



Data Rasio Keuangan

Tahun	Triwulan	NIM	NPL	LDR	ROA
2015	I	3,59%	0,64%	93,27%	1,56%
	II	1,24%	0,55%	97,58%	1,22%
	III	0,78%	1,24%	96,10%	1,13%
	IV	0,86%	1,94%	96,43%	1,14%
2016	I	0,02%	1,69%	94,03%	0,20%
	II	0,15%	1,96%	89,60%	0,36%
	III	0,14%	1,84%	89,14%	0,42%
	IV	0,05%	1,86%	91,99%	0,37%
2017	I	0,50%	2,01%	90,34%	0,80%
	II	0,10%	3,41%	92,48%	0,45%
	III	0,001%	3,98%	94,25%	0,29%
	IV	-11,57%	4,83%	86,95%	-10,77%
2018	I	0,18%	2,84%	87,90%	0,26%
	II	0,17%	2,88%	88,77%	0,26%
	III	-0,64%	2,89%	93,44%	0,25%
	IV	0,05%	3,84%	88,82%	0,26%
2019	I	0,24%	3,97%	98,87%	0,24%
	II	0,12%	3,41%	94,66%	0,15%
	III	0,13%	3,14%	97,88%	0,16%
	IV	0,22%	2,80%	95,72%	0,25%
2020	I	0,24%	2,90%	98,21%	0,26%
	II	0,01%	2,59%	105,47%	0,04%
	III	-0,02%	2,62%	93,87%	0,004%
	IV	0,05%	2,45%	111,71%	0,06%
2021	I	0,103%	3,53%	117,45%	0,10%
	II	0,05%	3,24%	111,41%	0,05%
	III	0,04%	3,16%	118,94%	0,04%
	IV	-7,37%	0,94%	107,56%	-6,72%

Statistic Deskriptif
Descriptive Statistics

	N	Minimum	Maximum [?]	Mean	Std. Deviation
NIM	18	-,02	,50	,1208	,12203
NPL	18	1,84	3,98	2,9161	,70928
LDR	18	87,90	118,94	97,9933	10,37320
ROA	18	,00	,80	,2452	,19657

Uji Normalitas
One-Sample Kolmogorov-Smirnov Test

Unstandardized Residual

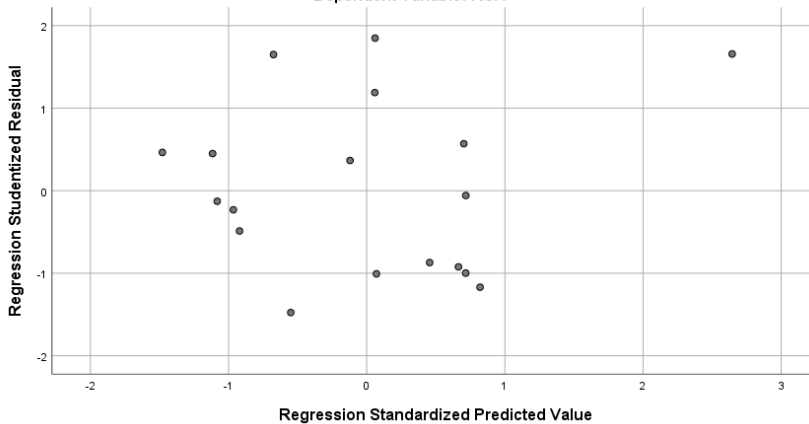
N		18
Normal Parameters ^{a,b}	Mean	,0000000
	Std. Deviation	,10164807
Most Extreme Differences	Absolute	,123
	Positive	,123
	Negative	-,082
Test Statistic		,123
Asymp. Sig. (2-tailed)		,200 ^{c,d}

a. Test distribution is Normal,
b. Calculated from data,

Uji Heteroskedastisitas

Scatterplot

Dependent Variable: ROA



Hasil Uji multikolinieritas

Model		“Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant”)	,986	,291		3,387	,004		
	NIM	,947	,238	,588	3,975	,001	,873	1,146
	NPL	-,028	,040	-,101	-,696	,498	,915	1,093
	LDR	-,008	,003	-,417	-2,817	,014	,872	1,147

Hasil Uji Autokorelasi Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the “Estimate	Durbin-Watson
1	,856 ^a	,733	,675	,11201	,956

a. Predictors: (Constant), LDR, NPL, NIM

b. Dependent Variable: ROA

Uji analisis jalur (Path) model pertama Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant”)	93,421	11,702		7,983	,000
	NIM	-23,414	21,083	-,275	-1,111	,284
	NPL	2,538	3,627	,174	,700	,495

a, Dependent Variable: LDR

Uji analisis jalur (Path) model kedua “Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant”)	,986	,291		3,387	,004
	NIM	,947	,238	,588	3,975	,001
	NPL	-,028	,040	-,101	-,696	,498
	LDR	-,008	,003	-,417	-2,817	,014

“a. Dependent Variable: ROA

Hasil uji T "Coefficients"^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant) ^b	,986	,291		3,387	,004
	NIM	,947	,238	,588	3,975	,001
	NPL	-,028	,040	-,101	-,696	,498
	LDR	-,008	,003	-,417	-2,817	,014

^a.a. Dependent Variable: ROA

Hasil uji F ANOVA^a

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	.481	3	.160	12.786	.000 ^b
	Residual	.176	14	.013		
	Total	.657	17			

a. Dependent Variable: ROA

b. Predictors: (Constant), NIM, NPL, LDR^b





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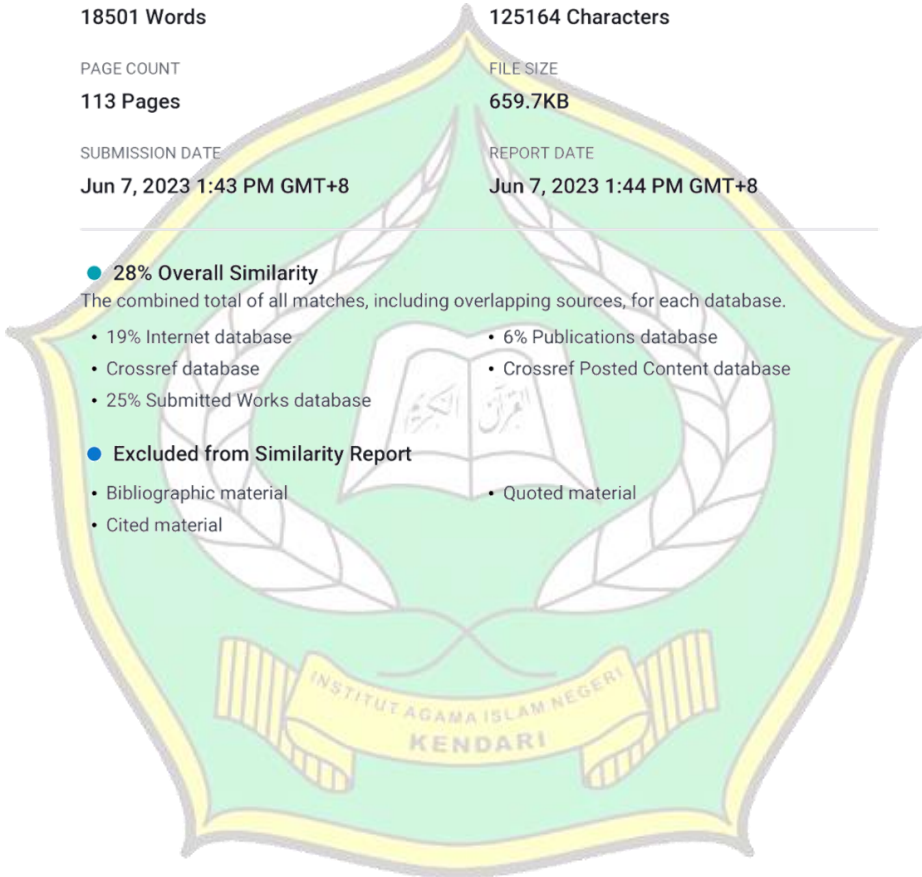
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Summary

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