

## LAMPIRAN

Lampiran 1. Daftar Sampel Perusahaan

No	Kode	Nama Perusahaan
1	AGRO	Bank Rakyat Indonesia Agroniaga Tbk
2	BBCA	Bank Central Asia Tbk
3	BBNI	Bank Negara Indonesia Tbk
4	BBRI	Bank Rakyat Indonesia (Persero) Tbk
5	BBTN	Bank Tabungan Negara (Persero) Tbk
6	BDMN	Bank Danamon Indonesia Tbk
7	BGTG	PT Bank Ganesha Tbk.
8	BINA	PT Bank Ina Perdana Tbk.
9	BJTM	Bank Pembangunan Daerah Jawa Timur Tbk
10	BMRI	Bank Mandiri (Persero) Tbk
11	BNBA	Bank Bumi Arta Tbk
12	BNII	PT Bank Maybank Indonesia Tbk
13	BNLI	Bank Permata Tbk
14	BSIM	Bank Sinarmas Tbk
15	BTPN	Bank Tabungan Pensiunan Nasional Tbk
16	MCOR	PT Bank China Construction Bank Indonesia Tbk
17	MEGA	Bank Mega Tbk
18	NISP	Bank OCBC NISP Tbk
19	SDRA	PT Bank Woori Saudara Indonesia 1906 Tbk
20	BBMD	PT Bank Mestika Dharma Tbk.
21	BNGA	Bank CIMB Niaga Tbk
22	MAYA	Bank Mayapada Internasional Tbk
23	NOBU	PT Bank Nationalnobu Tbk
24	PNBN	Bank Pan Indonesia Tbk

Lampiran 2. Data Liabilitas & Ekuitas Perusahaan Sampel

No	Kode	Nama Perusahaan	Liabilitas			Ekuitas		
			2018	2019	2020	2018	2019	2020
1	AGRO	Bank Rakyat Indonesia Agroniaga Tbk	18.889.385	22.586.219	23.727.802	4.424.286	4.481.704	4.287.690
2	BBCA	Bank Central Asia Tbk	673.035	744.846	890.856	151.753	174.143	184.715
3	BBNI	Bank Negara Indonesia Tbk	671.238	688.489	746.236	110.374	125.004	112.872
4	BBRI	Bank Rakyat Indonesia (Persero) Tbk	1.090.664.084	1.183.155.670	1.278.346.276	185.275.331	208.784.336	199.911.376
5	BBTN	Bank Tabungan Negara (Persero) Tbk	263.784.017	269.451.682	321.376.142	23.840.448	23.836.195	19.987.845
6	BDMN	Bank Danamon Indonesia Tbk	144.822	148.117	157.315	41.940	45.417	43.575
7	BGTG	PT Bank Ganesha Tbk.	3.370.923	3.669.743	4.226.331	1.126.199	1.140.000	1.139.125
8	BINA	PT Bank Ina Perdana Tbk.	2.646.122	4.041.333	7.220.541	1.208.052	1.221.096	1.217.144
9	BJTM	Bank Pembangunan Daerah Jawa Timur Tbk	54.217.182	67.734.755	73.614.504	8.471.936	9.021.558	10.004.948
10	BMRI	Bank Mandiri (Persero) Tbk	941.953.100	1.025.749.580	1.151.267.847	184.960.305	209.034.525	193.796.083
11	BNBA	Bank Bumi Arta Tbk	5.802.519	6.083.998	6.128.137	1.494.755	1.523.656	1.509.386
12	BNII	PT Bank Maybank Indonesia Tbk	152.442.167	142.397.914	146.000.782	25.090.691	26.684.916	27.223.630
13	BNLI	Bank Permata Tbk	130.440.930	137.413.908	162.654.644	22.451.936	24.037.351	35.071.453
14	BSIM	Bank Sinarmas Tbk	23.532.846	26.385.919	32.557.921	4.856.420	6.074.463	6.056.844
15	BTPN	Bank Tabungan Pensiunan Nasional Tbk	82.554.894	150.159.457	150.201.225	18.786.330	31.471.928	32.964.753
16	MCOR	PT Bank China Construction Bank Indonesia Tbk	13.476.317	16.098.826	19.218.857	2.516.158	2.794.858	6.016.716
17	MEGA	Bank Mega Tbk	69.979	85.262	93.995	13.783	15.542	18.208
18	NISP	Bank OCBC NISP Tbk	149.154.640	153.042.184	176.467.884	24.428.254	27.664.803	29.829.316
19	SDRA	PT Bank Woori Saudara Indonesia 1906 Tbk	23.081.693	30.004.846	30.782.968	6.550.468	6.935.590	7.270.971
20	BBMD	PT Bank Mestika Dharma Tbk.	9.005.066	9.419.749	10.150.492	3.088.013	3.480.470	4.009.263
21	BNGA	Bank CIMB Niaga Tbk	227.200.919	231.173.061	239.890.554	39.579.574	43.278.891	41.038.939
22	MAYA	Bank Mayapada Internasional Tbk	76.183.319	81.066.862	79.603.549	10.788.574	12.341.969	12.914.476
23	NOBU	PT Bank Nationalnobu Tbk	10.379.604	11.683.087	12.218.706	1.414.377	1.464.416	1.519.228
24	PNBN	Bank Pan Indonesia Tbk	166.457	166.845	170.607	40.747	44.442	47.460

Lampiran 3. Data Laba Bersih &amp; Total Aset Perusahaan Sampel

No	Kode	Nama Perusahaan	LABA BERSIH			TOTAL ASET		
			2018	2019	2020	2018	2019	2020
1	AGRO	Bank Rakyat Indonesia Agroniaga Tbk	204.213	51.061	31.261	23.313.671	27.067.923	28.015.492
2	BBCA	Bank Central Asia Tbk	25.852	28.570	27.147	824.788	918.989	1.075.570
3	BBNI	Bank Negara Indonesia Tbk	15.092	15.509	3.321	808.572	845.605	891.337
4	BBRI	Bank Rakyat Indonesia (Persero) Tbk	32.418.486	34.413.825	18.660.393	1.296.898.292	1.416.758.840	1.511.804.628
5	BBTN	Bank Tabungan Negara (Persero) Tbk	2.807.923	209.263	1.602.358	306.436.194	311.776.828	361.208.406
6	BDMN	Bank Danamon Indonesia Tbk	4.107	4.241	1.089	186.762	193.534	200.890
7	BGTG	PT Bank Ganesha Tbk.	5.600	11.841	3.198	4.497.122	4.809.743	5.365.456
8	BINA	PT Bank Ina Perdana Tbk.	11.395	7.115	19.376	3.854.174	5.262.429	8.437.685
9	BJTM	Bank Pembangunan Daerah Jawa Timur Tbk	1.314.422	1.219.278	1.699.874	62.689.118	76.756.313	83.619.452
10	BMRI	Bank Mandiri (Persero) Tbk	25.851.937	28.455.592	17.845.624	1.202.252.094	1.318.246.335	1.429.334.484
11	BNBA	Bank Bumi Arta Tbk	92.898	51.168	35.058	7.297.274	7.607.654	7.637.523
12	BNII	PT Bank Maybank Indonesia Tbk	2.262.245	1.924.180	1.284.392	177.532.858	169.082.830	173.224.412
13	BNLI	Bank Permata Tbk	901.252	1.500.420	721.587	152.892.866	1.616.451.259	197.726.097
14	BSIM	Bank Sinarmas Tbk	50.472	6.752	118.522	30.748.742	36.559.556	44.612.045
15	BTPN	Bank Tabungan Pensiunan Nasional Tbk	2.005.677	2.992.418	2.128.064	101.341.224	181.631.385	183.165.978
16	MCOR	PT Bank China Construction Bank Indonesia Tbk	89.860	78.967	49.949	15.992.475	18.893.684	25.235.573
17	MEGA	Bank Mega Tbk	1.599	2.003	3.008	83.762	100.804	112.203
18	NISP	Bank OCBC NISP Tbk	2.638.064	2.939.241	2.101.671	173.582.894	18.706.987	206.297.200
19	SDRA	PT Bank Woori Saudara Indonesia 1906 Tbk	537.971	499.791	536.001	29.631.693	36.940.436	38.053.939
20	BBMD	PT Bank Mestika Dharma Tbk.	265.863	247.574	325.932	12.093.079	12.900.219	14.159.755
21	BNGA	Bank CIMB Niaga Tbk	3.482.428	3.912.185	2.011.254	266.781.498	274.467.227	280.943.605
22	MAYA	Bank Mayapada Internasional Tbk	437.412	528.114	64.164	86.971.893	93.408.831	92.518.025
23	NOBU	PT Bank Nationalnoba Tbk	53.731	45.794	44.748	11.793.981	13.147.503	13.737.934
24	PNBN	Bank Pan Indonesia Tbk	3.187	3.498	3.124	207.204	211.287	218.067

Lampiran 4. Data Laba Bersih &amp; Laba Kotor Perusahaan Sampel

No	Kode	Nama Perusahaan	NET PROFIT			LABA		
			2018	2019	2020	2018	2019	2020
1	AGRO	Bank Rakyat Indonesia Agroniaga Tbk	204.213	51.061	31.261	291.694	71.493	57.650
2	BBCA	Bank Central Asia Tbk	25.852	28.570	27.147	63.034	71.623	75.165
3	BBNI	Bank Negara Indonesia Tbk	15.092	15.509	3.321	19.599	19.487	5.231
4	BBRI	Bank Rakyat Indonesia (Persero) Tbk	32.418.486	34.413.825	18.660.393	41.725.877	43.431.933	26.774.164
5	BBTN	Bank Tabungan Negara (Persero) Tbk	2.807.923	209.263	1.602.358	3.593.800	521.773	2.330.285
6	BDMN	Bank Danamon Indonesia Tbk	4.107	4.241	1.089	5.158	3.273	2.271
7	BGTG	PT Bank Ganesha Tbk.	5.600	11.841	3.198	10.958	16.936	7.688
8	BINA	PT Bank Ina Perdana Tbk.	11.395	7.115	19.376	20.069	11.968	31.170
9	BJTM	Bank Pembangunan Daerah Jawa Timur Tbk	1.314.422	1.219.278	1.699.874	1.753.698	1.864.133	1.507.367
10	BMRI	Bank Mandiri (Persero) Tbk	25.851.937	28.455.592	17.845.624	33.905.797	36.451.514	23.176.303
11	BNBA	Bank Bumi Arta Tbk	92.898	51.168	35.058	125.987	70.834	52.332
12	BNII	PT Bank Maybank Indonesia Tbk	2.262.245	1.924.180	1.284.392	3.035.577	2.599.094	1.818.645
13	BNLI	Bank Permata Tbk	901.252	1.500.420	721.587	1.219.227	2.010.735	1.615.349
14	BSIM	Bank Sinarmas Tbk	50.472	6.752	118.522	75.863	81.893	116.600
15	BTPN	Bank Tabungan Pensiunan Nasional Tbk	2.005.677	2.992.418	2.128.064	2.919.428	4.018.922	2.633.076
16	MCOR	PT Bank China Construction Bank Indonesia Tbk	89.860	78.967	49.949	128.567	114.488	57.056
17	MEGA	Bank Mega Tbk	1.599	2.003	3.008	2.002	2.508	3.715
18	NISP	Bank OCBC NISP Tbk	2.638.064	2.939.241	2.101.671	3.486.447	3.887.741	2.780.469
19	SDRA	PT Bank Woori Saudara Indonesia 1906 Tbk	537.971	499.791	536.001	729.736	671.927	691.402
20	BBMD	PT Bank Mestika Dharma Tbk.	265.863	247.574	325.932	355.549	330.774	419.976
21	BNGA	Bank CIMB Niaga Tbk	3.482.428	3.912.185	2.011.254	4.794.343	5.292.747	2.853.855
22	MAYA	Bank Mayapada Internasional Tbk	437.412	528.114	64.164	600.930	714.688	104.448
23	NOBU	PT Bank Nationalnoba Tbk	53.731	45.794	44.748	43.715	62.591	71.753
24	PNBN	Bank Pan Indonesia Tbk	3.187	3.498	3.124	4.375	4.416	3.926



## Lampiran 8. Perhitungan Pertumbuhan Laba

No	Kode	Nama Perusahaan	Laba Bersih				Pertumbuhan Laba		
			2017	2018	2019	2020	2018	2019	2020
1	AGRO	Bank Rakyat Indonesia Agroniaga Tbk	140.496	204.213	51.061	31.261	0,4535	-0,75	-0,388
2	BBCA	Bank Central Asia Tbk	23.321	25.852	28.570	27.147	0,1085	0,1051	-0,05
3	BBNI	Bank Negara Indonesia Tbk	13.771	15.092	15.509	3.321	0,0959	0,0276	-0,786
4	BBRI	Bank Rakyat Indonesia (Persero) Tbk	29.044	32.418.486	34.413.825	18.660.393	1115,2	0,0615	-0,458
5	BBTN	Bank Tabungan Negara (Persero) Tbk	3.027.466	2.807.923	209.263	1.602.358	-0,073	-0,925	6,6571
6	BDMN	Bank Danamon Indonesia Tbk	3.828	4.107	4.241	1.089	0,0729	0,0326	-0,743
7	BGTG	PT Bank Ganesha Tbk.	51.140	5.600	11.841	3.198	-0,89	1,1145	-0,73
8	BINA	PT Bank Ina Perdana Tbk.	18.340	11.395	7.115	19.376	-0,379	-0,376	1,7233
9	BJTM	Bank Pembangunan Daerah Jawa Timur Tbk	1.159.370	1.314.422	1.219.278	1.699.874	0,1337	-0,072	0,3942
10	BMRI	Bank Mandiri (Persero) Tbk	21.443.042	25.851.937	28.455.592	17.845.624	0,2056	0,1007	-0,373
11	BNBA	Bank Bumi Arta Tbk	89.548	92.898	51.168	35.058	0,0374	-0,449	-0,315
12	BNII	PT Bank Maybank Indonesia Tbk	1.860.845	2.262.245	1.924.180	1.284.392	0,2157	-0,149	-0,332
13	BNLI	Bank Permata Tbk	748.433	901.252	1.500.420	721.587	0,2042	0,6648	-0,519
14	BSIM	Bank Sinarmas Tbk	318.923	50.472	6.752	118.522	-0,842	-0,866	16,554
15	BTPN	Bank Tabungan Pensiunan Nasional Tbk	1.421.940	2.005.677	2.992.418	2.128.064	0,4105	0,492	-0,289
16	MCOR	PT Bank China Construction Bank Indonesia Tbk	49.899	89.860	78.967	49.949	0,8008	-0,121	-0,367
17	MEGA	Bank Mega Tbk	1.300	1.599	2.003	3.008	0,23	0,2527	0,5017
18	NISP	Bank OCBC NISP Tbk	2.175.824	2.638.064	2.939.241	2.101.671	0,2124	0,1142	-0,285
19	SDRA	PT Bank Woori Saudara Indonesia 1906 Tbk	438.725	537.971	499.791	536.001	0,2262	-0,071	0,0725
20	BBMD	PT Bank Mestika Dharma Tbk.	263.753	265.863	247.574	325.932	0,008	-0,069	0,3165
21	BNGA	Bank CIMB Niaga Tbk	2.977.738	3.482.428	3.912.185	2.011.254	0,1695	0,1234	-0,486
22	MAYA	Bank Mayapada Internasional Tbk	675.405	437.412	528.114	64.164	-0,352	0,2074	-0,879
23	NOBU	PT Bank Nationalnobu Tbk	34.985	53.731	45.794	44.748	0,5358	-0,148	-0,023
24	PNBN	Bank Pan Indonesia Tbk	2.008	3.187	3.498	3.124	0,5872	0,0976	-0,107

## Lampiran 9. Output Data SPSS Hasil Statistik Deskriptif

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
Debt to Equity Ratio	72	2,200	16,100	5,33889	2,100339
Return on Asset	72	,000	,157	,01362	,019136
Net Profit Margin	72	,082	1,296	,71066	,175282
Pertumbuhan Laba	72	-,925	1115,185	15,77562	131,409150
Valid N (listwise)	72				

## Lampiran 10. Output Data SPSS Hasil Uji Normalitas

## One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		55
Normal Parameters <sup>a,b</sup>	Mean	-14,4127878
	Std. Deviation	5,68016280
Most Extreme Differences	Absolute	,101
	Positive	,101
	Negative	-,059
Test Statistic		,101
Asymp. Sig. (2-tailed)		,200 <sup>c,d</sup>

- Test distribution is Normal.
- Calculated from data.
- Lilliefors Significance Correction.
- This is a lower bound of the true significance.

Lampiran 11. Output Data SPSS Hasil Uji Multikolinearitas

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	-1,216	,482		-2,525	,015		
	Debt to Equity Ratio	,021	,034	,071	,613	,542	,964	1,037
	Return on Asset	22,905	7,530	,436	3,042	,004	,622	1,608
	Net Profit Margin	1,092	,705	,219	1,549	,127	,639	1,566

a. Dependent Variable: Pertumbuhan Laba

Lampiran 12. Output Data SPSS Hasil Uji Autokorelasi

**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	,589 <sup>a</sup>	,347	,309	,327085	1,755

a. Predictors: (Constant), Net Profit Margin, Debt to Equity Ratio, Return on Asset

b. Dependent Variable: Pertumbuhan Laba

Lampiran 13. Output Data Hasil Uji Heteroskedastisitas

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-1,216	,482		-2,525	,015
	Debt to Equity Ratio	,021	,034	,071	,613	,542
	Return on Asset	22,905	7,530	,436	3,042	,004
	Net Profit Margin	1,092	,705	,219	1,549	,127

a. Dependent Variable: Pertumbuhan Laba

Lampiran 14. Output Data SPSS Hasil Uji Regresi Linier Berganda

**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,589 <sup>a</sup>	,347	,309	,327085

a. Predictors: (Constant), Net Profit Margin, Debt to Equity Ratio, Return on Asset

b. Dependent Variable: Pertumbuhan Laba

Lampiran 15. Output Data SPSS Hasil Uji Statistik t

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-1,216	,482		-2,525	,015
	Debt to Equity Ratio	,021	,034	,071	,613	,542
	Return on Asset	22,905	7,530	,436	3,042	,004
	Net Profit Margin	1,092	,705	,219	1,549	,127

a. Dependent Variable: Pertumbuhan Laba

Lampiran 16. Output Data SPSS Hasil Uji Statistik F

**ANOVA<sup>a</sup>**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	2,900	3	,967	9,036	,000 <sup>b</sup>
	Residual	5,456	51	,107		
	Total	8,356	54			

a. Dependent Variable: Pertumbuhan Laba

b. Predictors: (Constant), Net Profit Margin, Debt to Equity Ratio, Return on Asset