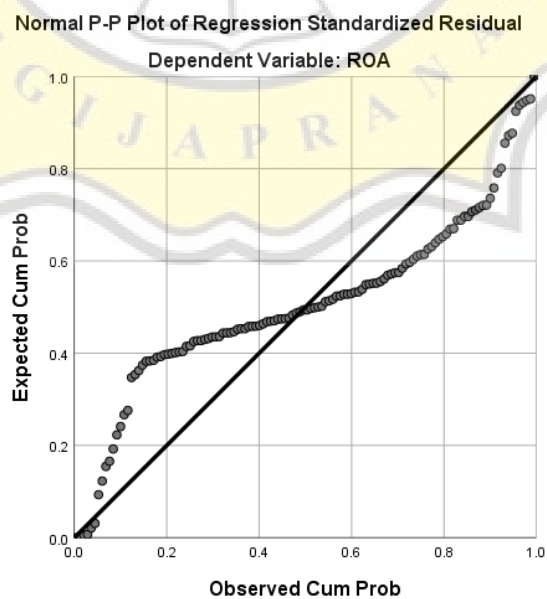
BVIC	80.52%	74.05%	65.26%
DNAR	115.57%	120.98%	130.25%
INPC	80.34%	82.54%	77.13%
MAYA	93.34%	77.80%	71.65%
MCOR	70.84%	92.24%	44.54%
MEGA	69.67%	60.04%	60.96%
NISP	94.08%	71.81%	71.70%
NOBU	79.10%	76.31%	61.25%
PNBN	94.31%	101.67%	106.18%
PNBS	95.72%	111.71%	107.56%
SDRA	139.91%	162.29%	141.80%

#### 5. NPL 42 Saham Perbankan Periode 2019-2021

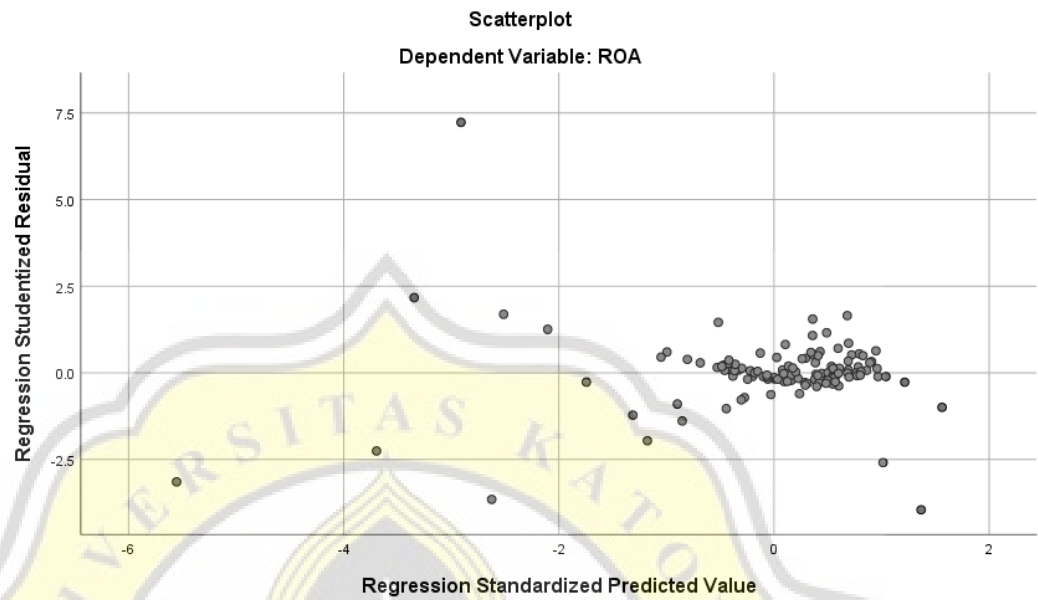
Kode Saham	NPL		
	2019	2020	2021
AGRO	4.86%	2.73%	3.98%
AGRS	3.42%	3.20%	0.98%
AMAR	-3.32%	4.80%	1.69%
ARTO	0.05%	0.00%	0.04%
BABP	3.57%	3.63%	2.81%
BACA	1.34%	0.00%	0.00%
BBCA	0.50%	0.70%	0.80%
BBHI	3.93%	1.75%	0.29%
BBKP	4.45%	4.95%	4.91%
BBMD	0.63%	0.75%	0.34%
BBNI	1.20%	0.90%	0.70%
BBRI	1.04%	0.80%	0.70%
BBTN	2.96%	2.06%	1.20%
BBYB	1.63%	2.67%	1.19%
BCIC	1.49%	4.97%	3.90%
BDMN	2.00%	0.90%	0.40%
BEKS	4.51%	4.51%	4.27%
BGTG	1.06%	2.86%	0.87%
BINA	3.10%	0.20%	1.64%
BJBR	0.81%	0.41%	0.41%
BJTM	2.77%	4.00%	4.48%
BKSW	4.45%	1.21%	0.04%

BMAS	2.27%	1.68%	1.40%
BMRI	0.84%	0.43%	0.41%
BNBA	0.70%	1.81%	2.15%
BNGA	1.30%	1.40%	1.17%
BNII	1.92%	2.49%	2.56%
BNLI	1.30%	1.00%	0.70%
BSIM	4.33%	1.39%	1.18%
BSWD	1.99%	2.22%	3.38%
BTPN	0.40%	0.50%	0.40%
BVIC	2.64%	2.90%	3.72%
DNAR	2.60%	2.98%	2.62%
INPC	4.25%	3.14%	0.32%
MAYA	1.63%	1.60%	2.17%
MCOR	0.76%	0.41%	2.80%
MEGA	2.46%	1.39%	1.12%
NISP	0.78%	0.79%	0.91%
NOBU	2.08%	0.18%	0.38%
PNBN	0.74%	0.39%	2.49%
PNBS	2.80%	2.45%	0.94%
SDRA	1.18%	0.55%	0.56%

## 6. Hasil Uji Normalitas



7. Uji Heteroskedastisitas



8. Uji Autokorelasi

**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.488 <sup>a</sup>	.238	.213	2.92718	2.062

a. Predictors: (Constant), NPL, LDR, BOPO, CAR

b. Dependent Variable: ROA

9. Uji Multikolinearitas

**Coefficients<sup>a</sup>**

Collinearity Statistics

Model		Tolerance	VIF
1	CAR	.834	1.199
	BOPO	.850	1.176
	LDR	.986	1.014
	NPL	.886	1.129

a. Dependent Variable: ROA

10. Uji Deskriptif Statistik

<b>Descriptive Statistics</b>						
	N	Minimum	Maximum	Sum	Mean	Std. Deviation



CAR	126	9,01	169,92	3728,08	29,5879	21,61893
BOPO	126	11,70	287,86	12194,37	96,7807	41,08294
LDR	126	11,35	162,29	10154,06	80,5878	26,16351
NPL	126	-3,32	4,97	228,08	1,8102	1,46580
ROA	126	-15,89	14,75	79,57	0,6315	3,29895
Valid N (listwise)	126					

### 11. Uji Regresi Linear Berganda

Model	Unstandardized Coefficients		
	B	Std. Error	
1	(Constant)	4.165	1.051
	CAR	-.045	.013
	BOPO	-.024	.007
	LDR	.008	.010
	NPL	-.282	.190

a. Dependent Variable: ROA

### 12. Uji T

Model	Unstandardized Coefficients		Standardized Coefficients Beta	t	Sig.	
	B	Std. Error				
1	(Constant)	4.165	1.051	3.962	.000	
	CAR	-.045	.013	-.296	-.3.404	.001
	BOPO	-.024	.007	-.295	-.3.432	.001
	LDR	.008	.010	.060	.749	.455
	NPL	-.282	.190	-.125	-1.487	.140

a. Dependent Variable: ROA

### 13. Uji F

#### ANOVA<sup>a</sup>

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	323.612	4	80.903	9.442	.000 <sup>b</sup>
	Residual	1036.776	121	8.568		
	Total	1360.387	125			

a. Dependent Variable: ROA

b. Predictors: (Constant), NPL, LDR, BOPO, CAR

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