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LAMPIRAN 1. Perhitungan Non Performinf Loan (NPL) (Dalam Jutaan Rupiah)

TAHUN	BANK	Total Kredit Bermasalah	Total Kredit	NPL (%)
2017	MANDIRI	8.461.515	678.292.520	1.25
	BRI	7.915.978	689.559.288	1.15
	BCA	6.945.333	454.264.956	1.53
	BNI	11.097.575	441.313.566	2.51
	BTN	5.116.640	181.002.783	2.83
	CIMBNIAGA	5.874.592	154.432.153	3.80
	PERMATA	1.028.652	89.703.197	1.15
	OCBC	1.899.214	105.977.270	1.79
	PAN	599.281	128.651.727	0.47
	DANAMON	2.633.438	94.045.710	2.80
2018	MANDIRI	5.804.845	767.761.095	0.76
	BRI	9.631.449	784.992.175	1.23
	BCA	7.594.054	524.530.462	1.45
	BNI	10.038.302	512.778.497	1.96
	BTN	8.952.363	211.288.858	4.24
	CIMBNIAGA	4.794.140	161.143.758	2.98
	PERMATA	2.450.067	98.912.371	2.48
	OCBC	2.030.989	117.408.472	1.73
	PAN	1.119.897	137.385.515	0.82
	DANAMON	2.669.775	101.650.958	2.63
2019	MANDIRI	7.352.058	944.040.016	0.78
	BRI	11.500.490	839.067.353	1.37
	BCA	7.876.926	572.033.999	1.38
	BNI	12.961.816	539.862.076	2.40
	BTN	10.445.900	232.212.539	4.50
	CIMBNIAGA	5.313.169	190.983.118	2.78
	PERMATA	810.994	104.325.105	0.78
	OCBC	2.037.302	118.651.323	1.72
	PAN	1.015.243	136.724.890	0.74
	DANAMON	3.550.317	98.475.846	3.61
2020	MANDIRI	3.874.087	942.067.687	0.41
	BRI	11.535.391	834.293.205	1.38
	BCA	10.326.712	547.643.666	1.89
	BNI	24.629.844	541.978.801	4.54
	BTN	9.719.909	235.052.116	4.14
	CIMBNIAGA	6.168.503	171.670.391	3.59
	PERMATA	1.538.004	110.698.468	1.39
	OCBC	2.037.302	118.651.323	1.72
	PAN	1.028.872	116.110.025	0.89

TAHUN	BANK	Total Kredit Bermasalah	Total Kredit	NPL (%)
2021	DANAMON	2.127.350	103.937.018	2.05
	MANDIRI	4.790.279	1.026.224.827	0.47
	BRI	17.172.900	909.582.789	1.89
	BCA	13.411.713	589.813.578	2.27
	BNI	21.527.805	532.141.344	4.05
	BTN	8.989.045	247.285.433	3.64
	CIMBNIAGA	6.167.587	176.964.255	3.49
	PERMATA	1.985.235	116.875.286	1.70
	OCBC	2.843.219	120.500.106	2.36
	PAN	3.367.566	113.294.013	2.97
2022	DANAMON	2.924.285	99.965.961	2.93
	MANDIRI	3.553.973	1.172.599.882	0.30
	BRI	20.638.165	990.950.989	2.08
	BCA	11.798.348	660.989.004	1.78
	BNI	18.161.498	595.854.325	3.05
	BTN	9.024.439	266.657.565	3.38
	CIMBNIAGA	5.385.531	190.692.190	2.82
	PERMATA	2.980.284	126.555.431	2.35
	OCBC	3.291.755	137.161.734	2.40
	PAN	3.157.994	123.269.582	2.56
2023	DANAMON	3.268.656	114.599.143	2.85
	MANDIRI	4.429.290	1.359.832.195	0.33
	BRI	27.576.260	1.117.828.495	2.47
	BCA	14.198.335	758.887.839	1.87
	BNI	14.835.551	647.926.638	2.29
	BTN	9.163.148	296.583.860	3.09
	CIMBNIAGA	4.077.303	205.010.843	1.99
	PERMATA	2.890.898	130.726.361	2.21
	OCBC	2.490.590	153.496.829	1.62
	PAN	2.520.729	131.498.273	1.92
DANAMON	3.064.727	136.313.607	2.25	

LAMPIRAN 2. Hasil Perhitungan *Loan to Deposit Ratio* (LDR) (Dalam jutaan rupiah)

TAHUN	BANK	Total Kredit	Dana Pihak Ketiga	LDR%
2017	MANDIRI	Rp678.292.520	Rp664.435.426	102.09
	BRI	Rp689.559.288	Rp841.656.450	81.93
	BCA	Rp454.264.956	Rp577.824.575	78.62
	BNI	Rp441.313.566	Rp404.991.868	108.97
	BTN	Rp181.002.783	Rp177.091.421	102.21
	CIMBNIAGA	Rp154.432.153	Rp189.317.196	81.57
	PERMATA	Rp89.703.197	Rp98.413.914	91.15
	OCBC	Rp105.977.270	Rp112.527.789	94.18
	PAN	Rp128.651.727	Rp144.160.285	89.24
	DANAMON	Rp94.045.710	Rp101.766.847	92.41
2018	MANDIRI	Rp767.761.095	Rp670.547.510	114.50
	BRI	Rp784.992.175	Rp944.268.737	83.13
	BCA	Rp524.530.462	Rp627.322.827	83.61
	BNI	Rp512.778.497	Rp464.708.328	110.34
	BTN	Rp211.288.858	Rp211.034.488	100.12
	CIMBNIAGA	Rp161.143.758	Rp190.750.218	84.48
	PERMATA	Rp98.912.371	Rp106.720.066	92.68
	OCBC	Rp117.408.472	Rp123.177.259	95.32
	PAN	Rp137.385.515	Rp136.311.335	100.79
	DANAMON	Rp101.650.958	Rp107.576.816	94.49
2019	MANDIRI	Rp944.040.016	Rp752.549.941	125.45
	BRI	Rp839.067.353	Rp996.377.825	84.21
	BCA	Rp572.033.999	Rp697.653.165	81.99
	BNI	Rp539.862.076	Rp493.448.668	109.41
	BTN	Rp232.212.539	Rp206.905.692	112.23
	CIMBNIAGA	Rp190.983.118	Rp195.246.338	97.82
	PERMATA	Rp104.325.105	Rp111.532.034	93.54
	OCBC	Rp118.651.323	Rp126.121.499	94.08
	PAN	Rp136.724.890	Rp129.800.640	105.33
	DANAMON	Rp98.475.846	Rp109.200.963	90.18
2020	MANDIRI	Rp942.067.687	Rp821.832.688	114.63
	BRI	Rp834.293.205	Rp1.087.555.173	76.71
	BCA	Rp547.643.666	Rp832.655.117	65.77
	BNI	Rp541.978.801	Rp537.185.905	100.89
	BTN	Rp235.052.116	Rp259.149.814	90.70
	CIMBNIAGA	Rp171.670.391	Rp207.167.657	82.87
	PERMATA	Rp110.698.468	Rp145.620.583	76.02
	OCBC	Rp118.651.323	Rp126.121.499	94.08

TAHUN	BANK	Total Kredit	Dana Pihak Ketiga	LDR%
	PAN	Rp116.110.025	Rp141.562.822	82.02
	DANAMON	Rp103.937.018	Rp123.435.123	84.20
2021	MANDIRI	Rp1.026.224.827	Rp964.613.398	106.39
	BRI	Rp909.582.789	Rp1.138.743.215	79.88
	BCA	Rp589.813.578	Rp965.876.381	61.07
	BNI	Rp532.141.344	Rp576.911.570	92.24
	BTN	Rp247.285.433	Rp273.189.056	90.52
	CIMBNIAGA	Rp176.964.255	Rp240.947.765	73.45
	PERMATA	Rp116.875.286	Rp179.751.501	65.02
	OCBC	Rp120.500.106	Rp168.050.732	71.70
	PAN	Rp113.294.013	Rp132.555.245	85.47
	DANAMON	Rp99.965.961	Rp120.106.770	83.23
2022	MANDIRI	Rp1.172.599.882	Rp1.100.811.628	106.52
	BRI	Rp990.950.989	Rp1.307.884.013	75.77
	BCA	Rp660.989.004	Rp1.028.039.456	64.30
	BNI	Rp595.854.325	Rp614.460.728	96.97
	BTN	Rp266.657.565	Rp297.099.801	89.75
	CIMBNIAGA	Rp190.692.190	Rp226.681.307	84.12
	PERMATA	Rp126.555.431	Rp195.237.460	64.82
	OCBC	Rp137.161.734	Rp176.084.993	77.90
	PAN	Rp123.269.582	Rp140.323.010	87.85
	DANAMON	Rp114.599.143	Rp124.122.096	92.33
2023	MANDIRI	Rp1.359.832.195	Rp1.142.416.795	119.03
	BRI	Rp1.117.828.495	Rp1.358.328.761	82.29
	BCA	Rp758.887.839	Rp1.088.127.570	69.74
	BNI	Rp647.926.638	Rp658.649.953	98.37
	BTN	Rp296.583.860	Rp322.501.148	91.96
	CIMBNIAGA	Rp205.010.843	Rp235.246.034	87.15
	PERMATA	Rp130.726.361	Rp188.380.932	69.39
	OCBC	Rp153.496.829	Rp181.755.225	84.45
	PAN	Rp131.498.273	Rp133.611.552	98.42
	DANAMON	Rp136.313.607	Rp137.659.040	99.02

LAMPIRAN 3. Hasil Perhitungan Beban Operasional Pendapatan Operasional (BOPO) (Dalam jutaan rupiah)

Tahun	Bank	Pendapatan bunga, syariah & premi	pendapatan operasional lainnya	Pendapatan Operasional	Beban penyisihan kerugian penurunan nilai	Pembalikan (beban) estimasi kerugian	Beban penyisihan kerugian penurunan	Beban Operasional lainnya	Beban Operasional	BOPO %
2017	MANDIRI	77.284.648	22.830.407	100.115.055	15.646.385	-173.402	46.849	34.989.097	50.508.929	50.45
	BRI	73.403.508	19.271.287	92.674.795	16.994.115	-1.239	-258.524	38.614.076	55.348.428	59.72
	BCA	41.826.474	15.155.209	56.981.683	2.632.619	0	0	25.190.321	27.822.940	48.83
	BNI	33.705.331	11.040.059	44.745.390	7.126.335	0	0	20.396.392	27.522.727	61.51
	BTN	9.340.940	1.605.931	10.946.871	884.401	0	0	6.170.567	7.054.968	64.45
	CIMBNIAGA	12.403.379	2.578.427	14.981.806	4.079.805	0	0	7.569.451	11.649.256	77.76
	PERMATA	5.224.226	3.355.959	8.580.185	3.127.098	0	0	4.501.955	7.629.053	88.91
	OCBC	6.039.255	1.512.518	7.551.773	2.819.053	44	0	3.362.563	6.181.660	81.86
	PAN	8.650.954	1.546.391	10.197.345	2.520.508	0	41.880	4.736.186	7.298.574	71.57
DANAMON	13.979.824	3.687.939	17.667.763	3.512.956	0	0	9.044.366	12.557.322	71.07	
2018	MANDIRI	80.992.570	27.672.065	108.664.635	14.394.973	270.973	-18.483	37.566.139	52.213.602	48.05
	BRI	78.611.494	23.425.430	102.036.924	17.792.693	912	-538.982	41.990.284	59.244.907	58.06
	BCA	45.290.545	17.743.675	63.034.220	2.676.602	0	0	27.651.554	30.328.156	48.11
	BNI	37.158.172	11.612.599	48.770.771	7.388.411	0	0	21.782.961	29.171.372	59.81
	BTN	10.089.177	2.071.594	12.160.771	1.714.427	0	0	3.593.800	5.308.227	43.65
	CIMBNIAGA	12.011.731	2.914.650	14.926.381	3.029.532	0	0	8.004.128	11.033.660	73.92
	PERMATA	5.400.185	1.961.296	7.361.481	1.676.421	0	0	4.465.833	6.142.254	83.44
OCBC	6.377.935	1.410.794	7.788.729	3.425.561	54	0	3.512.758	6.938.373	89.08	

Tahun	Bank	Pendapatan bunga, syariah & premi	pendapatan operasional lainnya	Pendapatan Operasional	Beban penyisihan kerugian penurunan nilai	Pembalikan (beban) estimasi kerugian	Beban penyisihan kerugian penurunan	Beban Operasional lainnya	Beban Operasional	BOPO %
	PAN	8.964.494	2.407.195	11.371.689	1.877.126	0	71.185	5.048.285	6.996.596	61.53
	DANAMON	14.241.084	3.696.257	17.937.341	3.266.841	0	0	9.512.463	12.779.304	71.24
2019	MANDIRI	61.247.691	26.490.398	87.738.089	11.742.986	329.477	8.205	40.076.167	52.156.835	59.45
	BRI	82.718.033	28.439.130	111.157.163	21.556.319	608.271	595.015	44.965.625	67.725.230	60.93
	BCA	50.477.448	21.145.101	71.622.549	4.591.343	0	0	30.742.208	35.333.551	49.33
	BNI	38.299.302	13.712.398	52.011.700	8.838.178	0	0	23.686.899	32.525.077	62.53
	BTN	8.961.801	2.109.852	11.071.653	3.486.665	0	0	7.063.215	10.549.880	95.29
	CIMBNIAGA	12.568.018	3.292.619	15.860.637	3.256.619	0	0	8.634.364	11.890.983	74.97
	PERMATA	5.720.968	2.113.505	7.834.473	1.086.106	0	0	4.737.632	5.823.738	74.33
	OCBC	6.438.932	1.912.576	8.351.508	661.131	33.718	0	4.768.918	5.463.767	65.42
	PAN	8.968.876	1.911.744	10.880.620	1.549.399	0	49.101	4.865.928	6.464.428	59.41
	DANAMON	14.579.398	3.786.884	18.366.282	3.266.841	0	0	9.512.463	12.779.304	69.58
2020	MANDIRI	58.021.844	27.685.882	85.707.726	21.354.847	1.541.298	-1.011.513	40.646.791	62.531.423	72.96
	BRI	80.091.568	29.463.839	109.555.407	30.617.491	2.157.162	75.231	49.931.359	82.781.243	75.56
	BCA	54.161.270	21.004.028	75.165.298	11.628.076	0	0	29.968.715	41.596.791	55.34
	BNI	38.623.054	13.412.581	52.035.635	22.590.435	0	0	24.213.756	46.804.191	89.95
	BTN	8.913.843	2.514.607	11.428.450	2.258.479	-3.784	0	6.835.902	9.090.597	79.54
	CIMBNIAGA	12.470.518	1.941.586	14.412.104	5.403.886	0	0	8.100.784	13.504.670	93.70
	PERMATA	6.541.790	2.308.629	8.850.419	2.013.763	0	0	5.076.563	7.090.326	80.11
OCBC	6.826.556	2.249.317	9.075.873	2.371.254	84.598	0	3.839.552	6.295.404	69.36	

Tahun	Bank	Pendapatan bunga, syariah & premi	pendapatan operasional lainnya	Pendapatan Operasional	Beban penyisihan kerugian penurunan nilai	Pembalikan (beban) estimasi kerugian	Beban penyisihan kerugian penurunan	Beban Operasional lainnya	Beban Operasional	BOPO %
	PAN	8.806.989	3.277.217	12.084.206	2.685.422	0	-2.888	5.475.803	8.158.337	67.51
	DANAMON	13.723.663	4.192.374	17.916.037	6.539.812	0	0	9.105.085	15.644.897	87.32
2021	MANDIRI	74.850.427	29.028.020	103.878.447	20.428.352	-885.051	3.245.224	49.140.167	71.928.692	69.24
	BRI	115.137.504	41.215.807	156.353.311	35.806.312	3.321.266	163.243	75.918.108	115.208.929	73.68
	BCA	56.135.575	22.337.794	78.473.369	9.323.995	0	0	30.308.200	39.632.195	50.50
	BNI	39.645.688	16.219.699	55.865.387	18.297.151	0	0	24.800.952	43.098.103	77.15
	BTN	12.991.303	2.362.567	15.353.870	3.627.477	2.845	0	8.692.406	12.322.728	80.26
	CIMBNIAGA	13.088.860	2.550.034	15.638.894	4.169.888	0	0	8.279.237	12.449.125	79.60
	PERMATA	7.649.653	2.198.747	9.848.400	3.298.709	0	0	5.076.169	8.374.878	85.04
	OCBC	7.643.485	2.059.246	9.702.731	2.285.139	94	0	4.214.269	6.499.502	66.99
	PAN	9.555.208	3.110.329	12.665.537	5.248.624	0	-101.323	4.866.047	10.013.348	79.06
	DANAMON	13.747.222	3.991.566	17.738.788	5.764.152	0	0	9.560.817	15.324.969	86.39
2022	MANDIRI	90.371.052	34.280.703	124.651.755	16.096.382	26.805	899.579	53.250.058	70.272.824	56.38
	BRI	126.174.396	47.302.800	173.477.196	27.384.906	-543.145	137.431	82.191.967	109.171.159	62.93
	BCA	63.989.509	23.486.808	87.476.317	4.526.619	0	0	32.482.665	37.009.284	42.31
	BNI	42.872.225	18.599.671	61.471.896	11.513.892	0	0	27.059.149	38.573.041	62.75
	BTN	14.997.284	2.274.852	17.272.136	4.017.378	-2.075	0	9.438.880	13.454.183	77.90
	CIMBNIAGA	13.476.138	2.695.208	16.171.346	3.813.709	0	0	8.483.650	12.297.359	76.04
	PERMATA	8.760.275	1.803.885	10.564.160	2.316.801	0	0	5.558.228	7.875.029	74.54
OCBC	8.740.701	1.863.469	10.604.170	1.446.511	275.959	0	4.667.523	6.389.993	60.26	

Tahun	Bank	Pendapatan bunga, syariah & premi	pendapatan operasional lainnya	Pendapatan Operasional	Beban penyisihan kerugian penurunan nilai	Pembalikan (beban) estimasi kerugian	Beban penyisihan kerugian penurunan	Beban Operasional lainnya	Beban Operasional	BOPO %
	PAN	9.948.750	1.995.571	11.944.321	2.819.053	0	28.501	5.080.836	7.928.390	66.38
	DANAMON	14.120.191	3.930.246	18.050.437	3.425.561	0	0	10.033.508	13.459.069	74.56
2023	MANDIRI	98.009.620	40.522.864	138.532.484	11.152.853	-832.916	125.295	53.867.491	64.312.723	46.42
	BRI	137.344.879	45.625.785	182.970.664	29.523.426	-341.994	497.848	76.782.291	106.461.571	58.19
	BCA	75.128.822	24.816.551	99.945.373	2.263.049	0	0	37.502.567	39.765.616	39.79
	BNI	42.934.974	19.812.429	62.747.403	9.196.402	0	0	27.777.665	36.974.067	58.93
	BTN	13.430.290	3.891.147	17.321.437	3.765.397	1.139	0	9.017.450	12.783.986	73.80
	CIMBNIAGA	13.352.383	3.810.211	17.162.594	2.006.613	0	0	8.583.527	10.590.140	61.70
	PERMATA	9.619.390	1.954.228	11.573.618	1.446.511	0	0	5.656.078	7.102.589	61.37
	OCBC	9.911.536	1.401.618	11.313.154	884.332	289.788	0	5.011.095	6.185.215	54.67
	PAN	9.206.476	2.576.289	11.782.765	2.757.587	0	11.681	5.345.511	8.114.779	68.87
	DANAMON	15.216.004	4.260.179	19.476.183	3.666.916	0	0	11.027.761	14.694.677	75.45

LAMPIRAN 4 Hasil Perhitungan Rasio Profitabilitas (ROA)

Bank	Tahun	Lab a Sebelum Pajak	Total Aset	ROA
2017	MANDIRI	27.156.863	1.124.700.847	2.41
	BRI	Rp37.023.236	Rp1.127.447.489	3.28
	BCA	Rp29.158.743	Rp750.319.671	3.89
	BNI	Rp17.165.387	Rp709.330.084	2.42
	BTN	Rp3.861.555	Rp261.365.267	1.48
	CIMBNIAGA	Rp4.155.020	Rp266.305.445	1.56
	PERMATA	Rp951.132	Rp148.328.370	0.64
	OCBC	Rp2.877.527	Rp153.773.957	1.87
	PAN	Rp2.963.453	Rp213.541.797	1.39
	DANAMON	Rp4.887.470	Rp178.257.092	2.74
2018	MANDIRI	33.943.369	1.202.252.094	2.82
	BRI	Rp41.753.694	Rp1.296.898.292	3.22
	BCA	Rp32.706.064	Rp824.787.944	3.97
	BNI	Rp19.820.715	Rp808.572.011	2.45
	BTN	Rp3.593.800	Rp306.436.194	1.17
	CIMBNIAGA	Rp4.850.818	Rp266.781.498	1.82
	PERMATA	Rp1.219.227	Rp152.892.866	0.80
	OCBC	Rp3.466.447	Rp173.582.894	2.00
	PAN	Rp4.572.779	Rp207.204.418	2.21
	DANAMON	Rp4.925.686	Rp186.762.189	2.64
2019	MANDIRI	Rp36.441.440	Rp1.318.246.335	2.76
	BRI	Rp43.364.053	Rp1.416.758.840	3.06
	BCA	Rp36.288.998	Rp918.989.312	3.95
	BNI	Rp19.369.106	Rp845.605.208	2.29
	BTN	Rp411.062	Rp311.776.828	0.13
	CIMBNIAGA	Rp4.953.897	Rp274.467.227	1.80
	PERMATA	Rp2.010.735	Rp161.451.259	1.25
	OCBC	Rp3.891.439	Rp180.706.987	2.15
	PAN	Rp4.595.617	Rp211.287.370	2.18
	DANAMON	Rp5.487.790	Rp193.533.970	2.84
2020	MANDIRI	Rp23.298.041	Rp1.429.334.484	1.63
	BRI	Rp26.724.846	Rp1.511.804.545	1.77
	BCA	Rp33.568.507	Rp1.075.570.256	3.12
	BNI	Rp5.112.153	Rp891.337.425	0.57
	BTN	Rp2.270.857	Rp361.208.406	0.63
	CIMBNIAGA	Rp2.947.420	Rp280.943.605	1.05
	PERMATA	Rp1.615.349	Rp197.726.097	0.82
	PAN	Rp4.071.792	Rp218.067.091	1.87

Bank	Tahun	Laba Sebelum Pajak	Total Aset	ROA
	DANAMON	Rp2.067.076	Rp200.890.068	1.03
2021	MANDIRI	Rp38.358.421	Rp1.725.611.128	2.22
	BRI	Rp40.992.065	Rp1.678.097.734	2.44
	BCA	Rp38.841.174	Rp1.228.344.680	3.16
	BNI	Rp12.550.987	Rp964.837.692	1.30
	BTN	Rp2.993.320	Rp371.868.311	0.80
	CIMBNIAGA	Rp5.191.098	Rp310.786.960	1.67
	PERMATA	Rp1.565.521	Rp234.379.042	0.67
	OCBC	Rp3.203.792	Rp214.395.608	1.49
	PAN	Rp2.514.336	Rp204.462.542	1.23
	DANAMON	Rp2.280.779	Rp192.207.461	1.19
2022	MANDIRI	Rp56.377.726	Rp1.992.544.687	2.83
	BRI	Rp64.596.701	Rp1.865.539.010	3.46
	BCA	Rp50.467.033	Rp1.314.731.674	3.84
	BNI	Rp22.686.708	Rp1.029.836.868	2.20
	BTN	Rp3.875.690	Rp402.148.312	0.96
	CIMBNIAGA	Rp6.579.332	Rp306.754.299	2.14
	PERMATA	Rp2.614.013	Rp255.112.471	1.02
	OCBC	Rp4.218.016	Rp238.498.560	1.77
	PAN	Rp4.088.893	Rp212.431.881	1.92
	DANAMON	Rp4.404.634	Rp197.729.688	2.23
2023	MANDIRI	Rp74.684.881	Rp2.174.219.449	3.44
	BRI	Rp76.429.712	Rp1.965.007.030	3.89
	BCA	Rp60.179.757	Rp1.408.107.010	4.27
	BNI	Rp25.639.738	Rp1.086.663.986	2.36
	BTN	Rp4.380.210	Rp438.749.736	1.00
	CIMBNIAGA	Rp8.357.272	Rp334.369.233	2.50
	PERMATA	Rp3.350.120	Rp257.444.147	1.30
	OCBC	Rp5.184.463	Rp249.757.139	2.08
	PAN	Rp3.775.726	Rp222.010.050	1.70
	DANAMON	Rp4.693.727	Rp221.304.532	2.12

LAMPIRAN 5. Hasil Perhitungan Rasio *Capital Adequacy Ratio* (CAR)

Bank	Tahun	Modal	ATMR	CAR
2017	MANDIRI	153.178.315	707.791.497	21.64
	BRI	Rp161.751.939	Rp704.515.985	22.96
	BCA	Rp134.607.761	Rp570.459.157	23.60
	BNI	Rp95.306.890	Rp450.705.555	21.15
	BTN	Rp22.094.944	Rp117.092.266	18.87
	CIMBNIAGA	Rp36.734.649	Rp201.564.877	18.22
	PERMATA	Rp19.536.454	Rp106.206.515	18.39
	OCBC	Rp22.439.974	Rp128.164.119	17.51
	PAN	Rp36.536.016	Rp166.147.165	21.99
2018	DANAMON	Rp34.618.850	Rp157.002.381	22.05
	MANDIRI	167.557.982	799.235.097	20.96
	BRI	Rp173.618.421	Rp818.608.240	21.21
	BCA	Rp156.051.518	Rp651.531.540	23.95
	BNI	Rp104.254.095	Rp491.757.871	21.20
	BTN	Rp23.328.446	Rp127.137.749	18.35
	CIMBNIAGA	Rp39.324.611	Rp204.768.258	19.20
	PERMATA	Rp22.107.083	Rp112.229.847	19.70
	OCBC	Rp25.042.934	Rp142.059.934	17.63
2019	PAN	Rp41.488.579	Rp177.856.566	23.33
	DANAMON	Rp36.560.972	Rp164.394.273	22.24
	MANDIRI	Rp188.828.259	Rp882.905.621	21.39
	BRI	Rp195.986.650	Rp869.020.388	22.55
	BCA	Rp177.888.239	Rp721.917.072	24.64
	BNI	Rp118.095.752	Rp598.483.879	19.73
	BTN	Rp23.350.625	Rp134.844.273	17.32
	CIMBNIAGA	Rp43.888.090	Rp204.658.467	21.44
	PERMATA	Rp23.499.383	Rp116.722.274	20.13
2020	OCBC	Rp28.297.214	Rp149.586.674	18.92
	PAN	Rp44.104.733	Rp188.423.308	23.41
	DANAMON	Rp41.298.702	Rp170.789.224	24.18
	MANDIRI	Rp164.657.355	Rp827.461.178	19.90
	BRI	Rp183.337.537	Rp889.596.695	20.61
	BCA	Rp186.953.899	Rp695.143.985	26.89
	BNI	Rp103.145.466	Rp614.633.183	16.78
	BTN	Rp24.995.226	Rp129.249.781	19.34
	CIMBNIAGA	Rp40.028.434	Rp183.389.425	21.83
2020	PERMATA	Rp43.219.984	Rp120.830.809	35.77
	OCBC	Rp30.339.061	Rp137.632.604	22.04
	PAN	Rp48.410.745	Rp163.644.601	29.58

Bank	Tahun	Modal	ATMR	CAR
	DANAMON	Rp39.277.601	Rp157.250.615	24.98
2021	MANDIRI	Rp175.256.894	Rp894.029.247	19.60
	BRI	Rp241.660.763	Rp955.756.191	25.28
	BCA	Rp203.621.221	Rp758.288.767	26.85
	BNI	Rp125.616.033	Rp636.201.737	19.74
	BTN	Rp25.706.310	Rp134.340.567	19.14
	CIMBNIAGA	Rp41.356.225	Rp183.355.999	22.56
	PERMATA	Rp45.207.861	Rp129.404.263	34.94
	OCBC	Rp32.664.182	Rp141.726.981	23.05
	PAN	Rp47.331.453	Rp158.503.275	29.86
	DANAMON	Rp40.275.907	Rp150.731.797	26.72
2022	MANDIRI	Rp191.844.453	Rp986.051.285	19.46
	BRI	Rp245.292.175	Rp1.052.719.198	23.30
	BCA	Rp220.568.562	Rp821.723.312	26.84
	BNI	Rp131.335.883	Rp681.384.522	19.27
	BTN	Rp28.168.457	Rp139.630.514	20.17
	CIMBNIAGA	Rp41.990.397	Rp189.884.292	22.11
	PERMATA	Rp47.072.209	Rp137.683.141	34.19
	OCBC	Rp34.349.161	Rp159.559.452	21.53
	PAN	Rp47.742.131	Rp158.782.452	30.07
	DANAMON	Rp42.631.755	Rp161.838.210	26.34
2023	MANDIRI	Rp221.988.279	Rp1.033.407.212	21.48
	BRI	Rp250.568.767	Rp993.151.284	25.23
	BCA	Rp242.694.176	Rp825.610.552	29.40
	BNI	Rp142.016.389	Rp646.939.036	21.95
	BTN	Rp31.230.282	Rp155.590.147	20.07
	CIMBNIAGA	Rp46.271.839	Rp193.364.392	23.93
	PERMATA	Rp49.132.753	Rp126.865.259	38.73
	OCBC	Rp37.371.104	Rp157.777.026	23.69
	PAN	Rp49.236.555	Rp151.966.549	32.40
	DANAMON	Rp45.755.058	Rp166.274.024	27.52

LAMPIRAN 6 Uji Asumsi Klasik
Uji Deskriptif Statistics

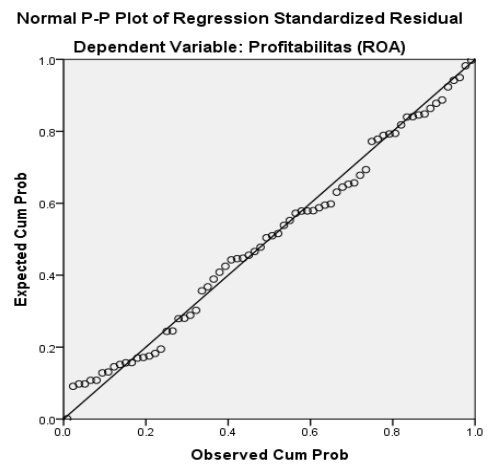
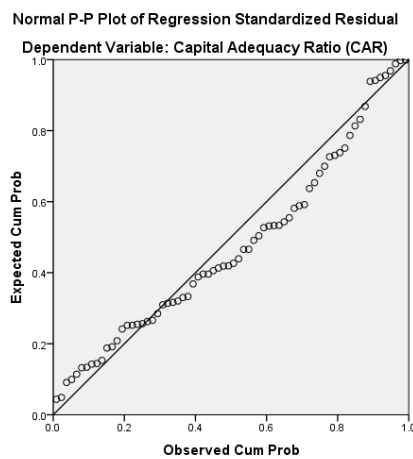
Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
<i>Non Performing Loan (NPL)</i>	70	.30	4.54	2.1571	1.05970
<i>Loan to Deposit Ratio (LDR)</i>	70	61.07	125.45	89.9011	13.87164
BOPO	70	39.79	93.70	67.4977	12.87853
Profitabilitas (ROA)	70	.13	4.27	2.0604	.97059
<i>Capital Adequacy Ratio (CAR)</i>	70	16.78	38.73	23.1571	4.61944
Valid N (listwise)	70				

Sumber : Data Diolah (2024)

Uji Asumsi Klasik

1. Uji Asumsi Normalitas



One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		70
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	.59342964
Most Extreme Differences	Absolute	.070
	Positive	.056
	Negative	-.070
Test Statistic		.070
Asymp. Sig. (2-tailed)		.200 ^{c,d}

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

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

2. Uji Linearitas

ANOVA Table

			Sum of Squares	df	Mean Square	F	Sig.
<i>Capital Adequacy Ratio (CAR) * Non Performing Loan (NPL)</i>	Between Groups	(Combined)	1445.417	62	23.313	5.678	.011
		Linearity	37.827	1	37.827	9.213	.019
		Deviation from Linearity	1407.590	61	23.075	5.620	.011
	Within Groups		28.742	7	4.106		
Total			1474.159	69			

ANOVA Table

			Sum of Squares	df	Mean Square	F	Sig.
<i>Capital Adequacy Ratio (CAR) * Loan to Deposit Ratio (LDR)</i>	Between Groups	(Combined)	1469.292	68	21.607	4.439	.363
		Linearity	431.684	1	431.684	88.693	.067
		Deviation from Linearity	1037.608	67	15.487	3.182	.423
	Within Groups		4.867	1	4.867		
Total			1474.159	69			

ANOVA Table

			Sum of Squares	df	Mean Square	F	Sig.
<i>Capital Adequacy Ratio (CAR) * BOPO</i>	Between Groups	(Combined)	1473.942	68	21.676	99.521	.080
		Linearity	.268	1	.268	1.231	.467
		Deviation from Linearity	1473.673	67	21.995	100.988	.079
	Within Groups		.218	1	.218		
Total			1474.159	69			

ANOVA Table

			Sum of Squares	df	Mean Square	F	Sig.
<i>Profitabilitas (ROA) * Non Performing Loan (NPL)</i>	Between Groups	(Combined)	62.906	62	1.015	1.153	.463
		Linearity	11.633	1	11.633	13.220	.008
		Deviation from Linearity	51.273	61	.841	.955	.591
	Within Groups		6.160	7	.880		
Total			69.066	69			

ANOVA Table

			Sum of Squares	df	Mean Square	F	Sig.
Profitabilitas (ROA) * Loan to Deposit Rataio (LDR)	Between Groups	(Combined)	68.587	68	1.009	2.106	.507
		Linearity	.527	1	.527	1.100	.485
		Deviation from Linearity	68.060	67	1.016	2.121	.505
	Within Groups		.479	1	.479		
Total			69.066	69			

ANOVA Table

			Sum of Squares	df	Mean Square	F	Sig.
Profitabilitas (ROA) * BOPO	Between Groups	(Combined)	68.420	68	1.006	1.557	.574
		Linearity	39.301	1	39.301	60.827	.081
		Deviation from Linearity	29.119	67	.435	.673	.773
	Within Groups		.646	1	.646		
Total			69.066	69			

ANOVA Table

			Sum of Squares	df	Mean Square	F	Sig.
Profitabilitas (ROA) * Capital Adequacy Ratio (CAR)	Between Groups	(Combined)	68.623	68	1.009	2.278	.490
		Linearity	.739	1	.739	1.669	.419
		Deviation from Linearity	67.883	67	1.013	2.287	.489
	Within Groups		.443	1	.443		
Total			69.066	69			

Lampiran 7. Hasil analisis SmartPLS 4

Path coefficients - Mean, STDEV, T values, p values					
	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
BOPO_X3 -> Capital Adequacy Ratio_(Z)	0.098	0.100	0.113	0.862	0.391
BOPO_X3 -> Profitabilitas_(Return On Asset)_(Y)	-0.683	-0.684	0.111	6.159	0.000
Capital Adequacy Ratio_(Z) -> Profitabilitas_(Return On Asset)_(Y)	-0.300	-0.308	0.103	2.920	0.004
Loan to Deposit Ratio_(X2) -> Capital Adequacy Ratio_(Z)	-0.574	-0.564	0.068	8.434	0.000
Loan to Deposit Ratio_(X2) -> Profitabilitas_(Return On Asset)_(Y)	-0.293	-0.297	0.070	4.184	0.000
Non Performing Loan_(X1) -> Capital Adequacy Ratio_(Z)	-0.279	-0.288	0.105	2.655	0.009
Non Performing Loan_(X1) -> Profitabilitas_(Return On Asset)_(Y)	-0.182	-0.174	0.134	1.356	0.178

Outer loadings - Mean, STDEV, T values, p values			
	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)
BOPO (X3) <- BOPO_(X3)	1.000	1.000	0.000
CAR (Z) <- Capital Adequacy Ratio_(Z)	1.000	1.000	0.000
LDR (X2) <- Loan to Deposit Ratio_(X2)	1.000	1.000	0.000
NPL (X1) <- Non Performing Loan_(X1)	1.000	1.000	0.000
ROA (Y) <- Profitabilitas_(Return On Asset)_(Y)	1.000	1.000	0.000

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)
BOPO_(X3)	1.000	1.000	0.000
Capital Adequacy Ratio_(Z)	1.000	1.000	0.000
Loan to Deposit Ratio_(X2)	1.000	1.000	0.000
Non Performing Loan_(X1)	1.000	1.000	0.000
Profitabilitas_(Return On Asset)_(Y)	1.000	1.000	0.000

Cronbach's alpha - Mean, STDEV, T values, p values			
	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)
BOPO_(X3)	1.000	1.000	0.000
Capital Adequacy Ratio_(Z)	1.000	1.000	0.000
Loan to Deposit Ratio_(X2)	1.000	1.000	0.000
Non Performing Loan_(X1)	1.000	1.000	0.000
Profitabilitas_(Return On Asset)_(Y)	1.000	1.000	0.000

R-square - Mean, STDEV, T values, p values					
	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
Capital Adequacy Ratio_(Z)	0.354	0.371	0.083	4.268	0.000
Profitabilitas_(Return On Asset)_(Y)	0.647	0.670	0.080	8.051	0.000

Composite reliability (rho_a) - Mean, STDEV, T values, p values

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)
BOPO_(X3)	1.000	1.000	0.000
Capital Adequacy Ratio_(Z)	1.000	1.000	0.000
Loan to Deposit Ratio_(X2)	1.000	1.000	0.000
Non Performing Loan_(X1)	1.000	1.000	0.000
Profitabilitas_(Return On Asset)_(Y)	1.000	1.000	0.000

Composite reliability (rho_c) - Mean, STDEV, T values, p values

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)
BOPO_(X3)	1.000	1.000	0.000
Capital Adequacy Ratio_(Z)	1.000	1.000	0.000
Loan to Deposit Ratio_(X2)	1.000	1.000	0.000
Non Performing Loan_(X1)	1.000	1.000	0.000
Profitabilitas_(Return On Asset)_(Y)	1.000	1.000	0.000

Cronbach's alpha - Mean, STDEV, T values, p values

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)
BOPO_(X3)	1.000	1.000	0.000
Capital Adequacy Ratio_(Z)	1.000	1.000	0.000
Loan to Deposit Ratio_(X2)	1.000	1.000	0.000
Non Performing Loan_(X1)	1.000	1.000	0.000
Profitabilitas_(Return On Asset)_(Y)	1.000	1.000	0.000

Heterotrait-monotrait ratio (HTMT) - Confidence intervals

	Original sample (O)	Sample mean (M)	2.5%	97.5%
Capital Adequacy Ratio_(Z) <-> BOPO_(X3)	0.013	0.104	0.008	0.282
Loan to Deposit Ratio_(X2) <-> BOPO_(X3)	0.029	0.102	0.006	0.290
Loan to Deposit Ratio_(X2) <-> Capital Adequacy Ratio_(Z)	0.541	0.537	0.371	0.637
Non Performing Loan_(X1) <-> BOPO_(X3)	0.459	0.462	0.235	0.653
Non Performing Loan_(X1) <-> Capital Adequacy Ratio_(Z)	0.160	0.177	0.003	0.343
Non Performing Loan_(X1) <-> Loan to Deposit Ratio_(X2)	0.128	0.149	0.006	0.373
Profitabilitas_(Return On Asset)_(Y) <-> BOPO_(X3)	0.754	0.752	0.605	0.857
Profitabilitas_(Return On Asset)_(Y) <-> Capital Adequacy Ratio_(Z)	0.103	0.146	0.011	0.403
Profitabilitas_(Return On Asset)_(Y) <-> Loan to Deposit Ratio_(X2)	0.088	0.138	0.010	0.380
Profitabilitas_(Return On Asset)_(Y) <-> Non Performing Loan_(X1)	0.410	0.405	0.226	0.587

SRMR				
	Original sample (O)	Sample mean (M)	95%	99%
Saturated model	0.000	0.000	0.000	0.000
Estimated model	0.000	0.000	0.000	0.000

Specific indirect effects - Mean, STDEV, T values, p values Copy to Excel/Word Copy to R

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O /STDEV)	P values
BOPO (X3) -> Capital Adequacy Ratio (Z) -> Profitabilitas (Return On Asset) (Y)	-0.029	-0.034	0.038	0.775	0.440
Loan to Deposit Ratio (X2) -> Capital Adequacy Ratio (Z) -> Profitabilitas (Return On Asset) (Y)	0.172	0.176	0.066	2.593	0.011
Non Performing Loan (X1) -> Capital Adequacy Ratio (Z) -> Profitabilitas (Return On Asset) (Y)	0.084	0.090	0.047	1.781	0.078

Output Model Struktural (*Bootstrapping*)

