



Lampiran 1

**DAFTAR PERUSAHAAN SUB SEKTOR KEUANGAN
YANG TERDAFTAR DI BURSA EFEK INDONESIA**

No	Nama Perusahaan	Kode Perusahaan	Tanggal IPO
1.	PT. Bank Rakyat Indonesia Agroniaga	AGRO	08 Agustus 2003
2.	PT. Bank Agris Tbk (Bank IBK Indonesia Tbk.)	AGRS	22 Desember 2014
3.	PT. Bank MNC Internasional Tbk	BABP	15 Juli 2002
4.	PT. Bank Capital Indonesia Tbk	BACA	08 Oktober 2007
5.	PT. Bank Central Asia Tbk	BBCA	31 Mei 2000
6.	PT. Bank Bukopin Tbk	BBKP	10 Juli 2006
7.	PT. Bank Negara Indonesia (Persero)	BBNI	25 November 1996
8.	PT. Bank Rakyat Indonesia (Persero)	BBRI	10 November 2003
9.	PT. Bank Tabungan Negara (Persero)	BBTN	17 Desember 2009
10.	Pt. Bank Mestika Dharma Tbk	BBMD	08 Juli 2013
11.	PT. Bank Jtrust Indonesia Tbk	BCIC	25 Januari 1997
12.	PT. Bank Danamon Indonesia Tbk	BDMN	06 Desember 1989
13.	PT. Bank Ganesha Tbk	BGTB	12 Mei 2016
14.	PT. Bank QNB Indonesia Tbk	BKSW	21 November 2002
15.	PT. Bank Maspion Indonesia Tbk	BMAS	11 Juli 2013
16.	PT. Bank Mandiri (Persero)	BMRI	14 Juli 2003
17.	PT. Bank Bumi Arta Tbk	BNBA	31 Desember 1999
18.	PT. Bank CIMB Niaga Tbk	BNGA	29 November 1989
19.	PT. Bank Maybank Indonesia Tbk	BNII	21 November 1989
20.	PT. Bank Permata Tbk	BNLI	15 Januari 1990
21.	PT. Bank Sinarmas Tbk	BSIM	13 Desember 2010

22.	PT. Bank of India Indonesia Tbk	BSWD	01 Mei 2002
23.	PT. Bank Artha Graha Internasional Tbk	INPC	29 Agustus 1990
24.	PT. Bank Mayapada Internasional Tbk	MAYA	29 Agustus 1997
25.	PT. Bank Mega Tbk	MEGA	17 April 2000
26.	PT. Bank OCBC NISP Tbk	NISP	20 Oktober 1994
27.	PT. Bank Pan Indonesia Tbk	PNBN	29 Desember 1982
28.	PT. Bank Woori Saudara Indonesia Tbk.	SDRA	15 Desember 2006



Lampiran 2

PENYELEKSIAN SAMPEL PENELITIAN

No.	Kode Perusahaan	Kriteria Sampel			Yang Memenuhi Kriteria Sampel
		Kriteria I	Kriteria II	Kriteria III	
1.	AGRO	√	√	√	√
2.	AGRS	√	√	√	√
3.	BABP	√	√	√	√
4.	BACA	√	√	√	√
5.	BBCA	√	√	√	√
6.	BBKP	√	√	√	√
7.	BBNI	√	√	√	√
8.	BBRI	√	√	√	√
9.	BBTN	√	√	√	√
10.	BBMD	√	√	√	√
11.	BCIC	√	√	√	√
12.	BDMN	√	√	√	√
13.	BGTB	√	√	√	√
14.	BKSW	√	√	√	√
15.	BMAS	√	√	√	√
16.	BMRI	√	√	√	√
17.	BNBA	√	√	√	√
19.	BNGA	√	√	√	√
20.	BNII	√	√	√	√
21.	BNLI	√	√	√	√
22.	BSIM	√	√	√	√
21.	BSWD	√	√	√	√
23.	INPC	√	-	-	X
24.	MAYA	√	√	√	√
25.	MEGA	√	√	√	√
26.	NISP	√	√	√	√
27.	PNBN	√	√	√	√
28.	SDRA	√	√	√	√
Total Sampel					27

Keterangan:

Kriteria I : Perusahaan sub sektor Perbankan khususnya Bank BUMN dan Bank Swasta Devisa yang terdaftar di BEI pada tahun 2017-2019.

Kriteria II : Perusahaan Sub sector perbankan yang telah menerbitkan laporan keuangan baik annual report (laporan tahunan) atau financial statement antara tahun 2017-2019 secara rutin.

Kriteria III : Perusahaan sub sector perbankan yang menyajikan data rasio keuangan secara lengkap yang dibutuhkan peneliti antara tahun 2017-2019.



Lampiran 3

**HASIL PERHITUNGAN VARIABEL YANG
DIGUNAKAN DALAM PENELITIAN**

a. Perhitungan *Return On Assets* (ROA)

No	Nama Perusahaan	Tahun	EAT	Total asset	ROA
1	AGRO	2017	101.824.669	16.325.247.007	0.62%
		2018	204.212.623	23.313.671.252	0.88%
		2019	51.061.421	27.067.922.912	0.19%
2	AGRS	2017	8.217	3.892.516	0.21%
		2018	1.520.773	26.856.967	5.66%
		2019	243.629	26.974.124	0.90%
3	BABP	2017	-685.193	10.706.094	-6.40%
		2018	57.021	10.854.855	0.53%
		2019	20.433	10.607.879	0.19%
4	BACA	2017	40.577	16.349.473	0.25%
		2018	106.500	18.019.614	0.59%
		2019	15.884	18.959.622	0.08%
5	BBCA	2017	23.321.150	750.319.671	3.11%
		2018	25.851.660	824.787.944	3.13%
		2019	28.569.974	918.989.312	3.11%
6	BBKP	2017	135.901	106.442.999	0.13%
		2018	189.970	95.643.923	0.20%
		2019	216.749	100.264.248	0.22%
7	BBNI	2017	13.770.592	709.330.084	1.94%
		2018	15.091.763	808.572.011	1.87%
		2019	15.508.583	845.605.208	1.83%
8	BBRI	2017	32.418.486	1.127.447.489	2.88%
		2018	32.418.486	1.296.898.292	2.50%
		2019	34.413.825	1.416.758.840	2.43%
9	BBTN	2017	3.027.466	261.365.267	1.16%
		2018	2.807.923	306.436.194	0.92%
		2019	209.263	311.776.828	0.07%
10	BBMD	2017	263.753.376.621	11.817.844.456.356	2.23%
		2018	265.862.564.725	12.093.079.368.934	2.20%
		2019	247.573.726.183	12.900.218.775.263	1.92%
11	BCIC	2017	121.534	17.171.181	0.71%
		2018	-401.101	17.823.669	-2.25%
		2019	49.495	17.311.597	0.29%

12	BDMN	2017	3.828.097	178.257.092	2.15%
		2018	3.571.358	186.762.189	1.91%
		2019	3.868.343	193.533.970	2.00%
13	BGTG	2017	51.140	4.581.932	1.12%
		2018	5.600	4.497.122	0.12%
		2019	11.841	4.809.743	0.25%
14	BKSW	2017	-789.803	24.635.233	-3.21%
		2018	14.568	20.486.926	0.07%
		2019	5.277	23.021.785	0.02%
15	BMAS	2017	69.497.192	6.504.845.282	1.07%
		2018	71.013.866	6.694.023.677	1.06%
		2019	59.746.814	7.569.580.138	0.79%
16	BMRI	2017	21.443.042	1.124.700.847	1.91%
		2018	25.851.937	1.202.252.094	2.15%
		2019	28.455.592	1.318.246.335	2.16%
17	BNBA	2017	89.548.095.470	7.014.677.335.611	1.28%
		2018	92.897.864.488	7.297.273.467.260	1.27%
		2019	51.167.901.115	7.607.653.715.376	0.67%
18	BNGA	2017	2.977.738	266.305.445	1.12%
		2018	3.482.428	266.781.498	1.31%
		2019	3.642.935	274.467.227	1.33%
19	BNII	2017	1.860.845	173.253.491	1.07%
		2018	2.262.245	177.532.858	1.27%
		2019	1.924.180	169.082.830	1.14%
20	BNLI	2017	748.433	148.328.370	0.50%
		2018	901.252	152.892.866	0.59%
		2019	1.500.420	161.451.259	0.93%
21	BSIM	2017	318.923	30.404.078	1.05%
		2018	50.472	30.748.742	0.16%
		2019	6.752	36.559.556	0.02%
22	BSWD	2017	-127.084.937.316	4.487.328.861.973	-2.83%
		2018	9.879.658.315	3.896.760.492.444	0.25%
		2019	30.952.161.285	4.007.412.556.573	0.77%
23	MAYA	2017	675.404.953	74.745.570.167	0.90%
		2018	437.412	86.971.893	0.50%
		2019	528.114	93.408.831	0.57%
24	MEGA	2017	1.300.043	82.297.010	1.58%
		2018	1.599.347	83.761.946	1.91%
		2019	2.002.733	100.803.831	1.99%
25	NISP	2017	2.175.824	153.773.957	1.41%
		2018	2.638.064	173.582.894	1.52%
		2019	2.939.243	180.706.987	1.63%
26	PNBN	2017	2.008.437	213.541.797	0.94%

		2018	3.187.157	207.204.418	1.54%
		2019	3.498.299	211.287.370	1.66%
27	SDRA	2017	438.725	27.086.504	1.62%
		2018	537.971	29.631.693	1.82%
		2019	499.791	36.936.262	1.35%



b. Perhitungan Non Performing Loan (NPL)

No	Nama Perusahaan	Tahun	Total Kredit Yang diberikan	Kredit Bermasalah				NPL
				Kurang Lancar	Diragukan	Macet	Total	
1	AGRO	2017	10.620.505.121	171.574	2.094.092	583.036	2.848.702	0.03%
		2018	15.219.719.856	10.214.686	15.144.896	149.686.048	175.045.630	1.15%
		2019	18.532.525.500	2.261.467	1.956.383	1.392.717	5.610.567	0.03%
2	AGRS	2017	2.753.030	932	20.541	129.690	151.163	5.49%
		2018	2.922.154	4.365	46.626	140.997	191.988	6.57%
		2019	3.870.807	32.341	151.020	302.056	485.417	12.54%
3	BABP	2017	6.783.806	90.968	110.573	251.404	452.945	6.68%
		2018	7.272.968	26.619	115.482	287.277	429.378	5.90%
		2019	7.347.489	71.278	31.083	334.025	436.386	5.94%
4	BACA	2017	7.115.383	0	51	173.741	173.792	2.44%
		2018	7.455.447	775	11.606	151.776	164.157	2.20%
		2019	9.588.615	55.210	1.283	282.944	339.437	3.54%
5	BBCA	2017	501.960.505	1.075.582	5.397.734	936.731	7.410.047	1.48%
		2018	521.317.134	1.667.728	1.185.460	4.730.866	7.584.054	1.45%
		2019	567.806.613	1.307.395	686.997	5.882.534	7.876.926	1.39%
6	BBKP	2017	70.479.820	1.615.195	1.029.643	1.859.034	4.503.872	6.39%
		2018	64.365.307	980.201	148.759	1.961.467	3.090.427	4.80%
		2019	67.835.773	183.738	757.573	2.117.347	3.058.658	4.51%
7	BBNI	2017	426.789.981	1.271.410	1.592.039	7.234.126	10.097.575	2.37%
		2018	497.886.888	2.028.042	3.009.125	5.001.135	10.038.302	2.02%
		2019	539.862.076	5.041.299	695.686	7.224.831	12.961.816	2.40%

8	BBRI	2017	689.559.228	1.290.701	1.408.731	5.216.546	7.915.978	1.15%
		2018	784.992.175	1.573.704	1.777.038	6.280.707	9.631.449	1.23%
		2019	839.067.353	2.359.753	2.518.424	6.622.313	11.500.490	1.37%
9	BBTN	2017	181.002.783	200.870	328.709	4.587.061	5.116.640	2.83%
		2018	216.256.305	478.062	390.368	4.667.859	5.536.289	2.56%
		2019	232.212.539	2.567.829	1.223.337	6.654.734	10.445.900	4.50%
10	BBMD	2017	6.758.843.979.987	35.460.329.914	47.043.680.138	92.636.900.378	175.140.910.430	2.59%
		2018	7.274.824.813.424	5.047.113.436	31.715.807.039	132.424.694.627	169.187.615.102	2.33%
		2019	7.791.537.196.845	5.388.205.129	119.765.690.322	50.918.680.153	176.072.575.604	2.26%
11	BCIC	2017	11.281.861	3.202	9.110	324.497	336.809	2.99%
		2018	10.129.117	21.925	216.320	199.218	437.463	4.32%
		2019	6.132.883	7.036	6.387	79.376	92.799	1.51%
12	BDMN	2017	94.045.506	418.596	970.198	1.452.392	2.841.186	3.02%
		2018	101.650.553	357.095	467.622	2.229.718	3.054.435	3.00%
		2019	106.865.502	490.535	700.119	2.359.653	3.550.307	3.32%
13	BGTG	2017	2.902.932	1.456	1.200	20.806	23.462	0.81%
		2018	2.913.152	1.360	3.425	119.086	123.871	4.25%
		2019	2.990.042	188	193	67.803	68.184	2.28%
14	BKSW	2017	14.021.839				259.359	1.85%
		2018	11.218.751				279.320	2.49%
		2019	14.050.161				791.366	5.63%
15	BMAS	2017	4.522.408.895				62.618.737	1.38%
		2018	4.976.591.404				104.448.776	2.10%
		2019	5.466.906.639				123.918.105	2.27%
16	BMRI	2017	712.037.865	7.531.984	4.284.451	13.224.349	25.040.784	3.52%
		2018	799.557.188	4.389.703	2.320.709	15.598.649	22.309.061	2.79%

		2019	885.835.237	4.474.916	3.655.494	12.677.983	20.808.393	2.35%
17	BNBA	2017	4.528.964.528.067	5.189.158.929	15.323.971.300	56.378.022.148	71.701.993.448	1.58%
		2018	4.766.533.822.704	8.471.662.874	6.908.881.389	56.565.075.695	71.945.619.958	1.51%
		2019	5.165.685.915.268	5.938.431.803	4.754.289.321	68.109.798.140	78.802.519.264	1.53%
18	BNGA	2017	181.405.722	1.356.042	810.404	4.610.802	6.777.248	3.74%
		2018	186.262.631	661.708	402.339	5.022.948	6.086.995	3.27%
		2019	190.983.118	277.713	821.191	4.214.265	5.313.169	2.78%
19	BNII	2017	113.813.563	694.173	193.384	2.363.787	3.251.344	2.86%
		2018	121.972.870	355.899	873.348	2.002.487	3.231.734	2.65%
		2019	111.611.893	318.011	1.234.107	2.284.408	3.836.526	3.44%
20	BNLI	2017	90.020.985	244.869	53.779	729.904	1.028.552	1.14%
		2018	99.209.601	1.042.954	522.198	884.914	2.450.066	2.47%
		2019	105.082.244	32.782	17.931	760.281	810.994	0.77%
21	BSIM	2017	18.765.047	117.461	137.111	460.143	714.715	3.81%
		2018	19.844.642	158.246	508.017	291.724	957.987	4.83%
		2019	22.497.252	189.906	1.137.063	473.800	1.800.769	8.00%
22	BSWD	2017	2.152.865.502.315	7.041.720.068	2.526.830.384	95.593.593.891	105.162.144.343	4.88%
		2018	2.413.111.241.098	1.323.174.402	794.691.758	116.086.520.442	118.204.386.602	4.90%
		2019	2.065.583.544.585	253.981.042	86.832.634.746		87.086.615.788	4.22%
23	MAYA	2017	56.420.080.542	1378146161	790654281	1016890530	3.185.690.972	5.65%
		2018	65.669.810	28.354	37	1887	30.278	0.05%
		2019	71.882.087	28.560	66	1.834	30.460	0.04%
24	MEGA	2017	35.237.814	110.982	219.329	377.865	708.176	2.01%
		2018	42.263.704	80.039	137.228	458.672	675.939	1.60%
		2019	53.022.795	56.278	805.942	442.849	1.305.069	2.46%
25	NISP	2017	106.349.408	137.639	136.629	1.624.946	1.899.214	1.79%

		2018	117.834.798	390.435	380.755	1.259.799	2.030.989	1.72%
		2019	119.046.393	57.143	300.395	1.679.764	2.037.302	1.71%
26	PNBN	2017	131.954.374	27.895	112.382	459.004	599.281	0.45%
		2018	141.232.323	100.870	113.376	905.651	1.119.897	0.79%
		2019	140.682.830	85.596	129.805	799.842	1.015.243	0.72%
27	SDRA	2017	18.804.986	7.185	4.417	157.065	168.667	0.90%
		2018	22.528.964	183.561	14.624	174.727	372.912	1.66%
		2019	26.674.450	32.166	9.966	271.620	313.752	1.18%



c. Perhitungan *Loan to Deposit Ratio* (LDR)

No.	Nama Perusahaan	Tahun	LDR (X1)
			(%)
1	AGRO	2017	86.48
		2018	82.99
		2019	96.64
2	AGRS	2017	84.46
		2018	86.68
		2019	85.38
3	BABP	2017	77.76
		2018	88.64
		2019	89.59
4	BACA	2017	50.51
		2018	51.96
		2019	60.65
5	BBCA	2017	80.50
		2018	81.60
		2019	78.20
6	BBKP	2017	81.34
		2018	86.18
		2019	84.82
7	BBNI	2017	85.60
		2018	88.80
		2019	91.50
8	BBRI	2017	88.13
		2018	89.57
		2019	88.64
9	BBTN	2017	108.78
		2018	103.25
		2019	113.50
10	BBMD	2017	81.02
		2018	86.93
		2019	88.06
11	BCIC	2017	88.87
		2018	77.43
		2019	48.77
12	BDMN	2017	93.30
		2018	95.00
		2019	99.00
13	BGTG	2017	85.55
		2018	87.81
		2019	82.76

14	BKSW	2017	70.28
		2018	72.59
		2019	84.70
15	BMAS	2017	97.14
		2018	100.87
		2019	94.13
16	BMRI	2017	87.16
		2018	95.46
		2019	93.93
17	BNBA	2017	82.10
		2018	82.26
		2019	87.08
18	BNGA	2017	96.24
		2018	97.18
		2019	97.75
19	BNII	2017	88.12
		2018	96.46
		2019	94.13
20	BNLI	2017	87.54
		2018	90.08
		2019	90.10
21	BSIM	2017	80.57
		2018	84.24
		2019	81.95
22	BSWD	2017	67.78
		2018	99.48
		2019	81.69
23	MAYA	2017	90.08
		2018	91.83
		2019	93.34
24	MEGA	2017	56.47
		2018	67.23
		2019	69.67
25	NISP	2017	93.42
		2018	93.51
		2019	94.08
26	PNBN	2017	92.10
		2018	104.15
		2019	115.26
27	SDRA	2017	111.07
		2018	145.26
		2019	139.91

d. Perhitungan *Debt to Equity Ratio* (DER)

No	Nama Perusahaan	Tahun	Total Liabilitas	Total Ekuitas	DER
1	AGRO	2017	13213962	3111285	424.71%
		2018	18889385	4424286	426.95%
		2019	22586219	4481704	503.96%
2	AGRS	2017	6.407.132	18.712.477	34.24%
		2018	7.382.445	19.474.522	37.91%
		2019	7.995.597	18.978.527	42.13%
3	BABP	2017	9.453.546	1.252.548	754.75%
		2018	9.424.865	1.429.990	659.09%
		2019	9.048.429	1.559.450	580.23%
4	BACA	2017	14.941.087	1.408.386	1060.87%
		2018	16.534.651	1.484.963	1113.47%
		2019	17.421.982	1.537.640	1133.03%
5	BBCA	2017	614.940.262	131.401.694	467.99%
		2018	668.438.779	151.753.427	440.48%
		2019	740.067.127	174.143.156	424.98%
6	BBKP	2017	99.684.047	6.758.952	1474.84%
		2018	87.049.486	8.594.437	1012.86%
		2019	91.358.763	8.905.485	1025.87%
7	BBNI	2017	584.086.818	100.903.304	578.86%
		2018	671.237.546	110.373.789	608.15%
		2019	688.489.442	125.003.948	550.77%
8	BBRI	2017	939.667.656	168.007.778	559.30%
		2018	1.090.664.084	185.275.331	588.67%
		2019	1.183.155.670	208.784.336	566.69%
9	BBTN	2017	223.937.463	21.663.434	1033.71%
		2018	263.784.017	23.840.448	1106.46%
		2019	269.451.682	23.836.195	1130.43%
10	BBMD	2017	8.735.693.829.586	3.082.150.626.770	283.43%
		2018	9.005.066.283.473	3.088.013.085.461	291.61%
		2019	9.419.749.653.807	3.480.469.121.456	270.65%
11	BCIC	2017	15.658.857	1.512.324	1035.42%
		2018	16.508.766	1.314.903	1255.51%
		2019	15.637.771	1.673.826	934.25%
12	BDMN	2017	139.084.940	39.172.152	355.06%
		2018	144.822.368	41.939.821	345.31%
		2019	148.116.943	45.417.027	326.13%
13	BGTG	2017	3.463.572	1.118.360	309.70%
		2018	3.370.923	1.126.199	299.32%
		2019	3.669.743	1.140.000	321.91%

14	BKS	2017	20.644.983	3.990.250	517.39%
		2018	15.814.866	4.672.060	338.50%
		2019	18.332.221	4.689.564	390.92%
15	BMS	2017	4.892.687.894	1.162.157.388	421.00%
		2018	5.493.283.082	1.200.740.595	457.49%
		2019	6.340.648.554	1.228.931.584	515.95%
16	BMR	2017	888.026.817	170.006.132	522.35%
		2018	941.953.100	184.960.305	509.27%
		2019	1.025.749.580	209.034.525	490.71%
17	BNBA	2017	5.651.847.900.990	1.362.829.434.621	414.71%
		2018	5.802.518.829.966	1.494.754.637.294	388.19%
		2019	6.083.998.151.873	1.523.655.563.503	399.30%
18	BNGA	2017	229.354.449	36.950.115	620.71%
		2018	227.200.919	39.579.574	574.04%
		2019	231.173.061	43.278.891	534.15%
19	BNII	2017	152.478.451	20.775.040	733.95%
		2018	152.442.167	25.090.691	607.56%
		2019	142.397.914	26.684.916	533.63%
20	BNLI	2017	126.817.628	21.510.742	589.55%
		2018	130.440.930	22.451.936	580.98%
		2019	137.413.908	24.037.351	571.67%
21	BSIM	2017	25.559.894	4.844.184	527.64%
		2018	23.532.846	4.856.420	484.57%
		2019	26.385.919	6.074.463	434.37%
22	BSWD	2017	3.366.092.766.236	1.121.236.095.737	300.21%
		2018	2.766.528.043.722	1.130.232.448.722	244.78%
		2019	2.844.343.386.095	1.163.069.170.478	244.55%
23	MAYA	2017	66.202.194.951	8.543.375.216	774.90%
		2018	76.183.319	10.788.574	706.15%
		2019	81.066.862	12.341.969	656.84%
24	MEGA	2017	69.232.394	13.064.616	529.92%
		2018	69.979.273	13.782.673	507.73%
		2019	85.262.393	15.541.438	548.61%
25	NISP	2017	131.989.603	21.784.354	605.89%
		2018	149.154.640	24.428.254	610.58%
		2019	153.042.184	27.664.803	553.20%
26	PNBN	2017	177.253.066	36.288.731	488.45%
		2018	166.457.301	40.747.117	408.51%
		2019	166.845.656	44.441.714	375.43%
27	SDRA	2017	20.979.506	6.106.998	343.53%
		2018	23.081.225	6.550.468	352.36%
		2019	30.000.672	6.935.590	432.56%

Lampiran 4

HASIL OLAH DATA SPSS

Variables Entered/Removed^a

Model	Variables Entered	Variables	
		Removed	Method
1	NPL, DER, LDR ^b	.	Enter

a. Dependent Variable: ROA

b. All requested variables entered.

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.447 ^a	.200	.169	1.33691	1.777

a. Predictors: (Constant), NPL, DER, LDR

b. Dependent Variable: ROA

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	34.422	3	11.474	6.420	.001 ^b
	Residual	137.625	77	1.787		
	Total	172.047	80			

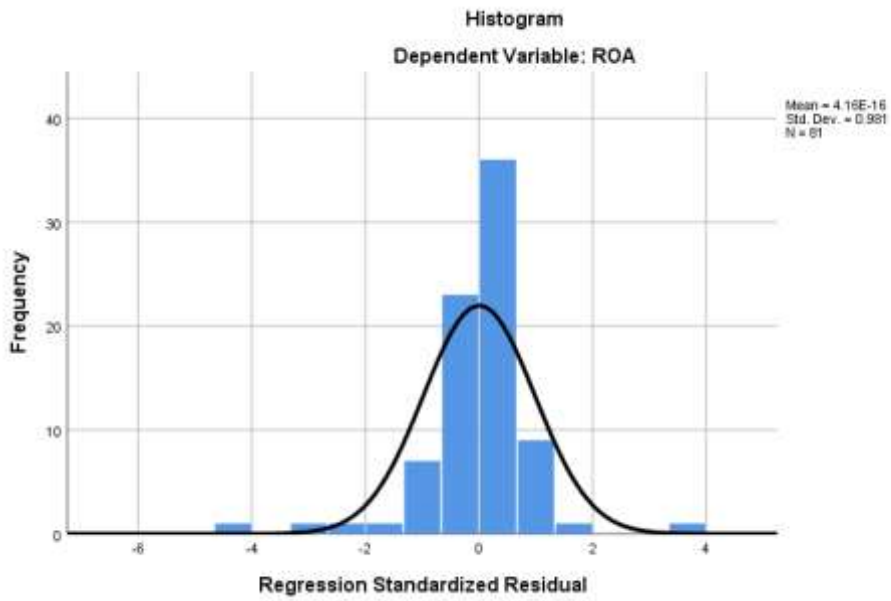
a. Dependent Variable: ROA

b. Predictors: (Constant), NPL, DER, LDR

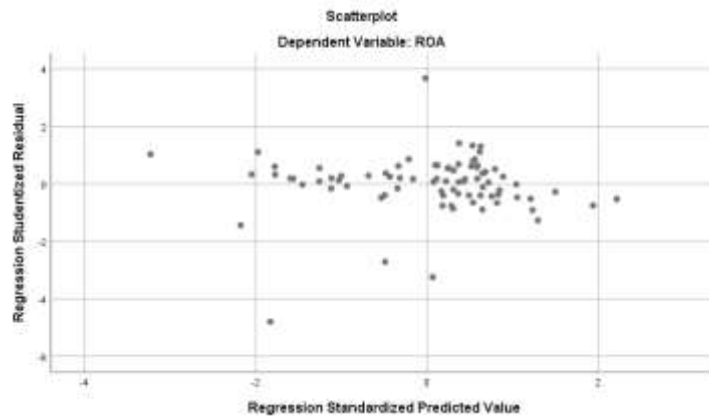
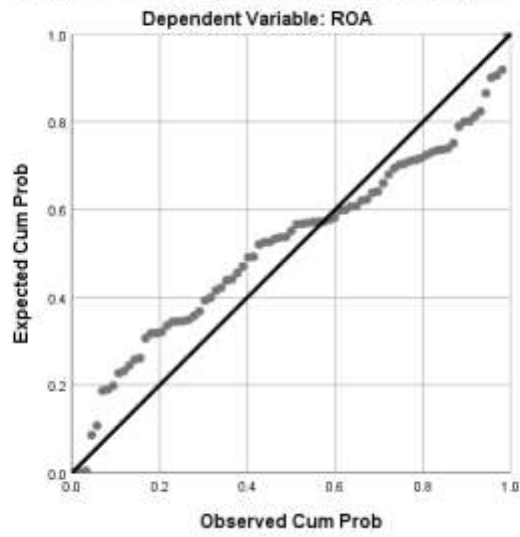
Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.104	1.039		1.063	.291
	LDR	.015	.010	.159	1.527	.131
	DER	-.001	.001	-.271	-2.604	.011
	NPL	-.210	.077	-.280	-2.746	.008

a. Dependent Variable: ROA



Normal P-P Plot of Regression Standardized Residual



One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual	
N		81	
Normal Parameters ^{a,b}	Mean	.000000	
	Std. Deviation	1.31160588	
Most Extreme Differences	Absolute	.143	
	Positive	.121	
	Negative	-.143	
Test Statistic		.143	
Asymp. Sig. (2-tailed)		.000 ^c	
Monte Carlo Sig. (2-tailed)	Sig.	.069 ^d	
	99% Confidence Interval	Lower Bound	.062
		Upper Bound	.075

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

d. Based on 10000 sampled tables with starting seed 2000000.

Variables Entered/Removed^a

Variables Entered	Variables Removed	Method
NPL, DER, LDR ^b		. Enter

a. Dependent Variable: ROA

b. All requested variables entered.

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
LDR	76	48.77	115.26	87.0961	12.87771
DER	76	34.24	1133.03	510.0508	194.71677
NPL	76	.02	8.00	2.9091	1.61482
ROA	76	-3.21	5.66	1.1307	1.18109
Valid N (listwise)	76				

```

REGRESSION
  /MISSING LISTWISE
  /STATISTICS COEFF OUTS R ANOVA
  /CRITERIA=PIN(.05) POUT(.10)
  /NOORIGIN
  /DEPENDENT Y
  /METHOD=ENTER X1 X2 X3
  /SCATTERPLOT=( *SRESID , *ZPRED)
  /SAVE RESID.

```

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.368 ^a	.136	.100	1.12063	1.985

a. Predictors: (Constant), NPL, DER, LDR

b. Dependent Variable: ROA

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	14.204	3	4.735	3.770	.014 ^b
	Residual	90.419	72	1.256		
	Total	104.623	75			

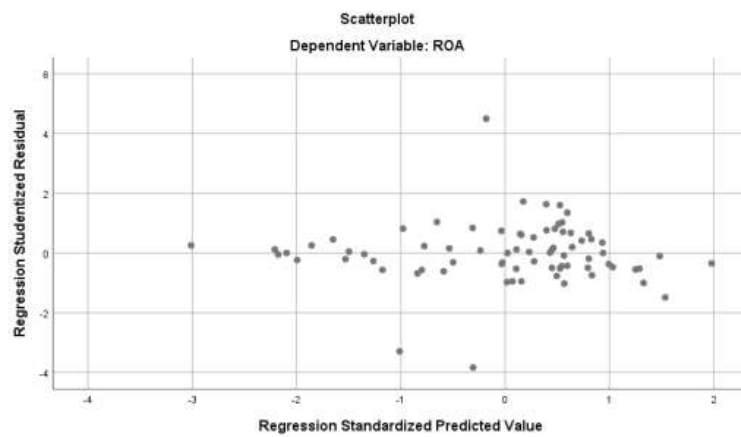
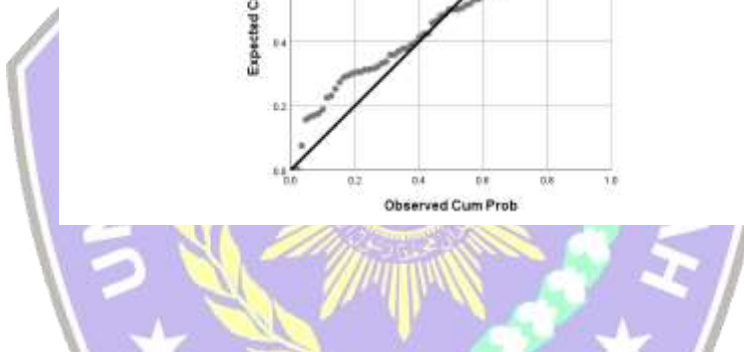
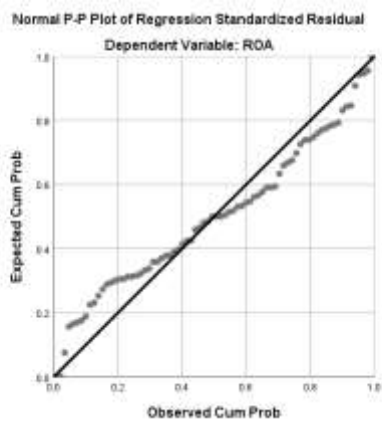
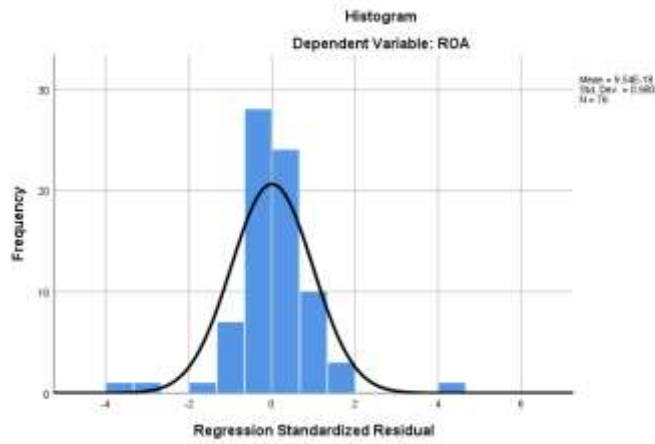
a. Dependent Variable: ROA

b. Predictors: (Constant), NPL, DER, LDR

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.637	1.018		.626	.533
	LDR	.018	.010	.198	1.783	.079
	DER	-.001	.001	-.192	-1.730	.088
	NPL	-.169	.080	-.232	-2.111	.038

a. Dependent Variable: ROA



One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual	
N		76	
Normal Parameters ^{a,b}	Mean	.0000000	
	Std. Deviation	1.09799104	
Most Extreme Differences	Absolute	.127	
	Positive	.101	
	Negative	-.127	
Test Statistic		.127	
Asymp. Sig. (2-tailed)		.004 ^c	
Monte Carlo Sig. (2-tailed)	Sig.	.156 ^d	
	99% Confidence Interval	Lower Bound	.146
		Upper Bound	.165

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

d. Based on 10000 sampled tables with starting seed 2000000.





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Akreditasi Institusi B oleh BAN-PT
(SK Nomor : 77/SK/BAN-PT/Ak-PPJ/PT/IV/2020)

BERITA ACARA BIMBINGAN SKRIPSI

1. Nama Mahasiswa : SEPTIYANI ANGGUN SARTIKA PUTRI
2. NIM : 17414584
3. Jurusan : Manajemen
4. Bidang : Keuangan
5. Alamat : Rt 01/Rw 02, Dusun Karangrejo, Desa Tempuran, Kecamatan Sawoo, Kabuputen Ponorogo
6. Judul Skripsi : Pengaruh Loan to deposit Ratio (LDR), Debt To Equity Ratio (DER) dan Kredit Bermasalah Terhadap Kinerja Keuangan Pada Bank Umum Konvensional di Bursa Efek Indonesia (2017-2019)
7. Masa Pembimbingan : September 2020 s/d Agustus 2021
8. Tanggal Mengajukan Skripsi :
9. Konsultasi :

Tanggal Disetujui	BAB	Paraf Pembimbing
15/2/2021	Revisi proposal terkait formula gos. pendirian, metode penelitian	
23/2/2021	Acc proposal	
15/3/21	Revisi Bab 1 dan 2	
23/3/21	Acc Bab 1 dan 2	
25/3/21	Revisi Bab 1 dan 2 terkait pengantar dan bab 1	
29/3/21	Acc Bab 1 dan 2	
6/4/21	Revisi Bab 1 dan 2	
14/4/21	Acc Bab 1 dan 2	
10/6/21	Revisi bab 1 dan 2 analisis statistik	
14/6/21	Revisi pengantar dan bab 1	

