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LAMPIRAN 1

Daftar Populasi Perusahaan Sektor Perbankan

No	**Kode**	**Nama Perusahaan**
1	AGRO	Bank Rakyat Indonesia Agroniaga Tbk
2	AGRS	PT Bank Agris Tbk
3	AMAR	Bank Amar Indonesia Tbk
4	ARTO	PT Bank Artos Indonesia Tbk
5	BABP	PT Bank MNC Internasional Tbk
6	BACA	Bank Capital Indonesia Tbk
7	BBHI	Allo Bank Indonesia Tbk
8	BBCA	Bank Central Asia Tbk
9	BBHI	PT Bank Harda Internasional Tbk
10	BBKP	Bank Bukopin Tbk
11	BBMD	PT Bank Mestika Dharma Tbk
12	BBNI	Bank Negara Indonesia Tbk
13	BBRI	Bank Rakyat Indonesia (Persero) Tbk
14	BBSI	Bank Bisnis Internasional Tbk
15	BBTN	Bank Tabungan Negara (Persero) Tbk
16	BBYB	PT Bank Yudha Bhakti Tbk
17	BCIC	PT Bank JTrust Indonesia Tbk
18	BDMN	Bank Danamon Indonesia Tbk
19	BEKS	PT Bank Pundi Indonesia Tbk
20	BGTG	PT Bank Ganesha Tbk
21	BINA	PT Bank Ina Perdana Tbk
22	BJBR	Bank Pembangunan Daerah Jawa Barat dan Banten Tbk
23	BJTM	Bank Pembangunan Daerah Jawa Timur Tbk

24	BKSW	PT Bank QNB Indonesia Tbk
25	BMAS	PT Bank Maspion Indonesia Tbk
26	BMRI	Bank Mandiri (Persero) Tbk
27	BNBA	Bank Bumi Arta Tbk
28	BNGA	Bank CIMB Niaga Tbk
29	BNII	PT Bank Maybank Indonesia Tbk
30	BNLI	Bank Permata Tbk
31	BRIS	Bank BRISyariah Tbk
32	BSIM	Bank Sinarmas Tbk
33	BSWD	Bank of India Indonesia Tbk
34	BTPN	Bank Tabungan Pensiunan Nasional Tbk
35	BTPS	Bank Tabungan Pensiunan Nasional Syariah Tbk
36	BVIC	Bank Victoria International Tbk
37	DNAR	PT Bank Dinar Indonesia Tbk.
38	INPC	Bank Artha Graha Internasional Tbk
39	MASB	Bank Multiarta Sentosa Tbk
40	MAYA	Bank Mayapada Internasional Tbk
41	MCOR	PT Bank China Construction Bank Indonesia Tbk
42	MEGA	Bank Mega Tbk
43	NISP	Bank OCBC NISP Tbk
44	NOBU	PT Bank Nationalnobu Tbk.
45	PNBN	Bank Pan Indonesia Tbk
46	PNBS	PT Bank Panin Dubai Syariah Tbk
47	SDRA	PT Bank Woori Saudara Indonesia 1906 Tbk

LAMPIRAN 2
Daftar Sampel Perusahaan Sektor Perbankan

No	**Kode**	**Nama Perusahaan**
1	BBCA	Bank Central Asia Tbk
2	BBMD	PT Bank Mestika Dharma Tbk
3	BGTG	PT Bank Ganesha Tbk
4	BINA	PT Bank Ina Perdana Tbk
5	BNBA	Bank Bumi Arta Tbk
6	BNGA	Bank CIMB Niaga Tbk
7	BNII	PT Bank Maybank Indonesia Tbk
8	BNLI	Bank Permata Tbk
9	BSIM	Bank Sinarmas Tbk
10	BTPN	Bank Tabungan Pensiunan Nasional Tbk
11	MAYA	Bank Mayapada Internasional Tbk
12	MCOR	PT Bank China Construction Bank Indonesia Tbk
13	MEGA	Bank Mega Tbk
14	NISP	Bank OCBC NISP Tbk
15	NOBU	PT Bank Nationalnobu Tbk.
16	PNBN	Bank Pan Indonesia Tbk
17	SDRA	PT Bank Woori Saudara Indonesia 1906 Tbk

LAMPIRAN 3

Data Perhitungan Variabel Independen *Risk Profile* (X1)

$$NPL = \frac{\text{Kredit Bermasalah}}{\text{Total Kredit}} \text{ X } 100\%$$

No	Kode	Tahun	Kredit Bermasalah	Total Kredit	X1
1	BBCA	2018	2.335.803.000.000	7.985.984.000.000	0.292488
		2019	2.642.480.000.000	9.148.143.000.000	0.288854
		2020	4.228.276.000.000	97.487.028.000.000	0.043373
		2021	8.896.343.000.000	82.496.389.000.000	0.107839
		2022	9.458.518.000.000	62.211.545.000.000	0.152038
2	BBMD	2018	169.187.615.102	7.648.330.156.117	0.022121
		2019	176.072.575.604	7.118.535.582.023	0.024734
		2020	121.349.880.554	7.041.997.767.384	0.017232
		2021	93.511.470.302	7.794.367.992.285	0.011997
		2022	111.636.284.194	8.679.741.866.184	0.012862
3	BGTG	2018	123.871.000.000	2.913.152.000.000	0.042521
		2019	68.184.000.000	2.990.042.000.000	0.022804
		2020	144.867.000.000	2.637.823.000.000	0.054919
		2021	129.600.000.000	2.527.795.000.000	0.05127
		2022	58.637.000.000	2.912.793.000.000	0.020131
4	BINA	2018	42.825.000.000	1.759.096.000.000	0.024345
		2019	119.872.000.000	2.519.213.000.000	0.047583
		2020	4.188.600.000	2.931.448.000.000	0.001429
		2021	29.489.000.000	420.743.000.000	0.070088

		2022	63.518.000.000	416.600.000.000	0.152468
5	BNBA	2018	3.849.528.362	27.327.785.847	0.140865
		2019	7.120.810.557	48.484.401.923	0.146868
		2020	13.995.126.904	33.421.259.876	0.418749
		2021	6.453.360.466	26.823.504.192	0.240586
		2022	3.965.308.505	26.284.012.393	0.150864
6	BNGA	2018	5.708.365.000.000	186.262.631.000.000	0.030647
		2019	5.313.169.000.000	190.983.118.000.000	0.02782
		2020	6.168.503.000.000	171.670.391.000.000	0.035932
		2021	6.169.587.000.000	177.157.862.000.000	0.034825
		2022	5.385.531.000.000	190.692.190.000.000	0.028242
7	BNII	2018	3.086.893.000.000	121.972.870.000.000	0.025308
		2019	3.836.526.000.000	111.611.893.000.000	0.034374
		2020	3.845.832.000.000	97.038.850.000.000	0.039632
		2021	3.575.285.000.000	93.807.773.000.000	0.038113
		2022	3.541.409.000.000	99.938.643.000.000	0.035436
8	BNLI	2018	2.451.067.000.000	11.584.230.000.000	0.211587
		2019	810.994.000.000	5.021.883.000.000	0.161492
		2020	1.546.999.000.000	16.259.747.000.000	0.095143
		2021	1.985.235.000.000	14.314.685.000.000	0.138685
		2022	2.980.284.000.000	10.895.096.000.000	0.273544
9	BSIM	2018	957.987.000.000	19.844.642.000.000	0.048274
		2019	1.800.769.000.000	22.497.252.000.000	0.080044
		2020	993.379.000.000	20.477.292.000.000	0.048511

		2021	849.551.000.000	17.931.776.000.000	0.047377
		2022	1.265.510.000.000	15.500.964.000.000	0.081641
10	BTPN	2018	844.556.000.000	68.136.780.000.000	0.012395
		2019	1.152.605.000.000	141.760.183.000.000	0.008131
		2020	1.642.200.000.000	136.212.619.000.000	0.012056
		2021	2.283.279.000.000	135.598.774.000.000	0.016838
		2022	2.075.409.000.000	146.123.516.000.000	0.014203
11	MAYA	2018	2.953.549.000.000	3.223.811.000.000	0.916167
		2019	2.769.272.000.000	71.882.087.000.000	0.038525
		2020	2.304.873.000.000	56.294.265.000.000	0.040943
		2021	2.777.790.000.000	70.912.355.000.000	0.039172
		2022	4.433.716.000.000	94.524.455.000.000	0.046905
12	MCOR	2018	293.660.000.000	11.550.654.000.000	0.025424
		2019	362.981.000.000	13.858.412.000.000	0.026192
		2020	433.162.000.000	14.729.081.000.000	0.029409
		2021	604.728.000.000	13.772.663.000.000	0.043908
		2022	567.208.000.000	16.687.285.000.000	0.03399
13	MEGA	2018	675.939.000.000	42.263.704.000.000	0.015993
		2019	614.046.000.000	47.114.851.000.000	0.013033
		2020	676.299.000.000	41.223.124.000.000	0.016406
		2021	678.199.000.000	43.412.651.000.000	0.015622
		2022	858.632.000.000	57.986.725.000.000	0.014807
14	NISP	2018	2.030.989.000.000	117.408.472.000.000	0.017298
		2019	1.980.159.000.000	118.651.323.000.000	0.016689

		2020	2.209.268.000.000	114.549.272.000.000	0.019287
		2021	2.843.000.000.000	120.500.000.000.000	0.023593
		2022	3.292.000.000.000	1.371.610.000.000	2.400099
15	NOBU	2018	28.761.000.000	6.484.427.000.000	0.004435
		2019	147.864.000.000	7.106.857.000.000	0.020806
		2020	12.731.000.000	7.397.403.000.000	0.001721
		2021	37.653.000.000	9.753.524.000.000	0.00386
		2022	40.824.000.000	12.329.684.000.000	0.003311
16	PNBN	2018	3.791.448.000.000	10.624.692.000.000	0.356853
		2019	3.869.897.000.000	11.065.675.000.000	0.349721
		2020	5.615.213.000.000	11.773.012.000.000	0.476956
		2021	5.988.442.000.000	11.660.521.000.000	0.513566
		2022	3.584.290.000.000	11.288.472.000.000	0.317518
17	SDRA	2018	437.920.000.000	13.929.293.000.000	0.031439
		2019	437.920.000.000	16.203.239.000.000	0.027027
		2020	332.446.000.000	18.388.060.000.000	0.018079
		2021	315.461.000.000	20.144.962.000.000	0.01566
		2022	422.448.000.000	24.974.087.000.000	0.016915

LAMPIRAN 4

Data Perhitungan Variabel Independen *Good Corporate Governance* (X2)

$$\text{Kepemilikan institusional} = \frac{\text{Jumlah lembar saham yang dimiliki institusi}}{\text{Total Lembar Saham Beredar}} \text{ X } 100\%$$

No	Kode	Tahun	Saham Institusi	Saham Beredar	X2
1	BBCA	2018	13545990000	24.655.010.000	0.549421
		2019	13545990000	24.655.010.000	0.549421
		2020	13.545.990.000	24.655.010.000	0.549421
		2021	67.729.950.000	123.275.050.000	0.549421
		2022	67.729.950.000	123.275.050.000	0.549421
2	BBMD	2018	3.658.020.000	4.049.189.100	0.903396
		2019	3.658.020.000	4.049.189.100	0.903396
		2020	3.658.020.000	4.049.189.100	0.903396
		2021	3.658.020.000	4.049.189.100	0.903396
		2022	3.658.020.000	4.049.189.100	0.903396
3	BGTG	2018	5.633.806.200	11.063.309.400	0.509233
		2019	4.724.715.300	11.063.309.400	0.427062
		2020	4.724.715.300	11.063.309.400	0.427062
		2021	4.724.715.300	11.063.309.400	0.427062
		2022	9.724.715.300	23.731.287.132	0.409785
4	BINA	2018	2.412.645.648	5.597.831.250	0.430996
		2019	2.412.645.648	5.597.831.250	0.430996
		2020	4.822.000.378	5.597.831.250	0.861405
		2021	4.772.000.378	5.877.722.813	0.811879
		2022	5.021.019.145	6.073.369.498	0.826727
5	BNBA	2018	2.100.000.000	2.286.900.000	0.918274

		2019	2.100.000.000	2.286.900.000	0.918274
		2020	2.100.000.000	2.286.900.000	0.918274
		2021	2.520.000.000	2.744.280.000	0.918274
		2022	3.105.056.930	3.354.120.000	0.925744
6	BNGA	2018	22.991.336.581	24.880.290.775	0.924078
		2019	22.991.336.581	24.880.290.775	0.924078
		2020	22.991.336.581	24.880.290.775	0.924078
		2021	22.991.336.581	24.880.290.775	0.924078
		2022	22.991.336.581	24.880.290.775	0.924078
7	BNII	2018	74.148.042.329	75.357.433.911	0.983951
		2019	74.148.047.929	75.357.433.911	0.983951
		2020	74.148.042.329	75.357.433.911	0.983951
		2021	74.148.042.329	75.357.433.911	0.983951
		2022	74.147.942.329	75.357.433.911	0.98395
8	BNLI	2018	24.991.429.332	27.762.311.813	0.900193
		2019	24.991.429.332	27.762.311.813	0.900193
		2020	27.681.421.384	27.762.311.813	0.997086
		2021	35.715.192.701	35.819.545.925	0.997087
		2022	35.715.192.701	35.819.545.925	0.997087
9	BSIM	2018	9.836.240.671	15.183.894.926	0.647807
		2019	10.649.201.846	16.783.894.926	0.634489
		2020	10.760.936.114	17.263.895.026	0.62332
		2021	10.760.936.114	19.517.921.842	0.551336
		2022	12.437.697.674	19.517.921.842	0.637245
10	BTPN	2018	3.504.172.354	5.791.563.274	0.605048

		2019	7.627.370.842	8.065.876.461	0.945634
		2020	7.627.370.842	8.065.879.461	0.945634
		2021	7.627.370.842	8.066.054.461	0.945614
		2022	7.627.370.842	8.066.054.461	0.945614
11	MAYA	2018	306.490.000	6.313.147.533	0.048548
		2019	306.490.000	6.764.086.593	0.045311
		2020	306.490.000	6.764.086.593	0.045311
		2021	306.490.000	11.714.045.161	0.026164
		2022	306.490.000	11.714.045.161	0.026164
12	MCOR	2018	10.122.087.169	16.465.148.150	0.614758
		2019	9.978.756.012	16.465.148.150	0.606053
		2020	25.862.696.163	37.540.533.209	0.688927
		2021	25.864.446.363	37.540.533.209	0.688974
		2022	25.864.446.363	37.540.533.209	0.688974
13	MEGA	2018	4.040.079.822	6.894.138.227	0.586017
		2019	4.040.095.822	6.894.138.227	0.586019
		2020	4.463.039.366	6.894.138.227	0.647367
		2021	4.437.497.376	6.894.138.227	0.643662
		2022	6.811.830.514	11.623.514.905	0.586039
14	NISP	2018	19.521.391.224	22.715.776.032	0.859376
		2019	19.521.391.224	22.715.776.032	0.859376
		2020	19.521.391.224	22.715.776.032	0.859376
		2021	19.521.391.224	22.715.776.032	0.859376
		2022	19.521.391.224	22.715.776.032	0.859376
15	NOBU	2018	3.832.388.700	4.437.912.300	0.863557

		2019	2.846.888.700	4.437.912.300	0.641493
		2020	3.919.582.300	4.437.912.300	0.883204
		2021	3.878.922.000	4.437.912.300	0.874042
		2022	3.977.830.000	4.437.912.300	0.896329
16	PNBN	2018	19.533.422.960	23.837.645.998	0.819436
		2019	20.006.483.760	23.837.645.998	0.839281
		2020	20.006.483.760	23.837.645.998	0.839281
		2021	20.006.483.760	23.837.645.998	0.839281
		2022	21.728.799.460	23.837.645.998	0.911533
17	SDRA	2018	5.652.404.084	6.580.926.254	0.858907
		2019	5.652.404.084	6.580.926.254	0.858907
		2020	5.652.404.084	6.515.116.991	0.867583
		2021	7.610.518.724	8.482.552.020	0.897197
		2022	7.610.518.724	8.482.552.020	0.897197

LAMPIRAN 5
Data Perhitungan Variabel Independen *Capital* (X3)

$$\text{CAR} = \frac{\text{Modal}}{\text{ATMR}} \text{ X } 100\%$$

No	Kode	Tahun	Modal	ATMR	X3
1	BBCA	2018	151.753.427.000.000	651.531.540.000.000	0.232918
		2019	174.143.156.000.000	721.917.072.000.000	0.241223
		2020	184.714.709.000.000	695.143.985.000.000	0.265722
		2021	202.848.934.000.000	758.288.767.000.000	0.267509
		2022	221.181.655.000.000	821.723.312.000.000	0.269168
2	BBMD	2018	3.088.013.085.461	8.907.645.000.000	0.34667
		2019	3.480.469.121.456	9.261.988.000.000	0.37578
		2020	4.009.262.625.539	8.851.764.000.000	0.452934
		2021	4.289.820.124.680	9.248.363.000.000	0.463846
		2022	4.552.297.953.409	10.466.718.000.000	0.434931
3	BGTG	2018	1.126.199.000.000	3.477.227.000.000	0.323878
		2019	1.140.000.000.000	3.444.517.000.000	0.330961
		2020	1.139.125.000.000	2.997.161.000.000	0.380068
		2021	2.148.889.000.000	3.136.280.000.000	0.685171
		2022	3.138.762.000.000	2.921.594.000.000	1.074332
4	BINA	2018	1.208.052.000.000	2.168.663.000.000	0.557049
		2019	1.221.096.000.000	3.141.569.000.000	0.38869
		2020	1.217.144.000.000	3.046.829.000.000	0.399479
		2021	2.373.675.000.000	4.445.747.000.000	0.53392
		2022	3.288.088.000.000	10.715.366.000.000	0.306857
5	BNBA	2018	1.494.754.637.294	5.849.735.911.603	0.255525

		2019	1.523.655.563.503	6.485.320.612.107	0.234939
		2020	1.509.386.122.943	5.966.972.932.277	0.252957
		2021	2.241.620.844.921	5.440.959.552.115	0.41199
		2022	3.076.773.997.530	5.237.078.088.317	0.587498
6	BNGA	2018	39.580.579.000.000	207.960.418.000.000	0.190327
		2019	43.294.166.000.000	208.347.385.000.000	0.207798
		2020	41.053.051.000.000	187.244.284.000.000	0.219249
		2021	43.388.358.000.000	187.605.561.000.000	0.231274
		2022	45.276.263.000.000	195.718.636.000.000	0.231333
7	BNII	2018	25.090.691.000.000	136.887.884.000.000	0.183294
		2019	26.684.916.000.000	125.233.908.000.000	0.213081
		2020	27.223.630.000.000	111.661.320.000.000	0.243805
		2021	28.725.123.000.000	105.464.909.000.000	0.272367
		2022	29.533.950.000.000	108.309.000.000.000	0.272682
8	BNLI	2018	22.451.936.000.000	112.229.847.000.000	0.200053
		2019	24.037.351.000.000	116.722.274.000.000	0.205936
		2020	35.071.453.000.000	120.830.809.000.000	0.290253
		2021	36.613.715.000.000	129.404.263.000.000	0.282941
		2022	37.617.289.000.000	137.683.141.000.000	0.273216
9	BSIM	2018	4.856.420.000.000	26.572.276.000.000	0.182763
		2019	6.074.463.000.000	32.918.774.000.000	0.184529
		2020	6.056.844.000.000	33.916.236.000.000	0.178582
		2021	7.359.416.000.000	23.521.960.000.000	0.312874
		2022	7.285.008.000.000	1.265.510.000.000	5.756579
10	BTPN	2018	19.364.407.000.000	9.473.822.000.000	2.043991

		2019	31.471.928.000.000	11.725.986.000.000	2.683947
		2020	32.964.753.000.000	11.365.610.000.000	2.900395
		2021	36.078.927.000.000	11.737.962.000.000	3.073696
		2022	39.413.024.000.000	15.130.661.000.000	2.604845
11	MAYA	2018	10.788.574.000.000	72.115.041.000.000	0.149602
		2019	12.341.969.000.000	78.396.553.000.000	0.15743
		2020	12.914.476.000.000	90.482.997.000.000	0.142728
		2021	13.978.280.000.000	94.929.537.000.000	0.147249
		2022	13.856.660.000.000	104.126.372.000.000	0.133075
12	MCOR	2018	2.516.158.000.000	13.450.211.000.000	0.187072
		2019	2.794.858.000.000	13.908.381.000.000	0.200948
		2020	6.016.716.000.000	15.301.261.000.000	0.393217
		2021	6.081.206.000.000	15.582.937.000.000	0.390248
		2022	6.199.237.000.000	18.310.609.000.000	0.33856
13	MEGA	2018	13.782.673.000.000	55.385.697.000.000	0.248849
		2019	15.541.438.000.000	62.022.061.000.000	0.250579
		2020	18.208.150.000.000	58.115.366.000.000	0.31331
		2021	19.144.464.000.000	69.694.444.000.000	0.274691
		2022	20.633.680.000.000	80.952.690.000.000	0.254886
14	NISP	2018	24.428.254.000.000	142.059.934.000.000	0.171957
		2019	27.664.803.000.000	147.586.674.000.000	0.187448
		2020	29.829.316.000.000	137.632.604.000.000	0.216731
		2021	32.327.571.000.000	14.172.700.000.000	2.280975
		2022	34.211.035.000.000	15.955.000.000.000	2.14422
15	NOBU	2018	1.414.377.000.000	5.915.999.000.000	0.239077

		2019	1.464.417.000.000	6.462.020.000.000	0.226619
		2020	1.519.854.000.000	6.763.441.000.000	0.224716
		2021	1.764.683.000.000	8.220.433.000.000	0.21467
		2022	1.872.600.000.000	9.812.493.000.000	0.190838
16	PNBN	2018	40.747.117.000.000	3.178.000.000	12821.62
		2019	44.441.714.000.000	3.152.000.000	14099.53
		2020	27.845.258.000.000	3.153.000.000	8831.354
		2021	28.762.813.000.000	3.363.000.000	8552.725
		2022	29.679.789.000.000	3.465.000.000	8565.596
17	SDRA	2018	6.550.468.000.000	56.899.424.000.000	0.115124
		2019	6.935.590.000.000	71.382.283.000.000	0.097161
		2020	7.270.971.000.000	27.601.204.000.000	0.263429
		2021	9.257.191.000.000	30.975.174.000.000	0.298858
		2022	9.930.753.000.000	35.426.262.000.000	0.280322

LAMPIRAN 6
Data Perhitungan Variabel Independen *Earning* (X4)

$$ROA = \frac{\text{Laba bersih setelah pajak}}{\text{Total asset}} \text{ X } 100\%$$

No	Kode	Tahun	Laba Bersih	Total Aset	X4
1	BBCA	2018	25.851.660.000.000	824.787.944.000.000	0.031343
		2019	28.569.974.000.000	918.989.312.000.000	0.031088
		2020	27.147.109.000.000	1.075.570.256.000.000	0.02524
		2021	31.440.159.000.000	1.228.344.680.000.000	0.025596
		2022	40.755.572.000.000	1.314.731.674.000.000	0.030999
2	BBMD	2018	265.862.564.725	12.093.079.368.934	0.021985
		2019	247.573.726.183	12.900.218.775.263	0.019191
		2020	325.932.118.524	14.159.755.232.533	0.023018
		2021	519.580.026.420	15.983.152.301.240	0.032508
		2022	523.103.882.225	16.583.990.927.531	0.031543
3	BGTG	2018	5.600.000.000	4.497.122.000.000	0.001245
		2019	11.841.000.000	4.809.743.000.000	0.002462
		2020	3.198.000.000	5.365.456.000.000	0.000596
		2021	10.866.000.000	8.575.950.000.000	0.001267
		2022	46.043.000.000	8.968.132.000.000	0.005134
4	BINA	2018	11.935.000.000	3.854.174.000.000	0.003097
		2019	7.115.000.000	5.262.429.000.000	0.001352
		2020	19.376.000.000	8.437.685.000.000	0.002296
		2021	39.748.000.000	15.055.850.000.000	0.00264
		2022	157.048.000.000	20.552.736.000.000	0.007641
5	BNBA	2018	92.897.864.488	7.297.273.467.260	0.01273

		2019	51.167.901.115	7.607.653.715.376	0.006726
		2020	35.053.333.152	7.637.524.325.854	0.00459
		2021	42.675.045.867	8.664.310.151.340	0.004925
		2022	38.939.042.725	8.211.291.790.399	0.004742
6	BNGA	2018	3.482.428.000.000	266.781.498.000.000	0.013053
		2019	3.642.935.000.000	274.467.227.000.000	0.013273
		2020	2.011.254.000.000	280.943.605.000.000	0.007159
		2021	4.098.604.000.000	310.786.960.000.000	0.013188
		2022	5.096.771.000.000	306.754.299.000.000	0.016615
7	BNII	2018	2.262.245.000.000	177.532.858.000.000	0.012743
		2019	1.924.180.000.000	169.082.830.000.000	0.01138
		2020	1.284.392.000.000	173.224.412.000.000	0.007415
		2021	1.679.754.000.000	168.758.476.000.000	0.009954
		2022	1.533.211.000.000	160.813.918.000.000	0.009534
8	BNLI	2018	901.252.000.000	152.892.866.000.000	0.005895
		2019	1.500.420.000.000	161.451.259.000.000	0.009293
		2020	721.587.000.000	197.726.097.000.000	0.003649
		2021	1.231.127.000.000	234.379.042.000.000	0.005253
		2022	2.013.413.000.000	255.112.471.000.000	0.007892
9	BSIM	2018	50.472.000.000	30.748.742.000.000	0.001641
		2019	6.752.000.000	36.559.556.000.000	0.000185
		2020	118.522.000.000	44.612.045.000.000	0.002657
		2021	127.748.000.000	52.671.981.000.000	0.002425
		2022	221.160.000.000	47.350.601.000.000	0.004671
10	BTPN	2018	2.128.064.000.000	101.919.301.000.000	0.02088

		2019	2.992.418.000.000	181.631.385.000.000	0.016475
		2020	2.005.677.000.000	183.165.978.000.000	0.01095
		2021	3.104.215.000.000	191.917.794.000.000	0.016175
		2022	3.629.564.000.000	209.169.704.000.000	0.017352
11	MAYA	2018	437.412.000.000	86.971.893.000.000	0.005029
		2019	528.114.000.000	93.408.831.000.000	0.005654
		2020	64.164.000.000	92.518.025.000.000	0.000694
		2021	44.127.000.000	119.104.185.000.000	0.00037
		2022	25.997.000.000	135.382.812.000.000	0.000192
12	MCOR	2018	89.860.000.000	15.992.475.000.000	0.005619
		2019	78.967.000.000	18.893.684.000.000	0.00418
		2020	49.979.000.000	25.235.573.000.000	0.00198
		2021	79.392.000.000	26.194.548.000.000	0.003031
		2022	135.959.000.000	25.022.953.000.000	0.005433
13	MEGA	2018	1.599.347.000.000	83.761.946.000.000	0.019094
		2019	2.002.733.000.000	100.803.831.000.000	0.019868
		2020	3.008.311.000.000	112.202.653.000.000	0.026811
		2021	4.008.051.000.000	132.879.390.000.000	0.030163
		2022	4.052.678.000.000	141.750.449.000.000	0.02859
14	NISP	2018	2.638.064.000.000	173.582.894.000.000	0.015198
		2019	2.939.243.000.000	180.706.987.000.000	0.016265
		2020	2.101.671.000.000	206.297.200.000.000	0.010188
		2021	2.519.619.000.000	241.395.608.000.000	0.010438
		2022	3.326.930.000.000	238.498.560.000.000	0.013949
15	NOBU	2018	44.748.000.000	11.793.981.000.000	0.003794

		2019	45.794.000.000	13.147.503.000.000	0.003483
		2020	53.607.000.000	13.737.934.000.000	0.003902
		2021	64.186.000.000	20.742.643.000.000	0.003094
		2022	103.845.000.000	22.116.366.000.000	0.004695
16	PNBN	2018	3.187.157.000.000	28.252.725.000.000	0.112809
		2019	3.498.299.000.000	30.289.386.000.000	0.115496
		2020	2.039.328.000.000	32.381.721.000.000	0.062978
		2021	1.496.356.000.000	33.192.581.000.000	0.045081
		2022	1.984.849.000.000	33.868.608.000.000	0.058604
17	SDRA	2018	537.971.000.000	29.631.693.000.000	0.018155
		2019	499.791.000.000	36.936.262.000.000	0.013531
		2020	536.001.000.000	38.053.939.000.000	0.014085
		2021	629.168.000.000	43.801.571.000.000	0.014364
		2022	860.571.000.000	51.499.424.000.000	0.01671

LAMPIRAN 7
Inflasi (X5)

No	Kode	Tahun	X5
1	BBCA	2018	3.13
		2019	2.72
		2020	1.68
		2021	1.87
		2022	5.51
2	BBMD	2018	3.13
		2019	2.72
		2020	1.68
		2021	1.87
		2022	5.51
3	BGTG	2018	3.13
		2019	2.72
		2020	1.68
		2021	1.87
		2022	5.51
4	BINA	2018	3.13
		2019	2.72
		2020	1.68
		2021	1.87
		2022	5.51
5	BNBA	2018	3.13
		2019	2.72
		2020	1.68

		2021	1.87
		2022	5.51
6	BNGA	2018	3.13
		2019	2.72
		2020	1.68
		2021	1.87
		2022	5.51
7	BNII	2018	3.13
		2019	2.72
		2020	1.68
		2021	1.87
		2022	5.51
8	BNLI	2018	3.13
		2019	2.72
		2020	1.68
		2021	1.87
		2022	5.51
9	BSIM	2018	3.13
		2019	2.72
		2020	1.68
		2021	1.87
		2022	5.51
10	BTPN	2018	3.13
		2019	2.72
		2020	1.68

		2021	1.87
		2022	5.51
11	MAYA	2018	3.13
		2019	2.72
		2020	1.68
		2021	1.87
		2022	5.51
12	MCOR	2018	3.13
		2019	2.72
		2020	1.68
		2021	1.87
		2022	5.51
13	MEGA	2018	3.13
		2019	2.72
		2020	1.68
		2021	1.87
		2022	5.51
14	NISP	2018	3.13
		2019	2.72
		2020	1.68
		2021	1.87
		2022	5.51
15	NOBU	2018	3.13
		2019	2.72
		2020	1.68

		2021	1.87
		2022	5.51
16	PNBN	2018	3.13
		2019	2.72
		2020	1.68
		2021	1.87
		2022	5.51
17	SDRA	2018	3.13
		2019	2.72
		2020	1.68
		2021	1.87
		2022	5.51

LAMPIRAN 8

Data Perhitungan Item Variabel Dependen *Financial Distress* (*Altman Z-Score*)

Z-score = 6,56X_1 + 3,26X_2 + 6,72X_3 + 1,05X_4

Keterangan :

X1 = (Aktiva Lancar – Utang Lancar) / Total Asset

X2 = Laba Ditahan / Total Asset

X3 = Laba Sebelum Bunga dan Pajak / Total Asset

X4 = Nilai Pasar Saham / Nilai buku Total Utang

No	Kode	Tahun	Aktiva Lancar	Utang Lancar	Total Aset	Laba Ditahan	Laba Sebelum Bunga dan Pajak	Nilai Pasar Saham Biasa dan Preferen	Closing price	Jumlah saham beredar	Nilai Buku Total Utang
1	BBCA	2018	53.374.254.000.000	629.812.017.000.000	824.787.944.000.000	135.568.861.000.000	32.706.064.000.000	634.619.937.120.000	26.000	24.408.459.120	668.438.779.000.000
		2019	56.369.680.000.000	698.980.068.000.000	918.989.312.000.000	155.114.148.000.000	36.288.998.000.000	815.852.772.157.500	33.425	24.408.459.900	740.067.127.000.000
		2020	71.773.225.000.000	834.283.843.000.000	1.075.570.256.000.000	160.539.695.000.000	33.568.507.000.000	826.226.367.615.000	33.850	24.408.459.900	885.537.919.000.000
		2021	108.764.640.000.000	968.606.744.000.000	1.228.344.680.000.000	179.580.121.000.000	38.841.174.000.000	890.908.786.350.000	7.300	122.042.299.500	1.019.773.758.000.000
		2022	52.736.661.000.000	1.030.451.783.000.000	1.314.731.674.000.000	200.958.858.000.000	40.755.572.000.000	1.043.461.660.725.000	8.550	122.042.299.500	1.087.109.644.000.000
2	BBMD	2018	690.998.544.683	15.651.310.249	12.093.079.368.934	2.033.569.760.577	355.549.291.067	5.587.880.958.000	1.380	4.049.189.100	9.005.066.283.473
		2019	468.685.229.211	13.941.950.877	12.900.218.775.263	2.281.082.323.906	330.773.591.197	11.337.729.480.000	2.800	4.049.189.100	9.419.749.653.807
		2020	122.558.187.347	15.593.198.085	14.159.755.232.533	419.976.181.196	2.580.255.113.852	6.073.783.650.000	1.500	4.049.189.100	10.150.492.606.994
		2021	231.202.770.265	11.003.391.042	15.983.152.301.240	2.979.872.118.053	665.573.085.996	8.098.378.200.000	2.000	4.049.189.100	11.693.332.176.560
		2022	272.521.920.025	11.179.954.136	16.583.990.927.531	3.365.008.623.190	670.434.882.830	8.584.280.892.000	2.120	4.049.189.100	12.031.692.974.122
3	BGTG	2018	530.624.000.000	3.765.000.000	4.497.122.000.000	37.961.000.000	7.413.000.000	907.191.370.800	82	11.063.309.400	3.370.923.000.000

		2019	318.512.000.000	3.478.000.000	4.809.743.000.000	26.120.000.000	14.526.000.000	730.178.420.400	66	11.063.309.400	3.669.743.000.000
		2020	386.447.000.000	6.070.000.000	5.365.456.000.000	29.415.000.000	5.002.000.000	818.684.895.600	74	11.063.309.400	4.226.331.000.000
		2021	1.254.261.000.000	5.736.000.000	8.575.950.000.000	21.558.000.000	14.651.000.000	2.699.447.493.600	244	11.063.309.400	6.427.061.000.000
		2022	1.236.723.000.000	111.586.000.000	8.968.132.000.000	24.003.000.000	57.424.000.000	2.064.621.980.484	87	23.731.287.132	5.829.370.000.000
4	BINA	2018	898339000000	1.222.000.000	3.854.174.000.000	93.231.000.000	16.935.000.000	3.750.546.937.500	670	5.597.831.250	2.646.122.000.000
		2019	762305000000	1.677.000.000	5.262.429.000.000	100.346.000.000	9.940.000.000	4.814.134.875.000	860	5.597.831.250	4.041.333.000.000
		2020	1822262000000	3.894.000.000	8.437.685.000.000	54.518.000.000	28.621.000.000	3.862.503.562.500	690	5.597.831.250	7.220.541.000.000
		2021	3.330.521.000.000	9.105.000.000	15.055.850.000.000	93.527.000.000	50.177.000.000	22.394.123.917.530	3.810	5.877.722.813	12.682.175.000.000
		2022	2.939.883.000.000	24.687.000.000	20.552.736.000.000	250.775.000.000	20.285.300.000	24.232.744.297.020	3.990	6.073.369.498	17.264.648.000.000
5	BNBA	2018	853631324155	18.964.612.078	7.297.273.467.260	608.174.342.971	126.522.545.756	635.758.200.000	278	2.286.900.000	5.802.518.829.966
		2019	904001982476	21.797.872.995	7.607.653.715.376	633.932.244.086	70.829.124.380	736.381.800.000	322	2.286.900.000	6.083.998.151.873
		2020	501971129218	13.987.217.966	7.637.524.325.854	614.762.010.229	53.471.358.172	864.448.200.000	378	2286900000	6.128.138.202.911
		2021	954888175928	11.219.830.724	8.664.310.151.340	668.930.195.977	56.797.933.783	8.891.467.200.000	3.240	2744280000	6.422.689.306.419
		2022	415413271982	11.579.113.424	8.211.291.790.399	705.160.491.749	50.365.811.993	3.102.561.000.000	925	3354120000	5.134.517.792.869
6	BNGA	2018	13.533.944.000.000	2.240.191.000.000	266.781.498.000.000	28.140.392.000.000	4.850.818.000.000	22.765.466.059.125	915	24.880.290.775	39.580.579.000.000
		2019	17.826.938.000.000	1.781.962.000.000	274.467.227.000.000	31.093.235.000.000	4.953.897.000.000	24.009.480.597.875	965	24.880.290.775	43.294.166.000.000
		2020	18.119.534.000.000	3.636.684.000.000	280.943.605.000.000	27.573.929.000.000	2.947.420.000.000	24.755.889.321.125	995	24.880.290.775	239.890.554.000.000
		2021	34.902.127.000.000	3.239.391.000.000	310.786.960.000.000	30.668.803.000.000	5.191.098.000.000	24.009.480.597.875	965	24.880.290.775	267.398.602.000.000

		2022	20.318.000.000.000	3.705.094.000.000	306.754.299.000.000	33.311.417.000.000	6.579.332.000.000	29.483.144.568.375	1.185	24.880.290.775	261.478.036.000.000
7	BNII	2018	6.583.094.000.000	859.282.000.000	177.532.858.000.000	12.172.815.000.000	3.035.577.000.000	15.523.631.385.666	206	75.357.433.911	152.442.167.000.000
		2019	7.060.457.000.000	949.936.000.000	169.082.830.000.000	13.356.962.000.000	2.599.094.000.000	15.523.631.385.666	206	75.357.433.911	142.397.914.000.000
		2020	14.567.988.000.000	1.172.326.000.000	173.224.412.000.000	13.467.483.000.000	1.818.645.000.000	26.073.672.133.206	346	75.357.433.911	146.000.782.000.000
		2021	16.013.735.000.000	809.999.000.000	168.758.476.000.000	14.839.662.000.000	2.175.516.000.000	25.018.668.058.452	332	75.357.433.911	140.033.353.000.000
		2022	4.054.310.000.000	1.163.449.000.000	160.813.918.000.000	15.969.288.000.000	2.040.226.000.000	17.181.494.931.708	228	75.357.433.911	131.279.968.000.000
8	BNLI	2018	14.035.932.000.000	336.640.000.000	152.892.866.000.000	1.132.053.000.000	1.219.227.000.000	17.351.444.883.125	625	27.762.311.813	130.440.930.000.000
		2019	17.158.621.000.000	345.257.000.000	161.451.259.000.000	1.022.066.000.000	2.010.735.000.000	35.119.324.443.445	1.265	27.762.311.813	137.413.908.000.000
		2020	20.455.449.000.000	324.908.000.000	197.726.097.000.000	1.050.966.000.000	1.615.349.000.000	83.842.181.675.260	3.020	27.762.311.813	162.654.644.000.000
		2021	35.427.302.000.000	381.953.000.000	234.379.042.000.000	2.311.899.000.000	1.565.521.000.000	54.983.002.994.875	1.535	35.819.545.925	197.765.327.000.000
		2022	36.170.537.000.000	505.255.000.000	255.112.471.000.000	4.017.268.000.000	2.614.013.000.000	36.356.839.113.875	1.015	35.819.545.925	217.495.182.000.000
9	BSIM	2018	2.383.418.000.000	192.041.000.000	30.748.742.000.000	1.773.340.000.000	75.863.000.000	8.351.142.209.300	550	15.183.894.926	23.532.846.000.000
		2019	1.654.841.000.000	131.750.000.000	36.559.556.000.000	1.776.202.000.000	81.893.000.000	9.818.578.531.710	585	16.783.894.926	26.385.919.000.000
		2020	2.535.039.000.000	193.249.000.000	44.612.045.000.000	1.304.055.000.000	116.600.000.000	8.718.266.988.130	505	17.263.895.026	32.557.921.000.000
		2021	10.164.342.000.000	116.189.000.000	52.671.981.000.000	1.428.282.000.000	159.518.000.000	17.078.181.611.750	875	19.517.921.842	38.799.669.000.000
		2022	5.189.141.000.000	129.064.000.000	47.350.601.000.000	1.642.570.000.000	277.211.000.000	16.492.643.956.490	845	19.517.921.842	33.547.181.000.000
10	BTPN	2018	13.558.755.000.000	15.323.000.000	101.919.301.000.000	15.228.584.000.000	2.919.428.000.000	19.922.977.662.560	3.440	5.791.563.274	76.562.034.000.000
		2019	11.127.938.000.000	18.268.000.000	181.631.385.000.000	17.775.292.000.000	4.018.922.000.000	26.214.098.498.250	3.250	8.065.876.461	142.608.793.000.000

		2020	19.388.064.000.000	59.404.000.000	183.165.978.000.000	19.017.089.000.000	2.633.076.000.000	25.084.885.123.710	3.110	8.065.879.461	142.277.859.000.000
		2021	22.540.106.000.000	33.255.000.000	191.917.794.000.000	21.669.613.000.000	4.007.172.000.000	21.133.062.687.820	2.620	8.066.054.461	146.932.964.000.000
		2022	23.632.675.000.000	59.045.000.000	209.169.704.000.000	24.734.912.000.000	4.657.319.000.000	21.375.044.321.650	2.650	8.066.054.461	159.913.419.000.000
11	MAYA	2018	6.891.877.000.000	70.102.729.000.000	86.971.893.000.000	3.331.393.000.000	600.930.000.000	44.349.861.419.325	7.025	6.313.147.533	76.183.319.000.000
		2019	3.497.629.000.000	75.735.077.000.000	93.408.831.000.000	3.886.100.000.000	714.688.000.000	61.553.187.996.300	9.100	6.764.086.593	81.066.862.000.000
		2020	7.274.259.000.000	72.327.585.000.000	92.518.025.000.000	3.315.451.000.000	104.448.000.000	51.745.262.436.450	7.650	6.764.086.593	79.603.549.000.000
		2021	11.638.636.000.000	99.188.459.000.000	119.104.185.000.000	3.386.171.000.000	72.211.000.000	7.731.269.806.260	660	11.714.045.161	105.125.905.000.000
		2022	10.157.521.000.000	113.177.195.000.000	135.382.812.000.000	3.441.501.000.000	53.787.000.000	6.091.303.483.720	520	11.714.045.161	121.526.152.000.000
12	MCOR	2018	822.620.000.000	13.059.787.000.000	15.992.475.000.000	561.639.000.000	135.618.000.000	2.338.051.037.300	142	16.465.148.150	13.476.317.000.000
		2019	569.788.000.000	14.306.553.000.000	18.893.684.000.000	640.606.000.000	112.336.000.000	2.124.004.111.350	129	16.465.148.150	16.098.826.000.000
		2020	2.143.533.000.000	18.468.954.000.000	25.235.573.000.000	669.045.000.000	63.703.000.000	5.218.134.116.051	139	37.540.533.209	19.218.857.000.000
		2021	2.026.102.000.000	19.283.291.000.000	26.194.548.000.000	748.437.000.000	104.014.000.000	4.354.701.852.244	116	37.540.533.209	20.113.342.000.000
		2022	841.506.000.000	17.999.436.000.000	25.022.953.000.000	884.396.000.000	175.742.000.000	3.003.242.656.720	80	37.540.533.209	18.823.716.000.000
13	MEGA	2018	3.688.128.000.000	57.504.558.000.000	83.761.946.000.000	1.497.000.000.000	2.002.021.000.000	33.781.277.312.300	4.900	6.894.138.227	69.979.273.000.000
		2019	8.859.848.000.000	70.470.817.000.000	100.803.831.000.000	1.543.000.000.000	2.508.411.000.000	43.777.777.741.450	6.350	6.894.138.227	85.262.393.000.000
		2020	4.904.172.000.000	75.744.315.000.000	112.202.653.000.000	1.576.000.000.000	3.715.053.000.000	49.637.795.234.400	7.200	6.894.138.227	93.994.503.000.000
		2021	10.711.630.000.000	95.615.110.000.000	132.879.390.000.000	1.587.000.000.000	4.952.616.000.000	58.427.821.473.825	8.475	6.894.138.227	113.734.926.000.000
		2022	10.065.792.000.000	100.505.511.000.000	141.750.449.000.000	1.639.000.000.000	5.028.070.000.000	63.638.744.104.875	5.475	11.623.514.905	121.116.769.000.000

14	NISP	2018	6.330.723.000.000	125.560.448.000.000	173.582.894.000.000	14.868.815.000.000	3.485.834.000.000	19.421.988.507.360	855	22.715.776.032	149.154.640.000.000
		2019	14.045.024.000.000	126.121.499.000.000	180.706.987.000.000	17.808.553.000.000	3.891.439.000.000	19.194.830.747.040	845	22.715.776.032	153.042.184.000.000
		2020	8.900.581.000.000	159.036.404.000.000	206.297.200.000.000	19.646.560.000.000	2.784.855.000.000	18.626.936.346.240	820	22.715.776.032	176.467.884.000.000
		2021	5.451.173.000.000	168.050.732.000.000	241.395.608.000.000	22.147.022.000.000	3.203.792.000.000	15.219.569.941.440	670	22.715.776.032	182.068.037.000.000
		2022	8.695.216.000.000	176.084.993.000.000	238.498.560.000.000	24.987.242.000.000	4.218.016.000.000	16.923.253.143.840	745	22.715.776.032	204.287.525.000.000
15	NOBU	2018	3.373.954.000.000	141.418.000.000	11.793.981.000.000	149.619.000.000	43.444.000.000	4.437.912.300.000	1.000	4.437.912.300	10.379.604.000.000
		2019	1.817.856.000.000	150.482.000.000	13.147.503.000.000	189.069.000.000	71.279.000.000	3.949.741.947.000	890	4.437.912.300	11.683.086.000.000
		2020	1.175.868.000.000	180.260.000.000	13.737.934.000.000	226.369.000.000	64.005.000.000	3.661.277.647.500	825	4.437.912.300	12.218.080.000.000
		2021	2.312.233.000.000	233.460.000.000	20.742.643.000.000	281.010.000.000	85.994.000.000	3.150.917.733.000	710	4.437.912.300	18.977.960.000.000
		2022	1.815.307.000.000	283.982.000.000	22.116.366.000.000	387.189.000.000	134.133.000.000	2.440.851.765.000	550	4.437.912.300	20.243.766.000.000
16	PNBN	2018	1.741.401.000.000	1.981.000.000	28.252.725.000.000	13.648.475.000.000	538.640.000.000	27.294.104.667.710	1.145	23.837.645.998	4.419.322.000.000
		2019	2.129.486.000.000	1.324.000.000	30.289.386.000.000	15.473.304.000.000	584.183.000.000	31.823.257.407.330	1.335	23.837.645.998	4.338.029.000.000
		2020	2.403.575.000.000	991.000.000	32.381.721.000.000	16.409.152.000.000	611.833.000.000	25.387.092.987.870	1.065	23.837.645.998	4.484.512.000.000
		2021	2.600.245.000.000	1.070.000.000	33.192.581.000.000	17.735.265.000.000	547.648.000.000	18.354.987.418.460	770	23.837.645.998	4.377.908.000.000
		2022	3.269.852.000.000	12.944.000.000	33.868.608.000.000	19.210.819.000.000	564.303.000.000	36.709.974.836.920	1.540	23.837.645.998	4.136.592.000.000
17	SDRA	2018	1.076.539.000.000	178.389.000.000	29.631.693.000.000	2.945.465.000.000	734.723.000.000	5.659.596.578.440	860	6.580.926.254	23.081.225.000.000
		2019	2.375.870.000.000	363.078.000.000	36.936.262.000.000	3.330.587.000.000	672.866.000.000	5.462.168.790.820	830	6.580.926.254	30.000.672.000.000
		2020	1.295.464.000.000	363.078.000.000	38.053.939.000.000	3.665.968.000.000	692.054.000.000	4.821.186.573.340	740	6.515.116.991	30.782.968.000.000

		2021	2.378.555.000.000	414.421.000.000	43.801.571.000.000	4.227.382.000.000	820.650.000.000	4.792.641.891.300	565	8.482.552.020	34.544.380.000.000
		2022	1.865.669.000.000	388.409.000.000	51.499.424.000.000	4.900.944.000.000	1.113.455.000.000	4.835.054.651.400	570	8.482.552.020	41.568.671.000.000

LAMPIRAN 9
Data Variabel Penelitian

X1	X2	X3	X4	X5	Y
0,29249	0,54942	0,23292	0,03134	3,13	-2,7855
0,28885	0,54942	0,24122	0,03109	2,72	-2,6140
0,04337	0,54942	0,26572	0,02524	1,68	-2,9746
0,10784	0,54942	0,26751	0,02560	1,87	-2,9856
0,15204	0,54942	0,26917	0,03100	5,51	-3,1640
0,02212	0,90340	0,34667	0,02198	3,13	1,7637
0,02473	0,90340	0,37578	0,01919	2,72	2,2438
0,01723	0,90340	0,45293	0,02302	1,68	1,9991
0,01200	0,90340	0,46385	0,03251	1,87	1,7052
0,01286	0,90340	0,43493	0,03154	5,51	1,7857
0,04252	0,50923	0,32388	0,00125	3,13	1,0897
0,02280	0,42706	0,33096	0,00246	2,72	0,6766
0,05492	0,42706	0,38007	0,00060	1,68	0,6926
0,05127	0,42706	0,68517	0,00127	1,87	1,4157
0,02013	0,40978	1,07433	0,00513	5,51	1,2467
0,02434	0,43100	0,55705	0,00310	3,13	3,1236
0,04758	0,43100	0,38869	0,00135	2,72	2,2738
0,00143	0,86141	0,39948	0,00230	1,68	2,0193
0,07009	0,81188	0,53392	0,00264	1,87	3,3439
0,15247	0,82673	0,30686	0,00764	5,51	2,4507
0,14086	0,91827	0,25553	0,01273	3,13	1,2536
0,14687	0,91827	0,23494	0,00673	2,72	1,2220
0,41875	0,91827	0,25296	0,00459	1,68	0,8767
0,24059	0,91827	0,41199	0,00493	1,87	2,4638

0,15086	0,92574	0,58750	0,00474	5,51	1,2783
0,03065	0,92408	0,19033	0,01305	3,13	1,3477
0,02782	0,92408	0,20780	0,01327	2,72	1,4564
0,03593	0,92408	0,21925	0,00716	1,68	0,8370
0,03483	0,92408	0,23127	0,01319	1,87	1,1966
0,02824	0,92408	0,23133	0,01662	5,51	0,9718
0,02531	0,98395	0,18329	0,01274	3,13	0,6569
0,03437	0,98395	0,21308	0,01138	2,72	0,7124
0,03963	0,98395	0,24381	0,00741	1,68	1,0188
0,03811	0,98395	0,27237	0,00995	1,87	1,1519
0,03544	0,98395	0,27268	0,00953	5,51	0,6643
0,21159	0,90019	0,20005	0,00589	3,13	0,8052
0,16149	0,90019	0,20594	0,00929	2,72	1,0558
0,09514	0,99709	0,29025	0,00365	1,68	1,2813
0,13869	0,99709	0,28294	0,00525	1,87	1,3498
0,27354	0,99709	0,27322	0,00789	5,51	1,2128
0,04827	0,64781	0,18276	0,00164	3,13	1,0447
0,08004	0,63449	0,18453	0,00018	2,72	0,8374
0,04851	0,62332	0,17858	0,00266	1,68	0,7384
0,04738	0,55134	0,31287	0,00243	1,87	1,8224
0,08164	0,63724	5,75658	0,00467	5,51	1,3697
0,01240	0,60505	2,04399	0,02088	3,13	1,8245
0,00813	0,94563	2,68395	0,01648	2,72	1,0620
0,01206	0,94563	2,90039	0,01095	1,68	1,3124
0,01684	0,94561	3,07370	0,01617	1,87	1,4287
0,01420	0,94561	2,60484	0,01735	5,51	1,4148

0,91617	0,04855	0,14960	0,00503	3,13	-3,9852
0,03853	0,04531	0,15743	0,00565	2,72	-4,0889
0,04094	0,04531	0,14273	0,00069	1,68	-3,8057
0,03917	0,02616	0,14725	0,00037	1,87	-4,6481
0,04691	0,02616	0,13308	0,00019	5,51	-4,8537
0,02542	0,61476	0,18707	0,00562	3,13	-4,6660
0,02619	0,60605	0,20095	0,00418	2,72	-4,4805
0,02941	0,68893	0,39322	0,00198	1,68	-3,8553
0,04391	0,68897	0,39025	0,00303	1,87	-3,9746
0,03399	0,68897	0,33856	0,00543	5,51	-4,1682
0,01599	0,58602	0,24885	0,01909	3,13	-3,4890
0,01303	0,58602	0,25058	0,01987	2,72	-3,2532
0,01641	0,64737	0,31331	0,02681	1,68	-3,3189
0,01562	0,64366	0,27469	0,03016	1,87	-3,3627
0,01481	0,58604	0,25489	0,02859	5,51	-3,3577
0,01730	0,85938	0,17196	0,01520	3,13	-3,9550
0,01669	0,85938	0,18745	0,01627	2,72	-3,4709
0,01929	0,85938	0,21673	0,01019	1,68	-4,2621
0,02359	0,85938	2,28097	0,01044	1,87	-3,9426
2,40010	0,85938	2,14422	0,01395	5,51	-4,0567
0,00444	0,86356	0,23908	0,00379	3,13	2,3130
0,02081	0,64149	0,22662	0,00348	2,72	1,2702
0,00172	0,88320	0,22472	0,00390	1,68	0,8751
0,00386	0,87404	0,21467	0,00309	1,87	0,9038
0,00331	0,89633	0,19084	0,00470	5,51	0,6786
0,35685	0,81944	12.821,6	0,11281	3,13	8,5917

0,34972	0,83928	14.099,5	0,11550	2,72	9,9586
0,47696	0,83928	8.831,4	0,06298	1,68	8,2098
0,51357	0,83928	8.552,7	0,04508	1,87	6,7687
0,31752	0,91153	8.565,6	0,05860	5,51	11,9101
0,03144	0,85891	0,11512	0,01816	3,13	0,9470
0,02703	0,85891	0,09716	0,01353	2,72	0,9650
0,01808	0,86758	0,26343	0,01409	1,68	0,7614
0,01566	0,89720	0,29886	0,01436	1,87	0,8804
0,01692	0,89720	0,28032	0,01671	5,51	0,7658

LAMPIRAN 10
Hasil Olah Data

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
X1	85	.0014	2.4001	.118713	.2889145
X2	85	.0262	.9971	.739424	.2450894
X3	85	.0972	14099.5000	622.529982	2569.8805229
X4	85	.0002	.1155	.015143	.0196999
X5	85	1.6800	5.5100	2.982000	1.3802276
Y	85	-4.8537	11.9101	.303279	3.2706912
Valid N (listwise)	85				

Uji Normalitas

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		84
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	1.14382030
Most Extreme Differences	Absolute	.148
	Positive	.148
	Negative	-.055
Test Statistic		.148
Asymp. Sig. (2-tailed)		.000[c]

Uji Autokorelasi

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.799[a]	.639	.615	1.17991	2.162

Uji Multikolinearitas

Coefficients[a]

Model		Collinearity Statistics	
		Tolerance	VIF
1	(Constant)		
	X1	.924	1.083
	X2	.934	1.070
	X3	.199	5.037
	X4	.196	5.105
	X5	.927	1.079

a. Dependent Variable: LAGY

Uji Heteroskedatisitas

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.681	.138		4.917	.000
	LAGX1	-.003	.261	-.001	-.010	.992
	LAGX2	.874	.623	.162	1.403	.165
	LAGX3	1.597E-5	.000	.033	.132	.896
	LAGX4	-2.704	14.534	-.047	-.186	.853
	LAGX5	-.033	.052	-.074	-.638	.525

Uji Koefisien Determinasi

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.799[a]	.639	.615	1.17991	2.162

Uji Parsial (Uji t)

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.491	.197		-2.496	.015
	LAGX1	-1.431	.371	-.273	-3.859	.000
	LAGX2	3.268	.885	.260	3.691	.000
	LAGX3	.001	.000	.950	6.219	.000
	LAGX4	-34.267	20.662	-.255	-1.658	.101
	LAGX5	.081	.074	.077	1.086	.281

Uji F

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	191.870	5	38.374	27.564	.000[b]
	Residual	108.591	78	1.392		
	Total	300.461	83			