LAMPIRAN

Lampiran 1. Jadwal Penelitian

No.	Kegiatan	Bulan					
		Jan	Feb	Maret	April	Mei	Juni
1.	Penyusunan Proposal	■					
2.	Proses Bimbingan Proposal	■	■				
3.	Seminar Proposal			■			
4.	Pelaksanaan Penelitian dan Pengumpulan Data			■	■		
5.	Pengelolaan dan Analisis Data Penelitian			■	■		
6.	Pembuatan Laporan dan Hasil Penelitian				■	■	
7.	Bimbingan Skripsi			■	■	■	
8.	Sidang Skripsi						■

Lampiran 2. Data Penelitian

BANK	TAHUN	VARIABEL							
		ROA	LDR	NPL	CIR	INFLASI	SB	NT /USD	CAR
BRI	2019	3.50	88.64	2.62	52.5	3.03	5.60	9,739	22.55
	2020	1.98	83.66	2.94	49.82	2.03	4.25	10,771	20.61
	2021	2.72	83.67	3.08	42.07	1.56	3.52	10,343	25.28
	2022	3.76	79.17	2.82	47.38	4.20	4.00	10,580	23.30
	2023	3.93	84.73	3.12	26.65	3.68	5.81	10,565	25.23
BNI	2019	2.40	91.50	2.30	43.90	3.03	5.60	9,739	19.70
	2020	0.50	87.30	4.30	44.20	2.03	4.25	10,771	16.80
	2021	1.40	79.70	3.70	43.30	1.56	3.52	10,343	19.70
	2022	2.50	84.20	2.80	42.60	4.20	4.00	10,580	19.30
	2023	2.60	85.80	2.10	42.90	3.68	5.81	10,565	22.00
BTN	2019	0.13	113.5	4.78	58.08	3.03	5.60	9,739	17.32
	2020	0.69	93.19	4.37	53.85	2.03	4.25	10,771	19.34
	2021	0.81	92.86	3.70	48.18	1.56	3.52	10,343	19.14
	2022	1.02	92.65	3.38	46.66	4.20	4.00	10,580	20.17
	2023	1.07	95.36	3.01	45.26	3.68	5.81	10,565	20.16
MANDIRI	2019	3.03	96.37	2.39	45.68	3.03	5.60	9,739	21.39
	2020	1.64	82.95	3.29	44.89	2.03	4.25	10,771	10.90
	2021	2.53	80.04	2.81	42.54	1.56	3.52	10,343	19.60
	2022	3.30	77.61	1.88	38.19	4.20	4.00	10,580	19.46
	2023	4.03	86.75	1.02	34.36	3.68	5.81	10,565	21.48

Lampiran 3. Hasil *Output* SPSS

a) Hasil *Output* Statistik Deskriptif

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
ROA	20	.13	4.03	2.1770	1.21572
LDR	20	77.61	113.50	87.9825	8.18404
NPL	20	1.02	4.78	3.0205	.89029
CIR	20	26.65	58.08	44.6505	6.77215
INFLASI	20	1.56	4.20	2.9000	1.01232
SUKU BUNGA	20	3.52	5.81	4.6360	.92980
NILAI TUKAR	20	9739	10771	10399.60	366.329
CAR	20	10.90	25.28	20.1715	3.10444
Valid N (listwise)	20				

b) Hasil *Output* Uji Normalitas

One-Sample Kolmogorov-Smirnov Test

			Unstandardized Residual
N			20
Normal Parameters[a,b]	Mean		.0000000
	Std. Deviation		2.34252460
Most Extreme Differences	Absolute		.154
	Positive		.088
	Negative		-.154
Test Statistic			.154
Asymp. Sig. (2-tailed)[c]			.200[d]
Monte Carlo Sig. (2-tailed)[e]	Sig.		.236
	99% Confidence Interval	Lower Bound	.225
		Upper Bound	.247

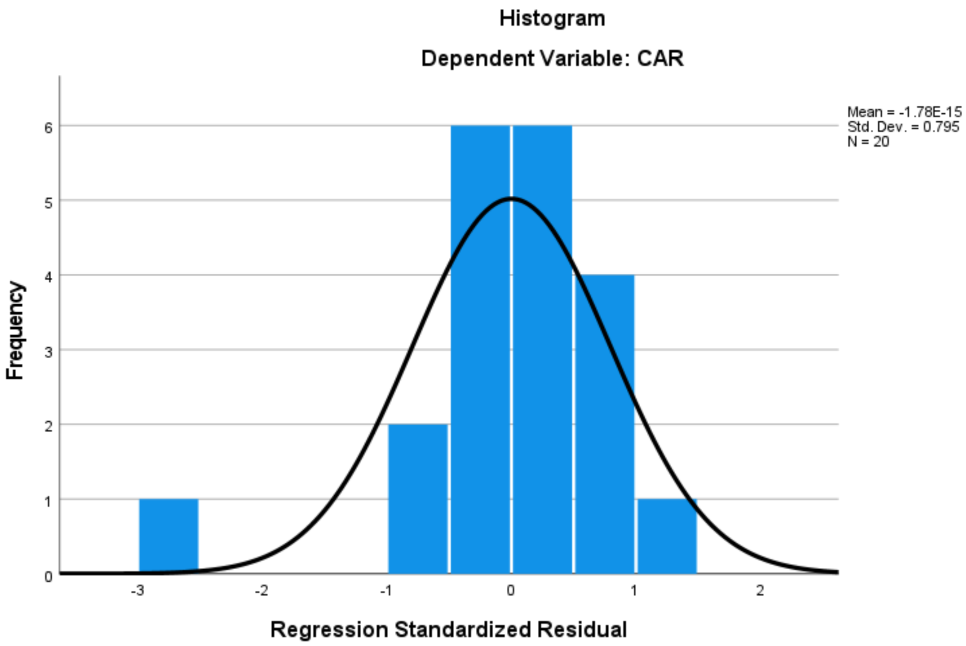
a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

d. This is a lower bound of the true significance.

e. Lilliefors' method based on 10000 Monte Carlo samples with starting seed 2000000.



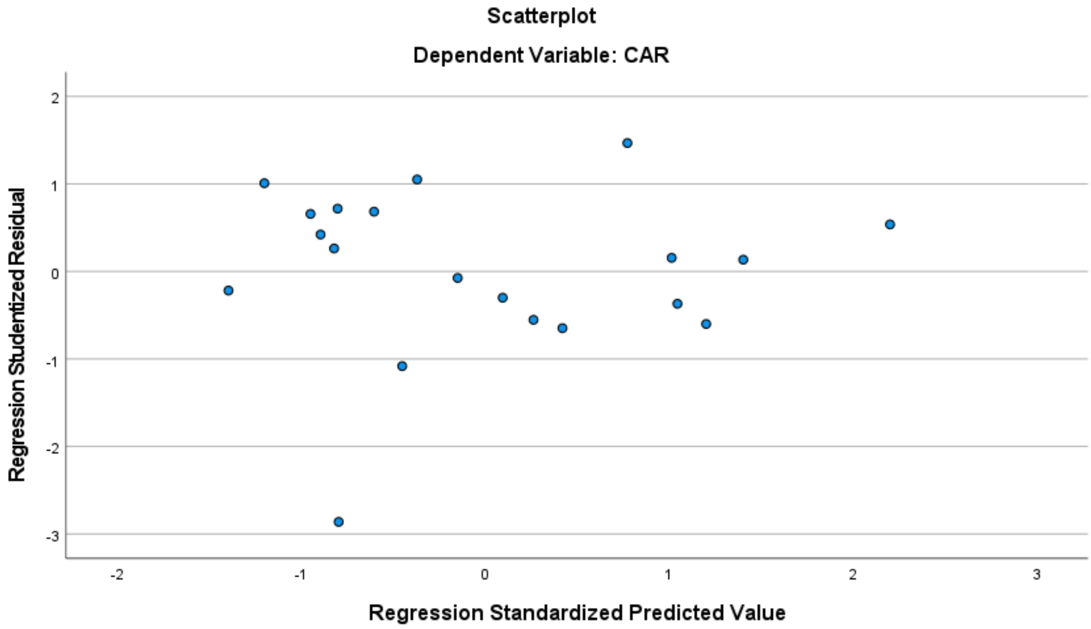
c) Hasil *Output* Uji Multikolinearitas

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	-.211	44.078		-.005	.996		
	ROA	2.641	1.309	1.034	2.018	.067	.181	5.537
	LDR	.157	.210	.413	.745	.471	.154	6.484
	NPL	1.064	1.393	.305	.764	.460	.297	3.363
	CIR	-.050	.146	-.108	-.340	.740	.468	2.137
	INFLASI	.000	.900	.000	.000	1.000	.551	1.815
	SUKU BUNGA	-.575	1.268	-.172	-.453	.658	.329	3.038
	NILAI TUKAR	.000	.003	.029	.083	.936	.398	2.516

a. Dependent Variable: CAR

d) Hasil *Output* Uji Heteroskedastisitas



Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-.211	44.078		-.005	.996
	ROA	2.641	1.309	1.034	2.018	.067
	LDR	.157	.210	.413	.745	.471
	NPL	1.064	1.393	.305	.764	.460
	CIR	-.050	.146	-.108	-.340	.740
	INFLASI	.000	.900	.000	.000	1.000
	SB	-.575	1.268	-.172	-.453	.658
	KURS	.000	.003	.029	.083	.936

a. Dependent Variable: CAR

e) Hasil *Output* Uji Autokorelasi

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.656[a]	.431	.098	2.94761	1.730

a. Predictors: (Constant), NILAI TUKAR, INFLASI, CIR, SUKU BUNGA, NPL, ROA, LDR

b. Dependent Variable: CAR

f) Hasil *Output* Uji Regresi Linear Berganda

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-.211	44.078		-.005	.996
	ROA	2.641	1.309	1.034	2.018	.067
	LDR	.157	.210	.413	.745	.471
	NPL	1.064	1.393	.305	.764	.460
	CIR	-.050	.146	-.108	-.340	.740
	INFLASI	.000	.900	.000	.000	1.000
	SB	-.575	1.268	-.172	-.453	.658
	KURS	.000	.003	.029	.083	.936

a. Dependent Variable: CAR

g) Hasil *Output* Uji Parsial (Uji t)

Variabel	T hitung	T tabel	Sig.	α (alpha)
ROA	2.018	2.200	.067	0.05
LDR	.745	2.200	.471	0.05
NPL	.764	2.200	.460	0.05
CIR	-.340	2.200	.740	0.05
INFLASI	.000	2.200	1.000	0.05
SUKU BUNGA	-.453	2.200	.658	0.05
NILAI TUKAR	.083	2.200	.936	0.05

Lampiran 4. Laporan Rasio Keuangan Bank BRI

FINANCIAL RATIO (BANK ONLY)					
Liquidity					
LDR	**84.73%**	79.17%	83.67%	83.66%	88.64%
Kualitas Kredit					
NPL Gross	**3.12%**	2.82%	3.08%	2.94%	2.62%
NPL Nett	**0.76%**	0.73%	0.70%	0.80%	1.04%
NPL Coverage	**215.27%**	291.54%	278.14%	247.98%	166.59%
Profitability					
NIM	**6.84%**	6.80%	6.89%	6.00%	6.98%
BOPO	**64.35%**	64.20%	74.30%	81.22%	70.10%
CER	**38.32%**	41.33%	44.39%	46.60%	40.26%
ROA	**3.93%**	3.76%	2.72%	1.98%	3.50%
ROE – Tier I	**22.93%**	20.93%	16.87%	11.05%	19.41%
Profit (loss) to income ratio	**28.03%**	29.50%	21.19%	13.27%	23.78%
Liabilities to Total Assets ratio	**83.72%**	83.23%	81.79%	86.33%	84.84%
Liability to Equity Ratio	**480.70%**	496.34%	449.11%	631.52%	559.45%
Earning Assets					
Earning Assets and Non-performing Non-Earning to Total Earning Assets and Non-Earning Assets	**1.95%**	1.72%	1.77%	1.82%	1.74%
Non-performing Earning Assets to Total Earning Assets	**1.95%**	1.72%	1.77%	1.81%	1.98%
Allowance for Impairment Losses on Financial Assets to Earning Assets	**5.24%**	6.11%	6.16%	5.42%	3.36%
Capital					
Minimum Capital Adequacy Ratio	**25.23%**	23.30%	25.28%	20.61%	22.55%
Capital Adequacy Ratio Tier 1	**24.06%**	22.30%	24.27%	19.59%	21.52%
Compliance					
Percentage of Legal Lend ing Limit Violation					
- Related parties	**Nihil**	Nihil	Nihil	Nihil	Nihil
- Non-related Parties	**Nihil**	Nihil	Nihil	Nihil	Nihil
Percentage of Lending in Excess of Legal Lending Limit					
- Related parties	**Nihil**	Nihil	Nihil	Nihil	Nihil
- Non-related Parties	**Nihil**	Nihil	Nihil	Nihil	Nihil
Reserve Requirement - Rupiah	**8.05%**	12.11%	4.47%	3.19%	6.15%
Reserve Requirement - Foreign Currency	**4.22%**	4.24%	4.13%	4.01%	8.07%
Net Open Position	**0.62%**	0.85%	0.81%	1.07%	1.87%
Other Ratio					
Cost To Revenue Ratio (consolidated)	**37.74%**	41.95%	43.26%	45.40%	40.03%

*) Restated regarding the implementation of Statement of Financial Accounting Standards No. 38
**) Including mudharabah and musyarakah savings
***) Recognition of gold sales originating from PT Pegadaian is recognized since Pegadaian's profit and loss is fully consolidated in 2022.

Lampiran 5. Laporan Rasio Keuangan Bank BNI

Rasio-rasio Keuangan (*Bank Only*)

Dalam persen (%) kecuali dinyatakan lain	2023	2022	YoY 2022-2023		2021	2020	2019
Permodalan							
Rasio Modal Inti Utama/*Common Equity Tier 1* (CET1)	**18,8**	16,1	2,7	▲	16,4	15,7	18,7
Rasio Modal Inti/Rasio *Tier* 1	**20,3**	17,5	2,8	▲	17,7	15,7	18,7
Rasio Modal Pelengkap/Rasio *Tier* 2	**1,7**	1,8	(0,1)	▼	2,0	1,1	1,1
Rasio Kewajiban Penyediaan Modal Minimum (KPMM)	**22,0**	19,3	2,7	▲	19,7	16,8	19,7
Aset Tetap terhadap Modal	**18,9**	19,8	(0,9)	▼	21,1	25,1	22,0
Kualitas Aset							
Aset Produktif Bermasalah dan Aset Non Produktif Bermasalah terhadap Total Aset Produktif dan Aset Non Produktif	**1,6**	2,0	(0,4)	▼	2,8	3,1	1,8
Aset Produktif Bermasalah terhadap Total Aset Produktif	**1,5**	1,9	(0,4)	▼	2,6	2,9	1,6
NPL Bruto	**2,1**	2,8	(0,7)	▼	3,7	4,3	2,3
NPL Netto	**0,6**	0,5	0,1	▲	0,7	0,9	1,2
Loan at Risk (LaR)	**12,9**	16,0	(3,1)	▼	23,3	28,7	9,4
Cadangan Kerugian Penurunan Nilai (CKPN) Aset Keuangan terhadap Aset Produktif	**5,2**	6,0	(0,8)	▼	6,5	6,2	2,2
Pemenuhan CKPN Aset Produktif	**4,7**	5,4	(0,7)	▼	5,9	2,9	2,2
Pemenuhan CKPN Aset Non Produktif	**47,7**	43,4	4,3	▲	29,4	13,9	14,8
NPL *Coverage Ratio*	**319,0**	278,3	(40,7)	▼	233,4	182,4	133,5
LaR Coverage Ratio	**52,7**	48,8	3,9	▲	37,0	27,0	32,3
Rasio Kredit terhadap Total Aset Produktif	**64,0**	64,3	(0,3)	▼	63,2	66,9	65,5
Rasio Debitur Inti terhadap Total Kredit	**35,9**	28,6	7,3	▲	31,2	30,3	29,0
Rasio Agunan yang Diambil Alih terhadap Total Kredit	**0.2**	0,2	-	-	0,3	0,3	0,0
Profitabilitas							
Return on Assets (ROA)	**2,6**	2,5	0,1	▲	1,4	0,5	2,4
Return on Equity (ROE) - *Tier 1 Capital Based*	**16,8**	16,4	0,4	▲	10,4	2,9	14,0
Return on Equity (ROE) - *Equity Based*	**15,2**	14,9	0,3	▲	9,4	2,6	13,4
Net Interest Margin (NIM)	**4,6**	4,8	(0,2)	▼	4,7	4,5	4,9
Pendapatan Operasional Lain terhadap Pendapatan Operasional	**32,4**	31,3	1,1	▲	29,9	28,3	29,3
Rasio Laba (Rugi) terhadap Total Aset	**2,0**	1,9	0,1	▲	1,1	0,3	2,0
Rasio Laba (Rugi) terhadap Total Ekuitas	**14,2**	14,1	0,1	▲	8,9	2,7	12,5
Rasio Liabilitas terhadap Total Aset	**86,1**	86,8	(0,7)	▼	87,3	87,4	85,0
Rasio Liabilitas terhadap Total Ekuitas	**618,6**	657,0	(38,4)	▼	687,9	689,6	567,5
Rasio Fee Based Income terhadap Total Pendapatan Operasional Lainnya	**74,2**	79,8	(5,6)	▼	84,0	88,4	82,8
Laba Bersih per Saham (EPS) (Rupiah penuh)	**561**	983	(422)	▼	585	176	825
Likuiditas							
Pinjaman terhadap Total Simpanan (LDR)	**85,8**	84,2	1,6	▲	79,7	87,3	91,5
Rasio Aset Likuid terhadap Total Aset	**19,9**	21,5	(1,6)	▼	24,8	20,2	18,6
Rasio Total Aset Likuid terhadap Pendanaan Jangka Pendek	**25,6**	27,6	(2,0)	▼	31,35	25,8	18,4
Rasio Intermediasi Makroprudensial (RIM)	**89,0**	83,4	5,6	▲	74,1	75,4	86,6
Rasio *Current Account/Saving Account* (CASA)	**71,6**	72,9	(1,3)	▼	69,4	68,4	66,8
Rasio *Cost of Fund* (CoF)	**2,2**	1,5	0,7	▲	1,6	2,6	3,2

Kepatuhan							
Persentase Pelanggaran BMPK							
• Pihak Terkait	**Nihil**	Nihil	Nihil	-	Nihil	Nihil	Nihil
• Pihak Tidak Terkait	**Nihil**	Nihil	Nihil	-	Nihil	Nihil	Nihil
Persentase Pelampauan BMPK							
• Pihak Terkait	**Nihil**	Nihil	Nihil	-	Nihil	Nihil	Nihil
• Pihak Tidak Terkait	**Nihil**	Nihil	Nihil	-	Nihil	Nihil	Nihil
Giro Wajib Minimum (GWM)							
• GWM Utama Rupiah	**9,5**	11,9	(2,4)	▼	7,7	5,4	6,7
• GWM Valuta Asing	**4,0**	4,0	-	-	4,0	4,0	8,0
Posisi Devisa Neto (PDN)	**1,7**	1,6	0,1	▲	0,9	3,2	2,4
Efisiensi							
Biaya Operasi Terhadap Pendapatan Operasional (BOPO)	**68,4**	68,6	(0,2)	▼	81,2	93,3	73,2
Cost to Income Ratio (CIR) (Rasio Biaya terhadap Pendapatan)	**42,9**	42,6	0,3	▲	43,3	44,2	43,9
Rasio Lainnya							
Operating Income/Employee (Rp-juta)	**2.182**	2.195	(13)	▼	1.985	1.738	1.732
Jumlah *Outlet* (nilai penuh, tidak diaudit)	**2.122**	2.149	(27)	▼	2.183	2.219	2.245
Jumlah ATM (nilai penuh, tidak diaudit)	**13.390**	16.125	(2.735)	▼	16.385	18.230	18.659
Jumlah Pegawai (nilai penuh, tidak diaudit)	**27.570**	27.170	400	▲	27.177	27.202	27.211

Lampiran 6. Laporan Rasio Keuangan Bank BTN

Uraian	2023	2022	2021	2020	2019
RASIO KEUANGAN (%)					
Likuiditas					
Loan to Deposit Ratio (LDR)	**95,36**	92,65	92,86	93,19	113,50
Profitabilitas					
Rasio Liabilitas Terhadap Jumlah Aset	**86,88**	87,37	88,12	88,97	86,42
Rasio Liabilitas Terhadap Jumlah Ekuitas	**1.250,57**	1.356,18	1.530,80	1.607,86	1.130,43
Rasio Laba Rugi terhadap Pendapatan	**10,88**	11,03	8,44	5,80	0,75
Return on Asset (ROA)	**1,07**	1,02	0,81	0,69	0,13
Return on Equity (ROE)	**13,86**	16,42	13,64	10,02	1,00
Net Interest Margin (NIM)	**3,75**	4,40	3,99	3,06	3,32
Biaya Operasonal terhadap Pendapatan Operasional (BOPO)	**86,10**	86,00	89,28	91,61	98,12
Kualitas Kredit					
Non Performing Loan (NPL) Gross	**3,01**	3,38	3,70	4,37	4,78
Non Performing Loan (NPL) Net	**1,32**	1,32	1,20	2,06	2,96
Aset Produktif					
Aset Produktif Bermasalah terhadap Total Aset Produktif	**1,85**	2,58	-	-	-
Penyisihan Penurunan Nilai Aset Produktif terhadap Total Aset Produktif	**2,92**	3,88	-	-	-
Permodalan					
Rasio Kewajiban Penyediaan Modal Minimum (KPMM)	**20,16**	20,17	19,14	19,34	17,32
Kepatuhan					
Persentase Pelanggaran BMPK					
Pihak Terkait	**0,00**	0,00	0,00	0,00	0,00
Pihak Tidak Terkait	**0,00**	0,00	0,00	0,00	0,00
Persentase Pelampauan BMPK					
Pihak Terkait	**0,00**	0,00	0,00	0,00	0,00
Pihak Tidak Terkait	**0,00**	0,00	0,00	0,00	0,00
Giro Wajib Minimum (GWM)					
GWM Utama Rupiah					
Konvensional	**6,04**	8,28	3,55	3,16	6,19
Syariah	**6,10**	7,76	3,70	3,15	4,64
GWM Valuta Asing	**4,40**	4,13	6,24	4,63	8,28
Posisi Devisa Netto (PDN)	**1,73**	4,17	2,63	3,17	4,14
Rasio Lainnya					
Cost to Income Ratio (CIR)	**45,26**	46,66	48,18	53,85	58,08

*Saldo defisit sebesar Rp14.226.290 telah dieliminasi akibat kuasi reorganisasi pada tanggal 31 Mei 2007.

Lampiran 7. Laporan Rasio Keuangan Bank Mandiri

RASIO KEUANGAN

Uraian	2023	2022	2021	2020	2019
Permodalan					
Kewajiban Penyediaan Modal Minimum (KPMM)	21,48%	19,46%	19,60%	19,90%	21,39%
KPMM dengan Memperhitungkan Risiko Kredit dan Operasional	21,69%	19,57%	19,73%	20,16%	22,09%
KPMM dengan Memperhitungkan Risiko Kredit, Operasional, dan Pasar	21,48%	19,46%	19,60%	19,90%	21,39%
Aset Tetap terhadap Modal	23,16%	29,47%	28,04%	29,34%	22,62%
Aset Produktif					
Aset Produktif Bermasalah dan Aset Non-Produktif Bermasalah terhadap Total Aset Produktif dan Aset Non-Produktif	0,70%	1,11%	1,63%	1,91%	1,68%
Aset Produktif Bermasalah terhadap Total Aktiva Produktif	0,68%	1,09%	1,60%	2,36%	2,15%
Cadangan Kerugian Penurunan Nilai Aset Keuangan Terhadap Aset Produktif	2,87%	3,91%	5,04%	5,36%	2,88%
Pemenuhan CKPN Aset Produktif (dalam Juta Rupiah)	43.958.509	55.999.971	62.233.447	60.458.260	29.562.191
Pemenuhan CKPN Aset Non Produktif (dalam Juta Rupiah)	541.819	539.972	332.415	397.231	369.300
NPL Gross	1,02%	1,88%	2,81%	3,29%	2,39%
NPL Neto	0,29%	0,26%	0,41%	0,43%	0,84%
Rasio Kredit terhadap Total Aset Produktif	70,93%	65,08%	67,05%	67,67%	78,10%
Rasio Debitur Inti terhadap Total Kredit	29,97%	54,20%	31,04%	31,14%	31,89%
Profitabilitas					
Imbal Hasil Aktiva (ROA)	4,03%	3,30%	2,53%	1,64%	3,03%
Imbal Hasil Ekuitas (ROE)	27,31%	22,62%	16,24%	9,36%	15,08%
Marjin Bunga Bersih (NIM)	5,25%	5,16%	4,73%	4,48%	5,46%
Beban Operasional terhadap Penghasilan Operasional (BOPO)	51,88%	57,35%	67,26%	80,03%	67,44%
Rasio Laba (Rugi) terhadap Jumlah Aset	3,03%	2,40%	1,87%	1,17%	2,25%
Rasio Laba (Rugi) terhadap Jumlah Ekuitas	21,43%	17,84%	13,39%	8,06%	13,09%
Rasio Liabilitas terhadap Jumlah Aset	85,88%	86,55%	86,00%	85,47%	82,77%
Rasio Liabilitas terhadap Ekuitas	608,39%	643,38%	614,41%	588,11%	480,42%
Rasio *Fee Based Income* terhadap Total Pendapatan Operasional	31,30%	29,32%	29,20%	28,14%	25,95%
Likuiditas					
Loan to Deposit Ratio (LDR)	86,75%	77,61%	80,04%	82,95%	96,37%
Rasio Intermediasi Makroprudensial (RIM)	83,73%	75,98%	78,35%	80,84%	93,93%
Rasio Aset Likuid terhadap Total Aset	11,46%	15,13%	14,60%	17,27%	13,97%
Rasio Total Aset Likuid terhadap Pendanaan Jangka Pendek	15,11%	19,40%	18,76%	22,38%	18,85%
Rasio Kredit UMKM terhadap Total Kredit	8,90%	9,52%	8,82%	7,18%	6,23%
Total CASA (dalam Juta Rupiah)	986.242.957	926.358.185	759.312.828	622.685.004	552.250.444
Liquidity Coverage Ratio (LCR)	176,24%	191,02%	200,56%	217,53%	181,43%
Net Stable Funding Ratio (NSFR)	116,59%	119,93%	126,20%	126,10%	116,56%
Kepatuhan					
a. Persentase Pelanggaran BMPK					
i. Pihak Terkait	0,00%	0,00%	0,00%	0,00%	0,00%
ii. Pihak Tidak Terkait	0,00%	0,00%	0,00%	0,00%	0,00%
b. Persentase Pelampauan BMPK					
i. Pihak Terkait	0,00%	0,00%	0,00%	0,00%	0,00%
ii. Pihak Tidak Terkait	0,00%	0,00%	0,00%	0,00%	0,00%
Giro Wajib Minimum (GWM) Rupiah	7,32%	8,53%	3,97%	3,50%	6,21%
Penyangga Likuiditas Makroprudensial (PLM)	19,25%	21,14%	27,57%	23,50%	13,02%
GWM Valas	4,10%	4,10%	4,10%	4,10%	8,10%
Giro RIM	0,68%	0,87%	1,17%	0,00%	0,00%
Posisi Devisa Neto (PDN)	1,28%	9,78%	4,27%	0,91%	1,09%
Rasio Lainnya					
LLR/NPL Bruto (*Coverage Ratio*)	384,36%	310,98%	261,52%	234,90%	147,69%
Cost to Income Ratio (CIR)	34,36%	38,19%	42,54%	44,89%	45,68%
Profit Before Tax/Employee (dalam Juta Rupiah)	1.611,37	1.224,57	838,30	496,65	830,17