

LAMPIRAN

Lampiran 1 Data Populasi Bank Umum Konvensional

No.	Nama Bank	Kode Saham
1.	PT Bank Raya Indonesia Tbk	AGRO
2.	PT Bank IBK Indonesia Tbk	AGRS
3.	PT Bank Amar Indonesia Tbk	AMAR
4.	PT Bank Jago Tbk	ARTO
5.	PT Bank MNC Internasional Tbk	BABP
6.	PT Bank Capital Indonesia Tbk	BACA
7.	PT Bank Central Asia Tbk	BBCA
8.	PT Bank Allo Bank Indonesia Tbk	BBHI
9.	PT Bank KB Bukopin Tbk	BBKP
10.	PT Bank Mestika Dharma Tbk	BBMD
11.	PT Bank Negara Indonesia (Persero) Tbk	BBNI
12.	PT Bank Rakyat Indonesia (Persero) Tbk	BBRI
13.	PT Krom Bank Indonesia Tbk	BBSI
14.	PT Bank Tabungan Negara (Persero) Tbk	BBTN
15.	PT Bank Neo Commerce Tbk	BBYB
16.	PT Bank Jtrust Indonesia Tbk	BCIC
17.	PT Bank Danamon Indonesia Tbk	BDMN
18.	PT Bank Pembangunan Daerah Banten Tbk	BEKS
19.	PT Bank Ganeshha Tbk	BGTG
20.	PT Bank Ina Perdana Tbk	BINA
21.	PT Bank Pembangunan Daerah Jabar & Banten Tbk	BJBR
22.	PT Bank Pembangunan Daerah Jawa Timur Tbk	BJTM
23.	PT Bank Maspion Indonesia Tbk	BMAS
24.	PT Bank Mandiri (Persero) Tbk	BMRI
25.	PT Bank Bumi Arta Tbk	BNBA
26.	PT Bank OCBC NISP Tbk	NISP
27.	PT Bank Maybank Indonesia Tbk	BNII
28.	PT Bank CIMB Niaga Tbk	BNGA
29.	PT Bank Permata Tbk	BNLI
30.	PT Bank Sinarmas Tbk	BSIM
31.	PT Bank Pembangunan Daerah Sumatera Utara Tbk	BSMT
32.	PT Bank of India Indonesia Tbk	BSWD
33.	PT Bank BTPN Tbk	BTPN
34.	PT Bank Victoria International Tbk	BVIC
35.	PT Bank Oke Indonesia Tbk	DNAR
36.	PT Bank Artha Graha Internasional Tbk	INPC
37.	PT Bank Multiarta Sentosa Tbk	MASB
38.	PT Bank Mayapada Internasional Tbk	MAYA
39.	PT Bank China Construction Indonesia Tbk	MCOR
40.	PT Bank Mega Tbk	MEGA
41.	PT Bank Nationalnobu Tbk	NOBU
42.	PT Bank Pan Indonesia Tbk	PNBN

No.	Nama Bank	Kode Saham
43.	PT Bank QNB Indonesia Tbk	BKSW
44.	PT Bank Woori Saudara Indonesia 1906 Tbk	SDRA



Lampiran 2 Daftar data sampel NPL, BOPO, CAR, dan ROA Bank Umum Konvensional 2021- 2024

NO	Nama Perusahaan	Tahun	NPL (%)	BOPO (%)	CAR (%)	ROA (%)
			X1	X2	X3	Y
1	PT Bank IBK Indonesia Tbk	2021	2.07	98.35	39.67	0.08
		2022	1.99	91.69	43.45	0.66
		2023	1.48	90.03	48.04	0.92
		2024	1.96	82.48	39.74	1.40
2	PT Bank Amar Indonesia Tbk	2021	6.58	99.76	29.85	0.02
		2022	6.09	119.36	82.52	4.75
		2023	92.30	86.07	119.23	4.78
		2024	10.25	84.14	126.31	5.85
3	PT Bank Jago Tbk	2021	0.58	98.52	169.92	0.10
		2022	1.82	99.19	82.57	0.14
		2023	0.84	95.83	61.77	0.49
		2024	0.16	92.35	44.40	0.73
4	PT Bank MNC Internasional Tbk	2021	0.04	0.98	0.24	0.00
		2022	0.04	0.88	0.24	0.01
		2023	3.96	92.73	31.00	0.71
		2024	3.90	95.02	24.53	0.50
5	PT Bank Central Asia Tbk	2021	2.16	54.15	25.66	3.41
		2022	1.71	46.54	25.77	3.91
		2023	1.86	43.70	29.44	4.46
		2024	1.78	41.67	29.36	4.86
6	PT Bank Allo Bank Indonesia Tbk	2021	0.52	52.38	48.81	4.74
		2022	0.01	60.51	79.53	3.55
		2023	0.08	59.87	83.35	4.76
		2024	0.81	66.78	82.58	4.48
7	PT Bank KB Bukopin Tbk	2021	10.66	171.20	20.26	4.93
		2022	6.56	226.22	19.24	6.27
		2023	9.56	223.24	27.05	7.71
		2024	9.06	192.58	16.38	7.55
8	PT Bank Mestika Dharma Tbk	2021	1.18	51.70	48.12	4.31
		2022	1.26	52.74	44.24	3.97
		2023	1.37	60.58	49.93	3.26
		2024	0.66	62.06	44.93	3.23
9	PT Bank Negara Indonesia (Persero) Tbk	2021	3.70	81.18	19.74	1.43
		2022	2.81	68.63	19.27	2.46
		2023	2.14	68.40	21.95	2.60
		2024	1.97	70.05	21.40	2.51

NO	Nama Perusahaan	Tahun	NPL (%)	BOPO (%)	CAR (%)	ROA (%)
			X1	X2	X3	Y
10	PT Bank Rakyat Indonesia (Persero) Tbk	2021	3.08	74.30	25.28	2.72
		2022	2.82	64.20	23.30	3.76
		2023	3.12	64.35	25.23	3.93
		2024	2.94	67.64	24.41	3.76
11	PT Bank Tabungan Negara (Persero) Tbk	2021	3.70	89.28	19.14	0.81
		2022	3.38	86.00	20.17	1.02
		2023	3.01	86.10	20.07	1.07
		2024	3.16	88.70	18.50	0.83
12	PT Bank Neo Commerce Tbk	2021	1.75	224.01	55.49	13.71
		2022	2.56	127.28	36.79	5.20
		2023	3.73	112.27	27.86	2.99
		2024	3.30	99.34	35.30	0.10
13	PT Bank Jtrust Indonesia Tbk	2021	3.90	122.55	15.82	3.06
		2022	1.80	99.04	14.86	0.17
		2023	1.03	99.12	14.04	0.06
		2024	1.95	97.26	13.89	0.26
14	PT Bank Danamon Indonesia Tbk	2021	2.84	86.64	26.45	1.02
		2022	2.86	72.91	25.34	2.14
		2023	2.28	75.71	25.34	2.13
		2024	1.89	79.91	24.42	1.77
15	PT Bank Ina Perdana Tbk	2021	2.62	92.42	53.14	0.44
		2022	1.73	82.43	31.12	1.09
		2023	3.44	84.37	26.10	1.17
		2024	3.46	93.87	25.07	0.44
16	PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk	2021	0.10	0.82	0.18	0.20
		2022	0.10	0.80	0.19	0.20
		2023	1.35	85.65	20.05	1.29
		2024	2.22	90.80	19.70	0.86
17	PT Bank Pembangunan Daerah Jawa Timur Tbk	2021	4.48	75.95	23.52	2.05
		2022	2.83	76.15	24.74	1.95
		2023	2.49	77.27	25.71	1.87
		2024	3.45	81.89	23.49	1.60
18	PT Bank Maspion Indonesia Tbk	2021	1.67	89.48	13.69	0.79
		2022	1.21	84.99	31.55	1.06
		2023	2.59	93.29	50.12	0.46
		2024	3.26	120.13	43.52	1.43
19	PT Bank Mandiri (Persero) Tbk	2021	2.81	67.26	19.60	2.53
		2022	1.88	57.35	19.46	3.30

NO	Nama Perusahaan	Tahun	NPL (%)	BOPO (%)	CAR (%)	ROA (%)
			X1	X2	X3	Y
		2023	1.02	51.88	21.48	4.03
		2024	0,97	56.46	20.10	3.59
		2021	2.36	76.49	22.94	1.55
20	PT Bank OCBC NISP	2022	2.42	71.08	21.39	1.86
		2023	1.64	70.99	23.48	2.14
		2024	1.55	70.97	23.39	2.27
21	PT Bank Maybank Indonesia Tbk	2021	4.04	84.67	26.58	1.02
		2022	3.81	87.08	25.66	0.79
		2023	3.17	84.93	26.21	1.09
		2024	2.88	92.62	23.65	0.54
22	PT Bank CIMB Niaga Tbk	2021	3.51	79.36	22.29	1.75
		2022	2.84	74.44	21.86	2.06
		2023	1.99	71.79	23.53	2.48
		2024	1.79	74.03	22.96	0.44
23	PT Bank Permata Tbk	2021	3.20	90.07	34.94	0.73
		2022	3,13	82.44	34.19	1.10
		2023	2.88	81.70	35.29	1.34
		2024	2.05	76.14	34.65	1.82
24	PT Bank Sinarmas Tbk	2021	4.64	97.12	29.12	0.34
		2022	7.99	93.27	29.49	0.54
		2023	1.53	103.36	25.34	0.15
		2024	1.88	93.74	31.26	0.57
25	PT Bank Pembangunan Daerah Sumatera Utara Tbk	2021	3.09	78.12	20.47	2.00
		2022	2.62	73.42	20.13	2.39
		2023	2.38	74.84	22.70	2.33
		2024	2.19	76.35	21.16	2.20
26	PT Bank Victoria International Tbk	2021	7.27	104.94	17.49	0.71
		2022	4.23	79.44	21.97	1.47
		2023	3.99	91.67	19.95	0.48
		2024	3.27	88.00	21.53	0.51
27	PT Bank Multiarta Sentosa Tbk	2021	2.48	76.86	26.42	1.19
		2022	3.09	69.60	28.52	1.86
		2023	3.31	80.76	27.20	1.24
		2024	3.25	84.37	23.60	0.95
28	PT Bank China Construction Indonesia Tbk	2021	4.39	92.75	37.96	0.41
		2022	3.30	87.76	32.73	0.69
		2023	2.87	82.76	37.45	1.22
		2024	2.12	83.39	30.72	1.22

NO	Nama Perusahaan	Tahun	NPL (%)	BOPO (%)	CAR (%)	ROA (%)
			X1	X2	X3	Y
29	PT Bank Mega Tbk	2021	1.12	56.06	27.30	4.22
		2022	1.23	56.76	25.41	4.00
		2023	1.57	65.60	26.17	3.47
		2024	1.69	73.61	25.77	2.56
30	PT Bank Nationalnobu Tbk	2021	0.58	91.33	20.91	0.54
		2022	0.41	89.27	18.54	0.64
		2023	0.59	89.26	23.48	0.79
		2024	0.47	82.80	23.79	1.38
31	PT Bank Pan Indonesia Tbk	2021	3.73	78.60	29.66	1.73
		2022	3.58	74.76	29.81	1.83
		2023	2.97	80.81	32.98	1.42
		2024	2.92	76.94	35.13	1.62
32	PT Bank QNB Indonesia Tbk	2021	0.08	234.50	29.92	8.50
		2022	0.38	134.60	38.59	2.42
		2023	0.77	94.35	62.23	0.48
		2024	2.71	90.70	56.15	0.74
33	PT Bank Woori Saudara Indonesia 1906 Tbk	2021	0.93	70.32	24.48	2.00
		2022	1.05	67.30	23.66	2.33
		2023	1.25	77.45	23.88	1.72
		2024	1.85	84.97	31.09	1.16

Lampiran 3 Data nilai rata-rata profitabilitas (ROA) Bank Umum Konvensional tahun 2021-2024

No	Kode	ROA			
		2021	2022	2023	2024
1	AGRO	14.75	0.85	1.05	0.44
2	AGRS	0.08	0.66	0.92	1.40
3	AMAR	0.02	4.75	4.78	5.85
4	ARTO	0.10	0.14	0.49	0.73
5	BABP	0.00	0.01	0.71	0.50
6	BACA	0.22	0.18	0.64	0.72
7	BBCA	3.41	3.91	4.46	4.86
8	BBHI	4.74	3.55	4.76	4.48
9	BBKP	4.93	6.27	7.71	7.55
10	BBMD	4.31	3.97	3.26	3.23
11	BBNI	1.43	2.46	2.60	2.51
12	BBRI	2.72	3.76	3.93	3.76
13	BBSI	-	-	-	-
14	BBTN	0.81	1.02	1.07	0.83
15	BBYB	13.71	5.20	2.99	0.10
16	BCIC	3.06	0.17	0.06	0.26
17	BDMN	1.02	2.14	2.13	1.77
18	BEKS	-	-	-	-
19	BGTG	0.23	0.60	1.55	2.76
20	BINA	0.44	1.09	1.17	0.44
21	BJBR	0.20	0.20	1.29	0.86
22	BJTM	2.05	1.95	1.87	1.60
23	BMAS	0.79	1.06	0.46	1.43
24	BMRI	2.53	3.30	4.03	3.59
25	BNBA	0.74	0.59	0.71	0.96
26	NISP	1.55	1.86	2.14	2.27
27	BNII	1.02	0.79	1.09	0.54
28	BNGA	1.75	2.06	2.48	0.44
29	BNLI	0.73	1.10	1.34	1.82
30	BSIM	0.34	0.54	0.15	0.57
31	BSMT	2.00	2.39	2.33	2.20
32	BSWD	1.23	0.14	0.96	1.52
33	BTPN	-	-	-	-
34	BVIC	0.71	1.47	0.48	0.51
35	DNAR	-	-	-	-
36	INPC	0.73	0.25	0.60	0.55

No	Kode	ROA			
		2021	2022	2023	2024
37	MASB	1.19	1.86	1.24	0.95
38	MAYA	0.04	0.04	0.07	0.04
39	MCOR	0.41	0.69	1.22	1.22
40	MEGA	4.22	4.00	3.47	2.56
41	NOBU	0.54	0.64	0.79	1.38
42	PNBN	1.73	1.83	1.42	1.62
43	BKSW	8.50	2.42	0.48	0.74
44	SDRA	2.00	2.33	1.72	1.16
Jumlah		90.98	72.24	74.62	70.72
Rata - Rata		2.27	1.81	1.87	1.77



Lampiran 4 Data nilai rata-rata Non Performing Loan (NPL) Bank Umum Konvensional tahun 2021-2024

No	Kode	NPL			
		2021	2022	2023	2024
1	AGRO	3.98	2.90	4.40	3.22
2	AGRS	2.07	1.99	1.48	1.96
3	AMAR	6.58	6.09	9.23	10.25
4	ARTO	0.58	1.82	0.84	0.16
5	BABP	0.04	0.04	3.96	3.90
6	BACA	0.00	0.17	0.07	0.06
7	BBCA	2.16	1.71	1.86	1.78
8	BBHI	0.52	0.01	0.08	0.81
9	BBKP	10.66	6.56	9.56	9.06
10	BBMD	1.18	1.26	1.37	0.66
11	BBNI	3.70	2.81	2.14	1.97
12	BBRI	3.08	2.82	3.12	2.94
13	BBSI	-	-	-	-
14	BBTN	3.70	3.38	3.01	3.16
15	BBYB	1.75	2.56	3.73	3.30
16	BCIC	3.90	1.80	1.03	1.95
17	BDMN	2.84	2.86	2.28	1.89
18	BEKS	-	-	-	-
19	BGTG	5.13	2.01	1.62	1.16
20	BINA	2.62	1.73	3.44	3.46
21	BJBR	0,1	0.1	1.35	2.22
22	BJTM	4.48	2.83	2.49	3.45
23	BMAS	1.67	1.21	2.59	3.26
24	BMRI	2.81	1.88	1.02	0.97
25	BNBA	3.04	4.56	4.43	3.65
26	NISP	2.36	2.42	1.64	1.55
27	BNII	4.04	3.81	3.17	2.88
28	BNGA	3.51	2.84	1.99	1.79
29	BNLI	3.20	3.13	2.88	2.05
30	BSIM	4.64	7.99	1.53	1.88
31	BSMT	3.09	2.62	2.38	2.19
32	BSWD	9.08	9.07	6.28	6.02
33	BTPN	-	-	-	-
34	BVIC	7.27	4.23	3.99	3.27
35	DNAR	3.58	2.75	3.80	2.49
36	INPC	3.39	2.73	1.74	2.40

No	Kode	NPL			
		2021	2022	2023	2024
37	MASB	2.48	3.09	3.31	3.25
38	MAYA	3.93	4.70	3.77	3.47
39	MCOR	4.39	3.40	2.87	2.12
40	MEGA	1.12	1.23	1.57	1.69
41	NOBU	0.58	0.41	0.59	0.47
42	PNBN	3.73	3.58	2.97	2.92
43	BKSW	0.08	0.38	0.77	2.71
44	SDRA	0.93	1.05	1.25	1.85
Jumlah		127.89	112.53	111.60	110.24
Rata - Rata		3.20	2.74	2.72	2.69



Lampiran 5 Data nilai rata-rata Biaya Operasional terhadap Pendapatan Operasional (BOPO) Bank Umum Konvensional tahun 2021-2024

No	Kode	BOPO			
		2021	2022	2023	2024
1	AGRO	287.36	93.34	90.51	96.68
2	AGRS	98.35	91.69	90.03	82.48
3	AMAR	99.76	119.36	86.07	84.14
4	ARTO	98.52	99.19	95.83	92.35
5	BABP	0.98	0.88	92.73	95.02
6	BACA	98.23	98.84	97.21	97.13
7	BBCA	54.15	46.54	43.70	41.67
8	BBHI	52.38	60.51	59.87	66.78
9	BBKP	171.20	226.22	223.24	192.58
10	BBMD	51.70	52.74	60.58	62.06
11	BBNI	81.18	68.63	68.40	70.05
12	BBRI	74.30	64.20	64.35	67.64
13	BBSI	-	-	-	-
14	BBTN	89.28	86.00	86.10	88.70
15	BBYB	224.01	127.28	112.27	99.34
16	BCIC	122.55	99.04	99.12	97.26
17	BDMN	86.64	72.91	75.71	79.91
18	BEKS	-	-	-	-
19	BGTG	94.81	86.63	79.36	67.21
20	BINA	92.42	82.43	84.37	93.87
21	BJBR	0.82	0.80	85.65	90.80
22	BJTM	75.95	76.15	77.27	81.89
23	BMAS	89.48	84.99	93.29	120.13
24	BMRI	67.26	57.35	51.88	56.46
25	BNBA	88.87	91.31	89.70	87.83
26	NISP	76.49	71.08	70.99	70.97
27	BNII	84.67	87.08	84.93	92.62
28	BNGA	79.36	74.44	71.79	74.03
29	BNLI	90.07	82.44	81.70	76.14
30	BSIM	97.12	93.27	103.36	93.74
31	BSMT	78.12	73.42	74.82	76.35
32	BSWD	120.64	99.38	84.69	79.67
33	BTPN	-	-	-	-
34	BVIC	104.94	79.44	91.67	88.00
35	DNAR	95.33	97.28	96.35	93.64
36	INPC	111.09	96.26	90.11	90.32

No	Kode	BOPO			
		2021	2022	2023	2024
37	MASB	78.68	69.60	80.76	84.37
38	MAYA	98.83	99.32	99.40	99.51
39	MCOR	92.75	87.76	82.76	83.39
40	MEGA	56.06	56.76	65.60	73.61
41	NOBU	91.33	89.27	89.26	82.80
42	PNBN	78.60	74.76	80.81	76.94
43	BKSW	234.50	134.60	94.53	90.07
44	SDRA	70.32	67.30	77.45	84.97
Jumlah		3939.10	3420.49	3528.22	3523.12
Rata - rata		96.08	83.43	86.05	85.93



Lampiran 6 Data nilai rata-rata Capital Adequacy Ratio (CAR) Bank Umum Konvensional tahun 2021-2024

No	Kode	CAR			
		2021	2022	2023	2024
1	AGRO	20.24	43.74	43.84	44.29
2	AGRS	39.67	43.45	48.04	39.74
3	AMAR	29.85	82.52	119.23	126.31
4	ARTO	169.92	82.57	61.77	44.40
5	BABP	0.24	0.24	31.00	24.53
6	BACA	40.52	53.77	35.57	40.08
7	BBCA	25.66	25.77	29.44	29.36
8	BBHI	48.81	79.53	83.35	82.58
9	BBKP	20.26	19.24	27.05	16.38
10	BBMD	48.12	44.24	49.93	44.93
11	BBNI	19.74	19.27	21.95	21.40
12	BBRI	25.28	23.30	25.23	24.41
13	BBSI	-	-	-	-
14	BBTN	19.14	20.17	20.07	18.50
15	BBYB	55.49	36.79	27.86	35.30
16	BCIC	15.82	14.86	14.04	13.89
17	BDMN	26.45	25.34	25.34	24.42
18	BEKS	-	-	-	-
19	BGTG	67.15	106.10	94.38	72.55
20	BINA	53.14	31.12	26.10	25.07
21	BJBR	0.18	0.19	20.05	19.70
22	BJTM	23.52	24.74	25.71	23.49
23	BMAS	13.69	31.55	50.12	43.52
24	BMRI	19.60	19.46	21.48	20.10
25	BNBA	41.87	59.27	72.87	65.07
26	NISP	22.94	21.39	23.48	23.39
27	BNII	26.58	25.66	26.21	23.65
28	BNGA	22.29	21.86	23.53	22.96
29	BNLI	34.94	34.19	35.29	34.65
30	BSIM	29.12	29.49	25.34	31.26
31	BSMT	20.47	20.13	22.70	21.16
32	BSWD	98.07	127.42	92.54	88.58
33	BTPN	-	-	-	-
34	BVIC	17.49	21.97	19.95	21.53
35	DNAR	50.88	47.67	49.22	46.83
36	INPC	21.77	23.31	24.96	26.35

No	Kode	CAR			
		2021	2022	2023	2024
37	MASB	26.42	28.52	27.20	23.60
38	MAYA	14.37	11.13	10.78	10.50
39	MCOR	37.96	32.73	37.45	30.72
40	MEGA	27.30	25.41	26.17	25.77
41	NOBU	20.91	18.54	23.48	23.79
42	PNBN	29.66	29.81	32.98	35.13
43	BKSW	29.92	38.59	62.23	56.15
44	SDRA	24.48	23.66	23.88	31.09
Jumlah		1379.93	1468.71	1561.81	1477.13
Rata - rata		33.66	35.82	38.09	36.03



Lampiran 7 Data populasi yang memenuhi kriteria sebagai sampel

No	Kode	Kriteria				Memenuhi kriteria
		1	2	3	4	
1	AGRO	/	/	/	×	×
2	AGRS	/	/	/	/	/
3	AMAR	/	/	/	/	/
4	ARTO	/	/	/	/	/
5	BABP	/	/	/	/	/
6	BACA	/	/	/	/	/
7	BBCA	/	/	/	/	/
8	BBHI	/	/	/	/	/
9	BBKP	/	/	/	/	/
10	BBMD	/	/	/	/	/
11	BBNI	/	/	/	/	/
12	BBRI	/	/	/	/	/
13	BBSI	/	×	×	/	×
14	BBTN	/	/	/	/	/
15	BBYB	/	/	/	/	/
16	BCIC	/	/	/	/	/
17	BDMN	/	/	/	/	/
18	BEKS	/	×	×	/	×
19	BGTG	/	/	/	/	/
20	BINA	/	/	/	/	/
21	BJBR	/	/	/	/	/
22	BJTM	/	/	/	/	/
23	BMAS	/	/	/	/	/
24	BMRI	/	/	/	/	/
25	BNBA	/	/	/	×	×
26	NISP	/	/	/	/	/
27	BNII	/	/	/	/	/
28	BNGA	/	/	/	/	/
29	BNLI	/	/	/	/	/
30	BSIM	/	/	/	/	/
31	BSMT	/	/	/	/	/
32	BSWD	/	/	/	×	×
33	BTPN	/	×	×	/	×
34	BVIC	/	/	/	/	/
35	DNAR	/	×	×	/	×
36	INPC	/	/	/	/	/
37	MASB	/	/	/	/	/

Lampiran 8 Hasil Output SPSS

1. Uji Normalitas

One-Sample Kolmogorov-Smirnov Test			
			Unstandardized Residual
N			132
Normal Parameters ^{a,b}	Mean		.0000000
	Std. Deviation		1.76160185
Most Extreme Differences	Absolute		.087
	Positive		.087
	Negative		-.067
Test Statistic			.087
Asymp. Sig. (2-tailed)			.016 ^c
Monte Carlo Sig. (2-tailed)	Sig.		.255 ^d
	99% Confidence Interval	Lower Bound	.243
		Upper Bound	.266
a. Test distribution is Normal.			
b. Calculated from data.			
c. Lilliefors Significance Correction.			
d. Based on 10000 sampled tables with starting seed 299883525.			

2. Uji Multikolinieritas

Coefficients ^a			
Model		Collinearity Statistics	
		Tolerance	VIF
1	X1_NPL	.884	1.131
	X2_BOPO	.979	1.022
	X3_CAR	.883	1.132
a. Dependent Variable: Y_ROA			

3. Uji Heterosekdastisitas

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.170	.236		.718	.474
	X1_NPL	-.036	.011	-.267	-3.276	.001

	X2_BOPO	.008	.002	.271	3.501	.001
	X3_CAR	.020	.004	.410	5.027	.000

a. Dependent Variable: ABRESID

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.545	.409		1.332	.185
	LN1	-.090	.065	-.140	-1.375	.172
	LN2	.062	.150	.066	.413	.681
	LN3	.028	.118	.035	.237	.813

a. Dependent Variable: ABS_RES2

4. Uji Autokorelasi

Model Summary ^b					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.338 ^a	.114	.093	1.11400	2.010

a. Predictors: (Constant), LN3, LN1, LN2

b. Dependent Variable: LN_Y

5. Uji Regresi Linier Berganda

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.308	.445		-.691	.491
	X1_NPL	.017	.021	.070	.839	.403
	X2_BOPO	.024	.004	.418	5.285	.000
	X3_CAR	.010	.007	.117	1.404	.163

a. Dependent Variable: Y_ROA

6. Uji Koefisien Determinasi (R^2)

Model Summary ^b				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.466 ^a	.217	.199	1.78213
a. Predictors: (Constant), X3_CAR, X2_BOPO, X1_NPL				
b. Dependent Variable: Y_ROA				

7. Uji Signifikansi Parsial (Uji T)

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.308	.445		-.691	.491
	X1_NPL	.017	.021	.070	.839	.403
	X2_BOPO	.024	.004	.418	5.285	.000
	X3_CAR	.010	.007	.117	1.404	.163
a. Dependent Variable: Y_ROA						

8. Uji Signifikansi Simultan (Uji F)

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	112.744	3	37.581	11.833	.000 ^b
	Residual	406.525	128	3.176		
	Total	519.269	131			
a. Dependent Variable: Y_ROA						
b. Predictors: (Constant), X3_CAR, X2_BOPO, X1_NPL						

Lampiran 9 T Tabel

Pr df	0.25 0.50	0.10 0.20	0.05 0.10	0.025 0.050	0.01 0.02	0.005 0.010	0.001 0.002
121	0.67652	1.28859	1.65754	1.97976	2.35756	2.61707	3.15895
122	0.67651	1.28853	1.65744	1.97960	2.35730	2.61673	3.15838
123	0.67649	1.28847	1.65734	1.97944	2.35705	2.61639	3.15781
124	0.67647	1.28842	1.65723	1.97928	2.35680	2.61606	3.15726
125	0.67646	1.28836	1.65714	1.97912	2.35655	2.61573	3.15671
126	0.67644	1.28831	1.65704	1.97897	2.35631	2.61541	3.15617
127	0.67643	1.28825	1.65694	1.97882	2.35607	2.61510	3.15565
128	0.67641	1.28820	1.65685	1.97867	2.35583	2.61478	3.15512
129	0.67640	1.28815	1.65675	1.97852	2.35560	2.61448	3.15461
130	0.67638	1.28810	1.65666	1.97838	2.35537	2.61418	3.15411
131	0.67637	1.28805	1.65657	1.97824	2.35515	2.61388	3.15361
132	0.67635	1.28800	1.65648	1.97810	2.35493	2.61359	3.15312
133	0.67634	1.28795	1.65639	1.97796	2.35471	2.61330	3.15264
134	0.67633	1.28790	1.65630	1.97783	2.35450	2.61302	3.15217
135	0.67631	1.28785	1.65622	1.97769	2.35429	2.61274	3.15170
136	0.67630	1.28781	1.65613	1.97756	2.35408	2.61246	3.15124
137	0.67628	1.28776	1.65605	1.97743	2.35387	2.61219	3.15079
138	0.67627	1.28772	1.65597	1.97730	2.35367	2.61193	3.15034
139	0.67626	1.28767	1.65589	1.97718	2.35347	2.61166	3.14990
140	0.67625	1.28763	1.65581	1.97705	2.35328	2.61140	3.14947
141	0.67623	1.28758	1.65573	1.97693	2.35309	2.61115	3.14904
142	0.67622	1.28754	1.65566	1.97681	2.35289	2.61090	3.14862
143	0.67621	1.28750	1.65558	1.97669	2.35271	2.61065	3.14820
144	0.67620	1.28746	1.65550	1.97658	2.35252	2.61040	3.14779
145	0.67619	1.28742	1.65543	1.97646	2.35234	2.61016	3.14739
146	0.67617	1.28738	1.65536	1.97635	2.35216	2.60992	3.14699
147	0.67616	1.28734	1.65529	1.97623	2.35198	2.60969	3.14660
148	0.67615	1.28730	1.65521	1.97612	2.35181	2.60946	3.14621
149	0.67614	1.28726	1.65514	1.97601	2.35163	2.60923	3.14583
150	0.67613	1.28722	1.65508	1.97591	2.35146	2.60900	3.14545
151	0.67612	1.28718	1.65501	1.97580	2.35130	2.60878	3.14508
152	0.67611	1.28715	1.65494	1.97569	2.35113	2.60856	3.14471
153	0.67610	1.28711	1.65487	1.97559	2.35097	2.60834	3.14435
154	0.67609	1.28707	1.65481	1.97549	2.35081	2.60813	3.14400
155	0.67608	1.28704	1.65474	1.97539	2.35065	2.60792	3.14364
156	0.67607	1.28700	1.65468	1.97529	2.35049	2.60771	3.14330
157	0.67606	1.28697	1.65462	1.97519	2.35033	2.60751	3.14295
158	0.67605	1.28693	1.65455	1.97509	2.35018	2.60730	3.14261
159	0.67604	1.28690	1.65449	1.97500	2.35003	2.60710	3.14228
160	0.67603	1.28687	1.65443	1.97490	2.34988	2.60691	3.14195

Lampiran 10 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
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
121	3.92	3.07	2.68	2.45	2.29	2.17	2.09	2.02	1.96	1.91	1.87	1.83	1.80	1.77	1.75
122	3.92	3.07	2.68	2.45	2.29	2.17	2.09	2.02	1.96	1.91	1.87	1.83	1.80	1.77	1.75
123	3.92	3.07	2.68	2.45	2.29	2.17	2.08	2.01	1.96	1.91	1.87	1.83	1.80	1.77	1.75
124	3.92	3.07	2.68	2.44	2.29	2.17	2.08	2.01	1.96	1.91	1.87	1.83	1.80	1.77	1.75
125	3.92	3.07	2.68	2.44	2.29	2.17	2.08	2.01	1.96	1.91	1.87	1.83	1.80	1.77	1.75
126	3.92	3.07	2.68	2.44	2.29	2.17	2.08	2.01	1.95	1.91	1.87	1.83	1.80	1.77	1.75
127	3.92	3.07	2.68	2.44	2.29	2.17	2.08	2.01	1.95	1.91	1.86	1.83	1.80	1.77	1.75
128	3.92	3.07	2.68	2.44	2.29	2.17	2.08	2.01	1.95	1.91	1.86	1.83	1.80	1.77	1.75
129	3.91	3.07	2.67	2.44	2.28	2.17	2.08	2.01	1.95	1.90	1.86	1.83	1.80	1.77	1.74
130	3.91	3.07	2.67	2.44	2.28	2.17	2.08	2.01	1.95	1.90	1.86	1.83	1.80	1.77	1.74
131	3.91	3.07	2.67	2.44	2.28	2.17	2.08	2.01	1.95	1.90	1.86	1.83	1.80	1.77	1.74
132	3.91	3.06	2.67	2.44	2.28	2.17	2.08	2.01	1.95	1.90	1.86	1.83	1.79	1.77	1.74
133	3.91	3.06	2.67	2.44	2.28	2.17	2.08	2.01	1.95	1.90	1.86	1.83	1.79	1.77	1.74
134	3.91	3.06	2.67	2.44	2.28	2.17	2.08	2.01	1.95	1.90	1.86	1.83	1.79	1.77	1.74
135	3.91	3.06	2.67	2.44	2.28	2.17	2.08	2.01	1.95	1.90	1.86	1.82	1.79	1.77	1.74