

Lampiran Penghitungan Data

ROA (2021)

No	Kode	Tahun	ROA (%)
1	BBNI	2021	1.4
2	BBRI	2021	2.72
3	BBTN	2021	0.81
4	BMRI	2021	2.53
5	BRIS	2021	1.61
6	BJBR	2021	1.73
7	BJTM	2021	2.05
8	BEKS	2021	-2.94

ROA (2022)

No	Kode	Tahun	ROA (%)
1	BBNI	2022	2.46
2	BBRI	2022	3.76
3	BBTN	2022	1.02
4	BMRI	2022	3.3
5	BRIS	2022	1.98
6	BJBR	2022	1.75
7	BJTM	2022	1.95
8	BEKS	2022	-3.46

ROA (2023)

No	Kode	Tahun	ROA (%)
1	BBNI	2023	2.6
2	BBRI	2023	3.93
3	BBTN	2023	1.07
4	BMRI	2023	4.03
5	BRIS	2023	2.35
6	BJBR	2023	1.75
7	BJTM	2023	1.87
8	BEKS	2023	0.72

CAR (2021)

No	Kode	Tahun	CAR (%)
1	BBNI	2021	19.7
2	BBRI	2021	25.28
3	BBTN	2021	19.14
4	BMRI	2021	19.6
5	BRIS	2021	22.09
6	BJBR	2021	17.78
7	BJTM	2021	23.52
8	BEKS	2021	41.68

CAR (2022)

No	Kode	Tahun	CAR (%)
1	BBNI	2022	19.27
2	BBRI	2022	23.3
3	BBTN	2022	20.17
4	BMRI	2022	19.46
5	BRIS	2022	20.29
6	BJBR	2022	19.19
7	BJTM	2022	24.74
8	BEKS	2022	43.38

CAR (2023)

No	Kode	Tahun	CAR (%)
1	BBNI	2023	22
2	BBRI	2023	25.23
3	BBTN	2023	20.16
4	BMRI	2023	21.48
5	BRIS	2023	21.04
6	BJBR	2023	20.12
7	BJTM	2023	25.71
8	BEKS	2023	44.72

LDR (2021)

No	Kode	Tahun	LDR (%)
1	BBNI	2021	79.7
2	BBRI	2021	83.67
3	BBTN	2021	92.86
4	BMRI	2021	80.04
5	BRIS	2021	73.39
6	BJBR	2021	81.68
7	BJTM	2021	51.38
8	BEKS	2021	66.47

LDR (2022)

No	Kode	Tahun	LDR (%)
1	BBNI	2022	84.25
2	BBRI	2022	79.17
3	BBTN	2022	92.65
4	BMRI	2022	77.61
5	BRIS	2022	79.37
6	BJBR	2022	85.03
7	BJTM	2022	56.5
8	BEKS	2022	88.87

LDR (2023)

No	Kode	Tahun	LDR (%)
1	BBNI	2023	85.8
2	BBRI	2023	84.73
3	BBTN	2023	95.36
4	BMRI	2023	86.75
5	BRIS	2023	81.73
6	BJBR	2023	87.54
7	BJTM	2023	70.03
8	BEKS	2023	98.98

BOPO (2021)

No	Kode	Tahun	BOPO (%)
1	BBNI	2021	81.2
2	BBRI	2021	74.3
3	BBTN	2021	89.28
4	BMRI	2021	67.26
5	BRIS	2021	80.46
6	BJBR	2021	5.84
7	BJTM	2021	75.95
8	BEKS	2021	158.33

BOPO (2022)

No	Kode	Tahun	BOPO (%)
1	BBNI	2022	68.63
2	BBRI	2022	64.2
3	BBTN	2022	86
4	BMRI	2022	57.35
5	BRIS	2022	75.88
6	BJBR	2022	5.86
7	BJTM	2022	76.15
8	BEKS	2022	155.94

BOPO (2023)

No	Kode	Tahun	BOPO (%)
1	BBNI	2023	68.4
2	BBRI	2023	64.35
3	BBTN	2023	86.1
4	BMRI	2023	51.88
5	BRIS	2023	71.27
6	BJBR	2023	5.18
7	BJTM	2023	77.27
8	BEKS	2023	95.15

NPL (2021)

No	Kode	Tahun	NPL (%)
1	BBNI	2021	0.7
2	BBRI	2021	0.7
3	BBTN	2021	1.2
4	BMRI	2021	0.41
5	BRIS	2021	0.87
6	BJBR	2021	0.41
7	BJTM	2021	4.48
8	BEKS	2021	4.27

NPL (2022)

No	Kode	Tahun	NPL (%)
1	BBNI	2022	0.49
2	BBRI	2022	0.73
3	BBTN	2022	1.32
4	BMRI	2022	0.26
5	BRIS	2022	0.57
6	BJBR	2022	0.46
7	BJTM	2022	2.83
8	BEKS	2022	1.39

NPL (2023)

No	Kode	Tahun	NPL (%)
1	BBNI	2023	0.6
2	BBRI	2023	0.76
3	BBTN	2023	1.32
4	BMRI	2023	0.29
5	BRIS	2023	0.55
6	BJBR	2023	0.65
7	BJTM	2023	2.49
8	BEKS	2023	1.09

NPar Tests

One-Sample Kolmogorov-Smirnov Test

		CAR	LDR	BOPO	NPL	ROA
N		24	24	24	24	24
Normal Parameters ^{a,b}	Mean	24.1267	408.3829	72.5929	1.2017	1.7079
	Std. Deviation	7.72261	1603.62804	36.09138	1.16280	1.76816
Most Extreme Differences	Absolute	.294	.535	.200	.269	.205
	Positive	.294	.535	.197	.269	.117
	Negative	-.218	-.412	-.200	-.209	-.205
Test Statistic		.294	.535	.200	.269	.205
Asymp. Sig. (2-tailed)		.100 ^c	.164 ^c	.143 ^c	.094 ^c	.105 ^c

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

PPlot

Model Description

Model Name		MOD_1
Series or Sequence		1
Transformation		ROA
Non-Seasonal Differencing		None
Seasonal Differencing		0
Length of Seasonal Period		0
Standardization		No periodicity
Distribution		Not applied
Type	Location	Normal
	Scale	estimated
	Scale	estimated
Fractional Rank Estimation Method		Blom's
Rank Assigned to Ties		Mean rank of tied values

Applying the model specifications from MOD_1

Case Processing Summary

		ROA
Series or Sequence Length		24
Number of Missing Values in the User-Missing		0
Plot System-Missing		0

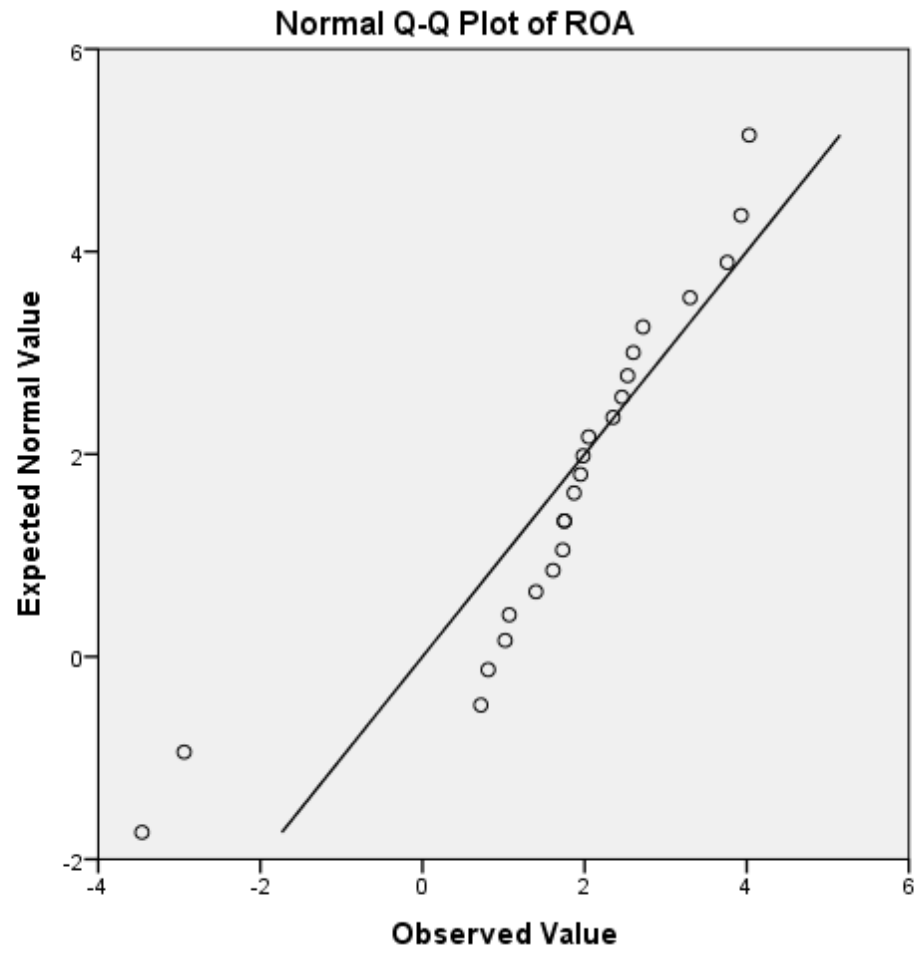
The cases are unweighted.

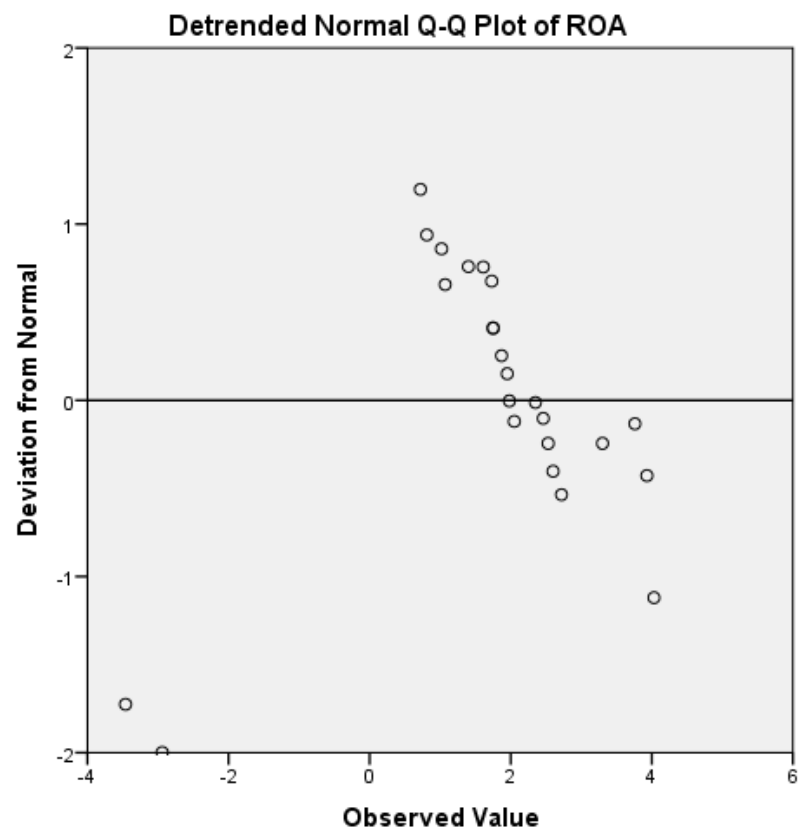
Estimated Distribution Parameters

		ROA
Normal Distribution	Location	1.7079
	Scale	1.76816

The cases are unweighted.

ROA





Regression

Variables Entered/Removed^a

Model	Variables Entered	Variables Removed	Method
1	NPL, LDR, CAR, BOPO ^b	.	Enter

a. Dependent Variable: ROA

b. All requested variables entered.

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.749 ^a	.561	.469	1.28873	2.675

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

b. Dependent Variable: ROA

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	40.351	4	10.088	6.074	.003 ^b
	Residual	31.556	19	1.661		
	Total	71.907	23			

a. Dependent Variable: ROA

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

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	5.306	.900		5.894	.000		
	CAR	-.087	.050	-.379	-1.731	.100	.482	2.075
	LDR	-1.712E-5	.000	-.016	-.100	.922	.954	1.048
	BOPO	-.018	.011	-.358	-1.562	.135	.439	2.277
	NPL	-.187	.271	-.123	-.688	.500	.726	1.378

a. Dependent Variable: ROA

Collinearity Diagnostics^a

Model	Dimension	Eigenvalue	Condition Index	Variance Proportions				
				(Constant)	CAR	LDR	BOPO	NPL
1	1	3.626	1.000	.01	.00	.01	.01	.02
	2	.953	1.950	.00	.00	.90	.00	.01
	3	.303	3.457	.05	.01	.06	.00	.81
	4	.089	6.365	.36	.00	.00	.54	.16
	5	.029	11.272	.58	.98	.04	.45	.00

a. Dependent Variable: ROA

Residuals Statistics^a

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	-1.8862	3.5831	1.7079	1.32453	24
Residual	-2.00526	2.08525	.00000	1.17132	24
Std. Predicted Value	-2.713	1.416	.000	1.000	24
Std. Residual	-1.556	1.618	.000	.909	24

a. Dependent Variable: ROA

Descriptives

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
CAR	24	17.78	44.72	24.1267	7.72261
LDR	24	51.38	7937.00	408.3829	1603.62804
BOPO	24	5.18	158.33	72.5929	36.09138
NPL	24	.26	4.48	1.2017	1.16280
ROA	24	-3.46	4.03	1.7079	1.76816
Valid N (listwise)	24				

Regression

Variables Entered/Removed^a

Model	Variables Entered	Variables Removed	Method
1	NPL, LDR, CAR, BOPO ^b	.	Enter

a. Dependent Variable: ROA

b. All requested variables entered.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.749 ^a	.561	.469	1.28873

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

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	40.351	4	10.088	6.074	.003 ^b
	Residual	31.556	19	1.661		
	Total	71.907	23			

a. Dependent Variable: ROA

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

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	5.306	.900		5.894	.000
	CAR	-.087	.050	-.379	-1.731	.100
	LDR	-.017	.000	-.016	-.100	.922
	BOPO	-.018	.011	-.358	-1.562	.135
	NPL	-.187	.271	-.123	-.688	.500

a. Dependent Variable: ROA