LAMPIRAN

Lampiran 1. Tabulasi data hasil penelitian

No.	Nama Bank	Kode bank
1	PT. Bank Danamon Indoneisia Tbk	Danamon
2	PT. Bank Permata. Tbk	Permata
3	PT. Bank Central Asia, Tbk	BCA
4	PT. Bank Maybank Indonesia Tbk	MAYBANK
5	PT. Pan Indonesia Bank Tbk	PAN
6	PT. Bank CIMB Niaga Tbk	CIMB
7	PT. Bank UOB Indonesia	UOB
8	PT. Bank OCBC NISP Tbk	OCBC
9	PT. Bank China Construction Bank Indonesia Tbk	CHINA
10	PT. Bank Artha Graha	ARTHA GRAHA
11	PT. Bank DBS Indonesia	DBS
12	PT. Bank Resona Perdania	RESONA
13	PT. Bank Mizuho Indonesia	MIZUHO
14	PT. Bank Capital Indonesia Tbk	CAPITAL Indonesia
15	PT. Bank BNP Paribas Indonesia	BNP
16	PT. Bank ANZ Indonesia	ANZ
17	PT. Bank HSBC Indonesia	HSBC
18	PT. Bank Jtrust Indonesia Tbk	JTRUST
19	PT. Bank Mayapada Internasional.Tbk	MAYAPADA
20	PT. Bank Of India Indonesia Tbk	INDIA

Bank	kuartal	CAR	ROA	LDR	BOPO	NPL
Danamon	Q1	26,23	1,52	85,33	80,81	3,26
	Q2	26,54	1,44	85,51	82,47	2,94
	Q3	26,56	1,37	87,82	82,76	3,03
	Q4	26,38	1,02	84,56	86,62	2,84
Permata	Q1	35,21	2,27	76,57	82,25	2,93
	Q2	35,43	2,23	75,44	86,01	3,31
	Q3	34,04	2,19	74,05	88,31	3,3
	Q4	39,94	2,14	68,97	90,07	3,2
BCA	Q1	24,53	1,3	65,24	63,27	1,83
	Q2	25,33	1,02	62,35	60,28	2,39
	Q3	26,15	0,82	61,97	54,29	2,36
	Q4	25,66	0,73	61,96	54,15	2,16
MAYBANK	Q1	26,38	1,6	76,28	84,91	4,04
	Q2	21,39	1,54	83,69	81,41	3,85
	Q3	21,35	1,64	76,78	78,71	3,25
	Q4	26,01	1,1	84,51	84,94	4,99
PAN	Q1	28,1	3,05	86,12	80,68	3,52
	Q2	28,83	3,14	83,2	78,5	3,18
	Q3	29,75	3,49	86,14	75,92	3,42
	Q4	29,66	3,41	88,05	78,6	3,73
CIMB	Q1	22,29	16,8	72,8	79,36	3,51
	Q2	21,39	3,47	83,69	81,41	3,85
	Q3	21,35	3,69	76,78	78,14	3,25
	Q4	21,92	3,91	75,06	78,83	3,39
UOB	Q1	18,91	1	70,95	90,64	2,71
	Q2	18,1	1,85	74,76	89,63	3,42
	Q3	17,87	2,01	81,41	89,33	3,43
	Q4	17,98	0,9	74,78	90,19	3,51
OCBC	Q1	22,94	1,02	71,69	76,49	2,36
	Q2	22,03	0,77	73,87	81,53	1,96
	Q3	22,73	0,8	76,58	72,08	2,53
	Q4	22,41	0,79	72,67	73,66	2,39
CHINA	Q1	37,96	1,49	71,46	92,75	4,39
	Q2	35,24	1,78	77,78	92,96	3,04
	Q3	35,54	1,97	75,52	90,6	3,04
	Q4	36,64	1,73	72,58	92,46	4,82
ARTHA GRAHA	Q1	16,67	1,68	0,49	98,23	3,25
	Q2	16,64	1,98	0,51	98,06	3,63

Bank	kuartal	CAR	ROA	LDR	BOPO	NPL
	Q3	18,48	2,06	49,75	98,59	3,97
	Q4	21,71	1,83	54,65	111,09	3,39
DBS	Q1	24,02	1,75	79,38	78,01	3,21
	Q2	25,2	1,52	75,15	86,01	3,28
	Q3	24,07	2,01	76,53	94,53	3,62
	Q4	24,1	1,9	75,07	87,82	3,3
RESONA	Q1	23,8	1,92	86,56	84,82	2,7
	Q2	22,55	2,5	98,49	83,64	3,32
	Q3	24,73	2,07	93,39	96,6	4,61
	Q4	21,38	2,06	93,39	112,72	5,02
MIZUHO	Q1	31,87	0,71	157,33	72,64	1,02
	Q2	33,34	0,8	137,48	53,52	0,71
	Q3	33,33	0,77	141,7	52,88	0,6
	Q4	32,98	0,71	132,39	57,57	0,7
CAPITAL Indonesia	Q1	20,87	0,79	32,73	98,85	0
	Q2	26,16	0,85	20,17	98,83	0
	Q3	25,36	2,84	23,96	98,66	0
	Q4	41,28	0,84	12,35	98,23	0
BNP	Q1	34,86	1,55	104,95	292,14	7,06
	Q2	34,97	1,25	123,57	88,29	6,6
	Q3	38,09	1,92	100,92	79,63	7,58
	Q4	43,22	1,77	81,71	69,73	8,14
ANZ	Q1	55,89	1,39	90,84	137,94	4,59
	Q2	50,94	1,86	89,53	78,07	4,11
	Q3	49,31	1,92	76,06	69	2,24
	Q4	38,37	1,86	96,16	64,22	2,17
HSBC	Q1	28,41	0,41	70,53	70,21	3,72
	Q2	27,97	0,6	73,27	79,73	3,03
	Q3	28,83	0,58	65,18	75,84	4,93
	Q4	30,27	0,47	63,83	78,03	4,64
JTRUST	Q1	12,19	0,57	57,99	146,11	4,42
	Q2	11,9	0,59	56,36	152,78	5,95
	Q3	11,02	0,6	59,47	118,93	4,64
	Q4	15,82	0,69	62,81	122,55	3,9
MAYAPADA	Q1	15,62	0,09	66,12	98,41	4,23
	Q2	14,77	0,15	61,72	97,95	4,94
	Q3	13,73	0,12	61,5	99,04	4,76
	Q4	14,37	0,73	71,65	98,83	3,93
INDIA	Q1	46,42	0,32	81,22	87,66	4,8

Bank	kuartal	CAR	ROA	LDR	BOPO	NPL
	Q2	46,97	3,42	85,12	90,8	5,01
	Q3	47,4	0,39	89,75	92,71	8,74
	Q4	97,98	0,25	87,88	110,08	9,08
Danamon	Q1	25,69	2,07	84,68	70,13	2,96
	Q2	25,45	1,6	89,88	70,89	2,96
	Q3	25,33	0,83	93,97	72	2,89
	Q4	25,34	0,95	90,97	72,91	2,86
Permata	Q1	33,12	0,93	69,87	72,46	3,17
	Q2	32,96	1,63	77,66	74,2	3,11
	Q3	33,17	1,34	83,28	73,43	3,09
	Q4	34,19	1,21	68,93	82,44	3,13
BCA	Q1	23,86	0,86	60,54	56,73	2,3
	Q2	24,72	0,9	63,47	52,38	2,21
	Q3	25,36	0,25	63,34	48,55	2,16
	Q4	25,77	0,39	65,23	46,54	1,71
MAYBANK	Q1	25,58	1,31	82,05	82,87	4,28
	Q2	24,81	0,01	84,02	87,06	3,79
	Q3	23,4	0,36	90,21	86,69	3,73
	Q4	25,66	0,29	86,92	87,08	3,81
PAN	Q1	28,52	3,2	84,45	78,09	3,31
	Q2	27,49	1,5	91,75	72,81	3,37
	Q3	28,3	1,51	92,17	71,46	3,55
	Q4	29,81	1,37	74,76	74,76	3,58
CIMB	Q1	22,82	1,81	74,19	76,49	3,68
	Q2	20,77	4,96	78,62	74,67	3,6
	Q3	20,61	1,74	84,47	74,1	3,61
	Q4	21,86	1,8	83,19	74,44	2,84
UOB	Q1	16,8	0,15	77,02	87,6	3,29
	Q2	16,5	0,14	77,04	86,84	3,12
	Q3	15,99	0,16	70,73	87,65	2,84
	Q4	16,57	0,22	73,18	87,74	2,98
OCBC	Q1	22,33	0,13	70,31	77,14	2,25
	Q2	21,98	0,11	73,94	69,52	2,42
	Q3	20,81	0,14	81,24	69,1	2,32
	Q4	21,39	0,18	77,2	71,08	2,42
CHINA	Q1	38,24	1,22	63,35	90,29	4,92
	Q2	34,93	0,03	76,21	90,94	4,35
	Q3	34,21	0,53	87,51	89,03	4,07
	Q4	32,73	0,82	92,98	87,76	3,4
ARTHA GRAHA	Q1	21,66	1,37	51,41	95,61	3,36

Bank	kuartal	CAR	ROA	LDR	BOPO	NPL
	Q2	21,13	1,7	51,04	95,68	3,42
	Q3	20,94	1,3	49,7	93,91	3,54
	Q4	23,21	1,3	50,33	96,26	2,73
DBS	Q1	23,58	1,46	70,63	88,18	3,24
	Q2	23,14	0,93	76,15	79,24	2,81
	Q3	22,46	1,24	76,93	83,09	2,79
	Q4	23,58	1,5	75,27	85,45	2,84
RESONA	Q1	21,09	0,81	92,37	76,11	4,93
	Q2	45,77	1,86	101,65	102,24	4,33
	Q3	43,49	1,92	101,14	108,97	3,64
	Q4	42,68	1,9	112,02	96,06	3,77
MIZUHO	Q1	32,42	2,75	126,07	49,84	0,59
	Q2	28,07	1,53	144,28	59,06	0,6
	Q3	26,58	7,73	149,55	55,52	1,48
	Q4	27,38	1,53	137,5	58,78	1,31
CAPITAL Indonesia	Q1	40,66	2,05	8,79	98,94	0,25
	Q2	32,36	2,39	13,3	99,15	0,21
	Q3	35,72	2,22	19,11	99	0,16
	Q4	53,77	1,96	20,53	98,84	0,17
BNP	Q1	48,78	3,52	84,06	89,77	3,44
	Q2	47,15	3,44	88,53	69,67	3,15
	Q3	48,76	2,61	78,89	72,74	3,25
	Q4	44,18	3,06	98,03	70,16	0,91
ANZ	Q1	44,45	0,01	90,87	79,51	2,47
	Q2	39	0,13	122,34	59,59	0,96
	Q3	45,53	0,44	103,51	57,93	1,27
	Q4	41,35	1,8	104,68	58,47	1,16
HSBC	Q1	29,46	0,22	66,57	71,24	4,54
	Q2	24,33	0,14	68	68,56	4,35
	Q3	23,85	0,05	67,6	70,26	4,04
	Q4	25,07	0,07	62,49	73,55	3,95
JTRUST	Q1	13,88	0,16	71,1	100,11	3,19
	Q2	12,18	0,15	75,72	99,32	2,53
	Q3	14,24	0,15	74,71	97,83	2,18
	Q4	14,86	0,04	76,11	99,04	1,8
MAYAPADA	Q1	14,19	0,73	61,5	97,4	4,12
	Q2	13,6	0,53	77,89	97,55	3,5
	Q3	13,44	0,4	83,07	97,62	3,11
	Q4	11,13	1,15	82,13	99,32	4,7

Bank	kuartal	CAR	ROA	LDR	BOPO	NPL
INDIA	Q1	101,79	0,86	88,59	82,14	8,38
	Q2	95,66	0,83	77,22	85,95	7,77
	Q3	80,73	0,36	86,12	98,54	5,87
	Q4	127,42	9,07	105,59	99,38	9,07

Lampiran 2. Statststistik Deskriptif

Sample: 1 160

	CAR	ROA	LDR	BOPO	NPL
Mean	29.92763	1.513188	77.74344	85.05281	3.341438
Median	25.66000	1.300000	76.78000	83.36500	3.285000
Maximum	127.4200	16.80000	157.3300	292.1400	9.080000
Minimum	11.02000	0.010000	0.490000	46.54000	0.000000
Std. Dev.	16.19488	1.737445	24.87424	23.56706	1.689287
Skewness	3.008056	5.153081	-0.112032	4.446207	0.831380
Kurtosis	15.41366	41.53596	5.564696	39.07905	5.236415
Jarque-Bera	1268.617	10608.25	44.18581	9205.154	51.77548
Probability	0.000000	0.000000	0.000000	0.000000	0.000000
Sum	4788.420	242.1100	12438.95	13608.45	534.6300
Sum Sq. Dev.	41701.59	479.9755	98377.70	88309.59	453.7370
Observations	160	160	160	160	160

Lampiran 3. Tahapan Pemelihan Model

Common Effect Model(CEM)

Dependent Variable: NPL
Method: Panel Least Squares
Date: 12/19/23 Time: 08:29
Sample: 2021Q1 2022Q4
Periods included: 8
Cross-sections included: 20
Total panel (balanced) observations: 160

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-0.826641	0.637606	-1.296475	0.1967
CAR	-0.038731	0.007168	-5.403352	0.0000
ROA	-0.026620	0.011598	-2.362345	0.0334
LDR	0.008262	0.003473	2.411090	0.0314
BOPO	0.027822	0.005057	5.501544	0.0000

R-squared	0.301630	Mean dependent var	3.341438
Adjusted R-squared	0.283608	S.D. dependent var	1.689287
S.E. of regression	1.429812	Akaike info criterion	3.583715
Sum squared resid	316.8763	Schwarz criterion	3.679814
Log likelihood	-281.6972	Hannan-Quinn criter.	3.622737
F-statistic	16.73635	Durbin-Watson stat	0.468652
Prob(F-statistic)	0.000000		

FIX EFFECT MODEL (FEM)

Dependent Variable: NPL
Method: Panel Least Squares
Date: 12/19/23 Time: 08:31
Sample: 2021Q1 2022Q4
Periods included: 8
Cross-sections included: 20
Total panel (balanced) observations: 160

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	1.700249	0.720987	2.358226	0.0198
CAR	0.024738	0.008854	2.793995	0.0060
ROA	-0.002483	0.001243	-2.065435	0.0478
LDR	0.007980	0.003370	2.413977	0.0024
BOPO	0.017888	0.003687	4.851138	0.0000

Effects Specification

Cross-section fixed (dummy variables)

R-squared	0.787973	Mean dependent var	3.341438
Adjusted R-squared	0.752116	S.D. dependent var	1.689287
S.E. of regression	0.841062	Akaike info criterion	2.629177
Sum squared resid	96.20430	Schwarz criterion	3.090453
Log likelihood	-186.3342	Hannan-Quinn criter.	2.816486
F-statistic	21.97517	Durbin-Watson stat	1.261617
Prob(F-statistic)	0.000000		

RANDOM EFFECT MODEL (REM)

Dependent Variable: NPL
Method: Panel EGLS (Cross-section random effects)
Date: 12/19/23 Time: 08:32
Sample: 2021Q1 2022Q4
Periods included: 8
Cross-sections included: 20
Total panel (balanced) observations: 160
Swamy and Arora estimator of component variances

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	1.139722	0.690530	1.650504	0.1009
CAR	-0.028390	0.008093	-3.507864	0.0006
ROA	-0.002542	0.001233	-2.083316	0.0487
LDR	0.012762	0.003204	3.968218	0.0276
BOPO	0.018424	0.003620	5.088991	0.0000

Effects Specification			S.D.	Rho
Cross-section random			1.220890	0.6782
Idiosyncratic random			0.841062	0.3218

Weighted Statistics			
R-squared	0.702359	Mean dependent var	0.790726
Adjusted R-squared	0.681774	S.D. dependent var	0.932523
S.E. of regression	0.843522	Sum squared resid	110.2870
F-statistic	9.830737	Durbin-Watson stat	1.108663
Prob(F-statistic)	0.000000		

Unweighted Statistics			
R-squared	0.751002	Mean dependent var	3.341438
Sum squared resid	339.8482	Durbin-Watson stat	0.359782

Uji Chow

Redundant Fixed Effects Tests
Equation: Untitled
Test cross-section fixed effects

Effects Test	Statistic	d.f.	Prob.
Cross-section F	16.418669	(19,136)	0.0000
Cross-section Chi-square	190.725961	19	0.0000

Uji Hausman

Correlated Random Effects - Hausman Test
Equation: MODEL_REM
Test cross-section random effects

Test Summary	Chi-Sq. Statistic	Chi-Sq. d.f.	Prob.
Cross-section random	4.908081	4	0.2969

Uji Langrange Multiplier (LM)

Lagrange multiplier (LM) test for panel data
Date: 12/18/23 Time: 16:12
Sample: 2021Q1 2022Q4
Total panel observations: 160
Probability in ()

Null (no rand. effect) Alternative	Cross-section One-sided	Period One-sided	Both
Honda	14.55148	-0.217594	10.13559
	(0.0000)	(0.5861)	(0.0000)
King-Wu	14.55148	-0.217594	7.364384
	(0.0000)	(0.5861)	(0.0000)
SLM	16.07325	0.016075	--
	(0.0000)	(0.4936)	--
GHM	--	--	211.7457
	--	--	(0.0000)

Lampiran 4. Uji Asumsi Klasik

Uji Autokorelasi Pada Model REM (model terpilih)

Breusch-Godfrey Serial Correlation LM Test:

F-statistic	0.73088	Prob. F(2,153)	0.1370
Obs*R-squared	0.34285	Prob. Chi-Square(2)	0.6200

Test Equation:
Dependent Variable: RESID
Method: Least Squares
Date: 12/18/23 Time: 17:03
Sample: 1 160
Included observations: 160
Presample missing value lagged residuals set to zero.

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-0.265428	0.427455	-0.620949	0.5356
CAR	-0.004769	0.004822	-0.989003	0.3242
ROA	0.001745	0.002411	0.723494	0.4705
LDR	0.002078	0.003196	0.650133	0.5166
BOPO	0.002965	0.003392	0.874022	0.3835
RESID(-1)	0.761199	0.080975	9.400461	0.0000
RESID(-2)	-0.010766	0.081149	-0.132666	0.8946

R-squared	0.558393	Mean dependent var	-6.65E-16
Adjusted R-squared	0.541075	S.D. dependent var	1.411713
S.E. of regression	0.956351	Akaike info criterion	2.791380
Sum squared resid	139.9348	Schwarz criterion	2.925919
Log likelihood	-216.3104	Hannan-Quinn criter.	2.846012
F-statistic	0.24363	Durbin-Watson stat	2.024286
Prob(F-statistic)	0.571000		

Uji Heteroskedastisitas Model REM (model terpilih)

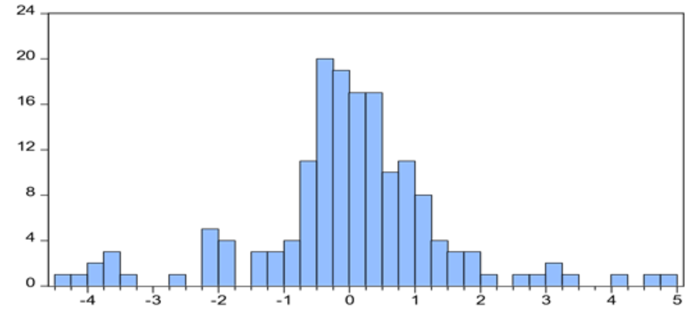
Heteroskedasticity Test: Glejser

F-statistic	4.381103	Prob. F(4,155)	0.0022
Obs*R-squared	16.25223	Prob. Chi-Square(4)	0.0027
Scaled explained SS	22.15332	Prob. Chi-Square(4)	0.0002

Test Equation:
Dependent Variable: ARESID
Method: Least Squares
Date: 12/18/23 Time: 17:06
Sample: 1 160
Included observations: 160

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.158423	0.432146	0.366595	0.7144
CAR	0.018683	0.104858	0.177685	0.9002
ROA	0.000911	0.002439	0.373335	0.7094
LDR	-0.001756	0.003235	-0.542941	0.5880
BOPO	0.004732	0.003428	1.380441	0.1694

Uji Normalitas



Series: Standardized Residuals	
Sample 2021Q1 2022Q4	
Observations 160	
Mean	1.67e-16
Median	0.007231
Maximum	4.794626
Minimum	-4.260466
Std. Dev.	1.461988
Skewness	-0.100575
Kurtosis	5.202569
Jarque-Bera	10.61182
Probability	0.137010

Series: Standardized ResidualsSample 2021Q1 2022Q4

Observations 160

Uji Multikolinearitas

Variance Inflation Factors
Date: 12/19/23 Time: 08:21
Sample: 2021Q1 2022Q4
Included observations: 160

Variable	Coefficient Variance	Uncentered VIF	Centered VIF
C	0.476831	6.039682	NA
CAR	6.55E-05	1.748822	1.005748
ROA	4.99E-06	1.025669	1.025660
LDR	4.36E-05	4.349930	1.010750
BOPO	1.31E-05	2.221045	1.020077

Uji Heteroskedastisitas

Heteroskedasticity Test: Glejser

F-statistic	4.381103	Prob. F(4,155)	0.0022
Obs*R-squared	16.25223	Prob. Chi-Square(4)	0.0027
Scaled explained SS	22.15332	Prob. Chi-Square(4)	0.0002

Test Equation:
Dependent Variable: ARESID
Method: Least Squares
Date: 12/18/23 Time: 17:06
Sample: 1 160
Included observations: 160

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.158423	0.432146	0.366595	0.7144
CAR	0.018683	0.104858	0.177685	0.9002
ROA	0.000911	0.002439	0.373335	0.7094
LDR	-0.001756	0.003235	-0.542941	0.5880
BOPO	0.004732	0.003428	1.380441	0.1694

R-squared	0.101576	Mean dependent var	0.983799
Adjusted R-squared	0.078391	S.D. dependent var	1.009448
S.E. of regression	0.969075	Akaike info criterion	2.805802
Sum squared resid	145.5614	Schwarz criterion	2.901901
Log likelihood	-219.4641	Hannan-Quinn criter.	2.844824
F-statistic	4.381103	Durbin-Watson stat	0.718309
Prob(F-statistic)	0.002202		

Lampiran 5. Model Penelitian Terpilih

RANDOM EFFECT MODEL (REM)
Dependent Variable: NPL
Method: Panel EGLS (Cross-section random effects)
Date: 12/19/23 Time: 08:32
Sample: 2021Q1 2022Q4
Periods included: 8
Cross-sections included: 20
Total panel (balanced) observations: 160
Swamy and Arora estimator of component variances

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	1.139722	0.690530	1.650504	0.1009
CAR	-0.028390	0.008093	-3.507864	0.0006
ROA	-0.002542	0.001233	-2.083316	0.0487
LDR	0.012762	0.003204	3.968218	0.0276
BOPO	0.018424	0.003620	5.088991	0.0000

Effects Specification		
	S.D.	Rho
Cross-section random	1.220890	0.6782
Idiosyncratic random	0.841062	0.3218

Weighted Statistics			
R-squared	0.702359	Mean dependent var	0.790726
Adjusted R-squared	0.681774	S.D. dependent var	0.932523
S.E. of regression	0.843522	Sum squared resid	110.2870
F-statistic	9.830737	Durbin-Watson stat	1.108663
Prob(F-statistic)	0.000000		

Unweighted Statistics			
R-squared	0.751002	Mean dependent var	3.341438
Sum squared resid	339.8482	Durbin-Watson stat	0.359782

Lampiran 6. Korelasi Variabel

	NPL	CAR	ROA	LDR	BOPO
NPL	1.000000	0.399024	-0.044981	0.112019	0.361654
CAR	0.399024	1.000000	0.058547	0.199482	0.007078
ROA	-0.044981	0.058547	1.000000	0.063598	-0.222458
LDR	0.112019	0.199482	0.063598	1.000000	-0.217616
BOPO	0.361654	0.007078	-0.222458	-0.217616	1.000000