



# DAFTAR LAMPIRAN



# LAMPIRAN 1

Pemilihan Sampel Berdasarkan Kriteria

**PEMILIHAN SAMPEL BERDASARKAN KRITERIA**

No	Kode Saham	Nama Perusahaan	Tidak Merger				2017-2020	NPL Berfluktuasi 2017-2020	NPL > 5%				2017-2020
			2017	2018	2019	2020			2017	2018	2019	2020	
1	NOBU	PT Bank Nationalnobu Tbk	√	√	√	√	√	√	X	X	X	X	X
2	BDMN	PT Bank Danamon Indonesia Tbk	√	√	X	√	X						
3	AGRS	PT Bank IBK Indonesia Tbk	√	√	X	√	X						
4	BSWD	PT Bank of India Indonesia Tbk	√	√	√	√	√	√	X	X	X	X	X
5	PNBN	PT Bank Pan Indonesia Tbk	√	√	√	√	√	√	X	X	X	X	X
6	BGTG	PT Bank Ganेशha Tbk	√	√	√	√	√	√	X	X	X	√	√
7	MCOR	PT Bank China Construction Bank Indonesia Tbk	√	√	√	√	√	√	X	X	X	X	X
8	MAYA	PT Bank Mayapada Internasional Tbk	√	√	√	√	√	√	X	√	X	X	√
9	BBMD	PT Bank Mestika Dharma Tbk	√	√	√	√	√	X					
10	BNBA	PT Bank Bumi Arta Tbk	√	√	√	√	√	√	X	X	X	X	X
11	BABP	PT Bank MNC Internasional Tbk	√	√	√	√	√	√	√	√	√	√	√
12	DNAR	PT Bank Oke Indonesia Tbk	√	√	X	√	X						
13	ARTO	PT Bank Jago Tbk	√	√	√	√	√	X					
14	MEGA	PT Bank Mega Tbk	√	√	√	√	√	√	X	X	X	X	X
15	BKSW	PT Bank QNB Indonesia Tbk	√	√	√	√	√	√	X	X	X	X	X
16	BACA	PT Bank Capital Indonesia Tbk	√	√	√	√	√	√	X	X	X	X	X
17	INPC	PT Bank Artha Graha Tbk	√	√	√	√	√	X					
18	BINA	PT Bank Ina Perdana Tbk	√	√	√	√	√	√	X	X	X	X	X

19	BBHI	PT Bank Harda Internasional Tbk	√	√	√	√	√	√	X	X	√	X	√
20	SDRA	PT Bank Woori Saudara Indonesia 1906 Tbk	√	√	√	√	√	√	X	X	X	X	X
21	BCIC	PT Bank Jtrust Indonesia Tbk	√	√	√	√	√	√	X	X	X	X	X
22	BNLI	PT Bank Permata Tbk	√	√	√	√	√	√	X	X	X	X	X
23	BTPN	PT Bank BTPN Tbk	√	√	X	√	X						
24	BBSI	PT Bank Bisnis Internasional Tbk	√	√	√	√	√	√	X	X	X	X	X
25	BMAS	PT Bank Maspion Indonesia Tbk	√	√	√	√	√	X					
26	BSIM	PT Bank Sinarmas Tbk	√	√	√	√	√	√	X	X	√	X	√
27	BBKP	PT Bank KB Bukopin Tbk	√	√	√	√	√	√	√	√	√	√	√
28	AMAR	PT Bank Amar Indonesia Tbk	√	√	√	√	√	√	√	X	X	√	√
29	NISP	PT Bank OCBC NISP Tbk	√	√	√	√	√	√	X	X	X	X	X
30	BNGA	PT Bank CIMB Niaga Tbk	√	√	√	√	√	√	X	X	X	X	X
31	BNII	PT Bank Maybank Indonesia Tbk	√	√	√	√	√	√	X	X	X	X	X
32	BBCA	PT Bank Central Asia Tbk	√	√	√	√	√	√	X	X	X	X	X
33	BBYB	PT Bank Neo Commerce Tbk	√	√	√	√	√	√	X	X	X	X	X
34	BVIC	PT Bank Victoria International Tbk	√	√	√	√	√	X					
35	AGRO	PT Bank Rakyat Indonesia Agroniaga Tbk	√	√	√	√	√	√	X	X	X	X	X



# LAMPIRAN 2

Perhitungan BOPO

### Data Hasil Perhitungan

#### Biaya Operasional Pendapatan Operasional Tahun 2017-2020

$$\text{BOPO} = \frac{\text{Biaya Operasional}}{\text{Pendapatan Operasional}}$$

No	Nama Bank	Tahun	Biaya Operasional	Pendapatan Operasional	BOPO	%
1	BGTG	2017	Rp 323.902.000.000	Rp 426.353.000.000	0,7597	75,97%
		2018	Rp 375.191.000.000	Rp 426.239.000.000	0,8802	88,02%
		2019	Rp 359.501.000.000	Rp 437.619.000.000	0,8215	82,15%
		2020	Rp 336.148.000.000	Rp 402.540.000.000	0,8351	83,51%
2	MAYA	2017	Rp 6.130.896.966.000	Rp 7.033.524.554.000	0,8717	87,17%
		2018	Rp 7.460.280.000.000	Rp 8.060.516.000.000	0,9255	92,55%
		2019	Rp 8.294.690.000.000	Rp 9.008.760.000.000	0,9207	92,07%
		2020	Rp 6.566.607.000.000	Rp 6.672.963.000.000	0,9841	98,41%
3	BABP	2017	Rp 2.053.946.000.000	Rp 1.136.946.000.000	1,8065	180,65%
		2018	Rp 1.117.856.000.000	Rp 1.198.053.000.000	0,9331	93,31%
		2019	Rp 1.224.375.000.000	Rp 1.288.156.000.000	0,9505	95,05%
		2020	Rp 1.154.615.000.000	Rp 1.177.311.000.000	0,9807	98,07%
4	BBHI	2017	Rp 214.764.305.578	Rp 228.889.829.691	0,9383	93,83%
		2018	Rp 346.020.419.230	Rp 228.878.337.878	1,5118	151,18%
		2019	Rp 339.148.666.966	Rp 290.281.135.166	1,1683	116,83%
		2020	Rp 98.253.793.432	Rp 166.476.723.382	0,5902	59,02%
5	BSIM	2017	Rp 3.239.124.000.000	Rp 5.571.795.000.000	0,5813	58,13%
		2018	Rp 3.674.063.000.000	Rp 5.435.103.000.000	0,676	67,60%
		2019	Rp 5.305.247.000.000	Rp 7.597.643.000.000	0,6983	69,83%
		2020	Rp 4.871.390.000.000	Rp 7.176.194.000.000	0,6788	67,88%
6	BBKP	2017	Rp 10.268.920.000.000	Rp 10.390.503.000.000	0,9883	98,83%
		2018	Rp 8.619.598.000.000	Rp 8.764.485.000.000	0,9835	98,35%
		2019	Rp 8.453.040.000.000	Rp 8.548.738.000.000	0,9888	98,88%
		2020	Rp 10.289.987.000.000	Rp 6.339.115.000.000	1,6233	162,33%
7	AMAR	2017	Rp 97.330.034.640	Rp 107.197.648.915	0,9079	90,79%
		2018	Rp 332.138.075.699	Rp 356.296.563.421	0,9322	93,22%
		2019	Rp 695.034.428.000	Rp 779.662.396.000	0,8915	89,15%
		2020	Rp 796.275.914.000	Rp 825.557.489.000	0,9645	96,45%



# LAMPIRAN 3

Perhitungan *Bank Size*

**Data Hasil Perhitungan**  
**Bank Size Tahun 2017-2020**

$Bank\ Size = Ln (Total\ Asset)$
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No	Nama Bank	Tahun	Total Asset	Bank Size
1	BGTG	2017	Rp 4.581.932.000.000	29,15314186
		2018	Rp 4.497.122.000.000	29,13445875
		2019	Rp 4.809.743.000.000	29,20166477
		2020	Rp 5.365.456.000.000	29,31100248
2	MAYA	2017	Rp 74.745.570.167.000	31,94511106
		2018	Rp 86.971.893.000.000	32,09660611
		2019	Rp 93.408.831.000.000	32,16800701
		2020	Rp 92.518.025.000.000	32,15842461
3	BABP	2017	Rp 10.706.094.000.000	30,00183423
		2018	Rp 10.854.855.000.000	30,01563356
		2019	Rp 10.607.879.000.000	29,99261814
		2020	Rp 11.652.904.000.000	30,08657654
4	BBHI	2017	Rp 2.458.823.912.630	28,53070427
		2018	Rp 2.264.172.563.518	28,44823049
		2019	Rp 2.527.173.168.770	28,55812247
		2020	Rp 2.586.663.487.991	28,58138993
5	BSIM	2017	Rp 30.404.078.000.000	31,04559786
		2018	Rp 30.748.742.000.000	31,0568702
		2019	Rp 36.559.556.000.000	31,22996372
		2020	Rp 44.612.045.000.000	31,42902501
6	BBKP	2017	Rp 106.442.999.000.000	32,29863074
		2018	Rp 95.643.923.000.000	32,19165328
		2019	Rp 100.264.248.000.000	32,2388303
		2020	Rp 79.938.578.000.000	32,01227968
7	AMAR	2017	Rp 846.147.255.840	27,46395924
		2018	Rp 1.856.522.125.074	28,24972603
		2019	Rp 3.452.515.470.000	28,8701242
		2020	Rp 4.057.988.611.000	29,03170855





# LAMPIRAN 4

Perhitungan *Loan to Asset Ratio*

### Data Hasil Perhitungan

#### Loan to Asset Ratio Tahun 2017-2020

$$LAR = \frac{\text{Jumlah Kredit yang Diberikan}}{\text{Jumlah Asset}}$$

No	Nama Bank	Tahun	Total Kredit	Total Asset	LAR	%
1	BGTG	2017	Rp 2.902.932.000.000	Rp 4.581.932.000.000	0,6336	63,36%
		2018	Rp 2.913.152.000.000	Rp 4.497.122.000.000	0,6478	64,78%
		2019	Rp 2.990.042.000.000	Rp 4.809.743.000.000	0,6217	62,17%
		2020	Rp 2.637.823.000.000	Rp 5.365.456.000.000	0,4916	49,16%
2	MAYA	2017	Rp 56.420.080.542.000	Rp 74.745.570.167.000	0,7548	75,48%
		2018	Rp 65.669.810.000.000	Rp 86.971.893.000.000	0,7551	75,51%
		2019	Rp 71.882.087.000.000	Rp 93.408.831.000.000	0,7695	76,95%
		2020	Rp 56.294.265.000.000	Rp 92.518.025.000.000	0,6085	60,85%
3	BABP	2017	Rp 7.114.922.000.000	Rp 10.706.094.000.000	0,6646	66,46%
		2018	Rp 7.511.633.000.000	Rp 10.854.855.000.000	0,692	69,20%
		2019	Rp 7.554.481.000.000	Rp 10.607.879.000.000	0,7122	71,22%
		2020	Rp 7.122.033.000.000	Rp 11.652.904.000.000	0,6112	61,12%
4	BBHI	2017	Rp 1.739.096.847.904	Rp 2.458.823.912.630	0,7073	70,73%
		2018	Rp 1.561.125.167.633	Rp 2.264.172.563.518	0,6895	68,95%
		2019	Rp 1.660.864.130.755	Rp 2.527.173.168.770	0,6572	65,72%
		2020	Rp 1.275.826.693.710	Rp 2.586.663.487.991	0,4932	49,32%
5	BSIM	2017	Rp 18.759.953.000.000	Rp 30.404.078.000.000	0,617	61,70%
		2018	Rp 19.844.642.000.000	Rp 30.748.742.000.000	0,6454	64,54%
		2019	Rp 22.497.252.000.000	Rp 36.559.556.000.000	0,6154	61,54%
		2020	Rp 20.477.292.000.000	Rp 44.612.045.000.000	0,459	45,90%
6	BBKP	2017	Rp 72.632.404.000.000	Rp 106.442.999.000.000	0,6824	68,24%
		2018	Rp 66.444.209.000.000	Rp 95.643.923.000.000	0,6947	69,47%
		2019	Rp 69.545.545.000.000	Rp 100.264.248.000.000	0,6936	69,36%
		2020	Rp 60.968.574.000.000	Rp 79.938.578.000.000	0,7627	76,27%
7	AMAR	2017	Rp 342.446.302.124	Rp 846.147.255.840	0,4047	40,47%
		2018	Rp 1.362.029.433.958	Rp 1.856.522.125.074	0,7336	73,36%
		2019	Rp 2.051.558.717.000	Rp 3.452.515.470.000	0,5942	59,42%
		2020	Rp 1.715.508.593.000	Rp 4.057.988.611.000	0,4227	42,27%



# LAMPIRAN 5

Perhitungan *Net Interest Margin*

### Data Hasil Perhitungan

#### Net Interest Margin Tahun 2017-2020

$$\text{NIM} = \frac{\text{Pendapatan Bunga Bersih}}{\text{Total Aktiva Produktif}}$$

No	Nama Bank	Tahun	Pendapatan Bunga Bersih	Total Aktiva Produktif	LAR	%
1	BGTG	2017	Rp 205.544.000.000	Rp 4.439.697.000.000	0,0463	4,63%
		2018	Rp 208.522.000.000	Rp 4.345.759.000.000	0,048	4,80%
		2019	Rp 185.213.000.000	Rp 3.941.192.000.000	0,047	4,70%
		2020	Rp 163.587.000.000	Rp 5.150.972.000.000	0,0318	3,18%
2	MAYA	2017	Rp 2.600.100.791.000	Rp 65.351.378.257.000	0,0398	3,98%
		2018	Rp 2.969.576.000.000	Rp 81.273.165.000.000	0,0365	3,65%
		2019	Rp 2.919.822.000.000	Rp 87.836.454.000.000	0,0332	3,32%
		2020	Rp 170.632.000.000	Rp 69.244.617.000.000	0,0025	0,25%
3	BABP	2017	Rp 344.689.000.000	Rp 9.937.771.000.000	0,0347	3,47%
		2018	Rp 387.471.000.000	Rp 9.738.432.000.000	0,0398	3,98%
		2019	Rp 403.503.000.000	Rp 9.398.349.000.000	0,0429	4,29%
		2020	Rp 368.535.000.000	Rp 10.096.814.000.000	0,0365	3,65%
4	BBHI	2017	Rp 97.460.434.738	Rp 2.084.474.336.232	0,0468	4,68%
		2018	Rp 101.714.926.999	Rp 1.896.631.011.352	0,0536	5,36%
		2019	Rp 86.383.920.743	Rp 2.190.285.705.367	0,0394	3,94%
		2020	Rp 47.590.382.288	Rp 2.247.434.259.766	0,0212	2,12%
5	BSIM	2017	Rp 1.925.212.000.000	Rp 25.522.322.000.000	0,0754	7,54%
		2018	Rp 2.165.942.000.000	Rp 25.472.994.000.000	0,085	8,50%
		2019	Rp 2.210.503.000.000	Rp 29.590.783.000.000	0,0747	7,47%
		2020	Rp 2.188.204.000.000	Rp 38.312.291.000.000	0,0571	5,71%
6	BBKP	2017	Rp 9.623.094.000.000	Rp 98.495.382.000.000	0,0977	9,77%
		2018	Rp 2.593.143.000.000	Rp 86.478.690.000.000	0,03	3,00%
		2019	Rp 2.014.539.000.000	Rp 88.432.245.000.000	0,0228	2,28%
		2020	Rp 552.056.000.000	Rp 73.052.646.000.000	0,0076	0,76%
7	AMAR	2017	Rp 72.692.020.638	Rp 707.199.160.430	0,1028	10,28%
		2018	Rp 234.891.507.451	Rp 1.695.632.063.085	0,1385	13,85%
		2019	Rp 506.152.808.000	Rp 3.285.306.455.000	0,1541	15,41%
		2020	Rp 462.947.918.000	Rp 3.893.143.734.000	0,1189	11,89%



# LAMPIRAN 6

*Perhitungan Non Performing Loan*

### Data Hasil Perhitungan

#### Non Performing Loan Tahun 2017-2020

$$NPL = \frac{\text{Total Kredit Bermasalah}}{\text{Total Kredit}}$$

No	Nama Bank	Tahun	Total Kredit Bermasalah	Total Kredit	LAR	%
1	BGTG	2017	Rp 23.462.000.000	Rp 2.902.932.000.000	0,008	0,81%
		2018	Rp 123.871.000.000	Rp 2.913.152.000.000	0,043	4,25%
		2019	Rp 68.184.000.000	Rp 2.990.042.000.000	0,023	2,28%
		2020	Rp 144.867.000.000	Rp 2.637.823.000.000	0,055	5,49%
2	MAYA	2017	Rp 1.815.328.943.000	Rp 56.420.080.542.000	0,032	3,22%
		2018	Rp 3.635.055.000.000	Rp 65.669.810.000.000	0,055	5,54%
		2019	Rp 2.769.272.000.000	Rp 71.882.087.000.000	0,039	3,85%
		2020	Rp 2.304.873.000.000	Rp 56.294.265.000.000	0,041	4,09%
3	BABP	2017	Rp 514.592.000.000	Rp 7.114.922.000.000	0,072	7,23%
		2018	Rp 429.378.000.000	Rp 7.511.633.000.000	0,057	5,72%
		2019	Rp 436.386.000.000	Rp 7.554.481.000.000	0,058	5,78%
		2020	Rp 405.168.000.000	Rp 7.122.033.000.000	0,057	5,69%
4	BBHI	2017	Rp 55.359.702.431	Rp 1.739.096.847.904	0,032	3,18%
		2018	Rp 63.126.565.560	Rp 1.561.125.167.633	0,04	4,04%
		2019	Rp 168.784.301.482	Rp 1.660.864.130.755	0,102	10,16%
		2020	Rp 35.266.098.040	Rp 1.275.826.693.710	0,028	2,76%
5	BSIM	2017	Rp 709.621.000.000	Rp 18.759.953.000.000	0,038	3,78%
		2018	Rp 957.987.000.000	Rp 19.844.642.000.000	0,048	4,83%
		2019	Rp 1.800.769.000.000	Rp 22.497.252.000.000	0,08	8,00%
		2020	Rp 993.379.000.000	Rp 20.477.292.000.000	0,049	4,85%
6	BBKP	2017	Rp 6.148.545.000.000	Rp 72.632.404.000.000	0,085	8,47%
		2018	Rp 4.374.819.000.000	Rp 66.444.209.000.000	0,066	6,58%
		2019	Rp 4.148.801.000.000	Rp 69.545.545.000.000	0,06	5,97%
		2020	Rp 6.175.840.000.000	Rp 60.968.574.000.000	0,101	10,13%
7	AMAR	2017	Rp 28.387.279.943	Rp 342.446.302.124	0,083	8,29%
		2018	Rp 67.603.095.619	Rp 1.362.029.433.958	0,05	4,96%
		2019	Rp 92.436.566.000	Rp 2.051.558.717.000	0,045	4,51%
		2020	Rp 118.165.119.000	Rp 1.715.508.593.000	0,069	6,89%



# LAMPIRAN 7

Hasil Statistik Deskriptif

## Hasil Statistik Deskriptif

DESCRIPTIVES VARIABLES=BOPO BankSize LAR NIM NPL  
/STATISTICS=MEAN STDDEV MIN MAX.

### Descriptives

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
BOPO	28	.5813	1.8065	.961990	.2743132
Bank Size	28	27.4640	32.2986	30.232211	1.5383486
LAR	28	.4047	.7695	.636970	.1008514
NIM	28	.0025	.1541	.055877	.0373724
NPL	28	.0081	.1016	.054056	.0224563
Valid N (listwise)	28				







# LAMPIRAN 8

Hasil Uji Normalitas

## Hasil Uji Normalitas

NPART TESTS  
 /K-S(NORMAL)=RES\_1  
 /MISSING ANALYSIS.

### NPar Tests

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		28
Normal Parameters <sup>a,b</sup>	Mean	.0000000
	Std. Deviation	.01774610
Most Extreme Differences	Absolute	.082
	Positive	.082
	Negative	-.069
Test Statistic		.082
Asymp. Sig. (2-tailed)		.200 <sup>c,d</sup>

- a. Test distribution is Normal.
- b. Calculated from data.
- c. Lilliefors Significance Correction.
- d. This is a lower bound of the true significance.





# LAMPIRAN 9

Hasil Uji Multikolinearitas

## Hasil Uji Multikolinearitas

REGRESSION  
 /MISSING LISTWISE  
 /STATISTICS BCOV COLLIN TOL  
 /CRITERIA=PIN(.05) POUT(.10)  
 /NOORIGIN  
 /DEPENDENT NPL  
 /METHOD=ENTER BOPO BankSize LAR NIM.

### Regression

Variables Entered/Removed<sup>a</sup>

Model	Variables Entered	Variables	
		Removed	Method
1	NIM, BOPO, LAR, Bank Size <sup>b</sup>		Enter

a. Dependent Variable: NPL

b. All requested variables entered.

Coefficients<sup>a</sup>

Model		Collinearity Statistics	
		Tolerance	VIF
1	BOPO	.803	1.245
	Bank Size	.688	1.453
	LAR	.701	1.426
	NIM	.779	1.284

a. Dependent Variable: NPL

Coefficient Correlations<sup>a</sup>

Model			NIM	BOPO	LAR	Bank Size
1	Correlations	NIM	1.000	.255	.041	.353
		BOPO	.255	1.000	-.352	.266
		LAR	.041	-.352	1.000	-.417
		Bank Size	.353	.266	-.417	1.000
1	Covariances	NIM	.013	.000	.000	.000
		BOPO	.000	.000	.000	1.163E-5
		LAR	.000	.000	.002	-5.300E-5
		Bank Size	.000	1.163E-5	-5.300E-5	8.407E-6

a. Dependent Variable: NPL

Collinearity Diagnostics<sup>a</sup>

Model	Dimension	Eigenvalue	Condition Index	Variance Proportions				
				(Constant)	BOPO	Bank Size	LAR	NIM
1	1	4.648	1.000	.00	.00	.00	.00	.01
	2	.291	3.994	.00	.02	.00	.00	.66
	3	.047	9.950	.00	.86	.00	.03	.08
	4	.013	19.274	.03	.01	.02	.88	.08
	5	.001	72.481	.97	.10	.98	.10	.18

a. Dependent Variable: NPL

DATASET ACTIVATE DataSet1.

SAVE OUTFILE='D:\Berkas-Berkas Skripsi\olah data\spss\20.59 220621.sav'  
/COMPRESSED.





# LAMPIRAN 10

Hasil Uji Heteroskedastisitas

## Hasil Uji Heteroskedastisitas

REGRESSION  
 /MISSING LISTWISE  
 /STATISTICS COEFF OUTS R ANOVA  
 /CRITERIA=PIN(.05) POUT(.10)  
 /NOORIGIN  
 /DEPENDENT NPL  
 /METHOD=ENTER BOPO BankSize LAR NIM  
 /SAVE RESID.

### Regression

Variables Entered/Removed<sup>a</sup>

Model	Variables Entered	Variables Removed	Method
1	NIM, BOPO, LAR, Bank Size <sup>b</sup>		Enter

a. Dependent Variable: NPL

b. All requested variables entered.

Model Summary<sup>b</sup>

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.613 <sup>a</sup>	.376	.267	.0192274

a. Predictors: (Constant), NIM, BOPO, LAR, Bank Size

b. Dependent Variable: NPL

ANOVA<sup>a</sup>

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.005	4	.001	3.457	.024 <sup>b</sup>
	Residual	.009	23	.000		
	Total	.014	27			

a. Dependent Variable: NPL

b. Predictors: (Constant), NIM, BOPO, LAR, Bank Size

Coefficients<sup>a</sup>

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.142	.087		-1.634	.116
	BOPO	.053	.015	.645	3.507	.002
	Bank Size	.006	.003	.409	2.060	.051
	LAR	-.071	.044	-.321	-1.632	.116
	NIM	.179	.112	.299	1.600	.123

a. Dependent Variable: NPL

**Residuals Statistics<sup>a</sup>**

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	.035459	.091481	.054056	.0137609	28
Residual	-.0278285	.0510705	.0000000	.0177461	28
Std. Predicted Value	-1.351	2.720	.000	1.000	28
Std. Residual	-1.447	2.656	.000	.923	28

a. Dependent Variable: NPL

COMPUTE ABRESID=ABS(RES\_1).  
EXECUTE.  
REGRESSION  
/MISSING LISTWISE  
/STATISTICS COEFF OUTS R ANOVA  
/CRITERIA=PIN(.05) POUT(.10)  
/NOORIGIN  
/DEPENDENT ABRESID  
/METHOD=ENTER BOPO BankSize LAR NIM.

### Regression

**Variables Entered/Removed<sup>a</sup>**

Model	Variables Entered	Variables Removed	Method
1	NIM, BOPO, LAR, Bank Size <sup>b</sup>		Enter

a. Dependent Variable: ABRESID

b. All requested variables entered.

**Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.399 <sup>a</sup>	.159	.013	.01112

a. Predictors: (Constant), NIM, BOPO, LAR, Bank Size

**ANOVA<sup>a</sup>**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.001	4	.000	1.088	.386 <sup>b</sup>
	Residual	.003	23	.000		
	Total	.003	27			

a. Dependent Variable: ABRESID

b. Predictors: (Constant), NIM, BOPO, LAR, Bank Size



Coefficients<sup>a</sup>

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.058	.050		1.162	.257
	BOPO	.012	.009	.302	1.413	.171
	Bank Size	-.002	.002	-.233	-1.010	.323
	LAR	-.005	.025	-.048	-.211	.835
	NIM	-.036	.065	-.119	-.550	.588

a. Dependent Variable: ABRESID





# LAMPIRAN 11

Hasil Uji Autokorelasi

## Hasil Uji Autokorelasi

### Regression

[DataSet1] D:\Berkas-Berkas Skripsi\olah data\spss\20.59 220621.sav

**Variables Entered/Removed<sup>a</sup>**

Model	Variables Entered	Variables Removed	Method
1	NIM, BOPO, LAR, Bank Size <sup>b</sup>		Enter

a. Dependent Variable: NPL

b. All requested variables entered.

**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.613 <sup>a</sup>	.376	.267	.0192274	2.222

a. Predictors: (Constant), NIM, BOPO, LAR, Bank Size

b. Dependent Variable: NPL

**ANOVA<sup>a</sup>**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.005	4	.001	3.457	.024 <sup>b</sup>
	Residual	.009	23	.000		
	Total	.014	27			

a. Dependent Variable: NPL

b. Predictors: (Constant), NIM, BOPO, LAR, Bank Size

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.142	.087		-1.634	.116
	BOPO	.053	.015	.645	3.507	.002
	Bank Size	.006	.003	.409	2.060	.051
	LAR	-.071	.044	-.321	-1.632	.116
	NIM	.179	.112	.299	1.600	.123

a. Dependent Variable: NPL

**Residuals Statistics<sup>a</sup>**

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	.035459	.091481	.054056	.0137609	28
Residual	-.0278285	.0510705	.0000000	.0177461	28
Std. Predicted Value	-1.351	2.720	.000	1.000	28
Std. Residual	-1.447	2.656	.000	.923	28

a. Dependent Variable: NPL





# LAMPIRAN 12

Hasil Uji Regresi Linier Berganda

## Hasil Uji Regresi Linier Berganda

REGRESSION  
 /MISSING LISTWISE  
 /STATISTICS COEFF OUTS R ANOVA  
 /CRITERIA=PIN(.05) POUT(.10)  
 /NOORIGIN  
 /DEPENDENT NPL  
 /METHOD=ENTER BOPO BankSize LAR NIM.

### Regression

[DataSet1] D:\Berkas-Berkas Skripsi\olah data\spss\20.59 220621.sav

#### Variables Entered/Removed<sup>a</sup>

Model	Variables Entered	Variables Removed	Method
1	NIM, BOPO, LAR, Bank Size <sup>b</sup>	.	Enter

a. Dependent Variable: NPL

b. All requested variables entered.

#### Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.613 <sup>a</sup>	.376	.267	.0192274

a. Predictors: (Constant), NIM, BOPO, LAR, Bank Size

#### ANOVA<sup>a</sup>

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.005	4	.001	3.457	.024 <sup>b</sup>
	Residual	.009	23	.000		
	Total	.014	27			

a. Dependent Variable: NPL

b. Predictors: (Constant), NIM, BOPO, LAR, Bank Size

#### Coefficients<sup>a</sup>

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.142	.087		-1.634	.116
	BOPO	.053	.015	.645	3.507	.002
	Bank Size	.006	.003	.409	2.060	.051
	LAR	-.071	.044	-.321	-1.632	.116
	NIM	.179	.112	.299	1.600	.123

a. Dependent Variable: NPL



# LAMPIRAN 13

Hasil Uji Hipotesis

## Hasil Uji Hipotesis

REGRESSION  
 /MISSING LISTWISE  
 /STATISTICS COEFF OUTS R ANOVA  
 /CRITERIA=PIN(.05) POUT(.10)  
 /NOORIGIN  
 /DEPENDENT NPL  
 /METHOD=ENTER BOPO BankSize LAR NIM.

### Regression

[DataSet1] D:\Berkas-Berkas Skripsi\olah data\spss\20.59 220621.sav

**Variables Entered/Removed<sup>a</sup>**

Model	Variables Entered	Variables Removed	Method
1	NIM, BOPO, LAR, Bank Size <sup>b</sup>	.	Enter

a. Dependent Variable: NPL

b. All requested variables entered.

**Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.613 <sup>a</sup>	.376	.267	.0192274

a. Predictors: (Constant), NIM, BOPO, LAR, Bank Size

**ANOVA<sup>a</sup>**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.005	4	.001	3.457	.024 <sup>b</sup>
	Residual	.009	23	.000		
	Total	.014	27			

a. Dependent Variable: NPL

b. Predictors: (Constant), NIM, BOPO, LAR, Bank Size

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.142	.087		-1.634	.116
	BOPO	.053	.015	.645	3.507	.002
	Bank Size	.006	.003	.409	2.060	.051
	LAR	-.071	.044	-.321	-1.632	.116
	NIM	.179	.112	.299	1.600	.123

a. Dependent Variable: NPL





# LAMPIRAN 14

Berita Acara Bimbingan Skripsi



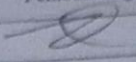
**UNIVERSITAS MUHAMMADIYAH PONOROGO**  
**FAKULTAS EKONOMI**

Jl. Budi Utomo No. 10 Ponorogo 63471 Jawa Timur Indonesia  
Telp (0352) 481124, Fax. (0352) 461796, e-mail : akademik@umpo.ac.id Website :www.umpo.ac.id  
Akreditasi Institusi B oleh BAN-PT  
(SK Nomor : 77/SK/BAN-PT/Ak-PPJ/PT/IV/2020)

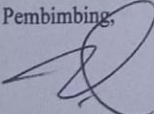
**BERITA ACARA BIMBINGAN SKRIPSI**

1. Nama Mahasiswa : HERLIN ADITYAS WATI
2. NIM : 17441377
3. Jurusan : Akuntansi S1
4. Bidang : Akuntansi Keuangan
5. Alamat : Dukuh Krajan RT/RW 01/01 Desa Kalimalang, Kec. Sukorejo, Kab. Ponorogo
6. Judul Skripsi : Pengaruh BOPO, Bank Size, Loan to Asset Ratio dan Net Interest Margin terhadap Non Performing Loan Bank Umum Swasta Nasional yang Terdaftar di BEI
7. Masa Pembimbingan : September 2020 s/d Agustus 2021
8. Tanggal Mengajukan Skripsi :
9. Konsultasi :

Tanggal Disetujui	BAB	Paraf Pembimbing
15/11/2020	Revisi proposal (latar belakang)	
24/11/2020	Revisi proposal (kerangka, Variabel)	
30/11/2020	ACC Proposal	
03/12/2020	Revisi proposal	
16/12/2020	Revisi proposal	
21/12/2020	Revisi proposal	
29/12/2020	ACC proposal	
10/01/2021	Revisi Bab I	
11/01/2021	ACC Bab I dan II	
13/01/2021	Revisi Bab II	
19/01/2021	ACC Bab III	
28/02/2021	Revisi Bab IV	
10/03/2021	ACC Bab IV dan V	
19/03/2021	Revisi Bab I II III	
05/04/2021	Revisi Bab I II III	
25/04/2021	Revisi Bab I II III	
25/05/2021	Revisi Bab I II III	
26/06/2021	Revisi Bab IV V	
29/06/2021	Revisi bab IV V	
01/07/2021	checky final	

Tanggal Disetujui	BAB	Paraf Pembimbing
02/07/2021	Ac total	

- 10. Tanggal Selesai Penulisan Skripsi : \_\_\_\_\_
- 11. Keterangan Bimbingan Telah Selesai : \_\_\_\_\_
- 12. Telah Di Evaluasi/Di Uji Dengan Nilai : \_\_\_\_\_ (angka)  
\_\_\_\_\_ (huruf)

Pembimbing,  
  
**ARIF HARTONO, SE, M.SA**  
 NIDN. 0720017801

Ponorogo, 30 Juni 2021  
 Dekan,  
**Dr. HADI SUMARSONO, M.Si**  
 NIP. 19760508 200501 1 002