

Lampiran 1 Data Penelitian

Bank	Periode	VARIABEL X				VARIABEL Y						
		X1 (HIR)	X2 (PSR)	X3 (IsIR)	X4 (ICG)	Y1						Y2
						CAR (%)	NPF (%)	KAP (%)	ROA (%)	FDR (%)	BOPO (%)	EPS
Bank Panin	2021 Q1	1,0000	1,0000	0,9988	2	24,450	3,230	2,790	2,060	77,810	82,100	0,050
Bank Panin	2021 Q2	1,0000	1,0000	0,9994	2	24,260	3,250	2,930	1,940	74,970	83,150	0,060
Bank Panin	2021 Q3	1,0000	1,0000	0,9996	2	24,960	3,190	3,040	1,870	75,260	81,690	0,060
Bank Panin	2021 Q4	1,0000	1,0000	0,9997	2	25,710	2,590	1,940	1,550	70,120	84,330	-21,080
Bank Panin	2022 Q1	1,0000	1,0000	0,9996	2	23,130	2,590	2,150	1,990	72,220	86,760	0,920
Bank Panin	2022 Q2	1,0000	1,0000	0,9998	2	23,270	2,630	2,130	2,040	73,950	78,530	2,890
Bank Panin	2022 Q3	1,0000	1,0000	0,9999	2	23,520	2,570	2,100	2,070	76,150	76,670	4,350
Bank Panin	2022 Q4	1,0000	1,0000	0,9999	2	26,280	2,350	1,830	2,000	75,190	77,280	6,450
Bank Panin	2023 Q1	1,0000	1,0000	0,9996	2	26,010	2,380	1,900	2,180	75,690	75,780	1,550
Bank Panin	2023 Q2	1,0000	1,0000	0,9998	2	25,350	2,360	2,050	2,080	81,250	76,020	3,560
Bank Panin	2023 Q3	1,0000	1,0000	0,9999	2	25,140	2,280	2,040	2,040	82,450	76,530	5,550
Bank Panin	2023 Q4	1,0000	1,0000	0,9999	2	25,410	2,100	1,830	1,880	79,060	78,310	6,300
BTPN S	2021 Q1	0,9990	1,0000	0,9997	2	24,450	3,230	2,790	2,060	77,810	82,100	190,000
BTPN S	2021 Q2	0,9990	1,0000	0,9999	2	24,260	3,250	2,930	1,940	74,970	83,150	190,000
BTPN S	2021 Q3	0,9990	1,0000	0,9999	2	24,960	3,190	3,040	1,870	75,260	81,690	190,000
BTPN S	2021 Q4	0,9991	1,0000	0,9999	2	25,710	2,590	1,940	1,550	70,120	84,330	190,000
BTPN S	2022 Q1	0,9987	1,0000	0,9980	2	23,130	2,590	2,150	1,990	72,220	86,760	53,000
BTPN S	2022 Q2	0,9987	1,0000	0,9990	2	23,270	2,630	2,130	2,040	73,950	78,530	111,000
BTPN S	2022 Q3	0,9987	1,0000	0,9994	2	23,520	2,570	2,100	2,070	76,150	76,670	172,000
BTPN S	2022 Q4	0,9988	1,0000	0,9995	2	26,280	2,350	1,830	2,000	75,190	77,280	231,000
BTPN S	2023 Q1	1,0000	1,0000	0,9990	2	26,010	2,380	1,900	2,180	75,690	75,780	55,000
BTPN S	2023 Q2	1,0000	1,0000	0,9995	2	25,350	2,360	2,050	2,080	81,250	76,020	98,000
BTPN S	2023 Q3	1,0000	1,0000	0,9997	2	25,140	2,280	2,040	2,040	82,450	76,530	130,000
BTPN S	2023 Q4	1,0000	1,0000	0,9998	2	25,410	2,100	1,830	1,880	79,060	78,310	140,000
Bank Aladin	2021 Q1	0,9979	0,0000	0,9058	2	24,450	3,230	2,790	2,060	77,810	82,100	0,270

<b>Bank Aladin</b>	<b>2021 Q2</b>	0,9978	0,0000	0,9517	2	24,260	3,250	2,930	1,940	74,970	83,150	-0,110
<b>Bank Aladin</b>	<b>2021 Q3</b>	0,9978	0,0000	0,9672	2	24,960	3,190	3,040	1,870	75,260	81,690	-6,820
<b>Bank Aladin</b>	<b>2021 Q4</b>	0,9988	0,0000	0,9746	2	25,710	2,590	1,940	1,550	70,120	84,330	-9,000
<b>Bank Aladin</b>	<b>2022 Q1</b>	0,9986	0,0000	1,0000	2	23,130	2,590	2,150	1,990	72,220	86,760	-0,030
<b>Bank Aladin</b>	<b>2022 Q2</b>	0,9993	0,0000	1,0000	2	23,270	2,630	2,130	2,040	73,950	78,530	-0,060
<b>Bank Aladin</b>	<b>2022 Q3</b>	0,9992	0,0000	1,0000	2	23,520	2,570	2,100	2,070	76,150	76,670	-0,110
<b>Bank Aladin</b>	<b>2022 Q4</b>	0,9994	0,0000	1,0000	2	26,280	2,350	1,830	2,000	75,190	77,280	-20,000
<b>Bank Aladin</b>	<b>2023 Q1</b>	0,9947	0,0000	0,9999	2	26,010	2,380	1,900	2,180	75,690	75,780	-3,000
<b>Bank Aladin</b>	<b>2023 Q2</b>	0,9955	1,0000	1,0000	2	25,350	2,360	2,050	2,080	81,250	76,020	-6,570
<b>Bank Aladin</b>	<b>2023 Q3</b>	0,9964	1,0000	1,0000	2	25,140	2,280	2,040	2,040	82,450	76,530	-9,940
<b>Bank Aladin</b>	<b>2023 Q4</b>	0,9974	1,0000	1,0000	2	25,410	2,100	1,830	1,880	79,060	78,310	-16,000
<b>BSI</b>	<b>2021 Q1</b>	1,0000	0,9754	0,9983	1	24,450	3,230	2,790	2,060	77,810	82,100	18,080
<b>BSI</b>	<b>2021 Q2</b>	1,0000	0,9775	0,9992	1	24,260	3,250	2,930	1,940	74,970	83,150	36,000
<b>BSI</b>	<b>2021 Q3</b>	1,0000	0,9807	0,9994	1	24,960	3,190	3,040	1,870	75,260	81,690	54,880
<b>BSI</b>	<b>2021 Q4</b>	1,0000	0,9850	0,9996	1	25,710	2,590	1,940	1,550	70,120	84,330	73,690
<b>BSI</b>	<b>2022 Q1</b>	1,0000	0,9873	0,9993	1	23,130	2,590	2,150	1,990	72,220	86,760	24,010
<b>BSI</b>	<b>2022 Q2</b>	1,0000	0,9896	0,9997	1	23,270	2,630	2,130	2,040	73,950	78,530	51,820
<b>BSI</b>	<b>2022 Q3</b>	1,0000	0,9797	0,9998	1	23,520	2,570	2,100	2,070	76,150	76,670	102,540
<b>BSI</b>	<b>2022 Q4</b>	1,0000	0,9797	0,9998	1	26,280	2,350	1,830	2,000	75,190	77,280	102,540
<b>BSI</b>	<b>2023 Q1</b>	1,0000	0,9845	0,9997	1	26,010	2,380	1,900	2,180	75,690	75,780	31,610
<b>BSI</b>	<b>2023 Q2</b>	1,0000	0,9830	0,9998	1	25,350	2,360	2,050	2,080	81,250	76,020	61,180
<b>BSI</b>	<b>2023 Q3</b>	1,0000	0,9758	0,9999	1	25,140	2,280	2,040	2,040	82,450	76,530	91,050
<b>BSI</b>	<b>2023 Q4</b>	1,0000	0,9791	0,9999	1	25,410	2,100	1,830	1,880	79,060	78,310	123,650

**Lampiran 2 Hasil Pengujian Data Penelitian**  
**UJI ASUMSI KLASIK**  
**Uji Normalitas**  
*CAR (Capital Adequacy Ratio)*  
**One-Sample Kolmogorov-Smirnov Test**

		Unstandardized Residual
N		48
Normal Parameters <sup>a,b</sup>	Mean	,0000000
	Std. Deviation	1,02060411
Most Extreme Differences	Absolute	,117
	Positive	,117
	Negative	-,096
Test Statistic		,117
Asymp. Sig. (2-tailed)		,095 <sup>c</sup>

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

*NPF (Non-Performing Finance)*  
**One-Sample Kolmogorov-Smirnov Test**

		Unstandardized Residual
N		48
Normal Parameters <sup>a,b</sup>	Mean	,0000000
	Std. Deviation	,21119150
Most Extreme Differences	Absolute	,103
	Positive	,103
	Negative	-,089
Test Statistic		,103
Asymp. Sig. (2-tailed)		,200 <sup>c,d</sup>

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

**KAP (Kualitas Aktiva Produktif)**  
**One-Sample Kolmogorov-Smirnov Test**

		Unstandardized Residual
N		48
Normal Parameters <sup>a,b</sup>	Mean	,0000000
	Std. Deviation	,09886914
Most Extreme Differences	Absolute	,109
	Positive	,109
	Negative	-,091
Test Statistic		,109
Asymp. Sig. (2-tailed)		,200 <sup>c,d</sup>

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

*ROA (Return on Asset)*  
**One-Sample Kolmogorov-Smirnov Test**

		Unstandardized Residual
N		48
Normal Parameters <sup>a,b</sup>	Mean	,0000000
	Std. Deviation	,15287822
Most Extreme Differences	Absolute	,174
	Positive	,120
	Negative	-,174
Test Statistic		,174

Asymp. Sig. (2-tailed)	,001 <sup>c</sup>
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- a. Test distribution is Normal.  
b. Calculated from data.  
c. Lilliefors Significance Correction.

*FDR (Financing to Deposit Ratio)*  
**One-Sample Kolmogorov-Smirnov Test**

		Unstandardized Residual
N		48
Normal Parameters <sup>a,b</sup>	Mean	,0000000
	Std. Deviation	3,23299411
Most Extreme Differences	Absolute	,096
	Positive	,096
	Negative	-,074
Test Statistic		,096
Asymp. Sig. (2-tailed)		,200 <sup>c,d</sup>

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

*BOPO (Biaya Operasional Pendapatan Operasional)*  
**One-Sample Kolmogorov-Smirnov Test**

		abs res
N		48
Normal Parameters <sup>a,b</sup>	Mean	2,9889
	Std. Deviation	1,66637
Most Extreme Differences	Absolute	,116
	Positive	,116
	Negative	-,082
Test Statistic		,116
Asymp. Sig. (2-tailed)		,104 <sup>c</sup>

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

*EPS (Earning per Share)*  
**One-Sample Kolmogorov-Smirnov Test**

		Unstandardized Residual
N		48
Normal Parameters <sup>a,b</sup>	Mean	,0000000
	Std. Deviation	1,91323078
Most Extreme Differences	Absolute	,110
	Positive	,085
	Negative	-,110
Test Statistic		,110
Asymp. Sig. (2-tailed)		,190 <sup>c</sup>

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

**Uji Autokorelasi**  
*CAR (Capital Adequacy Ratio)*

**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	,611 <sup>a</sup>	,373	,314	1,00013	1,787

- a. Predictors: (Constant), X2PSR, X1IIR, X3ISIR, X4ICG  
b. Dependent Variable: Y1A

*NPF (Non-Performing Finance)*

### Model Summary<sup>b</sup>

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	,691 <sup>a</sup>	,478	,428	,26475	2,093

a. Predictors: (Constant), x4, x3, x1, x2

b. Dependent Variable: y1b

### KAP (Kualitas Aktiva Produktif)

#### Model Summary<sup>b</sup>

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	,379 <sup>a</sup>	,143	,064	,00297	2,063

a. Predictors: (Constant), X4ICG, X2PSR, IsIR, X1IIR

b. Dependent Variable: KAP

### ROA (Return on Asset)

#### Model Summary<sup>b</sup>

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	,626 <sup>a</sup>	,391	,333	,15554	1,963

a. Predictors: (Constant), X4ICG, X3IsIR, X2PSR, X1IIR

b. Dependent Variable: Y1ROA

### FDR (Financing to Deposit Ratio)

#### Model Summary<sup>b</sup>

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	,456 <sup>a</sup>	,208	,133	2,64812	1,806

a. Predictors: (Constant), IsIR, X1IIR, X2PSR, X4ICG

b. Dependent Variable: Y1FDR

### BOPO (Biaya Operasional Pendapatan Operasional)

#### Model Summary<sup>b</sup>

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	,312 <sup>a</sup>	,098	,014	1,65491	2,214

a. Predictors: (Constant), ICG, IsIR, IIR, PSR

b. Dependent Variable: BOPO

### EPS (Earning per Share)

#### Model Summary<sup>b</sup>

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	,412 <sup>a</sup>	,170	,091	51,44780	2,214

a. Predictors: (Constant), 4, x3, x1, x2

b. Dependent Variable: y2

### Uji Multikolinieritas

#### CAR (Capital Adequacy Ratio)

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

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95,0% Confidence Interval for B		Correlations			Collinearity Statistics	
	B	Std. Error	Beta			Lower Bound	Upper Bound	Zero-order	Partial	Part	Tolerance	VIF
1 (Constant)	-1,774	,822		-2,158	,037	-3,431	-,116					
X1IIR	-,106	,029	-1,092	-3,605	,001	-,165	-,047	-,119	-,482	-,457	,175	5,713
PSR	-,046	,035	-,202	-1,309	,198	-,116	,025	-,144	-,196	-,166	,674	1,483
IsIR	1,831	,840	,329	2,181	,035	,138	3,524	,150	,316	,276	,707	1,414
X4ICG	,094	,027	1,078	3,536	,001	,040	,148	,094	,475	,448	,173	5,784

a. Dependent Variable: CAR

### NPF (Non-Performing Finance)

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

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95,0% Confidence Interval for B		Correlations			Collinearity Statistics	
	B	Std. Error				Lower Bound	Upper Bound	Zero-order	Partial	Part	Tolerance	VIF
1 (Constant)	12,939	,436		29,705	,000	12,061	13,818					
IsIR	-9,622	,435	-,744	-22,144	,000	-10,499	-8,746	-,689	-,959	-,626	,707	1,414
X1IIR	-,692	,038	-,689	-18,298	,000	-,769	-,616	-,691	-,941	-,517	,564	1,774
X2PSR	,042	,018	,090	2,305	,026	,005	,078	-,587	,332	,065	,529	1,892
X4ICG	-,043	,014	-,101	-3,144	,003	-,071	-,016	-,293	-,432	-,089	,767	1,305

a. Dependent Variable: Y1NPF

### KAP (Kualitas Aktiva Produktif)

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

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95,0% Confidence Interval for B		Correlations			Collinearity Statistics	
	B	Std. Error				Lower Bound	Upper Bound	Zero-order	Partial	Part	Tolerance	VIF
1 (Constant)	13,688	,214		63,993	,000	13,256	14,119					
X1IIR	-,786	,017	-,822	-45,084	,000	-,822	-,751	-,727	-,990	-,584	,504	1,982
X2PSR	,123	,009	,252	13,778	,000	,105	,141	-,532	,903	,178	,500	2,001
IsIR	-10,768	,213	-,777	-50,443	,000	-11,199	-10,338	-,651	-,992	-,653	,707	1,414
X4ICG	-,031	,007	-,069	-4,550	,000	-,044	-,017	-,339	-,570	-,059	,731	1,368

a. Dependent Variable: Y1KAP

### ROA (Return on Asset)

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

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95,0% Confidence Interval for B		Correlations			Collinearity Statistics	
	B	Std. Error				Lower Bound	Upper Bound	Zero-order	Partial	Part	Tolerance	VIF
1 (Constant)	18,643	7,387		2,524	,015	3,745	33,540					
IIR	-17,860	7,401	-,369	-2,413	,020	-32,785	-2,935	-,261	-,345	-,320	,751	1,332
X2PSR	-,034	,024	-,235	-1,420	,163	-,083	,014	-,141	-,212	-,188	,642	1,558
IsIR	1,285	,579	,347	2,218	,032	,117	2,453	,168	,320	,294	,718	1,393
X4ICG	-,042	,019	-,314	-2,212	,032	-,079	-,004	-,187	-,320	-,293	,871	1,148

a. Dependent Variable: Y1ROA

### FDR (Financing to Deposit Ratio)

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

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95,0% Confidence Interval for B		Correlations			Collinearity Statistics	
	B	Std. Error				Lower Bound	Upper Bound	Zero-order	Partial	Part	Tolerance	VIF
1 (Constant)	75,275	,378		199,170	,000	74,512	76,037					
X1IIR	-1,695	,054	-,947	-31,459	,000	-1,803	-1,586	-,947	-,979	-,947	1,000	1,000
PSR	2,635	,318	,303	8,284	,000	1,993	3,276	,225	,784	,249	,678	1,474
IsIR	-23,806	7,332	-,116	-3,247	,002	-38,592	-9,019	,036	-,444	-,098	,711	1,406
ICG	,685	,351	,061	1,953	,057	-,022	1,392	,000	,285	,059	,933	1,072

a. Dependent Variable: FDR

### BOPO (Biaya Operasional Pendapatan Operasional)

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

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95,0% Confidence Interval for B		Correlations			Collinearity Statistics	
	B	Std. Error				Lower Bound	Upper Bound	Zero-order	Partial	Part	Tolerance	VIF
1 (Constant)	-347,140	203,603		-1,705	,095	-757,745	63,465					
IIR	476,876	203,935	,343	2,338	,024	65,602	888,150	,144	,336	,297	,750	1,333
PSR	-,688	,700	-,159	-,983	,331	-2,100	,724	-,268	-,148	-,125	,617	1,622

IsIR	-49,374	16,106		-,464	-3,066	,004	-81,856	-16,893	-,459	-,423	-,390	,705	1,419
ICG	,053	,533		,014	,100	,921	-1,021	1,127	,000	,015	,013	,857	1,167

a. Dependent Variable: Y1BOPO

### EPS (Earning per Share)

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

Model	Unstandardized Coefficients		Standardized Coefficients Beta	t	Sig.	95,0% Confidence Interval for B		Correlations			Collinearity Statistics		
	B	Std. Error				Lower Bound	Upper Bound	Zero-order	Partial	Part	Tolerance	VIF	
1 (Constant)	37,855	23,074		1,641	,108	-8,679	84,388						
X1IIR	-,695	,008	-,699	-83,774	,000	-,712	-,678	-,699	-,997	-,699	1,000	1,000	
PSR	69,117	,979	,717	70,585	,000	67,142	71,091	,713	,996	,589	,675	1,482	
IsIR	-39,212	23,524	-,017	-1,667	,103	-86,653	8,229	,374	-,246	-,014	,707	1,414	
ICG	-1,546	,746	-,018	-2,071	,044	-3,051	-,041	-,201	-,301	-,017	,933	1,072	

a. Dependent Variable: Y1EPS

### Uji Heteroskedastisitas CAR (Capital Adequacy Ratio)

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

Model	Unstandardized Coefficients		Standardized Coefficients Beta	t	Sig.	95,0% Confidence Interval for B		Correlations			Collinearity Statistics		
	B	Std. Error				Lower Bound	Upper Bound	Zero-order	Partial	Part	Tolerance	VIF	
1 (Constant)	132,732	146,920		,903	,371	-163,560	429,024						
IIR	-108,823	147,159	-,129	-,739	,464	-405,598	187,952	-,068	-,112	-,112	,750	1,333	
PSR	,331	,505	,126	,656	,515	-,688	1,350	,080	,100	,099	,617	1,622	
IsIR	,586	11,622	,009	,050	,960	-22,853	24,024	,044	,008	,008	,705	1,419	
ICG	-,030	,384	-,013	-,077	,939	-,805	,745	,000	-,012	-,012	,857	1,167	

a. Dependent Variable: CAR

### NPF (Non-Performing Finance)

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

Model	Unstandardized Coefficients		Standardized Coefficients Beta	t	Sig.	95,0% Confidence Interval for B		Correlations			Collinearity Statistics		
	B	Std. Error				Lower Bound	Upper Bound	Zero-order	Partial	Part	Tolerance	VIF	
1 (Constant)	-23,576	30,402		-,775	,442	-84,887	37,735						
IIR	26,015	30,451	,143	,854	,398	-35,396	87,426	,208	,129	,124	,750	1,333	
PSR	,154	,105	,272	1,471	,149	-,057	,365	,239	,219	,214	,617	1,622	
IsIR	-2,302	2,405	-,166	-,957	,344	-7,152	2,548	,018	-,144	-,139	,705	1,419	
ICG	,008	,080	,015	,098	,922	-,153	,168	-,082	,015	,014	,857	1,167	

a. Dependent Variable: NPF

### KAP (Kualitas Aktiva Produktif)

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

Model	Unstandardized Coefficients		Standardized Coefficients Beta	t	Sig.	95,0% Confidence Interval for B		Correlations			Collinearity Statistics		
	B	Std. Error				Lower Bound	Upper Bound	Zero-order	Partial	Part	Tolerance	VIF	
1 (Constant)	-25,164	32,597		-,772	,444	-90,901	40,573						
IIR	28,731	32,650	,149	,880	,384	-37,114	94,575	,175	,133	,129	,750	1,333	
PSR	,117	,112	,195	1,044	,302	-,109	,343	,139	,157	,153	,617	1,622	
IsIR	-3,334	2,579	-,226	-1,293	,203	-8,534	1,867	-,078	-,193	-,190	,705	1,419	
ICG	-,006	,085	-,012	-,075	,941	-,178	,166	-,082	-,011	-,011	,857	1,167	

a. Dependent Variable: KAP

### ROA (Return on Asset)

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

Model	Unstandardized Coefficients		Standardized Coefficients Beta	t	Sig.	95,0% Confidence Interval for B		Correlations			Collinearity Statistics	
	B	Std. Error				Lower Bound	Upper Bound	Zero-order	Partial	Part	Tolerance	VIF

1	(Constant)	-13,342	15,215												
	IIR	14,056	15,240			,160	,922	,361	-16,678	44,791	,111	,139	,139	,750	1,333
	PSR	-,010	,052			-,038	-,200	,842	-,116	,095	-,025	-,031	-,030	,617	1,622
	IsIR	-,600	1,204			-,089	-,499	,621	-3,028	1,827	-,070	-,076	-,075	,705	1,419
	ICG	,006	,040			,024	,147	,884	-,074	,086	-,011	,022	,022	,857	1,167

a. Dependent Variable: ROA

### FDR (Financing to Deposit Ratio)

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

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95,0% Confidence Interval for B		Correlations			Collinearity Statistics				
	B	Std. Error				Beta	Lower Bound	Upper Bound	Zero-order	Partial	Part	Tolerance	VIF		
1	(Constant)	-195,159	275,538												
	IIR	193,099	275,987			,119	,700	,488	-363,482	749,680	,188	,106	,103	,750	1,333
	PSR	1,004	,948			,198	1,060	,295	-,907	2,915	,248	,160	,156	,617	1,622
	IsIR	3,451	21,797			,028	,158	,875	-40,507	47,408	,158	,024	,023	,705	1,419
	ICG	,275	,721			,061	,382	,704	-1,178	1,729	-,037	,058	,056	,857	1,167

a. Dependent Variable: FDR

### BOPO (Biaya Operasional Pendapatan Operasional)

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

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95,0% Confidence Interval for B		Correlations			Collinearity Statistics				
	B	Std. Error				Beta	Lower Bound	Upper Bound	Zero-order	Partial	Part	Tolerance	VIF		
1	(Constant)	-402,416	227,868												
	IIR	387,126	228,239			,284	1,696	,097	-73,161	847,413	,270	,250	,246	,750	1,333
	PSR	-,532	,784			-,125	-,679	,501	-2,113	1,048	,086	-,103	-,098	,617	1,622
	IsIR	18,905	18,026			,181	1,049	,300	-17,447	55,258	,186	,158	,152	,705	1,419
	ICG	,104	,596			,027	,174	,863	-1,098	1,306	-,070	,027	,025	,857	1,167

a. Dependent Variable: BOPO

### EPS (Earning per Share)

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

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95,0% Confidence Interval for B		Correlations			Collinearity Statistics				
	B	Std. Error				Beta	Lower Bound	Upper Bound	Zero-order	Partial	Part	Tolerance	VIF		
1	(Constant)	1,964	1,171												
	X1	124,985	156,032			,119	,801	,428	-189,684	439,653	,006	,121	,106	,792	1,262
	X3	2,634	11,266			,034	,234	,816	-20,085	25,354	,067	,036	,031	,824	1,214
	X4	,007	1,680			,002	,004	,997	-3,382	3,396	,420	,001	,001	,111	8,998
	X2	79,016	59,946			,504	1,318	,194	-41,877	199,909	,477	,197	,175	,120	8,335

a. Dependent Variable: EPS

## UJI REGRESI LINIER BERGANDA

### Uji Kelayakan Model (Uji F)

#### CAR (Capital Adequacy Ratio)

#### ANOVA<sup>a</sup>

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	8,575	4	2,144	149,447	,000 <sup>b</sup>
	Residual	,617	43	,014		
	Total	9,192	47			

a. Dependent Variable: Y1CAR

b. Predictors: (Constant), X4ICG, IsIR, PSR, X1IIR

### NPF (Non-Performing Finance)

#### ANOVA<sup>a</sup>

Model		Sum of Squares	df	Mean Square	F	Sig.
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1	Regression	1,044	4	,261	11,749	,000 <sup>b</sup>
	Residual	,955	43	,022		
	Total	2,000	47			

a. Dependent Variable: Y1NPF

b. Predictors: (Constant), ICG, IsIR, IIR, PSR

### KAP (Kualitas Aktiva Produktif)

#### ANOVA<sup>a</sup>

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1,084	4	,271	9,614	,000 <sup>b</sup>
	Residual	1,213	43	,028		
	Total	2,297	47			

a. Dependent Variable: Y1KAP

b. Predictors: (Constant), ICG, IsIR, IIR, PSR

### ROA (Return on Asset)

#### ANOVA<sup>a</sup>

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	,040	4	,010	3,509	,014 <sup>b</sup>
	Residual	,124	43	,003		
	Total	,164	47			

a. Dependent Variable: Y1ROA

b. Predictors: (Constant), X4ICG, IsIR, IIR, X2PSR

### FDR (Financing to Deposit Ratio)

#### ANOVA<sup>a</sup>

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	134,987	4	33,747	376,710	,000 <sup>b</sup>
	Residual	3,852	43	,090		
	Total	138,839	47			

a. Dependent Variable: Y1FDR

b. Predictors: (Constant), X4ICG, PSR, IIR, X3IsIR

### BOPO (Biaya Operasional Pendapatan Operasional)

#### ANOVA<sup>a</sup>

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	41,300	4	10,325	4,722	,003 <sup>b</sup>
	Residual	94,020	43	2,187		
	Total	135,319	47			

a. Dependent Variable: Y1BOPO

b. Predictors: (Constant), ICG, IsIR, IIR, PSR

### EPS (Earning per Share)

#### ANOVA<sup>a</sup>

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	40581,629	4	10145,407	12,432	,000 <sup>b</sup>
	Residual	35091,057	43	816,071		
	Total	75672,687	47			

a. Dependent Variable: EPS

b. Predictors: (Constant), ICG, IsIR, IIR, PSR

### Uji Koefisien Regresi (Uji t)

#### CAR (Capital Adequacy Ratio)

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

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95,0% Confidence Interval for B		Correlations			Collinearity Statistics	
		B	Std. Error				Lower Bound	Upper Bound	Zero-order	Partial	Part	Tolerance	VIF
1	(Constant)	-1,774	,822		-2,158	,037	-3,431	-,116					
	X1IIR	-,106	,029	-1,092	-3,605	,001	-,165	-,047	-,119	-,482	-,457	,175	5,713

PSR	-,046	,035	-,202	-1,309	,198	-,116	,025	-,144	-,196	-,166	,674	1,483
IsIR	1,831	,840	,329	2,181	,035	,138	3,524	,150	,316	,276	,707	1,414
X4ICG	,094	,027	1,078	3,536	,001	,040	,148	,094	,475	,448	,173	5,784

a. Dependent Variable: CAR

### NPF (Non-Performing Finance)

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

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95,0% Confidence Interval for B		Correlations			Collinearity Statistics	
	B	Std. Error	Beta			Lower Bound	Upper Bound	Zero-order	Partial	Part	Tolerance	VIF
1 (Constant)	12,939	,436		29,705	,000	12,061	13,818					
IsIR	-9,622	,435	-,744	-22,144	,000	-10,499	-8,746	-,689	-,959	-,626	,707	1,414
X1IIR	-,692	,038	-,689	-18,298	,000	-,769	-,616	-,691	-,941	-,517	,564	1,774
X2PSR	,042	,018	,090	2,305	,026	,005	,078	-,587	,332	,065	,529	1,892
X4ICG	-,043	,014	-,101	-3,144	,003	-,071	-,016	-,293	-,432	-,089	,767	1,305

a. Dependent Variable: Y1NPF

### KAP (Kualitas Aktiva Produktif)

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

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95,0% Confidence Interval for B		Correlations			Collinearity Statistics	
	B	Std. Error	Beta			Lower Bound	Upper Bound	Zero-order	Partial	Part	Tolerance	VIF
1 (Constant)	13,688	,214		63,993	,000	13,256	14,119					
X1IIR	-,786	,017	-,822	-45,084	,000	-,822	-,751	-,727	-,990	-,584	,504	1,982
X2PSR	,123	,009	,252	13,778	,000	,105	,141	-,532	,903	,178	,500	2,001
IsIR	-10,768	,213	-,777	-50,443	,000	-11,199	-10,338	-,651	-,992	-,653	,707	1,414
X4ICG	-,031	,007	-,069	-4,550	,000	-,044	-,017	-,339	-,570	-,059	,731	1,368

a. Dependent Variable: Y1KAP

### ROA (Return on Asset)

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

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95,0% Confidence Interval for B		Correlations			Collinearity Statistics	
	B	Std. Error	Beta			Lower Bound	Upper Bound	Zero-order	Partial	Part	Tolerance	VIF
1 (Constant)	18,643	7,387		2,524	,015	3,745	33,540					
IIR	-17,860	7,401	-,369	-2,413	,020	-32,785	-2,935	-,261	-,345	-,320	,751	1,332
X2PSR	-,034	,024	-,235	-1,420	,163	-,083	,014	-,141	-,212	-,188	,642	1,558
IsIR	1,285	,579	,347	2,218	,032	,117	2,453	,168	,320	,294	,718	1,393
X4ICG	-,042	,019	-,314	-2,212	,032	-,079	-,004	-,187	-,320	-,293	,871	1,148

a. Dependent Variable: Y1ROA

### FDR (Financing to Deposit Ratio)

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

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95,0% Confidence Interval for B		Correlations			Collinearity Statistics	
	B	Std. Error	Beta			Lower Bound	Upper Bound	Zero-order	Partial	Part	Tolerance	VIF
1 (Constant)	75,275	,378		199,170	,000	74,512	76,037					
X1IIR	-1,695	,054	-,947	-31,459	,000	-1,803	-1,586	-,947	-,979	-,947	1,000	1,000
PSR	2,635	,318	,303	8,284	,000	1,993	3,276	,225	,784	,249	,678	1,474
IsIR	-23,806	7,332	-,116	-3,247	,002	-38,592	-9,019	,036	-,444	-,098	,711	1,406
ICG	,685	,351	,061	1,953	,057	-,022	1,392	,000	,285	,059	,933	1,072

a. Dependent Variable: FDR

### BOPO (Biaya Operasional Pendapatan Operasional)

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

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95,0% Confidence Interval for B		Correlations			Collinearity Statistics	
	B	Std. Error	Beta			Lower Bound	Upper Bound	Zero-order	Partial	Part	Tolerance	VIF

1 (Constant)	-347,140	203,603		-1,705	,095	-	63,465						
						757,745							
IIR	476,876	203,935	,343	2,338	,024	65,602	888,150	,144	,336	,297	,750	1,333	
PSR	-,688	,700	-,159	-,983	,331	-2,100	,724	-,268	-,148	-,125	,617	1,622	
IsIR	-49,374	16,106	-,464	-3,066	,004	-81,856	-16,893	-,459	-,423	-,390	,705	1,419	
ICG	,053	,533	,014	,100	,921	-1,021	1,127	,000	,015	,013	,857	1,167	

a. Dependent Variable: Y1BOPO

### EPS (Earning per Share) Coefficients<sup>a</sup>

Model	Unstandardized Coefficients		Standardized Coefficients Beta	t	Sig.	95,0% Confidence Interval for B		Correlations			Collinearity Statistics	
	B	Std. Error				Lower Bound	Upper Bound	Zero-order	Partial	Part	Tolerance	VIF
1 (Constant)	37,855	23,074		1,641	,108	-8,679	84,388					
X1IIR	-,695	,008	-,699	-83,774	,000	-,712	-,678	-,699	-,997	-,699	1,000	1,000
PSR	69,117	,979	,717	70,585	,000	67,142	71,091	,713	,996	,589	,675	1,482
IsIR	-39,212	23,524	-,017	-1,667	,103	-86,653	8,229	,374	-,246	-,014	,707	1,414
ICG	-1,546	,746	-,018	-2,071	,044	-3,051	-,041	-,201	-,301	-,017	,933	1,072

a. Dependent Variable: Y1EPS

### Uji Koefisien Determinasi CAR (Capital Adequacy Ratio) Model Summary<sup>b</sup>

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	R Square Change	Change Statistics			Sig. F Change	Durbin-Watson
						F Change	df1	df2		
1	,966 <sup>a</sup>	,933	,927	,11977	,933	149,447	4	43	,000	,613

a. Predictors: (Constant), X4ICG, IsIR, PSR, X1IIR

b. Dependent Variable: Y1CAR

### NPF (Non-Performing Finance) Model Summary<sup>b</sup>

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	R Square Change	Change Statistics			Sig. F Change	Durbin-Watson
						F Change	df1	df2		
1	,983 <sup>a</sup>	,966	,962	,03996	,966	302,294	4	43	,000	,612

a. Predictors: (Constant), X4ICG, X2PSR, IsIR, X1IIR

b. Dependent Variable: Y1NPF

### KAP (Kualitas Aktiva Produktif) Model Summary<sup>b</sup>

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	R Square Change	Change Statistics			Sig. F Change	Durbin-Watson
						F Change	df1	df2		
1	,996 <sup>a</sup>	,993	,992	,01963	,993	1479,379	4	43	,000	,612

a. Predictors: (Constant), X4ICG, X2PSR, IsIR, X1IIR

b. Dependent Variable: Y1KAP

### ROA (Return on Asset) Model Summary<sup>b</sup>

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	R Square Change	Change Statistics			Sig. F Change	Durbin-Watson
						F Change	df1	df2		
1	,950 <sup>a</sup>	,902	,893	,01936	,902	98,894	4	43	,000	,621

a. Predictors: (Constant), X4ICG, X3IsIR, X2PSR, X1IIR

b. Dependent Variable: Y1ROA

### FDR (Financing to Deposit Ratio) Model Summary<sup>b</sup>

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	R Square Change	Change Statistics			Sig. F Change	Durbin-Watson
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	R	Adjusted	Std. Error of	R Square	F	df1	df2	Sig. F	Durbin-
	Square	R Square	the Estimate	Change	Change			Change	Watson
1	,986 <sup>a</sup>	,972	,29930	,972	376,710	4	43	,000	1,030

a. Predictors: (Constant), X4ICG, PSR, IIR, X3IsIR

b. Dependent Variable: Y1FDR

### BOPO (Biaya Operasional Pendapatan Operasional)

#### Model Summary<sup>b</sup>

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	R Square Change	Change Statistics			Sig. F Change	Durbin-Watson
						F Change	df1	df2		
1	,955 <sup>a</sup>	,912	,903	,52749	,912	110,831	4	43	,000	,612

a. Predictors: (Constant), X4ICG, IsIR, X2PSR, X1IIR

b. Dependent Variable: Y1BOPO

### EPS (*Earning per Share*)

#### Model Summary<sup>b</sup>

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	R Square Change	Change Statistics			Sig. F Change	Durbin-Watson
						F Change	df1	df2		
1	,999 <sup>a</sup>	,997	,997	2,16306	,997	3580,042	4	43	,000	,613

a. Predictors: (Constant), ICG, X1IIR, IsIR, PSR

b. Dependent Variable: Y1EPS