

## LAMPIRAN

### Lampiran 1 Hasil Output SPSS Versi 29

#### Hasil Uji Normalitas

<b>One-Sample Kolmogorov-Smirnov Test</b>			
			Standardized Residual
N			64
Normal Parameters <sup>a,b</sup>	Mean		.0000000
	Std. Deviation		.97590007
Most Extreme Differences	Absolute		.087
	Positive		.087
	Negative		-.063
Test Statistic			.087
Asymp. Sig. (2-tailed) <sup>c</sup>			.200 <sup>d</sup>
Monte Carlo Sig. (2-tailed) <sup>e</sup>	Sig.		.262
	99% Confidence Interval	Lower Bound	.251
		Upper Bound	.273
a. Test distribution is Normal.			
b. Calculated from data.			
c. Lilliefors Significance Correction.			
d. This is a lower bound of the true significance.			
e. Lilliefors' method based on 10000 Monte Carlo samples with starting seed 2000000.			

#### Hasil Uji Heterokedastisitas

<b>Coefficients<sup>a</sup></b>						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.089	.152		.583	.562
	DPK	-.059	.088	-.139	-.675	.502
	NPL	-2.132	3.275	-.111	-.651	.517
	SBDK	2.201	1.437	.248	1.532	.131
a. Dependent Variable: HETERO						

## Hasil Uji Multikolinearitas

Coefficients <sup>a</sup>								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	.020	.004		4.391	<,001		
	DPK	.024	.003	.750	9.398	<,001	.374	2.670
	NPL	-.410	.097	-.280	-4.247	<,001	.547	1.827
	SBDK	-.039	.042	-.058	-.922	.360	.608	1.646

a. Dependent Variable: ROA

## Hasil Uji Autokorelasi

Runs Test	
	Unstandardized Residual
Test Value <sup>a</sup>	-.00027
Cases < Test Value	32
Cases >= Test Value	32
Total Cases	64
Number of Runs	30
Z	-.756
Asymp. Sig. (2-tailed)	.450

a. Median

## Hasil Uji t (Uji Parsial)

Coefficients <sup>a</sup>						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.020	.004		4.391	<,001
	DPK	.024	.003	.750	9.398	<,001
	NPL	-.410	.097	-.280	-4.247	<,001
	SBDK	-.039	.042	-.058	-.922	.360

a. Dependent Variable: ROA

### Hasil Uji F (Uji Simultan)

ANOVA <sup>a</sup>						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.007	3	.002	119.728	<.001 <sup>b</sup>
	Residual	.001	60	.000		
	Total	.008	63			
a. Dependent Variable: ROA						
b. Predictors: (Constant), SBDK, NPL, DPK						

### Hasil Analisis Regresi Linear Berganda

Coefficients <sup>a</sup>						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.020	.004		4.391	<.001
	DPK	.024	.003	.750	9.398	<.001
	NPL	-.410	.097	-.280	-4.247	<.001
	SBDK	-.039	.042	-.058	-.922	.360
a. Dependent Variable: ROA						

### Hasil Koefisien Determinasi

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.926 <sup>a</sup>	.857	.850	.004339
a. Predictors: (Constant), SBDK, NPL, DPK				

## Lampiran 2 Hasil Penelitian

## Hasil Penelitian Dana Pihak Ketiga

No	Kode Bank	Tahun	Giro	Tabungan	Deposito	Jumlah
1.	BMRI	2020	Rp 236.992.748	Rp 306.256.896	Rp 276.680.012	Rp 819.929.656
2.			Rp 230.454.397	Rp 311.327.814	Rp 311.631.203	Rp 853.413.414
3.			Rp 280.054.069	Rp 322.781.875	Rp 291.323.963	Rp 894.159.907
4.			Rp 283.986.067	Rp 338.698.937	Rp 28.621.302	Rp 651.306.306
5.		2021	Rp 335.885.848	Rp 338.984.609	Rp 272.915.727	Rp 947.786.184
6.			Rp 322.844.976	Rp 354.118.767	Rp 247.794.495	Rp 924.758.238
7.			Rp 353.293.583	Rp 365.335.219	Rp 245.104.358	Rp 963.733.160
8.			Rp 378.436.403	Rp 380.876.425	Rp 266.984.444	Rp 1.026.297.272
9.		2022	Rp 355.835.498	Rp 392.771.921	Rp 249.508.123	Rp 998.115.542
10.			Rp 372.384.417	Rp 408.509.618	Rp 260.458.574	Rp 1.041.352.609
11.			Rp 376.436.585	Rp 416.651.972	Rp 289.019.403	Rp 1.082.107.960
12.			Rp 497.991.237	Rp 428.366.948	Rp 266.806.141	Rp 1.193.164.326
13.		2023	Rp 433.459.977	Rp 425.913.134	Rp 225.395.001	Rp 1.084.768.112
14.			Rp 459.269.078	Rp 433.161.214	Rp 248.512.359	Rp 1.140.942.651
15.			Rp 465.745.825	Rp 440.789.615	Rp 244.191.729	Rp 1.150.727.169
16.			Rp 532.532.581	Rp 453.710.376	Rp 255.902.641	Rp 1.242.145.598
17.	BBRI	2020	Rp 168.592.541	Rp 387.642.377	Rp 422.091.454	Rp 978.326.372
18.			Rp 172.762.911	Rp 401.091.951	Rp 439.300.721	Rp 1.013.155.583
19.			Rp 215.173.088	Rp 424.002.382	Rp 423.526.609	Rp 1.062.702.079
20.			Rp 183.002.153	Rp 459.148.270	Rp 410.513.447	Rp 1.052.663.870
21.		2021	Rp 172.519.939	Rp 442.093.213	Rp 418.643.159	Rp 1.033.256.311
22.			Rp 189.304.596	Rp 459.232.964	Rp 430.534.921	Rp 1.079.072.481
23.			Rp 205.456.862	Rp 467.688.101	Rp 447.879.426	Rp 1.121.024.389
24.			Rp 219.397.152	Rp 494.575.745	Rp 413.875.819	Rp 1.127.848.716
25.		2022	Rp 227.276.110	Rp 485.910.992	Rp 405.517.618	Rp 1.118.704.720
26.			Rp 239.989.732	Rp 497.472.626	Rp 390.786.359	Rp 1.128.248.717
27.			Rp 245.627.925	Rp 497.942.355	Rp 389.103.186	Rp 1.132.673.466
28.			Rp 349.491.946	Rp 521.039.799	Rp 430.243.873	Rp 1.300.775.618
29.	2023	Rp 309.871.043	Rp 499.634.782	Rp 439.996.866	Rp 1.249.502.691	
30.		Rp 298.983.695	Rp 515.644.428	Rp 425.742.491	Rp 1.240.370.614	
31.		Rp 315.441.967	Rp 505.035.508	Rp 465.405.547	Rp 1.285.883.022	
32.		Rp 346.654.593	Rp 526.514.556	Rp 479.513.851	Rp 1.352.683.000	
33.	BBNI	2020	Rp 205.558.821	Rp 178.279.734	Rp 207.643.771	Rp 591.482.326
34.			Rp 216.012.794	Rp 187.843.757	Rp 215.707.622	Rp 619.564.173
35.			Rp 231.758.056	Rp 199.884.264	Rp 228.460.007	Rp 660.102.327

36.			Rp 221.462.458	Rp 211.277.909	Rp 199.471.917	Rp 632.212.284
37.		2021	Rp 232.703.248	Rp 201.221.436	Rp 205.788.489	Rp 639.713.173
38.			Rp 241.236.658	Rp 209.174.699	Rp 196.933.595	Rp 647.344.952
39.			Rp 253.178.642	Rp 212.898.996	Rp 202.910.031	Rp 668.987.669
40.			Rp 281.733.552	Rp 224.669.563	Rp 223.144.040	Rp 729.547.155
41.		2022	Rp 258.814.632	Rp 221.404.212	Rp 212.959.732	Rp 693.178.576
42.			Rp 248.030.620	Rp 228.469.073	Rp 208.187.798	Rp 684.687.491
43.			Rp 254.026.887	Rp 229.654.003	Rp 195.191.346	Rp 678.872.236
44.			Rp 313.993.879	Rp 241.858.783	Rp 206.941.940	Rp 762.794.602
45.		2023	Rp 284.026.949	Rp 226.677.116	Rp 226.461.562	Rp 737.165.627
46.			Rp 300.514.571	Rp 229.790.081	Rp 227.210.999	Rp 757.515.651
47.			Rp 288.698.791	Rp 221.481.233	Rp 228.447.218	Rp 738.627.242
48.			Rp 343.091.762	Rp 231.002.773	Rp 227.614.326	Rp 801.708.861
49.	BBTN	2020	Rp 53.025.573	Rp 36.889.373	Rp 114.381.548	Rp 204.296.494
50.			Rp 59.423.847	Rp 34.159.966	Rp 115.870.694	Rp 209.454.507
51.			Rp 62.736.028	Rp 38.285.164	Rp 172.311.736	Rp 273.332.928
52.			Rp 72.044.546	Rp 42.719.489	Rp 164.371.033	Rp 279.135.068
53.		2021	Rp 71.469.593	Rp 41.191.393	Rp 182.252.764	Rp 294.913.750
54.			Rp 68.750.265	Rp 43.047.772	Rp 186.580.956	Rp 298.378.993
55.			Rp 73.283.706	Rp 47.684.452	Rp 170.296.039	Rp 291.264.197
56.			Rp 79.198.441	Rp 51.921.732	Rp 164.855.653	Rp 295.975.826
57.		2022	Rp 82.748.905	Rp 45.513.839	Rp 162.269.336	Rp 290.532.080
58.			Rp 90.409.094	Rp 47.044.333	Rp 169.855.419	Rp 307.308.846
58.			Rp 97.881.532	Rp 45.708.787	Rp 169.255.379	Rp 312.845.698
60.			Rp 114.006.513	Rp 42.195.160	Rp 165.735.643	Rp 321.937.316
61.		2023	Rp 127.404.791	Rp 39.404.581	Rp 152.798.232	Rp 319.607.604
62.			Rp 128.676.936	Rp 41.541.305	Rp 143.038.218	Rp 313.256.459
63.			Rp 97.881.532	Rp 45.708.787	Rp 169.255.379	Rp 312.845.698
64.			Rp 114.006.513	Rp 42.195.160	Rp 165.735.643	Rp 321.937.316

#### Hasil Penelitian *Non Performing Loan* (NPL)

No	Kode Bank	Tahun	Rasio <i>Non Performing Loan</i> (NPL)
1.	BMRI	2020	2,40%
2.			3,42%
3.			3,50%
4.			3,29%
5.		2021	3,30%

6.			3,19%
7.			3,06%
8.			2,81%
9.		2022	2,74%
10.			2,47%
11.			2,26%
12.			1,88%
13.		2023	1,70%
14.			1,53%
15.			1,36%
16.			1,02%
17.	BBRI	2020	2,81%
18.			2,98%
19.			3,02%
20.			2,94%
21.		2021	3,12%
22.			3,27%
23.			3,29%
24.			3,08%
25.		2022	3,15%
26.			3,32%
27.			3,14%
28.			2,82%
29.		2023	3,02%
30.			3,10%
31.			3,23%
32.			3,12%
33.	BBNI	2020	2,38%
34.			3,03%
35.			3,56%
36.			4,25%
37.		2021	4,12%
38.			3,94%

39.			3,81%
40.			3,70%
41.		2022	3,46%
42.			3,16%
43.			3,04%
44.			2,81%
45.		2023	2,77%
46.			2,45%
47.			2,27%
48.			2,14%
49.	BBTN	2020	4,91%
50.			4,71%
51.			4,56%
52.			4,37%
53.		2021	4,25%
54.			4,10%
55.			3,94%
56.			3,70%
57.		2022	3,60%
58.			3,54%
58.			3,45%
60.			3,38%
61.		2023	3,54%
62.			3,66%
63.			3,45%
64.			3,38%

#### Hasil Penelitian Tingkat Suku Bunga Kredit

No	Kode Bank	Tahun	Suku Bunga Mikro	Suku Bunga Ritel	Suku Bunga Korporasi	Suku Bunga KPR	Suku Bunga Non KPR	Rata-Rata Suku Bunga
1.	BMRI	2020	17,50%	9,90%	9,95%	10,20%	11,95%	11,90%

2.			11,50%	9,80%	9,95%	10,20%	11,95%	10,68%
3.			11,50%	9,80%	9,85%	10,15%	11,90%	10,64%
4.			11,50%	9,80%	9,85%	9,75%	10,95%	10,37%
5.		2021	11,25%	8,25%	8,00%	7,25%	8,75%	8,70%
6.			11,25%	8,25%	8,00%	7,25%	8,75%	8,70%
7.			11,25%	8,25%	8,00%	7,25%	8,75%	8,70%
8.			11,25%	8,25%	8,00%	7,25%	8,75%	8,70%
9.		2022	11,25%	8,25%	8,00%	7,25%	8,75%	8,70%
10.			11,25%	8,25%	8,00%	7,25%	8,75%	8,70%
11.			11,25%	8,25%	8,00%	7,25%	8,75%	8,70%
12.			11,30%	8,25%	8,05%	7,30%	8,80%	8,74%
13.		2023	11,30%	8,30%	8,05%	7,30%	8,80%	8,75%
14.			11,30%	8,30%	8,05%	7,30%	8,80%	8,75%
15.			11,30%	8,30%	8,05%	7,30%	8,80%	8,75%
16.			11,30%	8,30%	8,05%	7,30%	8,80%	8,75%
17.	BBRI	2020	16,75%	9,80%	9,95%	9,90%	12,00%	11,68%
18.			16,75%	9,80%	9,95%	9,90%	12,00%	11,68%
19.			16,75%	9,80%	9,95%	9,90%	12,00%	11,68%
20.			16,50%	9,75%	9,95%	9,90%	12,00%	11,62%
21.		2021	14,00%	8,25%	8,00%	7,25%	8,75%	9,25%
22.			14,00%	8,25%	8,00%	7,25%	8,75%	9,25%
23.			14,00%	8,25%	8,00%	7,25%	8,75%	9,25%
24.			14,00%	8,25%	8,00%	7,25%	8,75%	9,25%
25.		2022	14,00%	8,25%	8,00%	7,25%	8,75%	9,25%
26.			14,00%	8,25%	8,00%	7,25%	8,75%	9,25%
27.			14,00%	8,25%	8,00%	7,25%	8,75%	9,25%
28.			14,00%	8,25%	8,00%	7,25%	8,75%	9,25%
29.		2023	14,00%	8,25%	8,00%	7,25%	8,75%	9,25%
30.			14,00%	8,25%	8,00%	7,25%	8,75%	9,25%
31.			14,00%	8,25%	8,00%	7,25%	8,75%	9,25%
32.			14,00%	8,25%	8,00%	7,25%	8,75%	9,25%
33.	BBNI	2020	0,00%	9,85%	9,85%	10,20%	12,00%	8,38%
34.			0,00%	9,85%	9,85%	10,20%	12,00%	8,38%
35.			0,00%	9,80%	9,80%	10,15%	11,90%	8,33%
36.			0,00%	9,64%	9,64%	9,99%	11,82%	8,22%
37.		2021	0,00%	8,25%	8,00%	7,25%	8,75%	6,45%



38.			0,00%	8,25%	8,00%	7,25%	8,75%	6,45%
39.			0,00%	8,25%	8,00%	7,25%	8,75%	6,45%
40.			0,00%	8,25%	8,00%	7,25%	8,75%	6,45%
41.		2022	0,00%	8,25%	8,00%	7,25%	8,75%	6,45%
42.			0,00%	8,25%	8,00%	7,25%	8,75%	6,45%
43.			0,00%	8,25%	8,00%	7,25%	8,75%	6,45%
44.			0,00%	8,25%	8,00%	7,25%	8,75%	6,45%
45.		2023	0,00%	8,25%	8,00%	7,25%	8,75%	6,45%
46.			0,00%	8,30%	8,05%	7,30%	8,80%	6,10%
47.			0,00%	8,30%	8,05%	7,30%	8,80%	6,10%
48.			0,00%	8,30%	8,05%	7,40%	8,80%	6,13%
49.	BBTN	2020	0,00%	10,90%	10,50%	10,50%	11,50%	8,68%
50.			0,00%	10,50%	10,50%	10,50%	11,50%	8,60%
51.			0,00%	10,25%	10,24%	10,50%	11,49%	8,50%
52.			0,00%	9,90%	9,90%	9,95%	11,25%	8,20%
53.		2021	0,00%	8,26%	8,00%	7,25%	8,75%	6,45%
54.			0,00%	8,25%	8,00%	7,25%	8,75%	6,45%
55.			0,00%	8,25%	8,00%	7,25%	8,75%	6,45%
56.			0,00%	8,25%	8,00%	7,25%	8,75%	6,45%
57.		2022	0,00%	8,25%	8,00%	7,25%	8,75%	6,45%
58.			0,00%	8,25%	8,00%	7,25%	8,75%	6,45%
58.			0,00%	8,25%	8,00%	7,25%	8,75%	6,45%
60.			0,00%	8,25%	8,00%	7,25%	8,75%	6,45%
61.		2023	0,00%	8,30%	8,05%	7,30%	8,80%	6,49%
62.			0,00%	8,30%	8,05%	7,30%	8,80%	6,49%
63.			0,00%	8,30%	8,05%	7,30%	8,80%	6,49%
64.			0,00%	8,30%	8,05%	7,30%	8,80%	6,49%

#### Hasil Penelitian *Return On Asset* (ROA)

No	Kode Bank	Tahun	Rasio <i>Return On Asset</i> (ROA)
1.	BMRI	2020	3,55%
2.			2,23%
3.			1,95%
4.			1,64%
5.		2021	2,22%

6.			2,43%
7.			2,42%
8.			2,53%
9.		2022	3,34%
10.			3,38%
11.			3,40%
12.			3,30%
13.		2023	3,59%
14.			3,72%
15.			3,85%
16.			4,03%
17.	BBRI	2020	3,19%
18.			2,41%
19.			2,07%
20.			1,98%
21.		2021	2,65%
22.			2,38%
23.			2,52%
24.			2,72%
25.		2022	3,56%
26.			3,82%
27.			3,97%
28.			3,76%
29.		2023	4,11%
30.			3,93%
31.			3,87%
32.			3,93%
33.	BBNI	2020	2,63%
34.			1,38%
35.			0,88%
36.			0,54%
37.		2021	1,46%
38.			1,48%

39.			1,51%
40.			1,43%
41.		2022	2,29%
42.			2,44%
43.			2,48%
44.			2,46%
45.		2023	2,67%
46.			2,59%
47.			2,64%
48.			2,60%
49.	BBTN	2020	0,76%
50.			0,63%
51.			0,59%
52.			0,69%
53.		2021	0,94%
54.			0,68%
55.			0,74%
56.			0,81%
57.		2022	1,07%
58.			1,03%
58.			1,03%
60.			1,07%
61.		2023	1,02%
62.			0,93%
63.			1,03%
64.			1,02%