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## **LAMPIRAN**



### DATA UNTUK UJI EFISIENSI

	OUTPUT		INPUT	
	DPK	MODAL	KREDIT	IPSB
	2018			
<b>BBCA</b>	627,322,827	151,753,427	573,914,000	109,080,663
<b>BNGA</b>	190,750,218	39,580,579	2,052,802	10,676,225
<b>BDMN</b>	107,576,816	41,939,821	101,650,553	9,147,993
<b>BNLI</b>	118,135,189	22,451,936	11,584,230	14,989,712
<b>MEGA</b>	60,734,798	13,782,673	42,263,704	22,805,995
<b>BBKP</b>	76,149,550	8,594,437	64,365,307	7,842,251
<b>ARTO</b>	543,807	115,560	383,761	32,013
<b>PNBN</b>	137,694,263	40,747,117	8,246,384	12,287,930
<b>MAYA</b>	70,096,562	10,788,574	65,670,000	8,875,084
<b>BBRI</b>	923,309,860	185,275,331	838,141,014	184,284,810
<b>BBNI</b>	552,172,202	110,373,789	512,778,000	32,044,270
<b>BMRI</b>	766,008,893	184,960,305	718,967,000	63,835,900
<b>BBTN</b>	211,034,488	23,840,448	21,104,355	5,848,485
<b>SDRA</b>	15,391,187	6,550,468	22,294,572	1,311,851
<b>NISP</b>	125,560,448	24,428,254	117,834,798	13,298,804
<b>BSWD</b>	2,425,671	1,130,232	2,324,573	700,819
<b>BNII</b>	116,812,388	25,090,691	104,396,195	188,033
<b>BCIC</b>	13,248,605	1,314,903	10,129,117	3,562,738
<b>BKSW</b>	15,271,437	4,672,060	18,517,055	3,426,305
<b>MCOR</b>	12,964,794	2,516,158	11,425,519	1,444,197
	2019			
<b>BBCA</b>	697,653,165	174,143,156	588,251,000	142.982.705
<b>BNGA</b>	190,561,767	40,960,547	184,998,140	11.544.464
<b>BDMN</b>	109,200,953	45,417,027	106,865,502	9.405.926
<b>BNLI</b>	123,184,575	24,037,351	5,021,883	16.229.868
<b>MEGA</b>	72,790,174	15,541,438	53,022,795	21.131.802
<b>BBKP</b>	80,813,460	8,905,485	67,835,773	9,069,393
<b>ARTO</b>	627,010	681,179	251,671	19,448
<b>PNBN</b>	131,402,909	44,441,714	8,841,348	17.901.920
<b>MAYA</b>	77,009,109	12,341,969	403,760	12,612,714
<b>BBRI</b>	996,377,825	208,784,336	903,197,389	195.840.931
<b>BBNI</b>	582,540,625	125,003,948	509,365,000	27,161,751
<b>BMRI</b>	850,108,345	209,034,525	792,351,000	71,263,368
<b>BBTN</b>	206,905,692	23,836,195	26,921,085	8,084,671
<b>SDRA</b>	19,065,370	6,935,590	26,429,707	1,831,941
<b>NISP</b>	126,121,499	27,664,803	119,046,393	11,864,535
<b>BSWD</b>	2,528,560	1,161,277	498,898	363,998

<b>BNII</b>	110,601,006	26,684,916	97,743,404	1,599,041
<b>BCIC</b>	12,806,232	1,673,826	6,132,883	4,219,862
<b>BKSW</b>	13,786,464	4,689,564	21,025,631	14,050,161
<b>MCOR</b>	12,712,665	2,794,858	13,718,923	1,699,912
	2020			
<b>BBCA</b>	832,655,117	184,714,709	575,649,000	192,553,101
<b>BNGA</b>	207,529,424	41,053,051	159,851,784	9,310,186
<b>BDMN</b>	123,435,123	43,575,499	103,937,018	4,689,271
<b>BNLI</b>	145,753,072	35,071,453	16,259,747	23,256,980
<b>MEGA</b>	79,186,302	18,208,150	48,594,122	27,564,329
<b>BBKP</b>	44,042,838	8,466,442	56,266,216	6,026,015
<b>ARTO</b>	805,757	1,232,333	907,956	137,601
<b>PNBN</b>	143,029,190	47,460,332	37,963,612	43,062,197
<b>MAYA</b>	72,357,421	12,914,476	550,237	4,947,062
<b>BBRI</b>	1,087,424,950	229,466,882	938,373,880	326,956,678
<b>BBNI</b>	647,571,744	112,872,199	510,174,000	29,686,597
<b>BMRI</b>	995,200,668	204,699,668	763,603,416	90,570,073
<b>BBTN</b>	259,149,814	19,987,845	72,664,329	3,203,966
<b>SDRA</b>	18,492,074	7,270,971	29,579,069	1,989,822
<b>NISP</b>	159,036,404	29,829,316	114,903,280	16,040,385
<b>BSWD</b>	2,433,727	1,057,669	1,202,618	302,979
<b>BNII</b>	115,003,047	27,223,630	82,488,712	1,134,802
<b>BCIC</b>	13,064,987	1,443,230	7,128,044	1,915,516
<b>BKSW</b>	11,489,682	4,112,442	16,126,174	11,924,410
<b>MCOR</b>	18,428,942	6,016,716	14,555,802	1,174,537
	2021			
<b>BBCA</b>	965,876,381	202,848,934	620,640,000	224,232,416
<b>BNGA</b>	241,348,510	43,388,358	164,089,257	10,175,922
<b>BDMN</b>	120,106,770	45,197,354	99,965,961	5,514,043
<b>BNLI</b>	179,992,316	36,613,715	14,314,685	40,964,611
<b>MEGA</b>	98,907,011	19,144,464	60,740,894	25,687,267
<b>BBKP</b>	55,822,776	13,205,904	53,850,273	8,282,939
<b>ARTO</b>	3,567,211	8,249,455	3,321,101	1,898,629
<b>PNBN</b>	134,068,218	48,547,747	29,815,526	36,792,653
<b>MAYA</b>	98,720,992	13,978,280	69,529,675	15,378,376
<b>BBRI</b>	1,138,743,215	291,786,804	1,042,867,454	371,737,528
<b>BBNI</b>	729,168,611	126,519,977	532,141,000	25,802,962
<b>BMRI</b>	1,115,278,713	222,111,282	828,113,863	98,103,670
<b>BBTN</b>	273,189,056	21,406,647	64,611,681	2,230,905
<b>SDRA</b>	23,848,020	9,257,191	33,429,580	2,758,839
<b>NISP</b>	168,050,702	32,327,571	120,775	15,623,550
<b>BSWD</b>	2,054,170	2,018,746	1,059,788	532,555

<b>BNII</b>	114,898,775	28,886,439	79,556,419	1,897,444
<b>BCIC</b>	15,945,444	2,659,787	9,803,920	3,480,492
<b>BKSW</b>	11,473,356	4,026,548	15,655,798	954,128
<b>MCOR</b>	19,209,846	6,081,206	13,480,702	1,108,110
	2022			
<b>BBCA</b>	1,028,039,456	221,181,655	691,141,000	248,895,166
<b>BNGA</b>	227,188,557	45,276,263	5,808,289	5,809,665
<b>BDMN</b>	124,122,096	47,478,482	114,599,143	2,827,200
<b>BNLI</b>	195,794,787	37,617,289	10,895,096	44,977,315
<b>MEGA</b>	102,949,667	20,633,680	70,311,303	39,177,026
<b>BBKP</b>	51,962,370	11,216,605	48,956,758	12,009,878
<b>ARTO</b>	7,748,326	8,263,757	7,225,388	2,861,655
<b>PNBN</b>	141,843,931	50,716,094	22,090,772	33,398,418
<b>MAYA</b>	114,870,348	13,856,660	92.773.973	13,592,513
<b>BBRI</b>	1,307,884,013	303,395,317	1,139,077,067	330,241,983
<b>BBNI</b>	769,268,991	140,197,662	595,854,000	28,556,083
<b>BMRI</b>	1,295,575,929	252,245,455	932,639,051	82,799,818
<b>BBTN</b>	297,099,801	25,909,354	57,961,528	1,720,769
<b>SDRA</b>	28,791,495	9,930,753	39,453,533	3,185,122
<b>NISP</b>	176,084,993	34,211,035	137,621	6,800,227
<b>BSWD</b>	2,372,540	3,332,242	900,648	859,375
<b>BNII</b>	105,706,302	29,533,950	81,852,127	479,836
<b>BCIC</b>	25,661,181	3,726,375	19,368,357	3,324,845
<b>BKSW</b>	10,507,213	4,653,419	15,131,777	514,182
<b>MCOR</b>	17,931,654	6,199,237	16,232,539	893,950

### NILAI EFISIENSI HASIL OLAH DEAP 2.1

NAMA BANK	NILAI EFISIENSI					RATA-RATA	%
	2018	2019	2020	2021	2022		
<b>BBCA</b>	0.827	1.000	1.000	1.000	1.000	0.965	96.5%
<b>BNGA</b>	1.000	0.682	0.889	0.756	0.773	0.820	82.0%
<b>BDMN</b>	0.668	0.363	0.633	0.336	1.000	0.592	59.2%
<b>BNLI</b>	1.000	0.636	1.000	1.000	0.953	0.918	91.8%
<b>MEGA</b>	0.835	1.000	0.616	1.000	1.000	0.890	89.0%
<b>BBKP</b>	1.000	1.000	0.418	0.856	1.000	0.855	85.5%
<b>ARTO</b>	1.000	0.737	1.000	0.626	0.870	0.847	84.7%
<b>PNBN</b>	0.904	0.466	0.601	0.345	0.937	0.651	65.1%
<b>MAYA</b>	0.745	1.000	0.820	0.922	1.000	0.897	89.7%

<b>BBRI</b>	1.000	1.000	1.000	0.139	0.319	0.692	69.2%
<b>BBNI</b>	1.000	0.943	1.000	1.000	1.000	0.989	98.9%
<b>BMRI</b>	0.834	1.000	1.000	0.117	0.307	0.652	65.2%
<b>BBTN</b>	1.000	1.000	1.000	1.000	1.000	1.000	100%
<b>SDRA</b>	1.000	0.324	1.000	1.000	0.833	0.831	83.1%
<b>NISP</b>	0.885	0.646	0.766	0.524	0.539	0.672	67.2%
<b>BSWD</b>	1.000	0.655	1.000	1.000	0.563	0.844	84.4%
<b>BNII</b>	1.000	1.000	1.000	0.945	0.915	0.972	97.2%
<b>BCIC</b>	1.000	1.000	1.000	1.000	1.000	1.000	100%
<b>BKSW</b>	0.734	0.959	1.000	0.511	0.722	0.785	78.5%
<b>MCOR</b>	1.000	0.878	0.852	0.274	1.000	0.801	80.1%

**DATA UNTUK UJI HIPOTESIS  
NON PERFORMING LOAN (NPL)**

	2018			2019			2020			2021			2022		
	KREDIT (KL,R,M)	T.KREDIT	NPL (KREDIT KL,R,M)/T.K *100%)	KREDIT (KL,R,M)	T.KREDIT	NPL (KREDIT KL,R,M)/T.K *100%)	KREDIT (KL,R,M)	T.KREDIT	NPL (KREDIT KL,R,M)/T.K *100%)	KREDIT (KL,R,M)	T.KREDIT	NPL (KREDIT KL,R,M)/T.K *100%)	KREDIT (KL,R,M)	T.KREDIT	NPL (KREDIT KL,R,M)/T.K *100%)
<b>BBCA</b>	2,336,000	573,914,000	0.004	2,642,000	588,251,000	0.004	4,228,000	575,649,000	0.007	8,896,000	620,640,000	0.014	11,796,000	691,141,000	0.017
<b>BNGA</b>	52,152	2,052,802	0.025	5,313,169	184,998,140	0.029	6,168,503	159,851,784	0.039	6,169,587	164,089,257	0.038	70,850	5,808,289	0.012
<b>BDMN</b>	3,054,435	101,650,553	0.030	3,550,307	106,865,502	0.033	3,127,350	103,937,018	0.030	2,924,285	99,965,961	0.029	3,268,656	114,599,143	0.029
<b>BNLI</b>	2,450,067	11,584,230	0.212	810,994	5,021,883	0.161	1,546,999	16,259,747	0.095	1,985,235	14,314,685	0.139	2,980,284	10,895,096	0.274
<b>MEGA</b>	675,939	42,263,704	0.016	1,305,069	53,022,795	0.025	676,299	48,594,122	0.014	678,199	60,740,894	0.011	858,632	70,311,303	0.012
<b>BBKP</b>	3,090,427	64,365,307	0.048	3,058,658	67,835,773	0.045	3,000,188	56,266,216	0.053	2,930,613	53,850,273	0.054	2,073,591	48,956,758	0.042
<b>ARTO</b>	24,184	383,761	0.063	5,818	251,671	0.023	0	907,956	0.000	30,177	3,321,101	0.009	83,796	7,225,388	0.012
<b>PNBN</b>	1,119,897	8,246,384	0.136	1,015,243	8,841,348	0.115	1,028,872	37,963,612	0.027	3,071,093	29,815,526	0.103	2,841,036	22,090,772	0.129
<b>MAYA</b>	3,635,000	65,670,000	0.055	30,460	403,760	0.075	567,434	550,237	1.031	2,777,790	69,529,675	0.040	4,433,716	92,773,973	0.048
<b>BBRI</b>	19,025,801	838,141,014	0.023	25,292,571	903,197,389	0.028	28,021,597	938,373,880	0.030	31,238,375	1,042,867,454	0.030	30,447,892	1,139,077,067	0.027
<b>BBNI</b>	10,038,000	512,778,000	0.020	5,639,000	509,365,000	0.011	11,826,000	510,174,000	0.023	11,294,000	532,141,000	0.021	18,161,000	595,854,000	0.030
<b>BMRI</b>	20,044,000	718,967,000	0.028	18,840,000	792,351,000	0.024	24,855,920	763,603,416	0.033	23,118,888	828,113,863	0.028	17,443,642	932,639,051	0.019
<b>BBTN</b>	2,595,491	21,104,355	0.123	6,209,891	26,921,085	0.231	6,243,036	72,664,329	0.086	6,377,067	64,611,681	0.099	7,048,585	57,961,528	0.122
<b>SDRA</b>	243,822	22,294,572	0.011	313,752	26,429,707	0.012	163,938	29,579,069	0.006	187,821	33,429,580	0.006	297,730	39,453,533	0.008
<b>NISP</b>	2,030,989	117,834,798	0.017	2,037,302	119,046,393	0.017	2,209,268	114,903,280	0.019	2,843	120,775	0.024	3,292	137,621	0.024
<b>BSWD</b>	664,295	2,324,573	0.286	297,272	498,898	0.596	189,847	1,202,618	0.158	380,827	1,059,788	0.359	193,863	900,648	0.215
<b>BNII</b>	2,485,603	104,396,195	0.024	3,344,394	97,743,404	0.034	3,295,111	82,488,712	0.040	3,424,760	79,556,419	0.043	3,505,043	81,852,127	0.043
<b>BCIC</b>	320,170	10,129,117	0.032	50,005	6,132,883	0.008	200,115	7,128,044	0.028	231,986	9,803,920	0.024	256,383	19,368,357	0.013
<b>BKSW</b>	164,640	18,517,055	0.009	625,930	21,025,631	0.030	144,178	16,126,174	0.009	4,060	15,655,798	0.000	8,082	15,131,777	0.001
<b>MCOR</b>	293,660	11,425,519	0.026	362,981	13,718,923	0.026	433,162	14,555,802	0.030	355,255	13,480,702	0.026	567,208	16,232,539	0.035

## BANK SIZE

	2018				2019				2020				2021				2022			
	KREDIT	IPSB	P.BI/BL	BANK SIZE	KREDIT	IPSB	P.BI/BL	BANK SIZE	KREDIT	IPSB	P.BI/BL	BANK SIZE	KREDIT	IPSB	P.BI/BL	BANK SIZE	KREDIT	IPSB	P.BI/BL	BANK SIZE
BBCA	573,914,000	109,080,663	31,628,811	20.39	588,251,000	588,251,000	30,948,274	20.91	575,649,000	575,649,000	47,450,890	20.90	620,640,000	620,640,000	87,149,005	21.01	691,141,000	691,141,000	31,377,152	21.07
BNGA	2,052,802	10,676,225	9,227,275	16.90	184,998,140	184,998,140	12,104,730	19.76	159,851,784	159,851,784	13,334,150	19.62	164,089,257	164,089,257	30,345,785	19.70	5,808,289	5,808,289	14,869,794	17.09
BDMN	101,650,553	9,147,993	8,576,062	18.60	106,865,502	106,865,502	5,400,836	19.21	103,937,018	103,937,018	7,303,551	19.19	99,965,961	99,965,961	9,888,484	19.16	114,599,143	114,599,143	7,732,801	19.28
BNLI	11,584,230	14,989,712	11,850,858	17.46	5,021,883	5,021,883	12,426,427	16.93	16,259,747	16,259,747	18,660,681	17.75	14,314,685	14,314,685	32,594,007	17.93	10,895,096	10,895,096	34,271,179	17.84
MEGA	42,263,704	22,805,995	2,889,675	18.03	53,022,795	53,022,795	8,036,685	18.55	48,594,122	48,594,122	3,934,751	18.43	60,740,894	60,740,894	9,810,711	18.69	70,311,303	70,311,303	9,164,176	18.82
BBKP	64,365,307	7,842,251	6,354,843	18.18	67,835,773	67,835,773	4,847,957	18.76	56,266,216	56,266,216	3,680,004	18.57	53,850,273	53,850,273	12,441,918	18.60	48,956,758	48,956,758	12,180,830	18.52
ARTO	383,761	32,013	65,190	13.08	251,671	251,671	239,972	13.52	907,956	907,956	300,946	14.57	3,321,101	3,321,101	1,168,780	15.87	7,225,388	7,225,388	624,772	16.53
PBNB	8,246,384	12,287,930	4,648,655	17.04	8,841,348	8,841,348	4,158,848	16.90	37,963,612	37,963,612	8,449,998	18.25	29,815,526	29,815,526	7,274,894	18.02	22,090,772	22,090,772	7,190,503	17.75
MAYA	65,670,000	8,875,084	6,664,797	18.21	403,760	403,760	3,267,323	15.22	550,237	550,237	6,982,761	15.91	69,529,675	69,529,675	11,352,644	18.83	92,773,973	92,773,973	9,815,843	19.09
BBRI	838,141,014	184,284,810	87,018,051	20.83	903,197,389	903,197,389	116,854,727	21.38	938,373,880	938,373,880	67,833,336	21.39	1,042,867,454	1,042,867,454	58,976,665	21.49	1,139,077,067	1,139,077,067	70,399,920	21.58
BBNI	512,778,000	32,044,270	39,324,445	20.19	509,365,000	509,365,000	47,776,809	20.79	510,174,000	510,174,000	61,329,259	20.80	532,141,000	532,141,000	92,290,120	20.87	595,854,000	595,854,000	51,569,316	20.94
BMRI	718,967,000	63,835,900	22,515,696	20.51	792,351,000	792,351,000	37,568,760	21.21	763,603,416	763,603,416	82,395,847	21.20	828,113,863	828,113,863	47,783,516	21.26	932,639,051	932,639,051	95,320,511	21.40
BBTN	21,104,355	5,848,485	26,464,760	17.79	26,921,085	26,921,085	11,097,193	17.99	72,664,329	72,664,329	19,830,433	18.92	64,611,681	64,611,681	27,901,048	18.87	57,961,528	57,961,528	12,975,955	18.67
SDRA	22,294,572	1,311,851	758,832	17.01	26,429,707	26,429,707	2,375,870	17.83	29,579,069	29,579,069	901,236	17.91	33,429,580	33,429,580	1,960,745	18.05	39,453,533	39,453,533	1,415,764	18.20
NISP	117,834,798	13,298,804	5,263,533	18.73	119,046,393	119,046,393	12,796,244	19.34	114,903,280	114,903,280	7,772,140	19.29	120,775	120,775	4,439,677	15.36	137,621	137,621	7,337,297	15.85
BSWD	2,324,573	700,819	317,995	15.02	498,898	498,898	383,933	14.14	1,202,618	1,202,618	41,131	14.71	1,059,788	1,059,788	1,199	14.57	900,648	900,648	37,994	14.42
BNII	104,396,195	188,033	4,978,245	18.51	97,743,404	97,743,404	5,284,323	19.12	82,488,712	82,488,712	13,029,798	19.00	79,556,419	79,556,419	14,395,316	18.97	81,852,127	81,852,127	2,529,355	18.93
BCIC	10,129,117	3,562,738	649,905	16.48	6,132,883	6,132,883	462,718	16.36	7,128,044	7,128,044	1,459,467	16.57	9,803,920	9,803,920	2,664,471	16.92	19,368,357	19,368,357	3,490,376	17.56
BKSW	18,517,055	3,426,305	1,566,230	16.97	21,025,631	21,025,631	1,656,505	17.59	16,126,174	16,126,174	1,683,860	17.34	15,655,798	15,655,798	1,979,562	17.32	15,131,777	15,131,777	1,032,898	17.26
MCOR	11,425,519	1,444,197	604,382	16.42	13,718,923	13,718,923	318,825	17.14	14,555,802	14,555,802	1,954,570	17.25	13,480,702	13,480,702	1,771,492	17.17	16,232,539	16,232,539	624,216	17.31

## CAPITAL ADEQUACY RATIO (CAR)

	2018			2019			2020			2021			2022		
	T.MODAL	ATMR	CAR (t.modal/atmr *100%)	T.MODAL	ATMR	CAR (t.modal/atmr *100%)	T.MODAL	ATMR	CAR (t.modal/atmr *100%)	T.MODAL	ATMR	CAR (t.modal/atmr *100%)	T.MODAL	ATMR	CAR (t.modal/atmr *100%)
BBCA	156,052,000	651,532,000	0.240	177,888,239	721,917,072	0.246	186,953,899	659,143,985	0.284	203,621,221	758,288,767	0.269	220,568,562	821,723,312	0.268
BNGA	39,324,611	204,768,258	0.192	40,723,232	204,647,981	0.199	38,950,113	183,389,425	0.212	40,877,509	183,355,999	0.223	41,511,681	189,884,292	0.219
BDMN	29,719,755	130,386,964	0.228	33,445,305	135,997,251	0.246	32,236,393	125,974,355	0.256	40,433,000	150,732,000	0.268	42,632,000	161,838,000	0.263
BNLI	21,737,488	111,834,512	0.194	23,499,383	116,722,273	0.201	43,219,984	120,830,809	0.358	45,207,861	129,404,263	0.349	47,072,209	137,683,141	0.342
MEGA	12,619,668	55,385,697	0.228	14,684,721	62,022,061	0.237	18,037,950	58,115,366	0.310	19,026,087	69,694,444	0.273	20,571,769	80,952,690	0.254
BBKP	8,724,112	65,074,593	0.134	8,234,148	65,398,248	0.126	6,957,636	57,594,345	0.121	11,404,895	56,302,852	0.203	11,538,974	58,512,128	0.197
ARTO	109,708	589,155	0.186	664,829	448,363	1.483	1,079,849	1,181,667	0.914	7,716,780	4,541,466	1.699	7,370,385	8,906,698	0.828
PNBN	41,488,579	177,856,566	0.233	44,104,733	188,423,308	0.234	48,410,745	163,644,601	0.296	47,331,453	158,503,275	0.299	47,742,131	158,782,452	0.301
MAYA	11,411,000	75,115,000	0.152	12,690,303	78,396,553	0.162	13,983,851	90,482,997	0.155	13,637,746	94,929,537	0.144	11,591,884	104,126,372	0.111
BBRI	173,618,421	818,608,240	0.212	195,986,650	869,020,388	0.226	183,337,537	889,596,695	0.206	241,660,763	955,756,191	0.253	285,081,611	1,116,250,681	0.255
BBNI	104,254,000	491,758,000	0.212	118,095,000	519,095,000	0.228	103,145,000	528,899,000	0.195	125,616,000	547,220,000	0.230	131,336,000	586,142,000	0.224
BMRI	167,557,982	799,235,097	0.210	188,828,259	882,905,621	0.214	164,657,355	827,461,178	0.199	175,256,894	894,029,247	0.196	191,844,453	986,051,285	0.195
BBTN	23,328,446	128,137,749	0.182	23,350,625	134,844,273	0.173	24,995,226	129,249,781	0.193	25,706,310	134,340,567	0.191	28,168,457	139,630,514	0.202
SDRA	4,549,180	19,743,210	0.230	4,939,254	24,670,377	0.200	5,517,300	27,601,205	0.200	7,581,850	30,975,174	0.245	8,379,437	35,426,262	0.237
NISP	25,042,934	142,059,934	0.176	28,297,000	147,587,000	0.192	30,339,000	137,633,000	0.220	32,664,000	141,727,000	0.230	34,349,000	159,550,000	0.215
BSWD	1,065,041	2,698,931	0.395	1,085,070	2,063,413	0.526	1,055,045	2,010,759	0.525	2,025,070	2,065,003	0.981	3,311,604	2,598,870	1.274
BNII	26,065,274	136,887,884	0.190	26,770,455	125,203,908	0.214	27,146,750	111,611,320	0.243	28,585,467	105,464,909	0.271	28,862,066	108,309,200	0.266
BCIC	1,786,384	12,731,574	0.140	1,833,335	12,617,667	0.145	1,450,711	12,514,357	0.116	2,324,237	14,693,760	0.158	3,290,033	22,144,687	0.149
BKSW	4,122,177	15,558,242	0.265	3,659,131	17,357,969	0.211	3,313,684	13,508,074	0.245	3,413,268	11,407,687	0.299	4,152,742	10,760,561	0.386
MCOR	2,263,756	14,431,686	0.157	2,854,974	16,412,377	0.174	5,973,602	16,929,677	0.353	5,915,204	15,582,937	0.380	5,992,483	18,310,609	0.327

## RETURN ON ASSET (ROA)

	2018			2019			2020			2021			2022		
	LABA S.PJK	ASSET	ROA (laba/asset *100%)	LABA S.PJK	ASSET	ROA (laba/asset *100%)	LABA S.PJK	ASSET	ROA (laba/asset *100%)	LABA S.PJK	ASSET	ROA (laba/asset *100%)	LABA S.PJK	ASSET	ROA (laba/asset *100%)
<b>BBCA</b>	32,706,064	824,787,944	0.0397	36,288,998	918,989,312	0.0395	33,568,507	1,075,570,256	0.0312	38,841,174	1,228,344,680	0.0316	50,467,033	1,314,731,674	0.0384
<b>BNGA</b>	1,220,106	266,781,498	0.0046	1,284,543	262,817,896	0.0049	2,947,420	280,943,605	0.0105	5,191,098	310,786,960	0.0167	6,579,332	306,754,299	0.0214
<b>BDMN</b>	4,925,686	186,762,189	0.0264	5,487,790	193,533,970	0.0284	2,067,076	200,890,068	0.0103	2,280,779	192,207,461	0.0119	4,404,634	197,729,688	0.0223
<b>BNLI</b>	1,219,227	152,892,866	0.0080	2,010,735	161,451,259	0.0125	1,615,349	197,726,097	0.0082	1,565,521	234,379,042	0.0067	2,614,013	255,112,471	0.0102
<b>MEGA</b>	2,002,021	83,761,946	0.0239	2,508,411	100,803,831	0.0249	3,715,053	112,202,653	0.0331	4,952,616	132,879,390	0.0373	5,028,070	141,750,449	0.0355
<b>BBKP</b>	216,335	95,643,923	0.0023	133,794	100,264,248	0.0013	-3,922,869	79,938,578	-0.0491	-3,144,025	89,215,674	-0.0352	-5,145,656	89,995,352	-0.0572
<b>ARTO</b>	-18,353	664,674	-0.0276	-118,795	1,321,057	-0.0899	-189,567	2,179,873	-0.0870	9,134	12,312,422	0.0007	20,428	16,965,295	0.0012
<b>PBNB</b>	4,572,779	207,204,418	0.0221	4,595,617	211,287,370	0.0218	4,071,792	218,067,091	0.0187	2,514,336	204,462,542	0.0123	4,088,893	212,431,881	0.0192
<b>MAYA</b>	600,930	86,971,893	0.0069	714,688	93,408,831	0.0077	104,448	92,518,025	0.0011	72,211	119,104,185	0.0006	53,787	135,382,812	0.0004
<b>BBRI</b>	32,418,486	1,296,898,292	0.0250	43,364,053	1,416,758,840	0.0306	29,778,701	1,610,065,344	0.0185	41,144,382	1,678,097,734	0.0245	64,596,701	1,865,639,010	0.0346
<b>BBNI</b>	19,820,715	808,572,011	0.0245	19,369,106	845,605,208	0.0229	5,112,153	891,337,425	0.0057	12,550,987	964,837,692	0.0130	22,686,708	1,029,836,868	0.0220
<b>BMRI</b>	33,943,369	1,202,252,094	0.0282	36,441,440	1,318,246,335	0.0276	24,392,405	1,541,964,567	0.0158	38,358,421	1,725,611,128	0.0222	56,377,726	1,992,544,687	0.0283
<b>BBTN</b>	3,610,275	306,436,194	0.0118	411,062	311,776,828	0.0013	2,270,857	361,208,406	0.0063	2,993,320	371,868,311	0.0080	3,875,690	402,148,312	0.0096
<b>SDRA</b>	734,723	29,631,693	0.0248	672,866	36,940,436	0.0182	692,054	38,053,939	0.0182	820,650	43,801,571	0.0187	1,113,455	51,499,424	0.0216
<b>NISP</b>	3,485,834	173,582,894	0.0201	3,891,439	180,706,987	0.0215	2,784,855	206,297,200	0.0135	3,203,792	214,395,608	0.0149	4,218,016	238,498,560	0.0177
<b>BSWD</b>	10,620	3,896,760	0.0027	23,098	4,007,412	0.0058	18,881	3,721,363	0.0051	-42,448	4,255,493	-0.0100	6,860	6,060,045	0.0011
<b>BNII</b>	3,035,577	177,532,858	0.0171	2,599,094	169,082,830	0.0154	1,181,645	173,224,412	0.0068	2,202,662	168,712,977	0.0131	2,040,226	160,813,918	0.0127
<b>BCIC</b>	-403,581	17,823,669	-0.0226	49,299	17,311,597	0.0028	-581,431	16,204,908	-0.0359	-548,472	21,317,575	-0.0257	47,247	33,617,390	0.0014
<b>BKSW</b>	25,712	20,486,926	0.0013	4,147	23,021,785	0.0002	-279,380	18,297,700	-0.0153	-1,483,995	17,701,527	-0.0838	-400,732	16,717,087	-0.0240
<b>MCOR</b>	135,618	15,992,475	0.0085	112,336	18,893,684	0.0059	63,703	25,235,573	0.0025	104,014	26,194,548	0.0040	175,742	25,002,953	0.0070



## DATA UNTUK UJI HIPOTESIS

NO	NAMA BANK	INDEPENDEN			MODERATING	DEPENDEN
		NPL (X1)	BANK SIZE (X2)	CAR (X3)	ROA (M)	EFISIENSI (Y)
1	BBCA 2018	0.40	20.39	24.00	4.00	0.827
2	BBCA 2019	0.40	20.91	24.60	3.90	1.000
3	BBCA 2020	0.70	20.90	28.40	3.10	1.000
4	BBCA 2021	1.40	21.01	26.90	3.20	1.000
5	BBCA 2022	1.70	21.07	26.80	3.80	1.000
6	BNGA 2018	2.50	16.90	19.20	0.50	1.000
7	BNGA 2019	2.90	19.76	19.90	0.50	0.682
8	BNGA 2020	3.90	19.62	21.20	1.00	0.889
9	BNGA 2021	3.80	19.70	22.30	1.70	0.756
10	BNGA 2022	1.20	17.09	21.90	2.10	0.773
11	BDMN 2018	3.00	18.60	22.80	2.60	0.668
12	BDMN 2019	3.30	19.21	24.60	2.80	0.363
13	BDMN 2020	3.00	19.19	25.60	1.00	0.633
14	BDMN 2021	2.90	19.16	26.80	1.20	0.336
15	BDMN 2022	2.90	19.28	26.30	2.20	1.000
16	BNLI 2018	21.20	17.46	19.40	0.80	1.000
17	BNLI 2019	16.10	16.93	20.10	1.20	0.636
18	BNLI 2020	9.50	17.75	35.80	0.80	1.000
19	BNLI 2021	13.90	17.93	34.90	0.70	1.000
20	BNLI 2022	27.40	17.84	34.20	1.00	0.953
21	MEGA 2018	1.60	18.03	22.80	2.40	0.835
22	MEGA 2019	2.50	18.55	23.70	2.50	1.000
23	MEGA 2020	1.40	18.43	31.00	3.30	0.616
24	MEGA 2021	1.10	18.69	27.30	3.70	1.000
25	MEGA 2022	1.20	18.82	25.40	3.50	1.000
26	BBKP 2018	4.80	18.18	13.40	0.20	1.000
27	BBKP 2019	4.50	18.76	12.60	0.10	1.000
28	BBKP 2020	5.30	18.57	12.10	-4.90	0.418
29	BBKP 2021	5.40	18.60	20.30	-3.50	0.856
30	BBKP 2022	4.20	18.52	19.70	-5.70	1.000
31	ARTO 2018	6.30	13.08	18.60	-2.80	1.000
32	ARTO 2019	2.30	13.52	148.30	-9.00	0.737

33	ARTO 2020	0.00	14.57	91.40	-8.70	1.000
34	ARTO 2021	0.90	15.87	169.90	0.10	0.626
35	ARTO 2022	1.20	16.53	82.80	0.10	0.870
36	PNBN 2018	13.60	17.04	23.30	2.20	0.904
37	PNBN 2019	11.50	16.90	23.40	2.20	0.466
38	PNBN 2020	2.70	18.25	29.60	1.90	0.601
39	PNBN 2021	10.30	18.02	29.90	1.20	0.345
40	PNBN 2022	12.90	17.75	30.10	1.90	0.937
41	MAYA 2018	5.50	18.21	15.20	0.70	0.745
42	MAYA 2019	7.50	15.22	16.20	0.80	1.000
43	MAYA 2020	103.10	15.91	15.50	0.10	0.82
44	MAYA 2021	4.00	18.83	14.40	0.10	0.922
45	MAYA 2022	4.80	19.09	11.10	0.00	1.000
46	BBRI 2018	2.30	20.83	21.20	2.50	1.000
47	BBRI 2019	2.80	21.38	22.60	3.10	1.000
48	BBRI 2020	3.00	21.39	20.60	1.80	1.000
49	BBRI 2021	3.00	21.49	25.30	2.50	0.139
50	BBRI 2022	2.70	21.58	25.50	3.50	0.319
51	BBNI 2018	2.00	20.19	21.20	2.50	1.000
52	BBNI 2019	1.10	20.79	22.80	2.30	0.943
53	BBNI 2020	2.30	20.80	19.50	0.60	1.000
54	BBNI 2021	2.10	20.87	23.00	1.30	1.000
55	BBNI 2022	3.00	20.94	22.40	2.20	1.000
56	BMRI 2018	2.80	20.51	21.00	2.80	0.834
57	BMRI 2019	2.40	21.21	21.40	2.80	1.000
58	BMRI 2020	3.30	21.20	19.90	1.60	1.000
59	BMRI 2021	2.80	21.26	19.60	2.20	0.117
60	BMRI 2022	1.90	21.40	19.50	2.80	0.307
61	BBTN 2018	12.30	17.79	18.20	1.20	1.000
62	BBTN 2019	23.10	17.99	17.30	0.10	1.000
63	BBTN 2020	8.60	18.92	19.30	0.60	1.000
64	BBTN 2021	9.90	18.87	19.10	0.80	1.000
65	BBTN 2022	12.20	18.67	20.20	1.00	1.000
66	SDRA 2018	1.10	17.01	23.00	2.50	1.000
67	SDRA 2019	1.20	17.83	20.00	1.80	0.324
68	SDRA 2020	0.60	17.91	20.00	1.80	1.000
69	SDRA 2021	0.60	18.05	24.50	1.90	1.000

70	SDRA 2022	0.80	18.20	23.70	2.20	0.833
71	NISP 2018	1.70	18.73	17.60	2.00	0.885
72	NISP 2019	1.70	19.34	19.20	2.20	0.646
73	NISP 2020	1.90	19.29	22.00	1.30	0.766
74	NISP 2021	2.40	15.36	23.00	1.50	0.524
75	NISP 2022	2.40	15.85	21.50	1.80	0.539
76	BSWD 2018	28.60	15.02	39.50	0.30	1.000
77	BSWD 2019	59.60	14.14	52.60	0.60	0.655
78	BSWD 2020	15.80	14.71	52.50	0.50	1.000
79	BSWD 2021	35.90	14.57	98.10	-1.00	1.000
80	BSWD 2022	21.50	14.42	127.40	0.10	0.563
81	BNII 2018	2.40	18.51	19.00	1.70	1.000
82	BNII 2019	3.40	19.12	21.40	1.50	1.000
83	BNII 2020	4.00	19.00	24.30	0.70	1.000
84	BNII 2021	4.30	18.97	27.10	1.30	0.915
85	BNII 2022	4.30	18.93	26.60	1.30	0.945
86	BCIC 2018	3.20	16.48	14.00	-2.30	1.000
87	BCIC 2019	0.80	16.36	14.50	0.30	1.000
88	BCIC 2020	2.80	16.57	11.60	-3.60	1.000
89	BCIC 2021	2.40	16.92	15.80	-2.60	1.000
90	BCIC 2022	1.30	17.56	14.90	0.10	1.000
91	BKSW 2018	0.90	16.97	26.50	0.10	0.734
92	BKSW 2019	3.00	17.59	21.10	0.00	0.959
93	BKSW 2020	0.90	17.34	24.50	-1.50	1.000
94	BKSW 2021	0.00	17.32	29.90	-8.40	0.511
95	BKSW 2022	0.10	17.26	38.60	-2.40	0.722
96	MCOR 2018	2.60	16.42	15.70	0.80	1.000
97	MCOR 2019	2.60	17.14	17.40	0.60	0.878
98	MCOR 2020	3.00	17.25	35.30	0.30	0.852
99	MCOR 2021	2.60	17.17	38.00	0.40	0.274
100	MCOR 2022	3.50	17.31	32.70	0.70	1.000

## HASIL OLAH DEAP (2018)

Results from DEAP Version 2.1 (2018)

Instruction file = Eg1-ins.txt  
Data file = eg1-dta.txt

Output orientated DEA

Scale assumption: VRS

Slacks calculated using multi-stage method

### EFFICIENCY SUMMARY:

firm	crste	vrste	scale	
1	0.725	0.827	0.877	drs
2	1.000	1.000	1.000	-
3	0.465	0.668	0.696	drs
4	0.869	1.000	0.869	irs
5	0.748	0.835	0.895	drs
6	1.000	1.000	1.000	-
7	1.000	1.000	1.000	-
8	0.826	0.904	0.914	drs
9	0.744	0.745	0.999	drs
10	0.890	1.000	0.890	drs
11	1.000	1.000	1.000	-
12	0.735	0.834	0.881	drs
13	1.000	1.000	1.000	-
14	1.000	1.000	1.000	-
15	0.885	0.885	1.000	-
16	0.882	1.000	0.882	irs
17	0.997	1.000	0.997	drs
18	1.000	1.000	1.000	-
19	0.536	0.734	0.731	irs
20	1.000	1.000	1.000	-
mean	0.865	0.922	0.932	

Note: crste = technical efficiency from CRS DEA  
vrste = technical efficiency from VRS DEA  
scale = scale efficiency = crste/vrste

Note also that all subsequent tables refer to VRS results

## HASIL OLAH DEAP (2019)

Results from DEAP Version 2.1 (2019)

Instruction file = Eg1-ins.txt  
Data file = eg1-dta.txt

Output orientated DEA

Scale assumption: VRS

Slacks calculated using multi-stage method

### EFFICIENCY SUMMARY:

firm	crste	vrste	scale	
1	0.909	1.000	0.909	drs
2	0.629	0.682	0.922	drs
3	0.307	0.363	0.846	drs
4	0.624	0.636	0.981	drs
5	0.972	1.000	0.972	drs
6	1.000	1.000	1.000	-
7	0.685	0.737	0.930	drs
8	0.383	0.466	0.822	drs
9	1.000	1.000	1.000	-
10	0.929	1.000	0.929	drs
11	0.861	0.943	0.913	drs
12	0.888	1.000	0.888	drs
13	1.000	1.000	1.000	-
14	0.315	0.324	0.973	irs
15	0.618	0.646	0.957	drs
16	0.655	0.655	1.000	-
17	1.000	1.000	1.000	-
18	1.000	1.000	1.000	-
19	0.474	0.959	0.495	drs
20	0.500	0.878	0.569	drs
mean	0.738	0.814	0.905	

Note: crste = technical efficiency from CRS DEA  
vrste = technical efficiency from VRS DEA  
scale = scale efficiency = crste/vrste

Note also that all subsequent tables refer to VRS results

## HASIL OLAH DEAP (2020)

Results from DEAP Version 2.1 (2020)

Instruction file = Eg1-ins.txt

Data file = eg1-dta.txt

Output orientated DEA

Scale assumption: VRS

Slacks calculated using multi-stage method

### EFFICIENCY SUMMARY:

firm	crste	vrste	scale	
1	1.000	1.000	1.000	-
2	0.817	0.889	0.919	drs
3	0.631	0.633	0.998	irs
4	1.000	1.000	1.000	-
5	0.586	0.616	0.951	irs
6	0.406	0.418	0.971	irs
7	1.000	1.000	1.000	-
8	0.579	0.601	0.962	irs
9	0.718	0.820	0.875	drs
10	0.013	1.000	0.111	drs
11	0.999	1.000	0.999	drs
12	0.958	1.000	0.958	drs
13	1.000	1.000	1.000	-
14	1.000	1.000	1.000	-
15	0.742	0.766	0.968	irs
16	1.000	1.000	1.000	-
17	0.895	1.000	0.895	irs
18	1.000	1.000	1.000	-
19	0.841	1.000	0.841	drs
20	0.572	0.852	0.672	drs
mean	0.788	0.836	0.906	

Note: crste = technical efficiency from CRS DEA

vrste = technical efficiency from VRS DEA

scale = scale efficiency = crste/vrste

Note also that all subsequent tables refer to VRS results

## HASIL OLAH DEAP (2021)

Results from DEAP Version 2.1 (2021)

Instruction file = Eg1-ins.txt  
Data file = eg1-dta.txt

Output orientated DEA

Scale assumption: VRS

Slacks calculated using multi-stage method

### EFFICIENCY SUMMARY:

firm	crste	vrste	scale	
1	0.474	1.000	0.474	drs
2	0.435	0.756	0.576	drs
3	0.206	0.336	0.613	drs
4	0.536	1.000	0.536	drs
5	1.000	1.000	1.000	-
6	0.436	0.856	0.510	drs
7	0.522	0.626	0.833	drs
8	0.215	0.345	0.623	drs
9	0.625	0.922	0.678	drs
10	0.007	0.139	0.048	drs
11	0.445	1.000	0.445	drs
12	0.005	0.117	0.043	drs
13	1.000	1.000	1.000	-
14	1.000	1.000	1.000	-
15	0.404	0.524	0.771	drs
16	0.129	1.000	0.129	irs
17	0.401	0.915	0.438	drs
18	1.000	1.000	1.000	-
19	0.502	0.511	0.982	drs
20	0.273	0.274	0.996	irs
mean	0.481	0.716	0.635	

Note: crste = technical efficiency from CRS DEA  
vrste = technical efficiency from VRS DEA  
scale = scale efficiency = crste/vrste

Note also that all subsequent tables refer to VRS results

## HASIL OLAH DEAP (2022)

Results from DEAP Version 2.1 (2022)

Instruction file = Eg1-ins.txt  
Data file = eg1-dta.txt

Output orientated DEA

Scale assumption: VRS

Slacks calculated using multi-stage method

EFFICIENCY SUMMARY:

firm	crste	vrste	scale	
1	0.197	1.000	0.197	irs
2	0.746	0.773	0.965	irs
3	1.000	1.000	1.000	-
4	0.637	0.953	0.669	drs
5	0.559	1.000	0.559	drs
6	0.747	1.000	0.747	drs
7	0.628	0.870	0.722	drs
8	0.396	0.937	0.423	drs
9	1.000	1.000	1.000	-
10	0.107	0.319	0.336	drs
11	1.000	1.000	1.000	-
12	0.140	0.307	0.458	drs
13	1.000	1.000	1.000	-
14	0.438	0.833	0.525	drs
15	0.466	0.539	0.864	drs
16	0.563	0.563	1.000	-
17	0.862	0.945	0.912	drs
18	1.000	1.000	1.000	-
19	0.652	0.722	0.902	drs
20	0.704	1.000	0.704	drs
mean	0.642	0.838	0.749	

Note: crste = technical efficiency from CRS DEA  
vrste = technical efficiency from VRS DEA  
scale = scale efficiency = crste/vrste

Note also that all subsequent tables refer to VRS results



## Output Olah Data SPSS VER 29

### Notes

Output Created		02-JAN-2024 06:22:35
Comments		
Input	Active Dataset	DataSet0
	Filter	<none>
	Weight	<none>
	Split File	<none>
	N of Rows in Working Data File	100
Missing Value Handling	Definition of Missing	User-defined missing values are treated as missing.
	Cases Used	Statistics for each test are based on all cases with valid data for the variable(s) used in that test.
Syntax		<pre> NPAR TESTS /K-S(NORMAL)=RES_1 /MISSING ANALYSIS /KS_SIM CIN(99) SAMPLES(10000).                     </pre>
Resources	Processor Time	00:00:00.02
	Elapsed Time	00:00:00.10
	Number of Cases Allowed <sup>a</sup>	786432

a. Based on availability of workspace memory.

## One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		100
Normal Parameters <sup>a,b</sup>	Mean	.0000000
	Std. Deviation	.22225643
Most Extreme Differences	Absolute	.175
	Positive	.129
	Negative	-.175
Test Statistic		.175
Asymp. Sig. (2-tailed) <sup>c</sup>		.080 <sup>c,d</sup>

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

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

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.427	.163		.164	.870
	X1	-.561	.879	-.054	-.503	.616
	X2	.701	.508	.152	1.269	.208
	X3	.219	.181	.078	.688	.493

a. Dependent Variable: RES3

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

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.547 <sup>a</sup>	.330	.284	.22608	1.870

a. Predictors: (Constant), X3, X1, X2

b. Dependent Variable: Y

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

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.529 <sup>a</sup>	.140	.103	.23089

a. Predictors: (Constant), MODERASI3, MODERASI1, MODERASI2

b. Dependent Variable: Y

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

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.454	3	.151	2.960	.036 <sup>b</sup>
	Residual	4.907	96	.051		
	Total	5.361	99			

a. Dependent Variable: Y

b. Predictors: (Constant), X3, X1, X2

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

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.243	3	.281	2.520	.048 <sup>b</sup>
	Residual	1.118	96	.153		
	Total	3.361	99			

a. Dependent Variable: Y

b. Predictors: (Constant), MODERASI3, MODERASI1, MODERASI2

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

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.510	.271		5.583	<.001
	X1	-.274	.102	-.223	-2.148	.034
	X2	.333	.083	.274	2.368	.020
	X3	.182	.155	.107	1.888	.062

a. Dependent Variable: Y

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

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.820	.126		31.456	<.001
	MODERASI 1	-.093	.078	-.125	-1.217	.141
	MODERASI 2	.234	.195	.294	1.999	.048
	MODERASI 3	.101	.080	.167	1.487	.226

a. Dependent Variable: Y