

## LAMPIRAN

**Lampiran 1: Tabel ROA**

Kode	Nama Perusahaan	2019	2020	2021
agro	PT. Bank Raya Indonesia Tbk.	2,74%	2,28%	-1,95%
agrs	PT. Bank IBK Indonesia Tbk.	-4,03%	-1,75%	0,70%
arto	PT. Bank Jago Tbk.	-8,99%	-8,69%	0,74%
babp	PT. Bank MNC Internasional Tbk	3,01%	1,36%	1,60%
baca	PT. Bank Capital Indonesia Tbk.	1,19%	3,90%	2,18%
bbca	PT. Bank Central Asia Tbk.	3,94%	3,12%	3,16%
bbhii	PT. Allo Bank Indonesia Tbk.	-1,38	1,77%	4,73%
bbkp	PT. Bank KB Bukopin Tbk.	1,33%	-4,90%	-3,52%
bbmd	PT. Bank Mestika Dharma Tbk.	2,56%	2,96%	4,16%
bbni	PT. Bank Negara Indonesia Tbk.	2,29%	5,73%	1,30%
bbri	PT. Bank Rakyat Indonesia Tbk.	3,06%	1,86%	2,44%
bbsi	PT. Bank Bisnis Internasional Tbk.	3,11%	3,13%	3,41%
bbtn	PT. Bank Tabungan Negara Tbk.	1,31%	6,28%	8,04%
bbyb	PT. Bank Neo Commerce Tbk.	3,48%	2,91%	-8,73%
bacic	PT. Bank Jtrust Indonesia Tbk.	2,84%	-3,58%	-2,74%
bdmn	PT. Bank Danamon Indonesia Tbk.	2,83%	1,02%	1,18%
beks	PT. Bank Pembangunan Daerah Banten Tbk.	-2,23%	-4,88%	-2,30%
bgtg	PT. Bank Ganesha Tbk.	3,02%	0,93%	1,70%
bina	PT. Bank Ina Perdana Tbk.	0,18%	3,39%	3,33%
bjbr	PT. Bank Pembangunan Daerah Jawa Barat dan Banten Tbk.	1,60%	1,53%	1,63%
bjtm	PT. Bank Pembangunan Daerah Jawa Timur Tbk.	2,42%	1,80%	1,92%
bksw	PT. Bank QNB Indonesia Tbk.	0,18%	-1,52%	-8,38%
bmas	PT. Bank Maspion Indonesia Tbk.	1,06%	8,85%	7,13%
bmri	PT. Bank Mandiri Tbk.	2,76%	1,58%	2,22%
bnba	PT. Bank Bumi Arta Tbk.	9,31%	7,00%	6,81%
bnga	PT. Bank CIMB Niaga Tbk.	1,80%	1,04%	1,67%
bnii	PT. Bank Maybank Indonesia Tbk.	1,53%	1,04%	1,28%
bnli	Pt. Bank Permata Tbk.	1,24%	8,16%	6,67%
bris	PT. Bank Syariah Indonesia Tbk.	2,71%	1,28%	1,52%
bsim	Bank Sinarmas Tbk.	2,23%	2,61%	3,02%
bswd	Bank of India Indonesia Tbk.	5,76%	507%	-9,97%
btpn	PT. Bank BTPN Tbk.	2,21%	1,43%	2,08%
btps	PT. Bank BTPN Syariah Tbk.	12,20%	6,84%	10,12%
bvic	Bank Victoria Internasional Tbk.	-0,81%	-1,13%	-6,04%
dnar	PT. Bank Oke Indonesia Tbk.	-2,35%	0,73%	3,34%
inpc	PT. Bank Artha Graha Internasional Tbk.	-2,98%	0,99%	7,78%
amar	PT. Bank Amar Indonesia Tbk.	2,36%	6,43%	0,15%
maya	PT. Bank Mayapada Internasional Tbk.	7,65%	1,12%	0,60%

Kode	Nama Perusahaan	2019	2020	2021
mcor	PT. Bank China Construction Bank Indonesia Tbk.	5,94%	2,52%	3,98%
mega	Bank Mega Tbk.	2,48%	3,31%	3,72%
nisp	PT. Bank OCBC NISP Tbk.	2,15%	1,34%	1,49%
nobu	PT. Bank Nationalnobu Tbk.	4,86%	5,11%	4,14%
pbn	Bank Pan Indonesia Tbk.	21,75%	1,87%	1,22%
pnbs	PT. Bank Panin Dubai Syariah Tbk.	1,99%	0,58%	-5,67%
sdra	PT. Bank Woori Saudara Indonesia 1906 Tbk.	1,82%	1,81%	1,87%

Sumber: Data diolah,2022

## Lampiran 2: Tabel CAR

$$CAR = \frac{\text{Modal}}{\text{ATMR}} \times 100\%$$

Kode	Nama Perusahaan	2019	2020	2021
agro	PT. Bank Raya Indonesia Tbk.	2,42%	2,43%	2,02%
agrs	PT. Bank IBK Indonesia Tbk.	2,59%	3,04%	3,96%
arto	PT. Bank Jago Tbk.	2,69%	9,05%	1,68%
babp	PT. Bank MNC Internasional Tbk	1,51%	1,57%	2,43%
baca	PT. Bank Capital Indonesia Tbk.	1,21%	1,93%	5,57%
bbca	PT. Bank Central Asia Tbk.	2,37%	2,58%	2,56%
bbhii	PT. Allo Bank Indonesia Tbk.	1,87%	2,31%	5,28%
bbkp	PT. Bank KB Bukopin Tbk.	1,40%	1,34%	2,21%
bbmd	PT. Bank Mestika Dharma Tbk.	3,86%	4,72%	4,81%
bbni	PT. Bank Negara Indonesia Tbk.	2,27%	5,95%	5,06%
bbri	PT. Bank Rakyat Indonesia Tbk.	2,25%	2,06%	2,52%
bbsi	PT. Bank Bisnis Internasional Tbk.	5,96%	9,46%	2,01%
bbtn	PT. Bank Tabungan Negara Tbk.	1,73%	1,93%	1,91%
bbyb	PT. Bank Neo Commerce Tbk.	2,93%	3,59%	5,54%
bacic	PT. Bank Jtrust Indonesia Tbk.	1,45%	1,15%	1,58%
bdmn	PT. Bank Danamon Indonesia Tbk.	2,45%	2,55%	2,63%
beks	PT. Bank Pembangunan Daerah Banten Tbk.	1,07%	3,47%	4,16%
bgtg	PT. Bank Ganesha Tbk.	3,28%	3,56%	6,71%
bina	PT. Bank Ina Perdana Tbk.	3,74%	4,00%	5,31%
bjbr	PT. Bank Pembangunan Daerah Jawa Barat dan Banten Tbk.	1,77%	1,73%	0,17%
bjtm	PT. Bank Pembangunan Daerah Jawa Timur Tbk.	2,17%	2,16%	2,35%
bksw	PT. Bank QNB Indonesia Tbk.	2,18%	2,45%	2,99%
bmas	PT. Bank Maspion Indonesia Tbk.	2,01%	1,65%	1,36%
bmri	PT. Bank Mandiri Tbk.	2,13%	1,98%	1,96%
bnba	PT. Bank Bumi Arta Tbk.	2,35%	2,58%	4,17%
bnga	PT. Bank CIMB Niaga Tbk.	2,09%	2,12%	2,22%
bnii	PT. Bank Maybank Indonesia Tbk.	2,13%	2,43%	2,69%

Kode	Nama Perusahaan	2019	2020	2021
bnli	Pt. Bank Permata Tbk.	1,98%	3,56%	3,49%
bris	PT. Bank Syariah Indonesia Tbk.	2,52%	1,82%	2,20%
bsim	Bank Sinarmas Tbk.	1,73%	1,72%	2,91%
bswd	Bank of India Indonesia Tbk.	4,58%	4,54%	9,80%
btpn	PT. Bank BTPN Tbk.	4,45%	4,94%	5,82%
btps	PT. Bank BTPN Syariah Tbk.	4,45%	4,94%	5,82%
bvic	Bank Victoria Internasional Tbk.	1,77%	1,66%	1,75%
dnar	PT. Bank Oke Indonesia Tbk.	4,12%	5,39%	5,08%
inpc	PT. Bank Artha Graha Internasional Tbk.	1,85%	1,63%	2,17%
amar	PT. Bank Amar Indonesia Tbk.	5,56%	4,53%	2,98%
maya	PT. Bank Mayapada Internasional Tbk.	1,61%	1,54%	1,43%
mcor	PT. Bank China Construction Bank Indonesia Tbk.	1,73%	3,52%	3,79%
mega	Bank Mega Tbk.	2,36%	3,10%	2,72%
nisp	PT. Bank OCBC NISP Tbk.	1,91%	2,19%	2,29%
nobu	PT. Bank Nationalnobu Tbk.	2,15%	2,20%	2,09%
pbnb	Bank Pan Indonesia Tbk.	2,40%	2,95%	2,96%
pnbs	PT. Bank Panin Dubai Syariah Tbk.	1,44%	3,14%	2,58%
sdra	PT. Bank Woori Saudara Indonesia 1906 Tbk.	2,00%	1,99%	2,44%

Sumber: Data diolah,2022

### Lampiran 3: Tabel NPL

$$NPL = \frac{\text{Total Kredit Bermasalah}}{\text{Total Kredit}} \times 100\%$$

Kode	Nama Perusahaan	2019	2020	2021
agro	PT. Bank Raya Indonesia Tbk.	0,15%	0,40%	0,70%
agrs	PT. Bank IBK Indonesia Tbk.	2,01%	1,89%	1,20%
arto	PT. Bank Jago Tbk.	0,05%	0,00%	0,04%
babp	PT. Bank MNC Internasional Tbk.	1,23%	1,40%	2,01%
baca	PT. Bank Capital Indonesia Tbk.	0,05%	0,20%	1,67%
bbca	PT. Bank Central Asia Tbk.	1,19%	1,40%	1,15%
bbhii	PT. Allo Bank Indonesia Tbk.	2,44%	2,35%	2,09%
bbkp	PT. Bank KB Bukopin Tbk.	0,14%	1,02%	1,23%
bbmd	PT. Bank Mestika Dharma Tbk.	0,05%	0,75%	0,34%
bbni	PT. Bank Negara Indonesia Tbk.	1,25%	0,95%	0,73%
bbri	PT. Bank Rakyat Indonesia Tbk.	1,04%	0,80%	0,70%
bbsi	PT. Bank Bisnis Internasional Tbk.	1,33%	0,65%	0,46%
bbtn	PT. Bank Tabungan Negara Tbk.	2,96%	2,06%	1,20%
bbyb	PT. Bank Neo Commerce Tbk.	1,63%	2,67%	1,19%
bacic	PT. Bank Jtrust Indonesia Tbk.	0,80%	2,72%	2,32%
bdmn	PT. Bank Danamon Indonesia Tbk.	1,38%	0,91%	0,37%
beks	PT. Bank Pembangunan Daerah Banten Tbk.	4,01%	4,51%	4,27%
bgtg	PT. Bank Ganesha Tbk.	1,06%	2,86%	0,87%

Kode	Nama Perusahaan	2019	2020	2021
bina	PT. Bank Ina Perdana Tbk.	4,74%	0,20%	1,64%
bjbr	PT. Bank Pembangunan Daerah Jawa Barat dan Banten Tbk.	0,84%	0,44%	0,47%
bjtm	PT. Bank Pembangunan Daerah Jawa Timur Tbk.	0,71%	0,89%	0,96%
bksw	PT. Bank QNB Indonesia Tbk.	4,45%	1,21%	0,04%
bmas	PT. Bank Maspion Indonesia Tbk.	2,27%	1,68%	1,40%
bmri	PT. Bank Mandiri Tbk.	0,84%	0,43%	0,41%
bnba	PT. Bank Bumi Arta Tbk.	0,70%	1,81%	2,15%
bnga	PT. Bank CIMB Niaga Tbk.	1,30%	1,40%	1,17%
bnii	PT. Bank Maybank Indonesia Tbk.	1,92%	2,49%	2,56%
bnli	Pt. Bank Permata Tbk.	3,40%	2,46%	4,50%
bris	PT. Bank Syariah Indonesia Tbk.	3,35%	3,12%	0,12%
bsim	Bank Sinarmas Tbk.	0,65%	0,17%	1,89%
bswd	Bank of India Indonesia Tbk.	1,35%	2,35%	5,40%
btpn	PT. Bank BTPN Tbk.	6,40%	6,12%	5,17%
btps	PT. Bank BTPN Syariah Tbk.	3,15%	3,17%	1,50%
bvic	Bank Victoria Internasional Tbk.	3,54%	3,17%	5,80%
dnar	PT. Bank Oke Indonesia Tbk.	0,42%	0,36%	0,90%
inpc	PT. Bank Artha Graha Internasional Tbk.	2,11%	3,14%	3,78%
amar	PT. Bank Amar Indonesia Tbk.	6,24%	6,12%	5,17%
maya	PT. Bank Mayapada Internasional Tbk.	4,16%	3,10%	3,53%
mcor	PT. Bank China Construction Bank Indonesia Tbk.	0,12%	1,11%	0,40%
mega	Bank Mega Tbk.	0,29%	0,12%	0,11%
nisp	PT. Bank OCBC NISP Tbk.	2,14%	1,15%	1,22%
nobu	PT. Bank Nationalnobu Tbk.	0,23%	0,46%	0,67%
pnbn	Bank Pan Indonesia Tbk.	2,13%	2,89%	2,45%
pnbs	PT. Bank Panin Dubai Syariah Tbk.	5,30%	4,30%	3,40%
sdra	PT. Bank Woori Saudara Indonesia 1906 Tbk.	4,40%	4,30%	4,80%

Sumber: Data diolah, 2022

#### Lampiran 4: Tabel BOPO

$$\text{BOPO} = \frac{\text{Biaya Operasional}}{\text{Pendapatan Operasional}} \times 100\%$$

Kode	Nama Perusahaan	2019	2020	2021
agro	PT. Bank Raya Indonesia Tbk.	42,41%	44,64%	43,45%
agrs	PT. Bank IBK Indonesia Tbk.	50,12%	52%	50,12%
arto	PT. Bank Jago Tbk.	60,11%	70,12%	69,30%
babp	PT. Bank MNC Internasional Tbk	69,15%	66,64%	65,25%
baca	PT. Bank Capital Indonesia Tbk.	63,30%	62,21%	60,32%
bbca	PT. Bank Central Asia Tbk.	55,21%	53,43%	51,24%
bbhii	PT. Allo Bank Indonesia Tbk.	69,21%	67,32%	62,42%
bbkp	PT. Bank KB Bukopin Tbk.	55,51%	53,30%	51,21%

Kode	Nama Perusahaan	2019	2020	2021
bbmd	PT. Bank Mestika Dharma Tbk.	63,43%	61,20%	57,21%
bbni	PT. Bank Negara Indonesia Tbk.	57,23%	55,40%	51,25%
bbri	PT. Bank Rakyat Indonesia Tbk.	58,70%	55,43%	50,65%
bbsi	PT. Bank Bisnis Internasional Tbk.	66,20%	64,31%	63,47%
bbtn	PT. Bank Tabungan Negara Tbk.	75,20%	73,42%	72,42%
bbyb	PT. Bank Neo Commerce Tbk.	69,45%	64,32%	63,58%
bacic	PT. Bank Jtrust Indonesia Tbk.	99,92%	146,66%	122,55%
bdmn	PT. Bank Danamon Indonesia Tbk.	50,51%	55,12%	54,55%
beks	PT. Bank Pembangunan Daerah Banten Tbk.	90,20%	91,11%	94,50%
bgtg	PT. Bank Ganesha Tbk.	112,20%	103,12%	105,45%
bina	PT. Bank Ina Perdana Tbk.	92,23%	95,15%	91,35%
bjbr	PT. Bank Pembangunan Daerah Jawa Barat dan Banten Tbk.	70,12%	64,35%	66,21%
bjtm	PT. Bank Pembangunan Daerah Jawa Timur Tbk.	123,50%	114,20%	111,31%
bksw	PT. Bank QNB Indonesia Tbk.	50,12%	67,13%	61,34%
bmas	PT. Bank Maspion Indonesia Tbk.	71,23%	70,41%	71,42%
bmri	PT. Bank Mandiri Tbk.	50,13%	51,40%	52,12%
bnba	PT. Bank Bumi Arta Tbk.	77,15%	75,95%	71,34%
bnga	PT. Bank CIMB Niaga Tbk.	50,51%	51,23%	52,15%
bnii	PT. Bank Maybank Indonesia Tbk.	87,09%	87,83%	82,90%
bnli	Pt. Bank Permata Tbk.	70,14%	70,83%	72,40%
bris	PT. Bank Syariah Indonesia Tbk.	50,34%	55,13%	55,34%
bsim	Bank Sinarmas Tbk.	80,12%	81,23%	85,78%
bswd	Bank of India Indonesia Tbk.	100,23%	107,26%	102,27%
btpn	PT. Bank BTPN Tbk.	50,12%	69,20%	64,11%
btps	PT. Bank BTPN Syariah Tbk.	70,11%	74,21%	79,56%
bvic	Bank Victoria Internasional Tbk.	85,25%	70,34%	77,97%
dnar	PT. Bank Oke Indonesia Tbk.	111,15%	110,36%	108,35%
inpc	PT. Bank Artha Graha Internasional Tbk.	88,51%	85,20%	80,63%
amar	PT. Bank Amar Indonesia Tbk.	90,21%	94,25%	96,31%
maya	PT. Bank Mayapada Internasional Tbk.	103,23%	102,45%	100,40%
mcor	PT. Bank China Construction Bank Indonesia Tbk.	98,72%	97,70%	92,75%
mega	Bank Mega Tbk.	85,90%	83,12%	80,24%
Nisp	PT. Bank OCBC NISP Tbk.	85,20%	81,13%	76,49%
Nobu	PT. Bank Nationalnobu Tbk.	88,12%	85,56%	79,20%
Pnbn	Bank Pan Indonesia Tbk.	93,65%	91,50%	88,40%
Pnbs	PT. Bank Panin Dubai Syariah Tbk.	102,23%	100,34%	97,30%
Sdra	PT. Bank Woori Saudara Indonesia 1906 Tbk.	99,23%	95,52%	93,21%

Sumber: Data diolah, 2022

## Lampiran 5: Tabel LDR

$$\text{LDR} = \frac{\text{Kredit yang diberikan}}{\text{Total Dana yang Diterima}} \times 100\%$$

Kode	Nama Perusahaan	2019	2020	2021
Agro	PT. Bank Raya Indonesia Tbk.	80,11%	76,43%	71,20%
Agrs	PT. Bank IBK Indonesia Tbk.	75,23%	80,50%	85,14%
Arto	PT. Bank Jago Tbk.	95,45%	93,30%	82%
Babp	PT. Bank MNC Internasional Tbk	78%	77%	75,61%
Baca	PT. Bank Capital Indonesia Tbk.	70,45%	89,31%	80,33%
Bbca	PT. Bank Central Asia Tbk.	60,21%	56,32%	55,20%
bbhii	PT. Allo Bank Indonesia Tbk.	79,31%	80,71%	94,13%
Bbkp	PT. Bank KB Bukopin Tbk.	81,36%	77,80%	82%
bbmd	PT. Bank Mestika Dharma Tbk.	87,21%	81,40%	75,13%
Bbni	PT. Bank Negara Indonesia Tbk.	90,50%	109,34%	90,12%
Bbri	PT. Bank Rakyat Indonesia Tbk.	90,23%	109,90%	117,40%
Bbsi	PT. Bank Bisnis Internasional Tbk.	93,40%	82,34%	101,16%
Bbtn	PT. Bank Tabungan Negara Tbk.	113,50%	93,19%	92,86%
Bbyb	PT. Bank Neo Commerce Tbk.	91,88%	92,95%	52,63%
bacic	PT. Bank Jtrust Indonesia Tbk.	48,77%	56,26%	62,81%
bdmn	PT. Bank Danamon Indonesia Tbk.	100,10%	95,50%	95,13%
Beks	PT. Bank Pembangunan Daerah Banten Tbk.	82,50%	81,40%	82,90%
Bgtg	PT. Bank Ganesha Tbk.	55,64%	50,40%	60,45%
Bina	PT. Bank Ina Perdana Tbk.	70,50%	82,45%	82,70%
Bjbr	PT. Bank Pembangunan Daerah Jawa Barat dan Banten Tbk.	80,40%	85,50%	95,13%
Bjtm	PT. Bank Pembangunan Daerah Jawa Timur Tbk.	82,45%	81,26%	85,77%
Bksw	PT. Bank QNB Indonesia Tbk.	45,89%	60,56%	70,67%
bmas	PT. Bank Maspion Indonesia Tbk.	50,66%	65,56%	80,76%
Bmri	PT. Bank Mandiri Tbk.	80,12%	81,32%	81,55%
Bnba	PT. Bank Bumi Arta Tbk.	90,18%	87,90%	81,15%
Bnga	PT. Bank CIMB Niaga Tbk.	60,67%	55,34%	70,78%
Bnii	PT. Bank Maybank Indonesia Tbk.	107,64%	89,10%	86,18%
Bnli	Pt. Bank Permata Tbk.	77,25%	68,50%	65,33%
Bris	PT. Bank Syariah Indonesia Tbk.	80,78%	90,67%	88,56%
Bsim	Bank Sinarmas Tbk.	82,70%	83,57%	88,65%
bswd	Bank of India Indonesia Tbk.	50,45%	57,77%	56,89%
Btpn	PT. Bank BTPN Tbk.	85,20%	90,55%	81,23%
Btps	PT. Bank BTPN Syariah Tbk.	82,34%	83,76%	80,12%
Bvic	Bank Victoria Internasional Tbk.	77,31%	80,22%	82,40%
Dnar	PT. Bank Oke Indonesia Tbk.	50,32%	63,33%	65,19%
Inpc	PT. Bank Artha Graha Internasional Tbk.	80,38%	82,12%	82,16%
amar	PT. Bank Amar Indonesia Tbk.	90,76%	89,34%	85,20%

Kode	Nama Perusahaan	2019	2020	2021
maya	PT. Bank Mayapada Internasional Tbk.	44,30%	54,32%	52,75%
mcor	PT. Bank China Construction Bank Indonesia Tbk.	80,13%	80,63%	80,76%
mega	Bank Mega Tbk.	73,86%	69,84%	68,81%
Nisp	PT. Bank OCBC NISP Tbk.	70,92%	85,52%	75,26%
Nobu	PT. Bank Nationalnobu Tbk.	86,81%	57,56%	51,87%
Pbnb	Bank Pan Indonesia Tbk.	69,61%	56,65%	65,65%
Pnbs	PT. Bank Panin Dubai Syariah Tbk.	60,65%	74,60%	60,60%
Sdra	PT. Bank Woori Saudara Indonesia 1906 Tbk.	69,70%	79,85%	48,71%

Sumber: Data diolah, 2022

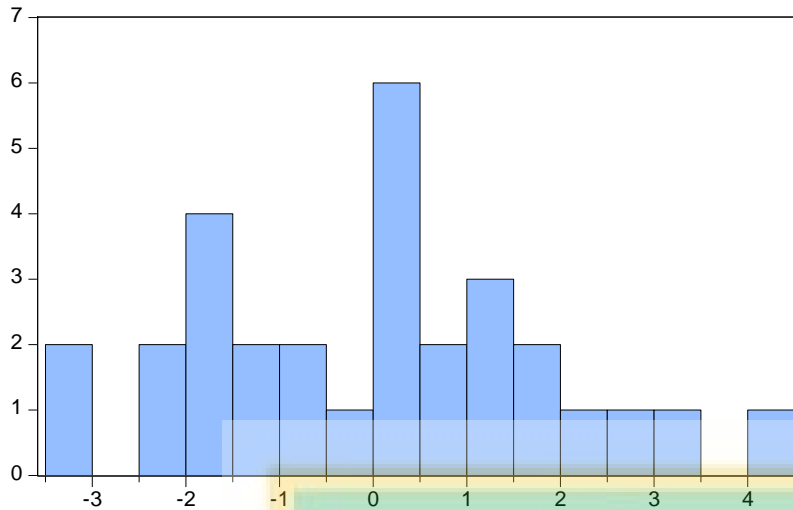
### Lampiran 6: Hasil Tabel dan Gambar Program Eviews

Hasil statistik deskriptif

	CAR	NPL	BOPO	ROA
Mean	2.969776	1.920373	75.85396	1.981119
Median	2.425000	1.365000	71.91000	1.895000
Maximum	9.800000	6.400000	146.6600	21.75000
Minimum	0.170000	0.000000	0.520000	-9.970000
Std. Dev.	1.622185	1.625355	21.28589	4.067765
Skewness	1.775553	0.987470	0.192541	0.284650
Kurtosis	6.963762	3.121437	3.596020	7.567154
Jarque-Bera	158.1298	21.85950	2.811369	118.2717
Probability	0.000000	0.000018	0.245199	0.000000
Sum	397.9500	257.3300	10164.43	265.4700
Sum Sq. Dev.	349.9875	351.3567	60260.87	2200.713
Observations	134	134	134	134

Sumber: Data diolah, 2022

Hasil uji Normalitas.



Series: Standardized Residuals  
 Sample 2019 2021  
 Observations 30

Mean 2.96e-17  
 Median 0.150886  
 Maximum 4.102163  
 Minimum -3.409237  
 Std. Dev. 1.886366  
 Skewness 0.169224  
 Kurtosis 2.383028

Jarque-Bera 0.619003  
 Probability 0.733813

Sumber: Data diolah, 2022

Hasil uji Multikolinieritas

Variance Inflation Factors  
 Date: 08/09/22 Time: 01:20  
 Sample: 1 30  
 Included observations: 45

Variable	Coefficient Variance	Uncentered VIF	Centered VIF
C	16.93541	33.64118	NA
CAR	0.017616	5.431608	1.305026
NPL	0.021334	2.859284	1.014437
BOPO	0.033224	21.21070	1.068904
LDR	0.041785	8.936937	1.334001

Sumber: Data diolah 2022

Lampiran 7: Tabel Hasil Uji Autokorelasi.

Breusch-Godfrey Serial Correlation LM Test:

F-statistic	1.278044	Prob. F(2,23)	0.2976
Obs*R-squared	3.100581	Prob. Chi-Square(2)	0.0322

Test Equation:

Dependent Variable: RESID

Method: Least Squares

Date: 08/16/22 Time: 01:10

Sample: 1 45

Included observations: 45

Presample missing value lagged residuals set to zero.

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.632986	2.657327	0.238204	0.8130
CAR	0.103741	0.311490	0.333048	0.7409
NPL	-0.171250	0.764376	-0.224039	0.8239
BOPO	0.001251	0.029278	0.042735	0.9661



LDR	-0.011298	0.022594	-0.500073	0.6199
RESID(-1)	0.389029	0.164882	2.359442	0.0235
RESID(-2)	-0.043198	0.179526	-0.240621	0.8111
R-squared	0.129661	Mean dependent var		1.38E-16
Adjusted R-squared	-0.007761	S.D. dependent var		3.682092
S.E. of regression	3.696353	Akaike info criterion		5.594605
Sum squared resid	519.1951	Schwarz criterion		5.875642
Log likelihood	-118.8786	Hannan-Quinn criter.		5.699373
F-statistic	0.943523	Durbin-Watson stat		1.998178
Prob(F-statistic)	0.475789			

Sumber: Data diolah,2022

### Lampiran 8: Tabel Hasil Uji Heterokedastisitas

Heteroskedasticity Test: Breusch-Pagan-Godfrey

F-statistic	1.039833	Prob. F(4,40)	0.3988
Obs*R-squared	4.238513	Prob. Chi-Square(4)	0.3747
Scaled explained SS	4.751087	Prob. Chi-Square(4)	0.3138

Test Equation:

Dependent Variable: RESID^2

Method: Least Squares

Date: 08/06/22 Time: 11:57

Sample: 1 45

Included observations: 45

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.639217	15.97770	0.040007	0.9683
CAR	2.839872	1.873275	1.515993	0.0474
NPL	-4.662345	4.491576	-1.038020	0.0255
BOPO	0.132438	0.175678	0.753866	0.0453
LDR	0.013136	0.126601	0.103761	0.0379

R-squared	0.094189	Mean dependent var	13.25652
Adjusted R-squared	0.003608	S.D. dependent var	22.58222
S.E. of regression	22.54144	Akaike info criterion	9.173027
Sum squared resid	20324.67	Schwarz criterion	9.373768
Log likelihood	-201.3931	Hannan-Quinn criter.	9.247861
F-statistic	1.039833	Durbin-Watson stat	1.699967
Prob(F-statistic)	0.398761		

Sumber: Data diolah,2022

### Lampiran 9: Tabel Hasil Uji Chow

Effects Test	Statistic	d.f.	Prob.

Cross-section F	2.431367	(44,85)	0.0002
Cross-section Chi-square	109.175253	44	0.0000

Cross-section fixed effects test equation:

Dependent Variable: ROA

Method: Panel Least Squares

Date: 07/05/22 Time: 08:31

Sample: 2019 2021

Periods included: 3

Cross-sections included: 45

Total panel (unbalanced) observations: 134

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-0.101595	2.114495	-0.048047	0.9618
CAR	-0.191601	0.220834	-0.867622	0.3872
NPL	-0.184463	0.225638	-0.817520	0.4151
BOOPO	0.014023	0.017483	0.802131	0.4240
LDR	0.025887	0.018313	1.413564	0.1599
R-squared	0.025384	Mean dependent var		1.981119
Adjusted R-squared	-0.004836	S.D. dependent var		4.067765
S.E. of regression	4.077590	Akaike info criterion		5.685489
Sum squared resid	2144.849	Schwarz criterion		5.793617
Log likelihood	-375.9277	Hannan-Quinn criter.		5.729429
F-statistic	0.839972	Durbin-Watson stat		1.044288
Prob(F-statistic)	0.502237			

Sumber: Data diola,2022

### Lampiran 10: Tabel Hasil Uji Hausman

Test Summary	Chi-Sq. Statistic	Chi-Sq. d.f.	Prob.
Cross-section random	5.289752	4	0.2588

Cross-section random effects test comparisons:

Variable	Fixed	Random	Var(Diff.)	Prob.
CAR	-0.604984	-0.346576	0.031693	0.1466
NPL	-0.511933	-0.238581	0.106127	0.4014
BOOPO	-0.025378	0.010312	0.002411	0.4674
LDR	-0.001524	0.015770	0.000224	0.2481

Cross-section random effects test equation:

Dependent Variable: ROA

Method: Panel Least Squares

Date: 07/05/22 Time: 08:38

Sample: 2019 2021

Periods included: 3

Cross-sections included: 45

Total panel (unbalanced) observations: 134

Variable	Coefficient	Std. Error	t-Statistic	Prob.
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C	6.800305	4.560371	1.491174	0.1396
CAR	-0.604984	0.287931	-2.101144	0.0386
NPL	-0.511933	0.413616	-1.237703	0.2192
BOOPO	-0.025378	0.053454	-0.474763	0.6362
LDR	-0.001524	0.023987	-0.063555	0.9495

#### Effects Specification

Cross-section fixed (dummy variables)

R-squared	0.568485	Mean dependent var	1.981119
Adjusted R-squared	0.324806	S.D. dependent var	4.067765
S.E. of regression	3.342491	Akaike info criterion	5.527464
Sum squared resid	949.6408	Schwarz criterion	6.587122
Log likelihood	-321.3401	Hannan-Quinn criter.	5.958075
F-statistic	2.332925	Durbin-Watson stat	2.224469
Prob(F-statistic)	0.000322		

Sumber: Data diolah, 2022

#### Lampiran 11: Tabel Hasil Uji Lagrange Multiplier

Lagrange Multiplier Tests for Random Effects

Null hypotheses: No effects

Alternative hypotheses: Two-sided (Breusch-Pagan) and one-sided (all others) alternatives

	Test Hypothesis		
	Cross-section	Time	Both
Breusch-Pagan	11.74689 (0.0006)	0.472492 (0.4918)	12.21939 (0.0005)
Honda	3.427374 (0.0003)	-0.687380 --	1.937468 (0.0263)
King-Wu	3.427374 (0.0003)	-0.687380 --	0.042386 (0.4831)
Standardized Honda	3.789717 (0.0001)	-0.345766 --	-2.926864 --
Standardized King-Wu	3.789717 (0.0001)	-0.345766 --	-2.360925 --
Gourierioux, et al.*	--	--	11.74689 (< 0.01)

\*Mixed chi-square asymptotic critical values:

1%	7.289
5%	4.321
10%	2.952

Sumber: Data diolah, 2022

**Lampiran 12: Tabel Hasil Uji Analisis Regresi Linear Berganda**

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	1.508870	2.334621	0.646302	0.5192
CAR	-0.346576	0.226299	-1.531494	0.1281
NPL	-0.238581	0.254855	-0.936145	0.0409
BOOPO	0.010312	0.021117	0.488352	0.6261
LDR	0.015770	0.018740	0.841509	0.4016
Effects Specification				
			S.D.	Rho
Cross-section random			2.354893	0.3317
Idiosyncratic random			3.342491	0.6683
Weighted Statistics				
R-squared	0.030316	Mean dependent var		1.259328
Adjusted R-squared	0.000248	S.D. dependent var		3.357915
S.E. of regression	3.356856	Sum squared resid		1453.634
F-statistic	1.008255	Durbin-Watson stat		1.496108
Prob(F-statistic)	0.005756			
Unweighted Statistics				
R-squared	0.017439	Mean dependent var		1.981119
Sum squared resid	2162.336	Durbin-Watson stat		1.005761

**Sumber: Data diolah,2022**