

## LAMPIRAN

### Lampiran 1 Sampel Penelitian

NO	KODE	NAMA PERBANKAN
1.	AGRO	Bank Raya Indonesia Tbk.
2.	AGRS	Bank IBK Indonesia Tbk.
3.	AMAR	Bank Amar Indonesia Tbk.
4.	ARTO	Bank Jago Tbk.
5.	BABP	Bank MNC Internasional Tbk.
6.	BACA	Bank Capital Indonesia Tbk.
7.	BBCA	Bank Central Asia Tbk.
8.	BBKP	Bank KB Bukopin Tbk.
9.	BBHI	Allo Bank Indonesia Tbk.
10.	BBMD	Bank Mestika Dharma Tbk.
11.	BBNI	Bank Negara Indonesia Tbk.
12.	BBRI	Bank Rakyat Indonesia Tbk.
13.	BBTN	Bank Tabungan Negara Tbk.
14.	BBYB	Bank Neo Commerce Tbk.
15.	BCIC	Bank JTrust Indonesia Tbk.
16.	BDMN	Bank Danamon Indonesia Tbk.
17.	BGTG	Bank Ganesha Tbk.
18.	BINA	Bank Ina Perdana Tbk.
19.	BEKS	Bank Pembangunan Daerah Banten Tbk.
20.	BJBR	Bank Pembangunan Daerah Jawa Barat dan Banten Tbk.
21.	BJTM	Bank Pembangunan Daerah Jawa Timur Tbk.
22.	BKSW	Bank QNB Indonesia Tbk.
23.	BMAS	Bank Maspion Indonesia Tbk.
24.	BMRI	Bank Mandiri Tbk.
25.	BNGA	Bank CIMB Niaga Tbk.
26.	BNII	Maybank Indonesia Tbk.
27.	BNLI	Bak Permata Tbk.
28.	BNBA	Bank Bumi Arta Tbk.
29.	BSIM	Bank Sinarmas Tbk.
30.	BSWD	Bank Of India Indonesia Tbk.
31.	BTPN	Bank BTPN Tbk.
32.	BVIC	Bank Victoria Internasional Tbk.
33.	DNAR	Bank Oke Indonesia Tbk.
34.	INPC	Bank Artha Graha Indonesia Tbk.
35.	MAYA	Bank Mayapada Internasional Tbk.
36.	MCOR	Bank China Construction Tbk.
37.	MEGA	Bank Mega Tbk.
38.	NISP	Bank OCBC NISP Tbk.
39.	NOBU	Bank Nationalnobu Tbk.

<b>NO</b>	<b>KODE</b>	<b>NAMA PERBANKAN</b>
40.	PNBN	Bank Pan Indonesia Tbk.
41.	MASB	Bank Multiarta Sentosa Tbk.
42.	SDRA	Bank Woori Saudara Indonesia Tbk.

## Lampiran 2 Tabulasi Data

(Dalam Satuan %)

<b>No</b>	<b>Kode</b>	<b>Nama Perbankan</b>	<b>Tahun</b>	<b>NPL (X1)</b>	<b>LDR (X2)</b>	<b>NIM (X3)</b>	<b>ROA (Y)</b>	<b>DPK (Z)</b>
1.	AGRO	Bank Raya Indonesia Tbk	2017	2.59	88.33	3.76	1.45	12.42
			2018	2.86	86.75	3.50	1.54	18.06
			2019	7.66	91.59	3.01	0.31	21.14
			2020	4.97	84.76	2.40	0.24	22.99
			2021	3.98	86.01	3.87	-14.75	13.50
			2022	2.90	79.13	4.56	0.58	9.81
2.	AGRS	Bank IBK Indonesia Tbk.	2017	5.45	0.70	3.17	-0.20	3.28
			2018	6.44	84.68	3.42	-0.77	3.48
			2019	11.68	85.38	2.46	-3.87	4.86
			2020	5.14	104.83	2.08	-1.75	4.87
			2021	2.07	96.11	2.62	0.08	6.32
			2022	1.99	96.23	2.65	0.66	8.38
3.	AMAR	Bank Amar Indonesia Tbk.	2017	8.29	95.65	12.67	0.79	3.58
			2018	4.96	132.46	18.02	1.59	1.09
			2019	4.51	112.86	19.30	2.99	1.83
			2020	6.93	74.32	13.52	0.74	2.29
			2021	6.58	74.70	11.80	0.02	3.17
			2022	6.09	220.31	15.87	-4.75	1.02
4.	ARTO	Bank Jago Tbk.	2017	8.30	72.68	4.46	-1.04	6.71
			2018	6.17	76.74	4.84	-2.76	5.12
			2019	2.05	47.54	2.05	-15.89	5.99
			2020	0.00	111.07	4.74	-11.27	8.04
			2021	0.58	145.86	7.42	0.10	3.67
			2022	1.82	113.76	10.45	0.14	8.27
5.	BABP	Bank MNC Internasional Tbk.	2017	7.23	78.78	3.04	-7.47	9.02
			2018	5.72	88.64	4.10	0.74	8.46
			2019	5.78	89.59	4.17	0.27	8.43
			2020	5.69	77.32	4.01	0.15	9.21
			2021	4.42	75.61	3.80	0.18	11.24
			2022	3.53	76.96	4.95	1.04	13.15

No	Kode	Nama Perbankan	Tahun	NPL (X1)	LDR (X2)	NIM (X3)	ROA (Y)	DPK (Z)
6.	BACA	Bank Capital Indonesia Tbk.	2017	2.77	50.61	4.21	0.79	14.00
			2018	2.95	51.96	4.20	0.90	15.15
			2019	3.48	60.55	3.50	0.13	16.06
			2020	0.00	39.33	1.10	0.44	16.29
			2021	0.00	12.35	-3.52	0.22	18.71
			2022	0.17	20.53	-2.33	0.18	14.05
7.	BBCA	Bank Central Asia Tbk.	2017	1.50	78.20	6.20	3.90	5.81
			2018	1.40	81.60	6.10	3.20	6.29
			2019	1.30	80.50	6.20	3.20	6.98
			2020	1.80	65.80	5.70	2.70	8.34
			2021	2.20	62.00	5.10	2.80	9.68
			2022	1.70	65.20	5.30	3.20	1.03
8.	BBKP	Bank KB Bukopin Tbk.	2017	8.54	61.34	2.89	0.09	5.49
			2018	6.67	86.18	2.83	0.22	4.54
			2019	5.99	84.82	2.08	0.13	5.08
			2020	10.16	135.46	0.61	-4.61	2.08
			2021	10.66	106.46	1.00	-4.93	4.59
			2022	6.56	98.48	1.17	-6.27	5.58
9.	BBHI	Allo Bank Indonesia Tbk.	2017	3.18	99.74	5.24	0.69	1.74
			2018	4.07	94.19	5.17	-5.06	1.64
			2019	10.16	84.30	4.21	-1.87	1.97
			2020	2.76	86.89	2.44	2.04	1.46
			2021	0.52	103.49	4.63	4.74	2.12
			2022	0.01	163.19	6.70	3.55	4.41
10.	BBMD	Bank Mestika Dharma Tbk.	2017	2.58	81.02	7.40	3.19	8.37
			2018	2.33	86.93	6.41	2.96	8.36
			2019	2.26	88.06	6.45	2.72	8.87
			2020	1.69	72.72	6.66	3.17	9.89
			2021	1.18	71.15	6.54	4.31	11.17
			2022	1.26	80.84	6.62	3.97	10.93
11.	BBNI	Bank Negara Indonesia Tbk.	2017	2.30	85.60	5.50	2.70	4.92
			2018	1.90	88.80	5.30	2.80	5.52
			2019	2.30	91.50	4.90	2.40	5.82
			2020	4.30	87.30	4.50	0.50	6.47
			2021	3.70	79.70	4.70	1.40	7.29
			2022	2.80	8.42	4.80	2.50	7.69
12.	BBRI	Bank Rakyat Indonesia Tbk.	2017	2.10	88.13	7.93	3.69	8.41
			2018	2.16	88.96	7.45	3.68	9.44
			2019	2.62	88.64	6.98	3.50	1.02
			2020	2.94	83.66	6.00	1.98	1.12
			2021	3.08	83.67	6.89	2.72	1.13
			2022	2.82	79.17	6.80	3.76	1.31

No	Kode	Nama Perbankan	Tahun	NPL (X1)	LDR (X2)	NIM (X3)	ROA (Y)	DPK (Z)
13.	BBTN	Bank Tabungan Negara Tbk.	2017	2.66	103.13	4.76	1.71	1.73
			2018	2.81	103.49	4.32	1.34	2.07
			2019	4.78	113.50	3.32	0.13	2.03
			2020	4.37	93.19	3.06	0.69	2.55
			2021	3.64	92.86	3.99	0.81	2.66
			2022	3.38	92.65	4.40	1.02	2.87
14.	BBYB	Bank Neo Commerce Tbk.	2017	4.98	94.57	6.87	0.43	4.13
			2018	15.75	107.66	5.99	-2.83	3.66
			2019	4.32	94.14	4.86	0.37	4.06
			2020	4.05	92.95	4.03	0.34	3.94
			2021	1.75	56.73	5.15	-13.71	8.12
			2022	2.56	73.21	13.83	-5.20	14.45
15.	BCIC	Bank JTrust Indonesia Tbk.	2017	2.94	88.87	2.41	0.73	12.90
			2018	4.26	77.43	2.28	-2.25	13.24
			2019	1.49	48.77	0.39	0.29	12.80
			2020	4.97	56.26	0.22	-3.36	13.06
			2021	3.90	62.81	0.82	-3.06	15.94
			2022	1.80	76.11	2.77	0.17	25.66
16.	BDMN	Bank Danamon Indonesia Tbk.	2017	2.80	93.30	9.30	3.10	10.18
			2018	2.70	95.00	8.90	3.10	10.76
			2019	3.00	98.90	8.30	3.00	10.97
			2020	2.80	84.00	7.40	1.00	12.37
			2021	2.70	84.60	7.50	1.20	12.10
			2022	2.60	91.00	7.70	2.30	12.49
17.	BGTG	Bank Ganesha Tbk.	2017	0.20	85.55	5.61	1.59	3.38
			2018	0.83	87.81	5.39	0.26	3.31
			2019	1.06	82.76	4.60	0.32	3.61
			2020	5.49	64.00	3.77	0.10	4.12
			2021	5.13	40.01	3.02	0.23	6.31
			2022	2.01	51.80	3.65	0.60	5.62
18.	BINA	Bank Ina Perdana Tbk.	2017	4.60	77.61	4.48	0.82	1.89
			2018	2.43	69.28	4.55	0.50	2.53
			2019	4.76	62.94	3.78	0.23	4.00
			2020	1.43	41.26	3.40	0.51	7.10
			2021	2.62	29.67	2.25	0.44	12.50
			2022	1.73	63.06	3.49	1.09	15.46
19.	BEKS	Bank Pembangunan Daerah Banten	2017	5.37	91.95	3.07	-1.43	5.55
			2018	5.90	82.86	1.96	-1.57	6.65
			2019	5.01	95.59	1.14	-2.09	5.58
			2020	22.27	146.77	0.56	-3.80	2.58
			2021	14.09	66.47	1.28	-2.94	4.63
			2022	9.45	88.80	2.79	-3.31	4.16

No	Kode	Nama Perbankan	Tahun	NPL (X1)	LDR (X2)	NIM (X3)	ROA (Y)	DPK (Z)
20.	BJBR	Bank Pembangunan Daerah Jawa Barat dan Banten Tbk.	2017	1.51	87.27	6.76	2.01	8.10
			2018	1.65	91.89	6.37	1.71	8.16
			2019	1.58	96.07	5.75	1.68	8.33
			2020	1.40	86.32	5.39	1.66	9.95
			2021	1.24	81.68	5.84	1.73	11.35
			2022	1.16	85.03	5.86	1.75	12.74
21.	BJTM	Bank Pembangunan Daerah Jawa Timur Tbk.	2017	4.59	79.69	6.68	3.12	3.79
			2018	3.75	66.57	6.37	2.96	4.92
			2019	2.77	63.34	6.11	2.73	5.89
			2020	4.00	60.58	5.55	1.95	6.64
			2021	4.48	51.38	5.11	2.05	8.12
			2022	2.83	56.50	5.11	1.95	7.71
22.	BKSW	Bank QNB Indonesia Tbk.	2017	1.85	70.37	1.22	-3.72	1.99
			2018	2.49	72.59	1.73	0.12	1.54
			2019	5.63	84.70	2.56	0.02	1.59
			2020	4.66	97.02	1.61	-1.24	9.75
			2021	0.08	82.70	2.34	-8.50	12.01
			2022	0.38	91.11	3.19	-2.42	10.60
23.	BMAS	Bank Maspion Indonesia Tbk.	2017	1.52	97.14	4.95	1.60	4.65
			2018	2.14	100.87	4.75	1.54	4.93
			2019	2.34	94.13	4.14	1.13	5.80
			2020	1.93	84.14	3.50	1.09	8.20
			2021	1.67	68.58	2.83	0.79	12.00
			2022	1.21	80.44	3.88	1.06	10.91
24.	BMRI	Bank Mandiri Tbk.	2017	3.45	87.16	5.63	2.72	7.49
			2018	2.79	96.74	5.52	3.17	7.66
			2019	2.39	96.37	5.46	3.03	8.50
			2020	3.29	82.95	4.48	1.64	9.63
			2021	2.81	80.04	4.73	2.53	1.16
			2022	1.88	77.61	5.16	3.30	1.29
25.	BNGA	Bank CIMB Niaga Tbk.	2017	3.75	96.24	5.60	1.70	1.89
			2018	3.11	97.18	5.12	1.85	1.90
			2019	2.79	97.64	5.31	1.99	1.95
			2020	3.62	82.91	4.88	1.06	2.07
			2021	3.46	74.35	4.86	1.88	2.41
			2022	2.80	85.63	4.69	2.16	2.27
26.	BNII	Maybank Indonesia Tbk.	2017	2.81	88.12	5.17	1.48	1.21
			2018	2.59	96.46	5.24	1.74	1.16
			2019	3.33	94.13	5.07	1.45	1.11
			2020	4.00	79.25	4.55	1.04	1.15
			2021	3.69	76.28	4.69	1.34	1.14
			2022	3.46	86.92	5.05	1.25	1.05

No	Kode	Nama Perbankan	Tahun	NPL (X1)	LDR (X2)	NIM (X3)	ROA (Y)	DPK (Z)
27.	BNLI	Bank Permata Tbk.	2017	4.60	87.50	4.00	0.60	1.11
			2018	4.40	90.10	4.10	0.80	1.18
			2019	2.80	86.30	4.40	1.30	1.23
			2020	2.90	78.70	4.60	0.90	1.45
			2021	3.20	69.00	4.00	0.70	1.79
			2022	3.10	68.90	4.30	1.10	1.95
28.	BNBA	Bank Bumi Arta Tbk.	2017	1.70	82.10	4.81	1.73	5.51
			2018	1.51	84.26	4.45	1.77	5.65
			2019	1.53	87.08	3.72	0.96	5.93
			2020	2.63	76.57	4.17	0.69	5.97
			2021	3.04	62.86	4.32	0.77	6.26
			2022	4.56	77.34	4.62	0.59	4.97
29.	BSIM	Bank Sinarmas Tbk.	2017	3.79	80.57	6.46	1.26	2.36
			2018	4.74	84.24	7.61	0.25	2.42
			2019	7.83	81.95	7.31	0.23	2.82
			2020	4.75	56.97	6.25	0.30	3.67
			2021	4.64	41.22	5.79	0.34	4.44
			2022	7.99	41.07	5.68	0.54	3.87
30.	BSWD	Bank Of India Indonesia Tbk.	2017	4.88	67.78	3.39	-3.39	3.17
			2018	4.90	99.48	3.84	0.24	2.42
			2019	4.22	81.69	4.41	0.60	2.52
			2020	4.95	79.89	2.68	0.49	2.43
			2021	9.08	87.88	2.95	-1.23	2.05
			2022	9.07	105.59	3.30	0.14	2.37
31.	BTPN	Bank BTPN Tbk.	2017	0.90	96.20	11.60	2.10	6.79
			2018	1.20	96.20	11.30	3.00	7.08
			2019	0.80	163.10	6.90	2.30	8.69
			2020	1.20	134.20	6.10	1.40	1.01
			2021	1.70	123.10	6.60	2.20	1.09
			2022	1.40	126.70	6.30	2.40	1.14
32.	BVIC	Bank Victoria Internasional Tbk.	2017	3.05	70.25	2.13	0.64	2.07
			2018	3.48	73.61	1.82	0.33	2.06
			2019	6.77	74.46	1.07	-0.09	2.17
			2020	7.58	75.64	0.82	-1.26	1.83
			2021	7.27	81.25	2.36	-0.71	1.80
			2022	4.23	81.69	3.52	1.47	1.93
33.	DNAR	Bank Oke Indonesia Tbk.	2017	3.10	115.57	5.47	0.69	9.71
			2018	2.09	114.92	6.04	0.65	1.92
			2019	2.60	115.57	5.47	-0.27	2.33
			2020	3.52	120.98	5.25	0.35	3.16
			2021	3.58	130.25	5.09	0.38	3.96
			2022	2.75	146.06	5.68	0.22	5.36

No	Kode	Nama Perbankan	Tahun	NPL (X1)	LDR (X2)	NIM (X3)	ROA (Y)	DPK (Z)
34.	INPC	Bank Artha Graha Indonesia Tbk.	2017	6.11	82.89	5.15	0.31	2.22
			2018	5.99	77.18	5.39	0.27	2.04
			2019	5.71	68.29	4.77	-0.30	2.02
			2020	4.58	49.60	2.99	0.11	2.55
			2021	3.39	58.47	3.62	-0.73	2.10
			2022	2.73	54.92	4.79	0.25	2.03
35.	MAYA	Bank Mayapada Internasional Tbk.	2017	5.65	90.08	4.26	1.30	6.26
			2018	5.54	91.83	4.09	0.73	7.15
			2019	3.85	93.34	3.61	0.78	7.70
			2020	4.09	77.80	0.47	0.12	7.23
			2021	3.93	71.65	0.69	0.07	9.87
			2022	4.70	79.65	1.92	0.04	1.14
36.	MCOR	Bank China Construction Tbk.	2017	3.07	79.49	4.69	0.54	1.27
			2018	2.54	88.35	4.26	0.86	1.31
			2019	2.52	107.75	3.83	0.71	1.28
			2020	2.94	79.82	2.82	0.29	1.84
			2021	4.39	71.46	3.12	0.41	1.92
			2022	3.40	92.98	3.54	0.69	1.79
37.	MEGA	Bank MEGA Tbk.	2017	2.01	56.47	5.80	2.24	6.12
			2018	1.60	67.23	5.19	2.47	6.07
			2019	2.46	69.67	4.90	2.90	7.27
			2020	1.39	60.04	4.42	3.64	7.91
			2021	1.12	60.96	4.75	4.22	9.89
			2022	1.23	68.04	5.42	4.00	1.02
38.	NISP	Bank OCBC NISP Tbk.	2017	1.79	93.42	4.47	1.96	11.34
			2018	1.73	93.51	4.15	2.10	12.55
			2019	1.72	94.08	3.96	2.22	12.61
			2020	1.93	71.81	3.96	1.47	15.90
			2021	2.36	71.70	3.82	1.55	16.80
			2022	2.42	77.22	4.04	1.86	17.60
39.	NOBU	Bank Nationalnobu Tbk.	2017	0.05	51.57	4.22	0.48	9.47
			2018	0.97	75.35	4.62	0.42	8.69
			2019	2.09	79.10	3.93	0.52	9.02
			2020	0.21	76.31	3.62	0.57	9.73
			2021	0.58	61.28	3.46	0.54	16.01
			2022	0.41	82.52	3.35	0.64	15.07
40.	PNBN	Bank Pan Indonesia Tbk.	2017	2.84	96.28	4.68	1.61	14.56
			2018	3.04	104.15	4.84	2.16	13.76
			2019	3.02	107.92	4.83	2.08	13.14
			2020	3.01	83.26	4.62	1.91	14.30
			2021	3.54	88.05	5.10	1.35	13.40
			2022	3.53	91.67	5.53	1.91	14.18

No	Kode	Nama Perbankan	Tahun	NPL (X1)	LDR (X2)	NIM (X3)	ROA (Y)	DPK (Z)
41.	MASB	Bank Multiarta Sentosa Tbk.	2017	1.56	59.91	3.36	1.63	9.09
			2018	1.02	79.82	3.25	1.67	9.44
			2019	4.15	64.95	4.55	1.28	12.53
			2020	3.66	38.76	2.61	0.83	19.32
			2021	2.48	40.84	3.00	1.19	20.17
			2022	3.09	50.47	3.91	1.86	17.50
42.	SDRA	Bank Woori Saudara Indonesia Tbk.	2017	1.53	111.07	4.86	2.37	16.92
			2018	1.72	145.26	5.04	2.59	15.39
			2019	1.64	139.91	3.40	1.88	19.06
			2020	1.12	162.29	3.82	1.84	18.49
			2021	0.93	141.80	4.16	2.00	23.84
			2022	1.05	139.94	4.41	2.33	28.79

### Lampiran 3 Statistik Deskriptif Sebelum Normal

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
Risiko Kredit (NPL)	252	.00	22.27	3.5146	2.62646
Risiko Likuiditas (LDR)	252	8.42	220.31	84.5681	24.86022
Pendapatan Bunga (NIM)	252	-3.52	19.30	4.6912	2.62171
Profitabilitas (ROA)	252	-15.89	4.74	.5818	2.69386
Dana Pihak Ketiga (DPK)	252	1.01	28.79	7.0197	5.41301
Valid N (listwise)	252				

### Lampiran 4 Casewise Diagnostic (Data Outlier)

Casewise Diagnostics <sup>a</sup>				
Case Number	Std. Residual	Profitabilitas	Predicted Value	Residual
88	-6.607	-15.89	.5717	-16.46172
130	-5.164	-11.27	1.5953	-12.86531
169	-5.981	-14.75	.1530	-14.90303
182	-6.038	-13.71	1.3342	-15.04420
190	-3.835	-8.50	1.0563	-9.55633
224	-3.282	-5.20	2.9767	-8.17671
5	-4.857	-7.47	-.8427	-6.62727
22	-3.248	-3.72	.7119	-4.43191
51	-4.208	-5.06	.6826	-5.74256
208	-4.613	-4.75	1.5447	-6.29472
213	-3.653	-6.27	-1.2848	-4.98516

a. Dependent Variable: Profitabilitas



## Lampiran 5 Statistik Deskriptif Sesudah Normal

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
Risiko Kredit (NPL)	241	.00	22.27	3.5247	2.63638
Risiko Likuiditas (LDR)	241	12.35	130.25	64.5513	21.03078
Pendapatan Bunga (NIM)	241	-3.52	19.30	4.6628	2.47970
Profitabilitas (ROA)	241	-4.93	4.74	1.0091	1.60716
Dana Pihak Ketiga (DPK)	241	1.01	28.79	7.0025	5.45160
Valid N (listwise)	241				

## Lampiran 6 Uji Normalitas

One-Sample Kolmogorov-Smirnov Test			
			Unstandardized Residual
N			241
Normal Parameters <sup>a,b</sup>	Mean		.4357154
	Std. Deviation		1.08614614
Most Extreme Differences	Absolute		.070
	Positive		.042
	Negative		-.070
Test Statistic			.070
Asymp. Sig. (2-tailed)			.007 <sup>c</sup>
Monte Carlo Sig. (2-tailed)	Sig. 99% Confidence Interval	Lower Bound	.173
		Upper Bound	.192
a. Test distribution is Normal. b. Calculated from data. c. Lilliefors Significance Correction. d. Based on 10000 sampled tables with starting seed 299883525.			

### Lampiran 7 Uji Multikolinearitas

		Coefficients <sup>a</sup>					Collinearity Statistics	
		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Tolerance	VIF
Model		B	Std. Error	Beta				
1	(Constant)	1.206	.329		3.664	.000		
	Risiko Kredit (NPL)	-.349	.028	-.573	-12.333	.000	.876	1.141
	Risiko Likuiditas (LDR)	-.003	.003	-.037	-8.804	.442	.908	1.101
	Pendapatan Bunga (NIM)	.263	.031	.405	8.608	.000	.853	1.172
	Dana Pihak Ketiga (DPK)	.004	.014	.013	2.271	.040	.871	1.148

a. Dependent Variable: Profitabilitas

### Lampiran 8 Uji Heteroskedastisitas

		Coefficients <sup>a</sup>				
		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
Model		B	Std. Error	Beta		
1	(Constant)	.840	.190		4.428	.000
	Risiko Kredit (NPL)	-.013	.024	-.038	-5.26	.599
	Risiko Likuiditas (LDR)	-.002	.002	-.098	-1.328	.186
	Pendapatan Bunga (NIM)	.024	.017	.106	1.406	.161
	Dana Pihak Ketiga (DPK)	-.008	.007	-.079	-1.073	.284

a. Dependent Variable: ABS\_RES

### Lampiran 9 Uji Autokorelasi

Model Summary <sup>b</sup>						
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson	
1	.744 <sup>a</sup>	.563	.556	1.08323	1.885	

a. Predictors: (Constant), Dana Pihak Ketiga, Risiko Likuiditas, Risiko Kredit, Pendapatan Bunga  
b. Dependent Variable: Profitabilitas

### Lampiran 10 Analisis Regresi Berganda

Coefficients <sup>a</sup>						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.206	.329		3.664	.000
	Risiko Kredit (NPL)	-.349	.028	-.573	-12.333	.000
	Risiko Likuiditas (LDR)	-.003	.003	-.037	-8.804	.422
	Pendapatan Bunga (NIM)	.263	.031	.405	8.608	.000
	Dana Pihak Ketiga (DPK)	.004	.014	.013	2.271	.040

a. Dependent Variable: Profitabilitas

### Lampiran 11 Uji Parsial (t)

Coefficients <sup>a</sup>						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.206	.329		3.664	.000
	Risiko Kredit (NPL)	-.349	.028	-.573	-12.333	.000
	Risiko Likuiditas (LDR)	-.003	.003	-.037	-8.804	.422
	Pendapatan Bunga (NIM)	.263	.031	.405	8.608	.000
	Dana Pihak Ketiga (DPK)	.004	.014	.013	2.271	.040

a. Dependent Variable: Profitabilitas

### Lampiran 12 Uji Simultan (F)

ANOVA <sup>a</sup>						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	342.905	3	114.302	97.794	.000 <sup>b</sup>
	Residual	277.006	237	1.169		
	Total	619.911	240			

a. Dependent Variable: Profitabilitas  
b. Predictors: (Constant), Pendapatan Bunga, Risiko Kredit, Risiko Likuiditas

**Lampiran 13 Uji Moderated Regression Analysis (MRA)**

		<b>Coefficients<sup>a</sup></b>				
		Unstandardized		Standardized		
		Coefficients		Coefficients		
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	2.188	.498		4.393	.000
	Risiko Kredit	-.359	.043	-.588	-8.379	.000
	Risiko Likuiditas	-.009	.005	-.125	-1.683	.094
	Pendapatan Bunga	.162	.044	.250	3.665	.000
	Dana Pihak Ketiga	-.111	.045	-.376	-2.440	.015
	Risiko Kredit*Dana Pihak Ketiga	.002	.007	.023	.289	.773
	Risiko Likuiditas*Dana Pihak Ketiga	.004	.005	.142	.929	.354
	Pendapatan Bunga*Dana Pihak Ketiga	.018	.006	.301	3.010	.003

a. Dependent Variable: Profitabilitas

**Lampiran 14 Uji Koefisien Determinan**

<b>Model Summary<sup>b</sup></b>					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.744 <sup>a</sup>	.563	.556	1.08323	1.885

a. Predictors: (Constant), Dana Pihak Ketiga, Risiko Likuiditas, Risiko Kredit, Pendapatan Bunga  
b. Dependent Variable: Profitabilitas