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DAFTAR LAMPIRAN

Lampiran 1 Data profitabilitas Perbankan Swasta Campuran Periode 2016-2020

Nama Perbankan	Tahun				
	2016	2017	2018	2019	2020
Bank Bukopin Tbk	0,058	0,038	0,021	0,038	0,021
Bank Bumi Arta Tbk	0,025	0,067	0,016	0,046	0,008
Bank Mega Tbk	0,028	0,083	0,081	0,054	0,008
Bank of India Indonesia Tbk	0,058	0,064	0,063	0,062	-0,048
Bank Pan Indonesia Tbk	0,050	0,107	0,025	0,051	0,016
Bank Permata Tbk	0,050	0,047	0,043	0,051	0,010
Bank Sinarmas Tbk	0,107	0,047	0,087	0,066	0,035
Bank Victoria International Tbk	0,035	0,028	0,027	0,022	-0,005
Bank BTPN Tbk	0,151	0,145	0,135	0,124	0,121
Bank Capital Indonesia Tbk	0,045	0,023	0,038	0,009	-0,035
Bank Central Asia Tbk.	0,382	0,371	0,465	0,358	0,349
Bank China Construction Bank Indonesia Tbk	0,102	0,041	0,060	0,030	0,036
Bank CIMB Niaga Tbk	0,161	0,169	0,199	0,229	0,243
Bank Danamon Indonesia Tbk	0,108	0,112	0,088	0,084	-0,024
Bank Ganesha Tbk.	0,078	0,090	0,096	0,101	0,060
Bank IBK Indonesia Tbk	0,382	0,371	0,465	0,358	-0,041
Bank JTrust Indonesia Tbk.	0,028	0,040	0,032	0,008	0,070
Bank Maspion Indonesia Tbk	0,033	0,026	0,029	0,037	0,003
Bank Mayapada Internasional Tbk	0,016	0,048	0,055	0,050	0,015
Bank Maybank Indonesia Tbk	0,107	0,051	0,035	0,028	0,145
Bank Mestika Dharma Tbk.	0,047	0,051	0,151	0,145	0,023
Bank MNC Internasional Tbk.	0,047	0,066	0,045	0,023	0,051
Bank OCBC NISP Tbk	0,028	0,022	0,059	0,051	0,041
Bank QNB Indonesia Tbk	0,145	0,124	0,469	0,392	0,169

Lampiran 2 Data Likuiditas Perbankan Swasta Campuran Periode 2016-2020

Nama Perbankan	Tahun				
	2016	2017	2018	2019	2020
Bank Bukopin Tbk	1,293	1,407	1,341	1,238	1,112
Bank Bumi Arta Tbk	0,900	0,740	0,650	1,310	0,560
Bank Mega Tbk	1,027	1,838	1,463	2,854	3,313
Bank of India Indonesia Tbk	1,200	1,200	1,100	1,300	1,500
Bank Pan Indonesia Tbk	2,940	2,370	3,350	3,930	2,370
Bank Permata Tbk	1,510	1,520	1,070	1,270	1,370
Bank Sinarmas Tbk	2,100	2,300	1,700	1,700	2,000
Bank Victoria International Tbk	0,696	0,760	0,380	0,280	0,717
Bank BTPN Tbk	4,510	4,509	4,658	4,355	4,116
Bank Capital Indonesia Tbk	2,610	2,660	1,540	1,970	1,700
Bank Central Asia Tbk.	8,300	7,800	4,200	4,200	3,700
Bank China Construction Bank Indonesia Tbk	1,273	1,568	1,967	1,361	1,353
Bank CIMB Niaga Tbk	1,510	1,520	1,070	1,270	1,370
Bank Danamon Indonesia Tbk	1,200	1,048	0,935	0,715	0,673
Bank Ganesha Tbk.	2,300	1,800	1,100	1,600	2,100
Bank IBK Indonesia Tbk	0,061	0,063	0,073	0,065	0,066
Bank JTrust Indonesia Tbk.	1,170	1,000	1,180	1,090	0,670
Bank Maspion Indonesia Tbk	0,012	0,010	0,012	0,011	0,007
Bank Mayapada Internasional Tbk	2,320	1,520	1,400	1,620	0,670
Bank Maybank Indonesia Tbk	1,293	1,407	1,341	1,238	1,112
Bank Mestika Dharma Tbk.	0,900	0,740	0,650	1,310	0,560
Bank MNC Internasional Tbk.	1,027	1,838	1,463	2,854	3,313
Bank OCBC NISP Tbk	1,200	1,200	1,100	1,300	1,500
Bank QNB Indonesia Tbk	2,940	2,370	3,350	3,930	2,370

Lampiran 3 Data Risiko Bisnis Perbankan Swasta Campuran Periode 2016-2020

Nama Perbankan	Tahun				
	2016	2017	2018	2019	2020

Bank Bukopin Tbk	0,552	0,535	0,520	0,419	0,284
Bank Bumi Arta Tbk	0,062	0,001	0,003	0,159	0,067
Bank Mega Tbk	0,583	0,694	0,711	0,647	0,677
Bank of India Indonesia Tbk	0,492	0,490	0,480	0,460	0,339
Bank Pan Indonesia Tbk	0,139	0,195	1,089	0,098	0,081
Bank Permata Tbk	2,300	2,130	2,206	2,439	2,127
Bank Sinarmas Tbk	1,406	1,404	1,476	1,459	0,021
Bank Victoria International Tbk	0,021	0,020	0,031	0,021	0,770
Bank BTPN Tbk	1,272	1,215	1,161	1,117	1,024
Bank Capital Indonesia Tbk	0,341	0,331	0,294	0,332	0,103
Bank Central Asia Tbk.	0,017	0,008	0,009	0,102	0,084
Bank China Construction Bank Indonesia Tbk	0,101	0,568	0,604	0,506	0,205
Bank CIMB Niaga Tbk	0,857	0,815	0,828	0,869	0,866
Bank Danamon Indonesia Tbk	0,648	0,646	0,634	0,613	0,553
Bank Ganesha Tbk.	0,284	0,365	0,681	0,858	0,718
Bank IBK Indonesia Tbk	2,392	2,179	2,057	2,079	2,093
Bank JTrust Indonesia Tbk.	0,387	0,462	0,392	0,256	0,153
Bank Maspion Indonesia Tbk	0,237	0,375	0,348	0,283	0,125
Bank Mayapada Internasional Tbk	0,418	0,614	0,782	0,770	0,445
Bank Maybank Indonesia Tbk	0,552	0,535	0,520	0,419	0,284
Bank Mestika Dharma Tbk.	0,062	0,001	0,003	0,159	0,067
Bank MNC Internasional Tbk.	0,583	0,694	0,711	0,647	0,677
Bank OCBC NISP Tbk	1,200	1,200	1,100	1,300	1,500
Bank QNB Indonesia Tbk	2,940	2,370	3,350	3,930	2,370

**Lampiran 4 Data Struktur Modal Perbankan Swasta Campuran Periode
2016-2020**

Nama Perbankan	Tahun				
	2016	2017	2018	2019	2020
Bank Bukopin Tbk	0,021	0,020	0,031	0,021	0,021
Bank Bumi Arta Tbk	0,341	0,331	0,294	0,332	0,103

Bank Mega Tbk	0,840	0,380	0,350	0,380	0,420
Bank of India Indonesia Tbk	0,870	0,890	0,980	0,880	0,730
Bank Pan Indonesia Tbk	0,570	0,570	0,720	0,620	0,770
Bank Permata Tbk	0,870	0,880	0,930	0,770	1,060
Bank Sinarmas Tbk	1,050	1,150	1,310	1,240	1,270
Bank Victoria International Tbk	2,270	3,310	3,080	3,300	3,200
Bank BTPN Tbk	0,220	0,200	0,190	0,210	0,230
Bank Capital Indonesia Tbk	1,080	0,970	1,480	1,280	1,550
Bank Central Asia Tbk.	2,660	3,300	3,310	3,210	5,370
Bank China Construction Bank Indonesia Tbk	0,610	0,560	1,350	1,190	0,960
Bank CIMB Niaga Tbk	0,080	0,090	0,150	0,150	0,190
Bank Danamon Indonesia Tbk	0,770	0,760	0,890	1,040	1,070
Bank Ganesha Tbk.	0,500	0,730	1,040	0,830	0,580
Bank IBK Indonesia Tbk	1,560	1,650	1,580	0,910	0,160
Bank JTrust Indonesia Tbk.	0,080	0,090	0,150	0,150	0,190
Bank Maspion Indonesia Tbk	1,490	2,120	2,440	2,230	3,090
Bank Mayapada Internasional Tbk	0,870	1,570	1,830	1,950	1,510
Bank Maybank Indonesia Tbk	0,021	0,020	0,031	0,021	0,021
Bank Mestika Dharma Tbk.	0,341	0,331	0,294	0,332	0,103
Bank MNC Internasional Tbk.	0,840	0,380	0,350	0,380	0,420
Bank OCBC NISP Tbk	0,870	0,890	0,980	0,880	0,730
Bank QNB Indonesia Tbk	0,570	0,570	0,720	0,620	0,770

Lampiran 5 Tabulasi Data Panel

Nama Perbankan	Tahun	DER	ROA	CR	DOL
Bank Bukopin Tbk	2016	0,021	0,058	1,293	0,552
Bank Bukopin Tbk	2017	0,020	0,038	1,407	0,535
Bank Bukopin Tbk	2018	0,031	0,021	1,341	0,520
Bank Bukopin Tbk	2019	0,021	0,038	1,238	0,419
Bank Bukopin Tbk	2020	0,021	0,021	1,112	0,284
Bank Bumi Arta Tbk	2016	0,341	0,025	0,900	0,062

Bank Bumi Arta Tbk	2017	0,331	0,067	0,740	0,001
Bank Bumi Arta Tbk	2018	0,294	0,016	0,650	0,003
Bank Bumi Arta Tbk	2019	0,332	0,046	1,310	0,159
Bank Bumi Arta Tbk	2020	0,103	0,008	0,560	0,067
Bank Mega Tbk	2016	0,840	0,028	1,027	0,583
Bank Mega Tbk	2017	0,380	0,083	1,838	0,694
Bank Mega Tbk	2018	0,350	0,081	1,463	0,711
Bank Mega Tbk	2019	0,380	0,054	2,854	0,647
Bank Mega Tbk	2020	0,420	0,008	3,313	0,677
Bank of India Indonesia Tbk	2016	0,870	0,058	1,200	0,492
Bank of India Indonesia Tbk	2017	0,890	0,064	1,200	0,490
Bank of India Indonesia Tbk	2018	0,980	0,063	1,100	0,480
Bank of India Indonesia Tbk	2019	0,880	0,062	1,300	0,460
Bank of India Indonesia Tbk	2020	0,730	-0,048	1,500	0,339
Bank Pan Indonesia Tbk	2016	0,570	0,051	2,940	0,139
Bank Pan Indonesia Tbk	2017	0,570	0,107	2,370	0,195
Bank Pan Indonesia Tbk	2018	0,720	0,025	3,350	1,089
Bank Pan Indonesia Tbk	2019	0,620	0,051	3,930	0,098
Bank Pan Indonesia Tbk	2020	0,770	0,016	2,370	0,081
Bank Permata Tbk	2016	0,870	0,052	1,510	2,300
Bank Permata Tbk	2017	0,880	0,047	1,520	2,130
Bank Permata Tbk	2018	0,930	0,043	1,070	2,206
Bank Permata Tbk	2019	0,770	0,051	1,270	2,439
Bank Permata Tbk	2020	1,060	0,012	1,370	2,127
Bank Sinarmas Tbk	2016	1,050	0,107	2,100	1,406
Bank Sinarmas Tbk	2017	1,150	0,047	2,300	1,404
Bank Sinarmas Tbk	2018	1,310	0,087	1,700	1,476
Bank Sinarmas Tbk	2019	1,240	0,066	1,700	1,459
Bank Sinarmas Tbk	2020	1,270	0,035	2,000	0,021
Bank Victoria International Tbk	2016	2,270	0,035	0,696	0,021
Bank Victoria International Tbk	2017	3,310	0,028	0,760	0,020
Bank Victoria International Tbk	2018	3,080	0,027	0,380	0,031

Bank Victoria International Tbk	2019	3,300	0,022	0,280	0,021
Bank Victoria International Tbk	2020	3,200	-0,005	0,717	0,770
Bank BTPN Tbk	2016	0,220	0,151	4,510	1,272
Bank BTPN Tbk	2017	0,200	0,145	4,509	1,215
Bank BTPN Tbk	2018	0,190	0,135	4,658	1,161
Bank BTPN Tbk	2019	0,210	0,124	4,355	1,117
Bank BTPN Tbk	2020	0,230	0,121	4,116	1,024
Bank Capital Indonesia Tbk	2016	1,080	0,045	2,610	0,341
Bank Capital Indonesia Tbk	2017	0,970	0,023	2,660	0,331
Bank Capital Indonesia Tbk	2018	1,480	0,038	1,540	0,294
Bank Capital Indonesia Tbk	2019	1,280	0,009	1,970	0,332
Bank Capital Indonesia Tbk	2020	1,550	-0,035	1,700	0,103
Bank Central Asia Tbk.	2016	2,660	0,382	8,300	0,017
Bank Central Asia Tbk.	2017	3,300	0,371	7,800	0,008
Bank Central Asia Tbk.	2018	3,310	0,465	4,200	0,009
Bank Central Asia Tbk.	2019	3,210	0,358	4,200	0,102
Bank Central Asia Tbk.	2020	5,370	0,349	3,700	0,084
Bank China Construction Bank Indonesia Tbk	2016	0,610	0,102	1,273	0,101
Bank China Construction Bank Indonesia Tbk	2017	0,560	0,041	1,568	0,568
Bank China Construction Bank Indonesia Tbk	2018	1,350	0,063	1,967	0,604
Bank China Construction Bank Indonesia Tbk	2019	1,190	0,032	1,361	0,506
Bank China Construction Bank Indonesia Tbk	2020	0,960	0,036	1,353	0,205
Bank CIMB Niaga Tbk	2016	0,080	0,161	1,510	0,857
Bank CIMB Niaga Tbk	2017	0,090	0,169	1,520	0,815
Bank CIMB Niaga Tbk	2018	0,150	0,199	1,070	0,828
Bank CIMB Niaga Tbk	2019	0,150	0,229	1,270	0,869
Bank CIMB Niaga Tbk	2020	0,190	0,243	1,370	0,866
Bank Danamon Indonesia Tbk	2016	0,770	0,108	1,200	0,648
Bank Danamon Indonesia Tbk	2017	0,760	0,112	1,048	0,646
Bank Danamon Indonesia Tbk	2018	0,890	0,088	0,935	0,634
Bank Danamon Indonesia Tbk	2019	1,040	0,084	0,715	0,613
Bank Danamon Indonesia Tbk	2020	1,070	-0,024	0,673	0,553

Bank Ganesha Tbk.	2016	0,500	0,078	2,300	0,284
Bank Ganesha Tbk.	2017	0,730	0,092	1,800	0,365
Bank Ganesha Tbk.	2018	1,040	0,096	1,100	0,681
Bank Ganesha Tbk.	2019	0,830	0,101	1,600	0,858
Bank Ganesha Tbk.	2020	0,580	0,060	2,100	0,718
Bank IBK Indonesia Tbk	2016	1,560	0,382	0,061	2,392
Bank IBK Indonesia Tbk	2017	1,650	0,371	0,063	2,179
Bank IBK Indonesia Tbk	2018	1,580	0,465	0,073	2,057
Bank IBK Indonesia Tbk	2019	0,910	0,358	0,065	2,079
Bank IBK Indonesia Tbk	2020	0,160	-0,041	0,066	2,093
Bank JTrust Indonesia Tbk.	2016	0,080	0,028	1,170	0,387
Bank JTrust Indonesia Tbk.	2017	0,090	0,041	1,000	0,462
Bank JTrust Indonesia Tbk.	2018	0,150	0,032	1,180	0,392
Bank JTrust Indonesia Tbk.	2019	0,150	0,008	1,090	0,256
Bank JTrust Indonesia Tbk.	2020	0,190	0,072	0,670	0,153
Bank Maspion Indonesia Tbk	2016	1,490	0,033	0,012	0,237
Bank Maspion Indonesia Tbk	2017	2,120	0,026	0,010	0,375
Bank Maspion Indonesia Tbk	2018	2,440	0,029	0,012	0,348
Bank Maspion Indonesia Tbk	2019	2,230	0,037	0,011	0,283
Bank Maspion Indonesia Tbk	2020	3,090	0,003	0,007	0,125
Bank Mayapada Internasional Tbk	2016	0,870	0,016	2,320	0,418
Bank Mayapada Internasional Tbk	2017	1,570	0,048	1,520	0,614
Bank Mayapada Internasional Tbk	2018	1,830	0,055	1,400	0,782
Bank Mayapada Internasional Tbk	2019	1,950	0,051	1,620	0,770
Bank Mayapada Internasional Tbk	2020	1,510	0,015	0,670	0,445
Bank Maybank Indonesia Tbk	2016	0,021	0,107	1,293	0,552
Bank Maybank Indonesia Tbk	2017	0,020	0,051	1,407	0,535
Bank Maybank Indonesia Tbk	2018	0,031	0,035	1,341	0,520
Bank Maybank Indonesia Tbk	2019	0,021	0,028	1,238	0,419
Bank Maybank Indonesia Tbk	2020	0,021	0,145	1,112	0,284
Bank Mestika Dharma Tbk	2016	0,341	0,047	0,900	0,062
Bank Mestika Dharma Tbk	2017	0,331	0,051	0,740	0,001

Bank Mestika Dharma Tbk	2018	0,294	0,151	0,650	0,003
Bank Mestika Dharma Tbk	2019	0,332	0,145	1,310	0,159
Bank Mestika Dharma Tbk	2020	0,103	0,023	0,560	0,067
Bank MNC Internasional Tbk.	2016	0,840	0,047	1,027	0,583
Bank MNC Internasional Tbk.	2017	0,380	0,066	1,838	0,694
Bank MNC Internasional Tbk.	2018	0,350	0,045	1,463	0,711
Bank MNC Internasional Tbk.	2019	0,380	0,023	2,854	0,647
Bank MNC Internasional Tbk.	2020	0,420	0,051	3,313	0,677
Bank OCBC NISP Tbk	2016	0,870	0,028	1,200	1,200
Bank OCBC NISP Tbk	2017	0,890	0,022	1,200	1,200
Bank OCBC NISP Tbk	2018	0,980	0,059	1,100	1,100
Bank OCBC NISP Tbk	2019	0,880	0,051	1,300	1,300
Bank OCBC NISP Tbk	2020	0,730	0,041	1,500	1,500
Bank QNB Indonesia Tbk	2016	0,570	0,145	2,940	2,940
Bank QNB Indonesia Tbk	2017	0,570	0,124	2,370	2,370
Bank QNB Indonesia Tbk	2018	0,720	0,469	3,350	3,350
Bank QNB Indonesia Tbk	2019	0,620	0,392	3,930	3,930
Bank QNB Indonesia Tbk	2020	0,770	0,169	2,370	2,370

Lampiran 6 Hasil Output Pengolahan Data Menggunakan Eviews 10, 2022

Deskriptif

	DER	ROA	CR	DOL
Mean	0.942333	0.091583	1.713.050	0.760483
Median	0.765000	0.051000	1.347.000	0.552000
Maximum	5.370.000	0.469000	8.300.000	3.930.000
Minimum	0.020000	-0.048000	0.007000	0.001000
Std. Dev.	0.935035	0.110181	1.369.080	0.768074
Skewness	1.858.890	2.008.169	2.059.880	1.665.197
Kurtosis	7.144.309	6.414.603	9.211.758	5.744.918

Jarque-Bera	1.549.859	1.389.525	2.777.918	9.313.045
Probability	0.000000	0.000000	0.000000	0.000000
Sum	1.130.800	1.099.000	2.055.660	9.125.800
Sum Sq. Dev.	1.040.406	1.444.645	2.230.511	7.020.252
Observations	120	120	120	120

Model CE

Dependent Variable: DER
Method: Panel Least Squares
Date: 03/07/22 Time: 20:19
Sample: 2016 2020
Periods included: 5
Cross-sections included: 24
Total panel (balanced)

Variable	Coeffici	Std. Error	t-	Prob.
C	0.93228	0.148725	6.268.5	0.0000
ROA	3.178.8	0.861384	3.690.4	0.0003
CR	-	0.064601	-	0.8569
DOL	-	0.113421	-	0.0030
R-squared	0.13810	Mean		0.9423
Adjusted R-squared	0.11581	S.D. dependent		0.9350
S.E. of regression	0.87922	Akaike info		2.613.2
Sum squared resid	8.967.2	Schwarz		2.706.1
Log likelihood	-	Hannan-Quinn		2.650.9
F-statistic	6.195.7	Durbin-Watson		0.1923
Prob(F-statistic)	0.00060			

Model RE

Dependent Variable: DER
Method: Panel EGLS (Cross-section
Date: 03/07/22 Time: 20:24
Sample: 2016 2020
Periods included: 5
Cross-sections included: 24
Total panel (balanced)

Swamy and Arora estimator of component variances				
Variable	Coeffic	Std. Error	t-	Prob.
C	1.154.	0.210167	5.495.	0.000
ROA	1.333.	0.504079	2.644.	0.009
CR	-	0.046941	-	0.000
DOL	0.0007	0.116218	0.0060	0.995

Effects Specification			
		S.D.	Rho
Cross-section random		0.8704	0.896
Idiosyncratic random		0.2955	0.103

Weighted Statistics			
R-squared	0.1618	Mean	0.141
Adjusted R-squared	0.1401	S.D.	0.324
S.E. of regression	0.3010	Sum squared	1.051.
F-statistic	7.463.	Durbin-	1.351.
Prob(F-statistic)	0.0001		

Unweighted Statistics			
R-squared	-	Mean	0.942
Sum squared resid	1.097.	Durbin-	0.129

Model FE

Dependent Variable: DER
Method: Panel Least Squares
Date: 03/10/22 Time: 15:52
Sample: 2016 2020
Periods included: 5
Cross-sections included: 24
Total panel (balanced)

Variable	Coefficie	Std. Error	t-	Prob.
C	1.168.49	0.120891	9.665.67	0.0000
ROA	1.062.76	0.519669	2.045.07	0.0437
CR	-	0.049655	-	0.0000
DOL	0.10039	0.130433	0.76970	0.4434

Effects Specification			
Cross-section fixed (dummy variables)			
R-squared	0.92191	Mean	0.94233
Adjusted R-squared	0.90008	S.D. dependent	0.93503
S.E. of regression	0.29555	Akaike info	0.59518
Sum squared resid	8.123.79	Schwarz	1.222.3
Log likelihood	-	Hannan-Quinn	0.84988
F-statistic	4.223.23	Durbin-Watson	1.785.0

Prob(F-statistic)	0.00000
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Uji Chow

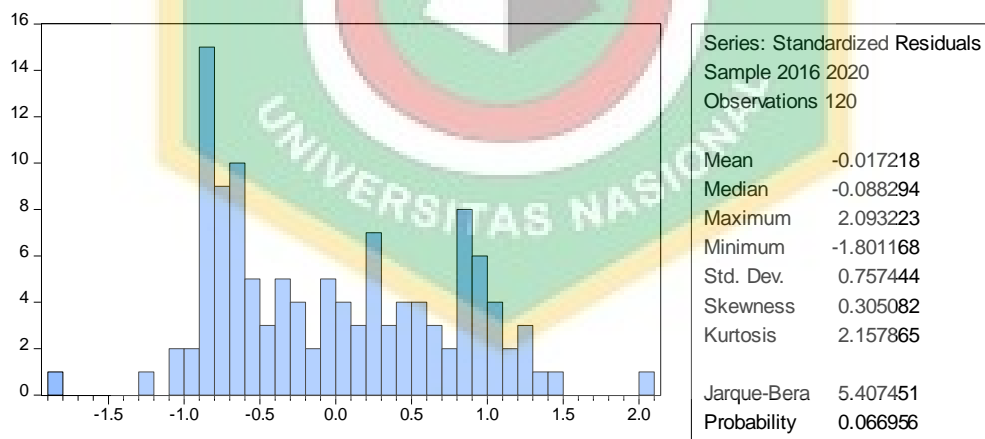
Effects Test	Statistic	d.f.	Prob.
Cross-section F	40.589.294	-23,93	0.0000
Cross-section Chi-square	288.163.575	23	0.0000

Uji Hausman

Test Summary	Chi-Sq.	Chi-Sq.	Prob.	
Cross-section random	7.323.820	3	0.062	
Cross-section random effects test				
Variable	Fixed	Random	Var(Diff.)	Prob.
ROA	1.062.76	1.333.096	0.015961	0.032
CR	-	-0.195681	0.000262	0.019
DOL	0.10039	0.000706	0.003506	0.092

Uji LM (None)

Uji Nrmalitas



Uji Multikolinear

	ROA	CR	DOL
ROA	1	0.400228	0.36659

CR	0.400228	1	0.05675
DOL	0.366594	0.056752	1

Uji Heteroskedastisitas (Perbandingan bobot FEM)

Uji autokorelasi

Breusch-Godfrey Serial Correlation LM Test:			
F-statistic	3.692.391	Prob. F(4,16)	0.0859
Obs*R-squared	1.152.014	Prob. Chi-Square(4)	0.0813



SAMITA BACAN - TA

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