

LAMPIRAN



Lampiran 01. Perusahaan Sub Sektor Bank yang terdaftar di Bursa Efek Indonesia

No	Kode Saham	Nama Perusahaan
1	BBCA	Bank Central Asia Tbk
2	BBRI	Bank Rakyat Indonesia Tbk
3	BBNI	Bank Negara Indonesia Tbk
4	BMRI	Bank Mandiri Tbk
5	BRIS	Bank Syariah Indonesia Tbk
6	BBTN	Bank Tabungan Negara Tbk
7	BBKP	Bank Bukopin Tbk
8	AGRO	Bank Raya Indonesia Tbk
9	BJTM	Bank Pembangunan Daerah Jawa Timur Tbk
10	BTPS	Bank BTPN Syariah Tbk
11	ARTO	Bank Jago Tbk
12	BJBR	Bank Pembangunan Daerah Jawa Barat
13	BBYB	Bank Neo Commerce Tbk
14	BABP	Bank MNC Internasional Tbk
15	BNGA	Bank CIMB Niaga Tbk
16	BANK	Bank Aladin Syariah Tbk
17	BACA	Bank Capital Indonesia Tbk
18	BDMN	Bank Danamon
19	BGTG	Bank Ganesha Tbk
20	BNLI	Bank Permata Tbk
21	PNBS	Bank Panin Dubai Syariah Tbk
22	BEKS	Bank Pembangunan Daerah Banten Tbk
23	BNBA	Bank Bumi Arta Tbk
24	BNII	Bank Maybank Indonesia Tbk
25	BTPN	Bank BTPN Tbk
26	MCOR	Bank China Constr. Tbk
27	PNBN	Bank Pan Indonesia Tbk
28	BVIC	Bank Victoria Intl. Tbk
29	INPC	Bank Artha Graha Internasional Tbk
30	BKSW	Bank QNB Indonesia Tbk
31	AMAR	Bank Amar Indonesia Tbk
32	MEGA	Bank Mega Tbk
33	NISP	Bank OCBC NISP Tbk
34	AGRS	Bank IBK Indonesia Tbk
35	BSIM	Bank Sinar Mas Tbk
36	DNAR	Bank Oke Indonesia Tbk
37	BINA	Bank Ina Perdana Tbk
38	NOBU	Bank Nationalnobi Tbk
39	MAYA	Bank Mayapada Tbk

40	BMAS	Bank Maspion Indonesia Tbk
41	MASB	Bank Multiarta Sentosa Tbk
42	BCIC	Bank Jtrust Indonesia Tbk
43	BBSI	Bank Bisnis Internasional Tbk
44	SDRA	Bank Woori Saudara Indonesia 1906 Tbk
45	BBMD	Bank Mestika Dharma
46	BSWD	Bank of India Indonesia Tbk



Lampiran 02. Perusahaan Sub Sektor Bank yang digunakan sebagai sampel.

No	Kode Saham	Nama Perusahaan
1	BSIM	Bank Sinar Mas Tbk
2	BDMN	Bank Danamon
3	BMAS	Bank Maspion Indonesia Tbk
4	BNGA	Bank CIMB Niaga Tbk
5	BNLI	Bank Permata Tbk
6	INPC	Bank Artha Graha Internasional Tbk
7	MAYA	Bank Mayapada Internasional Tbk
8	NOBU	Bank Nationalnobu Tbk
9	PNBN	Bank Pan Indonesia
10	BBKP	Bank Bukopin Tbk
11	AMAR	Bank Amar Indonesia Tbk
12	BNII	Bank Maybank Indonesia Tbk



Lampiran 03. Data Indikator Kinerja Keuangan tahun 2018-2020

Nama Perusahaan	Tahun	Laba Bersih	Total Aset	Return On Asset
Bank Sinar Mas Tbk	2018	15.742.000.000	30.784.742.000	0,811357217
	2019	16.752.000.000	36.559.556.000	0,558211254
	2020	18.522.000.000	39.612.045.000	0,967585049
Bank Danamon	2018	39.220.000.000	186.762.000.000	0,909999893
	2019	40.730.000.000	193.534.000.000	0,710453977
	2020	30.080.000.000	200.890.000.000	0,594534322
Bank Maspion	2018	71.014.000.000	669.402.400.000	0,906085667
	2019	59.747.000.000	756.958.000.000	0,819883798
	2020	66.986.000.000	1.011.052.000.000	0,512630686
Bank CIMB Niaga Tbk	2018	34.824.280.000	266.781.488.000	0,842537419
	2019	39.121.850.000	274.467.227.000	0,642537419
	2020	20.012.540.000	240.943.605.000	0,913059021
Bank Permata Tbk	2018	901.252.000.000	1.528.928.660.000	0,889466352
	2019	1.500.420.000.000	1.614.512.590.000	0,929333106
	2020	721.587.000.000	1.977.260.970.000	0,864942722
Bank Artha Graha Internasional	2018	53.621.000.000	2.602.518.800.000	0,520603502
	2019	56.345.000.000	2.653.204.100.000	0,321236587
	2020	52.371.000.000	3.052.696.500.000	0,229603664
Bank Mayapada Internasional	2018	437.412.000.000	8.697.189.300.000	0,744091051
	2019	528.114.000.000	9.340.883.100.000	0,456537909
	2020	641.640.000.000	9.251.802.500.000	0,769352972
Bank Nationalnobu Tbk	2018	44.748.000.000	1.179.398.100.000	0,737941387
	2019	45.794.000.000	1.314.750.300.000	0,634830949
	2020	53.607.000.000	1.373.793.400.000	0,639021151
Bank Pan Indonesia	2018	3.187.000.000.000	20.720.400.000.000	0,753809772
	2019	3.498.000.000.000	21.128.700.000.000	0,665556802
	2020	3.124.000.000.000	21.806.700.000.000	0,643258723
Bank Bukopin Tbk	2018	189.970.000.000	9.564.392.300.000	0,525089937
	2019	216.749.000.000	10.026.424.800.000	0,268493906
	2020	3.258.109.000.000	79.938.578.000.000	0,640757655
Bank Amar Indonesia Tbk	2018	162.910.000.000	1.856.523.000.000	0,887750057
	2019	614.270.000.000	3.452.515.000.000	0,777919575
	2020	858.600.000.000	4.057.989.000.000	0,211582634
Bank Maybank Indonesia Tbk	2018	2.262.245.000.000	17.753.285.800.000	0,927426834
	2019	1.924.180.000.000	16.908.283.000.000	0,213801029
	2020	1.284.392.000.000	17.322.441.200.000	0,978246219

Lampiran 04. Data Indikator Penyaluran Kredit tahun 2018-2020

Nama Perusahaan	Tahun	Total Kredit yang Disalurkan	Dana Pihak Ketiga	Loan to Deposit Ratio
Bank Sinar Mas Tbk	2018	22.353.870.000	19.501.230.000	1,006280004
	2019	22.143.010.000	12.030.550.000	1,00742574
	2020	18.131.830.000	11.164.733.000	1,424027193
Bank Danamon	2018	104.572.000.000	76.960.000.000	1,358783784
	2019	109.392.000.000	97.920.000.000	1,117156863
	2020	108.971.000.000	67.330.000.000	1,61846131
Bank Maspion	2018	497.659.100.000	493.345.800.000	1,008742955
	2019	546.690.700.000	587.723.000.000	0,930184287
	2020	590.769.200.000	825.395.000.000	0,715741191
Bank CIMB Niaga Tbk	2018	182.364.079.000	184.200.000.000	0,990033002
	2019	188.177.510.000	183.900.000.000	1,023259978
	2020	162.829.633.000	149.900.000.000	1,613772379
Bank Permata Tbk	2018	99.209.601.000	118.135.189.000	1,8397972
	2019	105.082.244.000	123.184.575.000	1,853047096
	2020	120.810.908.000	145.753.072.000	1,828873837
Bank Artha Graha Internasional	2018	156.646.380.000	204.550.530.000	0,765807744
	2019	137.368.970.000	202.497.920.000	0,678372252
	2020	124.425.140.000	255.003.290.000	0,48793543
Bank Mayapada Internasional	2018	656.698.100.000	715.105.360.000	0,91832356
	2019	718.820.870.000	770.091.090.000	0,533423175
	2020	562.942.650.000	723.574.210.000	0,478002646
Bank Nationalnobu Tbk	2018	654.895.900.000	869.173.100.000	0,553470051
	2019	714.000.300.000	902.674.200.000	0,790983391
	2020	742.857.600.000	973.495.900.000	0,763082413
Bank Pan Indonesia	2018	137.386.000.000	137.694.000.000	0,997763156
	2019	136.725.000.000	131.403.000.000	1,040501358
	2020	116.110.000.000	143.029.000.000	0,811793413
Bank Bukopin Tbk	2018	643.653.070.000	761.495.500.000	0,545248685
	2019	678.357.730.000	808.136.400.000	0,439409944
	2020	562.662.160.000	440.428.380.000	1,652806267
Bank Amar Indonesia Tbk	2018	128.615.700.000	109.632.400.000	1,173154104
	2019	189.137.600.000	183.116.200.000	1,032882945
	2020	162.410.400.000	229.483.600.000	1,254293208
Bank Maybank Indonesia Tbk	2018	173.224.412.000	157.189.713.000	1,102008577
	2019	125.545.236.000	155.450.246.000	0,30762327
	2020	111.030.161.000	155.215.611.000	0,764588327

Lampiran 05. Data Indikator Kredit Bermasalah tahun 2018-2020

Nama Perusahaan	Tahun	Kredit Bermasalah	Total Kredit	Non Performing Loan
Bank Sinar Mas Tbk	2018	4.110.040.000	22.353.870.000	0,183862571
	2019	7.236.260.000	22.143.010.000	0,926796583
	2020	8.743.110.000	18.131.830.000	0,182196778
Bank Danamon	2018	90.070.000.000	104.572.000.000	0,46132043
	2019	100.030.000.000	109.392.000.000	0,914417873
	2020	101.030.000.000	108.971.000.000	0,927127401
Bank Maspion	2018	150.373.000.000	497.659.100.000	0,302160656
	2019	173.850.000.000	546.690.700.000	0,318004312
	2020	198.204.000.000	590.769.200.000	0,63550158
Bank CIMB Niaga Tbk	2018	57.605.170.000	182.364.079.000	0,315880026
	2019	60.245.560.000	188.177.510.000	0,920152817
	2020	63.134.170.000	162.829.633.000	0,787731452
Bank Permata Tbk	2018	95.733.640.000	99.209.601.000	0,264963462
	2019	102.861.917.000	105.082.244.000	0,978870579
	2020	117.476.793.000	120.810.908.000	0,272402202
Bank Artha Graha Internasional	2018	14.467.712.000	156.646.380.000	0,092359057
	2019	13.125.204.000	137.368.970.000	0,59554708
	2020	11.982.582.000	124.425.140.000	0,996303544
Bank Mayapada Internasional	2018	70.914.000.000	656.698.100.000	0,17985694
	2019	71.882.000.000	718.820.870.000	0,999999879
	2020	56.294.000.000	562.942.650.000	0,299999529
Bank Nationalnobu Tbk	2018	63.481.000.000	654.895.900.000	0,996932963
	2019	148.946.000.000	714.000.300.000	0,208607755
	2020	15.537.000.000	742.857.600.000	0,520915179
Bank Pan Indonesia	2018	91.000.000.000	137.386.000.000	0,162367345
	2019	112.000.000.000	136.725.000.000	0,519162553
	2020	66.000.000.000	116.110.000.000	0,268426492
Bank Bukopin Tbk	2018	394.263.900.000	643.653.070.000	0,912541008
	2019	318.435.800.000	678.357.730.000	0,969421643
	2020	331.574.500.000	562.662.160.000	0,589295893
Bank Amar Indonesia Tbk	2018	49.000.000.000	128.615.700.000	0,380979927
	2019	75.100.000.000	189.137.600.000	0,297065417
	2020	69.300.000.000	162.410.400.000	0,426696813
Bank Maybank Indonesia Tbk	2018	67.178.700.000	173.224.412.000	0,487813122
	2019	53.176.800.000	125.545.236.000	0,923566849
	2020	63.187.600.000	111.030.161.000	0,169103021

Lampiran 06. Deskripsi Data**Descriptive Statistics**

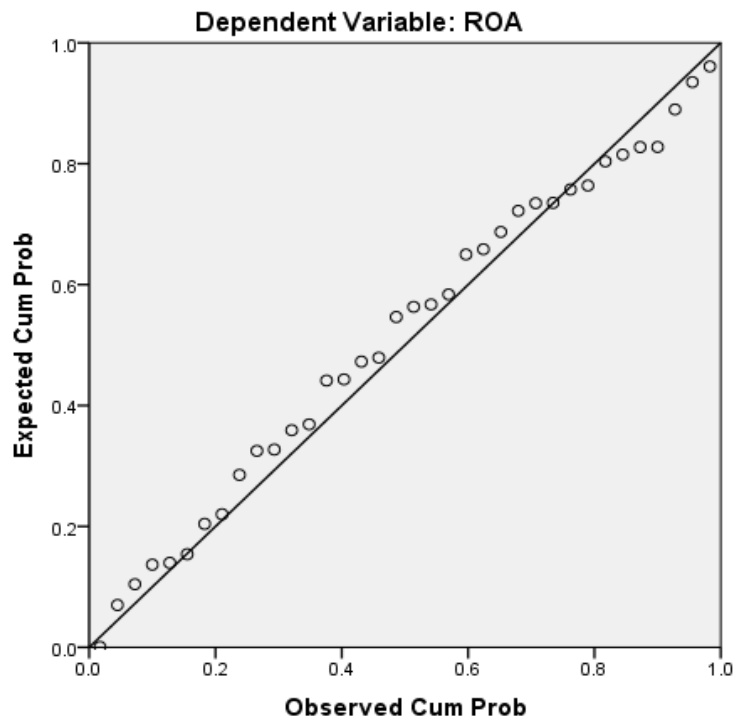
	N	Minimum	Maximum	Mean	Std. Deviation
ROA	36	.21	.98	.6783	.22453
LDR	36	.31	1.85	1.0119	.41832
NPL	36	.09	1.00	.5386	.31478
Valid N (listwise)	36				



Lampiran 07. Hasil Uji Asumsi Klasik

(1) Uji Normalitas

Normal P-P Plot of Regression Standardized Residual



One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		36
Normal Parameters ^{a,b}	Mean	0E-7
	Std. Deviation	.16784441
Most Extreme Differences	Absolute	.082
	Positive	.082
	Negative	-.078
Kolmogorov-Smirnov Z		.491
Asymp. Sig. (2-tailed)		.969

a. Test distribution is Normal.

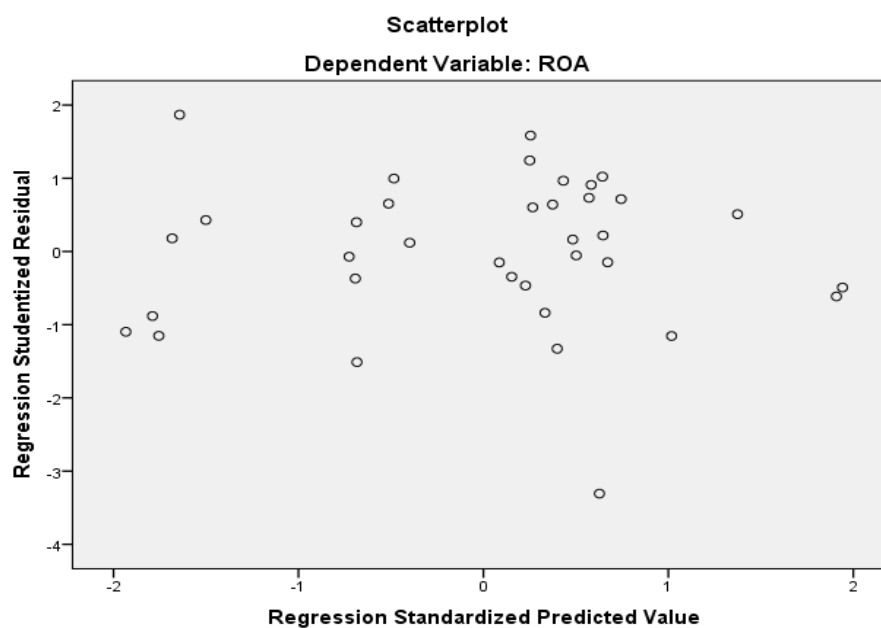
b. Calculated from data.

(2) Uji Multikolinieritas

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	.565	.098		5.746	.000		
1 LDR	.259	.071	.482	3.654	.001	.974	1.026
NPL	-.276	.094	-.387	-2.935	.006	.974	1.026

a. Dependent Variable: ROA

(3) Uji Heteroskedastisitas



Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	.115	.062		1.852	.073
1 LDR	.001	.045	.002	.012	.991
NPL	.023	.059	.069	.393	.697

a. Dependent Variable: Abs_Res

(4) Uji Autokorelasi

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.664 ^a	.441	.407	.17286	2.133

a. Predictors: (Constant), NPL, LDR

b. Dependent Variable: ROA



Lampiran 08. Hasil Uji Analisis Regresi Linier Berganda

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	.664 ^a	.441	.407	.17286	.441	13.028	2	33	.000	2.133

a. Predictors: (Constant), NPL, LDR

b. Dependent Variable: ROA

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.779	2	.389	13.028	.000 ^b
	Residual	.986	33	.030		
	Total	1.765	35			

a. Dependent Variable: ROA

b. Predictors: (Constant), NPL, LDR

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Correlations			Collinearity Statistics	
		B	Std. Error	Beta			Zero-order	Partial	Part	Tolerance	VIF
1	(Constant)	.565	.098		5.746	.000					
	LDR	.259	.071	.482	3.654	.001	.543	.537	.476	.974	1.026
	NPL	-.276	.094	-.387	-2.935	.006	-.464	-.455	-.382	.974	1.026

a. Dependent Variable: ROA

RIWAYAT HIDUP



Desak Gede Sri Widianingsih lahir di Tabanan pada tanggal 6 Mei 2000 sebagai anak pertama dari pasangan suami istri Dewa Ketut Widiastawan dan Desak Made Suardani, penulis berkebangsaan Indonesia dan beragama Hindu, penulis berasal dari Desa Bongancina, Kecamatan Busungbiu, Kabupaten Buleleng, Provinsi Bali. Penulis menyelesaikan pendidikan dasar di SD Negeri 1 Bongancina dan lulus pada tahun 2012. Kemudian penulis melanjutkan Pendidikan di SMP Negeri 5 Busungbiu dan lulus pada tahun 2015 selanjutnya penulis melanjutkan pendidikan di SMA Negeri 2 Busungbiu dan lulus pada tahun 2018. Setelah lulus melanjutkan Pendidikan kejenjang Perguruan Tinggi di Universitas Pendidikan Ganesha dengan mengambil Jurusan Manajemen sampai penulis masih terdaftar sebagai mahasiswi Jurusan Manajemen Universitas Pendidikan Ganesha. Dengan ketekunan dan kegigihan penulis sehingga pada akhir tahun 2022 penulis telah menyelesaikan skripsi yang berjudul “Pengaruh Penyaluran Kredit dan Kredit Bermasalah Terhadap Kinerja Keuangan pada Sub Sektor Bank yang terdaftar di Bursa Efek Indonesia”.

