LAMPIRAN

Sampel Perusahaan Perbankan Umum Konvensional Yang Terdaftar di BEI tahun 2019-2021

NO	KODE PERUSAHAAN	NAMA PERUSAHAAN
1	ARTO	Bank Jago Tbk.
2	BBCA	Bank Central Asia Tbk
3	BBHI	Allo Bank Indonesia Tbk
4	BBKP	Bank KB Bukopin Tbk
5	BBMD	Bank Mestika Dharma Tbk
6	BBNI	Bank Negara Indonesia (Persero)
7	BBRI	Bank Rakyat Indonesia (Persero
8	BBTN	Bank Tabungan Negara (Persero)
9	BBYB	Bank Neo Commerce Tbk
10	BCIC	Bank JTrust Indonesia Tbk
11	BDMN	Bank Danamon Indonesia Tbk
12	BEKS	Bank Pembangunan Daerah Banten
13	BGTG	Bank Ganesha Tbk
14	BINA	Bank Ina Perdana Tbk
15	BJBR	Bank Pembangunan Daerah Jawa B
16	BJTM	Bank Pembangunan Daerah Jawa T
17	BKSW	Bank QNB Indonesia Tbk
18	BMAS	Bank Maspion Indonesia Tbk
19	BMRI	Bank Mandiri (Persero) Tbk
20	BNBA	Bank Bumi Arta Tbk
21	BNGA	Bank CIMB Niaga Tbk
22	BNII	Bank Maybank Indonesia Tbk
23	BNLI	Bank Permata Tbk

24	AGRO	Bank Raya Indonesia Tbk
25	AGRS	Bank IBK Indonesia Tbk
26	BSIM	Bank Sinarmas Tbk
27	BVIC	Bank Victoria International Tb
28	DNAR	Bank Oke Indonesia Tbk
29	INPC	Bank Artha Graha Internasional
30	MAYA	Bank Mayapada Internasional Tb
31	MCOR	Bank China Construction Bank I
32	MEGA	Bank Mega Tbk
33	PNBN	Bank Pan Indonesia Tbk
34	SDRA	Bank Woori Saudara Indonesia 1
35	AMAR	Bank Amar Indonesia Tbk.
36	BBSI	Krom Bank Indonesia Tbk.
37	MASB	Bank Multiarta Sentosa Tbk
38	NISP	Bank OCBC NISP Tbk.
39	NOBU	Bank Nationalnobu Tbk.
40	BSWD	Bank Of India Indonesia Tbk.
41	BTPN	Bank BTPN Tbk.
42	BABP	Bank MNC Internasional Tbk.
43	BACA	Bank Capital Indonesia Tbk.

Hasil Olah Data

Uji Statistik Deskriptif

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
ROE	78	.11	20.94	6.8613	5.22412
LDR	78	28.52	165.38	82.1150	23.83547
NPL	78	.84	8.00	3.0208	1.50271
NIM	78	.26	16.20	5.0001	2.32782
BOPO	78	38.06	98.97	74.9296	15.10994
Valid N (listwise)	78				

Uji Normalitas

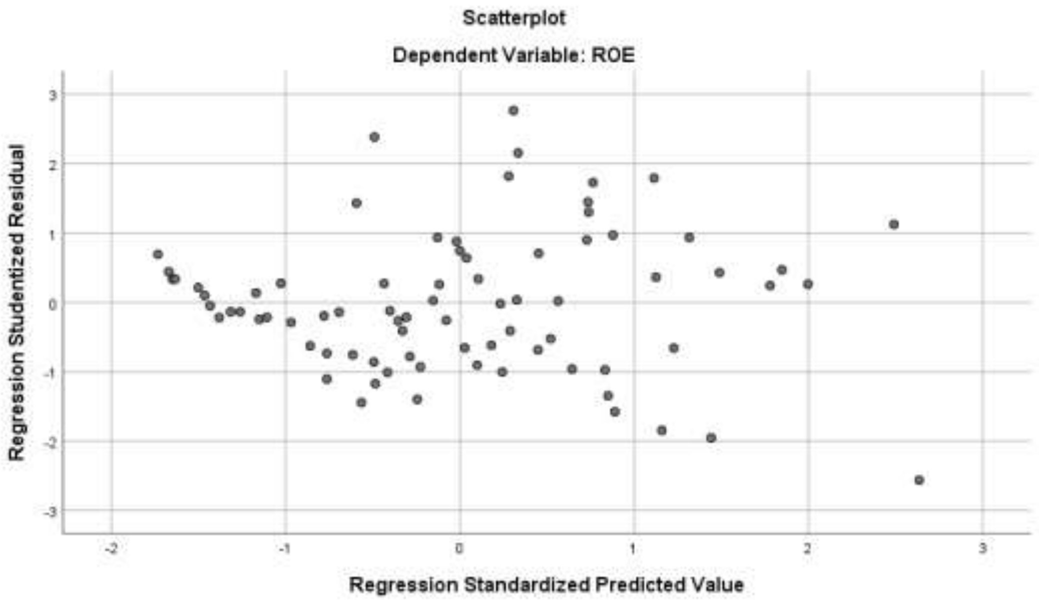
One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		78
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	2.66086470
Most Extreme Differences	Absolute	.077
	Positive	.077
	Negative	-.044
Test Statistic		.077
Asymp. Sig. (2-tailed)		.200[c,d]
a. Test distribution is Normal.		
b. Calculated from data.		
c. Lilliefors Significance Correction.		
d. This is a lower bound of the true significance.		

Uji Multikolinieritas

Coefficients[a]								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	29.278	2.231		13.120	.000		
	LDR	-.036	.014	-.162	-2.512	.014	.853	1.173
	NPL	-.142	.310	-.041	-.458	.648	.446	2.245
	NIM	.484	.139	.215	3.478	.001	.926	1.080
	BOPO	-.287	.030	-.829	-9.692	.000	.485	2.060

a. Dependent Variable: ROE

Uji Heterokedastisitas



Uji Autokorelasi

Model Summary[b]					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.861[a]	.741	.726	2.73279	2.074

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

b. Dependent Variable: ROE

Uji Regresi Linier Berganda

Coefficients[a]						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	29.278	2.231		13.120	.000
	LDR	-.036	.014	-.162	-2.512	.014
	NPL	-.142	.310	-.041	-.458	.648
	NIM	.484	.139	.215	3.478	.001
	BOPO	-.287	.030	-.829	-9.692	.000

a. Dependent Variable: ROE

Uji F (Kelayakan Modal)

ANOVA[a]						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1556.265	4	389.066	52.097	.000[b]
	Residual	545.175	73	7.468		
	Total	2101.440	77			

a. Dependent Variable: ROE

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

Uji T (Uji Hipotesis)

Coefficients[a]						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	29.278	2.231		13.120	.000
	LDR	-.036	.014	-.162	-2.512	.014
	NPL	-.142	.310	-.041	-.458	.648
	NIM	.484	.139	.215	3.478	.001
	BOPO	-.287	.030	-.829	-9.692	.000

a. Dependent Variable: ROE