Lampiran 01 Daftar Perusahaan Sub Sektor Bank yang Terdaftar di Bursa Efek Indonesia

No	Kode	Nama Perusahaan
1	AGRO	PT Bank Rakyat Indonesia Agroniaga Tbk
2	AGRS	PT Bank IBK Indonesia Tbk
3	AMAR	PT Bank Amar Indonesia Tbk
4	ARTO	PT Bank Jago Tbk
5	BABP	PT Bank MNC Internasional Tbk
6	BACA	PT Bank Capital Indonesia Tbk
7	BANK	PT Bank Net Indonesia Syariah Tbk
8	BBCA	PT Bank Central Asia Tbk
9	BBHI	PT Bank Harda Internasional Tbk
10	BBKP	Bank Bukopin Tbk
11	BBMD	PT Bank Mestika Dharma Tbk
12	BBNI	PT Bank Negara Indonesia (Persero) Tbk
13	BBRI	PT Bank Rakyat Indonesia (Persero) Tbk
14	BBSI	PT Bank Bisnis Internasional Tbk
15	BBTN	PT Bank Tabungan Negara (Persero) Tbk
16	BBYB	PT Bank Neo Commerce Tbk
17	BCIC	PT Bank JTrust Indonesia Tbk
18	BDMN	PT Bank Danamon Indonesia Tbk
19	BEKS	PT Bank Pembangunan Daerah Banten
20	BGTG	PT Bank Ganesha Tbk
21	BINA	PT Bank Ina Perdana Tbk
22	BJBR	Bank Pembangunan Daerah Jawa Barat dan Banten Tbk
23	BJTM	Bank Pembangunan Daerah Jawa Timur Tbk
24	BKSW	PT Bank QNB Indonesia Tbk
25	BMAS	PT Bank Maspion Indonesia Tbk
26	BMRI	PT Bank Mandiri (Persero) Tbk
27	BNBA	Bank Bumi Arta Tbk
28	BNGA	PT Bank CIMB Niaga Tbk
29	BNII	PT Bank Maybank Indonesia Tbk
30	BNLI	Bank Permata Tbk
31	BRIS	PT Bank BRI Syariah Tbk
32	BSIM	Bank Sinar Mas Tbk
33	BSWD	Bank of India Indonesia Tbk
34	BTPN	PT Bank BTPN Tbk
35	BTPS	PT Bank BTPN Syariah Tbk
36	BVIC	Bank Victoria Internasional Tbk
37	DNAR	PT Bank Oke Indonesia Tbk
38	INPC	Bank Artha Graha Internasional Tbk
39	MASB	PT Bank Multiarta Sentosa Tbk

No	Kode	Nama Perusahaan
40	MAYA	PT Bank Mayapada Internasional Tbk
41	MCOR	PT Bank China Construction Bank Indonesia Tbk
42	MEGA	Bank Mega Tbk
43	NISP	PT Bank OCBC NISP Tbk
44	NOBU	PT Bank Nationalnobu Tbk
45	PNBN	Bank Pan Indonesia Tbk
46	PNBS	PT Bank Panin Dubai Syariah Tbk
47	SDRA	PT Bank Woori Saudara Indonesia 1906 Tbk

Lampiran 02 Data Perhitungan LDR, NPL, dan ROA Perusahaan Sub Sektor Bank pada Masa Pandemi Covid-19

No	Kode	Tahun	LDR	NPL	ROA
1	AGRO	2019	91,59	7,66	0,19
2	AGRS		79,50	12,54	-3,87
3	AMAR		103,29	4,89	1,78
4	BABP		87,15	5,94	0,19
5	BACA		60,55	3,48	0,08
6	BBCA		83,97	1,34	3,11
7	BBHI		84,30	10,16	-1,45
8	BBNI		95,58	2,33	1,83
9	BBRI		90,65	2,80	2,43
10	BBSI		137,07	1,45	2,33
11	BBTN		113,51	4,78	0,07
12	BBYB		94,15	4,32	0,31
13	BCIC		48,77	1,49	0,29
14	BDMD		96,23	3,23	2,19
15	BGTG		82,76	2,28	0,25
16	BINA		62,94	4,76	0,14
17	BJBR		98,26	1,63	1,27
18	BJTM		63,34	2,77	1,79
19	BMAS		94,13	2,34	0,79
20	BMRI		100,68	0,86	2,16
21	BNBA		87,08	1,53	0,67
22	BNGA		99,30	2,74	1,33
23	BNII		110,83	3,13	1,14
24	BNLI		85,30	2,84	0,93
25	BRIS		80,12	3,38	0,17
26	BSIM		86,46	8,45	0,02
27	BTPN		163,06	0,81	1,65
28	BVIC		78,26	4,96	-0,05
29	INPC		67,84	5,71	-0,23
30	MASB		62,76	4,15	0,82
31	MAYA		93,34	1,63	0,57
32	MCOR		107,75	2,62	0,42
33	NISP		94,39	1,71	0,16
34	NOBU		79,10	2,09	0,35
35	PNBN		107,06	3,07	1,66

No	Kode	Tahun	LDR	NPL	ROA
36	PNBS		95,72	2,80	0,25
37	SDRA		139,91	1,64	1,35
38	AGRO	2020	84,76	4,97	0,11
39	AGRS		99,27	5,43	-1,79
40	AMAR		70,77	7,28	0,21
41	BABP		74,93	5,87	0,09
42	BACA		39,33	0,00	0,30
43	BBCA		68,87	1,80	2,52
44	BBHI		86,89	2,76	1,43
45	BBNI		90,52	4,20	0,37
46	BBRI		86,28	2,99	1,23
47	BBSI		221,24	0,89	2,44
48	BBTN		93,23	4,37	0,44
49	BBYB		92,95	4,05	0,29
50	BCIC		56,26	4,97	-2,99
51	BDMD		86,67	2,86	0,54
52	BGTG		64,00	5,49	0,06
53	BINA		41,26	1,43	0,23
54	BJBR		89,85	1,44	1,20
55	BJTM		60,58	4,00	1,78
56	BMAS		84,18	1,93	0,66
57	BMRI		83,84	0,48	1,23
58	BNBA		76,57	2,63	0,46
59	BNGA		84,21	3,56	0,72
60	BNII		91,54	3,65	0,74
61	BNLI		76,03	3,01	0,36
62	BRIS		80,99	1,77	0,43
63	BSIM		61,37	5,26	0,27
64	BTPN		135,15	1,21	1,10
65	BVIC		77,71	4,91	-0,96
66	INPC		48,79	4,58	0,07
67	MASB		38,76	3,66	0,50
68	MAYA		77,80	1,60	0,07
69	MCOR		79,82	2,94	0,20
70	NISP		72,25	1,92	1,02
71	NOBU		76,31	0,21	0,39
72	PNBN		85,04	2,99	1,43
73	PNBS		111,71	2,45	0,06
74	SDRA		162,30	1,11	1,41

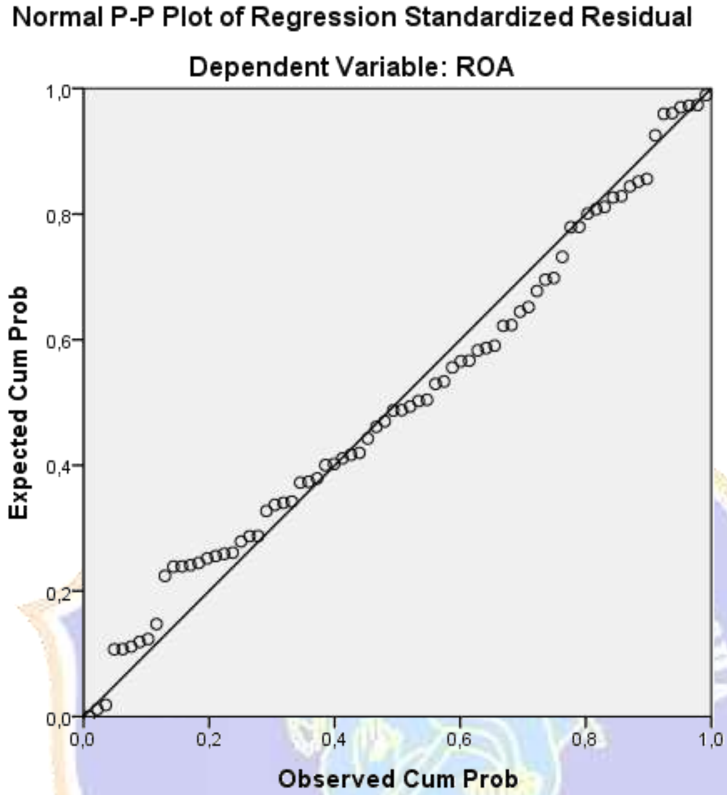
Lampiran 03 Nilai Rata-rata dan Standar Deviasi dari LDR, NPL, dan ROA

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
LDR	74	38.76	221.24	88.0909	28,25926
NPL	74	.00	12.54	3.3646	2.21191
ROA	74	-3.87	3.11	.6177	1.10771
Valid N (listwise)	74				

Lampiran 04 Hasil *Output* Perhitungan Uji Asumsi Klasik SPSS 24.0 *for Windows* dari LDR, NPL, dan ROA

(1) Uji Normalitas



One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		74
Normal Parameters[a,b]	Mean	,0000000
	Std. Deviation	,82778017
Most Extreme Differences	Absolute	,100
	Positive	,070
	Negative	-,100
Test Statistic		,100
Asymp. Sig. (2-tailed)		,062[c]

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

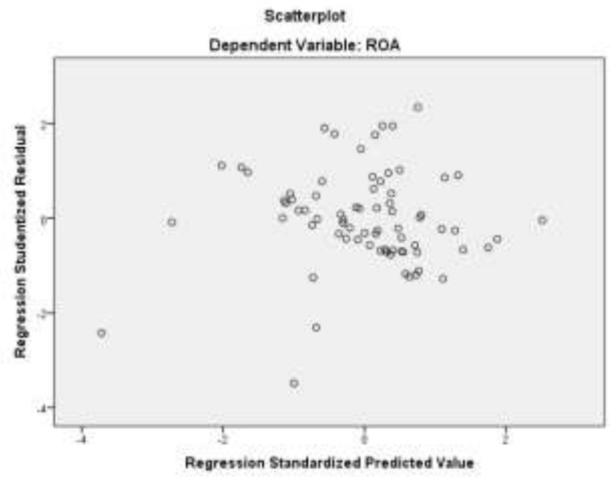
(2) Uji Multikolinieritas

Coefficients[a]

Model		Collinearity Statistics	
		Tolerance	VIF
1	LDR	,945	1,058
	NPL	,945	1,058

a. Dependent Variable: ROA

(3) Uji Heteroskedasdisitas



Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,770	,260		2,960	,004
	LDR	-,002	,002	-,127	-1,057	,294
	NPL	,018	,030	,073	,605	,547

a. Dependent Variable: ABRESID

(4) Uji Autokorelasi

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.665[a]	.442	.426	.83936	2.275

a. Predictors: (Constant), NPL, LDR

b. Dependent Variable: ROA

Lampiran 05 Hasil *Output* Perhitungan Regresi Linier Berganda dari LDR, NPL, dan ROA

(1) Uji t parsial dan analisis regresi

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Correlations			Collinearity Statistics	
		B	Std. Error	Beta			Zero-order	Partial	Part	Tolerance	VIF
1	(Constant)	,846	,394		2,148	,035					
	LDR	,008	,004	,217	2,375	,020	,352	,271	,211	,945	1,058
	NPL	-,290	,046	-,579	-6,352	,000	-,630	-,602	-,563	,945	1,058

a. Dependent Variable: ROA

(2) Uji F

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	39,552	2	19,776	28,070	,000[b]
	Residual	50,021	71	,705		
	Total	89,573	73			

a. Dependent Variable: ROA

b. Predictors: (Constant), NPL, LDR

(3) Koefisien determinasi

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	,665[a]	,442	,426	,83936	,442	28,070	2	71	,000	2,275

a. Predictors: (Constant), NPL, LDR

b. Dependent Variable: ROA