

LAMPIRAN

Lampiran 1. Hasil Olah Data

Tabel 1 Deskriptif

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
NPL	39	.81	8.99	4.9172	1.96948
LDR	39	63.38	190.62	107.4159	31.92898
NIM	39	.39	7.14	4.6138	1.48152
ROE	39	3.84	20.89	11.7372	5.32949
Valid N (listwise)	39				

Tabel 2 *one sample kolomorov-smirnov*

One-Sample Kolmogorov-Smirnov Test			Unstandardize d Residual
N			39
Normal Parameters ^{a,b}	Mean		.0000000
	Std. Deviation		4.92960845
Most Extreme Differences	Absolute		.115
	Positive		.104
	Negative		-.115
Test Statistic			.115
Asymp. Sig. (2-tailed) ^c			.200 ^d
Monte Carlo Sig. (2-tailed) ^e	Sig.		.211
	99% Confidence Interval	Lower Bound	.201
		Upper Bound	.222

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.

Tabel 3 Uji Multikolonieritas

Coefficients ^a								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	17.315	4.429		3.910	<.001		
	Non Performing Loan	-.125	.429	-.046	-.291	.773	.973	1.028
	Loan to Deposit Ratio	-.059	.027	-.352	-2.208	.034	.961	1.040
	Net Interest Margin	.293	.566	.081	.517	.608	.988	1.012

a. Dependent Variable: Return On Equity

Tabel 4 Autokorelasi

Model Summary ^b					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.721 ^a	.520	.462	3.90811	1.782

a. Predictors: (Constant), LAGY, nim, npl, ldr

b. Dependent Variable: Y

Tabel 5 Uji Glatser

Coefficients ^a								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	17.315	4.429		3.910	<.001		
	Non Performing Loan	-.125	.429	-.046	-.291	.773	.973	1.028
	Loan to Deposit Ratio	-.059	.027	-.352	-2.208	.034	.961	1.040
	Net Interest Margin	.293	.566	.081	.517	.608	.988	1.012

a. Dependent Variable: Return On Equity

Tabel 6 Regresi Linier Berganda

Coefficients ^a								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	17.315	4.429		3.910	<.001		
	Non Performing Loan	-.125	.429	-.046	-.291	.773	.973	1.028
	Loan to Deposit Ratio	-.059	.027	-.352	-2.208	.034	.961	1.040
	Net Interest Margin	.293	.566	.081	.517	.608	.988	1.012

a. Dependent Variable: Return On Equity

Tabel 7 Uji T

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	25.559	1.539		16.606	<,001
	X1	-.764	.170	-.452	-4.506	<,001
	ldr	-.058	.012	-.348	-4.650	<,001
	X3	-.830	.185	-.448	-4.479	<,001

a. Dependent Variable: Y

Tabel 8 Koefisien Determinasi

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.721 ^a	.520	.462	3.90811	1.782

a. Predictors: (Constant), LAGY, nim, npl, ldr

b. Dependent Variable: Y

Lampiran 2. ROE

Bank / Kode Saham	Tahun	ROE		Hasil
		Laba Bersih	Total Ekuitas	
Bank Panin (PNBN)	22	3.273.010.000.000	50.716.094.000.000	6,45%
	23	3.005.536.000.000	53.312.485.000.000	5,64%
	24	2.866.763.000.000	56.069.616.000.000	5,11%
Bank OCBC (NISP)	22	3.326.930.000.000	34.211.035.000.000	9,72%
	23	4.091.043.000.000	37.320.268.000.000	10,96%
	24	4.866.750.000.000	40.691.379.000.000	11,96%
Bank BTN (BBTN)	22	3.045.073.000.000	25.909.354.000.000	11,75%
	23	3.500.988.000.000	30.479.152.000.000	11,49%
	24	3.007.328.000.000	32.571.889.000.000	9,23%
Bank SMBC Indonesia (BTPN)	22	3.629.564.000.000	39.413.024.000.000	9,21%
	23	2.682.484.000.000	41.283.104.000.000	6,50%
	24	3.216.240.000.000	54.746.039.000.000	5,87%
Bank Mega (MEGA)	22	4.052.678.000.000	20.633.680.000.000	19,64%
	23	3.510.670.000.000	21.755.443.000.000	16,14%
	24	2.631.054.000.000	21.182.201.000.000	12,42%
Bank Danamon (BDMN)	22	3.429.634.000.000	47.478.482.000.000	7,22%
	23	3.658.045.000.000	49.959.368.000.000	7,32%
	24	3.290.885.000.000	51.825.557.000.000	6,35%
Bank Permata (BNLI)	22	2.013.413.000.000	37.617.289.000.000	5,35%
	23	2.585.218.000.000	39.992.322.000.000	6,46%
	24	3.566.519.000.000	42.603.182.000.000	8,37%
Bank CIMB Niaga (BNGA)	22	5.096.771.000.000	45.276.263.000.000	11,26%
	23	6.551.401.000.000	49.337.371.000.000	13,28%
	24	6.898.934.000.000	53.196.327.000.000	12,97%

Bank / Kode Saham	Tahun	ROE		Hasil
		Laba Bersih	Total Ekuitas	
Bank Maybank Indonesia (BNI)	22	1.533.211.000.000	29.533.950.000.000	5,19%
	23	1.817.750.000.000	30.796.034.000.000	5,90%
	24	1.198.643.000.000	31.208.391.000.000	3,84%
Bank BRI (BBRI)	22	51.408.207.000.000	303.395.317.000.000	16,94%
	23	60.425.048.000.000	316.472.142.000.000	19,09%
	24	60.643.808.000.000	323.189.047.000.000	18,76%
Bank BNI (BBNI)	22	18.481.780.000.000	140.197.662.000.000	13,18%
	23	21.106.228.000.000	154.732.520.000.000	13,64%
	24	21.669.397.000.000	167.186.553.000.000	12,96%
Bank BCA (BBCA)	22	40.755.572.000.000	221.181.655.000.000	18,43%
	23	48.658.095.000.000	242.537.593.000.000	20,06%
	24	54.851.274.000.000	262.835.087.000.000	20,87%
Bank Mandiri (BMRI)	22	44.952.368.000.000	252.245.455.000.000	17,82%
	23	60.051.870.000.000	287.494.962.000.000	20,89%
	24	61.165.121.000.000	313.474.681.000.000	19,51%

Lampiran 3. NPL

Bank / Kode Saham	Tahun	NPL		Hasil
		Total Kredit Bermasalah	Total Kredit	
Bank Panin (PNBN)	22	6.608.717.000.000	128.552.782.000.000	5,14%
	23	8.202.868.000.000	138.351.123.000.000	5,93%
	24	7.431.282.000.000	138.656.102.000.000	5,36%
Bank OCBC (NISP)	22	7.362.892.000.000	136.854.304.000.000	5,38%
	23	8.086.123.000.000	153.224.194.000.000	5,28%
	24	8.039.002.000.000	169.742.576.000.000	4,74%
Bank BTN (BBTN)	22	14.104.914.000.000	266.657.565.000.000	5,29%
	23	14.191.536.000.000	296.583.860.000.000	4,78%
	24	11.727.934.000.000	314.080.105.000.000	3,73%
Bank SMBC Indonesia (BTPN)	22	3.579.119.000.000	132.208.660.000.000	2,71%
	23	4.618.047.000.000	141.400.072.000.000	3,27%
	24	3.922.680.000.000	139.362.461.000.000	2,81%
Bank Mega (MEGA)	22	572.030.000.000	70.311.303.000.000	0,81%
	23	604.816.000.000	66.304.719.000.000	0,91%
	24	664.877.000.000	64.654.652.000.000	1,03%
Bank Danamon (BDMN)	22	6.657.002.000.000	120.800.057.000.000	5,51%
	23	7.337.274.000.000	142.852.740.000.000	5,14%
	24	7.514.253.000.000	154.975.594.000.000	4,85%
Bank Permata (BNLI)	22	10.211.059.000.000	126.555.431.000.000	8,07%
	23	11.748.072.000.000	130.726.361.000.000	8,99%
	24	11.895.510.000.000	143.300.868.000.000	8,30%
Bank CIMB Niaga (BNGA)	22	13.086.850.000.000	190.692.190.000.000	6,86%
	23	11.905.707.000.000	205.916.550.000.000	5,78%

Bank / Kode Saham	Tahun	NPL		Hasil
		Total Kredit Bermasalah	Total Kredit	
	24	10.451.126.000.000	217.949.936.000.000	4,80%
Bank Maybank Indonesia (BNII)	22	3.235.997.000.000	99.938.643.000.000	3,24%
	23	3.376.813.000.000	108.056.277.000.000	3,13%
	24	3.861.099.000.000	115.913.026.000.000	3,33%
Bank BRI (BBRI)	22	88.323.830.000.000	1.079.274.819.000.000	8,18%
	23	79.924.211.000.000	1.197.752.706.000.000	6,67%
	24	78.739.155.000.000	1.281.674.103.000.000	6,14%
Bank BNI (BBNI)	22	50.333.988.000.000	646.188.313.000.000	7,79%
	23	47.158.131.000.000	695.084.769.000.000	6,78%
	24	38.684.520.000.000	775.871.778.000.000	4,99%
Bank BCA (BBCA)	22	33.947.518.000.000	651.616.069.000.000	5,21%
	23	33.308.875.000.000	750.481.180.000.000	4,44%
	24	32.624.643.000.000	816.600.227.000.000	4,00%
Bank Mandiri (BMRI)	22	64.612.645.000.000	1.172.599.882.000.000	5,51%
	23	53.098.619.000.000	1.359.832.195.000.000	3,90%
	24	49.354.645.000.000	1.623.216.612.000.000	3,04%

Lampiran 4. LDR

Bank / Kode Saham	Tahun	LDR		Hasil
		Total Kredit	Total DPK	
Bank Panin (PNBN)	22	128.552.782.000.000	132.683.475.000.000	96,89%
	23	138.351.123.000.000	135.089.481.000.000	102,41%
	24	138.656.102.000.000	141.692.631.000.000	97,86%
Bank OCBC (NISP)	22	136.854.304.000.000	79.935.866.000.000	171,21%
	23	153.224.194.000.000	80.383.837.000.000	190,62%
	24	169.742.576.000.000	91.978.175.000.000	184,55%
Bank BTN (BBTN)	22	266.657.565.000.000	297.099.801.000.000	89,75%
	23	296.583.860.000.000	322.501.148.000.000	91,96%
	24	314.080.105.000.000	352.437.480.000.000	89,12%
Bank SMBC Indonesia (BTPN)	22	132.208.660.000.000	105.168.911.000.000	125,71%
	23	141.400.072.000.000	98.457.403.000.000	143,62%
	24	139.362.461.000.000	103.840.748.000.000	134,21%
Bank Mega (MEGA)	22	70.311.303.000.000	75.399.264.000.000	93,25%
	23	66.304.719.000.000	63.647.784.000.000	104,17%
	24	64.654.652.000.000	64.099.005.000.000	100,87%
Bank Danamon (BDMN)	22	120.800.057.000.000	124.122.096.000.000	97,32%
	23	142.852.740.000.000	137.659.040.000.000	103,77%
	24	154.975.594.000.000	149.856.607.000.000	103,42%
Bank Permata (BNLI)	22	126.555.431.000.000	81.914.557.000.000	154,50%
	23	130.726.361.000.000	84.882.967.000.000	154,01%
	24	143.300.868.000.000	81.974.367.000.000	174,81%
Bank CIMB Niaga (BNGA)	22	190.692.190.000.000	227.188.557.000.000	83,94%
	23	205.916.550.000.000	235.861.670.000.000	87,30%
	24	217.949.936.000.000	260.639.027.000.000	83,62%

Bank / Kode Saham	Tahun	LDR		Hasil
		Total Kredit	Total DPK	
Bank Maybank Indonesia (BNII)	22	99.938.643.000.000	115.502.508.000.000	86,53%
	23	108.056.277.000.000	119.003.891.000.000	90,80%
	24	115.913.026.000.000	115.882.286.000.000	100,03%
Bank BRI (BBRI)	22	1.079.274.819.000.000	1.139.764.644.000.000	94,69%
	23	1.197.752.706.000.000	1.358.328.761.000.000	88,18%
	24	1.281.674.103.000.000	1.362.418.816.000.000	94,07%
Bank BNI (BBNI)	22	646.188.313.000.000	769.268.991.000.000	84,00%
	23	695.084.769.000.000	810.730.343.000.000	85,74%
	24	775.871.778.000.000	805.510.848.000.000	96,32%
Bank BCA (BBCA)	22	651.616.069.000.000	1.028.039.456.000.000	63,38%
	23	750.481.180.000.000	1.076.317.427.000.000	69,73%
	24	816.600.227.000.000	1.111.245.703.000.000	73,49%
Bank Mandiri (BMRI)	22	1.172.599.882.000.000	1.295.575.929.000.000	90,51%
	23	1.359.832.195.000.000	1.351.448.149.000.000	100,62%
	24	1.623.216.612.000.000	1.446.234.957.000.000	112,24%

Lampiran 5. NIM

Bank / Kode Saham	Tahun	NIM		Hasil
		Pendapatan Bunga	Rata rata Aset	
		Bersih	Produktif	
Bank Panin (PNBN)	22	9.948.750.000.000	212.431.881.000.000	4,68%
	23	9.206.476.000.000	222.010.050.000.000	4,15%
	24	8.908.540.000.000	243.958.575.000.000	3,65%
Bank OCBC (NISP)	22	8.740.701.000.000	238.498.560.000.000	3,66%
	23	9.911.536.000.000	249.757.139.000.000	3,97%
	24	11.044.807.000.000	281.008.237.000.000	3,93%
Bank BTN (BBTN)	22	14.997.284.000.000	402.148.312.000.000	3,73%
	23	13.430.290.000.000	438.749.736.000.000	3,06%
	24	11.492.652.000.000	469.614.502.000.000	2,45%
Bank SMBC Indonesia (BTPN)	22	11.678.315.000.000	209.169.704.000.000	5,58%
	23	12.044.063.000.000	201.448.392.000.000	5,98%
	24	15.208.282.000.000	241.096.427.000.000	6,31%
Bank Mega (MEGA)	22	5.869.126.000.000	141.750.449.000.000	4,14%
	23	5.532.145.000.000	132.049.591.000.000	4,19%
	24	5.099.739.000.000	134.915.494.000.000	3,78%
Bank Danamon (BDMN)	22	14.120.191.000.000	197.729.688.000.000	7,14%
	23	15.216.004.000.000	221.304.532.000.000	6,88%
	24	9.850.754.000.000	259.067.503.000.000	3,80%
Bank Permata (BNLI)	22	8.760.275.000.000	255.112.471.000.000	3,43%
	23	9.619.390.000.000	257.444.147.000.000	3,74%
	24	9.850.754.000.000	259.067.503.000.000	3,80%
Bank CIMB Niaga (BNGA)	22	13.476.138.000.000	306.754.299.000.000	4,39%
	23	13.352.383.000.000	334.369.233.000.000	3,99%

Bank / Kode Saham	Tahun	NIM		Hasil
		Pendapatan Bunga	Rata rata Aset	
		Bersih	Produktif	
	24	13.266.540.000.000	360.220.510.000.000	3,68%
Bank Maybank Indonesia (BNII)	22	7.208.766.000.000	1.865.639.010.000.000	0,39%
	23	137.402.021.000.000	1.965.007.030.000.000	6,99%
	24	142.057.190.000.000	1.992.983.447.000.000	7,13%
Bank BRI (BBRI)	22	124.597.073.000.000	1.865.639.010.000.000	6,68%
	23	135.183.487.000.000	1.965.007.030.000.000	6,88%
	24	142.057.190.000.000	1.992.983.447.000.000	7,13%
Bank BNI (BBNI)	22	41.320.692.000.000	1.029.836.868.000.000	4,01%
	23	41.275.673.000.000	1.086.663.986.000.000	3,80%
	24	40.480.205.000.000	1.129.805.637.000.000	3,58%
Bank BCA (BBCA)	22	63.989.509.000.000	1.314.731.674.000.000	4,87%
	23	75.128.822.000.000	1.408.107.010.000.000	5,34%
	24	82.366.457.000.000	1.449.301.328.000.000	5,68%
Bank Mandiri (BMRI)	22	90.371.052.000.000	1.992.544.690.000.000	4,54%
	23	98.009.620.000.000	2.174.219.449.000.000	4,51%
	24	104.277.733.000.000	2.427.223.262.000.000	4,30%

Lampiran 6. ROE, NPL, LDR, NIM

Bank / Kode Saham	Tahun	NPL	LDR	NIM	ROE
		X1	X2	X3	Y
Bank Panin (PNBN)	22	5.14	96.89	4.68	6.45
	23	5.93	102.41	4.15	5.64
	24	5.36	97.86	3.65	5.11
Bank OCBC (NISP)	22	5.38	171.21	3.66	9.72
	23	5.28	190.62	3.97	10.96
	24	4.74	184.55	3.93	11.96
Bank BTN (BBTN)	22	5.29	89.75	3.73	11.75
	23	4.78	91.96	3.06	11.49
	24	3.73	89.12	2.45	9.23
Bank SMBC Indonesia (BTPN)	22	2.71	125.71	5.58	9.21
	23	3.27	143.62	5.98	6.50
	24	2.81	134.21	6.31	5.87
Bank Mega (MEGA)	22	0.81	93.25	4.14	19.64
	23	0.91	104.17	4.19	16.14
	24	1.03	100.87	3.78	12.42
Bank Danamon (BDMN)	22	5.51	97.32	7.14	7.22
	23	5.14	103.77	6.88	7.32
	24	4.85	103.42	3.80	6.35
Bank Permata (BNLI)	22	8.07	154.50	3.43	5.35
	23	8.99	154.01	3.74	6.46
	24	8.30	174.81	3.80	8.37
Bank CIMB Niaga (BNGA)	22	6.86	83.94	4.39	11.26
	23	5.78	87.30	3.99	13.28
	24	4.80	83.62	3.68	12.97

Bank / Kode Saham	Tahun	NPL	LDR	NIM	ROE
		X1	X2	X3	Y
Bank Maybank Indonesia (BNII)	22	3.24	86.53	0.39	5.19
	23	3.13	90.80	6.99	5.90
	24	3.33	100.03	7.13	3.84
Bank BRI (BBRI)	22	8.13	94.69	6.68	16.94
	23	6.67	88.18	6.88	19.09
	24	6.14	94.07	7.13	18.76
Bank BNI (BBNI)	22	7.79	84.00	4.01	13.18
	23	6.78	85.74	3.80	13.64
	24	4.99	96.32	3.58	12.96
Bank BCA (BBCA)	22	5.21	63.38	4.87	18.43
	23	4.44	69.73	5.34	20.06
	24	4.00	73.49	5.68	20.87
Bank Mandiri (BMRI)	22	5.51	90.51	4.54	17.82
	23	3.90	100.62	4.51	20.89
	24	3.04	112.24	4.30	19.51

Lampiran 7. Website

<https://www.emerald.com/>

<https://www.idx.co.id/>

<https://scholar.google.com/>

<https://emiten.kontan.co.id/>








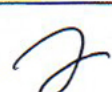
Lampiran 8. Catatan Konsultasi Bimbingan Skripsi



Nama : Suheri

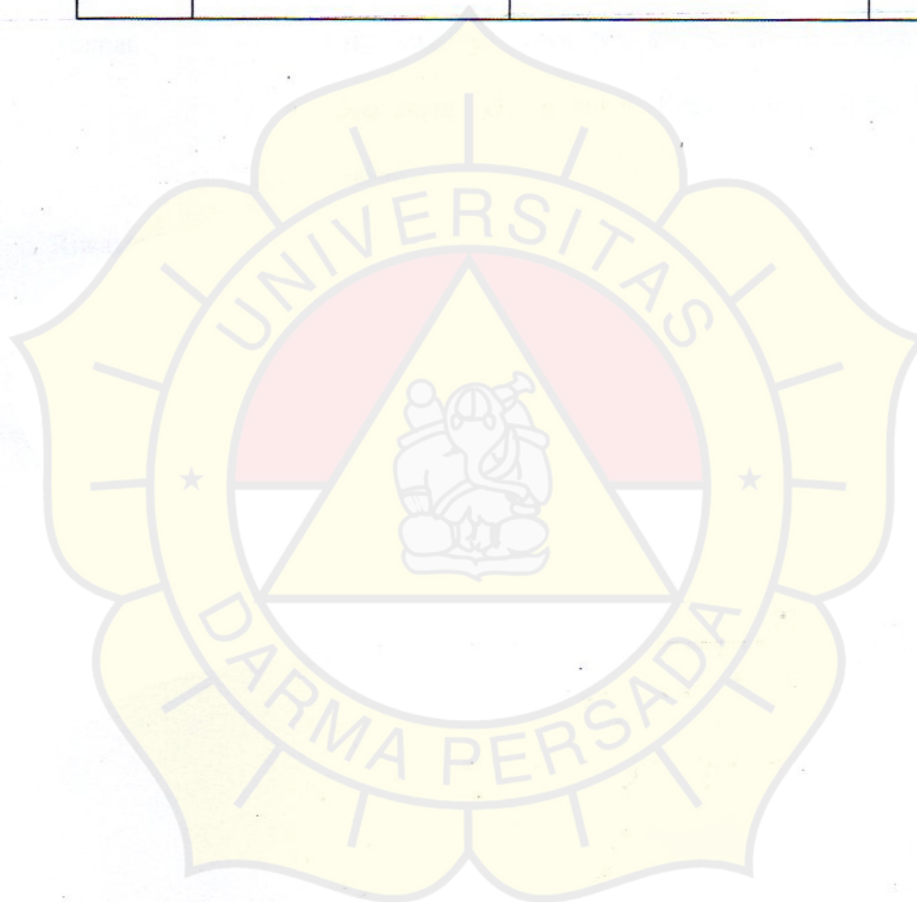
NIM : 2019420032

Judul : Pengaruh tingkat kredit macet, kemampuan dalam menyalurkan dana pihak ketiga dalam bentuk kredit, pendapatan bunga bersih terhadap kinerja ROE bank yang terdaftar di Bursa Efek Indonesia

Dosen pembimbing : Bapak Ahmad Basid Hasibuan S.E., M.Si., CSRS

No	Hari/Tanggal	Pokok Bahasan	Paraf
1	11 Juni 2024	Mapping Jurnal mengklasifikasikan Variabel	
2	13 Juli 2024	Menentukan Variabel X dan Y	
3	4 Agustus 2024	Menentukan masalah fenomena kebaharuan	
4	16 Agustus 2024	Menentukan kerangka Pibit	
5	25 November 2024	Seleksi data dan diskusi mengenai olah data	
6	14 Juni 2025	Diskusi Pembahasan hipotesis dari output olah data	

No	Hari/Tanggal	Pokok Bahasan	Paraf
7	18 Juni 2025	Diskusi Pembahasan hipotesis dari output olah data	
8	30 Juli 2025	Menentukan kesimpulan, Saran, Abstrak.	



No	Hari/Tanggal	Pokok Bahasan	Paraf
17			



Lampiran 9. Daftar Riwayat Hidup

Nama : Suheri

Tempat, Tanggal Lahir : Brebes, 12 Oktober 2000

Jenis Kelamin : Laki – laki

Alamat : JL. Swadaya Raya No. 24, Kelurahan Duren Sawit,
Kecamatan Duren Sawit, Kota Jakarta Timur, Ibukota
Jakarta.

Riwayat Pendidikan : 2016-2019 PKBM NEGERI 32 DUREN SAWIT

2013-2016 MTS AL HIKMAH 03 LARANGAN

2007-2013 SD NEGERI KARANGBALE 01

Email : heri.ipang12@gmail.com