

LAMPIRAN
DATA PENELITIAN

A. NET INTEREST MARGIN (X1)

No	Kode Saham	Nama Perusahaan	Tahun	Pendapatan Bunga	Aktiva Produktif	NIM
1.	AGRO	Bank Raya Indonesia Tbk	2020	3,955,635,592,000	20,434,125,235,658	19.358
			2021	2,406,568,551,000	15,342,414,522,000	15.686
			2022	2,553,435,634,000	11,831,790,684,000	21.581
2.	BABP	Bank MNC International Tbk	2020	193,535,000,000	10,639,971,000,000	1.819
			2021	289,513,000,000	11,863,340,000,000	2.440
			2022	1,041,727,000,000	12,146,565,000,000	8.576
3.	BBCA	Bank Cental Asia Tbk	2020	54,161,270,000,000	863,152,848,000,000	6.275
			2021	56,135,575,000,000	969,783,550,000,000	5.788
			2022	63,989,509,000,000	979,519,964,000,000	6.533
4.	BBNI	Bank Negara Indonesia (Persero) Tbk	2020	37,151,966,000,000	709,937,175,000,000	5.233
			2021	38,246,731,000,000	695,126,780,000,000	5.502
			2022	41,320,692,000,000	712,816,872,000,000	5.797
5.	BBRI	Bank Rakyat Indonesia (Persero) Tbk	2020	93,584,113,000,000	1,327,934,201,000,000	7.047
			2021	114,094,429,000,000	1,411,080,295,000,000	8.086
			2022	124,597,073,000,000	1,457,056,942,000,000	8.551
6.	BBTN	Bank Tabungan Negara (Persero) Tbk	2020	8,924,551,000,000	247,154,598,000,000	3.611
			2021	12,991,303,000,000	266,334,348,000,000	4.878
			2022	14,997,284,000,000	269,207,930,000,000	5.571
7.	BDMN	Bank Danamon Tbk	2020	9,823,663,000,000	130,076,989,000,000	7.552
			2021	13,747,222,000,000	120,974,219,164,156	11.364
			2022	14,120,191,000,000	132,294,280,000,000	10.673
8.	BJBR	Bank Pembangunan Daerah Jawa Barat Tbk	2020	6,497,264,000,000	115,207,583,000,000	5.640
			2021	7,900,527,000,000	125,742,268,000,000	6.283
			2022	8,407,978,000,000	147,098,865,000,000	5.716
9.	BNGA	Bank CIMB Niaga Tbk	2020	12,470,518,000,000	188,187,253,000,000	6.627
			2021	13,088,860,000,000	209,677,401,000,000	6.242
			2022	13,476,138,000,000	201,854,836,000,000	6.676
10.	BNII	Bank Maybank Indonesia Tbk	2020	7,259,810,000,000	144,533,701,000,000	5.023
			2021	7,117,279,000,000	141,171,680,000,000	5.042
			2022	7,208,766,000,000	130,764,974,000,000	5.513
11.	INPC	Bank Artha Graha Internasional Tbk	2020	631,787,000,000	22,956,057,000,000	2.752
			2021	767,757,000,000	18,591,937,000,000	4.130
			2022	950,633,000,000	17,084,013,000,000	5.564

12.	MCOR	Bank China Constr. Tbk	2020	562,357,000,000	22,589,255,000,000	2.489
			2021	720,832,000,000	22,812,886,000,000	3.160
			2022	803,954,000,000	21,710,611,000,000	3.703
13.	NISP	Bank OCBC NISP Tbk	2020	7,112,768,000,000	162,930,191,000,000	4.366
			2021	7,643,485,000,000	146,233,918,000,000	5.227
			2022	8,740,701,000,000	178,315,544,000,000	4.902
14.	MEGA	Bank Mega Tbk	2020	3,913,443,000,000	99,123,170,000,000	3.948
			2021	4,841,076,000,000	116,031,502,000,000	4.172
			2022	5,869,126,000,000	151,701,256,000,000	3.869
15.	SDRA	Bank Woori Saudara Indonesia 1906 Tbk	2020	2,579,061,000,000	33,327,340,000,000	7.739
			2021	3,858,182,000,000	39,076,451,000,000	9.873
			2022	6,468,430,000,000	45,748,476,000,000	14.139

B. BIAYA OPERASIONAL PADA PENDAPATAN OPERASIONAL (X2)

No	Kode Saham	Nama Perusahaan	Tahun	Beban Operasional	Pendapatan Operasional	BOPO
1.	AGRO	Bank Raya Indonesia Tbk	2020	638,333,058,000	695,983,299,000	91.72
			2021	350,529,694,000	984,323,395,000	35.61
			2022	643,625,433,000	1,276,266,605,000	50.43
2.	BABP	Bank MNC International Tbk	2020	668,566,000,000	576,062,000,000	116.06
			2021	730,363,000,000	576,874,000,000	126.61
			2022	633,549,000,000	786,656,000,000	80.54
3.	BBCA	Bank Cental Asia Tbk	2020	41,596,791,000,000	75,165,298,000,000	55.34
			2021	39,632,195,000,000	78,473,369,000,000	50.50
			2022	37,009,284,000,000	87,476,317,000,000	42.31
4.	BBNI	Bank Negara Indonesia (Persero) Tbk	2020	15,160,191,000,000	48,623,054,000,000	31.18
			2021	43,098,103,000,000	55,865,387,000,000	77.15
			2022	38,573,041,000,000	42,872,225,000,000	89.97
5.	BBRI	Bank Rakyat Indonesia (Persero) Tbk	2020	62,915,503,000,000	132,562,578,000,000	47.46
			2021	80,454,420,000,000	156,353,311,000,000	51.46
			2022	92,236,873,000,000	173,477,196,000,000	53.17
6.	BBTN	Bank Tabungan Negara (Persero) Tbk	2020	9,108,873,000,000	11,439,158,000,000	79.63
			2021	12,317,038,000,000	15,353,870,000,000	80.22
			2022	13,457,333,000,000	17,272,136,000,000	77.91
7.	BDMN	Bank Danamon Tbk	2020	4,268,709,000,000	17,916,037,000,000	23.83
			2021	3,351,121,000,000	17,738,788,000,000	18.89
			2022	16,704,630,000,000	18,050,437,000,000	92.54
8.	BJBR	Bank Pembangunan Daerah Jawa Barat Tbk	2020	5,885,513,000,000	7,955,413,000,000	73.98
			2021	7,646,262,000,000	9,618,774,000,000	79.49
			2022	7,422,784,000,000	10,047,666,000,000	73.88
9.	BNGA	Bank CIMB Niaga Tbk	2020	13,504,670,000,000	14,412,104,000,000	93.70
			2021	12,449,125,000,000	15,638,894,000,000	79.60
			2022	12,297,359,000,000	16,171,346,000,000	76.04
10.	BNII	Bank Maybank Indonesia Tbk	2020	6,943,100,000,000	9,644,339,000,000	71.99
			2021	7,595,803,000,000	9,209,504,000,000	82.48
			2022	8,147,065,000,000	8,969,044,000,000	90.84
11.	INPC	Bank Artha Graha Internasional Tbk	2020	777,857,000,000	747,660,000,000	104.04
			2021	3,120,963,000,000	1,074,486,000,000	290.46
			2022	3,530,810,000,000	1,117,754,000,000	315.88

12.	MCOR	Bank China Constr. Tbk	2020	569,629,000,000	626,685,000,000	90.90
			2021	675,535,000,000	784,924,000,000	86.06
			2022	700,247,000,000	872,919,000,000	80.22
13.	NISP	Bank OCBC NISP Tbk	2020	6,497,018,000,000	9,362,085,000,000	69.40
			2021	6,499,408,000,000	9,702,731,000,000	66.99
			2022	6,389,993,000,000	10,604,170,000,000	60.26
14.	MEGA	Bank Mega Tbk	2020	11,409,995,000,000	15,098,461,000,000	75.57
			2021	25,568,732,000,000	29,530,329,000,000	86.58
			2022	30,081,780,000,000	31,503,643,000,000	95.49
15.	SDRA	Bank Woori Saudara Indonesia 1906 Tbk	2020	425,227,000,000	1,530,443,000,000	27.78
			2021	557,564,000,000	1,740,955,000,000	32.03
			2022	928,780,000,000	2,242,500,000,000	41.42

No	Kode Saham	Nama Perusahaan	Tahun	Laba Perusahaan t	Laba Perusahaan t-1	Laba Perusahaan t - (t-1)	Perubahan Laba
1.	AGRO	Bank Raya Indonesia Tbk	2020	Rp 31,260,682,000,000	Rp 51,061,421,000,000	-Rp 19,800,739,000,000	-0.3878
			2021	Rp 3,045,701,407,000	Rp 31,260,682,000,000	-Rp 28,214,980,593,000	-0.9026
			2022	Rp 23,630,505,000,000	Rp 3,045,701,407,000	Rp 20,584,803,593,000	6.7586
2.	BABP	Bank MNC International Tbk	2020	Rp 10,414,000,000	Rp 20,433,000,000	-Rp 10,019,000,000	-0.4903
			2021	Rp 12,868,000,000	Rp 10,414,000,000	Rp 2,454,000,000	0.2356
			2022	Rp 91,105,000,000	Rp 12,868,000,000	Rp 78,237,000,000	6.07997
3.	BBCA	Bank Cental Asia Tbk	2020	Rp 27,147,109,000,000	Rp 28,569,974,000,000	-Rp 1,422,865,000,000	-0.0498
			2021	Rp 31,440,159,000,000	Rp 27,147,109,000,000	Rp 4,293,050,000,000	0.1581
			2022	Rp 40,755,572,000,000	Rp 31,440,159,000,000	Rp 9,315,413,000,000	0.2963
4.	BBNI	Bank Negara Indonesia (Persero) Tbk	2020	Rp 3,321,442,000,000	Rp 15,508,583,000,000	-Rp 12,187,141,000,000	-0.7858
			2021	Rp 10,977,511,000,000	Rp 3,321,442,000,000	Rp 7,656,069,000,000	2.3050
			2022	Rp 18,481,780,000,000	Rp 10,977,511,000,000	Rp 7,504,269,000,000	0.6836
5.	BBRI	Bank Rakyat Indonesia (Persero) Tbk	2020	Rp 18,660,393,000,000	Rp 34,413,825,000,000	-Rp 15,753,432,000,000	-0.4578
			2021	Rp 30,755,766,000,000	Rp 18,660,393,000,000	Rp 12,095,373,000,000	0.6482
			2022	Rp 51,408,207,000,000	Rp 30,755,766,000,000	Rp 20,652,441,000,000	0.6715
6.	BBTN	Bank Tabungan Negara (Persero) Tbk	2020	Rp 1,602,358,000,000	Rp 209,263,000,000	Rp 1,393,095,000,000	6.6571
			2021	Rp 2,736,227,000,000	Rp 1,602,358,000,000	Rp 1,133,869,000,000	0.7076
			2022	Rp 3,045,073,000,000	Rp 2,736,227,000,000	Rp 308,846,000,000	0.1129
7.	BDMN	Bank Danamon Tbk	2020	Rp 1,088,942,000,000	Rp 4,240,671,000,000	-Rp 3,151,729,000,000	-0.7432
			2021	Rp 1,667,687,000,000	Rp 1,088,942,000,000	Rp 578,745,000,000	0.5315
			2022	Rp 3,429,634,000,000	Rp 1,667,687,000,000	Rp 1,761,947,000,000	1.0565
8.	BJBR	Bank Pembangunan Daerah Jawa Barat Tbk	2020	Rp 1,689,996,000,000	Rp 1,564,492,000,000	Rp 125,504,000,000	0.0802
			2021	Rp 2,018,654,000,000	Rp 1,689,996,000,000	Rp 328,658,000,000	0.1945
			2022	Rp 10,313,282,000,000	Rp 2,018,654,000,000	Rp 8,294,628,000,000	4.10899

9.	BNGA	Bank CIMB Niaga Tbk	2020	Rp 2,011,254,000,000	Rp 3,642,935,000,000	-Rp 1,631,681,000,000	-0.4479
			2021	Rp 4,098,604,000,000	Rp 2,011,254,000,000	Rp 2,087,350,000,000	1.0378
			2022	Rp 37,866,771,000,000	Rp 4,098,604,000,000	Rp 33,768,167,000,000	8.2389
10.	BNII	Bank Maybank Indonesia Tbk	2020	Rp 1,284,392,000,000	Rp 1,924,180,000,000	-Rp 639,788,000,000	-0.3325
			2021	Rp 1,700,928,000,000	Rp 1,284,392,000,000	Rp 416,536,000,000	0.3243
			2022	Rp 1,553,211,000,000	Rp 1,700,928,000,000	-Rp 147,717,000,000	-0.0868
11.	INPC	Bank Artha Graha Internasional Tbk	2020	Rp 21,372,000,000	-Rp 58,435,000,000	Rp 79,807,000,000	-1.3657
			2021	Rp 274,763,000,000	Rp 21,372,000,000	Rp 253,391,000,000	11.86
			2022	Rp 6,241,700,000,000	Rp 274,763,000,000	Rp 5,966,937,000,000	21.7167
12.	MCOR	Bank China Constr. Tbk	2020	Rp 49,979,000,000	Rp 78,967,000,000	-Rp 28,988,000,000	-0.3671
			2021	Rp 79,392,000,000	Rp 49,979,000,000	Rp 29,413,000,000	0.5885
			2022	Rp 294,581,000,000	Rp 79,392,000,000	Rp 215,189,000,000	2.71
13.	NISP	Bank OCBC NISP Tbk	2020	Rp 2,101,671,000,000	Rp 2,939,243,000,000	-Rp 837,572,000,000	-0.2850
			2021	Rp 2,519,619,000,000	Rp 2,101,671,000,000	Rp 417,948,000,000	0.1989
			2022	Rp 5,856,930,000,000	Rp 2,519,619,000,000	Rp 3,337,311,000,000	1.3245
14.	MEGA	Bank Mega Tbk	2020	Rp 3,008,311,000,000	Rp 2,002,733,000,000	Rp 1,005,578,000,000	0.5021
			2021	Rp 4,008,051,000,000	Rp 3,008,311,000,000	Rp 999,740,000,000	0.3323
			2022	Rp 40,122,678,000,000	Rp 4,008,051,000,000	Rp 36,114,627,000,000	9.01
15.	SDRA	Bank Woori Saudara Indonesia 1906 Tbk	2020	Rp 536,001,000,000	Rp 499,791,000,000	Rp 36,210,000,000	0.0725
			2021	Rp 629,168,000,000	Rp 536,001,000,000	Rp 93,167,000,000	0.1738
			2022	Rp 2,750,751,000,000	Rp 629,168,000,000	Rp 2,121,583,000,000	3.3720

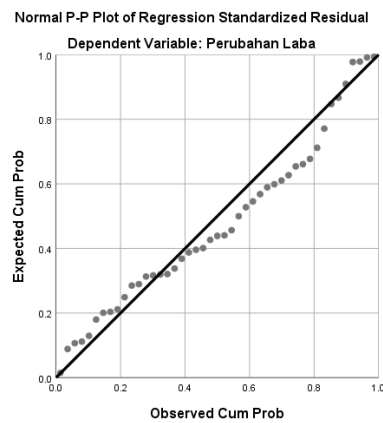
LAMPIRAN HASIL
PENELITIAN

❖ Hasil Uji Statistik Deskriptif

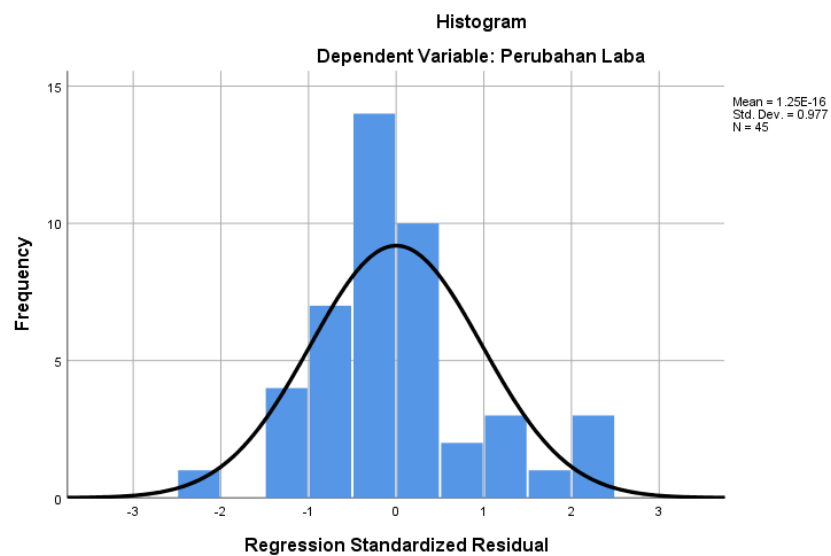
Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
Net Interest Margin (NIM)	45	1.82	21.58	6.7715	4.10789
Beban Operasional dan Pendapatan Operasional (BOPO)	45	18.89	315.88	80.3913	54.37808
Perubahan Laba	45	-1.37	21.72	1.9121	4.20186
Valid N (listwise)	45				

❖ Hasil Uji Asumsi Klasik

❖ Uji Normalitas Probability Plot



❖ Uji Normalitas Histogram



❖ Uji Normalitas Kolmogorov-Smirniv

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		45
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	2.71844038
Most Extreme Differences	Absolute	.119
	Positive	.119
	Negative	-.068
Test Statistic		.119
Asymp. Sig. (2-tailed)		.119 ^c
a. Test distribution is Normal.		
b. Calculated from data.		
c. Lilliefors Significance Correction.		

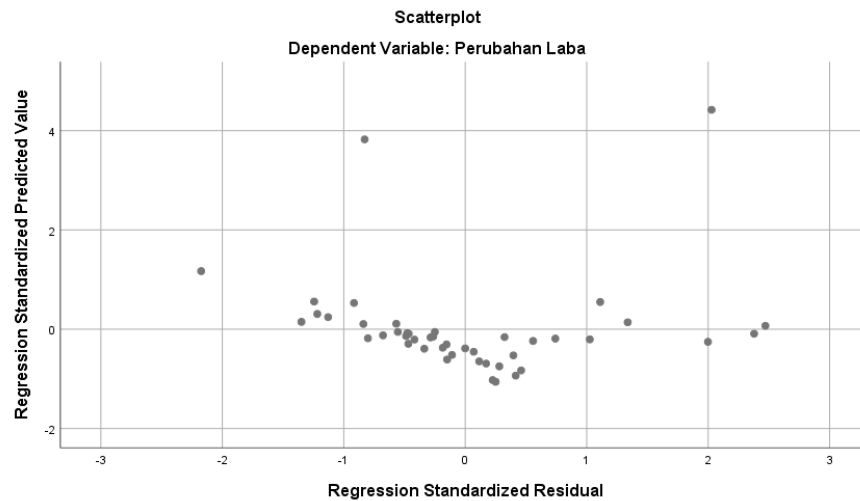
❖ Hasil Uji Multikolinieritas

Coefficients ^a			
Model		Collinearity Statistics	
		Tolerance	VIF
1	(Constant)		
	Net Interest Margin (NIM)	.921	1.086
	Beban Operasional dan Pendapatan Operasional (BOPO)	.921	1.086
a. Dependent Variable: Perubahan Laba			

❖ Hasil Uji AutoKorelasi

Model Summary ^b					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.763 ^a	.581	.562	2.78241	2.084
a. Predictors: (Constant), Beban Operasional dan Pendapatan Operasional (BOPO), Net Interest Margin (NIM)					
b. Dependent Variable: Perubahan Laba					

❖ Hasil Uji Heteroskedastisitas



❖ Hasil Uji Hipotesis

❖ Hasil Uji R²

Model Summary^b				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.763 ^a	.581	.562	2.78241
a. Predictors: (Constant), Beban Operasional dan Pendapatan Operasional (BOPO), Net Interest Margin (NIM)				
b. Dependent Variable: Perubahan Laba				

❖ Hasil Uji Parsial (Uji t)

Coefficients^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-4.666	1.171		-3.986	.000
	Net Interest Margin (NIM)	.243	.106	.237	2.281	.028
	Beban Operasional dan Pendapatan Operasional (BOPO)	.061	.008	.794	7.637	.000
a. Dependent Variable: Perubahan Laba						

❖ Hasil Uji Simultan (Uji F)

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	451.689	2	225.845	29.172	.000 ^b
	Residual	325.156	42	7.742		
	Total	776.846	44			
a. Dependent Variable: Perubahan Laba						
b. Predictors: (Constant), Beban Operasional dan Pendapatan Operasional (BOPO), Net Interest Margin (NIM)						