



Lampiran 1 : Indikator Rasio Keuangan Variabel X dan Y

Indikator Rasio Keuangan *Capital Adequacy Ratio*



Indikator Rasio Keuangan Biaya Operasi Pendapatan Operasi



Indikator Rasio Keuangan *Non Performing Loan*



Indikator Rasio Keuangan *Return On Asset*



Lampiran 2 : Tabulasi Data Mentah

No.	BPR	TAHUN	CAR	BOPO	NPL	ROA
1	PT. BPR Eka Bumi Artha	2020	13.63	73.44	0.19	3.55
		2021	15.16	75.21	0.43	2.93
		2022	16.44	73.22	0.32	3.08
2	PT. BPR Da Tirtaraya	2020	36.87	87.86	2.15	1.43
		2021	43.68	87.33	0.01	1.15
		2022	42.71	89.56	3.44	1.01
3	PT. BPR Surya Yudhakencana	2020	31.49	79.77	4.2	2.82
		2021	34.1	83.21	2.24	2.06
		2022	28.65	93.13	13.27	0.75
4	Perumda BPR Bank Kota Bogor	2020	56.63	67.58	0.85	6.55
		2021	54.9	66.51	0.87	5.96
		2022	49.68	83.18	1.91	2.69
5	PT. BPR Restu Artha akmur	2020	41.92	72.09	8.43	4.76
		2021	45.79	77	21.57	3.33
		2022	58.2	68.19	24.52	5.11
6	PT. BPR Dana Mandiri Bogor	2020	22.99	98.67	1.71	0.21
		2021	24.95	83.34	1.87	5.39
		2022	21.4	90.42	2.84	2.95
7	PT. BPR Bank Jombang	2020	24.96	88.21	2.77	1.49
		2021	28.64	86.73	3.28	1.35
		2022	22.25	89.49	2.39	1.28
8	Perumda BPR BKPD Pangandaran	2020	24.24	91.75	10.08	2.39
		2021	26.03	95.88	8.14	0.63
		2022	24.97	91.5	3.15	1.11
9	PT. BPR Gunung Slamet	2020	32.54	73.6	2.48	4.05
		2021	28.17	68.23	2.4	4.46
		2022	43.88	72.85	4.98	3.39
10	PT. BPR BKK Purwodadi (Perseroda)	2020	28.23	71.8	5.43	4.28
		2021	28.94	72.99	6.22	4.11
		2022	29.11	65.4	5.55	4.09
11	PT. BPR Alto Makmur	2020	31.94	78.03	3.87	3.87
		2021	31.19	77.1	2.98	3.82
		2022	36.23	79.07	12.62	3.53
12	PT. BPR Karya Utama JABAR	2020	16.59	95.24	7.94	1
		2021	18.41	93.95	6.36	1.14
		2022	19.36	92.37	10.38	1.53
13	PT. BPR Bank Djoko Tingkir (Perseroda)	2020	18.9	85.09	2.7	1.49
		2021	17.86	83.65	1.79	1.95
		2022	18.11	82.16	2.38	2.2

14	PT. BPR Gerbang Serasan (Perseroda)	2020	48.03	94.23	6.83	0.63
		2021	37.48	78.59	4.06	2.92
		2022	32.92	69.84	3.03	4.74
15	PT. BPR Bank Daerah Gianyar (Perseroda)	2020	26.16	80.57	4.58	1.86
		2021	58.98	84.99	7.97	1.6
		2022	55.64	82.12	6.04	1.64
16	PT. BPR Insan Cita Arthajaya	2020	17.62	81.07	4.01	1.34
		2021	16.16	78.76	1.79	1.62
		2022	15.26	75.74	1.44	2.01
17	PT. BPR Prima Kredit Mandiri	2020	39.49	90.21	5.45	2.18
		2021	39.45	84.7	4.62	3.37
		2022	40.3	82.73	5	3.63
18	PT. BPR Mas Giri Wangi	2020	35.93	84.1	0.52	2.27
		2021	31.2	80.74	1.09	2.65
		2022	18.14	71.03	1.35	4.26
19	PT. BPR Majesty Golden Raya	2020	35.58	79.17	9.72	3.11
		2021	36.91	76.4	3.68	3.29
		2022	36.57	83.06	8.05	2.23
20	PT. BPR Para Sahabat Bekasi	2020	26.25	93.59	0.65	2.04
		2021	31.41	95.34	0.2	1.34
		2022	24.76	94.59	1.13	3.88
21	PT. BPR Sukawati Pancakanti	2020	39.52	93.95	6.42	0.77
		2021	35.2	87.66	3.73	1.71
		2022	26.29	85.66	1.85	1.76
22	PT. BPR Kridadhana Citranusa – Malang	2020	40.12	79.19	3.33	3.82
		2021	33.53	80.13	4.72	4.31
		2022	30.81	80.13	4.87	5.29
23	PT. BPRS Bhakti Sumekar	2020	38.21	85.57	3.58	1.58
		2021	39.91	86.39	3.11	1.49
		2022	39.09	84.75	3.52	1.44
24	PT. BPR Indra Candra	2020	37.26	79.56	4.3	2.16
		2021	37.18	81.34	3.59	1.78
		2022	35.82	78.15	3.27	1.88
25	PT. BPR Dana Raya Jawa Timur	2020	27.79	83.19	3	2.34
		2021	24.81	83.85	1.42	1.97
		2022	26.25	89.62	1.91	1.29
26	PT. BPR Kredit Mandiri Celebes Sejahtera	2020	24.32	76.35	3.63	3.39
		2021	26.28	79.96	4.83	3.12
		2022	27.02	71.46	4.64	4.16
27		2020	26.8	83.26	7.34	3.54

	PT. BPR Naribi Perkasa	2021	33.81	81.49	5.36	3.92
		2022	27.86	82.44	4.01	3.83
28	PT. BPR Harta Insan Karimah Parahyangan	2020	17.28	82.92	1.85	2.93
		2021	18.25	88.69	2.29	1.63
		2022	18.41	88.2	1.87	1.67



Lampiran 3 : Hasil Output SPSS Analisis Regresi Data Panel

ASUMSI 1

Model Summary ^b					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.770 ^a	.593	.578	.88723	1.214

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

b. Dependent Variable: ROA

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	91.670	3	30.557	38.818	.000 ^b
	Residual	62.974	80	.787		
	Total	154.644	83			

a. Dependent Variable: ROA

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

Coefficients ^a								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	13.292	1.152		11.537	.000		
	CAR	.008	.010	.066	.850	.398	.855	1.170
	BOPO	-.133	.013	-.753	-10.344	.000	.962	1.040
	NPL	.008	.026	.022	.293	.770	.887	1.128

a. Dependent Variable: ROA

ASUMSI 2

Model Summary ^b					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.960 ^a	.921	.876	.48067	2.477
a. Predictors: (Constant), NPL, DumBKMC, DumBCN, DumBGR, DumBSP, DumBKM, DumBICA, DumBBS, DumBPN, DumBGS, DumBKK, DumBBJ, DumBAM, DumBIC, DumBSY, DumBDJ, DumBDM, DumBBP, DumBBD, DumMGR, DumHIK, DumBDT, DumKUJ, DumBKB, DumBMG, DumBPS, DumEBA, DumBRA, BOPO, CAR					
b. Dependent Variable: ROA					

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	142.399	30	4.747	20.545	.000 ^b
	Residual	12.245	53	.231		
	Total	154.644	83			
a. Dependent Variable: ROA						
b. Predictors: (Constant), NPL, DumBKMC, DumBCN, DumBGR, DumBSP, DumBKM, DumBICA, DumBBS, DumBPN, DumBGS, DumBKK, DumBBJ, DumBAM, DumBIC, DumBSY, DumBDJ, DumBDM, DumBBP, DumBBD, DumMGR, DumHIK, DumBDT, DumKUJ, DumBKB, DumBMG, DumBPS, DumEBA, DumBRA, BOPO, CAR						

Coefficients ^a								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
		1	(Constant)	17.114			1.294	
	DumEBA	-.102	.555	-.014	-.184	.855	.260	3.850
	DumBDT	.653	.428	.089	1.526	.133	.436	2.293
	DumBSY	.610	.447	.083	1.363	.179	.399	2.504
	DumBKB	1.663	.451	.227	3.684	.001	.392	2.551
	DumBRA	.470	.550	.064	.856	.396	.264	3.783
	DumBDM	2.683	.528	.367	5.081	.000	.286	3.492
	DumBBJ	.702	.497	.096	1.413	.164	.324	3.089
	DumBBP	1.488	.526	.204	2.832	.007	.289	3.459
	DumBGS	.245	.438	.033	.559	.579	.415	2.407
	DumBKK	.057	.479	.008	.118	.906	.348	2.876

DumBAM	1.125	.434	.154	2.595	.012	.425	2.355
DumKUJ	1.418	.593	.194	2.390	.020	.227	4.408
DumBDJ	.349	.535	.048	.653	.517	.279	3.588
DumBGR	.760	.403	.104	1.886	.065	.492	2.034
DumBIC	-.838	.543	-.115	-1.543	.129	.271	3.692
DumBKM	1.976	.409	.270	4.835	.000	.478	2.091
DumBMG	.687	.458	.094	1.502	.139	.381	2.622
DumMGR	.534	.420	.073	1.272	.209	.454	2.204
DumBPS	3.007	.530	.411	5.670	.000	.284	3.522
DumBSP	.926	.447	.127	2.069	.043	.399	2.504
DumBCN	2.257	.420	.309	5.381	.000	.454	2.203
DumBBS	.406	.414	.055	.980	.331	.466	2.146
DumBICA	-.274	.413	-.037	-.664	.510	.469	2.131
DumBBD	.739	.481	.101	1.537	.130	.345	2.896
DumBKM	.569	.473	.078	1.203	.234	.357	2.801
C							
DumBPN	1.963	.451	.268	4.352	.000	.393	2.547
DumHIK	1.105	.548	.151	2.015	.049	.265	3.767
CAR	-.005	.013	-.040	-.391	.697	.144	6.964
BOPO	-.186	.015	-1.055	-12.195	.000	.199	5.013
NPL	.029	.027	.087	1.104	.274	.240	4.171

a. Dependent Variable: ROA

ASUMSI 3

Model Summary ^b					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.770 ^a	.593	.567	.89836	1.212
a. Predictors: (Constant), NPL, Dum2020, BOPO, CAR, Dum2022					
b. Dependent Variable: ROA					

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	91.694	5	18.339	22.723	.000 ^b
	Residual	62.950	78	.807		
	Total	154.644	83			
a. Dependent Variable: ROA						
b. Predictors: (Constant), NPL, Dum2020, BOPO, CAR, Dum2022						

Coefficients ^a								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
		1	(Constant)	13.289			1.179	
	Dum2020	.038	.241	.013	.159	.874	.745	1.343
	Dum2022	.005	.242	.002	.020	.984	.735	1.360
	CAR	.008	.010	.066	.839	.404	.848	1.179
	BOPO	-.133	.013	-.753	-10.196	.000	.956	1.046
	NPL	.008	.026	.022	.288	.774	.872	1.147
a. Dependent Variable: ROA								

ASUMSI 4

Model Summary ^b					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.960 ^a	.922	.874	.48532	2.460

a. Predictors: (Constant), NPL, DumBKMC, Dum2020, DumBCN, DumBGR, DumBSP, DumBKM, DumBICA, DumBBS, DumBPN, DumBGS, DumBKK, DumBBJ, DumBAM, DumBIC, DumBSY, DumBDJ, DumBDM, DumBBP, DumBBD, DumMGR, DumHIK, DumBDT, DumKUJ, DumBKB, DumBMG, Dum2022, DumBPS, DumEBA, DumBRA, BOPO, CAR

b. Dependent Variable: ROA

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	142.632	32	4.457	18.924	.000 ^b
	Residual	12.012	51	.236		
	Total	154.644	83			

a. Dependent Variable: ROA

b. Predictors: (Constant), NPL, DumBKMC, Dum2020, DumBCN, DumBGR, DumBSP, DumBKM, DumBICA, DumBBS, DumBPN, DumBGS, DumBKK, DumBBJ, DumBAM, DumBIC, DumBSY, DumBDJ, DumBDM, DumBBP, DumBBD, DumMGR, DumHIK, DumBDT, DumKUJ, DumBKB, DumBMG, Dum2022, DumBPS, DumEBA, DumBRA, BOPO, CAR

Coefficients ^a								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	17.345	1.335		12.995	.000		
	DumEBA	-.094	.562	-.013	-.167	.868	.258	3.879
	DumBDT	.696	.434	.095	1.602	.115	.432	2.316
	DumBSY	.620	.454	.085	1.367	.177	.396	2.528
	DumBKB	1.653	.458	.226	3.606	.001	.388	2.579
	DumBRA	.374	.566	.051	.661	.512	.254	3.941
	DumBDM	2.737	.537	.374	5.092	.000	.282	3.548

DumBBJ	.743	.505	.102	1.472	.147	.320	3.127
DumBBP	1.524	.536	.208	2.844	.006	.284	3.524
DumBGS	.225	.443	.031	.508	.613	.414	2.414
DumBKK	.021	.487	.003	.043	.966	.343	2.913
DumBAM	1.112	.440	.152	2.529	.015	.421	2.373
DumKUJ	1.452	.606	.199	2.394	.020	.221	4.517
DumBDJ	.379	.544	.052	.697	.489	.275	3.632
DumBGR	.764	.407	.104	1.877	.066	.491	2.036
DumBIC	-.826	.551	-.113	-1.498	.140	.268	3.734
DumBKM	1.994	.413	.273	4.826	.000	.477	2.098
DumBMG	.705	.463	.096	1.523	.134	.380	2.629
DumMGR	.521	.425	.071	1.225	.226	.451	2.218
DumBPS	3.080	.541	.421	5.693	.000	.278	3.594
DumBSP	.962	.454	.132	2.120	.039	.396	2.527
DumBCN	2.260	.424	.309	5.330	.000	.453	2.209
DumBBS	.432	.419	.059	1.031	.307	.464	2.155
DumBICA	-.269	.417	-.037	-.645	.522	.469	2.133
DumBBD	.775	.488	.106	1.588	.119	.342	2.924
DumBKM C	.561	.480	.077	1.169	.248	.354	2.824
DumBPN	1.969	.457	.269	4.306	.000	.389	2.569
DumHIK	1.147	.558	.157	2.056	.045	.262	3.822
Dum2020	.074	.133	.026	.559	.578	.718	1.393
Dum2022	-.059	.135	-.020	-.436	.665	.692	1.446
CAR	-.005	.013	-.038	-.365	.717	.138	7.235
BOPO	-.189	.016	-1.075	-12.008	.000	.190	5.257
NPL	.035	.028	.102	1.237	.222	.222	4.498
a. Dependent Variable: ROA							

ASUMSI 5

Model Summary^b					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.999 ^a	.998	.943	.32456	3.055
<p>a. Predictors: (Constant), DumHIKNPL, DumBDTNPL, DumBSYNPL, DumBAMNPL, DumBPSNPL, DumBICNPL, DumBSPNPL, DumBBPNPL, DumBKBNPL, DumBRANPL, DumBGSNPL, DumMGRNPL, DumBMGNPL, DumBGRNPL, DumEBANPL, DumBBDNPL, DumBPNNPL, DumBDMNPL, DumKUJNPL, DumBDJNPL, DumBCNNPL, DumBBJNPL, DumBKMCNPL, DumBICANPL, DumBKMNPL, DumBBSNPL, DumBKKNPL, DumBSYCAR, DumBDTCAR, DumBPSCAR, DumBMGCAR, DumBAM, CAR, BOPO, DumBSP, DumBIC, DumBRABOPO, DumBBPCAR, DumMGRCAR, DumBKBCAR, DumBGS, DumBBDBOPO, DumBPNCAR, DumEBA, DumBDMCAR, DumBCNCAR, DumBGR, DumKUJBOPO, DumBDJ, DumBBJBOPO, DumBKMCBOPO, DumBICA, DumBRACAR, DumHIK, DumBPNBOPO, DumBDMBOPO, DumBBSCAR, DumBMG, DumBDT, DumBKMCAR, DumKUJCAR, DumEBACAR, DumBKK, DumBSPCAR, DumBGSCAR, DumBKMCCAR, DumBKKBOPO, NPL, DumBKMBOPO, DumBPS, DumBBD, DumBBP, DumHIKCAR, DumBSY, DumMGRBOPO, DumBICCAR, DumBCN, DumBICABOPO, DumBBSBOPO, DumBDJBOPO</p> <p>b. Dependent Variable: ROA</p>					

ANOVA^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	154.328	80	1.929	18.313	.017 ^b
	Residual	.316	3	.105		
	Total	154.644	83			
<p>a. Dependent Variable: ROA</p> <p>b. Predictors: (Constant), DumHIKNPL, DumBDTNPL, DumBSYNPL, DumBAMNPL, DumBPSNPL, DumBICNPL, DumBSPNPL, DumBBPNPL, DumBKBNPL, DumBRANPL, DumBGSNPL, DumMGRNPL, DumBMGNPL, DumBGRNPL, DumEBANPL, DumBBDNPL, DumBPNNPL, DumBDMNPL, DumKUJNPL, DumBDJNPL, DumBCNNPL, DumBBJNPL, DumBKMCNPL, DumBICANPL, DumBKMNPL, DumBBSNPL, DumBKKNPL, DumBSYCAR, DumBDTCAR, DumBPSCAR, DumBMGCAR, DumBAM, CAR, BOPO, DumBSP, DumBIC, DumBRABOPO, DumBBPCAR, DumMGRCAR, DumBKBCAR, DumBGS, DumBBDBOPO, DumBPNCAR, DumEBA, DumBDMCAR, DumBCNCAR, DumBGR, DumKUJBOPO, DumBDJ, DumBBJBOPO, DumBKMCBOPO, DumBICA, DumBRACAR, DumHIK, DumBPNBOPO, DumBDMBOPO, DumBBSCAR, DumBMG, DumBDT, DumBKMCAR, DumKUJCAR, DumEBACAR, DumBKK, DumBSPCAR, DumBGSCAR, DumBKMCCAR, DumBKKBOPO,</p>						

NPL, DumBKMBOPO, DumBPS, DumBBD, DumBBP, DumHIKCAR, DumBSY,
 DumMGRBOPO, DumBICCAR, DumBCN, DumBICABOPO, DumBBSBOPO, DumBDJBOPO

Coefficients ^a								
Model		Unstandardized		Standardized	t	Sig.	Collinearity	
		Coefficients		Coefficients			Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	10.861	10.757		1.010	.387		
	DumEBA	3.487	2.926	.477	1.192	.319	.004	235.112
	DumBDT	2.560	3.073	.350	.833	.466	.004	259.308
	DumBSY	9.136	17.551	1.250	.521	.639	.000	8458.983
	DumBBP	14.938	9.791	2.043	1.526	.225	.000	2632.710
	DumBGS	1.355	4.689	.185	.289	.791	.002	603.773
	DumBKK	-6.662	11.492	-.911	-.580	.603	.000	3627.119
	DumBAM	2.596	1.484	.355	1.750	.178	.017	60.441
	DumBDJ	10.294	17.305	1.408	.595	.594	.000	8223.810
	DumBGR	3.087	3.415	.422	.904	.433	.003	320.317
	DumBIC	.806	13.507	.110	.060	.956	.000	5010.378
	DumBMG	3.157	3.724	.432	.848	.459	.003	380.804
	DumBPS	-10.425	6.661	-1.426	-1.565	.216	.001	1218.636
	DumBSP	-.033	3.688	-.005	-.009	.993	.003	373.435
	DumBCN	26.421	14.249	3.614	1.854	.161	.000	5575.573
	DumBICA	-4.789	15.737	-.655	-.304	.781	.000	6801.026
	DumBBD	2.172	12.320	.297	.176	.871	.000	4168.064
	DumHIK	11.856	13.032	1.622	.910	.430	.000	4664.245
	CAR	-.011	.026	-.086	-.419	.703	.016	61.896
	BOPO	-.119	.145	-.676	-.823	.471	.001	990.690
	NPL	.192	.353	.567	.543	.625	.001	1600.259
	DumEBACAR	-.128	.219	-.264	-.583	.601	.003	301.131
	DumBDTCAR	-.032	.073	-.179	-.432	.695	.004	251.334
	DumBSYCAR	-.216	.530	-.931	-.408	.711	.000	7646.676
	DumBKBCAR	.089	.057	.657	1.573	.214	.004	256.119
	DumBRACAR	.090	.097	.603	.925	.423	.002	623.888
	DumBDMCAR	.547	.262	1.733	2.091	.128	.001	1009.138
	DumBBPCAR	-.557	.466	-1.913	-1.197	.317	.000	3750.108
	DumBGSCAR	.074	.231	.361	.322	.769	.001	1847.591
	DumKUJCAR	.046	.182	.114	.252	.817	.003	300.461

DumBICCAR	-.033	.943	-.074	-.035	.974	.000	6546.876
DumBKM CAR	.190	.243	1.033	.782	.491	.000	2563.054
DumBMGCAR	-.031	.127	-.127	-.248	.820	.003	382.123
DumMGRCAR	.280	.454	1.392	.616	.581	.000	7486.666
DumBPSCAR	.368	.232	1.392	1.587	.211	.001	1129.199
DumBSPCAR	.066	.131	.306	.501	.651	.002	546.814
DumBCNCAR	-.445	.243	-2.131	-1.827	.165	.001	1997.803
DumBBSCAR	-.183	.390	-.980	-.471	.670	.000	6361.986
DumBKMCCAR	.069	.427	.245	.162	.882	.000	3354.856
DumBPNCAR	.026	.067	.105	.384	.726	.009	109.900
DumHIKCAR	-.544	.789	-1.339	-.689	.540	.000	5536.504
DumBRABOPO	-.001	.044	-.011	-.024	.982	.004	284.228
DumBDMBOPO	-.136	.108	-1.699	-1.265	.295	.000	2647.481
DumBBJBOPO	.020	.039	.242	.518	.640	.003	319.073
DumBKKBPOPO	.143	.158	1.370	.901	.434	.000	3393.650
DumKUJBOPO	.006	.056	.075	.105	.923	.001	757.430
DumBDJBOPO	-.105	.221	-1.202	-.476	.667	.000	9380.174
DumBKMBPOPO	-.027	.127	-.315	-.211	.846	.000	3278.425
DumMGRBOPO	-.116	.230	-1.268	-.506	.648	.000	9220.774
DumBBSBOPO	.119	.214	1.391	.556	.617	.000	9176.021
DumBICABOPO	.055	.208	.598	.264	.809	.000	7531.485
DumBBDBOPO	-.013	.160	-.151	-.080	.941	.000	5168.461
DumBKMCBOP O	.001	.099	.012	.011	.992	.001	1551.285
DumBPNBOPO	.032	.035	.358	.911	.430	.004	227.301
DumEBANPL	-1.013	2.749	-.046	-.368	.737	.045	22.448
DumBDTNPL	-.167	.331	-.054	-.506	.648	.060	16.739
DumBSYNPL	-.316	.330	-.354	-.957	.409	.005	200.584
DumBKBNPL	-1.322	1.763	-.237	-.750	.508	.007	146.636
DumBRANPL	-.279	.323	-.745	-.865	.450	.001	1088.386
DumBDMNPL	1.121	.956	.337	1.172	.326	.008	121.543
DumBBJNPL	-.360	.725	-.140	-.496	.654	.009	116.284
DumBBPNPL	-.063	.333	-.066	-.189	.862	.006	181.629
DumBGSNPL	-.779	1.345	-.374	-.579	.603	.002	610.634
DumBKKNPL	-.433	.707	-.340	-.612	.584	.002	453.545
DumBAMNPL	-.200	.331	-.215	-.603	.589	.005	185.959
DumKUJNPL	-.148	.386	-.170	-.383	.727	.003	288.296
DumBDJNPL	-.330	.626	-.105	-.527	.635	.017	58.090
DumBGRNPL	-.432	.732	-.290	-.590	.597	.003	356.273

DumBICNPL	-.165	.826	-.061	-.200	.854	.007	134.254
DumBKMNPL	-.665	.852	-.458	-.780	.492	.002	505.921
DumBMGNPL	-.580	1.223	-.083	-.474	.668	.022	45.102
DumMGRNPL	-.055	.449	-.057	-.121	.911	.003	320.675
DumBPSNPL	4.999	1.611	.523	3.103	.053	.024	41.723
DumBSPNPL	-.350	.485	-.212	-.722	.523	.008	127.123
DumBCNNPL	-1.918	1.393	-1.145	-1.377	.262	.001	1015.510
DumBBSNPL	-.704	1.226	-.328	-.574	.606	.002	479.923
DumBICANPL	.183	.560	.094	.327	.765	.008	120.788
DumBBDNPL	.008	.435	.002	.018	.987	.039	25.542
DumBKMCNPL	-.157	.866	-.094	-.181	.868	.003	398.261
DumBPNNPL	-.253	.370	-.199	-.683	.544	.008	123.985
DumHIKNPL	-.360	1.073	-.099	-.335	.760	.008	128.354

a. Dependent Variable: ROA



Lampiran 4 : Hasil Output SPSS Uji Asumsi Klasik

1. Uji Multikolinearitas

Coefficients ^a								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	17.114	1.294		13.229	.000		
	DumEBA	-.102	.555	-.014	-.184	.855	.260	3.850
	DumBDT	.653	.428	.089	1.526	.133	.436	2.293
	DumBSY	.610	.447	.083	1.363	.179	.399	2.504
	DumBKB	1.663	.451	.227	3.684	.001	.392	2.551
	DumBRA	.470	.550	.064	.856	.396	.264	3.783
	DumBDM	2.683	.528	.367	5.081	.000	.286	3.492
	DumBBJ	.702	.497	.096	1.413	.164	.324	3.089
	DumBBP	1.488	.526	.204	2.832	.007	.289	3.459
	DumBGS	.245	.438	.033	.559	.579	.415	2.407
	DumBKK	.057	.479	.008	.118	.906	.348	2.876
	DumBAM	1.125	.434	.154	2.595	.012	.425	2.355
	DumKUJ	1.418	.593	.194	2.390	.020	.227	4.408
	DumBDJ	.349	.535	.048	.653	.517	.279	3.588
	DumBGR	.760	.403	.104	1.886	.065	.492	2.034
	DumBIC	-.838	.543	-.115	-1.543	.129	.271	3.692
	DumBKM	1.976	.409	.270	4.835	.000	.478	2.091
	DumBMG	.687	.458	.094	1.502	.139	.381	2.622
	DumMGR	.534	.420	.073	1.272	.209	.454	2.204
	DumBPS	3.007	.530	.411	5.670	.000	.284	3.522
	DumBSP	.926	.447	.127	2.069	.043	.399	2.504
	DumBCN	2.257	.420	.309	5.381	.000	.454	2.203
	DumBBS	.406	.414	.055	.980	.331	.466	2.146
	DumBICA	-.274	.413	-.037	-.664	.510	.469	2.131
	DumBBD	.739	.481	.101	1.537	.130	.345	2.896
	DumBKMC	.569	.473	.078	1.203	.234	.357	2.801
	DumBPN	1.963	.451	.268	4.352	.000	.393	2.547
	DumHIK	1.105	.548	.151	2.015	.049	.265	3.767
	CAR	-.005	.013	-.040	-.391	.697	.144	6.964
	BOPO	-.186	.015	-1.055	-12.195	.000	.199	5.013
	NPL	.029	.027	.087	1.104	.274	.240	4.171

a. Dependent Variable: ROA

2. Uji Autokorelasi

Model Summary ^b					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.960 ^a	.921	.876	.48067	2.477
a. Predictors: (Constant), NPL, DumBKMC, DumBCN, DumBGR, DumBSP, DumBKM, DumBICA, DumBBS, DumBPN, DumBGS, DumBKK, DumBBJ, DumBAM, DumBIC, DumBSY, DumBDJ, DumBDM, DumBBP, DumBBD, DumMGR, DumHIK, DumBDT, DumKUJ, DumBKB, DumBMG, DumBPS, DumEBA, DumBRA, BOPO, CAR					
b. Dependent Variable: ROA					

Model Summary ^b					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.235 ^a	.055	-.039	1.15932	1.872
a. Predictors: (Constant), NPL, BOPO, CAR					
b. Dependent Variable: LN					

3. Uji Heterokedastisitas

Coefficients ^a								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	17.114	1.294		13.229	.000		
	DumEBA	-.102	.555	-.014	-.184	.855	.260	3.850
	DumBDT	.653	.428	.089	1.526	.133	.436	2.293
	DumBSY	.610	.447	.083	1.363	.179	.399	2.504
	DumBKB	1.663	.451	.227	3.684	.001	.392	2.551
	DumBRA	.470	.550	.064	.856	.396	.264	3.783
	DumBDM	2.683	.528	.367	5.081	.000	.286	3.492
	DumBBJ	.702	.497	.096	1.413	.164	.324	3.089
	DumBBP	1.488	.526	.204	2.832	.007	.289	3.459
	DumBGS	.245	.438	.033	.559	.579	.415	2.407

DumBKK	.057	.479	.008	.118	.906	.348	2.876
DumBAM	1.125	.434	.154	2.595	.012	.425	2.355
DumKUJ	1.418	.593	.194	2.390	.020	.227	4.408
DumBDJ	.349	.535	.048	.653	.517	.279	3.588
DumBGR	.760	.403	.104	1.886	.065	.492	2.034
DumBIC	-.838	.543	-.115	-1.543	.129	.271	3.692
DumBKM	1.976	.409	.270	4.835	.000	.478	2.091
DumBMG	.687	.458	.094	1.502	.139	.381	2.622
DumMGR	.534	.420	.073	1.272	.209	.454	2.204
DumBPS	3.007	.530	.411	5.670	.000	.284	3.522
DumBSP	.926	.447	.127	2.069	.043	.399	2.504
DumBCN	2.257	.420	.309	5.381	.000	.454	2.203
DumBBS	.406	.414	.055	.980	.331	.466	2.146
DumBICA	-.274	.413	-.037	-.664	.510	.469	2.131
DumBBD	.739	.481	.101	1.537	.130	.345	2.896
DumBKMC	.569	.473	.078	1.203	.234	.357	2.801
DumBPN	1.963	.451	.268	4.352	.000	.393	2.547
DumHIK	1.105	.548	.151	2.015	.049	.265	3.767
CAR	-.005	.013	-.040	-.391	.697	.144	6.964
BOPO	-.186	.015	-1.055	-12.195	.000	.199	5.013
NPL	.029	.027	.087	1.104	.274	.240	4.171

a. Dependent Variable: ROA

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-2.107	2.645		-.797	.432
	CAR	.010	.022	.101	.473	.640
	BOPO	.016	.027	.128	.610	.547
	NPL	-.053	.045	-.214	-1.179	.247

a. Dependent Variable: LN

Lampiran 5 : Hasil Output SPSS Uji Kelayakan Model

1. Uji Koefisien Determinasi (R²)

Model Summary ^b					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.960 ^a	.921	.876	.48067	2.477
a. Predictors: (Constant), NPL, DumBKMC, DumBCN, DumBGR, DumBSP, DumBKM, DumBICA, DumBBS, DumBPN, DumBGS, DumBKK, DumBBJ, DumBAM, DumBIC, DumBSY, DumBDJ, DumBDM, DumBBP, DumBBD, DumMGR, DumHIK, DumBDT, DumKUJ, DumBKB, DumBMG, DumBPS, DumEBA, DumBRA, BOPO, CAR					
b. Dependent Variable: ROA					

2. Uji Statistik t

Coefficients ^a								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	17.114	1.294		13.229	.000		
	DumEBA	-.102	.555	-.014	-.184	.855	.260	3.850
	DumBDT	.653	.428	.089	1.526	.133	.436	2.293
	DumBSY	.610	.447	.083	1.363	.179	.399	2.504
	DumBKB	1.663	.451	.227	3.684	.001	.392	2.551
	DumBRA	.470	.550	.064	.856	.396	.264	3.783
	DumBDM	2.683	.528	.367	5.081	.000	.286	3.492
	DumBBJ	.702	.497	.096	1.413	.164	.324	3.089
	DumBBP	1.488	.526	.204	2.832	.007	.289	3.459
	DumBGS	.245	.438	.033	.559	.579	.415	2.407
	DumBKK	.057	.479	.008	.118	.906	.348	2.876
	DumBAM	1.125	.434	.154	2.595	.012	.425	2.355
	DumKUJ	1.418	.593	.194	2.390	.020	.227	4.408
	DumBDJ	.349	.535	.048	.653	.517	.279	3.588
	DumBGR	.760	.403	.104	1.886	.065	.492	2.034
	DumBIC	-.838	.543	-.115	-1.543	.129	.271	3.692
	DumBKM	1.976	.409	.270	4.835	.000	.478	2.091
	DumBMG	.687	.458	.094	1.502	.139	.381	2.622
	DumMGR	.534	.420	.073	1.272	.209	.454	2.204

DumBPS	3.007	.530	.411	5.670	.000	.284	3.522
DumBSP	.926	.447	.127	2.069	.043	.399	2.504
DumBCN	2.257	.420	.309	5.381	.000	.454	2.203
DumBBS	.406	.414	.055	.980	.331	.466	2.146
DumBICA	-.274	.413	-.037	-.664	.510	.469	2.131
DumBBD	.739	.481	.101	1.537	.130	.345	2.896
DumBKMC	.569	.473	.078	1.203	.234	.357	2.801
DumBPN	1.963	.451	.268	4.352	.000	.393	2.547
DumHIK	1.105	.548	.151	2.015	.049	.265	3.767
CAR	-.005	.013	-.040	-.391	.697	.144	6.964
BOPO	-.186	.015	-1.055	-12.195	.000	.199	5.013
NPL	.029	.027	.087	1.104	.274	.240	4.171

a. Dependent Variable: ROA



Lampiran 6 : Hasil Output SPSS Analisis Regresi Linear Berganda

Coefficients^a								
Model		Unstandardized		Standardized	t	Sig.	Collinearity	
		Coefficients		Coefficients			Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	17.114	1.294		13.229	.000		
	DumEBA	-.102	.555	-.014	-.184	.855	.260	3.850
	DumBDT	.653	.428	.089	1.526	.133	.436	2.293
	DumBSY	.610	.447	.083	1.363	.179	.399	2.504
	DumBKB	1.663	.451	.227	3.684	.001	.392	2.551
	DumBRA	.470	.550	.064	.856	.396	.264	3.783
	DumBDM	2.683	.528	.367	5.081	.000	.286	3.492
	DumBBJ	.702	.497	.096	1.413	.164	.324	3.089
	DumBBP	1.488	.526	.204	2.832	.007	.289	3.459
	DumBGS	.245	.438	.033	.559	.579	.415	2.407
	DumBKK	.057	.479	.008	.118	.906	.348	2.876
	DumBAM	1.125	.434	.154	2.595	.012	.425	2.355
	DumKUJ	1.418	.593	.194	2.390	.020	.227	4.408
	DumBDJ	.349	.535	.048	.653	.517	.279	3.588
	DumBGR	.760	.403	.104	1.886	.065	.492	2.034
	DumBIC	-.838	.543	-.115	-1.543	.129	.271	3.692
	DumBKM	1.976	.409	.270	4.835	.000	.478	2.091
	DumBMG	.687	.458	.094	1.502	.139	.381	2.622
	DumMGR	.534	.420	.073	1.272	.209	.454	2.204
	DumBPS	3.007	.530	.411	5.670	.000	.284	3.522
	DumBSP	.926	.447	.127	2.069	.043	.399	2.504
	DumBCN	2.257	.420	.309	5.381	.000	.454	2.203
	DumBBS	.406	.414	.055	.980	.331	.466	2.146
	DumBICA	-.274	.413	-.037	-.664	.510	.469	2.131
	DumBBD	.739	.481	.101	1.537	.130	.345	2.896
	DumBKMC	.569	.473	.078	1.203	.234	.357	2.801
	DumBPN	1.963	.451	.268	4.352	.000	.393	2.547
	DumHIK	1.105	.548	.151	2.015	.049	.265	3.767
	CAR	-.005	.013	-.040	-.391	.697	.144	6.964
	BOPO	-.186	.015	-1.055	-12.195	.000	.199	5.013
	NPL	.029	.027	.087	1.104	.274	.240	4.171

a. Dependent Variable: ROA

Lampiran 7 : Tabel Durbin-Watsin (DW)

n	k=1		k=2		k=3	
	dL	dU	dL	dU	dL	dU
71	1.5865	1.6435	1.5577	1.6733	1.5284	1.7041
72	1.5895	1.6457	1.5611	1.6751	1.5323	1.7054
73	1.5924	1.6479	1.5645	1.6768	1.5360	1.7067
74	1.5953	1.6500	1.5677	1.6785	1.5397	1.7079
75	1.5981	1.6521	1.5709	1.6802	1.5432	1.7092
76	1.6009	1.6541	1.5740	1.6819	1.5467	1.7104
77	1.6036	1.6561	1.5771	1.6835	1.5502	1.7117
78	1.6063	1.6581	1.5801	1.6851	1.5535	1.7129
79	1.6089	1.6601	1.5830	1.6867	1.5568	1.7141
80	1.6114	1.6620	1.5859	1.6882	1.5600	1.7153
81	1.6139	1.6639	1.5888	1.6898	1.5632	1.7164
82	1.6164	1.6657	1.5915	1.6913	1.5663	1.7176
83	1.6188	1.6675	1.5942	1.6928	1.5693	1.7187
84	1.6212	1.6693	1.5969	1.6942	1.5723	1.7199
85	1.6235	1.6711	1.5995	1.6957	1.5752	1.7210
86	1.6258	1.6728	1.6021	1.6971	1.5780	1.7221
87	1.6280	1.6745	1.6046	1.6985	1.5808	1.7232
88	1.6302	1.6762	1.6071	1.6999	1.5836	1.7243
89	1.6324	1.6778	1.6095	1.7013	1.5863	1.7254
90	1.6345	1.6794	1.6119	1.7026	1.5889	1.7264
91	1.6366	1.6810	1.6143	1.7040	1.5915	1.7275
92	1.6387	1.6826	1.6166	1.7053	1.5941	1.7285
93	1.6407	1.6841	1.6188	1.7066	1.5966	1.7295
94	1.6427	1.6857	1.6211	1.7078	1.5991	1.7306
95	1.6447	1.6872	1.6233	1.7091	1.6015	1.7316
96	1.6466	1.6887	1.6254	1.7103	1.6039	1.7326
97	1.6485	1.6901	1.6275	1.7116	1.6063	1.7335
98	1.6504	1.6916	1.6296	1.7128	1.6086	1.7345
99	1.6522	1.6930	1.6317	1.7140	1.6108	1.7355
100	1.6540	1.6944	1.6337	1.7152	1.6131	1.7364
101	1.6558	1.6958	1.6357	1.7163	1.6153	1.7374
102	1.6576	1.6971	1.6376	1.7175	1.6174	1.7383
103	1.6593	1.6985	1.6396	1.7186	1.6196	1.7392
104	1.6610	1.6998	1.6415	1.7198	1.6217	1.7402
105	1.6627	1.7011	1.6433	1.7209	1.6237	1.7411
106	1.6644	1.7024	1.6452	1.7220	1.6258	1.7420
107	1.6660	1.7037	1.6470	1.7231	1.6277	1.7428
108	1.6676	1.7050	1.6488	1.7241	1.6297	1.7437
109	1.6692	1.7062	1.6505	1.7252	1.6317	1.7446
110	1.6708	1.7074	1.6523	1.7262	1.6336	1.7455
111	1.6723	1.7086	1.6540	1.7273	1.6355	1.7463
112	1.6738	1.7098	1.6557	1.7283	1.6373	1.7472
113	1.6753	1.7110	1.6574	1.7293	1.6391	1.7480
114	1.6768	1.7122	1.6590	1.7303	1.6410	1.7488
115	1.6783	1.7133	1.6606	1.7313	1.6427	1.7496
116	1.6797	1.7145	1.6622	1.7323	1.6445	1.7504

