

LAMPIRAN

Lampiran 1 Data Perusahaan

No.	Kode	Perusahaan
1	AGRO	PT Bank Raya Indonesia Tbk
2	AGRS	PT Bank IBK Indonesia Tbk
3	AMAR	PT Bank Amar Indonesia Tbk
4	BABP	PT Bank MNC Internasional Tbk
5	BBCA	PT Bank Central Asia Tbk
6	BBHI	PT Allo Bank Indonesia Tbk
7	BBKP	PT Bank KB Bukopin Tbk
8	BBMD	PT Bank Mestika Dharma Tbk
9	BBNI	PT Bank Negara Indonesia (Persero) Tbk
10	BBRI	PT Bank Rakyat Indonesia (Persero) Tbk
11	BBSI	PT Krom Bank Indonesia Tbk
12	BBTN	PT Bank Tabungan Negara (Persero) Tbk
13	BBYB	PT Bank Neo Commerce Tbk
14	BDMN	PT Bank Danamon Indonesia Tbk
15	BEKS	PT Bank Pembangunan Daerah Banten Tbk
16	BGTG	PT Bank Ganesha Tbk
17	BINA	PT Bank Ina Perdana Tbk
18	BJTM	PT Bank Pembangunan Daerah Jawa Timur Tbk
19	BMAS	PT Bank Maspion Indonesia Tbk
20	BMRI	PT Bank Mandiri (Persero) Tbk
21	BNBA	PT Bank Bumi Arta Tbk
22	BNGA	PT Bank CIMB Niaga Tbk
23	BNII	PT Bank Maybank Indonesia Tbk
24	BNLI	PT Bank Permata Tbk
25	BSWD	PT Bank of India Indonesia Tbk
26	BTPN	PT Bank BTPN Tbk
27	DNAR	PT Bank OKE Indonesia Tbk
28	INPC	PT Bank Artha Graha Internasional Tbk
29	MASB	PT Bank Multiarta Sentosa Tbk
30	MAYA	PT Bank Mayapada Internasional Tbk
31	MCOR	PT Bank China Construction Bank Indonesia Tbk
32	MEGA	PT Bank Mega Tbk
33	NISP	PT Bank OCBC NISP Tbk
34	NOBU	PT Bank Nationalnobu Tbk
35	PNBN	PT Bank PAN Indonesia Tbk

No.	Kode	Perusahaan
36	SDRA	PT Bank Woori Saudara Indonesia 1906 Tbk



Lampiran 2 Data Sampel

No.	Bank	X1_LDR	X2_CAR	X3_BOPO	X4_NPL	Y1_ROA
1	BBCA 2023	70,20	29,40	43,80	0,60	3,60
2	BBCA 2022	65,20	25,80	46,50	0,60	3,20
3	BBRI 2023	84,73	25,23	64,35	0,76	3,93
4	BBRI 2022	79,17	23,30	64,20	0,73	3,76
5	BMRI 2023	86,75	21,48	51,88	0,29	4,03
6	BMRI 2022	77,61	19,46	57,35	0,26	3,30
7	BBNI 2023	85,80	22,00	68,40	0,60	2,60
8	BBNI 2022	84,20	19,30	68,60	0,50	2,50
9	MEGA 2023	74,03	26,17	65,36	1,18	3,47
10	MEGA 2022	68,04	25,42	56,76	0,91	4,00
11	BNGA 2023	89,30	24,02	71,47	0,71	2,59
12	BNGA 2022	85,63	22,19	74,10	0,75	2,16
13	BBHI 2023	150,77	83,35	59,87	0,05	4,76
14	BBHI 2022	163,19	79,53	60,51	0,01	3,55
15	BNLI 2023	74,80	38,70	81,70	0,40	1,30
16	BNLI 2022	68,90	34,20	82,40	0,40	1,10
17	BDMN 2023	96,60	27,50	75,70	0,30	1,70
18	BDMN 2022	91,00	26,30	72,90	0,20	1,70
19	PNBN 2023	97,51	32,40	78,18	0,57	1,57
20	PNBN 2022	91,67	30,07	74,53	0,92	1,91
21	NISP 2023	83,80	23,69	71,01	0,58	2,14
22	NISP 2022	77,22	21,53	71,09	0,96	1,86
23	BINA 2023	65,59	26,10	84,37	1,69	1,17
24	BINA 2022	63,16	31,12	82,43	0,55	1,09
25	BTPN 2023	142,70	29,90	83,70	0,40	1,70
26	BTPN 2022	126,70	27,30	75,10	0,40	2,40
27	BNII 2023	96,32	27,74	83,13	1,88	1,41
28	BNII 2022	98,31	26,65	83,10	2,34	1,25
29	BKPN 2023	113,18	28,50	223,28	4,95	-7,71
30	BKPN 2022	98,48	20,13	226,22	4,84	-6,27
31	BBTN 2023	95,36	20,16	86,10	1,32	1,07
32	BBTN 2022	92,65	20,17	86,00	1,32	1,02
33	BMAS 2023	120,08	50,12	93,29	2,12	0,46
34	BMAS 2022	80,44	31,55	84,99	0,97	1,06
35	BJTM 2023	70,03	25,71	77,27	1,21	1,87
36	BJTM 2022	56,50	24,74	76,15	1,01	1,95

No.	Bank	X1_LDR	X2_CAR	X3_BOPO	X4_NPL	Y1_ROA
37	AGRO 2023	84,21	43,84	90,51	1,51	1,05
38	AGRO 2022	79,13	43,74	93,34	0,54	0,85
39	MAYA 2023	88,59	10,78	99,40	2,94	0,04
40	MAYA 2022	79,65	11,13	99,32	3,36	0,04
41	SDRA 2023	141,06	23,88	77,45	0,79	1,72
42	SDRA 2022	139,16	23,66	66,85	0,74	2,33
43	AMAR 2023	373,61	119,23	86,07	1,29	4,78
44	AMAR 2022	220,31	82,52	119,36	1,67	-4,75
45	MASB 2023	41,86	27,20	80,76	1,45	1,24
46	MASB 2022	50,47	28,52	69,60	1,05	1,86
47	BNBA 2023	83,45	72,87	89,70	3,03	0,71
48	BNBA 2022	77,34	59,27	91,31	3,23	0,59
49	MCOR 2023	96,86	40,76	82,76	0,77	1,22
50	MCOR 2022	92,98	35,57	87,76	0,93	0,69
51	BABP 2023	75,68	31,00	92,73	2,63	0,71
52	BABP 2022	76,96	23,62	88,16	2,21	1,04
53	NOBU 2023	85,35	23,50	89,26	0,44	0,79
54	NOBU 2022	82,52	18,54	89,27	0,33	0,64
55	AGRS 2023	105,58	50,94	92,37	0,95	0,92
56	AGRS 2022	96,23	46,01	91,69	1,33	0,61
57	DNAR 2023	136,73	49,22	96,35	2,30	0,35
58	DNAR 2022	146,06	47,67	97,28	2,06	0,22
59	INPC 2023	58,88	24,96	90,11	0,31	0,60
60	INPC 2022	50,33	23,31	96,26	0,41	0,25
61	BGTG 2023	72,36	94,38	79,36	0,20	1,55
62	BGTG 2022	51,80	106,10	86,63	0,68	0,60
63	BBMD 2023	86,58	49,93	60,58	0,69	3,26
64	BBMD 2022	80,84	44,24	52,74	0,54	3,97
65	BSWD 2023	137,59	92,54	84,69	3,88	0,96
66	BSWD 2022	105,59	127,42	99,38	4,83	0,14
67	BBSI 2023	527,91	158,06	60,76	1,16	5,12
68	BBSI 2022	355,00	283,38	40,31	1,23	3,34
69	BBYB 2023	77,73	27,86	112,27	0,95	-2,99
70	BBYB 2022	70,89	36,79	127,28	2,05	-5,20
71	BEKS 2023	98,98	44,72	95,19	1,09	0,72
72	BEKS 2022	88,78	43,38	155,94	1,39	-3,46

Lampiran 3 Hasil Olah Data SPSS

Hasil Uji Analisis Deskriptif

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
X1_LDR	72	41,86	527,91	105,3149	73,77012
X2_CAR	72	10,78	283,38	43,6315	40,23172
X3_BOPO	72	40,31	226,22	84,9804	30,14586
X4_NPL	72	,01	4,95	1,2811	1,12668
Y1_ROA	72	-7,71	5,12	1,2460	2,33405
Valid N (listwise)	72				



Hasil Uji Asumsi Klasik

1. Hasil Uji Multikolinearitas

Coefficients ^a					
Model	Unstandardized Coefficients		Standardized Coefficients	Collinearity Statistics	
	B	Std. Error	Beta	Tolerance	VIF
(Constant)	6,908	,402			
1 X1_LDR	,007	,002	,235	,484	2,065
X2_CAR	-,009	,004	-,154	,449	2,225
X3_BOPO	-,072	,005	-,934	,527	1,897
X4_NPL	,073	,133	,035	,530	1,887

a. Dependent Variable: Y1_ROA



2. Hasil Uji Heteroskedastisitas

Coefficients ^a					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	-5,557	1,269		-4,380	,000
X1_LDR	-,001	,007	-,024	-,145	,885
X2_CAR	,017	,013	,227	1,295	,200
X3_BOPO	,031	,016	,322	1,988	,051
X4_NPL	-,512	,420	-,197	-1,219	,227

a. Dependent Variable: LN_RES



3. Hasil Uji Autokorelasi

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.924 ^a	.854	.845	.91905	1,864

a. Predictors: (Constant), X4_NPL, X1_LDR, X3_BOPO, X2_CAR

b. Dependent Variable: Y1_ROA



4. Hasil Uji Normalitas Data Asli dengan *One-Sample Kolmogorov-Smirnov Test* dengan metode *Monte Carlo*

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		72
Normal	Mean	,0000000
Parameters ^{a,b}	Std. Deviation	,89278732
Most	Absolute	,213
Extreme	Positive	,134
Differences	Negative	-,213
Test Statistic		,213
Asymp. Sig. (2-tailed)		.000 ^c
Monte Carlo	Sig.	.003 ^d
Sig. (2-tailed)	99%	Lower
	Confidence	Bound
	Interval	Upper
		Bound

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

5. Hasil Uji Normalitas Transformasi Ln dengan *One-Sample Kolmogorov-Smirnov Test* dengan metode *Monte Carlo*

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		72
Normal Parameters ^{a,b}	Mean	,0000000
	Std. Deviation	1,82374693
Most Extreme Differences	Absolute	,118
	Positive	,076
	Negative	-,118
Test Statistic		,118
Asymp. Sig. (2-tailed)		.015 ^c
Monte Carlo Sig. (2-tailed)	Sig.	.252 ^d
	99% Lower Bound	,241
	Confidence Interval Upper Bound	,263

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

Hasil Uji Analisis Regresi Linear Berganda

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	6,908	,402		17,176	,000
X1_LDR	,007	,002	,235	3,498	,001
X2_CAR	-,009	,004	-,154	-2,212	,030
X3_BOPO	-,072	,005	-,934	-14,517	,000
X4_NPL	,073	,133	,035	,547	,586

a. Dependent Variable: Y1_ROA



Hasil Uji Hipotesis

5. Hasil Uji t

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	Coefficients ^a				
	B	Std. Error	Beta		
1 (Constant)	6,908	,402		17,176	,000
X1_LDR	,007	,002	,235	3,498	,001
X2_CAR	-,009	,004	-,154	-2,212	,030
X3_BOPO	-,072	,005	-,934	-14,517	,000
X4_NPL	,073	,133	,035	,547	,586

a. Dependent Variable: Y1_ROA



6. Hasil Uji F

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	330,201	4	82,550	97,732	.000 ^b
	Residual	56,592	67	,845		
	Total	386,793	71			

a. Dependent Variable: Y1_ROA

b. Predictors: (Constant), X4_NPL, X1_LDR, X3_BOPO, X2_CAR



7. Hasil Uji Koefisien Determinasi

Model Summary^b				
Model	R	Adjusted		Std. Error of the Estimate
		R Square	R Square	
1	.924 ^a	.854	.845	.91905

a. Predictors: (Constant), X4_NPL, X1_LDR, X3_BOPO, X2_CAR

b. Dependent Variable: Y1_ROA



Lampiran 4 Tabel t

Pr df	0.25 0.50	0.10 0.20	0.05 0.10	0.025 0.050	0.01 0.02	0.005 0.010	0.001 0.002
1	1.00000	3.07768	6.31375	12.70620	31.82052	63.65674	318.30884
2	0.81650	1.88562	2.91999	4.30265	6.96456	9.92484	22.32712
3	0.76489	1.63774	2.35336	3.18245	4.54070	5.84091	10.21453
4	0.74070	1.53321	2.13185	2.77645	3.74695	4.60409	7.17318
5	0.72669	1.47588	2.01505	2.57058	3.36493	4.03214	5.89343
6	0.71756	1.43976	1.94318	2.44691	3.14267	3.70743	5.20763
7	0.71114	1.41492	1.89458	2.36462	2.99795	3.49948	4.78529
8	0.70639	1.39682	1.85955	2.30600	2.89646	3.35539	4.50079
9	0.70272	1.38303	1.83311	2.26216	2.82144	3.24984	4.29681
10	0.69981	1.37218	1.81246	2.22814	2.76377	3.16927	4.14370
11	0.69745	1.36343	1.79588	2.20099	2.71808	3.10581	4.02470
12	0.69548	1.35622	1.78229	2.17881	2.68100	3.05454	3.92963
13	0.69383	1.35017	1.77093	2.16037	2.65031	3.01228	3.85198
14	0.69242	1.34503	1.76131	2.14479	2.62449	2.97684	3.78739
15	0.69120	1.34061	1.75305	2.13145	2.60248	2.94671	3.73283
16	0.69013	1.33676	1.74588	2.11991	2.58349	2.92078	3.68615
17	0.68920	1.33338	1.73961	2.10982	2.56693	2.89823	3.64577
18	0.68836	1.33039	1.73406	2.10092	2.55238	2.87844	3.61048
19	0.68762	1.32773	1.72913	2.09302	2.53948	2.86093	3.57940
20	0.68695	1.32534	1.72472	2.08596	2.52798	2.84534	3.55181
21	0.68635	1.32319	1.72074	2.07961	2.51765	2.83136	3.52715
22	0.68581	1.32124	1.71714	2.07387	2.50832	2.81876	3.50499
23	0.68531	1.31946	1.71387	2.06866	2.49987	2.80734	3.48496
24	0.68485	1.31784	1.71088	2.06390	2.49216	2.79694	3.46678
25	0.68443	1.31635	1.70814	2.05954	2.48511	2.78744	3.45019
26	0.68404	1.31497	1.70562	2.05553	2.47863	2.77871	3.43500
27	0.68368	1.31370	1.70329	2.05183	2.47266	2.77068	3.42103
28	0.68335	1.31253	1.70113	2.04841	2.46714	2.76326	3.40816
29	0.68304	1.31143	1.69913	2.04523	2.46202	2.75639	3.39624
30	0.68276	1.31042	1.69726	2.04227	2.45726	2.75000	3.38518
31	0.68249	1.30946	1.69552	2.03951	2.45282	2.74404	3.37490
32	0.68223	1.30857	1.69389	2.03693	2.44868	2.73848	3.36531
33	0.68200	1.30774	1.69236	2.03452	2.44479	2.73328	3.35634
34	0.68177	1.30695	1.69092	2.03224	2.44115	2.72839	3.34793
35	0.68156	1.30621	1.68957	2.03011	2.43772	2.72381	3.34005
36	0.68137	1.30551	1.68830	2.02809	2.43449	2.71948	3.33262
37	0.68118	1.30485	1.68709	2.02619	2.43145	2.71541	3.32563
38	0.68100	1.30423	1.68595	2.02439	2.42857	2.71156	3.31903

Lampiran 5 Tabel F

df untuk penyebut (N2)	df untuk pembilang (N1)									
	1	2	3	4	5	6	7	8	9	10
1	161	199	216	225	230	234	237	239	241	242
2	18.51	19.00	19.16	19.25	19.30	19.33	19.35	19.37	19.38	19.40
3	10.13	9.55	9.28	9.12	9.01	8.94	8.89	8.85	8.81	8.79
4	7.71	6.94	6.59	6.39	6.26	6.16	6.09	6.04	6.00	5.96
5	6.61	5.79	5.41	5.19	5.05	4.95	4.88	4.82	4.77	4.74
6	5.99	5.14	4.76	4.53	4.39	4.28	4.21	4.15	4.10	4.06
7	5.59	4.74	4.35	4.12	3.97	3.87	3.79	3.73	3.68	3.64
8	5.32	4.46	4.07	3.84	3.69	3.58	3.50	3.44	3.39	3.35
9	5.12	4.26	3.86	3.63	3.48	3.37	3.29	3.23	3.18	3.14
10	4.96	4.10	3.71	3.48	3.33	3.22	3.14	3.07	3.02	2.98
11	4.84	3.98	3.59	3.36	3.20	3.09	3.01	2.95	2.90	2.85
12	4.75	3.89	3.49	3.26	3.11	3.00	2.91	2.85	2.80	2.75
13	4.67	3.81	3.41	3.18	3.03	2.92	2.83	2.77	2.71	2.67
14	4.60	3.74	3.34	3.11	2.96	2.85	2.76	2.70	2.65	2.60
15	4.54	3.68	3.29	3.06	2.90	2.79	2.71	2.64	2.59	2.54
16	4.49	3.63	3.24	3.01	2.85	2.74	2.66	2.59	2.54	2.49
17	4.45	3.59	3.20	2.96	2.81	2.70	2.61	2.55	2.49	2.45
18	4.41	3.55	3.16	2.93	2.77	2.66	2.58	2.51	2.46	2.41
19	4.38	3.52	3.13	2.90	2.74	2.63	2.54	2.48	2.42	2.38
20	4.35	3.49	3.10	2.87	2.71	2.60	2.51	2.45	2.39	2.35
21	4.32	3.47	3.07	2.84	2.68	2.57	2.49	2.42	2.37	2.32
22	4.30	3.44	3.05	2.82	2.66	2.55	2.46	2.40	2.34	2.30
23	4.28	3.42	3.03	2.80	2.64	2.53	2.44	2.37	2.32	2.27
24	4.26	3.40	3.01	2.78	2.62	2.51	2.42	2.36	2.30	2.25
25	4.24	3.39	2.99	2.76	2.60	2.49	2.40	2.34	2.28	2.24
26	4.23	3.37	2.98	2.74	2.59	2.47	2.39	2.32	2.27	2.22
27	4.21	3.35	2.96	2.73	2.57	2.46	2.37	2.31	2.25	2.20
28	4.20	3.34	2.95	2.71	2.56	2.45	2.36	2.29	2.24	2.19
29	4.18	3.33	2.93	2.70	2.55	2.43	2.35	2.28	2.22	2.18
30	4.17	3.32	2.92	2.69	2.53	2.42	2.33	2.27	2.21	2.16
31	4.16	3.30	2.91	2.68	2.52	2.41	2.32	2.25	2.20	2.15
32	4.15	3.29	2.90	2.67	2.51	2.40	2.31	2.24	2.19	2.14
33	4.14	3.28	2.89	2.66	2.50	2.39	2.30	2.23	2.18	2.13
34	4.13	3.28	2.88	2.65	2.49	2.38	2.29	2.23	2.17	2.12

df untuk penyebut (N2)	df untuk pembilang (N1)									
	1	2	3	4	5	6	7	8	9	10
35	4.12	3.27	2.87	2.64	2.49	2.37	2.29	2.22	2.16	2.11
36	4.11	3.26	2.87	2.63	2.48	2.36	2.28	2.21	2.15	2.11
37	4.11	3.25	2.86	2.63	2.47	2.36	2.27	2.20	2.14	2.10
38	4.10	3.24	2.85	2.62	2.46	2.35	2.26	2.19	2.14	2.09
39	4.09	3.24	2.85	2.61	2.46	2.34	2.26	2.19	2.13	2.08
40	4.08	3.23	2.84	2.61	2.45	2.34	2.25	2.18	2.12	2.08



Lampiran 6 Kartu Konsultasi Skripsi

KARTU KONSULTASI SKRIPSI

NAMA : Isnaton Kuntaromah
 NIM : 215504504
 Pembimbing : Tuti Zakiyah, S.E., M.M.

No	TANGGAL	MATERI KONSULTASI	TANDA TANGAN
1	17-3-2025	Pengajuan judul	<i>[Signature]</i>
2	19-3-2025	Pengajuan BAB I	<i>[Signature]</i>
3	24-3-2025	Revisi BAB I	<i>[Signature]</i>
4	16-4-2025	Acc BAB I + Pengajuan BAB II	<i>[Signature]</i>
5	18/04/2025	BAB II	<i>[Signature]</i>
6	23/04/2025	Acc BAB II, & BAB III	<i>[Signature]</i>
7	05/05/2025	BAB III & dam.	<i>[Signature]</i>
8	09/05/2025	Acc BAB III	<i>[Signature]</i>
9	26/05/2025	Dah & Seminar proposal	<i>[Signature]</i>
10	16/06/2025	BAB IV	<i>[Signature]</i>
11	23/06/2025	Revisi BAB IV, & dam.	<i>[Signature]</i>
12	10/07/2025	dam & analisis dam.	<i>[Signature]</i>
13	10/07/2025	Acc BAB IV dan Acc dat dam.	<i>[Signature]</i>
14	23/07/2025	Acc BAB V, Acc pendam.	<i>[Signature]</i>
15			

Lampiran 7 Kartu Tanda Peserta Seminar Proposal



UNIVERSITAS PUTRA BANGSA
PROGRAM STUDI MANAJEMEN (S1)
KARTU TANDA PESERTA SEMINAR PROPOSAL SKRIPSI

Nama : Isnatun Kuntaromah
NIM : 215504504

NO	PEMAKALAH			TANGGAL	PARAF MODERATOR
	NAMA MAHASISWA	NIM	NAMA MODERATOR		
1.	Rima Maisharoh	215504710	Ika Neni Kristanti, St, MSc	28-11-2024	ya
2.	Irena Septianingrum	215504685	Dwi Artati, S.E, Ak., CA, MS	2-12-2024	
3.	Dian Kumalasari	215504664	Arya Samudra M., SE, MSc	4-12-2024	
4.	Anik Komalatus Nisa	215504684	Ika Neni Kristanti, S.E, MSc	11-12-2024	ya
5.	Carastik Nur Aliana	215504692	Dwi Artati, S.E, Ak, CA, MS	16-12-2024	
6.	Nur Ngafifah	215504557	Mispiyanti, S.E, Ak, M.Ak, CA	8-1-2025	ya
7.	Ani Purwaningsih	215504411	Anis Sufetjo, S.E, M.M, Ak CA	12-3-2025	
8.	Dian Sekar Pembayun	215504733	Tuti Zakkyah, S.E, M.M	05-02-2025	ya
9.	Cahaya Xulia Fajarini	215504661	Mispiyanti, S.E, Ak, M.Ak, CA	06-02-2025	ya

Catatan :

- Kartu ini dibawa pada waktu mengikuti kegiatan seminar
- Kartu ini diisi kemudian diserahkan kepada moderator untuk diparaf sebagai tanda bukti
- Sebelum Mahasiswa membawakan seminar diharuskan mengikuti kegiatan seminar minimal 6 kali
- Mahasiswa yang dapat mengikuti kegiatan seminar ialah semester V keatas
- Kartu ini sebagai salah satu syarat ujian skripsi

Kebumen,
Ketua Prodi Manajemen

FARMIN, SE, MM
NIDN: 0624128001

