LAMPIRAN

Lampiran 01. Kode dan Nama Perusahaan

Kode	Nama Bank
AGRO	Bank Raya Indonesia Tbk
AGRS	Bank IBK Indonesia Tbk
AMAR	Bank Amar Indonesia Tbk
BABP	Bank MNC Internasional Tbk
BBCA	Bank Central Asia Tbk
BBHI	Allo Bank Indonesia Tbk
BBKP	Bank KB Bukopin Tbk
BBMD	Bank Mestika Dharma Tbk
BBNI	Bank Negara Indonesia (Persero) Tbk
BBRI	Bank Rakyat Indonesia (Persero) Tbk
BBTN	Bank Tabungan Negara (Persero) Tbk
BBYB	Bank Neo Commerce Tbk
BCIC	Bank Jtrust Indonesia Tbk
BDMN	Bank Danamon Indonesia Tbk
BEKS	Bank Pembangunan Daerah Banten Tbk
BGTG	Bank Ganesha Tbk
BINA	Bank Ina Perdana Tbk
BJBR	Bank Pembangunan Daerah Jawa Barat dan Banten Tbk
BJTM	Bank Pembangunan Daerah Jawa Timur Tbk
BKSW	Bank QNB Indonesia Tbk
BMRI	Bank Mandiri (Persero) Tbk
BNBA	Bank Bumi Arta Tbk
BNGA	Bank CIMB Niaga Tbk
BNII	Bank Maybank Indonesia Tbk
BNLI	Bank Permata Tbk
BSIM	Bank Sinarmas Tbk
BSWD	Bank Of India Indonesia Tbk
BTPN	Bank Bank SMBC Indonesia Tbk
BVIC	Bank Victoria Internasional Tbk
DNAR	Bank Oke Indonesia
INPC	bank Artha Graha Internasional Tbk
MAYA	Bank Mayapada Internasional Tbk
MCOR	Bank China Contruction Bank Indonesia Tbk
MEGA	Bank Mega Tbk
NISP	Bank OCBC NISP Tbk
PNBN	Bank Pan Indonesia Tbk
SDRA	Bank Woori Saudara Indonesia 1906 Tbk

Lampiran 02. Hasil Perhitungan *Return On Asset*

Tahun	Kode Bank	Laba Bersih	Total Aset	%	ROA (desimal)
2019	AGRO	51,061,421	27,067,922,912	100	0.0019
	AGRS	-248,836	6,421,844	100	-0.0387
	AMAR	61,426,524	3,452,515,470	100	0.0178
	BABP	20,433	10,607,879	100	0.0019
	BBCA	28,569,974	918,989,312	100	0.0311
	BBHI	-36,549,663,189	2,527,173,168,770	100	-0.0145
	BBKP	216,749	100,264,248	100	0.0022
	BBMD	247,573,726,183	12,900,218,775,263	100	0.0192
	BBNI	15,508,583	845,605,208	100	0.0183
	BBRI	34,413,825	1,416,758,840	100	0.0243
	BBTN	209,263	311,776,828	100	0.0007
	BBYB	16,003	5,123,735	100	0.0031
	BCIC	49,495	17,311,597	100	0.0029
	BDMN	4,240,671	193,533,970	100	0.0219
	BEKS	-137,559	8,097,328	100	-0.0170
	BGTG	11,841	4,809,743	100	0.0025
	BINA	7,115	5,262,429	100	0.0014
	BJBR	1,564,492	123,536,474	100	0.0127
	BJTM	1,376,505	76,756,313	100	0.0179
	BKSW	5,277	23,021,785	100	0.0002
	BMRI	28,455,592	1,318,246,335	100	0.0216
	BNBA	51,167,901,115	7,607,653,715,376	100	0.0067
	BNGA	3,642,935	274,467,227	100	0.0133
	BNII	1,924,180	169,082,830	100	0.0114
	BNLI	1,500,420	161,451,259	100	0.0093
	BSIM	6,752	36,559,556	100	0.0002
	BSWD	30,952,161,285	4,007,412,556,573	100	0.0077
	BTPN	2,992,418	181,631,385	100	0.0165
	BVIC	-13,764,500	30,456,458,802	100	-0.0005
	DNAR	-16,922,035,161	5,108,848,026,690	100	-0.0033
	INPC	-58,345	25,532,041	100	-0.0023
	MAYA	528,114	93,408,831	100	0.0057
	MCOR	78,967	18,893,684	100	0.0042
	MEGA	2,002,733	100,803,831	100	0.0199
	NISP	2,939,243	180,706,987	100	0.0163
	PNBN	3,498,299	211,287,370	100	0.0166
	SDRA	499,791	36,940,436	100	0.0135
2020	AGRO	31,260,682	28,015,492,262	100	0.0011
	AGRS	-176,863	9,854,035	100	-0.0179
	AMAR	8,586,126	4,057,988,611	100	0.0021
	BABP	10,414	11,652,904	100	0.0009

Tahun	Kode Bank	Laba Bersih	Total Aset	%	ROA (desimal)
	BBCA	27,147,109	1,075,570,256	100	0.0252
	BBHI	37,011,391,337	2,586,663,487,991	100	0.0143
	BBKP	-3,258,109	79,938,578	100	-0.0408
	BBMD	325,932,118,524	14,159,755,232,533	100	0.0230
	BBNI	3,321,442	891,337,425	100	0.0037
	BBRI	18,660,393	1,511,804,628	100	0.0123
	BBTN	1,602,358	361,208,406	100	0.0044
	BBYB	15,871	5,421,324	100	0.0029
	BCIC	-484,441	16,204,908	100	-0.0299
	BDMN	1,088,942	200,890,068	100	0.0054
	BEKS	-308,158	5,337,281	100	-0.0577
	BGTG	3,198	5,365,456	100	0.0006
	BINA	19,376	8,437,685	100	0.0023
	BJBR	1,689,996	140,934,002	100	0.0120
	BJTM	1,488,962	83,619,452	100	0.0178
	BKSW	-422,168	18,297,700	100	-0.0231
	BMRI	17,645,624	1,429,334,484	100	0.0123
	BNBA	35,053,333,152	7,637,524,325,854	100	0.0046
	BNGA	2,011,254	280,943,605	100	0.0072
	BNII	1,284,392	173,224,412	100	0.0074
	BNLI	721,587	197,726,097	100	0.0036
	BSIM	118,522	44,612,045	100	0.0027
	BSWD	-70,581,531,876	3,721,363,459,751	100	-0.0190
	BTPN	2,005,677	183,165,978	100	0.0110
	BVIC	-252,193,690	26,221,407,472	100	-0.0096
	DNAR	7,875,055,863	6,275,182,366,166	100	0.0013
	INPC	21,371	30,526,965	100	0.0007
	MAYA	64,164	92,518,025	100	0.0007
	MCOR	49,979	25,235,573	100	0.0020
	MEGA	3,008,311	112,202,653	100	0.0268
	NISP	2,101,671	206,297,200	100	0.0102
	PNBN	3,124,205	218,067,091	100	0.0143
	SDRA	536,001	38,053,939	100	0.0141
2021	AGRO	-3,045,701,407	16,866,522,655	100	-0.1806
	AGRS	12,737	14,286,910	100	0.0009
	AMAR	4,115,012	5,203,044,896	100	0.0008
	BABP	12,868	14,015,360	100	0.0009
	BBCA	31,440,159	1,228,344,680	100	0.0256
	BBHI	192,474,618,193	4,649,357,148,732	100	0.0414
	BBKP	-2,302,279	89,215,674	100	-0.0258
	BBMD	519,580,026,420	15,983,152,301,240	100	0.0325
	BBNI	10,977,051	964,837,692	100	0.0114

Tahun	Kode Bank	Laba Bersih	Total Aset	%	ROA (desimal)
	BBRI	30,755,766	1,678,097,734	100	0.0183
	BBTN	2,376,227	371,868,311	100	0.0064
	BBYB	-986,289	11,337,809	100	-0.0870
	BCIC	-445,423	21,317,575	100	-0.0209
	BDMN	1,669,280	192,239,698	100	0.0087
	BEKS	-265,176	8,849,611	100	-0.0300
	BGTG	10,866	8,575,950	100	0.0013
	BINA	39,748	15,055,850	100	0.0026
	BJBR	2,018,654	158,356,097	100	0.0127
	BJTM	1,523,070	100,723,330	100	0.0151
	BKSW	-1,578,777	17,701,527	100	-0.0892
	BMRI	30,551,097	1,725,611,128	100	0.0177
	BNBA	44,449,400,923	8,666,525,828,600	100	0.0051
	BNGA	4,098,604	310,786,960	100	0.0132
	BNII	1,700,928	168,712,977	100	0.0101
	BNLI	1,231,127	234,379,042	100	0.0053
	BSIM	127,748	52,671,981	100	0.0024
	BSWD	-44,051,239,526	4,255,493,556,351	100	-0.0104
	BTPN	3,104,215	191,917,794	100	0.0162
	BVIC	-119,063,497	24,947,143,045	100	-0.0048
	DNAR	17,460,307,203	7,721,344,206,381	100	0.0023
	INPC	-168,063	26,127,820	100	-0.0064
	MAYA	44,127	119,104,185	100	0.0004
	MCOR	79,392	26,194,548	100	0.0030
	MEGA	4,008,052	132,879,390	100	0.0302
	NISP	2,519,619	214,395,608	100	0.0118
	PNBN	1,816,976	204,462,542	100	0.0089
	SDRA	629,168	43,801,571	100	0.0144
2022	AGRO	11,460,505	13,898,775,065	100	0.0008
	AGRS	103,454	18,304,907	100	0.0057
	AMAR	-155,381,289	4,505,045,609	100	-0.0345
	BABP	52,505	16,862,363	100	0.0031
	BBCA	40,755,572	1,314,731,674	100	0.0310
	BBHI	270,029,411,193	11,058,956,402,885	100	0.0244
	BBKP	-5,032,504	89,995,352	100	-0.0559
	BBMD	523,103,882,225	16,583,990,927,531	100	0.0315
	BBNI	18,481,780	1,029,836,868	100	0.0179
	BBRI	51,408,207	1,865,639,010	100	0.0276
	BBTN	3,045,073	402,148,312	100	0.0076
	BBYB	-789,059	19,694,280	100	-0.0401
	BCIC	86,621	33,617,390	100	0.0026
	BDMN	3,429,634	197,729,688	100	0.0173

Tahun	Kode Bank	Laba Bersih	Total Aset	%	ROA (desimal)
	BEKS	-239,287	7,223,059	100	-0.0331
	BGTG	46,043	8,968,132	100	0.0051
	BINA	157,048	20,552,736	100	0.0076
	BJBR	2,245,282	181,241,291	100	0.0124
	BJTM	1,542,824	103,031,367	100	0.0150
	BKSW	-400,732	16,717,087	100	-0.0240
	BMRI	44,952,368	1,992,544,687	100	0.0226
	BNBA	38,939,042,725	8,211,291,790,399	100	0.0047
	BNGA	5,096,771	306,754,299	100	0.0166
	BNII	1,533,211	160,813,918	100	0.0095
	BNLI	2,013,413	255,112,471	100	0.0079
	BSIM	221,160	47,350,601	100	0.0047
	BSWD	16,589,767,385	6,060,045,883,689	100	0.0027
	BTPN	3,629,564	209,169,704	100	0.0174
	BVIC	226,173,453	25,932,001,125	100	0.0087
	DNAR	13,210,181,959	10,183,411,235,537	100	0.0013
	INPC	54,997	25,437,633	100	0.0022
	MAYA	25,997	135,382,812	100	0.0002
	MCOR	135,959	25,022,953	100	0.0054
	MEGA	4,052,678	141,750,449	100	0.0286
	NISP	3,326,930	238,498,560	100	0.0139
	PNBN	3,273,010	212,431,881	100	0.0154
	SDRA	860,571	51,499,424	100	0.0167
2023	AGRO	24,351,039	12,440,642,239	100	0.0020
	AGRS	183,295	19,377,403	100	0.0095
	AMAR	177,972	4,379,417	100	0.0406
	BABP	77,916	18,147,378	100	0.0043
	BBCA	48,658,095	1,408,107,010	100	0.0346
	BBHI	444,566,134,304	12,750,434,573,380	100	0.0349
	BBKP	-6,055,703	84,307,300	100	-0.0718
	BBMD	417,136,268,995	16,054,823,605,763	100	0.0260
	BBNI	21,106,228	1,086,663,986	100	0.0194
	BBRI	60,425,048	1,965,007,030	100	0.0308
	BBTN	3,500,988	438,749,736	100	0.0080
	BBYB	-573,180	18,169,541	100	-0.0315
	BCIC	27,902	39,234,312	100	0.0007
	BDMN	3,658,045	221,304,532	100	0.0165
	BEKS	26,591	6,800,821	100	0.0039
	BGTG	103,965	9,402,309	100	0.0111
	BINA	207,876	24,384,580	100	0.0085
	BJBR	1,681,177	188,295,488	100	0.0089
	BJTM	1,470,105	103,854,773	100	0.0142

Tahun	Kode Bank	Laba Bersih	Total Aset	%	ROA (desimal)
	BKSW	69,249	11,753,485	100	0.0059
	BMRI	60,051,870	2,174,219,449	100	0.0276
	BNBA	44,365,911,946	7,991,554,506,433	100	0.0056
	BNGA	6,551,401	334,369,233	100	0.0196
	BNII	1,817,750	171,803,070	100	0.0106
	BNLI	2,585,218	257,444,147	100	0.0100
	BSIM	75,796	52,634,996	100	0.0014
	BSWD	48,831,391,424	6,128,562,060,955	100	0.0080
	BTPN	2,682,484	201,448,392	100	0.0133
	BVIC	101,816,341	29,624,240,421	100	0.0034
	DNAR	28,651,782,856	11,075,151,083,905	100	0.0026
	INPC	146,753	26,103,611	100	0.0056
	MAYA	22,103	141,488,996	100	0.0002
	MCOR	241,291	27,851,946	100	0.0087
	MEGA	3,510,670	132,049,591	100	0.0266
	NISP	4,091,043	249,757,139	100	0.0164
	PNBN	3,005,536	222,010,050	100	0.0135
	SDRA	697,864	54,822,181	100	0.0127

Lampiran 03. Hasil Perhitungan *Loan to Deposit Ratio*

Tahun	Kode Bank	Pinjaman yang Disalurkan	Simpanan Nasabah	%	LDR (desimal)
2019	AGRO	19,366,245,488	21,144,601,334	100	0.9159
	AGRS	4,156,766	4,868,738	100	0.8538
	AMAR	2,051,558,717	1,831,162,119	100	1.1204
	BABP	7,554,481	8,431,272	100	0.8960
	BBCA	572,033,999	698,980,068	100	0.8184
	BBHI	1,660,864,130,755	1,970,198,344,821	100	0.8430
	BBKP	67,835,773	80,813,460	100	0.8394
	BBMD	7,719,537,196,845	8,871,009,275,656	100	0.8702
	BBNI	556,770,947	582,540,625	100	0.9558
	BBRI	877,431,193	996,377,825	100	0.8806
	BBTN	232,212,539	206,905,692	100	1.1223
	BBYB	3,828,786	4,066,490	100	0.9415
	BCIC	6,245,991	12,806,232	100	0.4877
	BDMN	106,865,502	109,791,910	100	0.9733
	BEKS	5,337,723	5,584,175	100	0.9559
	BGTG	2,990,042	3,613,089	100	0.8276
	BINA	2,519,213	4,002,762	100	0.6294
	BJBR	81,887,246	83,564,393	100	0.9799
	BJTM	38,352,300	60,545,872	100	0.6334
	BKSW	13,876,418	15,909,399	100	0.8722
	BMRI	944,040,016	1,011,021,321	100	0.9337
	BNBA	5,165,685,915,268	5,932,337,771,204	100	0.8708
	BNGA	190,983,118	195,600,300	100	0.9764
	BNII	111,611,893	110,601,006	100	1.0091
	BNLI	108,755,570	123,184,575	100	0.8829
	BSIM	21,314,497	24,652,197	100	0.8646
	BSWD	2,065,583,544,585	2,528,560,155,262	100	0.8169
	BTPN	141,760,183	79,388,815	100	1.7856
	BVIC	17,440,119,532	21,791,637,063	100	0.8003
	DNAR	3,276,729,828,197	2,337,168,922,808	100	1.4020
	INPC	13,736,897	20,249,792	100	0.6784
	MAYA	71,882,087	77,009,109	100	0.9334
	MCOR	13,858,412	12,861,778	100	1.0775
	MEGA	53,022,795	72,790,174	100	0.7284
	NISP	118,651,323	126,121,499	100	0.9408
	PNBN	140,683	131,403	100	1.0706
	SDRA	26,674,450	19,065,370	100	1.3991
2020	AGRO	19,491,933,792	22,995,278,746	100	0.8476

Tahun	Kode Bank	Pinjaman yang Disalurkan	Simpanan Nasabah	%	LDR (desimal)
	AGRS	5,105,932	4,870,579	100	1.0483
	AMAR	1,715,508,593	2,294,835,438	100	0.7476
	BABP	7,122,033	9,206,851	100	0.7736
	BBCA	547,643,666	834,283,843	100	0.6564
	BBHI	1,275,826,693,710	1,468,313,113,827	100	0.8689
	BBKP	60,968,547	44,042,838	100	1.3843
	BBMD	7,195,564,828,075	9,895,218,981,306	100	0.7272
	BBNI	586,206,787	647,562,744	100	0.9053
	BBRI	943,787,634	1,087,555,173	100	0.8678
	BBTN	235,052,116	259,149,814	100	0.9070
	BBYB	3,665,339	3,943,471	100	0.9295
	BCIC	7,350,650	13,064,987	100	0.5626
	BDMN	103,937,018	123,733,204	100	0.8400
	BEKS	3,789,819	2,582,207	100	1.4677
	BGTG	2,637,823	4,121,760	100	0.6400
	BINA	2,931,448	7,104,540	100	0.4126
	BJBR	89,450,934	99,798,476	100	0.8963
	BJTM	41,480,766	68,468,280	100	0.6058
	BKSW	11,267,424	11,965,297	100	0.9417
	BMRI	942,067,687	1,148,639,741	100	0.8202
	BNBA	4,576,091,498,751	5,976,432,134,617	100	0.7657
	BNGA	171,670,391	207,529,424	100	0.8272
	BNII	97,038,850	115,003,047	100	0.8438
	BNLI	118,610,002	145,753,072	100	0.8138
	BSIM	18,878,373	30,763,916	100	0.6137
	BSWD	1,944,371,844,259	2,433,727,130,350	100	0.7989
	BTPN	136,265,201	92,865,540	100	1.4673
	BVIC	14,843,354,298	18,331,429,119	100	0.8097
	DNAR	4,299,852,756,761	3,164,050,064,286	100	1.3590
	INPC	12,442,514	25,500,329	100	0.4879
	MAYA	56,294,265	72,357,421	100	0.7780
	MCOR	14,729,081	18,452,376	100	0.7982
	MEGA	48,594,122	79,186,302	100	0.6137
	NISP	114,549,272	159,036,404	100	0.7203
	PNBN	121,634	143,029	100	0.8504
	SDRA	30,011,903	18,492,074	100	1.6230
2021	AGRO	11,608,327,398	13,496,291,728	100	0.8601
	AGRS	6,076,409	6,322,652	100	0.9611
	AMAR	2,405,868,689	3,179,598,306	100	0.7567
	BABP	8,503,664	11,242,321	100	0.7564

Tahun	Kode Bank	Pinjaman yang Disalurkan	Simpanan Nasabah	%	LDR (desimal)
	BBCA	589,813,578	968,606,744	100	0.6089
	BBHI	2,198,242,600,699	2,124,024,215,739	100	1.0349
	BBKP	58,512,087	55,822,776	100	1.0482
	BBMD	7,948,978,719,259	11,171,473,843,411	100	0.7115
	BBNI	582,436,230	729,168,611	100	0.7988
	BBRI	994,416,523	1,138,743,215	100	0.8733
	BBTN	247,285,433	273,189,056	100	0.9052
	BBYB	4,275,500	8,131,581	100	0.5258
	BCIC	10,015,617	15,945,444	100	0.6281
	BDMN	99,965,961	121,069,317	100	0.8257
	BEKS	3,084,002	4,639,454	100	0.6647
	BGTG	2,527,795	6,317,788	100	0.4001
	BINA	3,709,335	12,502,036	100	0.2967
	BJBR	95,813,046	113,764,510	100	0.8422
	BJTM	42,749,559	83,201,867	100	0.5138
	BKSW	9,437,715	12,015,196	100	0.7855
	BMRI	1,026,224,827	1,291,176,119	100	0.7948
	BNBA	3,970,764,105,563	6,262,636,725,189	100	0.6340
	BNGA	177,157,862	241,348,510	100	0.7340
	BNII	93,807,773	114,898,775	100	0.8164
	BNLI	126,068,158	179,992,316	100	0.7004
	BSIM	17,931,776	37,961,555	100	0.4724
	BSWD	1,805,123,769,959	2,054,170,905,845	100	0.8788
	BTPN	135,598,774	100,474,227	100	1.3496
	BVIC	15,824,611,091	18,084,871,983	100	0.8750
	DNAR	5,519,188,109,389	3,963,989,455,037	100	1.3923
	INPC	11,479,972	21,005,956	100	0.5465
	MAYA	70,912,355	98,720,992	100	0.7183
	MCOR	13,772,663	19,274,009	100	0.7146
	MEGA	60,740,894	98,907,011	100	0.6141
	NISP	120,500,106	168,050,732	100	0.7170
	PNBN	118,962	134,069	100	0.8873
	SDRA	33,941,970	23,848,020	100	1.4233
2022	AGRO	7,766,644,001	9,814,901,019	100	0.7913
	AGRS	8,064,115	8,380,025	100	0.9623
	AMAR	2,258,976,615	1,006,305,923	100	2.2448
	BABP	10,199,866	13,154,886	100	0.7754
	BBCA	660,989,004	1,030,451,783	100	0.6415
	BBHI	7,205,558,228,374	4,415,647,912,071	100	1.6318
	BBKP	50,583,434	51,962,370	100	0.9735

Tahun	Kode Bank	Pinjaman yang Disalurkan	Simpanan Nasabah	%	LDR (desimal)
	BBMD	8,836,486,566,100	10,931,452,030,760	100	0.8084
	BBNI	646,188,313	769,268,991	100	0.8400
	BBRI	1,079,274,819	1,307,884,013	100	0.8252
	BBTN	266,657,565	297,099,801	100	0.8975
	BBYB	10,244,251	14,450,502	100	0.7089
	BCIC	19,531,947	25,661,181	100	0.7611
	BDMN	114,599,143	124,960,232	100	0.9171
	BEKS	3,698,388	4,166,021	100	0.8878
	BGTG	2,912,793	5,622,951	100	0.5180
	BINA	9,749,245	15,462,825	100	0.6305
	BJBR	108,339,692	122,019,343	100	0.8879
	BJTM	46,196,657	79,925,690	100	0.5780
	BKSW	9,256,123	10,604,624	100	0.8728
	BMRI	1,172,599,882	1,490,844,592	100	0.7865
	BNBA	3,845,625,381,567	4,972,366,414,520	100	0.7734
	BNGA	190,692,190	227,188,557	100	0.8394
	BNII	99,938,643	105,706,302	100	0.9454
	BNLI	137,036,787	195,794,787	100	0.6999
	BSIM	15,500,964	32,397,026	100	0.4785
	BSWD	2,505,160,020,656	2,372,540,031,817	100	1.0559
	BTPN	146,123,516	105,023,287	100	1.3913
	BVIC	15,824,611,091	19,371,837,637	100	0.8169
	DNAR	8,064,122,682,911	5,368,611,972,518	100	1.5021
	INPC	10,229,770	20,325,078	100	0.5033
	MAYA	94,524,455	114,870,348	100	0.8229
	MCOR	16,687,285	17,946,578	100	0.9298
	MEGA	70,311,303	102,949,667	100	0.6830
	NISP	137,161,734	176,084,993	100	0.7790
	PNBN	129,878	132,683	100	0.9789
	SDRA	40,067,272	28,791,495	100	1.3916
2023	AGRO	6,893,331,383	8,185,975,584	100	0.8421
	AGRS	9,390,519	8,894,391	100	1.0558
	AMAR	2,666,031	708,942	100	3.7606
	BABP	10,253,225	13,402,451	100	0.7650
	BBCA	758,887,839	1,090,766,897	100	0.6957
	BBHI	7,385,707,867,283	4,898,666,091,319	100	1.5077
	BBKP	49,418,616	44,789,143	100	1.1034
	BBMD	9,393,465,066,697	10,849,797,009,453	100	0.8658
	BBNI	695,084,769	810,730,343	100	0.8574
	BBRI	1,197,752,706	1,358,328,761	100	0.8818

Tahun	Kode Bank	Pinjaman yang Disalurkan	Simpanan Nasabah	%	LDR (desimal)
	BBTN	296,583,860	322,501,148	100	0.9196
	BBYB	10,783,341	13,872,336	100	0.7773
	BCIC	23,879,808	32,005,631	100	0.7461
	BDMN	136,313,607	138,411,812	100	0.9848
	BEKS	3,700,111	3,738,315	100	0.9898
	BGTG	4,335,772	5,992,039	100	0.7236
	BINA	12,677,186	19,315,909	100	0.6563
	BJBR	116,300,069	126,503,541	100	0.9193
	BJTM	54,760,903	75,849,855	100	0.7220
	BKSW	5,449,285	6,339,203	100	0.8596
	BMRI	1,359,832,195	1,576,949,619	100	0.8623
	BNBA	3,919,454,298,365	4,696,761,103,603	100	0.8345
	BNGA	205,916,550	235,861,670	100	0.8730
	BNII	108,056,277	115,502,508	100	0.9355
	BNLI	142,978,156	188,586,562	100	0.7582
	BSIM	16,871,446	35,142,585	100	0.4801
	BSWD	3,716,153,617,702	2,700,802,105,052	100	1.3759
	BTPN	156,561,297	98,277,756	100	1.5930
	BVIC	18,628,743,177	22,429,180,492	100	0.8306
	DNAR	8,527,881,283,440	6,069,744,599,248	100	1.4050
	INPC	12,147,368	20,631,701	100	0.5888
	MAYA	103,530,278	116,597,264	100	0.8879
	MCOR	19,359,978	19,986,812	100	0.9686
	MEGA	66,304,719	89,435,750	100	0.7414
	NISP	153,496,829	181,755,225	100	0.8445
	PNBN	139,701	135,089	100	1.0341
	SDRA	43,993,498	31,188,670	100	1.4106

Lampiran 04. Hasil Perhitungan Pertumbuhan Tabungan

Tahun	Kode Bank	Tabungan Saat Ini	Tabungan Sebelumnya	Pertumbuhan Tabungan (desimal)
2019	AGRO	1,096,299,883	1,005,489,491	0.0903
	AGRS	689,926	591,938	0.1655
	AMAR	28,616	20,810	0.3751
	BABP	684,795	640,617	0.0690
	BBCA	345,634,222	316,181,801	0.0932
	BBHI	112,807,205,427	117,840,852,760	-0.0427
	BBKP	19,132	19,917	-0.0394
	BBMD	3,432,840,593,566	3,289,068,714,993	0.0437
	BBNI	191,390	196,254	-0.0248
	BBRI	412,307,171	385,520,516	0.0695
	BBTN	42,274,798	39,117,163	0.0807
	BBYB	183,862	225,229	-0.1837
	BCIC	1,166,534	790,545	0.4756
	BDMN	38,258,176	33,945,394	0.1271
	BEKS	575,779	519,826	0.1076
	BGTG	366,416	350,712	0.0448
	BINA	196,590	153,382	0.2817
	BJBR	20,608,315	17,951,664	0.1480
	BJTM	21,669,322	18,789,218	0.1533
	BKSW	746,834	585,451	0.2757
	BMRI	324,488,072	307,282,353	0.0560
	BNBA	459,429,497,307	419,224,244,793	0.0959
	BNGA	59,316,069	54,495,883	0.0885
	BNII	20,961,017	19,894,815	0.0536
	BNLI	29,845,502	28,809,247	0.0360
	BSIM	8,598,609	7,519,485	0.1435
	BSWD	109,722,638,136	124,689,034,232	-0.1200
	BTPN	10,060,583	7,843,220	0.2827
	BVIC	2,777,420,672	2,712,595,244	0.0239
	DNAR	330,562	186,263	0.7747
	INPC	1,593,985	1,581,992	0.0076
	MAYA	17,923,804	13,475,827	0.3301
	MCOR	1,047,931	913,317	0.1474
	MEGA	12,504,312	11,799,080	0.0598
	NISP	25,737,207	23,545,674	0.0931
	PNBN	38,904	40,921	-0.0493
	SDRA	3,329,822	2,598,130	0.2816
2020	AGRO	1,733,308,272	1,096,299,883	0.5811
	AGRS	903,608	689,926	0.3097
	AMAR	59,794	28,616	1.0895

Tahun	Kode Bank	Tabungan Saat Ini	Tabungan Sebelumnya	Pertumbuhan Tabungan (desimal)
	BABP	883,820	684,795	0.2906
	BBCA	413,161,288	345,634,222	0.1954
	BBHI	107,293,641,658	112,807,205,427	-0.0489
	BBKP	7,060	19,132	-0.6310
	BBMD	3,663,628,039,043	3,432,840,593,566	0.0672
	BBNI	223,686	191,390	0.1687
	BBRI	469,701,192	412,307,171	0.1392
	BBTN	39,605,346	42,274,798	-0.0631
	BBYB	149,076	183,862	-0.1892
	BCIC	1,312,803	1,166,534	0.1254
	BDMN	40,967,442	38,258,176	0.0708
	BEKS	315,945	575,779	-0.4513
	BGTG	561,684	366,416	0.5329
	BINA	235,217	196,590	0.1965
	BJBR	20,266,568	20,608,315	-0.0166
	BJTM	22,285,619	21,669,322	0.0284
	BKSW	477,677	746,834	-0.3604
	BMRI	351,362,191	324,488,072	0.0828
	BNBA	537,296,346,990	459,429,497,307	0.1695
	BNGA	67,861,369	59,316,069	0.1441
	BNII	21,183,405	20,961,017	0.0106
	BNLI	33,867,557	29,845,502	0.1348
	BSIM	9,785,026	8,598,609	0.1380
	BSWD	113,463,531,521	109,722,638,136	0.0341
	BTPN	11,762,015	9,099,388	0.2926
	BVIC	2,499,501,762	2,777,420,672	-0.1001
	DNAR	519,041	330,562	0.5702
	INPC	1,513,106	1,593,985	-0.0507
	MAYA	12,722,680	17,923,804	-0.2902
	MCOR	950,032	1,047,931	-0.0934
	MEGA	13,749,755	12,504,312	0.0996
	NISP	30,328,552	25,737,207	0.1784
	PNBN	44,623	38,904	0.1470
	SDRA	4,052,613	3,329,822	0.2171
2021	AGRO	3,022,638,502	1,733,308,272	0.7439
	AGRS	1,194,619	903,608	0.3221
	AMAR	93,332	59,794	0.5609
	BABP	1,855,398	883,820	1.0993
	BBCA	479,999,598	413,161,288	0.1618
	BBHI	103,662,414,948	107,293,641,658	-0.0338
	BBKP	8,797	7,059	0.2462

Tahun	Kode Bank	Tabungan Saat Ini	Tabungan Sebelumnya	Pertumbuhan Tabungan (desimal)
	BBMD	3,895,412,476,073	3,663,628,039,043	0.0633
	BBNI	224,670	223,686	0.0044
	BBRI	497,676,739	469,701,192	0.0596
	BBTN	47,949,640	39,605,346	0.2107
	BBYB	942,670	149,076	5.3234
	BCIC	2,084,222	1,312,803	0.5876
	BDMN	45,518,289	40,967,442	0.1111
	BEKS	525,355	315,945	0.6628
	BGTG	721,908	561,684	0.2853
	BINA	381,161	235,217	0.6205
	BJBR	24,808,655	22,378,851	0.1086
	BJTM	24,264,622	22,285,619	0.0888
	BKSW	512,990	477,677	0.0739
	BMRI	422,314,545	351,362,191	0.2019
	BNBA	489,796,335,499	537,296,346,990	-0.0884
	BNGA	72,565,133	67,861,369	0.0693
	BNII	21,903,502	21,183,405	0.0340
	BNLI	38,280,171	33,867,557	0.1303
	BSIM	10,374,815	9,785,026	0.0603
	BSWD	128,081,377,970	113,463,531,521	0.1288
	BTPN	11,217,013	11,762,015	-0.0463
	BVIC	3,138,292,184	2,499,501,762	0.2556
	DNAR	521,606	519,041	0.0049
	INPC	1,597,032	1,513,106	0.0555
	MAYA	16,448,083	12,722,680	0.2928
	MCOR	1,052,571	950,032	0.1079
	MEGA	14,451,425	13,749,755	0.0510
	NISP	33,025,441	30,328,552	0.0889
	PNBN	48,456	44,615	0.0861
	SDRA	4,145,848	4,052,613	0.0230
2022	AGRO	1,588,385,850	3,022,638,502	-0.4745
	AGRS	1,795,016	1,194,619	0.5026
	AMAR	148,760	93,332	0.5939
	BABP	1,981,175	1,855,398	0.0678
	BBCA	522,457,668	479,999,598	0.0885
	BBHI	309,248,627,187	103,662,414,948	1.9832
	BBKP	6,956	8,797	-0.2093
	BBMD	3,854,514,458,991	3,895,412,476,073	-0.0105
	BBNI	242,695	224,670	0.0802
	BBRI	522,647,920	497,676,739	0.0502
	BBTN	37,376,047	47,949,640	-0.2205

Tahun	Kode Bank	Tabungan Saat Ini	Tabungan Sebelumnya	Pertumbuhan Tabungan (desimal)
	BBYB	3,034,198	942,670	2.2187
	BCIC	1,976,976	2,084,222	-0.0515
	BDMN	47,786,484	45,518,289	0.0498
	BEKS	621,758	525,355	0.1835
	BGTG	463,751	721,908	-0.3576
	BINA	552,719	381,161	0.4501
	BJBR	26,666,155	24,808,655	0.0749
	BJTM	23,118,307	24,264,621	-0.0472
	BKSW	405,414	512,990	-0.2097
	BMRI	480,482,766	422,314,545	0.1377
	BNBA	405,471,856,323	489,796,335,499	-0.1722
	BNGA	74,085,536	72,565,133	0.0210
	BNII	21,913,347	21,903,502	0.0004
	BNLI	41,858,873	38,280,171	0.0935
	BSIM	10,029,216	10,374,815	-0.0333
	BSWD	122,913,247,941	128,081,377,970	-0.0404
	BTPN	15,632,533	11,217,013	0.3936
	BVIC	3,148,224,256	3,138,292,184	0.0032
	DNAR	471,973	521,606	-0.0952
	INPC	1,601,653	1,597,032	0.0029
	MAYA	9,922,183	16,448,083	-0.3968
	MCOR	1,057,862	1,052,571	0.0050
	MEGA	14,731,561	14,451,425	0.0194
	NISP	40,253,434	33,025,441	0.2189
	PNBN	50,961	48,456	0.0517
	SDRA	4,724,008	4,145,848	0.1395
2023	AGRO	1,395,617,430	1,588,385,850	-0.1214
	AGRS	2,598,322	1,795,016	0.4475
	AMAR	131,745	148,760	-0.1144
	BABP	1,828,281	1,981,175	-0.0772
	BBCA	534,087,212	522,457,668	0.0223
	BBHI	465,110,207,860	309,248,627,187	0.5040
	BBKP	6,873	6,956	-0.0119
	BBMD	3,711,844,189,266	3,854,514,458,991	-0.0370
	BBNI	231,981	242,695	-0.0441
	BBRI	527,945,550	522,647,920	0.0101
	BBTN	38,998,753	37,376,047	0.0434
	BBYB	3,344,831	3,034,198	0.1024
	BCIC	2,012,614	1,976,976	0.0180
	BDMN	38,169,136	47,786,484	-0.2013
	BEKS	529,918	621,758	-0.1477

Tahun	Kode Bank	Tabungan Saat Ini	Tabungan Sebelumnya	Pertumbuhan Tabungan (desimal)
	BGTG	546,906	463,751	0.1793
	BINA	695,465	552,719	0.2583
	BJBR	31,302,277	26,666,155	0.1739
	BJTM	28,016,300	23,118,307	0.2119
	BKSW	440,259	405,414	0.0859
	BMRI	509,291,489	480,482,766	0.0600
	BNBA	334,085,533,808	405,471,856,323	-0.1761
	BNGA	77,430,824	74,085,536	0.0452
	BNII	23,243,230	21,913,347	0.0607
	BNLI	39,429,488	41,858,873	-0.0580
	BSIM	10,768,878	10,029,216	0.0738
	BSWD	173,942,929,610	122,913,247,941	0.4152
	BTPN	16,668,863	15,632,533	0.0663
	BVIC	2,881,781,337	3,148,224,256	-0.0846
	DNAR	424,861	471,973	-0.0998
	INPC	1,517,590	1,601,653	-0.0525
	MAYA	11,129,124	9,922,183	0.1216
	MCOR	1,087,415	1,057,862	0.0279
	MEGA	15,662,240	14,731,561	0.0632
	NISP	46,116,548	40,253,434	0.1457
	PNBN	53,363	50,961	0.0471
	SDRA	3,829,456	4,724,008	-0.1894

Lampiran 05. Lampiran 5 Hasil Perhitungan *Non Performing Loan*

Tahun	Kode Bank	Total Kredit Bermasalah	Kredit yang Diberikan	%	NPL (desimal)
2019	AGRO	260,470,206	19,366,245,488	100	0.0134
	AGRS	485,417	4,156,766	100	0.1168
	AMAR	92,437	2,051,559	100	0.0451
	BABP	436,386	7,554,481	100	0.0578
	BBCA	7,876,926	572,033,999	100	0.0138
	BBHI	168,784,301,482	1,660,864,130,755	100	0.1016
	BBKP	3,058,658	67,835,773	100	0.0451
	BBMD	176,072,575	7,791,537,197	100	0.0226
	BBNI	12,961,816	556,770,947	100	0.0233
	BBRI	11,500,490	877,431,193	100	0.0131
	BBTN	10,455,900	232,212,539	100	0.0450
	BBYB	165,382	3,828,786	100	0.0432
	BCIC	92,799	6,245,991	100	0.0149
	BDMN	3,550,307	106,865,502	100	0.0332
	BEKS	267,161	5,337,723	100	0.0501
	BGTG	68,184	2,990,042	100	0.0228
	BINA	119,872	2,519,213	100	0.0476
	BJBR	1,331,971	81,887,246	100	0.0163
	BJTM	1,060,739	38,352,300	100	0.0277
	BKSW	625,930	13,876,418	100	0.0451
	BMRI	20,808,393	885,835,237	100	0.0235
	BNBA	78,802,519,264	5,165,685,915,268	100	0.0153
	BNGA	5,313,169	190,983,118	100	0.0278
	BNII	3,836,526	111,611,893	100	0.0344
	BNLI	2,985,825	108,755,570	100	0.0275
	BSIM	1,800,769	22,497,252	100	0.0800
	BSWD	87,086,615,788	2,065,583,544,585	100	0.0422
	BTPN	1,152,995	141,760,183	100	0.0081
	BVIC	1,145,235,702	17,440,119,532	100	0.0657
	DNAR	85,277,608,722	3,276,729,828,197	100	0.0260
	INPC	784,499	13,736,897	100	0.0571
	MAYA	2,769,272	71,882,087	100	0.0385
	MCOR	362,981	13,858,412	100	0.0262
	MEGA	1,305,069	53,022,795	100	0.0246
	NISP	2,037,302	118,651,323	100	0.0172
	PNBN	4,314,133	140,682,830	100	0.0307
	SDRA	437,920	26,674,450	100	0.0164
2020	AGRO	108,944,336	19,491,933,792	100	0.0056
	AGRS	262,349	5,105,932	100	0.0514
	AMAR	118,185	1,715,509	100	0.0689
	BABP	405,168	7,122,033	100	0.0569

Tahun	Kode Bank	Total Kredit Bermasalah	Kredit yang Diberikan	%	NPL (desimal)
	BBCA	10,326,712	547,643,666	100	0.0189
	BBHI	35,266,098,040	1,275,826,693,710	100	0.0276
	BBKP	3,000,188	60,968,574	100	0.0492
	BBMD	121,349,880,554	7,195,564,828,075	100	0.0169
	BBNI	24,629,844	586,206,787	100	0.0420
	BBRI	11,535,391	899,458,207	100	0.0128
	BBTN	9,718,909	235,052,116	100	0.0413
	BBYB	148,412	3,665,339	100	0.0405
	BCIC	365,218	7,350,650	100	0.0497
	BDMN	3,127,350	103,937,018	100	0.0301
	BEKS	843,833	3,789,819	100	0.2227
	BGTG	144,867	2,637,823	100	0.0549
	BINA	41,886	2,931,448	100	0.0143
	BJBR	1,289,372	89,450,934	100	0.0144
	BJTM	1,659,124	41,480,766	100	0.0400
	BKSW	144,178	11,267,424	100	0.0128
	BMRI	27,130,717	870,145,465	100	0.0312
	BNBA	120,430,519,015	4,576,091,498,751	100	0.0263
	BNGA	6,168,503	171,670,391	100	0.0359
	BNII	3,845,832	97,038,850	100	0.0396
	BNLI	3,336,299	118,610,002	100	0.0281
	BSIM	993,379	20,477,292	100	0.0485
	BSWD	96,166,036,908	1,944,371,844,259	100	0.0495
	BTPN	1,642,150	136,212,619	100	0.0121
	BVIC	1,091,648,051	14,843,354,298	100	0.0735
	DNAR	133,359,165,673	4,299,852,756,761	100	0.0310
	INPC	569,394	12,442,514	100	0.0458
	MAYA	2,304,873	56,294,265	100	0.0409
	MCOR	433,162	14,729,081	100	0.0294
	MEGA	676,299	48,594,122	100	0.0139
	NISP	2,209,268	114,549,272	100	0.0193
	PNBN	3,633,043	121,633,509	100	0.0299
	SDRA	332,446	30,011,903	100	0.0111
2021	AGRO	41,107,516	11,608,327,398	100	0.0035
	AGRS	125,575	6,076,409	100	0.0207
	AMAR	156,288	2,405,869	100	0.0650
	BABP	375,445	8,503,664	100	0.0442
	BBCA	13,411,713	589,813,578	100	0.0227
	BBHI	11,362,393,468	2,198,242,600,699	100	0.0052
	BBKP	2,930,613	58,512,087	100	0.0501
	BBMD	93,511,470,302	7,948,978,719,259	100	0.0118
	BBNI	21,527,805	582,436,230	100	0.0370

Tahun	Kode Bank	Total Kredit Bermasalah	Kredit yang Diberikan	%	NPL (desimal)
	BBRI	17,172,900	955,305,553	100	0.0180
	BBTN	8,989,045	247,285,433	100	0.0364
	BBYB	74,992	4,275,500	100	0.0175
	BCIC	390,222	10,015,617	100	0.0390
	BDMN	2,924,285	99,965,961	100	0.0293
	BEKS	434,390	3,084,002	100	0.1409
	BGTG	129,600	2,527,795	100	0.0513
	BINA	97,193	3,709,335	100	0.0262
	BJBR	1,267,847	95,813,046	100	0.0132
	BJTM	1,916,372	42,749,559	100	0.0448
	BKSW	3,941	9,437,585	100	0.0004
	BMRI	28,140,052	1,026,224,827	100	0.0274
	BNBA	120,767,146,574	3,970,764,105,463	100	0.0304
	BNGA	6,169,587	177,157,862	100	0.0348
	BNII	3,575,285	93,807,773	100	0.0381
	BNLI	4,003,870	126,068,158	100	0.0318
	BSIM	849,551	17,931,776	100	0.0474
	BSWD	163,915,728,330	1,805,123,769,959	100	0.0908
	BTPN	2,283,279	135,598,774	100	0.0168
	BVIC	1,144,055,182	15,489,074,411	100	0.0739
	DNAR	190,341,429,694	5,519,188,109,389	100	0.0345
	INPC	389,730	11,479,972	100	0.0339
	MAYA	2,777,790	70,912,355	100	0.0392
	MCOR	604,528	13,772,663	100	0.0439
	MEGA	678,199	60,740,894	100	0.0112
	NISP	2,843,219	120,500,106	100	0.0236
	PNBN	4,247,890	118,961,550	100	0.0357
	SDRA	315,461	33,941,970	100	0.0093
2022	AGRO	112,139,457	7,766,644,001	100	0.0144
	AGRS	160,527	8,064,115	100	0.0199
	AMAR	134,923	2,258,977	100	0.0597
	BABP	357,698	10,199,866	100	0.0351
	BBCA	11,798,348	660,989,004	100	0.0178
	BBHI	904,488,011	7,205,558,222,374	100	0.0001
	BBKP	2,428,507	50,583,434	100	0.0480
	BBMD	111,636,284,194	8,836,486,566,100	100	0.0126
	BBNI	18,161,498	646,188,313	100	0.0281
	BBRI	20,638,165	1,035,891,125	100	0.0199
	BBTN	9,024,439	266,657,565	100	0.0338
	BBYB	262,219	10,244,251	100	0.0256
	BCIC	351,080	19,531,947	100	0.0180
	BDMN	3,268,656	114,599,143	100	0.0285

Tahun	Kode Bank	Total Kredit Bermasalah	Kredit yang Diberikan	%	NPL (desimal)
	BEKS	349,507	3,698,388	100	0.0945
	BGTG	58,637	2,912,793	100	0.0201
	BINA	168,083	9,749,245	100	0.0172
	BJBR	1,351,496	108,339,692	100	0.0125
	BJTM	1,309,169	46,196,657	100	0.0283
	BKSW	8,077	9,256,123	100	0.0009
	BMRI	22,676,806	1,172,599,882	100	0.0193
	BNBA	175,335,211,946	3,845,625,381,567	100	0.0456
	BNGA	5,385,531	190,692,190	100	0.0282
	BNII	3,541,409	99,938,643	100	0.0354
	BNLI	4,267,642	137,036,787	100	0.0311
	BSIM	1,265,510	15,500,964	100	0.0816
	BSWD	227,256,323,130	2,505,160,020,656	100	0.0907
	BTPN	2,075,409	146,123,516	100	0.0142
	BVIC	668,626,526	15,824,611,091	100	0.0423
	DNAR	215,134,218,489	8,064,122,682,911	100	0.0267
	INPC	279,092	10,229,770	100	0.0273
	MAYA	4,433,716	94,524,455	100	0.0469
	MCOR	567,208	16,687,285	100	0.0340
	MEGA	858,632	70,311,303	100	0.0122
	NISP	3,291,755	137,161,734	100	0.0240
	PNBN	4,645,704	129,878,299	100	0.0358
	SDRA	422,448	40,067,272	100	0.0105
2023	AGRO	260,224,307	6,893,331,383	100	0.0378
	AGRS	139,349	9,390,539	100	0.0148
	AMAR	244,447	2,666,031	100	0.0917
	BABP	401,536	10,253,225	100	0.0392
	BBCA	14,198,335	758,887,839	100	0.0187
	BBHI	6,000,416,632	7,385,707,867,283	100	0.0008
	BBKP	2,337,572	49,418,616	100	0.0473
	BBMD	128,491,929,344	9,393,465,066,697	100	0.0137
	BBNI	14,835,551	695,084,769	100	0.0213
	BBRI	27,576,260	1,150,872,587	100	0.0240
	BBTN	9,163,148	296,583,860	100	0.0309
	BBYB	402,350	10,783,341	100	0.0373
	BCIC	245,964	23,879,838	100	0.0103
	BDMN	3,064,727	136,313,607	100	0.0225
	BEKS	346,496	3,700,111	100	0.0936
	BGTG	70,049	4,335,772	100	0.0162
	BINA	436,192	12,677,186	100	0.0344
	BJBR	1,716,575	116,300,069	100	0.0148
	BJTM	1,363,823	54,760,903	100	0.0249

Tahun	Kode Bank	Total Kredit Bermasalah	Kredit yang Diberikan	%	NPL (desimal)
	BKSW	5,501	5,449,285	100	0.0010
	BMRI	16,133,591	1,359,832,195	100	0.0119
	BNBA	173,689,952,236	3,919,454,298,365	100	0.0443
	BNGA	4,077,303	205,916,550	100	0.0198
	BNII	3,163,930	108,056,277	100	0.0293
	BNLI	4,098,478	142,978,156	100	0.0287
	BSIM	260,004	16,871,446	100	0.0154
	BSWD	233,295,750,444	3,716,153,617,702	100	0.0628
	BTPN	2,096,569	156,561,297	100	0.0134
	BVIC	743,463,379	18,628,743,177	100	0.0399
	DNAR	315,413,985,873	8,527,881,283,441	100	0.0370
	INPC	211,277	12,147,369	100	0.0174
	MAYA	3,894,692	103,530,278	100	0.0376
	MCOR	556,413	19,359,978	100	0.0287
	MEGA	1,042,180	66,304,719	100	0.0157
	NISP	2,490,590	153,496,829	100	0.0162
	PNBN	4,275,080	139,701,141	100	0.0306
	SDRA	550,845	43,993,498	100	0.0125

Lampiran 06. Data Penelitian

Kode Bank	Tahun	Penyaluran Kredit (Desimal)	Pertumbuhan Tabungan (Desimal)	Kredit Bermasalah (Desimal)	Profitabilitas (Desimal)
AGRO	2019	0.9159	0.0903	0.0134	0.0019
	2020	0.8476	0.5811	0.0056	0.0011
	2021	0.8601	0.7439	0.0035	-0.1806
	2022	0.7913	-0.4745	0.0144	0.0008
	2023	0.8421	-0.1214	0.0378	0.0020
AGRS	2019	0.8538	0.1655	0.1168	-0.0387
	2020	1.0483	0.3097	0.0514	-0.0179
	2021	0.9611	0.3221	0.0207	0.0009
	2022	0.9623	0.5026	0.0199	0.0057
	2023	1.0558	0.4475	0.0148	0.0095
AMAR	2019	1.1204	0.3751	0.0451	0.0178
	2020	0.7476	1.0895	0.0689	0.0021
	2021	0.7567	0.5609	0.0650	0.0008
	2022	2.2448	0.5939	0.0597	-0.0345
	2023	3.7606	-0.1144	0.0917	0.0406
BABP	2019	0.8960	0.0690	0.0578	0.0019
	2020	0.7736	0.2906	0.0569	0.0009
	2021	0.7564	1.0993	0.0442	0.0009
	2022	0.7754	0.0678	0.0351	0.0031
	2023	0.7650	-0.0772	0.0392	0.0043
BBCA	2019	0.8184	0.0932	0.0138	0.0311
	2020	0.6564	0.1954	0.0189	0.0252
	2021	0.6089	0.1618	0.0227	0.0256
	2022	0.6415	0.0885	0.0178	0.0310
	2023	0.6957	0.0223	0.0187	0.0346
BBHI	2019	0.8430	-0.0427	0.1016	-0.0145
	2020	0.8689	-0.0489	0.0276	0.0143
	2021	1.0349	-0.0338	0.0052	0.0414
	2022	1.6318	1.9832	0.0001	0.0244
	2023	1.5077	0.5040	0.0008	0.0349
BBKP	2019	0.8394	-0.0394	0.0451	0.0022
	2020	1.3843	-0.6310	0.0492	-0.0408
	2021	1.0482	0.2462	0.0501	-0.0258
	2022	0.9735	-0.2093	0.0480	-0.0559
	2023	1.1034	-0.0119	0.0473	-0.0718
BBMD	2019	0.8702	0.0437	0.0226	0.0192
	2020	0.7272	0.0672	0.0169	0.0230
	2021	0.7115	0.0633	0.0118	0.0325
	2022	0.8084	-0.0105	0.0126	0.0315
	2023	0.8658	-0.0370	0.0137	0.0260

Kode Bank	Tahun	Penyaluran Kredit (Desimal)	Pertumbuhan Tabungan (Desimal)	Kredit Bermasalah (Desimal)	Profitabilitas (Desimal)
BBNI	2019	0.9558	-0.0248	0.0233	0.0183
	2020	0.9053	0.1687	0.0420	0.0037
	2021	0.7988	0.0044	0.0370	0.0114
	2022	0.8400	0.0802	0.0281	0.0179
	2023	0.8574	-0.0441	0.0213	0.0194
BBRI	2019	0.8806	0.0695	0.0131	0.0243
	2020	0.8678	0.1392	0.0128	0.0123
	2021	0.8733	0.0596	0.0180	0.0183
	2022	0.8252	0.0502	0.0199	0.0276
	2023	0.8818	0.0101	0.0240	0.0308
BBTN	2019	1.1223	0.0807	0.0450	0.0007
	2020	0.9070	-0.0631	0.0413	0.0044
	2021	0.9052	0.2107	0.0364	0.0064
	2022	0.8975	-0.2205	0.0338	0.0076
	2023	0.9196	0.0434	0.0309	0.0080
BBYB	2019	0.9415	-0.1837	0.0432	0.0031
	2020	0.9295	-0.1892	0.0405	0.0029
	2021	0.5258	5.3234	0.0175	-0.0870
	2022	0.7089	2.2187	0.0256	-0.0401
	2023	0.7773	0.1024	0.0373	-0.0315
BCIC	2019	0.4877	0.4756	0.0149	0.0029
	2020	0.5626	0.1254	0.0497	-0.0299
	2021	0.6281	0.5876	0.0390	-0.0209
	2022	0.7611	-0.0515	0.0180	0.0026
	2023	0.7461	0.0180	0.0103	0.0007
BDMN	2019	0.9733	0.1271	0.0332	0.0219
	2020	0.8400	0.0708	0.0301	0.0054
	2021	0.8257	0.1111	0.0293	0.0087
	2022	0.9171	0.0498	0.0285	0.0173
	2023	0.9848	-0.2013	0.0225	0.0165
BEKS	2019	0.9559	0.1076	0.0501	-0.0170
	2020	1.4677	-0.4513	0.2227	-0.0577
	2021	0.6647	0.6628	0.1409	-0.0300
	2022	0.8878	0.1835	0.0945	-0.0331
	2023	0.9898	-0.1477	0.0936	0.0039
BGTG	2019	0.8276	0.0448	0.0228	0.0025
	2020	0.6400	0.5329	0.0549	0.0006
	2021	0.4001	0.2853	0.0513	0.0013
	2022	0.5180	-0.3576	0.0201	0.0051
	2023	0.7236	0.1793	0.0162	0.0111
BINA	2019	0.6294	0.2817	0.0476	0.0014

Kode Bank	Tahun	Penyaluran Kredit (Desimal)	Pertumbuhan Tabungan (Desimal)	Kredit Bermasalah (Desimal)	Profitabilitas (Desimal)
	2020	0.4126	0.1965	0.0143	0.0023
	2021	0.2967	0.6205	0.0262	0.0026
	2022	0.6305	0.4501	0.0172	0.0076
	2023	0.6563	0.2583	0.0344	0.0085
BJBR	2019	0.9799	0.1480	0.0163	0.0127
	2020	0.8963	-0.0166	0.0144	0.0120
	2021	0.8422	0.1086	0.0132	0.0127
	2022	0.8879	0.0749	0.0125	0.0124
	2023	0.9193	0.1739	0.0148	0.0089
BJTM	2019	0.6334	0.1533	0.0277	0.0179
	2020	0.6058	0.0284	0.0400	0.0178
	2021	0.5138	0.0888	0.0448	0.0151
	2022	0.5780	-0.0472	0.0283	0.0150
	2023	0.7220	0.2119	0.0249	0.0142
BKSW	2019	0.8722	0.2757	0.0451	0.0002
	2020	0.9417	-0.3604	0.0128	-0.0231
	2021	0.7855	0.0739	0.0004	-0.0892
	2022	0.8728	-0.2097	0.0009	-0.0240
	2023	0.8596	0.0859	0.0010	0.0059
BMRI	2019	0.9337	0.0560	0.0235	0.0216
	2020	0.8202	0.0828	0.0312	0.0123
	2021	0.7948	0.2019	0.0274	0.0177
	2022	0.7865	0.1377	0.0193	0.0226
	2023	0.8623	0.0600	0.0119	0.0276
BNBA	2019	0.8708	0.0959	0.0153	0.0067
	2020	0.7657	0.1695	0.0263	0.0046
	2021	0.6340	-0.0884	0.0304	0.0051
	2022	0.7734	-0.1722	0.0456	0.0047
	2023	0.8345	-0.1761	0.0443	0.0056
BNGA	2019	0.9764	0.0885	0.0278	0.0133
	2020	0.8272	0.1441	0.0359	0.0072
	2021	0.7340	0.0693	0.0348	0.0132
	2022	0.8394	0.0210	0.0282	0.0166
	2023	0.8730	0.0452	0.0198	0.0196
BNII	2019	1.0091	0.0536	0.0344	0.0114
	2020	0.8438	0.0106	0.0396	0.0074
	2021	0.8164	0.0340	0.0381	0.0101
	2022	0.9454	0.0004	0.0354	0.0095
	2023	0.9355	0.0607	0.0293	0.0106
BNLI	2019	0.8829	0.0360	0.0275	0.0093
	2020	0.8138	0.1348	0.0281	0.0036

Kode Bank	Tahun	Penyaluran Kredit (Desimal)	Pertumbuhan Tabungan (Desimal)	Kredit Bermasalah (Desimal)	Profitabilitas (Desimal)
	2021	0.7004	0.1303	0.0318	0.0053
	2022	0.6999	0.0935	0.0311	0.0079
	2023	0.7582	-0.0580	0.0287	0.0100
BSIM	2019	0.8646	0.1435	0.0800	0.0002
	2020	0.6137	0.1380	0.0485	0.0027
	2021	0.4724	0.0603	0.0474	0.0024
	2022	0.4785	-0.0333	0.0816	0.0047
	2023	0.4801	0.0738	0.0154	0.0014
BSWD	2019	0.8169	-0.1200	0.0422	0.0077
	2020	0.7989	0.0341	0.0495	-0.0190
	2021	0.8788	0.1288	0.0908	-0.0104
	2022	1.0559	-0.0404	0.0907	0.0027
	2023	1.3759	0.4152	0.0628	0.0080
BTPN	2019	1.7856	0.2827	0.0081	0.0165
	2020	1.4673	0.2926	0.0121	0.0110
	2021	1.3496	-0.0463	0.0168	0.0162
	2022	1.3913	0.3936	0.0142	0.0174
	2023	1.5930	0.0663	0.0134	0.0133
BVIC	2019	0.8003	0.0239	0.0657	-0.0005
	2020	0.8097	-0.1001	0.0735	-0.0096
	2021	0.8750	0.2556	0.0739	-0.0048
	2022	0.8169	0.0032	0.0423	0.0087
	2023	0.8306	-0.0846	0.0399	0.0034
DNAR	2019	1.4020	0.7747	0.0260	-0.0033
	2020	1.3590	0.5702	0.0310	0.0013
	2021	1.3923	0.0049	0.0345	0.0023
	2022	1.5021	-0.0952	0.0267	0.0013
	2023	1.4050	-0.0998	0.0370	0.0026
INPC	2019	0.6784	0.0076	0.0571	-0.0023
	2020	0.4879	-0.0507	0.0458	0.0007
	2021	0.5465	0.0555	0.0339	-0.0064
	2022	0.5033	0.0029	0.0273	0.0022
	2023	0.5888	-0.0525	0.0174	0.0056
MAYA	2019	0.9334	0.3301	0.0385	0.0057
	2020	0.7780	-0.2902	0.0409	0.0007
	2021	0.7183	0.2928	0.0392	0.0004
	2022	0.8229	-0.3968	0.0469	0.0002
	2023	0.8879	0.1216	0.0376	0.0002
MCOR	2019	1.0775	0.1474	0.0262	0.0042
	2020	0.7982	-0.0934	0.0294	0.0020
	2021	0.7146	0.1079	0.0439	0.0030

Kode Bank	Tahun	Penyaluran Kredit (Desimal)	Pertumbuhan Tabungan (Desimal)	Kredit Bermasalah (Desimal)	Profitabilitas (Desimal)
	2022	0.9298	0.0050	0.0340	0.0054
	2023	0.9686	0.0279	0.0287	0.0087
MEGA	2019	0.7284	0.0598	0.0246	0.0199
	2020	0.6137	0.0996	0.0139	0.0268
	2021	0.6141	0.0510	0.0112	0.0302
	2022	0.6830	0.0194	0.0122	0.0286
	2023	0.7414	0.0632	0.0157	0.0266
NISP	2019	0.9408	0.0931	0.0172	0.0163
	2020	0.7203	0.1784	0.0193	0.0102
	2021	0.7170	0.0889	0.0236	0.0118
	2022	0.7790	0.2189	0.0240	0.0139
	2023	0.8445	0.1457	0.0162	0.0164
PNBN	2019	1.0706	-0.0493	0.0307	0.0166
	2020	0.8504	0.1470	0.0299	0.0143
	2021	0.8873	0.0861	0.0357	0.0089
	2022	0.9789	0.0517	0.0358	0.0154
	2023	1.0341	0.0471	0.0306	0.0135
SDRA	2019	1.3991	0.2816	0.0164	0.0135
	2020	1.6230	0.2171	0.0111	0.0141
	2021	1.4233	0.0230	0.0093	0.0144
	2022	1.3916	0.1395	0.0105	0.0167
	2023	1.4106	-0.1894	0.0125	0.0127

Lampiran 07. Data Penelitian Setelah *Outlier*

Kode Bank	Tahun	Penyaluran Kredit	Pertumbuhan Tabungan	Kredit Bermasalah	Profitabilitas
AGRO	2019	0.9159	0.0903	0.0134	0.0019
	2020	0.8476	0.5811	0.0056	0.0011
	2022	0.7913	-0.4745	0.0144	0.0008
	2023	0.8421	-0.1214	0.0378	0.0020
AGRS	2019	0.8538	0.1655	0.1168	-0.0387
	2020	1.0483	0.3097	0.0514	-0.0179
	2021	0.9611	0.3221	0.0207	0.0009
	2022	0.9623	0.5026	0.0199	0.0057
	2023	1.0558	0.4475	0.0148	0.0095
AMAR	2019	1.1204	0.3751	0.0451	0.0178
	2020	0.7476	1.0895	0.0689	0.0021
	2021	0.7567	0.5609	0.0650	0.0008
	2022	2.2448	0.5939	0.0597	-0.0345
	2023	3.7606	-0.1144	0.0917	0.0406
BABP	2019	0.8960	0.0690	0.0578	0.0019
	2020	0.7736	0.2906	0.0569	0.0009
	2021	0.7564	1.0993	0.0442	0.0009
	2022	0.7754	0.0678	0.0351	0.0031
	2023	0.7650	-0.0772	0.0392	0.0043
BBCA	2019	0.8184	0.0932	0.0138	0.0311
	2020	0.6564	0.1954	0.0189	0.0252
	2021	0.6089	0.1618	0.0227	0.0256
	2022	0.6415	0.0885	0.0178	0.0310
	2023	0.6957	0.0223	0.0187	0.0346
BBHI	2019	0.8430	-0.0427	0.1016	-0.0145
	2020	0.8689	-0.0489	0.0276	0.0143
	2021	1.0349	-0.0338	0.0052	0.0414
	2022	1.6318	1.9832	0.0001	0.0244
	2023	1.5077	0.5040	0.0008	0.0349
BBKP	2019	0.8394	-0.0394	0.0451	0.0022
	2021	1.0482	0.2462	0.0501	-0.0258
BBMD	2019	0.8702	0.0437	0.0226	0.0192
	2020	0.7272	0.0672	0.0169	0.0230
	2021	0.7115	0.0633	0.0118	0.0325
	2022	0.8084	-0.0105	0.0126	0.0315
	2023	0.8658	-0.0370	0.0137	0.0260
BBNI	2019	0.9558	-0.0248	0.0233	0.0183
	2020	0.9053	0.1687	0.0420	0.0037
	2021	0.7988	0.0044	0.0370	0.0114
	2022	0.8400	0.0802	0.0281	0.0179
	2023	0.8574	-0.0441	0.0213	0.0194

Kode Bank	Tahun	Penyaluran Kredit	Pertumbuhan Tabungan	Kredit Bermasalah	Profitabilitas
BBRI	2019	0.8806	0.0695	0.0131	0.0243
	2020	0.8678	0.1392	0.0128	0.0123
	2021	0.8733	0.0596	0.0180	0.0183
	2022	0.8252	0.0502	0.0199	0.0276
	2023	0.8818	0.0101	0.0240	0.0308
BBTN	2019	1.1223	0.0807	0.0450	0.0007
	2020	0.9070	-0.0631	0.0413	0.0044
	2021	0.9052	0.2107	0.0364	0.0064
	2022	0.8975	-0.2205	0.0338	0.0076
	2023	0.9196	0.0434	0.0309	0.0080
BBYB	2019	0.9415	-0.1837	0.0432	0.0031
	2020	0.9295	-0.1892	0.0405	0.0029
	2021	0.5258	5.3234	0.0175	-0.0870
	2022	0.7089	2.2187	0.0256	-0.0401
	2023	0.7773	0.1024	0.0373	-0.0315
BCIC	2019	0.4877	0.4756	0.0149	0.0029
	2020	0.5626	0.1254	0.0497	-0.0299
	2021	0.6281	0.5876	0.0390	-0.0209
	2022	0.7611	-0.0515	0.0180	0.0026
	2023	0.7461	0.0180	0.0103	0.0007
BDMN	2019	0.9733	0.1271	0.0332	0.0219
	2020	0.8400	0.0708	0.0301	0.0054
	2021	0.8257	0.1111	0.0293	0.0087
	2022	0.9171	0.0498	0.0285	0.0173
	2023	0.9848	-0.2013	0.0225	0.0165
BEKS	2019	0.9559	0.1076	0.0501	-0.0170
	2020	1.4677	-0.4513	0.2227	-0.0577
	2021	0.6647	0.6628	0.1409	-0.0300
	2022	0.8878	0.1835	0.0945	-0.0331
	2023	0.9898	-0.1477	0.0936	0.0039
BGTG	2019	0.8276	0.0448	0.0228	0.0025
	2020	0.6400	0.5329	0.0549	0.0006
	2021	0.4001	0.2853	0.0513	0.0013
	2022	0.5180	-0.3576	0.0201	0.0051
	2023	0.7236	0.1793	0.0162	0.0111
BINA	2019	0.6294	0.2817	0.0476	0.0014
	2020	0.4126	0.1965	0.0143	0.0023
	2021	0.2967	0.6205	0.0262	0.0026
	2022	0.6305	0.4501	0.0172	0.0076
	2023	0.6563	0.2583	0.0344	0.0085
BJBR	2019	0.9799	0.1480	0.0163	0.0127
	2020	0.8963	-0.0166	0.0144	0.0120

Kode Bank	Tahun	Penyaluran Kredit	Pertumbuhan Tabungan	Kredit Bermasalah	Profitabilitas
	2021	0.8422	0.1086	0.0132	0.0127
	2022	0.8879	0.0749	0.0125	0.0124
	2023	0.9193	0.1739	0.0148	0.0089
BJTM	2019	0.6334	0.1533	0.0277	0.0179
	2020	0.6058	0.0284	0.0400	0.0178
	2021	0.5138	0.0888	0.0448	0.0151
	2022	0.5780	-0.0472	0.0283	0.0150
	2023	0.7220	0.2119	0.0249	0.0142
BKSW	2019	0.8722	0.2757	0.0451	0.0002
	2023	0.8596	0.0859	0.0010	0.0059
BMRI	2019	0.9337	0.0560	0.0235	0.0216
	2020	0.8202	0.0828	0.0312	0.0123
	2021	0.7948	0.2019	0.0274	0.0177
	2022	0.7865	0.1377	0.0193	0.0226
	2023	0.8623	0.0600	0.0119	0.0276
BNBA	2019	0.8708	0.0959	0.0153	0.0067
	2020	0.7657	0.1695	0.0263	0.0046
	2021	0.6340	-0.0884	0.0304	0.0051
	2022	0.7734	-0.1722	0.0456	0.0047
	2023	0.8345	-0.1761	0.0443	0.0056
BNGA	2019	0.9764	0.0885	0.0278	0.0133
	2020	0.8272	0.1441	0.0359	0.0072
	2021	0.7340	0.0693	0.0348	0.0132
	2022	0.8394	0.0210	0.0282	0.0166
	2023	0.8730	0.0452	0.0198	0.0196
BNII	2019	1.0091	0.0536	0.0344	0.0114
	2020	0.8438	0.0106	0.0396	0.0074
	2021	0.8164	0.0340	0.0381	0.0101
	2022	0.9454	0.0004	0.0354	0.0095
	2023	0.9355	0.0607	0.0293	0.0106
BNLI	2019	0.8829	0.0360	0.0275	0.0093
	2020	0.8138	0.1348	0.0281	0.0036
	2021	0.7004	0.1303	0.0318	0.0053
	2022	0.6999	0.0935	0.0311	0.0079
	2023	0.7582	-0.0580	0.0287	0.0100
BSIM	2019	0.8646	0.1435	0.0800	0.0002
	2020	0.6137	0.1380	0.0485	0.0027
	2021	0.4724	0.0603	0.0474	0.0024
	2022	0.4785	-0.0333	0.0816	0.0047
	2023	0.4801	0.0738	0.0154	0.0014
BSWD	2019	0.8169	-0.1200	0.0422	0.0077
	2020	0.7989	0.0341	0.0495	-0.0190

Kode Bank	Tahun	Penyaluran Kredit	Pertumbuhan Tabungan	Kredit Bermasalah	Profitabilitas
	2021	0.8788	0.1288	0.0908	-0.0104
	2022	1.0559	-0.0404	0.0907	0.0027
	2023	1.3759	0.4152	0.0628	0.0080
BTPN	2019	1.7856	0.2827	0.0081	0.0165
	2020	1.4673	0.2926	0.0121	0.0110
	2021	1.3496	-0.0463	0.0168	0.0162
	2022	1.3913	0.3936	0.0142	0.0174
	2023	1.5930	0.0663	0.0134	0.0133
BVIC	2019	0.8003	0.0239	0.0657	-0.0005
	2020	0.8097	-0.1001	0.0735	-0.0096
	2021	0.8750	0.2556	0.0739	-0.0048
	2022	0.8169	0.0032	0.0423	0.0087
	2023	0.8306	-0.0846	0.0399	0.0034
DNAR	2019	1.4020	0.7747	0.0260	-0.0033
	2020	1.3590	0.5702	0.0310	0.0013
	2021	1.3923	0.0049	0.0345	0.0023
	2022	1.5021	-0.0952	0.0267	0.0013
	2023	1.4050	-0.0998	0.0370	0.0026
INPC	2019	0.6784	0.0076	0.0571	-0.0023
	2020	0.4879	-0.0507	0.0458	0.0007
	2021	0.5465	0.0555	0.0339	-0.0064
	2022	0.5033	0.0029	0.0273	0.0022
	2023	0.5888	-0.0525	0.0174	0.0056
MAYA	2019	0.9334	0.3301	0.0385	0.0057
	2020	0.7780	-0.2902	0.0409	0.0007
	2021	0.7183	0.2928	0.0392	0.0004
	2022	0.8229	-0.3968	0.0469	0.0002
	2023	0.8879	0.1216	0.0376	0.0002
MCOR	2019	1.0775	0.1474	0.0262	0.0042
	2020	0.7982	-0.0934	0.0294	0.0020
	2021	0.7146	0.1079	0.0439	0.0030
	2022	0.9298	0.0050	0.0340	0.0054
	2023	0.9686	0.0279	0.0287	0.0087
MEGA	2019	0.7284	0.0598	0.0246	0.0199
	2020	0.6137	0.0996	0.0139	0.0268
	2021	0.6141	0.0510	0.0112	0.0302
	2022	0.6830	0.0194	0.0122	0.0286
	2023	0.7414	0.0632	0.0157	0.0266
NISP	2019	0.9408	0.0931	0.0172	0.0163
	2020	0.7203	0.1784	0.0193	0.0102
	2021	0.7170	0.0889	0.0236	0.0118
	2022	0.7790	0.2189	0.0240	0.0139

Kode Bank	Tahun	Penyaluran Kredit	Pertumbuhan Tabungan	Kredit Bermasalah	Profitabilitas
	2023	0.8445	0.1457	0.0162	0.0164
PNBN	2019	1.0706	-0.0493	0.0307	0.0166
	2020	0.8504	0.1470	0.0299	0.0143
	2021	0.8873	0.0861	0.0357	0.0089
	2022	0.9789	0.0517	0.0358	0.0154
	2023	1.0341	0.0471	0.0306	0.0135
SDRA	2019	1.3991	0.2816	0.0164	0.0135
	2020	1.6230	0.2171	0.0111	0.0141
	2021	1.4233	0.0230	0.0093	0.0144
	2022	1.3916	0.1395	0.0105	0.0167
	2023	1.4106	-0.1894	0.0125	0.0127

Lampiran 8 Data Penelitian Setelah Transformasi *Cochrane-Orcutt*

Kode Bank	Tahun	LAG_X1	LAG_X2	LAG_X3	LAG_Y
AGRO	2019				
	2020	0.548	0.552	0.001	0
	2022	0.514	-0.665	0.013	0
	2023	0.583	0.034	0.033	0.002
AGRS	2019	0.578	0.205	0.104	-0.039
	2020	0.769	0.256	0.013	-0.005
	2021	0.618	0.221	0.004	0.007
	2022	0.648	0.397	0.013	0.005
	2023	0.741	0.283	0.008	0.008
AMAR	2019	0.775	0.229	0.040	0.015
	2020	0.381	0.967	0.054	-0.004
	2021	0.512	0.205	0.042	0
	2022	1.997	0.410	0.038	-0.035
	2023	3.027	-0.309	0.072	0.052
BABP	2019	-0.334	0.106	0.028	-0.011
	2020	0.481	0.268	0.038	0
	2021	0.503	1.004	0.026	0.001
	2022	0.528	-0.292	0.021	0.003
	2023	0.511	-0.099	0.028	0.003
BBCA	2019	0.568	0.118	0.001	0.030
	2020	0.389	0.165	0.014	0.015
	2021	0.394	0.098	0.017	0.017
	2022	0.442	0.036	0.010	0.023
	2023	0.486	-0.007	0.013	0.024
BBHI	2019	0.616	-0.050	0.095	-0.026
	2020	0.593	-0.035	-0.006	0.019
	2021	0.751	-0.018	-0.004	0.037
	2022	1.293	1.994	-0.002	0.011
	2023	0.974	-0.145	0.001	0.027
BBKP	2019	0.346	-0.204	0.045	-0.009
	2021	0.774	0.259	0.035	-0.027
BBMD	2019	0.527	-0.037	0.006	0.028
	2020	0.443	0.053	0.010	0.017
	2021	0.474	0.041	0.006	0.025
	2022	0.576	-0.031	0.009	0.021
	2023	0.601	-0.034	0.010	0.016
BBNI	2019	0.673	-0.013	0.019	0.010
	2020	0.593	0.177	0.034	-0.002
	2021	0.503	-0.051	0.023	0.010
	2022	0.579	0.079	0.016	0.014
	2023	0.583	-0.070	0.012	0.014

Kode Bank	Tahun	LAG_X1	LAG_X2	LAG_X3	LAG_Y
BBRI	2019	0.600	0.084	0.006	0.018
	2020	0.580	0.116	0.009	0.004
	2021	0.590	0.014	0.014	0.014
	2022	0.540	0.031	0.014	0.022
	2023	0.612	-0.006	0.017	0.022
BBTN	2019	0.834	0.077	0.037	-0.009
	2020	0.540	-0.089	0.027	0.004
	2021	0.609	0.231	0.023	0.005
	2022	0.601	-0.289	0.022	0.006
	2023	0.626	0.116	0.020	0.006
BBYB	2019	0.641	-0.198	0.033	0
	2020	0.622	-0.129	0.026	0.002
	2021	0.222	5.385	0.004	-0.088
	2022	0.537	0.478	0.020	-0.012
	2023	0.545	-0.623	0.029	-0.018
BCIC	2019	0.234	0.442	0.003	0.013
	2020	0.403	-0.030	0.045	-0.031
	2021	0.444	0.547	0.023	-0.011
	2022	0.556	-0.244	0.005	0.009
	2023	0.497	0.035	0.004	0
BDMN	2019	0.729	0.121	0.030	0.022
	2020	0.522	0.029	0.019	-0.002
	2021	0.551	0.088	0.019	0.007
	2022	0.647	0.013	0.019	0.014
	2023	0.685	-0.218	0.013	0.011
BEKS	2019	0.634	0.173	0.043	-0.022
	2020	1.155	-0.486	0.206	-0.052
	2021	0.185	0.810	0.068	-0.011
	2022	0.670	-0.033	0.048	-0.023
	2023	0.699	-0.208	0.063	0.015
BGTG	2019	0.504	0.093	-0.008	0.001
	2020	0.369	0.518	0.047	0
	2021	0.191	0.111	0.033	0.001
	2022	0.387	-0.451	0.003	0.005
	2023	0.554	0.296	0.010	0.009
BINA	2019	0.393	0.223	0.042	-0.002
	2020	0.207	0.104	-0.001	0.002
	2021	0.162	0.556	0.022	0.002
	2022	0.533	0.247	0.009	0.007
	2023	0.450	0.111	0.029	0.006
BJBR	2019	0.765	0.064	0.005	0.010
	2020	0.576	-0.065	0.009	0.008

Kode Bank	Tahun	LAG_X1	LAG_X2	LAG_X3	LAG_Y
	2021	0.549	0.114	0.008	0.009
	2022	0.613	0.039	0.008	0.008
	2023	0.629	0.149	0.011	0.005
BJTM	2019	0.333	0.096	0.023	0.015
	2020	0.399	-0.022	0.031	0.012
	2021	0.316	0.080	0.032	0.009
	2022	0.410	-0.076	0.014	0.010
	2023	0.533	0.227	0.016	0.009
BKSW	2019	0.636	0.206	0.037	-0.004
	2023	0.574	-0.004	-0.014	0.006
BMRI	2019	0.653	0.028	0.023	0.020
	2020	0.515	0.064	0.024	0.005
	2021	0.527	0.175	0.017	0.014
	2022	0.527	0.072	0.010	0.017
	2023	0.605	0.015	0.006	0.020
BNBA	2019	0.589	0.076	0.011	-0.002
	2020	0.481	0.138	0.021	0.002
	2021	0.384	-0.144	0.022	0.004
	2022	0.566	-0.143	0.036	0.003
	2023	0.582	-0.120	0.029	0.004
BNGA	2019	0.704	0.146	0.013	0.011
	2020	0.508	0.115	0.027	0.003
	2021	0.464	0.022	0.023	0.011
	2022	0.599	-0.002	0.017	0.012
	2023	0.599	0.038	0.011	0.014
BNII	2019	0.724	0.039	0.028	0.005
	2020	0.514	-0.007	0.028	0.004
	2021	0.540	0.031	0.025	0.008
	2022	0.678	-0.011	0.023	0.006
	2023	0.626	0.061	0.018	0.007
BNLI	2019	0.577	0.016	0.018	0.006
	2020	0.525	0.123	0.019	0.001
	2021	0.434	0.086	0.023	0.004
	2022	0.471	0.051	0.021	0.006
	2023	0.529	-0.089	0.019	0.007
BSIM	2019	0.617	0.162	0.071	-0.003
	2020	0.331	0.091	0.022	0.003
	2021	0.272	0.015	0.032	0.002
	2022	0.324	-0.053	0.066	0.004
	2023	0.324	0.085	-0.011	0
BSWD	2019	0.660	-0.144	0.037	0.007
	2020	0.532	0.073	0.036	-0.022

Kode Bank	Tahun	LAG_X1	LAG_X2	LAG_X3	LAG_Y
	2021	0.618	0.118	0.075	-0.004
	2022	0.769	-0.083	0.061	0.006
	2023	1.031	0.428	0.033	0.007
BTPN	2019	1.336	0.147	-0.012	0.014
	2020	0.883	0.200	0.009	0.006
	2021	0.870	-0.142	0.013	0.013
	2022	0.950	0.409	0.009	0.012
	2023	1.138	-0.062	0.009	0.008
BVIC	2019	0.279	0.002	0.061	-0.005
	2020	0.548	-0.108	0.052	-0.009
	2021	0.610	0.288	0.050	-0.002
	2022	0.531	-0.080	0.018	0.010
	2023	0.563	-0.086	0.026	0.001
DNAR	2019	1.130	0.802	0.013	-0.004
	2020	0.901	0.317	0.022	0.002
	2021	0.948	-0.182	0.024	0.002
	2022	1.047	-0.097	0.015	0.001
	2023	0.914	-0.069	0.028	0.002
INPC	2019	0.219	0.04	0.045	-0.003
	2020	0.266	-0.053	0.027	0.001
	2021	0.387	0.072	0.019	-0.007
	2022	0.325	-0.015	0.016	0.004
	2023	0.424	-0.053	0.008	0.005
MAYA	2019	0.741	0.347	0.033	0.004
	2020	0.473	-0.398	0.028	-0.001
	2021	0.464	0.388	0.026	0
	2022	0.588	-0.493	0.034	0
	2023	0.619	0.251	0.022	0
MCOR	2019	0.787	0.108	0.014	0.004
	2020	0.446	-0.142	0.021	0.001
	2021	0.454	0.138	0.034	0.002
	2022	0.696	-0.030	0.020	0.004
	2023	0.665	0.026	0.018	0.007
MEGA	2019	0.412	0.051	0.015	0.017
	2020	0.376	0.080	0.006	0.020
	2021	0.413	0.018	0.007	0.021
	2022	0.482	0.003	0.009	0.019
	2023	0.518	0.057	0.012	0.017
NISP	2019	0.698	0.072	0.012	0.008
	2020	0.413	0.148	0.014	0.005
	2021	0.481	0.031	0.017	0.008
	2022	0.545	0.190	0.016	0.010

Kode Bank	Tahun	LAG_X1	LAG_X2	LAG_X3	LAG_Y
	2023	0.590	0.074	0.008	0.012
PNBN	2019	0.794	-0.097	0.025	0.011
	2020	0.500	0.163	0.020	0.009
	2021	0.609	0.038	0.026	0.004
	2022	0.689	0.024	0.024	0.012
	2023	0.714	0.030	0.019	0.008
SDRA	2019	1.061	0.266	0.006	0.009
	2020	1.165	0.125	0.006	0.010
	2021	0.893	-0.048	0.006	0.010
	2022	0.926	0.132	0.007	0.012
	2023	0.956	-0.235	0.009	0.007

Lampiran 09. Hasil Output SPSS Analisis Deskriptif

Hasil Statistik Deskriptif Data Awal

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Penyaluran Kredit	185	.2967	3.7606	.898724	.3452988
Pertumbuhan Tabungan	185	-.6310	5.3234	.151191	.4947598
Kredit Bermasalah	185	.0001	.2227	.034020	.0260620
Profitabilitas	185	-.1806	.0414	.004015	.0237979
Valid N (listwise)	185				

Hasil Statistik Deskriptif Data *Outlier*

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Penyaluran Kredit	178	.2967	3.7606	.895184	.3496263
Pertumbuhan Tabungan	178	-.4745	5.3234	.160533	.4957885
Kredit Bermasalah	178	.0001	.2227	.034447	.0261173
Profitabilitas	178	-.0870	.0414	.006900	.0163103
Valid N (listwise)	178				

Hasil Statistik Deskriptif Tranformasi Data *Cochrane-Orcutt*

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Penyaluran Kredit	177	-.334	3.027	.60329	.303322
Pertumbuhan Tabungan	177	-.665	5.385	.10779	.483407
Kredit Bermasalah	177	-.014	.206	.02326	.022836
Profitabilitas	177	-.088	.052	.00468	.014322
Valid N (listwise)	177				

Lampiran 10 . Hasil Output SPSS Uji Asumsi Klasik

Hasil Uji Normalitas Data Awal

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		185
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	.02141484
Most Extreme Differences	Absolute	.211
	Positive	.124
	Negative	-.211
Test Statistic		.211
Asymp. Sig. (2-tailed)		.000[c]

a. Test distribution is Normal.
b. Calculated from data.
c. Lilliefors Significance Correction.

Hasil Uji Normalitas Data *Outlier* Pertama

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		182
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	.01339067
Most Extreme Differences	Absolute	.120
	Positive	.052
	Negative	-.120
Test Statistic		.120
Asymp. Sig. (2-tailed)		.000[c]

a. Test distribution is Normal.
b. Calculated from data.
c. Lilliefors Significance Correction.

Hasil Uji Normalitas Data *Outlier* Kedua

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		178
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	.01087497
Most Extreme Differences	Absolute	.050
	Positive	.046
	Negative	-.050
Test Statistic		.050
Asymp. Sig. (2-tailed)		.200[c,d]

a. Test distribution is Normal.
b. Calculated from data.
c. Lilliefors Significance Correction.
d. This is a lower bound of the true significance.

Hasil Uji Normalitas Tranformasi *Cochrane-Orcutt*

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		177
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	.01019354
Most Extreme Differences	Absolute	.064
	Positive	.051
	Negative	-.064
Test Statistic		.064
Asymp. Sig. (2-tailed)		.076[c]

a. Test distribution is Normal.
b. Calculated from data.
c. Lilliefors Significance Correction.

Hasil Uji Multikoleniaritas

Coefficients[a]

Model		Collinearity Statistics Tolerance	VIF
1	Penyaluran Kredit	.986	1.014
	Pertumbuhan Tabungan	.985	1.015
	Kredit Bermasalah	.978	1.022

a. Dependent Variable: Profitabilitas

Hasil Uji Heteroskedastisitas

Uji *Glejser*

Coefficients[a]

Model		Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	.002	.001		1.601	.111
	Penyaluran Kredit	.007	.002	.323	4.571	.000
	Pertumbuhan Tabungan	.002	.001	.161	2.273	.024
	Kredit Bermasalah	.041	.021	.137	1.923	.056

a. Dependent Variable: ABS_RES

Uji *Park*

Coefficients[a]

Model		Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-11.711	.425		-27.586	.000
	Penyaluran Kredit	1.011	.585	.130	1.728	.086
	Pertumbuhan Tabungan	.557	.367	.114	1.515	.132
	Kredit Bermasalah	10.851	7.804	.105	1.390	.166

a. Dependent Variable: LN_RES

Hasil Uji Autokorelasi

Model Summary[b]

Model	R Square Change	F Change	df1	df2	Sig. F Change	Durbin-Watson
	Change Statistics					
1	.555[a]	72.466	3	174	.000	1.335

a. Predictors: (Constant), Kredit Bermasalah, Pertumbuhan Tabungan, Penyaluran Kredit
b. Dependent Variable: Profitabilitas

Hasil Uji Autokorelasi Tranformasi *Cochrane-Orcutt*

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.702[a]	.493	.485	.01028	2.060

a. Predictors: (Constant), Kredit Bermasalah, Penyaluran Kredit, Pertumbuhan Tabungan
b. Dependent Variable: Profitabilitas

Lampiran 11 Hasil Output SPSS Analisis Regresi Linier Berganda

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	.009	.002		4.873	.000
	Penyaluran Kredit	.008	.003	.177	3.254	.001
	Pertumbuhan Tabungan	-.014	.002	-.484	-8.873	.000
	Kredit Bermasalah	-.340	.034	-.543	-9.922	.000

a. Dependent Variable: Profitabilitas

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.702[a]	.493	.485	.01028

a. Predictors: (Constant), Kredit Bermasalah, Penyaluran Kredit, Pertumbuhan Tabungan
b. Dependent Variable: Profitabilitas

RIWAYAT HIDUP

Ni Komang Meira Diah Lestari lahir di Negara pada tanggal 1 Mei 2003. Penulis lahir dari pasangan suami istri Bapak I Wayan Suarma dan Ni Ketut Astini. Penulis berkebangsaan Indonesia dan beragama Hindu. Kini penulis beralamat di Jalan Kutilang Gang 1 No. 10 Lingkungan Satria, Kelurahan Pendem, Kecamatan Jembrana, Kabupaten Jembrana, Provinsi Bali. Penulis menyelesaikan pendidikan dasar di SD Negeri 5 Pendem dan Lulus pada tahun 2015. Kemudian penulis melanjutkan di SMP Negeri 1 Negara dan lulus pada tahun 2018. Pada tahun 2021, penulis lulus dari SMA Negeri 1 Negara dan melanjutkan studi ke jenjang Sarjana (S1) di Universitas Pendidikan Ganesha. Pada semester akhir tahun 2025 penulis telah menyelesaikan Tugas Akhir yang berjudul "Pengaruh Penyaluran Kredit, Pertumbuhan Tabungan, dan Kredit Bermasalah Terhadap Profitabilitas Pada Sektor Perbankan yang Terdaftar di BEI Tahun 2019-2023". Selanjutnya, mulai tahun 2025 sampai dengan penulisan skripsi ini, penulis masih terdaftar sebagai mahasiswa Program Studi S1 Akuntansi di Universitas Pendidikan Ganesha.