

**LAMPIRAN**



### Lampiran 1 Kriteria Sampel Penelitian

No	Kriteria	Jumlah
1	Bank yang secara aktif terdaftar di Bursa Efek Indonesia periode tahun 2020-2024	45
2	Bank yang tidak menyediakan laporan keuangan tahunan secara lengkap untuk tahun 2020-2024	(0)
3	Bank yang tidak memiliki data lengkap yang mencakup informasi yang dibutuhkan untuk pengukuran variabel-variabel dalam penelitian	(0)
4	Bank yang mengalami <i>delisting</i> atau proses penggabungan seperti merger atau akuisisi selama periode 2020 - 2024	(3)
	Jumlah total perusahaan yang akan diteliti	42
	Jumlah tahun pengamatan	5
	Jumlah Observasi dalam penelitian	210

### Lampiran 2 Sampel Perusahaan Perbankan

No	Kode Saham	Nama Perusahaan Perbankan
1	AGRO	PT Bank Raya Indonesia Tbk
2	AGRS	PT Bank IBK Indonesia Tbk
3	AMAR	PT Bank Amar Indonesia Tbk
4	ARTO	PT Bank Jago Tbk
5	BABP	PT Bank MNC Indonesia Tbk
6	BACA	PT Bank Capital Indonesia Tbk
7	BBCA	PT Bank Central Asia Tbk
8	BBKP	PT Bank KB Indonesia Tbk
9	BBMD	PT Bank Mestika Dharma Tbk
10	BBNI	PT Bank Negara Indonesia Tbk
11	BBRI	PT Bank Rakyat Indonesia Tbk
12	BBTN	PT Bank Tabungan Negara Tbk
13	BBYB	PT Bank Neo Commerce Tbk
14	BCIC	PT Bank Jtrust Indonesia Tbk
15	BDMN	PT Bank Danamon Indonesia Tbk
16	BEKS	PT Bank Pembangunan Daerah Banten Tbk
17	BGTG	PT Bank Ganesha Tbk
18	BINA	PT Bank Ina Perdana Tbk

No	Kode Saham	Nama Perusahaan Perbankan
19	BJBR	PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk
20	BJTM	PT Bank Pembangunan Daerah Jawa Timur Tbk
21	BKSW	PT Bank QNB Indonesia Tbk
22	BMAS	PT Bank Maspion Indonesia Tbk
23	BMRI	PT Bank Mandiri Tbk
24	BNBA	PT Bank Bumi Arta Tbk
25	BNGA	PT Bank CIMB Niaga Tbk
26	BNII	PT Bank Mybank Indonesia Tbk
27	BNLI	PT Bank Permata Tbk
28	BSIM	PT Bank Sinarmas Tbk
29	BSWD	PT Bank Of India Indonesia Tbk
30	BTPN	PT Bank SMBC Indonesia Tbk
31	BTPS	PT Bank BTPN Syariah Tbk
32	BVIC	PT Bank Victoria Internasional Tbk
33	DNAR	PT Bank Oke Inonesia Tbk
34	INPC	PT Bank Artha Graha Internasional Tbk
35	MAYA	PT Bank Mayapada Internasional Tbk
36	MCOR	PT Bank Cina Construction Bank Indonesia Tbk
37	MEGA	PT Bank Mega Tbk
38	NISP	PT Bank OCBC NISP Tbk
39	NOBU	PT Bank Nationalnobu Tbk
40	PNBN	PT Bank PAN Indonesia Tbk
41	PNBS	PT Bank Panin Dubai Syariah Tbk
42	SDRA	PT Bank Woori Saudara Indonesia Tbk

### Lampiran 3 Rasio Pertumbuhan Kredit Perbankan Periode 2020-2024

No	Kode Saham	Rasio Pertumbuhan Kredit (%)				
		2020	2021	2022	2023	2024
1	AGRO	0.65	-40.45	-33.09	-11.24	3.37
2	AGRS	22.83	19.01	32.71	16.45	24.68
3	AMAR	-16.38	40.24	-6.11	18.02	9.90
4	ARTO	218.81	491.32	75.60	38.10	35.96
5	BABP	-5.72	19.40	19.95	0.52	9.62
6	BACA	-33.99	-64.09	24.82	144.46	11.04
7	BBCA	-2.10	8.25	11.72	13.40	13.77
8	BBKP	-12.33	-4.03	-13.55	-2.30	-3.83
9	BBMD	-7.65	10.47	11.25	6.22	15.33
10	BBNI	5.29	-0.64	10.95	7.57	11.62

No	Kode Saham	Rasio Pertumbuhan Kredit (%)				
		2020	2021	2022	2023	2024
11	BBRI	2.51	6.21	8.44	17.07	7.07
12	BBTN	1.22	5.20	7.83	11.22	5.90
13	BBYB	-4.27	16.65	139.60	5.26	-18.19
14	BCIC	17.69	36.25	95.01	22.26	11.09
15	BDMN	-0.53	-3.02	14.30	18.49	8.78
16	BEKS	-28.99	-18.62	19.92	0.05	4.09
17	BGTG	-11.78	-4.17	15.23	35.27	15.24
18	BINA	16.36	26.54	162.82	30.03	3.73
19	BJBR	9.24	7.29	12.89	7.35	16.64
20	BJTM	8.16	3.06	8.06	18.54	37.60
21	BKSW	-15.13	-16.67	-2.76	-38.35	41.94
22	BMAS	26.35	19.17	6.68	50.83	24.09
23	BMRI	-1.77	17.94	14.26	15.97	19.37
24	BNBA	-11.41	-13.23	-3.15	1.92	14.25
25	BNGA	-10.03	3.92	8.26	8.52	6.86
26	BNII	-13.06	-3.33	6.54	8.12	11.41
27	BNLI	8.95	6.12	8.70	4.34	8.94
28	BSIM	-8.98	-12.43	-13.56	8.84	-14.91
29	BSWD	-5.87	-7.16	38.78	48.34	11.41
30	BTPN	-3.91	-0.45	7.76	7.14	14.59
31	BTPS	6.07	9.66	9.88	-0.84	-15.19
32	BVIC	-14.89	4.35	2.17	17.72	10.37
33	DNAR	31.22	28.36	46.11	5.75	9.06
34	INPC	-9.42	-7.74	-10.89	18.75	-12.69
35	MAYA	-21.69	25.97	33.29	9.53	2.89
36	MCOR	6.28	-6.49	21.16	16.02	21.19
37	MEGA	-8.35	24.99	15.76	-5.69	-2.49
38	NISP	-3.48	5.11	13.95	11.97	10.62
39	NOBU	4.04	32.09	26.47	22.79	32.47
40	PNBN	-13.54	-2.19	9.18	7.56	0.17
41	PNBS	0.12	-5.19	23.46	12.21	1.77
42	SDRA	12.51	12.68	18.48	9.79	6.57

**Lampiran 4 Rasio DPK dan LDR Perbankan Periode 2020-2024**

No	Kode Saham	Rasio Dana Pihak Ketiga (%)					Rasio Likuiditas (LDR) (%)				
		2020	2021	2022	2023	2024	2020	2021	2022	2023	2024
1	AGRO	8.75	-41.30	-27.28	-	-0.65	84.76	86.01	79.13	84.21	87.62
2	AGRS	0.04	29.81	32.54	6.14	5.78	104.83	96.11	96.23	105.58	124.44

No	Kode Saham	Rasio Dana Pihak Ketiga (%)					Rasio Likuiditas (LDR) (%)						
		2020	2021	2022	2023	2024	2020	2021	2022	2023	2024		
3	AMAR	25.32	38.55	-68.35	-	29.55	52.96	74.76	75.67	224.48	376.06	270.20	
4	ARTO	34.19	357.44	124.99	45.84	55.84	112.94	145.99	113.94	107.90	94.13		
5	BABP	9.19	22.11	17.01	1.88	7.67	77.36	75.64	77.54	76.50	77.89		
6	BACA	1.62	14.33	-24.90	-	10.92	0.43	39.33	12.35	20.53	56.35	62.30	
7	BBCA	19.36	16.10	6.38	5.85	2.74	68.87	64.22	67.44	72.63	80.43		
8	BBKP	-	45.50	26.75	-6.92	-	13.80	4.03	138.43	104.82	97.35	110.34	102.01
9	BBMD	11.55	12.89	-2.15	-2.58	-3.37	72.72	71.15	80.90	88.20	105.28		
10	BBNI	11.16	12.60	5.49	5.39	-0.64	90.52	79.88	84.00	85.74	96.32		
11	BBRI	9.15	4.71	14.85	3.86	0.52	82.70	83.89	79.20	89.27	95.08		
12	BBTN	25.25	5.42	8.75	8.55	9.28	90.70	90.52	89.75	91.96	89.12		
13	BBYB	-3.03	106.02	77.87	-4.00	-5.83	92.95	52.63	70.89	77.73	67.53		
14	BCIC	2.02	22.05	60.93	24.72	5.92	56.26	62.81	76.11	74.61	78.25		
15	BDMN	12.69	-2.15	3.21	10.76	8.78	88.41	87.63	97.04	103.79	103.78		
16	BEKS	-	53.76	79.67	-10.23	-	10.24	29.89	146.77	66.47	88.80	98.98	79.31
17	BGTG	14.08	53.28	-10.99	6.56	11.04	64.00	40.01	51.80	65.76	68.24		
18	BINA	77.49	75.97	23.68	24.92	4.20	41.26	29.67	63.05	65.63	65.34		
19	BJBR	19.43	13.99	7.26	3.67	12.73	89.63	84.36	88.79	91.93	95.12		
20	BJTM	13.08	18.87	-1.79	-5.09	-1.05	60.58	52.53	57.80	72.20	100.39		
21	BKSW	-	24.79	0.42	-11.74	-	40.22	15.82	99.66	82.70	91.11	93.96	115.16
22	BMAS	41.28	46.29	-9.05	1.04	20.12	84.18	68.58	80.44	120.08	124.06		
23	BMRI	14.25	12.07	16.17	4.31	7.01	87.43	92.02	90.51	100.62	112.24		
24	BNBA	0.74	4.78	-20.60	-5.54	2.17	76.57	63.40	77.34	83.45	93.31		
25	BNGA	6.09	16.29	-5.87	3.82	10.51	84.21	75.25	86.54	90.46	87.48		
26	BNII	3.98	0.27	-8.15	9.06	3.03	84.38	81.35	94.36	93.55	101.16		
27	BNLI	18.32	23.49	8.78	-3.68	-1.45	81.51	70.04	69.99	75.82	83.81		
28	BSIM	24.79	23.39	-14.66	8.47	7.84	66.56	47.24	47.85	48.01	37.88		
29	BSWD	-3.75	-15.59	15.49	13.84	14.88	79.89	87.88	105.59	137.59	133.44		
30	BTPN	15.93	8.52	5.02	-5.80	12.13	135.15	123.97	127.21	144.70	147.88		
31	BTPS	-2.04	11.33	6.66	0.76	-4.36	512.31	504.61	519.83	511.60	453.68		
32	BVIC	-	15.88	-1.34	7.12	15.78	4.03	80.97	85.65	81.69	83.06	88.12	
33	DNAR	35.38	25.28	35.43	13.06	12.33	135.90	139.23	150.21	140.50	136.40		
34	INPC	25.93	-17.62	-3.24	1.51	15.79	48.79	54.65	50.33	58.88	44.39		
35	MAYA	-6.04	36.44	16.36	1.50	8.38	77.80	71.83	82.29	88.79	84.30		
36	MCOR	43.47	4.45	-6.89	11.37	16.86	79.82	71.46	92.98	96.86	100.46		
37	MEGA	8.79	24.90	4.09	-	13.13	2.49	61.37	61.41	68.30	74.14	70.53	

No	Kode Saham	Rasio Dana Pihak Ketiga (%)					Rasio Likuiditas (LDR) (%)				
		2020	2021	2022	2023	2024	2020	2021	2022	2023	2024
38	NISP	26.09	5.67	4.78	3.22	13.30	72.25	71.87	78.16	84.78	82.78
39	NOBU	7.85	64.48	-5.87	18.43	36.40	76.31	61.28	82.31	85.34	82.88
40	PNBN	8.85	-6.27	-1.03	1.81	4.89	85.04	88.73	97.89	103.41	98.76
41	PNBS	-9.06	-1.54	36.45	18.89	-1.99	111.71	107.56	97.32	91.84	95.36
42	SDRA	-3.01	28.96	20.73	8.33	2.42	162.30	141.80	139.16	141.06	146.78

**Lampiran 5 Rasio NPL dan Komitmen Digitalisasi Perbankan Periode 2020-2024**

No	Kode Saham	Rasio Non Performing Loan (%)					Rasio Komitmen Digitalisasi (%)				
		2020	2021	2022	2023	2024	2020	2021	2022	2023	2024
1	AGRO	4.97	3.98	2.90	4.40	3.22	0.27	0.36	0.50	0.40	0.32
2	AGRS	5.14	2.07	1.99	1.48	1.96	0.05	0.06	0.16	0.07	0.17
3	AMAR	2.66	6.50	5.97	9.17	10.15	0.14	0.19	0.18	0.25	0.24
4	ARTO	0.00	0.58	1.81	0.84	0.16	0.16	0.18	0.16	0.20	0.13
5	BABP	5.69	4.42	3.51	3.92	3.88	0.08	0.10	0.14	0.14	0.13
6	BACA	0.00	0.00	0.17	0.07	0.06	0.09	0.13	0.12	0.10	0.13
7	BBCA	1.70	2.16	1.70	1.79	1.73	0.18	0.20	0.21	0.20	0.18
8	BBKP	10.13	11.16	6.72	9.13	8.70	0.02	0.03	0.05	0.07	0.06
9	BBMD	2.45	1.18	1.26	1.37	0.66	0.03	0.09	0.11	0.11	0.15
10	BBNI	4.20	3.69	2.81	2.13	1.97	0.15	0.16	0.18	0.15	0.21
11	BBRI	3.12	3.19	3.02	3.08	2.90	0.18	0.36	0.19	0.17	0.18
12	BBTN	4.13	3.64	3.38	3.09	3.20	0.06	0.13	0.12	0.20	0.48
13	BBYB	4.05	1.75	2.56	3.73	3.30	0.08	0.16	0.20	0.33	0.19
14	BCIC	4.97	3.90	1.80	1.03	1.95	0.02	0.02	0.02	0.03	0.04
15	BDMN	2.86	2.76	2.70	2.13	1.77	0.09	0.16	0.09	0.08	0.08
16	BEKS	22.27	14.09	9.45	9.36	7.53	0.07	0.06	0.08	0.09	0.09
17	BGTG	5.49	5.13	2.01	1.62	1.16	0.06	0.11	0.14	0.16	0.15
18	BINA	1.43	2.62	1.72	3.44	3.46	0.07	0.32	0.15	0.25	0.22
19	BJBR	1.44	1.32	1.25	1.48	2.16	0.07	0.07	0.11	0.10	0.09
20	BJTM	4.00	4.48	2.83	2.49	3.09	0.06	0.08	0.10	0.16	0.10
21	BKSW	4.66	0.07	0.38	0.77	2.71	0.08	0.12	0.08	0.06	0.06
22	BMAS	1.93	1.67	1.21	2.59	3.26	0.07	0.13	0.13	0.09	0.13
23	BMRI	2.54	2.74	1.93	1.19	1.11	0.11	0.29	0.20	0.14	0.19
24	BNBA	2.63	3.04	4.56	4.43	3.63	0.03	0.05	0.13	0.11	0.08
25	BNGA	3.56	3.40	2.74	1.91	1.71	0.09	0.11	0.10	0.11	0.11
26	BNII	3.96	3.81	3.54	2.93	2.65	0.07	0.14	0.11	0.09	0.09
27	BNLI	2.81	3.18	2.38	2.87	2.05	0.11	0.14	0.12	0.18	0.14

No	Kode Saham	Rasio Non Performing Loan (%)					Rasio Komitmen Digitalisasi (%)				
		2020	2021	2022	2023	2024	2020	2021	2022	2023	2024
28	BSIM	4.85	4.74	8.16	1.54	1.52	0.51	0.16	0.13	0.16	0.09
29	BSWD	4.95	9.08	9.07	6.28	6.02	0.06	0.07	0.10	0.12	0.13
30	BTPN	1.21	1.68	1.42	1.34	1.33	0.13	0.13	0.14	0.10	0.08
31	BTPS	1.91	2.37	2.66	2.94	3.96	0.05	0.10	0.14	0.08	0.05
32	BVIC	7.35	7.39	4.23	3.99	3.27	0.07	0.22	0.22	0.07	0.09
33	DNAR	3.26	3.45	2.67	3.70	2.41	0.03	0.06	0.08	0.06	0.09
34	INPC	4.58	3.39	2.73	1.74	2.40	0.09	0.10	0.12	0.09	0.12
35	MAYA	4.09	3.92	4.69	3.76	3.46	0.06	0.15	0.08	0.13	0.08
36	MCOR	2.94	4.39	3.40	2.87	2.12	0.03	0.06	0.05	0.04	0.05
37	MEGA	1.39	1.12	1.22	1.57	1.69	0.08	0.09	0.14	0.07	0.10
38	NISP	1.92	2.35	2.39	1.62	1.54	0.16	0.15	0.09	0.13	0.12
39	NOBU	0.21	0.58	0.41	0.59	0.47	0.12	0.14	0.15	0.12	0.16
40	PNBN	2.99	3.57	3.58	3.06	2.97	0.08	0.11	0.08	0.09	0.10
41	PNBS	3.38	1.19	3.31	3.78	3.25	0.03	0.06	0.04	0.05	0.05
42	SDRA	1.11	0.93	1.05	1.25	1.85	0.03	0.06	0.04	0.04	0.05

#### Lampiran 6 Data Variabel Pertumbuhan Kredit

No	Kode Saham	Tahun	Total Kredit (dalam ribuan Rp.)	Pertumbuhan Kredit (%)
1	AGRO	2019	19,366,245	
		2020	19,491,934	0.649010688
		2021	11,608,327	-40.44548376
		2022	7,766,644	-33.0942004
		2023	6,893,331	-11.24440621
		2024	7,125,951	3.374565939
2	AGRS	2019	4,156,766	
		2020	5,105,932	22.83424181
		2021	6,076,409	19.00685321
		2022	8,064,115	32.71185333
		2023	9,390,539	16.44847575
		2024	11,707,744	24.67595311
3	AMAR	2019	2,051,558	
		2020	1,715,509	-16.38018521
		2021	2,405,869	40.24228378
		2022	2,258,977	-6.105569339
		2023	2,666,031	18.01939551
		2024	2,929,997	9.901085171

No	Kode Saham	Tahun	Total Kredit (dalam ribuan Rp.)	Pertumbuhan Kredit (%)
4	ARTO	2019	284,795	
		2020	907,956	218.8103724
		2021	5,368,954	491.3231478
		2022	9,427,987	75.60193289
		2023	13,020,051	38.10001011
		2024	17,701,486	35.95558113
5	BABP	2019	7,554,481	
		2020	7,122,033	-5.724390597
		2021	8,503,664	19.3993906
		2022	10,199,866	19.94671944
		2023	10,253,225	0.523134324
		2024	11,239,586	9.620007364
6	BACA	2019	9,753,072	
		2020	6,438,078	-33.98922924
		2021	2,311,789	-64.09193862
		2022	2,885,539	24.81844148
		2023	7,053,986	144.4599085
		2024	7,832,654	11.038695
7	BBCA	2019	586,940	
		2020	574,590	-2.104133302
		2021	622,013	8.253363268
		2022	694,937	11.72387072
		2023	792,199	13.99580106
		2024	901,311	13.77330696
8	BBKP	2019	69,545,545	
		2020	60,968,574	-12.33288344
		2021	58,512,087	-4.029103584
		2022	50,583,434	-13.55045326
		2023	49,418,616	-2.302765763
		2024	47,527,486	-3.826756298
9	BBMD	2019	7,791,537	
		2020	7,195,564	-7.648978629
		2021	7,948,979	10.47054824
		2022	8,843,028	11.24734384
		2023	9,393,465	6.224530783
		2024	10,833,772	15.33307464
10	BBNI	2019	556,770,947	
		2020	586,206,787	5.286885057
		2021	582,436,230	-0.643212785
		2022	646,188,313	10.94576191

No	Kode Saham	Tahun	Total Kredit (dalam ribuan Rp.)	Pertumbuhan Kredit (%)
		2023	695,084,769	7.566905036
		2024	775,871,778	11.62261246
11	BBRI	2019	877,431,193	
		2020	899,458,207	2.510397872
		2021	955,305,553	6.208998435
		2022	1,035,891,125	8.43558082
		2023	1,212,578,086	17.05651846
		2024	1,298,318,089	7.070885083
		12	BBTN	2019
2020	235,052,116			1.222835344
2021	247,285,433			5.204512603
2022	266,657,565			7.833915555
2023	296,583,860			11.22274367
2024	314,080,105			5.899257296
13	BBYB	2019	3,828,786	
		2020	3,665,339	-4.26889881
		2021	4,275,500	16.64678219
		2022	10,244,251	139.6035785
		2023	10,783,341	5.26236618
		2024	8,822,146	-18.18726682
14	BCIC	2019	6,245,991	
		2020	7,350,650	17.68588844
		2021	10,015,617	36.25484821
		2022	19,531,947	95.01491521
		2023	23,879,838	22.26040753
		2024	26,528,066	11.08980723
15	BDMN	2019	109,971,338	
		2020	109,391,995	-0.526812723
		2021	106,092,424	-3.01628195
		2022	121,256,145	14.29293481
		2023	143,650,881	18.46894935
		2024	156,260,995	8.778306066
16	BEKS	2019	5,337,723	
		2020	3,789,819	-28.99933174
		2021	3,084,002	-18.62402927
		2022	3,698,388	19.92171211
		2023	3,700,111	0.046587865
		2024	3,851,281	4.085553109
17	BGTG	2019	2,990,042	
		2020	2,637,823	-11.7797342

No	Kode Saham	Tahun	Total Kredit (dalam ribuan Rp.)	Pertumbuhan Kredit (%)
		2021	2,527,795	-4.171166905
		2022	2,912,793	15.23058634
		2023	3,940,138	35.27009987
		2024	4,540,430	15.23530394
18	BINA	2019	2,519,213	
		2020	2,931,448	16.36364214
		2021	3,709,335	26.53593037
		2022	9,749,245	162.8299951
		2023	12,677,186	30.0324897
		2024	13,150,442	3.733131312
19	BJBR	2019	81,887,246	
		2020	89,450,934	9.236710684
		2021	95,968,071	7.285711516
		2022	108,339,692	12.89139281
		2023	116,300,069	7.347609037
		2024	135,656,052	16.64313974
20	BJTM	2019	38,352,300	
		2020	41,480,766	8.157179622
		2021	42,749,559	3.058750169
		2022	46,196,657	8.063470316
		2023	54,760,903	18.53867045
		2024	75,352,740	37.60317283
21	BKSW	2019	14,050,161	
		2020	11,924,410	-15.12972698
		2021	9,936,621	-16.66991491
		2022	9,662,250	-2.761210275
		2023	5,956,424	-38.35365469
		2024	8,454,566	41.94029841
22	BMAS	2019	5,466,907	
		2020	6,907,692	26.35466453
		2021	8,232,239	19.17495742
		2022	8,782,552	6.68485208
		2023	13,246,439	50.82676425
		2024	16,438,254	24.09564563
23	BMRI	2019	885,835,237	
		2020	870,145,465	-1.771184002
		2021	1,026,224,827	17.93715744
		2022	1,172,599,882	14.26344902
		2023	1,359,832,195	15.96728056
		2024	1,623,216,612	19.3688911

No	Kode Saham	Tahun	Total Kredit (dalam ribuan Rp.)	Pertumbuhan Kredit (%)
24	BNBA	2019	5,165,686	
		2020	4,576,091	-11.41368252
		2021	3,970,764	-13.22803677
		2022	3,845,625	-3.151509382
		2023	3,919,454	1.919817975
		2024	4,477,789	14.24522395
25	BNGA	2019	194,237,351	
		2020	174,754,593	-10.030387
		2021	181,613,420	3.924833609
		2022	196,611,014	8.257976751
		2023	213,369,870	8.523864284
		2024	228,002,995	6.858102786
26	BNII	2019	111,611,893	
		2020	97,038,850	-13.05689081
		2021	93,807,773	-3.329673631
		2022	99,938,643	6.535567154
		2023	108,056,277	8.122617795
		2024	120,388,581	11.41285295
27	BNLI	2019	109,039,100	
		2020	118,801,130	8.952779324
		2021	126,068,158	6.116968753
		2022	137,036,787	8.700554663
		2023	142,978,156	4.335601505
		2024	155,754,180	8.935647485
28	BSIM	2019	22,497,252	
		2020	20,477,292	-8.978696598
		2021	17,931,776	-12.43092104
		2022	15,500,964	-13.55589095
		2023	16,871,446	8.841269485
		2024	14,355,803	-14.91065437
29	BSWD	2019	2,065,584	
		2020	1,944,372	-5.868170939
		2021	1,805,124	-7.161592535
		2022	2,505,160	38.78049375
		2023	3,716,154	48.33998627
		2024	4,140,311	11.41387036
30	BTPN	2019	141,760,183	
		2020	136,212,619	-3.913344271
		2021	135,598,774	-0.450652079
		2022	146,123,516	7.76167932

No	Kode Saham	Tahun	Total Kredit (dalam ribuan Rp.)	Pertumbuhan Kredit (%)
		2023	156,561,297	7.143121987
		2024	179,404,617	14.59065582
31	BTPS	2019	8,969,565	
		2020	9,514,196	6.071988998
		2021	10,433,091	9.658146626
		2022	11,463,672	9.878002598
		2023	11,367,662	-0.837515239
		2024	9,641,128	-15.18811872
		32	BVIC	2019
2020	14,843,354			-14.88961085
2021	15,489,074			4.350229739
2022	15,824,611			2.166281858
2023	18,628,743			17.72006907
2024	20,559,860			10.36633014
33	DNAR	2019	3,276,730	
		2020	4,299,853	31.2239031
		2021	5,519,188	28.35759734
		2022	8,064,123	46.11067788
		2023	8,527,881	5.750879544
		2024	9,300,154	9.055860418
34	INPC	2019	13,736,897	
		2020	12,442,514	-9.42267384
		2021	11,479,972	-7.735912533
		2022	10,229,770	-10.89028789
		2023	12,147,369	18.74527971
		2024	10,605,479	-12.6932013
35	MAYA	2019	71,882,087	
		2020	56,294,265	-21.68526632
		2021	70,912,355	25.96728104
		2022	94,524,455	33.29758263
		2023	103,530,278	9.527505871
		2024	106,532,459	2.899809658
36	MCOR	2019	13,858,412	
		2020	14,729,081	6.282602942
		2021	13,772,663	-6.493399011
		2022	16,687,285	21.1623707
		2023	19,359,978	16.01634418
		2024	23,463,801	21.19745694
37	MEGA	2019	53,022,795	
		2020	48,594,122	-8.352394475

No	Kode Saham	Tahun	Total Kredit (dalam ribuan Rp.)	Pertumbuhan Kredit (%)
		2021	60,740,894	24.99638125
		2022	70,311,303	15.7561214
		2023	66,304,719	-5.698349809
		2024	64,654,652	-2.488611708
38	NISP	2019	119,046,393	
		2020	114,903,280	-3.480250762
		2021	120,775,015	5.110154384
		2022	137,621,383	13.94855385
		2023	154,093,917	11.96945826
		2024	170,460,517	10.621185
39	NOBU	2019	7,140,003	
		2020	7,428,576	4.041636957
		2021	9,812,089	32.08573218
		2022	12,409,218	26.46866534
		2023	15,237,176	22.78917173
		2024	20,184,881	32.47127289
40	PNBN	2019	140,682,830	
		2020	121,633,509	-13.54061544
		2021	118,961,550	-2.196729357
		2022	129,878,299	9.176703733
		2023	139,701,141	7.563112603
		2024	139,936,863	0.168733053
41	PNBS	2019	8,835,171	
		2020	8,845,799	0.120291956
		2021	8,385,993	-5.198015465
		2022	10,353,072	23.45672123
		2023	11,616,738	12.20571054
		2024	11,822,035	1.767251702
42	SDRA	2019	26,674,450	
		2020	30,011,903	12.51179687
		2021	33,817,250	12.67945921
		2022	40,067,272	18.48175709
		2023	43,993,498	9.799084899
		2024	46,883,720	6.56965718

## Lampiran 7 Data Variabel Dana Pihak Ketiga

No	Kode Saham	Tahun	DPK (dalam ribuan Rp.)	Dana Pihak Ketiga (%)
1	AGRO	2019	21,144,601	
		2020	22,995,279	8.752484854
		2021	13,496,292	-41.30842248
		2022	9,814,901	-27.27705506
		2023	8,185,976	-16.5964486
		2024	8,133,053	-0.646508126
2	AGRS	2019	4,868,738	
		2020	4,870,579	0.037812673
		2021	6,322,652	29.81314952
		2022	8,380,025	32.53971593
		2023	8,894,391	6.138000782
		2024	9,408,319	5.77811342
3	AMAR	2019	1,831,162	
		2020	2,294,835	25.32124411
		2021	3,179,598	38.5545366
		2022	1,006,306	-68.35115634
		2023	708,942	-29.55005734
		2024	1,084,383	52.95792886
4	ARTO	2019	599,084	
		2020	803,946	34.19587237
		2021	3,677,572	357.4401763
		2022	8,274,385	124.9958668
		2023	12,067,195	45.83796862
		2024	18,805,830	55.84259639
5	BABP	2019	8,431,272	
		2020	9,206,851	9.198837376
		2021	11,242,321	22.10821051
		2022	13,154,886	17.01218992
		2023	13,402,451	1.881924328
		2024	14,430,646	7.671693782
6	BACA	2019	16,107,029	
		2020	16,368,567	1.623750724
		2021	18,713,805	14.32769283
		2022	14,053,695	-24.9019908
		2023	12,518,423	-10.92432986
		2024	12,572,261	0.430070145
7	BBCA	2019	698,980	
		2020	834,284	19.35734928

No	Kode Saham	Tahun	DPK (dalam ribuan Rp.)	Dana Pihak Ketiga (%)
		2021	968,607	16.10039267
		2022	1,030,452	6.3849425
		2023	1,090,767	5.853256629
		2024	1,120,614	2.736331407
8	BBKP	2019	80,813,460	
		2020	44,042,838	-45.50061586
		2021	55,822,776	26.74654617
		2022	51,962,370	-6.915467622
		2023	44,789,143	-13.8046571
		2024	46,593,158	4.027795307
9	BBMD	2019	8,871,009	
		2020	9,895,218	11.54557503
		2021	11,171,474	12.89770473
		2022	10,931,452	-2.14852579
		2023	10,649,797	-2.576556161
		2024	10,290,773	-3.371181629
10	BBNI	2019	582,540,625	
		2020	647,571,744	11.16336204
		2021	729,168,611	12.60043659
		2022	769,268,991	5.499466021
		2023	810,730,343	5.389707955
		2024	805,510,848	-0.64380161
11	BBRI	2019	996,377,825	
		2020	1,087,555,173	9.150880892
		2021	1,138,743,215	4.706707602
		2022	1,307,884,013	14.85328701
		2023	1,358,328,761	3.856974128
		2024	1,365,450,104	0.524272415
12	BBTN	2019	206,905,692	
		2020	259,149,814	25.25021013
		2021	273,189,056	5.417423144
		2022	297,099,801	8.752453466
		2023	322,501,148	8.549769106
		2024	352,437,480	9.282550523
13	BBYB	2019	4,066,490	
		2020	3,943,472	-3.025164208
		2021	8,124,417	106.0219269
		2022	14,450,498	77.86504558
		2023	13,872,270	-4.00143995
		2024	13,063,792	-5.82801517

No	Kode Saham	Tahun	DPK (dalam ribuan Rp.)	Dana Pihak Ketiga (%)
14	BCIC	2019	12,806,232	
		2020	13,064,987	2.020539687
		2021	15,945,444	22.04714785
		2022	25,661,181	60.93111612
		2023	32,005,631	24.72392054
		2024	33,899,527	5.917383725
15	BDMN	2019	109,791,910	
		2020	123,733,312	12.69802301
		2021	121,069,317	-2.153013572
		2022	124,960,232	3.213791154
		2023	138,411,812	10.76468872
		2024	150,569,469	8.783684589
16	BEKS	2019	5,584,175	
		2020	2,582,207	-53.75848715
		2021	4,639,454	79.67010391
		2022	4,165,021	-10.22605246
		2023	3,738,315	-10.24499036
		2024	4,855,841	29.89384255
17	BGTG	2019	3,613,089	
		2020	4,121,760	14.07856269
		2021	6,317,788	53.27889057
		2022	5,622,951	-10.99810567
		2023	5,992,039	6.563955475
		2024	6,653,778	11.0436364
18	BINA	2019	4,002,762	
		2020	7,104,540	77.4909425
		2021	12,502,036	75.97249083
		2022	15,462,825	23.6824546
		2023	19,315,909	24.91837035
		2024	20,127,216	4.200200985
19	BJBR	2019	83,564,393	
		2020	99,798,476	19.42703395
		2021	113,764,510	13.99423574
		2022	122,019,343	7.256070456
		2023	126,503,541	3.674989465
		2024	142,611,851	12.73348546
20	BJTM	2019	60,545,872	
		2020	68,468,280	13.08496804
		2021	81,388,685	18.87064346
		2022	79,925,690	-1.797541022

No	Kode Saham	Tahun	DPK (dalam ribuan Rp.)	Dana Pihak Ketiga (%)
		2023	75,849,855	-5.099530576
		2024	75,056,838	-1.04550892
21	BKSJ	2019	15,909,399	
		2020	11,965,297	-24.79101819
		2021	12,015,196	0.417031019
		2022	10,604,624	-11.73990004
		2023	6,339,203	-40.22227474
		2024	7,341,878	15.81705145
		22	BMAS	2019
2020	8,205,395			41.28420037
2021	12,004,245			46.296979
2022	10,917,998			-9.0488573
2023	11,031,119			1.036096544
2024	13,250,062			20.1153029
23	BMRI	2019	871,035,187	
		2020	995,200,668	14.25493285
		2021	1,115,278,713	12.06571186
		2022	1,295,575,929	16.16611291
		2023	1,351,448,149	4.312539215
		2024	1,446,234,957	7.013721397
24	BNBA	2019	5,932,338	
		2020	5,976,432	0.743281991
		2021	6,262,636	4.788877377
		2022	4,972,367	-20.60265039
		2023	4,696,762	-5.542732465
		2024	4,798,663	2.1696011
25	BNGA	2019	195,600,300	
		2020	207,529,424	6.098724797
		2021	241,348,510	16.29604388
		2022	227,188,557	-5.867014882
		2023	235,861,670	3.817583559
		2024	260,639,027	10.50503755
26	BNII	2019	110,601,006	
		2020	115,003,047	3.980109367
		2021	115,312,401	0.268996351
		2022	105,910,036	-8.153819466
		2023	115,502,508	9.057188877
		2024	119,003,891	3.031434607
27	BNLI	2019	123,184,575	
		2020	145,753,072	18.32087905

No	Kode Saham	Tahun	DPK (dalam ribuan Rp.)	Dana Pihak Ketiga (%)
		2021	179,992,316	23.49126748
		2022	195,794,787	8.779525344
		2023	188,586,562	-3.681520387
		2024	185,843,453	-1.454562282
28	BSIM	2019	24,652,197	
		2020	30,763,916	24.79178225
		2021	37,961,555	23.396368
		2022	32,397,026	-14.65832735
		2023	35,142,585	8.474725427
		2024	37,897,415	7.839007859
29	BSWD	2019	2,528,560	
		2020	2,433,727	-3.750474578
		2021	2,054,171	-15.5956687
		2022	2,372,540	15.49866102
		2023	2,700,802	13.83588896
		2024	3,102,706	14.88091315
30	BTPN	2019	86,939,479	
		2020	100,788,906	15.92996319
		2021	109,380,130	8.523977827
		2022	114,866,548	5.015918339
		2023	108,198,576	-5.804972915
		2024	121,317,811	12.12514571
31	BTPS	2019	1,895,885	
		2020	1,857,115	-2.044955258
		2021	2,067,557	11.33166228
		2022	2,205,268	6.660566069
		2023	2,221,997	0.758592606
		2024	2,125,081	-4.361662054
32	BVIC	2019	21,791,637	
		2020	18,331,429	-15.87860517
		2021	18,084,872	-1.344996072
		2022	19,371,837	7.116251638
		2023	22,429,180	15.78241134
		2024	23,332,112	4.025702233
33	DNAR	2019	2,337,168	
		2020	3,164,050	35.37965606
		2021	3,963,989	25.2821226
		2022	5,368,612	35.4345837
		2023	6,069,745	13.05985607
		2024	6,818,150	12.33008965

No	Kode Saham	Tahun	DPK (dalam ribuan Rp.)	Dana Pihak Ketiga (%)
34	INPC	2019	20,249,792	
		2020	25,500,329	25.92884411
		2021	21,005,956	-17.62476476
		2022	20,325,078	-3.24135688
		2023	20,631,701	1.508594457
		2024	23,890,773	15.796429
35	MAYA	2019	77,009,109	
		2020	72,357,421	-6.040438671
		2021	98,720,992	36.43519992
		2022	114,870,348	16.35858359
		2023	116,597,264	1.503360989
		2024	126,372,786	8.384006335
36	MCOR	2019	12,861,778	
		2020	18,452,403	43.46696856
		2021	19,274,009	4.452569132
		2022	17,946,578	-6.887155651
		2023	19,986,812	11.3683734
		2024	23,357,473	16.8644254
37	MEGA	2019	72,790,174	
		2020	79,186,302	8.787076124
		2021	98,907,011	24.90419239
		2022	102,949,667	4.087330068
		2023	89,435,750	-13.1267224
		2024	91,669,297	2.497376049
38	NISP	2019	126,121,499	
		2020	159,036,404	26.09777497
		2021	168,050,732	5.668090936
		2022	176,084,993	4.78085451
		2023	181,755,225	3.220167661
		2024	205,932,220	13.30195322
39	NOBU	2019	9,026,742	
		2020	9,734,959	7.845765394
		2021	16,012,192	64.48135015
		2022	15,075,980	-5.846869685
		2023	17,854,872	18.43257951
		2024	24,354,136	36.40050738
40	PNBN	2019	131,402,909	
		2020	143,029,190	8.847810972
		2021	134,068,318	-6.265065194
		2022	132,683,475	-1.032938296

No	Kode Saham	Tahun	DPK (dalam ribuan Rp.)	Dana Pihak Ketiga (%)
		2023	135,089,481	1.813342619
		2024	141,692,631	4.887982359
41	PNBS	2019	8,707,657	
		2020	7,918,781	-9.05956677
		2021	7,796,461	-1.544682193
		2022	10,638,434	36.45209025
		2023	12,648,726	18.896503
		2024	12,397,034	-1.989860481
		42	SDRA	2019
2020	18,492,074			-3.0070017
2021	23,848,020			28.96346835
2022	28,791,495			20.7290794
2023	31,188,670			8.325983072
2024	31,942,089			2.41568172

#### Lampiran 8 Data Variabel Likuiditas

No	Kode Saham	Tahun	Total Kredit (dalam ribuan Rp.)	DPK (dalam ribuan Rp.)	Likuiditas (LDR) (%)
1	AGRO	2020	19,491,934	22,995,279	84.76493806
		2021	11,608,327	13,496,292	86.01123183
		2022	7,766,644	9,814,901	79.13114967
		2023	6,893,331	8,185,976	84.20903018
		2024	7,125,951	8,133,053	87.61717156
2	AGRS	2020	5,105,932	4,870,579	104.832136
		2021	6,076,409	6,322,652	96.10538426
		2022	8,064,115	8,380,025	96.23020218
		2023	9,390,539	8,894,391	105.5782122
		2024	11,707,744	9,408,319	124.4403384
3	AMAR	2020	1,715,509	2,294,835	74.75522205
		2021	2,405,869	3,179,598	75.66582316
		2022	2,258,977	1,006,306	224.4821158
		2023	2,666,031	708,942	376.0577029
		2024	2,929,997	1,084,383	270.199459
4	ARTO	2020	907,956	803,946	112.9374361
		2021	5,368,954	3,677,572	145.991812
		2022	9,427,987	8,274,385	113.9418458
		2023	13,020,051	12,067,195	107.896251
		2024	17,701,486	18,805,830	94.12765084

No	Kode Saham	Tahun	Total Kredit (dalam ribuan Rp.)	DPK (dalam ribuan Rp.)	Likuiditas (LDR) (%)
5	BABP	2020	7,122,033	9,206,851	77.35579733
		2021	8,503,664	11,242,321	75.63975446
		2022	10,199,866	13,154,886	77.53671145
		2023	10,253,225	13,402,451	76.50261135
		2024	11,239,586	14,430,646	77.88692204
6	BACA	2020	6,438,078	16,368,567	39.33195863
		2021	2,311,789	18,713,805	12.35338831
		2022	2,885,539	14,053,695	20.53224437
		2023	7,053,986	12,518,423	56.34883883
		2024	7,832,654	12,572,261	62.30107695
7	BBCA	2020	574,590	834,284	68.87223056
		2021	622,013	968,607	64.21727285
		2022	694,937	1,030,452	67.44001661
		2023	792,199	1,090,767	72.62770142
		2024	901,311	1,120,614	80.4301035
8	BBKP	2020	60,968,574	44,042,838	138.4301666
		2021	58,512,087	55,822,776	104.8175874
		2022	50,583,434	51,962,370	97.34627963
		2023	49,418,616	44,789,143	110.33615
		2024	47,527,486	46,593,158	102.0052901
9	BBMD	2020	7,195,564	9,895,218	72.71758945
		2021	7,948,979	11,171,474	71.15425413
		2022	8,843,028	10,931,452	80.89527356
		2023	9,393,465	10,649,797	88.20323054
		2024	10,833,772	10,290,773	105.2765618
10	BBNI	2020	586,206,787	647,571,744	90.52383654
		2021	582,436,230	729,168,611	79.87675569
		2022	646,188,313	769,268,991	84.00030686
		2023	695,084,769	810,730,343	85.73563023
		2024	775,871,778	805,510,848	96.32046296
11	BBRI	2020	899,458,207	1,087,555,173	82.70460473
		2021	955,305,553	1,138,743,215	83.891218
		2022	1,035,891,125	1,307,884,013	79.20359257
		2023	1,212,578,086	1,358,328,761	89.26985284
		2024	1,298,318,089	1,365,450,104	95.08352485
12	BBTN	2020	235,052,116	259,149,814	90.7012482
		2021	247,285,433	273,189,056	90.51805977
		2022	266,657,565	297,099,801	89.75353201
		2023	296,583,860	322,501,148	91.96366023
		2024	314,080,105	352,437,480	89.11654487

No	Kode Saham	Tahun	Total Kredit (dalam ribuan Rp.)	DPK (dalam ribuan Rp.)	Likuiditas (LDR) (%)
13	BBYB	2020	3,665,339	3,943,472	92.94700203
		2021	4,275,500	8,124,417	52.62531453
		2022	10,244,251	14,450,498	70.89202739
		2023	10,783,341	13,872,270	77.73306748
		2024	8,822,146	13,063,792	67.53128035
14	BCIC	2020	7,350,650	13,064,987	56.26220677
		2021	10,015,617	15,945,444	62.81177871
		2022	19,531,947	25,661,181	76.11476261
		2023	23,879,838	32,005,631	74.61136448
		2024	26,528,066	33,899,527	78.25497388
15	BDMN	2020	109,391,995	123,733,312	88.40949396
		2021	106,092,424	121,069,317	87.62948915
		2022	121,256,145	124,960,232	97.03578735
		2023	143,650,881	138,411,812	103.7851314
		2024	156,260,995	150,569,469	103.78
16	BEKS	2020	3,789,819	2,582,207	146.7666612
		2021	3,084,002	4,639,454	66.47338243
		2022	3,698,388	4,165,021	88.79638302
		2023	3,700,111	3,738,315	98.97804225
		2024	3,851,281	4,855,841	79.31233745
17	BGTG	2020	2,637,823	4,121,760	63.99749136
		2021	2,527,795	6,317,788	40.0107601
		2022	2,912,793	5,622,951	51.80185636
		2023	3,940,138	5,992,039	65.7562142
		2024	4,540,430	6,653,778	68.23837525
18	BINA	2020	2,931,448	7,104,540	41.26161581
		2021	3,709,335	12,502,036	29.66984738
		2022	9,749,245	15,462,825	63.04957212
		2023	12,677,186	19,315,909	65.63080205
		2024	13,150,442	20,127,216	65.33661685
19	BJBR	2020	89,450,934	99,798,476	89.63156311
		2021	95,968,071	113,764,510	84.35677436
		2022	108,339,692	122,019,343	88.78894881
		2023	116,300,069	126,503,541	91.93424001
		2024	135,656,052	142,611,851	95.12256594
20	BJTM	2020	41,480,766	68,468,280	60.58391711
		2021	42,749,559	81,388,685	52.52518701
		2022	46,196,657	79,925,690	57.79950977
		2023	54,760,903	75,849,855	72.19645047
		2024	75,352,740	75,056,838	100.3942372

No	Kode Saham	Tahun	Total Kredit (dalam ribuan Rp.)	DPK (dalam ribuan Rp.)	Likuiditas (LDR) (%)
21	BKSU	2020	11,924,410	11,965,297	99.65828679
		2021	9,936,621	12,015,196	82.70044867
		2022	9,662,250	10,604,624	91.11355575
		2023	5,956,424	6,339,203	93.96171727
		2024	8,454,566	7,341,878	115.1553594
22	BMAS	2020	6,907,692	8,205,395	84.18475893
		2021	8,232,239	12,004,245	68.57773229
		2022	8,782,552	10,917,998	80.44104789
		2023	13,246,439	11,031,119	120.0824594
		2024	16,438,254	13,250,062	124.0617138
23	BMRI	2020	870,145,465	995,200,668	87.43417212
		2021	1,026,224,827	1,115,278,713	92.01510035
		2022	1,172,599,882	1,295,575,929	90.50800156
		2023	1,359,832,195	1,351,448,149	100.620375
		2024	1,623,216,612	1,446,234,957	112.2374068
24	BNBA	2020	4,576,091	5,976,432	76.56894615
		2021	3,970,764	6,262,636	63.40403626
		2022	3,845,625	4,972,367	77.33992684
		2023	3,919,454	4,696,762	83.45013011
		2024	4,477,789	4,798,663	93.31326246
25	BNGA	2020	174,754,593	207,529,424	84.20714019
		2021	181,613,420	241,348,510	75.24944737
		2022	196,611,014	227,188,557	86.54089651
		2023	213,369,870	235,861,670	90.46398679
		2024	228,002,995	260,639,027	87.4784554
26	BNII	2020	97,038,850	115,003,047	84.37937301
		2021	93,807,773	115,312,401	81.3509841
		2022	99,938,643	105,910,036	94.36182516
		2023	108,056,277	115,502,508	93.55318674
		2024	120,388,581	119,003,891	101.163567
27	BNLI	2020	118,801,130	145,753,072	81.50849129
		2021	126,068,158	179,992,316	70.04085552
		2022	137,036,787	195,794,787	69.99000796
		2023	142,978,156	188,586,562	75.81566496
		2024	155,754,180	185,843,453	83.80934463
28	BSIM	2020	20,477,292	30,763,916	66.56269637
		2021	17,931,776	37,961,555	47.23667405
		2022	15,500,964	32,397,026	47.84687335
		2023	16,871,446	35,142,585	48.00855145
		2024	14,355,803	37,897,415	37.88069186

No	Kode Saham	Tahun	Total Kredit (dalam ribuan Rp.)	DPK (dalam ribuan Rp.)	Likuiditas (LDR) (%)
29	BSWD	2020	1,944,372	2,433,727	79.89277351
		2021	1,805,124	2,054,171	87.87603369
		2022	2,505,160	2,372,540	105.5897898
		2023	3,716,154	2,700,802	137.5944627
		2024	4,140,311	3,102,706	133.4419375
30	BTPN	2020	136,212,619	100,788,906	135.1464406
		2021	135,598,774	109,380,130	123.9702074
		2022	146,123,516	114,866,548	127.2115499
		2023	156,561,297	108,198,576	144.6981123
		2024	179,404,617	121,317,811	147.8798665
31	BTPS	2020	9,514,196	1,857,115	512.3105462
		2021	10,433,091	2,067,557	504.6095948
		2022	11,463,672	2,205,268	519.8312405
		2023	11,367,662	2,221,997	511.5966403
		2024	9,641,128	2,125,081	453.6828479
32	BVIC	2020	14,843,354	18,331,429	80.97215989
		2021	15,489,074	18,084,872	85.64657798
		2022	15,824,611	19,371,837	81.68874743
		2023	18,628,743	22,429,180	83.05583619
		2024	20,559,860	23,332,112	88.11829808
33	DNAR	2020	4,299,853	3,164,050	135.8971255
		2021	5,519,188	3,963,989	139.2331815
		2022	8,064,123	5,368,612	150.2087132
		2023	8,527,881	6,069,745	140.4981758
		2024	9,300,154	6,818,150	136.4028952
34	INPC	2020	12,442,514	25,500,329	48.79354302
		2021	11,479,972	21,005,956	54.65103326
		2022	10,229,770	20,325,078	50.33077856
		2023	12,147,369	20,631,701	58.87720552
		2024	10,605,479	23,890,773	44.39152722
35	MAYA	2020	56,294,265	72,357,421	77.80026461
		2021	70,912,355	98,720,992	71.83108026
		2022	94,524,455	114,870,348	82.28795041
		2023	103,530,278	116,597,264	88.7930595
		2024	106,532,459	126,372,786	84.30015858
36	MCOR	2020	14,729,081	18,452,403	79.82202101
		2021	13,772,663	19,274,009	71.45717842
		2022	16,687,285	17,946,578	92.98310241
		2023	19,359,978	19,986,812	96.86376196
		2024	23,463,801	23,357,473	100.4552205

No	Kode Saham	Tahun	Total Kredit (dalam ribuan Rp.)	DPK (dalam ribuan Rp.)	Likuiditas (LDR) (%)
37	MEGA	2020	48,594,122	79,186,302	61.36682832
		2021	60,740,894	98,907,011	61.41212174
		2022	70,311,303	102,949,667	68.29677555
		2023	66,304,719	89,435,750	74.13670596
		2024	64,654,652	91,669,297	70.5303238
38	NISP	2020	114,903,280	159,036,404	72.24967184
		2021	120,775,015	168,050,732	71.8681874
		2022	137,621,383	176,084,993	78.15622482
		2023	154,093,917	181,755,225	84.78101083
		2024	170,460,517	205,932,220	82.77505919
39	NOBU	2020	7,428,576	9,734,959	76.30824126
		2021	9,812,089	16,012,192	61.27886176
		2022	12,409,218	15,075,980	82.3111864
		2023	15,237,176	17,854,872	85.33903799
		2024	20,184,881	24,354,136	82.88071069
40	PNBN	2020	121,633,509	143,029,190	85.04103883
		2021	118,961,550	134,068,318	88.73203735
		2022	129,878,299	132,683,475	97.88581359
		2023	139,701,141	135,089,481	103.4137817
		2024	139,936,863	141,692,631	98.76086146
41	PNBS	2020	8,845,799	7,918,781	111.7065745
		2021	8,385,993	7,796,461	107.5615334
		2022	10,353,072	10,638,434	97.31763152
		2023	11,616,738	12,648,726	91.84117041
		2024	11,822,035	12,397,034	95.36180186
42	SDRA	2020	30,011,903	18,492,074	162.2960356
		2021	33,817,250	23,848,020	141.803177
		2022	40,067,272	28,791,495	139.163569
		2023	43,993,498	31,188,670	141.0560245
		2024	46,883,720	31,942,089	146.7772505

Lampiran 9 Data Variabel *Non Performing Loan*

No	Kode Saham	Tahun	Kredit Bermasalah (dalam ribuan Rp.)	Total Kredit (dalam ribuan Rp.)	NPL (%)
1	AGRO	2020	968,070	19,491,934	4.966515893
		2021	461,598	11,608,327	3.976438638
		2022	225,538	7,766,644	2.903931222
		2023	303,459	6,893,331	4.402211355
		2024	229,703	7,125,951	3.223471506
2	AGRS	2020	262,349	5,105,932	5.138121698
		2021	125,575	6,076,409	2.066598874
		2022	160,527	8,064,115	1.990633814
		2023	139,349	9,390,539	1.48392973
		2024	229,430	11,707,744	1.959643122
3	AMAR	2020	45,612	1,715,509	2.658802723
		2021	156,288	2,405,869	6.496114294
		2022	134,923	2,258,977	5.972747841
		2023	244,447	2,666,031	9.168948148
		2024	297,477	2,929,997	10.15280903
4	ARTO	2020	0	907,956	0
		2021	31,031	5,368,954	0.577971054
		2022	171,088	9,427,987	1.81468218
		2023	109,372	13,020,051	0.840027432
		2024	28,959	17,701,486	0.163596435
5	BABP	2020	405,168	7,122,033	5.688937414
		2021	375,445	8,503,664	4.415096834
		2022	357,698	10,199,866	3.506889208
		2023	401,536	10,253,225	3.916192222
		2024	436,105	11,239,586	3.880080636
6	BACA	2020	7	6,438,078	0.000108728
		2021	0	2,311,789	0
		2022	4,894	2,885,539	0.169604362
		2023	4,900	7,053,986	0.069464272
		2024	4,900	7,832,654	0.062558617
7	BBCA	2020	9,790	574,590	1.703823596
		2021	13,411	622,013	2.156064262
		2022	11,798	694,937	1.69770785
		2023	14,198	792,199	1.792226448
		2024	15,578	901,311	1.728371228
8	BBKP	2020	6,175,840	60,968,574	10.12954641
		2021	6,528,362	58,512,087	11.1572879
		2022	3,399,116	50,583,434	6.719820564
		2023	4,512,584	49,418,616	9.13134435

No	Kode Saham	Tahun	Kredit Bermasalah (dalam ribuan Rp.)	Total Kredit (dalam ribuan Rp.)	NPL (%)
		2024	4,135,206	47,527,486	8.700662181
9	BBMD	2020	176,071	7,195,564	2.446938141
		2021	93,509	7,948,979	1.176364914
		2022	111,673	8,843,028	1.262836666
		2023	128,491	9,393,465	1.367876497
		2024	71,343	10,833,772	0.658524104
10	BBNI	2020	24,629,844	586,206,787	4.201562409
		2021	21,497,805	582,436,230	3.691014379
		2022	18,161,498	646,188,313	2.810558104
		2023	14,835,551	695,084,769	2.134351328
		2024	15,252,804	775,871,778	1.965892359
11	BBRI	2020	28,021,597	899,458,207	3.115386216
		2021	30,447,892	955,305,553	3.187241182
		2022	31,238,375	1,035,891,125	3.015604077
		2023	37,322,700	1,212,578,086	3.077962601
		2024	37,701,504	1,298,318,089	2.903872658
12	BBTN	2020	9,718,909	235,052,116	4.134788984
		2021	8,989,045	247,285,433	3.635088768
		2022	9,024,439	266,657,565	3.384280135
		2023	9,163,148	296,583,860	3.089563943
		2024	10,057,411	314,080,105	3.202180221
13	BBYB	2020	148,412	3,665,339	4.04906613
		2021	74,992	4,275,500	1.753993685
		2022	262,219	10,244,251	2.559669809
		2023	402,350	10,783,341	3.731218367
		2024	291,287	8,822,146	3.30177034
14	BCIC	2020	365,218	7,350,650	4.968512989
		2021	390,222	10,015,617	3.896135405
		2022	351,080	19,531,947	1.797465455
		2023	245,964	23,879,838	1.030006987
		2024	517,366	26,528,066	1.95025902
15	BDMN	2020	3,127,350	109,391,995	2.858847213
		2021	2,924,285	106,092,424	2.756356099
		2022	3,268,656	121,256,145	2.695662146
		2023	3,064,127	143,650,881	2.133037388
		2024	2,767,817	156,260,995	1.771278239
16	BEKS	2020	843,833	3,789,819	22.26578631
		2021	434,391	3,084,002	14.08530215
		2022	349,509	3,698,388	9.450306458
		2023	346,496	3,700,111	9.364475822

No	Kode Saham	Tahun	Kredit Bermasalah (dalam ribuan Rp.)	Total Kredit (dalam ribuan Rp.)	NPL (%)
		2024	290,028	3,851,281	7.53068914
17	BGTG	2020	144,867	2,637,823	5.491915113
		2021	129,600	2,527,795	5.126998036
		2022	58,637	2,912,793	2.013085036
		2023	63,830	3,940,138	1.619994021
		2024	52,669	4,540,430	1.160000264
18	BINA	2020	41,886	2,931,448	1.428850179
		2021	97,193	3,709,335	2.620227076
		2022	168,083	9,749,245	1.724061709
		2023	436,192	12,677,186	3.440763589
		2024	455,052	13,150,442	3.460355173
19	BJBR	2020	1,289,764	89,450,934	1.441867561
		2021	1,267,847	95,968,071	1.321113352
		2022	1,351,496	108,339,692	1.247461549
		2023	1,716,575	116,300,069	1.475987946
		2024	2,928,555	135,656,052	2.158808956
20	BJTM	2020	1,659,124	41,480,766	3.999742917
		2021	1,916,192	42,749,559	4.482366707
		2022	1,309,169	46,196,657	2.833904194
		2023	1,363,823	54,760,903	2.49050495
		2024	2,327,259	75,352,740	3.088486232
21	BKSW	2020	555,636	11,924,410	4.659651924
		2021	7,378	9,936,621	0.074250593
		2022	36,744	9,662,250	0.380284095
		2023	45,695	5,956,424	0.767154924
		2024	228,833	8,454,566	2.706620304
22	BMAS	2020	133,069	6,907,692	1.926388727
		2021	137,595	8,232,239	1.671416488
		2022	106,658	8,782,552	1.214430612
		2023	342,861	13,246,439	2.588325813
		2024	535,139	16,438,254	3.255449149
23	BMRI	2020	22,130,707	870,145,465	2.543334177
		2021	28,140,052	1,026,224,827	2.742094253
		2022	22,676,806	1,172,599,882	1.933891206
		2023	16,133,591	1,359,832,195	1.186439846
		2024	18,029,333	1,623,216,612	1.110716393
24	BNBA	2020	120,431	4,576,091	2.631743993
		2021	120,767	3,970,764	3.041404626
		2022	175,334	3,845,625	4.559310905
		2023	173,690	3,919,454	4.431484589

No	Kode Saham	Tahun	Kredit Bermasalah (dalam ribuan Rp.)	Total Kredit (dalam ribuan Rp.)	NPL (%)
		2024	162,404	4,477,789	3.626879248
25	BNGA	2020	6,213,417	174,754,593	3.555509983
		2021	6,169,587	181,613,420	3.397098629
		2022	5,385,531	196,611,014	2.739180726
		2023	4,077,303	213,369,870	1.910908508
		2024	3,896,876	228,002,995	1.709133689
26	BNII	2020	3,845,832	97,038,850	3.96318794
		2021	3,575,285	93,807,773	3.811288644
		2022	3,541,409	99,938,643	3.543583236
		2023	3,163,930	108,056,277	2.928039062
		2024	3,185,543	120,388,581	2.646050791
27	BNLI	2020	3,336,299	118,801,130	2.80830578
		2021	4,003,470	126,068,158	3.175639324
		2022	3,267,642	137,036,787	2.384499864
		2023	4,098,478	142,978,156	2.866506405
		2024	3,196,335	155,754,180	2.052166433
28	BSIM	2020	993,379	20,477,292	4.851124846
		2021	849,551	17,931,776	4.737684655
		2022	1,265,510	15,500,964	8.164072892
		2023	260,004	16,871,446	1.541089009
		2024	217,680	14,355,803	1.516320613
29	BSWD	2020	96,165	1,944,372	4.945812838
		2021	163,916	1,805,124	9.080595017
		2022	227,256	2,505,160	9.07151639
		2023	233,296	3,716,154	6.277888376
		2024	249,402	4,140,311	6.02375039
30	BTPN	2020	1,642,200	136,212,619	1.205615171
		2021	2,283,279	135,598,774	1.683849295
		2022	2,075,409	146,123,516	1.42031143
		2023	2,096,569	156,561,297	1.339136198
		2024	2,387,324	179,404,617	1.330692621
31	BTPS	2020	182,084	9,514,196	1.913813842
		2021	247,254	10,433,091	2.369901691
		2022	305,280	11,463,672	2.663021063
		2023	334,215	11,367,662	2.940050469
		2024	381,431	9,641,128	3.956290177
32	BVIC	2020	1,091,648	14,843,354	7.354456412
		2021	1,144,055	15,489,074	7.386206561
		2022	668,626	15,824,611	4.225228664
		2023	743,463	18,628,743	3.990945605

No	Kode Saham	Tahun	Kredit Bermasalah (dalam ribuan Rp.)	Total Kredit (dalam ribuan Rp.)	NPL (%)
		2024	673,218	20,559,860	3.274428911
33	DNAR	2020	140,258	4,299,853	3.261925466
		2021	190,341	5,519,188	3.448713833
		2022	215,134	8,064,123	2.66779165
		2023	315,414	8,527,881	3.698621029
		2024	224,181	9,300,154	2.410508471
34	INPC	2020	569,394	12,442,514	4.576197383
		2021	389,730	11,479,972	3.394868907
		2022	279,092	10,229,770	2.728233382
		2023	211,277	12,147,369	1.739281979
		2024	254,102	10,605,479	2.395950244
35	MAYA	2020	2,304,873	56,294,265	4.094330035
		2021	2,777,790	70,912,355	3.917215836
		2022	4,433,716	94,524,455	4.690549128
		2023	3,894,692	103,530,278	3.761886933
		2024	3,687,639	106,532,459	3.461516832
36	MCOR	2020	433,162	14,729,081	2.940862366
		2021	604,728	13,772,663	4.390784847
		2022	567,208	16,687,285	3.399043044
		2023	556,413	19,359,978	2.874037357
		2024	498,401	23,463,801	2.124127289
37	MEGA	2020	676,299	48,594,122	1.391730053
		2021	678,199	60,740,894	1.116544317
		2022	858,632	70,311,303	1.221186301
		2023	1,042,180	66,304,719	1.57180366
		2024	1,089,557	64,654,652	1.685195058
38	NISP	2020	2,209,298	114,903,280	1.922745808
		2021	2,843,219	120,775,015	2.354145019
		2022	3,291,755	137,621,383	2.391892109
		2023	2,490,590	154,093,917	1.616280544
		2024	2,618,112	170,460,517	1.535905233
39	NOBU	2020	15,537	7,428,576	0.209151794
		2021	56,829	9,812,089	0.579173303
		2022	50,827	12,409,218	0.409590677
		2023	90,067	15,237,176	0.591100346
		2024	95,120	20,184,881	0.471243799
40	PNBN	2020	3,633,043	121,633,509	2.98687675
		2021	4,247,889	118,961,550	3.570808383
		2022	4,645,704	129,878,299	3.576967081
		2023	4,275,080	139,701,141	3.060161119

No	Kode Saham	Tahun	Kredit Bermasalah (dalam ribuan Rp.)	Total Kredit (dalam ribuan Rp.)	NPL (%)
		2024	4,158,372	139,936,863	2.971605845
41	PNBS	2020	298,988	8,845,799	3.37999993
		2021	99,794	8,385,993	1.190008148
		2022	342,687	10,353,072	3.31000306
		2023	439,113	11,616,738	3.780002613
		2024	384,216	11,822,035	3.249998837
42	SDRA	2020	332,446	30,011,903	1.107713829
		2021	315,461	33,817,250	0.932840488
		2022	422,448	40,067,272	1.0543468
		2023	550,845	43,993,498	1.252105482
		2024	866,054	46,883,720	1.847238231

#### Lampiran 10 Data Variabel Komitmen Digitalisasi

No	Kode Saham	Tahun	Jumlah Frase Kata	Jumlah Seluruh Kata	Komitmen Digitalisasi (%)
1	AGRO	2020	610	222,462	0.274204134
		2021	996	279,988	0.355729531
		2022	1,015	203,538	0.498678379
		2023	1,147	289,028	0.396847364
		2024	1,119	346,179	0.323243178
2	AGRS	2020	70	129,816	0.053922475
		2021	113	178,028	0.063473162
		2022	288	185,543	0.155220084
		2023	131	189,589	0.069096836
		2024	192	110,052	0.174462981
3	AMAR	2020	289	204,264	0.14148357
		2021	397	210,458	0.188636212
		2022	422	233,068	0.181063037
		2023	493	199,231	0.247451451
		2024	581	244,994	0.237148665
4	ARTO	2020	279	177,713	0.156994705
		2021	381	207,133	0.183939787
		2022	354	224,656	0.157574247
		2023	350	175,197	0.19977511
		2024	234	175,444	0.133375892
5	BABP	2020	209	252,128	0.082894403
		2021	295	283,615	0.104014245
		2022	397	286,785	0.138431229
		2023	410	292,988	0.139937472
		2024	394	292,338	0.1347755

No	Kode Saham	Tahun	Jumlah Frase Kata	Jumlah Seluruh Kata	Komitmen Digitalisasi (%)
6	BACA	2020	156	174,664	0.089314341
		2021	215	161,633	0.133017391
		2022	224	194,063	0.115426434
		2023	184	183,649	0.100191125
		2024	235	187,739	0.125173778
7	BBCA	2020	522	285,900	0.182581322
		2021	576	281,181	0.204850257
		2022	588	281,536	0.208854285
		2023	536	274,042	0.195590457
		2024	492	277,973	0.176995607
8	BBKP	2020	74	297,778	0.024850728
		2021	106	323,772	0.032739088
		2022	158	303,671	0.052029993
		2023	177	254,491	0.069550593
		2024	141	236,846	0.059532354
9	BBMD	2020	84	240,148	0.03497843
		2021	159	174,579	0.091076246
		2022	272	244,513	0.111241529
		2023	271	239,855	0.112984928
		2024	306	207,228	0.147663443
10	BBNI	2020	684	449,730	0.152091255
		2021	850	545,482	0.15582549
		2022	1,074	597,386	0.179783256
		2023	957	622,834	0.153652498
		2024	1,114	532,217	0.209313119
11	BBRI	2020	1789	430,151	0.18342396
		2021	845	233,409	0.362025457
		2022	820	428,721	0.191266581
		2023	773	443,257	0.174390929
		2024	751	408,645	0.183778096
12	BBTN	2020	233	394,899	0.059002428
		2021	310	236,427	0.131118696
		2022	496	406,935	0.121886788
		2023	476	237,508	0.200414302
		2024	630	131,448	0.479276976
13	BBYB	2020	124	164,276	0.075482724
		2021	423	258,229	0.163808093
		2022	378	191,466	0.197424086
		2023	445	133,358	0.333688268
		2024	370	195,562	0.189198311
14	BCIC	2020	70	419,218	0.016697756

No	Kode Saham	Tahun	Jumlah Frase Kata	Jumlah Seluruh Kata	Komitmen Digitalisasi (%)
		2021	105	442,022	0.023754474
		2022	99	417,970	0.02368591
		2023	137	456,996	0.029978381
		2024	198	535,994	0.036940712
15	BDMN	2020	277	307,684	0.090027431
		2021	271	167,084	0.162193867
		2022	273	295,451	0.092401109
		2023	240	298,865	0.080303816
		2024	231	305,805	0.075538333
16	BEKS	2020	149	219,987	0.067731275
		2021	145	229,419	0.063203135
		2022	159	193,112	0.082335639
		2023	151	164,492	0.091797777
		2024	173	191,593	0.090295574
17	BGTG	2020	105	177,177	0.059262771
		2021	200	183,600	0.108932462
		2022	224	159,428	0.140502296
		2023	249	152,733	0.163029601
		2024	290	190,546	0.152194221
18	BINA	2020	159	217,352	0.073153226
		2021	744	232,604	0.319856924
		2022	416	273,064	0.152345238
		2023	393	155,256	0.253130314
		2024	526	235,675	0.223188713
19	BJBR	2020	300	423,536	0.070832231
		2021	433	617,940	0.070071528
		2022	732	664,860	0.110098367
		2023	688	669,212	0.102807481
		2024	664	726,396	0.091410195
20	BJTM	2020	151	261,422	0.057761015
		2021	211	279,292	0.075548172
		2022	260	247,628	0.104996204
		2023	311	200,045	0.15546502
		2024	305	303,219	0.100587364
21	BKSW	2020	104	126,009	0.082533787
		2021	149	126,629	0.117666569
		2022	101	125,083	0.080746384
		2023	81	129,616	0.062492285
		2024	75	123,928	0.060519011
22	BMAS	2020	156	220,493	0.070750545
		2021	322	245,622	0.131095749

No	Kode Saham	Tahun	Jumlah Frase Kata	Jumlah Seluruh Kata	Komitmen Digitalisasi (%)
		2022	305	236,361	0.129039901
		2023	221	245,844	0.089894405
		2024	332	256,662	0.129353001
23	BMRI	2020	534	489,558	0.109077985
		2021	1,230	427,334	0.287831064
		2022	847	430,375	0.196805112
		2023	812	594,332	0.136623974
		2024	859	463,194	0.185451452
24	BNBA	2020	78	257,939	0.030239708
		2021	129	252,038	0.051182758
		2022	342	264,555	0.129273686
		2023	282	263,122	0.107174619
		2024	216	255,511	0.084536478
25	BNGA	2020	382	417,099	0.091584971
		2021	424	402,938	0.105227107
		2022	395	391,917	0.100786646
		2023	397	373,001	0.106434031
		2024	392	352,416	0.11123218
26	BNII	2020	309	425,362	0.072644007
		2021	353	249,062	0.141731778
		2022	380	345,265	0.110060388
		2023	402	436,045	0.09219232
		2024	378	432,120	0.087475701
27	BNLI	2020	554	505,999	0.109486382
		2021	594	439,629	0.135113926
		2022	539	438,165	0.12301302
		2023	523	284,785	0.183647313
		2024	350	245,033	0.142837903
28	BSIM	2020	1,659	324,920	0.510587221
		2021	408	257,989	0.158146278
		2022	348	275,587	0.126275913
		2023	333	213,444	0.156012818
		2024	331	368,155	0.089907783
29	BSWD	2020	58	100,504	0.057709146
		2021	64	96,365	0.066414155
		2022	103	106,690	0.096541382
		2023	126	105,343	0.119609276
		2024	149	115,614	0.128877126
30	BTPN	2020	208	162,232	0.12821145
		2021	233	180,976	0.128746353
		2022	218	157,260	0.138623935

No	Kode Saham	Tahun	Jumlah Frase Kata	Jumlah Seluruh Kata	Komitmen Digitalisasi (%)
		2023	210	205,272	0.102303285
		2024	209	261,253	0.079999081
31	BTPS	2020	81	149,991	0.05400324
		2021	164	163,085	0.100561057
		2022	276	201,112	0.137236962
		2023	177	232,510	0.076125758
		2024	108	202,358	0.053370759
32	BVIC	2020	140	206,700	0.067731011
		2021	472	219,196	0.215332397
		2022	461	213,385	0.216041427
		2023	176	254,852	0.06905969
		2024	249	277,360	0.089775022
33	DNAR	2020	45	166,277	0.027063274
		2021	127	195,927	0.064820061
		2022	179	220,061	0.081341083
		2023	142	234,064	0.060667168
		2024	266	285,085	0.093305505
34	INPC	2020	235	273,739	0.085848198
		2021	276	283,490	0.097357931
		2022	349	286,776	0.121697771
		2023	253	278,429	0.090866971
		2024	377	309,504	0.121807796
35	MAYA	2020	123	218,480	0.056298059
		2021	173	118,919	0.145477174
		2022	151	185,505	0.081399423
		2023	172	135,726	0.126725904
		2024	147	180,360	0.081503659
36	MCOR	2020	57	171,602	0.033216396
		2021	86	151,111	0.056911807
		2022	87	182,603	0.047644343
		2023	82	183,948	0.044577815
		2024	93	183,646	0.050640907
37	MEGA	2020	164	192,943	0.084999197
		2021	178	199,894	0.089047195
		2022	371	256,924	0.144400679
		2023	180	256,143	0.070273246
		2024	182	175,799	0.103527324
38	NISP	2020	240	148,825	0.161263229
		2021	202	138,693	0.145645418
		2022	150	161,855	0.092675543
		2023	164	124,387	0.131846576

No	Kode Saham	Tahun	Jumlah Frase Kata	Jumlah Seluruh Kata	Komitmen Digitalisasi (%)
		2024	159	134,013	0.118645206
39	NOBU	2020	201	166,705	0.120572268
		2021	274	190,692	0.143687202
		2022	304	197,020	0.154299056
		2023	259	214,518	0.120735789
		2024	354	225,060	0.157291389
40	PNBN	2020	269	356,909	0.075369352
		2021	370	323,371	0.114419666
		2022	338	436,968	0.077351202
		2023	407	449,527	0.090539612
		2024	476	479,655	0.099237994
41	PNBS	2020	50	191,905	0.026054558
		2021	63	112,419	0.056040349
		2022	65	148,569	0.043750715
		2023	93	191,278	0.048620333
		2024	84	171,951	0.048851126
42	SDRA	2020	76	286,246	0.026550589
		2021	165	289,044	0.057084735
		2022	115	285,449	0.040287407
		2023	123	279,613	0.043989371
		2024	125	233,615	0.053506838

### Lampiran 11 Hasil Output SPSS Analisis Deskriptif

#### Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Dana Pihak Ketiga	210	-68.35	357.44	11.5068	33.07442
Likuiditas	210	12.35	519.83	99.5260	72.20313
Non Performing Loan	210	.00	22.27	3.2084	2.59612
Komitmen Digitalisasi	210	.02	.51	.1238	.07981
Pertumbuhan Kredit	210	-64.09	491.32	13.1730	43.64445
Valid N (listwise)	210				

## Lampiran 12 Hasil Output SPSS Uji Asumsi Klasik

### Hasil Uji Normalitas Data Awal

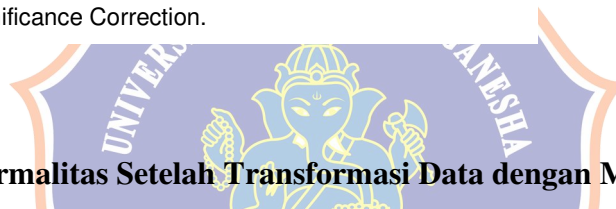
#### One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		210
Normal Parameters <sup>a,b</sup>	Mean	.0000000
	Std. Deviation	29.70262492
Most Extreme Differences	Absolute	.197
	Positive	.197
	Negative	-.114
Test Statistic		.197
Asymp. Sig. (2-tailed)		.000 <sup>c</sup>

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.



### Hasil Uji Normalitas Setelah Transformasi Data dengan Monte Carlo

#### One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual	
N		210	
Normal Parameters <sup>a,b</sup>	Mean	.0000000	
	Std. Deviation	.93492823	
Most Extreme Differences	Absolute	.107	
	Positive	.086	
	Negative	-.107	
Test Statistic		.107	
Asymp. Sig. (2-tailed)		.002 <sup>c</sup>	
Monte Carlo Sig. (2-tailed)	Sig.	.120 <sup>d</sup>	
	99% Confidence Interval	Lower Bound	.112
		Upper Bound	.128

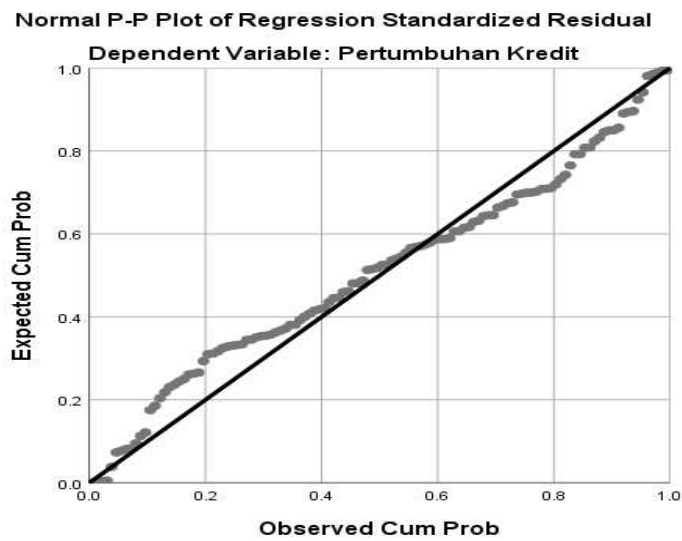
a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

d. Based on 10000 sampled tables with starting seed 2000000.

### Gambar P-P Plot Uji Normalitas



### Hasil Uji Multikolinearitas

**Coefficients<sup>a</sup>**

Collinearity Statistics

Model		Tolerance	VIF
1	Dana Pihak Ketiga	.996	1.004
	Likuiditas	.980	1.020
	Non Performing Loan	.988	1.012
	Komitemen Digitalisasi	.990	1.010

a. Dependent Variable: Pertumbuhan Kredit

### Hasil Uji Heteroskedastisitas

#### Uji Glejser

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.803	.761		1.055	.293
	Dana Pihak Ketiga	-.024	.049	-.045	-.490	.625
	Likuiditas	-.049	.163	-.028	-.300	.765
	Non Performing Loan	.197	.083	.217	2.375	.019
	Komitemen Digitalisasi	.010	.101	.009	.096	.924

a. Dependent Variable: ABRESID

## Uji White

### Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.352 <sup>a</sup>	.112	.007	1.95867

a. Predictors: (Constant), NPL\_KMD, DPK\_LDR, Likuiditas, NPL2, Komitmen Digitalisasi, DPK\_NPL, DPK2, DPK\_KMD, LDR\_NPL, KMD2, LDR2, LDR\_KMD, Dana Pihak Ketiga, Non Performing Loan

## Hasil Uji Autokorelasi

### Coefficients<sup>a</sup>

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-1.281	1.406		-.911	.365
	Dana Pihak Ketiga	.120	.107	.137	1.127	.263
	Likuiditas	.229	.302	.088	.761	.449
	Non Performing Loan	.107	.160	.076	.673	.503
	Komitemen Digitalisasi	.002	.171	.002	.013	.989
	Unstandardized Residual	.196	.115	.198	1.707	.092

a. Dependent Variable: LAG\_RES1

## Lampiran 13 Hasil Output SPSS Analisis Regresi Linier Berganda

### Coefficients<sup>a</sup>

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.866	1.107		.783	.435
	Dana Pihak Ketiga	.308	.072	.362	4.304	.000
	Likuiditas	.181	.238	.065	.763	.447
	Non Performing Loan	-.286	.121	-.200	-2.371	.019
	Komitemen Digitalisasi	.163	.147	.094	1.107	.270

a. Dependent Variable: Pertumbuhan Kredit

## Lampiran 14 Hasil Output SPSS Uji Hipotesis

### Hasil Uji Parsial (Uji t)

		Coefficients <sup>a</sup>				
		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	.866	1.107		.783	.435
	Dana Pihak Ketiga	.308	.072	.362	4.304	.000
	Likuiditas	.181	.238	.065	.763	.447
	Non Performing Loan	-.286	.121	-.200	-2.371	.019
	Komitemen Digitalisasi	.163	.147	.094	1.107	.270

a. Dependent Variable: Pertumbuhan Kredit

### Hasil Uji Simultan (Uji F)

		ANOVA <sup>a</sup>				
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	24.015	4	6.004	6.638	.000 <sup>b</sup>
	Residual	104.017	115	.904		
	Total	128.032	119			

a. Dependent Variable: Pertumbuhan Kredit

b. Predictors: (Constant), Komitmen Digitalisasi, Dana Pihak Ketiga, Non Performing Loan, Likuiditas

### Hasil Uji Koefisien Determinasi (R<sup>2</sup>)

		Model Summary <sup>b</sup>			
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	
1	.433 <sup>a</sup>	.188	.159	.95105	

a. Predictors: (Constant), Komitmen Digitalisasi, Dana Pihak Ketiga, Non Performing Loan, Likuiditas

b. Dependent Variable: Pertumbuhan Kredit

Lampiran 15 Tabel Distribusi *Chi-Squared* ( $C^2$ ) 1-40

Chi-squared distribution table

DF	P										
	0.995	0.975	0.20	0.10	0.05	0.025	0.02	0.01	0.005	0.002	0.001
1	0.0000393	0.000982	1.642	2.706	3.841	5.024	5.412	6.635	7.879	9.550	10.828
2	0.0100	0.0506	3.219	4.605	5.991	7.378	7.824	9.210	10.597	12.429	13.816
3	0.0717	0.216	4.642	6.251	7.815	9.348	9.837	11.345	12.838	14.796	16.266
4	0.207	0.484	5.989	7.779	9.488	11.143	11.668	13.277	14.860	16.924	18.467
5	0.412	0.831	7.289	9.236	11.070	12.833	13.388	15.086	16.750	18.907	20.515
6	0.676	1.237	8.558	10.645	12.592	14.449	15.033	16.812	18.548	20.791	22.458
7	0.989	1.690	9.803	12.017	14.067	16.013	16.622	18.475	20.278	22.601	24.322
8	1.344	2.180	11.030	13.362	15.507	17.535	18.168	20.090	21.955	24.352	26.124
9	1.735	2.700	12.242	14.684	16.919	19.023	19.679	21.666	23.589	26.056	27.877
10	2.156	3.247	13.442	15.987	18.307	20.483	21.161	23.209	25.188	27.722	29.588
11	2.603	3.816	14.631	17.275	19.675	21.920	22.618	24.725	26.757	29.354	31.264
12	3.074	4.404	15.812	18.549	21.026	23.337	24.054	26.217	28.300	30.957	32.909
13	3.565	5.009	16.985	19.812	22.362	24.736	25.472	27.688	29.819	32.535	34.528
14	4.075	5.629	18.151	21.064	23.685	26.119	26.873	29.141	31.319	34.091	36.123
15	4.601	6.262	19.311	22.307	24.996	27.488	28.259	30.578	32.801	35.628	37.697
16	5.142	6.908	20.465	23.542	26.296	28.845	29.633	32.000	34.267	37.146	39.252
17	5.697	7.564	21.615	24.769	27.587	30.191	30.995	33.409	35.718	38.648	40.790
18	6.265	8.231	22.760	25.989	28.869	31.526	32.346	34.805	37.156	40.136	42.312
19	6.844	8.907	23.900	27.204	30.144	32.852	33.687	36.191	38.582	41.610	43.820
20	7.434	9.591	25.038	28.412	31.410	34.170	35.020	37.566	39.997	43.072	45.315
21	8.034	10.283	26.171	29.615	32.671	35.479	36.343	38.932	41.401	44.522	46.797
22	8.643	10.982	27.301	30.813	33.924	36.781	37.659	40.289	42.796	45.962	48.268
23	9.260	11.689	28.429	32.007	35.172	38.076	38.968	41.638	44.181	47.391	49.728
24	9.886	12.401	29.553	33.196	36.415	39.364	40.270	42.980	45.559	48.812	51.179
25	10.520	13.120	30.675	34.382	37.652	40.646	41.566	44.314	46.928	50.223	52.620
26	11.160	13.844	31.795	35.563	38.885	41.923	42.856	45.642	48.290	51.627	54.052
27	11.808	14.573	32.912	36.741	40.113	43.195	44.140	46.963	49.645	53.023	55.476
28	12.461	15.308	34.027	37.916	41.337	44.461	45.419	48.278	50.993	54.411	56.892
29	13.121	16.047	35.139	39.087	42.557	45.722	46.693	49.588	52.336	55.792	58.301
30	13.787	16.791	36.250	40.256	43.773	46.979	47.962	50.892	53.672	57.167	59.703
31	14.458	17.539	37.359	41.422	44.985	48.232	49.226	52.191	55.003	58.536	61.098
32	15.134	18.291	38.466	42.585	46.194	49.480	50.487	53.486	56.328	59.899	62.487
33	15.815	19.047	39.572	43.745	47.400	50.725	51.743	54.776	57.648	61.256	63.870
34	16.501	19.806	40.676	44.903	48.602	51.966	52.995	56.061	58.964	62.608	65.247
35	17.192	20.569	41.778	46.059	49.802	53.203	54.244	57.342	60.275	63.955	66.619
36	17.887	21.336	42.879	47.212	50.998	54.437	55.489	58.619	61.581	65.296	67.985
37	18.586	22.106	43.978	48.363	52.192	55.668	56.730	59.893	62.883	66.633	69.346
38	19.289	22.878	45.076	49.513	53.384	56.896	57.969	61.162	64.181	67.966	70.703
39	19.996	23.654	46.173	50.660	54.572	58.120	59.204	62.428	65.476	69.294	72.055
40	20.707	24.433	47.269	51.805	55.758	59.342	60.436	63.691	66.766	70.618	73.402

## Lampiran 16 Tabel Distribusi t (156-207)

DF atau DK	Tabel Distribusi Student t						Tabel Uji Korelasi Pearson Product Moment					
	uji satu sisi (one tailed)						uji satu sisi (one tailed)					
	0,25	0,1	0,05	0,025	0,01	0,005	0,25	0,1	0,05	0,025	0,01	0,005
	Uji dua sisi (two tailed)						Uji dua sisi (two tailed)					
0,5	0,2	0,1	0,05	0,02	0,01	0,5	0,2	0,1	0,05	0,02	0,01	
156	0,676	1,287	1,655	1,975	2,350	2,608	0,054	0,102	0,131	0,156	0,185	0,204
157	0,676	1,287	1,655	1,975	2,350	2,608	0,054	0,102	0,131	0,156	0,184	0,204
158	0,676	1,287	1,655	1,975	2,350	2,607	0,054	0,102	0,131	0,155	0,184	0,203
159	0,676	1,287	1,654	1,975	2,350	2,607	0,054	0,102	0,130	0,155	0,183	0,202
160	0,676	1,287	1,654	1,975	2,350	2,607	0,053	0,101	0,130	0,154	0,183	0,202
161	0,676	1,287	1,654	1,975	2,350	2,607	0,053	0,101	0,129	0,154	0,182	0,201
162	0,676	1,287	1,654	1,975	2,350	2,607	0,053	0,101	0,129	0,153	0,182	0,201
163	0,676	1,287	1,654	1,975	2,349	2,606	0,053	0,100	0,128	0,153	0,181	0,200
164	0,676	1,287	1,654	1,975	2,349	2,606	0,053	0,100	0,128	0,152	0,180	0,199
165	0,676	1,287	1,654	1,974	2,349	2,606	0,053	0,100	0,128	0,152	0,180	0,199
166	0,676	1,287	1,654	1,974	2,349	2,606	0,052	0,099	0,127	0,151	0,179	0,198
167	0,676	1,287	1,654	1,974	2,349	2,606	0,052	0,099	0,127	0,151	0,179	0,198
168	0,676	1,287	1,654	1,974	2,349	2,605	0,052	0,099	0,127	0,151	0,178	0,197
169	0,676	1,287	1,654	1,974	2,349	2,605	0,052	0,098	0,126	0,150	0,178	0,196
170	0,676	1,287	1,654	1,974	2,348	2,605	0,052	0,098	0,126	0,150	0,177	0,196
171	0,676	1,287	1,654	1,974	2,348	2,605	0,052	0,098	0,125	0,149	0,177	0,195
172	0,676	1,286	1,654	1,974	2,348	2,605	0,051	0,098	0,125	0,149	0,176	0,195
173	0,676	1,286	1,654	1,974	2,348	2,605	0,051	0,097	0,125	0,148	0,176	0,194
174	0,676	1,286	1,654	1,974	2,348	2,604	0,051	0,097	0,124	0,148	0,175	0,194
175	0,676	1,286	1,654	1,974	2,348	2,604	0,051	0,097	0,124	0,148	0,175	0,193
176	0,676	1,286	1,654	1,974	2,348	2,604	0,051	0,097	0,124	0,147	0,174	0,193
177	0,676	1,286	1,654	1,973	2,348	2,604	0,051	0,096	0,123	0,147	0,174	0,192
178	0,676	1,286	1,653	1,973	2,347	2,604	0,051	0,096	0,123	0,146	0,173	0,192
179	0,676	1,286	1,653	1,973	2,347	2,604	0,050	0,096	0,123	0,146	0,173	0,191
180	0,676	1,286	1,653	1,973	2,347	2,603	0,050	0,095	0,122	0,146	0,172	0,190
181	0,676	1,286	1,653	1,973	2,347	2,603	0,050	0,095	0,122	0,145	0,172	0,190
182	0,676	1,286	1,653	1,973	2,347	2,603	0,050	0,095	0,122	0,145	0,171	0,189
183	0,676	1,286	1,653	1,973	2,347	2,603	0,050	0,095	0,121	0,144	0,171	0,189
184	0,676	1,286	1,653	1,973	2,347	2,603	0,050	0,094	0,121	0,144	0,170	0,188
185	0,676	1,286	1,653	1,973	2,347	2,603	0,050	0,094	0,121	0,144	0,170	0,188
186	0,676	1,286	1,653	1,973	2,347	2,603	0,049	0,094	0,120	0,143	0,170	0,187
187	0,676	1,286	1,653	1,973	2,346	2,602	0,049	0,094	0,120	0,143	0,169	0,187
188	0,676	1,286	1,653	1,973	2,346	2,602	0,049	0,093	0,120	0,142	0,169	0,186
189	0,676	1,286	1,653	1,973	2,346	2,602	0,049	0,093	0,119	0,142	0,168	0,186
190	0,676	1,286	1,653	1,973	2,346	2,602	0,049	0,093	0,119	0,142	0,168	0,185
191	0,676	1,286	1,653	1,972	2,346	2,602	0,049	0,093	0,119	0,141	0,167	0,185
192	0,676	1,286	1,653	1,972	2,346	2,602	0,049	0,092	0,118	0,141	0,167	0,185
193	0,676	1,286	1,653	1,972	2,346	2,602	0,049	0,092	0,118	0,141	0,166	0,184
194	0,676	1,286	1,653	1,972	2,346	2,601	0,048	0,092	0,118	0,140	0,166	0,184
195	0,676	1,286	1,653	1,972	2,346	2,601	0,048	0,092	0,118	0,140	0,166	0,183
196	0,676	1,286	1,653	1,972	2,346	2,601	0,048	0,091	0,117	0,139	0,165	0,183
197	0,676	1,286	1,653	1,972	2,345	2,601	0,048	0,091	0,117	0,139	0,165	0,182
198	0,676	1,286	1,653	1,972	2,345	2,601	0,048	0,091	0,117	0,139	0,164	0,182
199	0,676	1,286	1,653	1,972	2,345	2,601	0,048	0,091	0,116	0,138	0,164	0,181
200	0,676	1,286	1,653	1,972	2,345	2,601	0,048	0,091	0,116	0,138	0,164	0,181
201	0,676	1,286	1,652	1,972	2,345	2,601	0,048	0,090	0,116	0,138	0,163	0,180
202	0,676	1,286	1,652	1,972	2,345	2,600	0,047	0,090	0,115	0,137	0,163	0,180
203	0,676	1,286	1,652	1,972	2,345	2,600	0,047	0,090	0,115	0,137	0,162	0,180
204	0,676	1,286	1,652	1,972	2,345	2,600	0,047	0,090	0,115	0,137	0,162	0,179
205	0,676	1,286	1,652	1,972	2,345	2,600	0,047	0,089	0,115	0,136	0,162	0,179
206	0,676	1,286	1,652	1,972	2,345	2,600	0,047	0,089	0,114	0,136	0,161	0,178
207	0,676	1,286	1,652	1,971	2,344	2,600	0,047	0,089	0,114	0,136	0,161	0,178

## Lampiran 17 Riwayat Hidup

### RIWAYAT HIDUP



Ni Luh Ayu Silviana Putri lahir di Melaya pada tanggal 21 Agustus 2003. Penulis merupakan putri pertama dari pasangan Bapak I Ketut Wirka Ariawan dan Ibu Ni Made Sri Astuti. Penulis berkewarganegaraan Indonesia dan beragama Hindu. Selama menempuh pendidikan S1 di Universitas Pendidikan Ganesha, penulis berdomisili di Jalan Bayusuta I, Kelurahan Astina, Singaraja. Pendidikan dasar ditempuh di SD Negeri 6 Melaya dan lulus pada tahun 2016. Selanjutnya, penulis melanjutkan pendidikan ke jenjang menengah pertama di SMP Negeri 1 Melaya dan lulus pada tahun 2019. Pendidikan menengah atas ditempuh di SMA Negeri 1 Melaya dan lulus pada tahun 2022. Pada tahun 2022, penulis melanjutkan pendidikan ke Universitas Pendidikan Ganesha, Fakultas Ekonomi, Jurusan Ekonomi dan Akuntansi, Program Studi S1 Akuntansi. Sebagai tugas akhir, penulis menyusun skripsi dengan judul **“Pengaruh Dana Pihak Ketiga, Likuiditas, *Non Performing Loan*, dan Komitmen Digitalisasi Terhadap Pertumbuhan Kredit Bank yang Terdaftar di BEI Tahun 2020-2024”**