

LAMPIRAN

Lampiran 1 Daftar Populasi Perusahaan Perbankan Tahun 2020-2022

NO	KODE	NAMA PERUSAHAAN
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
20	BGTG	Bank Ganesha Tbk.
21	BINA	Bank Ina Perdana Tbk.
22	BJBR	Bank Pembangunan Daerah Jawa B
23	BJTM	Bank Pembangunan Daerah Jawa T
24	BKSW	Bank QNB Indonesia Tbk.
25	BMAS	Bank Maspion Indonesia Tbk.
26	BMRI	Bank Mandiri (Persero) Tbk.
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 International Tb
37	DNAR	Bank Oke Indonesia Tbk.
38	INPC	Bank Artha Graha Internasional
39	MASB	Bank Multiarta Sentosa Tbk.
40	MAYA	Bank Mayapada Internasional Tb
41	MCOR	Bank China Construction Bank I
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 1

Lampiran 2 Daftar Sampel Perusahaan Perbankan

NO	KODE	NAMA PERUSAHAAN
1	AGRO	Bank Raya Indonesia Tbk.
2	AMAR	Bank Amar Indonesia Tbk.
3	BABP	Bank MNC Internasional Tbk.
4	BBCA	Bank Central Asia Tbk.
5	BBKP	Bank KB Bukopin Tbk.
6	BBMD	Bank Mestika Dharma Tbk.
7	BBNI	Bank Negara Indonesia (Persero
8	BBRI	Bank Rakyat Indonesia (Persero
9	BBSI	Krom Bank Indonesia Tbk.
10	BBTN	Bank Tabungan Negara (Persero)
11	BBYB	Bank Neo Commerce Tbk.
12	BCIC	Bank JTrust Indonesia Tbk.
13	BDMN	Bank Danamon Indonesia Tbk.
14	BEKS	Bank Pembangunan Daerah Banten
15	BGTG	Bank Ganesha Tbk.
16	BINA	Bank Ina Perdana Tbk.
17	BJBR	Bank Pembangunan Daerah Jawa B
18	BJTM	Bank Pembangunan Daerah Jawa T
19	BMRI	Bank Mandiri (Persero) Tbk.
20	BNGA	Bank CIMB Niaga Tbk.
21	BNLI	Bank Permata Tbk.
22	BSIM	Bank Sinarmas Tbk.
23	BSWD	Bank Of India Indonesia Tbk.
24	BTPN	Bank BTPN Tbk.
25	BVIC	Bank Victoria International Tb
26	DNAR	Bank Oke Indonesia Tbk.
27	INPC	Bank Artha Graha Internasional
28	MAYA	Bank Mayapada Internasional Tb
29	MCOR	Bank China Construction Bank I
30	NISP	Bank OCBC NISP Tbk.
31	NOBU	Bank Nationalnobu Tbk.
32	PNBN	Bank Pan Indonesia Tbk

Lampiran 3 Tabel Durbin Watson

n	k=6		k=7		k=8		k=9		k=10	
	dL	dU	dL	dU	dL	dU	dL	dU	dL	dU
76	1.4623	1.8011	1.4335	1.8330	1.4043	1.8655	1.3747	1.8989	1.3449	1.9329
77	1.4669	1.8010	1.4384	1.8324	1.4096	1.8644	1.3805	1.8972	1.3511	1.9307
78	1.4714	1.8009	1.4433	1.8318	1.4148	1.8634	1.3861	1.8957	1.3571	1.9286
79	1.4757	1.8009	1.4480	1.8313	1.4199	1.8624	1.3916	1.8942	1.3630	1.9266
80	1.4800	1.8008	1.4526	1.8308	1.4250	1.8614	1.3970	1.8927	1.3687	1.9247
81	1.4842	1.8008	1.4572	1.8303	1.4298	1.8605	1.4022	1.8914	1.3743	1.9228
82	1.4883	1.8008	1.4616	1.8299	1.4346	1.8596	1.4074	1.8900	1.3798	1.9211
83	1.4923	1.8008	1.4659	1.8295	1.4393	1.8588	1.4124	1.8888	1.3852	1.9193
84	1.4962	1.8008	1.4702	1.8291	1.4439	1.8580	1.4173	1.8876	1.3905	1.9177
85	1.5000	1.8009	1.4743	1.8288	1.4484	1.8573	1.4221	1.8864	1.3956	1.9161
86	1.5038	1.8010	1.4784	1.8285	1.4528	1.8566	1.4268	1.8853	1.4007	1.9146
87	1.5075	1.8010	1.4824	1.8282	1.4571	1.8559	1.4315	1.8842	1.4056	1.9131
88	1.5111	1.8011	1.4863	1.8279	1.4613	1.8553	1.4360	1.8832	1.4104	1.9117
89	1.5147	1.8012	1.4902	1.8277	1.4654	1.8547	1.4404	1.8822	1.4152	1.9103
90	1.5181	1.8014	1.4939	1.8275	1.4695	1.8541	1.4448	1.8813	1.4198	1.9090
91	1.5215	1.8015	1.4976	1.8273	1.4735	1.8536	1.4490	1.8804	1.4244	1.9077
92	1.5249	1.8016	1.5013	1.8271	1.4774	1.8530	1.4532	1.8795	1.4288	1.9065
93	1.5282	1.8018	1.5048	1.8269	1.4812	1.8526	1.4573	1.8787	1.4332	1.9053
94	1.5314	1.8019	1.5083	1.8268	1.4849	1.8521	1.4613	1.8779	1.4375	1.9042
95	1.5346	1.8021	1.5117	1.8266	1.4886	1.8516	1.4653	1.8772	1.4417	1.9031
96	1.5377	1.8023	1.5151	1.8265	1.4922	1.8512	1.4691	1.8764	1.4458	1.9021
97	1.5407	1.8025	1.5184	1.8264	1.4958	1.8508	1.4729	1.8757	1.4499	1.9011
98	1.5437	1.8027	1.5216	1.8263	1.4993	1.8505	1.4767	1.8750	1.4539	1.9001
99	1.5467	1.8029	1.5248	1.8263	1.5027	1.8501	1.4803	1.8744	1.4578	1.8991
100	1.5496	1.8031	1.5279	1.8262	1.5060	1.8498	1.4839	1.8738	1.4616	1.8982
101	1.5524	1.8033	1.5310	1.8261	1.5093	1.8495	1.4875	1.8732	1.4654	1.8973
102	1.5552	1.8035	1.5340	1.8261	1.5126	1.8491	1.4909	1.8726	1.4691	1.8965
103	1.5580	1.8037	1.5370	1.8261	1.5158	1.8489	1.4944	1.8721	1.4727	1.8956
104	1.5607	1.8040	1.5399	1.8261	1.5189	1.8486	1.4977	1.8715	1.4763	1.8948
105	1.5634	1.8042	1.5428	1.8261	1.5220	1.8483	1.5010	1.8710	1.4798	1.8941
106	1.5660	1.8044	1.5456	1.8261	1.5250	1.8481	1.5043	1.8705	1.4833	1.8933
107	1.5686	1.8047	1.5484	1.8261	1.5280	1.8479	1.5074	1.8701	1.4867	1.8926
108	1.5711	1.8049	1.5511	1.8261	1.5310	1.8477	1.5106	1.8696	1.4900	1.8919
109	1.5736	1.8052	1.5538	1.8261	1.5338	1.8475	1.5137	1.8692	1.4933	1.8913
110	1.5761	1.8054	1.5565	1.8262	1.5367	1.8473	1.5167	1.8688	1.4965	1.8906
111	1.5785	1.8057	1.5591	1.8262	1.5395	1.8471	1.5197	1.8684	1.4997	1.8900
112	1.5809	1.8060	1.5616	1.8263	1.5422	1.8470	1.5226	1.8680	1.5028	1.8894
113	1.5832	1.8062	1.5642	1.8264	1.5449	1.8468	1.5255	1.8676	1.5059	1.8888
114	1.5855	1.8065	1.5667	1.8264	1.5476	1.8467	1.5284	1.8673	1.5089	1.8882
115	1.5878	1.8068	1.5691	1.8265	1.5502	1.8466	1.5312	1.8670	1.5119	1.8877
116	1.5901	1.8070	1.5715	1.8266	1.5528	1.8465	1.5339	1.8667	1.5148	1.8872
117	1.5923	1.8073	1.5739	1.8267	1.5554	1.8463	1.5366	1.8663	1.5177	1.8867
118	1.5945	1.8076	1.5763	1.8268	1.5579	1.8463	1.5393	1.8661	1.5206	1.8862
119	1.5966	1.8079	1.5786	1.8269	1.5603	1.8462	1.5420	1.8658	1.5234	1.8857
120	1.5987	1.8082	1.5808	1.8270	1.5628	1.8461	1.5445	1.8655	1.5262	1.8852

Lampiran 4 Tabel Distribusi F atau F Tabel

**Titik Persentase Distribusi F untuk
Probabilita = 0,05**

df untuk penyebut (N2)	df untuk pembilang (N1)														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
91	3.95	3.10	2.70	2.47	2.31	2.20	2.11	2.04	1.98	1.94	1.90	1.86	1.83	1.80	1.78
92	3.94	3.10	2.70	2.47	2.31	2.20	2.11	2.04	1.98	1.94	1.89	1.86	1.83	1.80	1.78
93	3.94	3.09	2.70	2.47	2.31	2.20	2.11	2.04	1.98	1.93	1.89	1.86	1.83	1.80	1.78
94	3.94	3.09	2.70	2.47	2.31	2.20	2.11	2.04	1.98	1.93	1.89	1.86	1.83	1.80	1.77
95	3.94	3.09	2.70	2.47	2.31	2.20	2.11	2.04	1.98	1.93	1.89	1.86	1.82	1.80	1.77
96	3.94	3.09	2.70	2.47	2.31	2.19	2.11	2.04	1.98	1.93	1.89	1.85	1.82	1.80	1.77
97	3.94	3.09	2.70	2.47	2.31	2.19	2.11	2.04	1.98	1.93	1.89	1.85	1.82	1.80	1.77
98	3.94	3.09	2.70	2.46	2.31	2.19	2.10	2.03	1.98	1.93	1.89	1.85	1.82	1.79	1.77
99	3.94	3.09	2.70	2.46	2.31	2.19	2.10	2.03	1.98	1.93	1.89	1.85	1.82	1.79	1.77
100	3.94	3.09	2.70	2.46	2.31	2.19	2.10	2.03	1.97	1.93	1.89	1.85	1.82	1.79	1.77
101	3.94	3.09	2.69	2.46	2.30	2.19	2.10	2.03	1.97	1.93	1.88	1.85	1.82	1.79	1.77
102	3.93	3.09	2.69	2.46	2.30	2.19	2.10	2.03	1.97	1.92	1.88	1.85	1.82	1.79	1.77
103	3.93	3.08	2.69	2.46	2.30	2.19	2.10	2.03	1.97	1.92	1.88	1.85	1.82	1.79	1.76
104	3.93	3.08	2.69	2.46	2.30	2.19	2.10	2.03	1.97	1.92	1.88	1.85	1.82	1.79	1.76
105	3.93	3.08	2.69	2.46	2.30	2.19	2.10	2.03	1.97	1.92	1.88	1.85	1.81	1.79	1.76
106	3.93	3.08	2.69	2.46	2.30	2.19	2.10	2.03	1.97	1.92	1.88	1.84	1.81	1.79	1.76
107	3.93	3.08	2.69	2.46	2.30	2.18	2.10	2.03	1.97	1.92	1.88	1.84	1.81	1.79	1.76
108	3.93	3.08	2.69	2.46	2.30	2.18	2.10	2.03	1.97	1.92	1.88	1.84	1.81	1.78	1.76
109	3.93	3.08	2.69	2.45	2.30	2.18	2.09	2.02	1.97	1.92	1.88	1.84	1.81	1.78	1.76
110	3.93	3.08	2.69	2.45	2.30	2.18	2.09	2.02	1.97	1.92	1.88	1.84	1.81	1.78	1.76
111	3.93	3.08	2.69	2.45	2.30	2.18	2.09	2.02	1.97	1.92	1.88	1.84	1.81	1.78	1.76
112	3.93	3.08	2.69	2.45	2.30	2.18	2.09	2.02	1.96	1.92	1.88	1.84	1.81	1.78	1.76
113	3.93	3.08	2.68	2.45	2.29	2.18	2.09	2.02	1.96	1.92	1.87	1.84	1.81	1.78	1.76
114	3.92	3.08	2.68	2.45	2.29	2.18	2.09	2.02	1.96	1.91	1.87	1.84	1.81	1.78	1.75
115	3.92	3.08	2.68	2.45	2.29	2.18	2.09	2.02	1.96	1.91	1.87	1.84	1.81	1.78	1.75
116	3.92	3.07	2.68	2.45	2.29	2.18	2.09	2.02	1.96	1.91	1.87	1.84	1.81	1.78	1.75
117	3.92	3.07	2.68	2.45	2.29	2.18	2.09	2.02	1.96	1.91	1.87	1.84	1.80	1.78	1.75
118	3.92	3.07	2.68	2.45	2.29	2.18	2.09	2.02	1.96	1.91	1.87	1.84	1.80	1.78	1.75
119	3.92	3.07	2.68	2.45	2.29	2.18	2.09	2.02	1.96	1.91	1.87	1.83	1.80	1.78	1.75
120	3.92	3.07	2.68	2.45	2.29	2.18	2.09	2.02	1.96	1.91	1.87	1.83	1.80	1.78	1.75

Lampiran 5 Hasil Output SPSS Ver 25

A. Deskriptif Statistik

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
X1.1_NPL	96	.0021	1.0000	.080644	.1738481
X1.2_LDR	96	.0060	3.2832	.779271	.5508792
X2.1_ROE	96	.0005	1.2393	.092049	.1458773
X2.2_NPM	96	.0085	18.5347	.950759	2.5549712
X3.1_ROA	96	.0002	.2258	.017294	.0309419
X3.2_NIM	96	.0834	44.7512	5.567040	6.7588266
X4_CAR	96	.0105	2.8338	.356241	.3671535
Y_FD	96	-6.081	1.5805	.214096	.2845105
Valid N (listwise)	96				

B. Uji Asumsi Klasik

1) Uji Normalitas

Uji Normalitas (*Pendekatan Monte Carlo*)

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual	
N		96	
Normal Parameters ^{a,b}	Mean	.0000000	
	Std. Deviation	.06522642	
Most Extreme Differences	Absolute	.092	
	Positive	.092	
	Negative	-.050	
Test Statistic		.092	
Asymp. Sig. (2-tailed)		.043 ^c	
Monte Carlo Sig. (2-tailed)	Sig.	.360 ^d	
	99% Confidence Interval	Lower Bound	.348
		Upper Bound	.372

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

d. Based on 10000 sampled tables with starting seed 743671174.

2) Uji Multikolinearitas

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1 (Constant)	1.665	.043		38.817	.000		
X1.1_NPL	-.139	.052	-.242	-2.641	.010	.598	1.671
X1.2_LDR	-.043	.031	-.140	-1.389	.168	.496	2.018
X2.1_ROE	.380	.106	.647	3.591	.001	.155	6.446
X2.2_NPM	.012	.014	.084	.842	.402	.502	1.992
X3.1_ROA	-.931	.227	-.718	-4.106	.000	.165	6.065
X3.2_NIM	-.008	.007	-.087	-1.053	.295	.738	1.355
X4_CAR	-.091	.054	-.200	-1.699	.093	.365	2.739

a. Dependent Variable: Y_FD

3) Uji Autokorelasi

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.746 ^a	.557	.522	.06777	1.891

a. Predictors: (Constant), X1.1_NPL, X1.2_LDR, X2.1_ROE, X2.2_NPM, X3.1_ROA, X3.2_NIM, X4_CAR

b. Dependent Variable: Y_FD

4) Uji Heteroskedastisitas

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	
	B	Std. Error	Beta			
1	(Constant)	.017	.025		.677	.500
	X1.1_NPL	.009	.031	.038	.289	.774
	X1.2_LDR	.026	.018	.208	1.423	.158
	X2.1_ROE	.038	.062	.160	.613	.541
	X2.2_NPM	.000	.008	.009	.059	.953
	X3.1_ROA	.027	.134	.051	.201	.841
	X3.2_NIM	.001	.004	.014	.119	.906
	X4_CAR	-.005	.032	-.028	-.166	.869

a. Dependent Variable: ARES

C. Uji Regresi Linear Berganda

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	
	B	Std. Error	Beta			
1	(Constant)	1.665	.043		38.817	.000
	X1.1_NPL	-.139	.052	-.242	-2.641	.010
	X1.2_LDR	-.043	.031	-.140	-1.389	.168
	X2.1_ROE	.380	.106	.647	3.591	.001
	X2.2_NPM	.012	.014	.084	.842	.402
	X3.1_ROA	-.931	.227	-.718	-4.106	.000
	X3.2_NIM	-.008	.007	-.087	-1.053	.295
	X4_CAR	-.091	.054	-.200	-1.699	.093

a. Dependent Variable: Y_FD

D. Pengujian Hipotesis

1) Koefisien Determinasi (R^2)

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.746 ^a	.557	.522	.06777	1.891

c. Predictors: (Constant), X1.1_NPL, X1.2_LDR, X2.1_ROE, X2.2_NPM, X3.1_ROA, X3.2_NIM, X4_CAR

d. Dependent Variable: Y_FD

2) Uji Kelayakan Model (Uji F)

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.508	7	.073	15.793	.000 ^b
	Residual	.404	88	.005		
	Total	.912	95			

a. Dependent Variable: Y_FD

b. Predictors: (Constant), X1.1_NPL, X1.2_LDR, X2.1_ROE, X2.2_NPM, X3.1_ROA, X3.2_NIM, X4_CAR

3) Uji Hipotesis (Uji t)

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.665	.043		38.817	.000
	X1.1_NPL	-.139	.052	-.242	-2.641	.010
	X1.2_LDR	-.043	.031	-.140	-1.389	.168
	X2.1_ROE	.380	.106	.647	3.591	.001
	X2.2_NPM	.012	.014	.084	.842	.402
	X3.1_ROA	-.931	.227	-.718	-4.106	.000
	X3.2_NIM	-.008	.007	-.087	-1.053	.295
	X4_CAR	-.091	.054	-.200	-1.699	.093

a. Dependent Variable: Y_FD