

LAMPIRAN

Lampiran 1. Daftar Perusahaan perbankan

No	Kode	Nama Bank
1.	BBCA	Bank central asia tbk
2.	BBRI	Bank rakyat indonesia tbk
3.	BMRI	Bank mandiri tbk
4.	BBNI	Bank negara indonesia tbk
5.	BBTN	Bank tabungan negara tbk

Lampiran 2. Hasil Olahan SPSS

Regression

Variables Entered/Removed ^a			
Model	Variables Entered	Variables Removed	Method
1	X3 risiko pasar, X2 risiko likuiditas, X1 risiko kredit ^b	.	Enter

a. Dependent Variable: Y kinerja keuangan

b. All requested variables entered.

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.956 ^a	.914	.655	.6210	1.842

a. Predictors: (Constant), X3 risiko pasar, X2 risiko likuiditas, X1 risiko kredit

b. Dependent Variable: Y kinerja keuangan

ANOVA^a

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	4.082	3	1.361	226.833	.037 ^b
Residual	.006	1	.006		
Total	4.468	4			

a. Dependent Variable: Y kinerja keuangan

b. Predictors: (Constant), X3 risiko pasar, X2 risiko likuiditas, X1 risiko kredit

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	3.891	4.449		.875	.543
1 X1 risiko kredit	-.438	.010	-.146	-5.214	.001
X2 risiko likuiditas	.276	.043	.382	4.873	.014

X3 risiko pasar	-.221	.024	-.113	-4.102	.023
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Coefficients^a

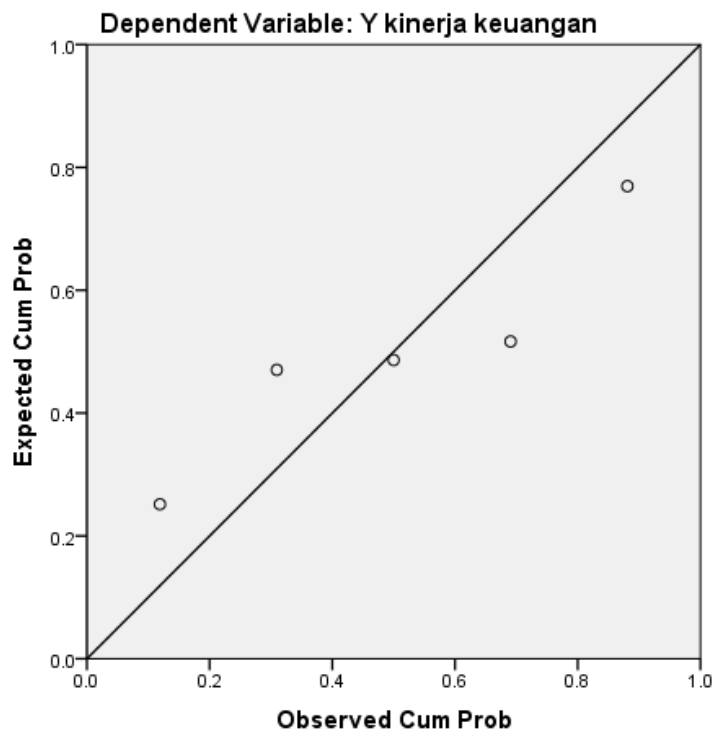
Model		Collinearity Statistics	
		Tolerance	VIF
1	(Constant)		
	X1 risiko kredit	.374	2.676
	X2 risiko likuiditas	.600	1.666
	X3 risiko pasar	.434	2.303

a. Dependent Variable: Y kinerja keuangan

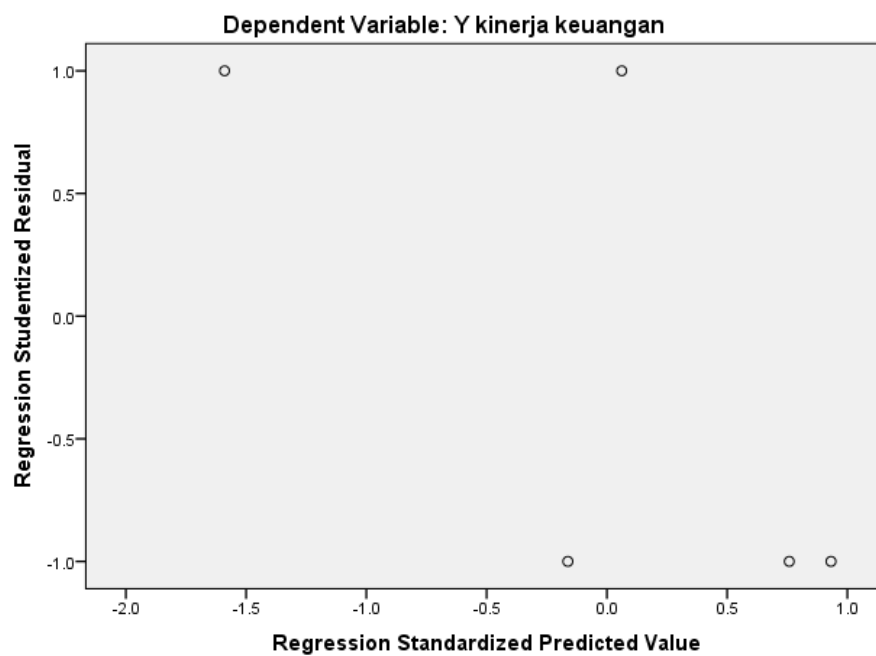
Charts



Normal P-P Plot of Regression Standardized Residual



Scatterplot



NPar Tests

- a. Based on availability of workspace memory.

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		5
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	.31049331
	Absolute	.267
Most Extreme Differences	Positive	.267
	Negative	-.241
Kolmogorov-Smirnov Z		.597
Asymp. Sig. (2-tailed)		.868

a. Test distribution is Normal.

b. Calculated from data.

NPar Tests

a. Based on availability of workspace memory.

Runs Test

	Unstandardized Residual
Test Value ^a	-.02136
Cases < Test Value	2
Cases >= Test Value	3
Total Cases	5
Number of Runs	5
Z	1.200
Asymp. Sig. (2-tailed)	.230

a. Median

Lampiran 3. Data BEI

a. Bank Central Asia (Persero) Tbk

PT BANK CENTRAL ASIA Tbk & ENTITAS ANAK
LAPORAN POSISI KEUANGAN
 Pada tanggal 31 Desember 2020 & 2019
 (Dalam jutaan Rupiah)

No.	POS - POS	INDIVIDUAL		KONSOLIDASIAN	
		Daudik 31 Des 2020	Daudik 31 Des 2019	Daudik 31 Des 2020	Daudik 31 Des 2019
	ASET				
1.	Kas	24.314.463	25.402.712	24.322.335	25.421.406
2.	Penempatan pada Bank Indonesia	64.951.015	73.205.861	65.888.638	74.218.488
3.	Penempatan pada bank lain	19.711.143	14.793.777	21.022.466	15.550.867
4.	Tagihan spot dan derivatif/forward	1.080.043	1.935.596	1.080.043	1.935.596
5.	Surat berharga yang dimiliki	194.245.485	147.845.055	201.947.204	153.719.541
6.	Surat berharga yang dijual dengan janji dibeli kembali (repo)	-	-	-	120.173
7.	Tagihan atas surat berharga yang dibeli dengan janji dijual kembali (reverse repo)	146.518.049	9.268.902	146.820.397	9.577.298
8.	Tagihan akseptasi	9.553.975	9.669.377	8.553.975	9.669.377
9.	Kredit dan pembiayaan yang diberikan	575.648.735	588.250.950	583.001.848	587.945.104
10.	Pembiayaan syariah	-	-	5.569.233	5.645.419
11.	Penyertaan modal	7.481.104	5.824.031	760.761	704.995
12.	Aset keuangan lainnya	9.527.339	8.275.887	10.531.596	8.972.088
13.	Cadangan kerugian penurunan nilai aset keuangan -/-	(27.576.229)	(15.143.940)	(28.562.838)	(15.780.371)
	a. Surat berharga yang dimiliki	(120.852)	(2.734)	(129.616)	(1.639)
	b. Kredit yang diberikan dan pembiayaan syariah	(26.344.873)	(14.905.039)	(27.913.451)	(15.524.813)
	c. Lainnya	(510.504)	(236.167)	(519.571)	(243.919)
14.	Aset tidak berwujud	2.054.813	1.835.131	3.355.855	2.801.781
	Akumulasi amortisasi aset tidak berwujud -/-	(1.590.257)	(1.307.319)	(1.726.035)	(1.424.329)
15.	Aset tetap dan inventaris	32.798.565	30.942.310	33.909.756	31.873.628
	Akumulasi penyusutan aset tetap dan inventaris -/-	(11.578.505)	(10.716.816)	(11.994.702)	(11.021.327)
16.	Aset non produktif	1.562.951	1.044.277	1.693.121	1.103.656
	a. Properti terbengkalai	29.226	26.020	44.835	26.020
	b. Agunan yang diambil alih	1.413.853	976.879	1.528.414	1.036.258
	c. Rekening lunda	15.317	20.763	15.317	20.763
	d. Aset sarkantior	104.555	20.615	104.555	20.615
17.	Aset lainnya	8.659.419	7.910.171	9.396.603	7.955.922
	TOTAL ASET	1.056.362.108	899.035.962	1.075.570.256	918.989.312