

LAMPIRAN 1

Figure 1

Perhitungan ROA

NO	Nama Perusahaan	Kode Perusahaan	Return On Assets (ROA)	
			2019	2020
1	Bank Raya Indonesia Tbk	AGRO	0,001886	1,115836
2	Bank Atos Indonesia	ARTO	-0,09232	0,086962
3	Bank MNC Internasional Tbk	BABP	0,001926	0,000894
4	Bank Capital Indonesia Tbk	BACA	0,000838	0,003037
5	Bank Central Asia	BBCA	0,031088	0,026563
6	Bank Harda Internasional Tbk	BBHI	-0,01446	0,014309
7	Bank bukopin Tbk	BBKP	0,002162	-0,04076
8	Bank Mestika Dharma Tbk	BBMD	0,019191	0,023018
9	Bank Negara Indonesia (Persero) Tbk	BBNI	0,018341	0,003726
10	Bank Rakyat Indonesia (Persero) Tbk	BBRI	0,024291	12,34312
11	Bank Tabungan Negara (Persero) Tbk	BBTN	0,000671	0,004436
12	Bank Danamon Indonesia Tbk	BDMN	0,005627	0,005421
13	Bank Pembangunan Daerah Banten Tbk	BEKS	0,016988	0,057737
14	Bank Ganesha Tbk	BGTB	0,002462	0,000596
15	Bank Ina Perdana Tbk	BINA	0,001352	0,002296
16	Bank Pembangunan Daerah Jawa Barat Tbk	BJBR	0,012671	0,011991
17	Bank Pembangunan Daerah Jawa Timur Tbk	BJTM	0,017943	0,017806
18	Bank QNB Indonesia Tbk	BKSW	0,000229	-0,02307
19	Bank Maspion Indonesia Tbk	BMAS	0,007893	0,006625
20	Bank Mandiri (Persero) Tbk	BMRI	0,019908	0,012345
21	Bank Bumi Artha Tbk	BNBA	0,0067	0,00459
22	Bank CIMB Niaga Tbk	BNGA	0,012967	0,007159
23	Bank Mybank Indonesia Tbk	BNII	0,01138	0,007415
24	Bank Permata Tbk	BNLI	0,009293	0,003649
25	Bank Sinar Mas Tbk	BSIM	0,000185	0,002657
26	Bank of India Indonesia Tbk	BSWD	0,007724	-0,01897
27	Bank BTPN Tbk	BTPN	0,016475	0,01095

28	Bank Tabungan Pensiunan Nasional Syariah Tbk	BTPS	0,090986	0,052
29	Bank Victoria Internasional Tbk	BVIC	-0,00045	-0,00962
30	Bank Oke Indonesia Tbk	DNAR	-0,00331	1,254953
31	Bank Artha Graha Internasional Tbk	INPC	-0,00229	0,0007
32	Bank Mayapada International Tbk	MAYA	0,005654	0,000694
33	Bank OCBN NISP Tbk	NISP	0,016265	0,010188
34	Bank Nationalnobu Tbk	NOBU	0,003483	0,003902
35	Bank Pan Indonesia Tbk	PNBN	0,016557	0,014327
36	Bank Panin Syariah Tbk	PNBS	0,001189	0,011336
37	Bank Woori Saudara Indoensia Tbk	SDRA	13,52944	0,014085

Figure 2

Perhitungan ROE

NO	Nama Perusahaan	Kode Perusahaan	Return On Equity (ROE)	
			2019	2020
1	Bank Raya Indonesia Tbk	AGRO	0,011393	0,007291
2	Bank Atos Indonesia	ARTO	-0,17905	0,153828
3	Bank MNC Internasional Tbk	BABP	0,013103	0,00766
4	Bank Capital Indonesia Tbk	BACA	0,010323	0,03994
5	Bank Central Asia	BBCA	0,16406	0,16406
6	Bank Harda Internasional Tbk	BBHI	-0,12193	0,106641
7	Bank bukopin Tbk	BBKP	0,024339	-0,38483
8	Bank Mestika Dharma Tbk	BBMD	0,071132	0,081295
9	Bank Negara Indonesia (Persero) Tbk	BBNI	0,124068	0,029427
10	Bank Rakyat Indonesia (Persero) Tbk	BBRI	0,164831	0,093343

11	Bank Tabungan Negara (Persero) Tbk	BBTN	0,008779	0,080167
12	Bank Danamon Indonesia Tbk	BDMN	0,023977	0,02499
13	Bank Pembangunan Daerah Banten Tbk	BEKS	0,25032	0,226324
14	Bank Ganesha Tbk	BGTB	0,010387	0,002807
15	Bank Ina Perdana Tbk	BINA	0,005827	0,015919
16	Bank Pembangunan Daerah Jawa Barat Tbk	BJBR	0,129909	0,140765
17	Bank Pembangunan Daerah Jawa Timur Tbk	BJTM	0,149854	0,148823
18	Bank QNB Indonesia Tbk	BKSW	0,001125	-0,10266
19	Bank Maspion Indonesia Tbk	BMAS	0,048617	0,05216
20	Bank Mandiri (Persero) Tbk	BMRI	0,146833	0,012345
21	Bank Bumi Artha Tbk	BNBA	0,031247	0,023224
22	Bank CIMB Niaga Tbk	BNGA	0,088737	0,048992
23	Bank Mybank Indonesia Tbk	BNII	0,072107	0,047179
24	Bank Permata Tbk	BNLI	0,06242	0,020575
25	Bank Sinar Mas Tbk	BSIM	0,001112	0,019568
26	Bank of India Indonesia Tbk	BSWD	0,026654	-0,06673
27	Bank BTPN Tbk	BTPN	0,095082	0,060843
28	Bank Tabungan Pensiunan Nasional Syariah Tbk	BTPS	0,259513	0,145374
29	Bank Victoria Internasional Tbk	BVIC	-0,00461	-0,09537
30	Bank Oke Indonesia Tbk	DNAR	-0,00837	3,122634
31	Bank Artha Graha Internasional Tbk	INPC	-0,01286	0,006004

32	Bank Mayapada International Tbk	MAYA	0,04279	0,004968
33	Bank OCBN NISP Tbk	NISP	0,106245	0,070457
34	Bank Nationalnobu Tbk	NOBU	0,031271	0,035271
35	Bank Pan Indonesia Tbk	PNBN	0,078717	0,065828
36	Bank Panin Syariah Tbk	PNBS	7,811446	0,04112
37	Bank Woori Saudara Indoensia Tbk	SDRA	0,072062	0,073718

Figure 3
Perhitungan BOPO

NO	Nama Perusahaan	Kode Perusahaan	Beban Operasional dan Pendapatan Operasional (BOPO)	
			2019	2020
1	Bank Raya Indonesia Tbk	AGRO	4,224413	233,2205
2	Bank Atos Indonesia	ARTO	20,08071	0,184908
3	Bank MNC Internasional Tbk	BABP	16,62614	2,630758
4	Bank Capital Indonesia Tbk	BACA	0,642833	0,55959
5	Bank Central Asia	BBCA	1,453869	1,017828
6	Bank Harda Internasional Tbk	BBHI	1,691254	14,14488
7	Bank bukopin Tbk	BBKP	3,574241	4,922109
8	Bank Mestika Dharma Tbk	BBMD	4,522693	0,203205
9	Bank Negara Indonesia (Persero) Tbk	BBNI	0,455414	38,02329
10	Bank Rakyat Indonesia (Persero) Tbk	BBRI	1,588654	12,32206
11	Bank Tabungan Negara (Persero) Tbk	BBTN	0,033753	0,514036
12	Bank Danamon Indonesia Tbk	BDMN	3,731751	4,953438
13	Bank Pembangunan Daerah Banten Tbk	BEKS	5,463044	4,623888
14	Bank Ganesha Tbk	BGTB	3,870333	12,77848

15	Bank Ina Perdana Tbk	BINA	7,94302	5,610984
16	Bank Pembangunan Daerah Jawa Barat Tbk	BJBR	8,049085	-2,41031
17	Bank Pembangunan Daerah Jawa Timur Tbk	BJTM	5,647922	6,383776
18	Bank QNB Indonesia Tbk	BKSW	3,363657	13,02957
19	Bank Maspion Indonesia Tbk	BMAS	3,269949	1,746791
20	Bank Mandiri (Persero) Tbk	BMRI	1,468141	1,468141
21	Bank Bumi Artha Tbk	BNBA	0,784896	0,784896
22	Bank CIMB Niaga Tbk	BNGA	4,172251	4,172251
23	Bank Mybank Indonesia Tbk	BNII	4,246675	3,268331
24	Bank Permata Tbk	BNLI	5,326423	7,123527
25	Bank Sinar Mas Tbk	BSIM	0,97458	1,85992
26	Bank of India Indonesia Tbk	BSWD	0,041382	2,823351
27	Bank BTPN Tbk	BTPN	4,686592	4,487243
28	Bank Tabungan Pensiunan Nasional Syariah Tbk	BTPS	13,50174	4,047748
29	Bank Victoria Internasional Tbk	BVIC	0,683753	0,937728
30	Bank Oke Indonesia Tbk	DNAR	20,57861	3,875707
31	Bank Artha Graha Internasional Tbk	INPC	7,265956	8,465311
32	Bank Mayapada International Tbk	MAYA	0,014688	0,150368
33	Bank OCBN NISP Tbk	NISP	1,970598	1,706986
34	Bank Nationalnobu Tbk	NOBU	11,41931	15,30499
35	Bank Pan Indonesia Tbk	PNBN	2,082626	3,276314
36	Bank Panin Syariah Tbk	PNBS	0,261007	0,629913
37	Bank Woori Saudara Indoensia Tbk	SDRA	2,329494	3,167309

LAMPIRAN 2



Uji Statistik Deskriptif

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
ROA SEBELUM COVID-19	37	-.09	13.53	.3730	2.22311
ROA SELAMA COVID-19	37	-.04	12.34	.4066	2.03495
ROE SEBELUM COVID-19	37	-.18	7.81	.2652	1.27788
ROE SELAMA COVID-19	37	-.38	3.12	.3223	.51644
BOPO SEBELUM COVID-19	37	.01	20.58	4.8119	5.31069
BOPO SELAMA COVID-19	37	-2.41	233.22	11.4057	38.13156
Valid N (listwise)	37				

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
ROA SEBELUM COVID-19	37	100.0%	0	0.0%	37	100.0%
ROA SELAMA COVID-19	37	100.0%	0	0.0%	37	100.0%
ROE SEBELUM COVID-19	37	100.0%	0	0.0%	37	100.0%
ROE SELAMA COVID-19	37	100.0%	0	0.0%	37	100.0%
BOPO SEBELUM COVID-19	37	100.0%	0	0.0%	37	100.0%
BOPO SELAMA COVID-19	37	100.0%	0	0.0%	37	100.0%

Descriptives

	Statistic	Std. Error
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ROA SEBELUM COVID-19	Mean		.3730	.36548
	95% Confidence Interval for Mean	Lower Bound	-.3682	
		Upper Bound	1.1142	
	5% Trimmed Mean		.0090	
	Median		.0067	
	Variance		4.942	
	Std. Deviation		2.22311	
	Minimum		-.09	
	Maximum		13.53	
	Range		13.62	
	Interquartile Range		.02	
	Skewness		6.082	.388
	Kurtosis		36.991	.759
	ROA SELAMA COVID-19	Mean		.4066
95% Confidence Interval for Mean		Lower Bound	-.2719	
		Upper Bound	1.0850	
5% Trimmed Mean			.0509	
Median			.0072	
Variance			4.141	
Std. Deviation			2.03495	
Minimum			-.04	
Maximum			12.34	
Range			12.38	
Interquartile Range			.01	
Skewness			5.923	.388

	Kurtosis		35.590	.759
ROE SEBELUM COVID-19	Mean		.2652	.21008
	95% Confidence Interval for Mean	Lower Bound	-.1609	
		Upper Bound	.6912	
	5% Trimmed Mean		.0619	
	Median		.0428	
	Variance		1.633	
	Std. Deviation		1.27788	
	Minimum		-.18	
	Maximum		7.81	
	Range		7.99	
	Interquartile Range		.11	
	Skewness		6.040	.388
	Kurtosis		36.647	.759
	ROE SELAMA COVID-19	Mean		.1223
95% Confidence Interval for Mean		Lower Bound	-.0499	
		Upper Bound	.2945	
5% Trimmed Mean			.0505	
Median			.0411	
Variance			.267	
Std. Deviation			.51644	
Minimum			-.38	
Maximum			3.12	
Range			3.51	
Interquartile Range			.08	

	Skewness		5.721	.388
	Kurtosis		34.156	.759
BOPO SEBELUM COVID-19	Mean		4.8119	.87307
	95% Confidence Interval for Mean	Lower Bound	3.0413	
		Upper Bound	6.5826	
	5% Trimmed Mean		4.2147	
	Median		3.5742	
	Variance		28.203	
	Std. Deviation		5.31069	
	Minimum		.01	
	Maximum		20.58	
	Range		20.56	
	Interquartile Range		4.34	
	Skewness		1.799	.388
	Kurtosis		2.820	.759
	BOPO SELAMA COVID-19	Mean		11.4057
95% Confidence Interval for Mean		Lower Bound	-1.3080	
		Upper Bound	24.1194	
5% Trimmed Mean			4.7673	
Median			3.2763	
Variance			1454.016	
Std. Deviation			38.13156	
Minimum			-2.41	
Maximum			233.22	

Range	235.63	
Interquartile Range	5.78	
Skewness	5.778	.388
Kurtosis	34.325	.759

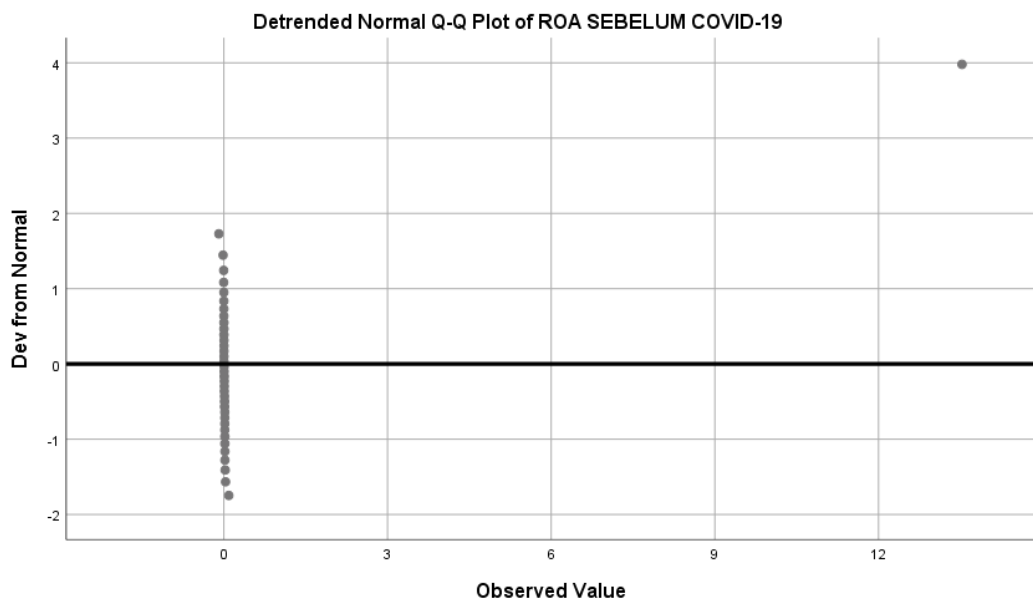
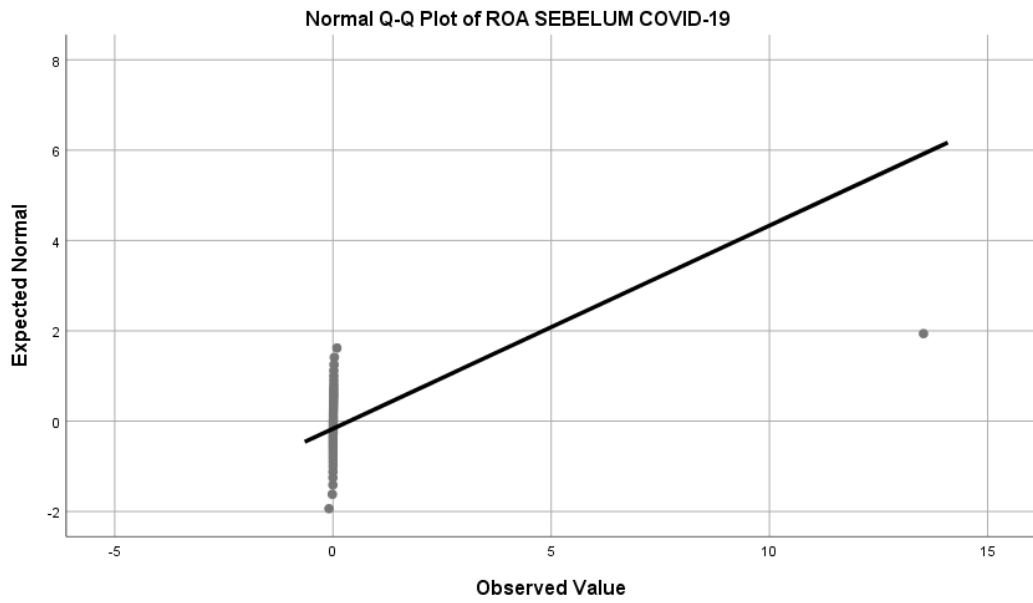
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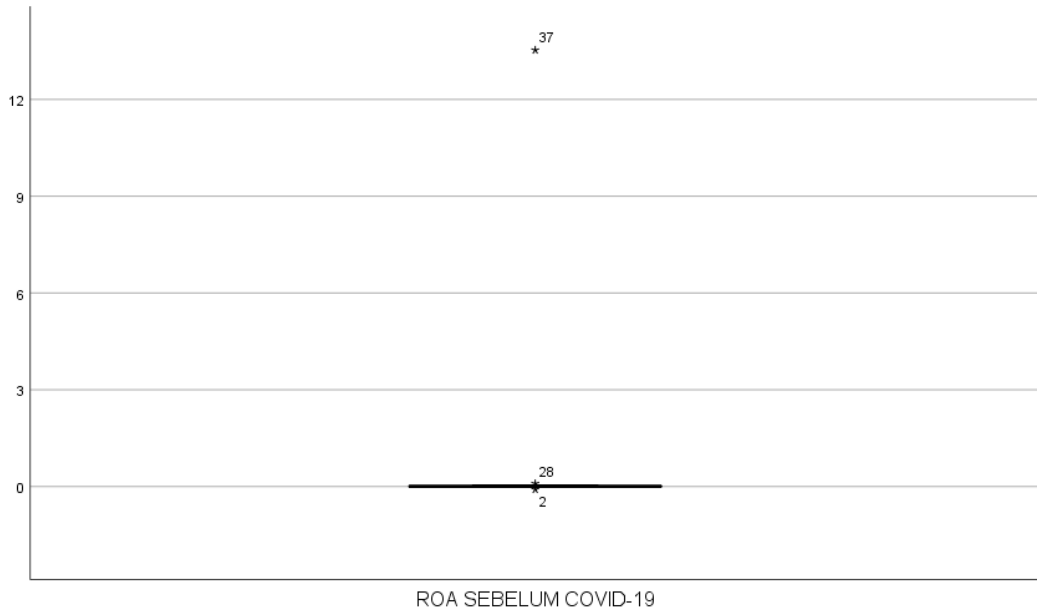
Tests of Normality

	Kolmogorov-Smirnov ^a			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
ROA SEBELUM COVID-19	.523	37	.000	.161	37	.000
ROA SELAMA COVID-19	.481	37	.000	.204	37	.000
ROE SEBELUM COVID-19	.475	37	.000	.204	37	.000
ROE SELAMA COVID-19	.414	37	.000	.298	37	.000
BOPO SEBELUM COVID-19	.221	37	.000	.777	37	.000
BOPO SELAMA COVID-19	.405	37	.000	.270	37	.000

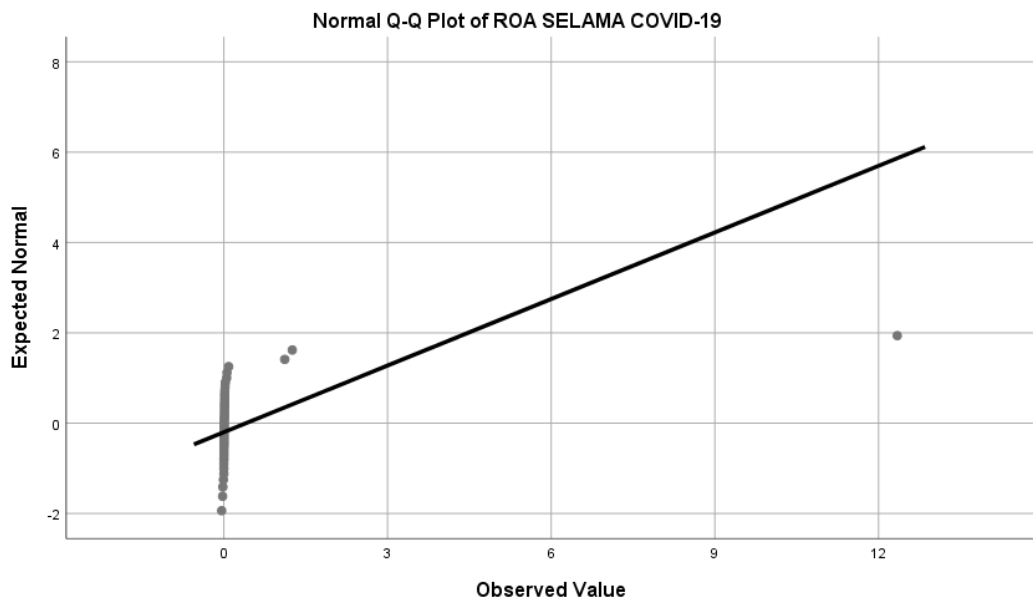
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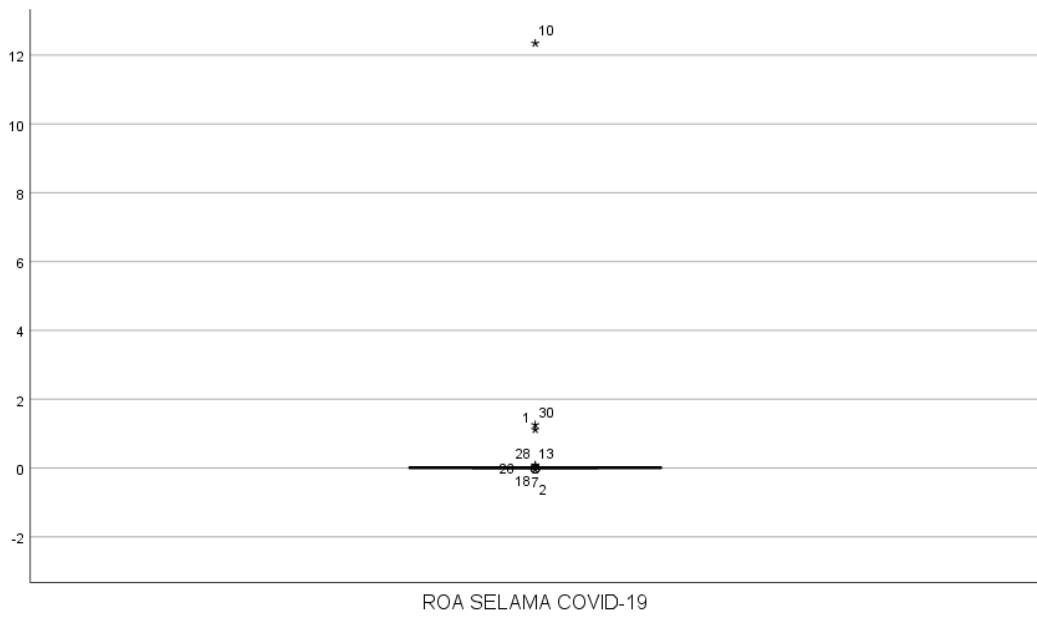
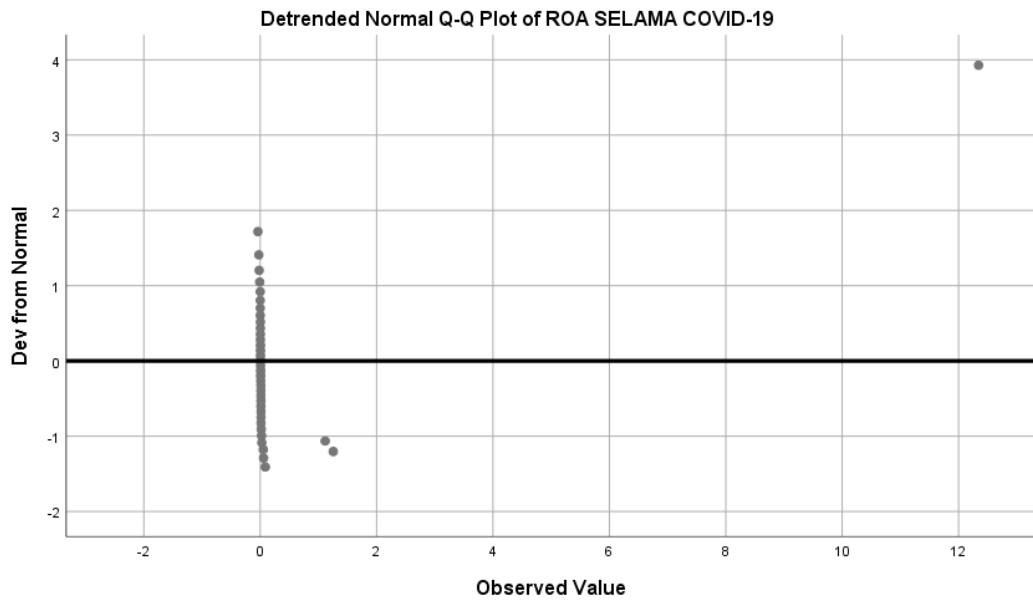
ROA SEBELUM COVID-19





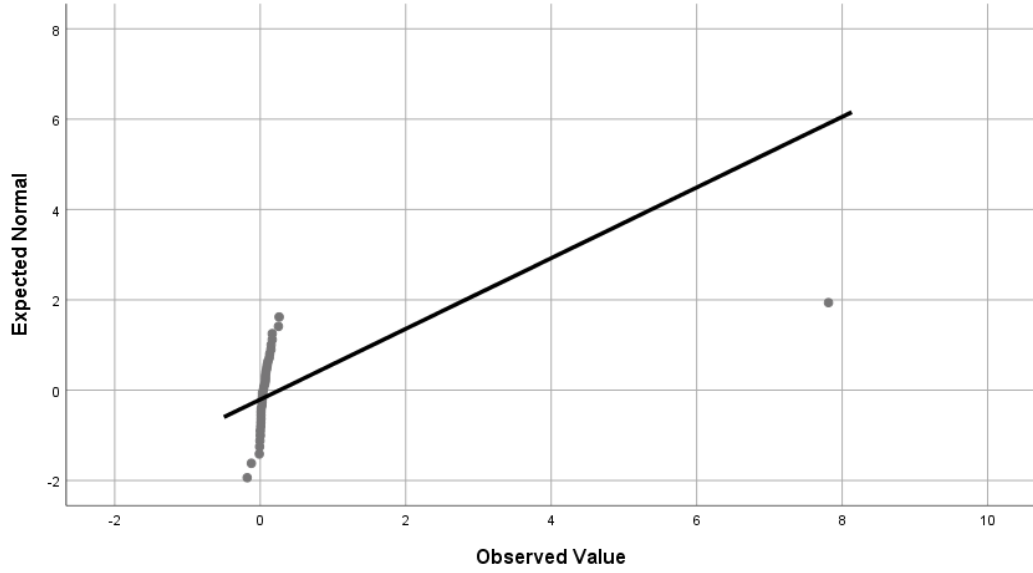
ROA SESUDAH COVID-19



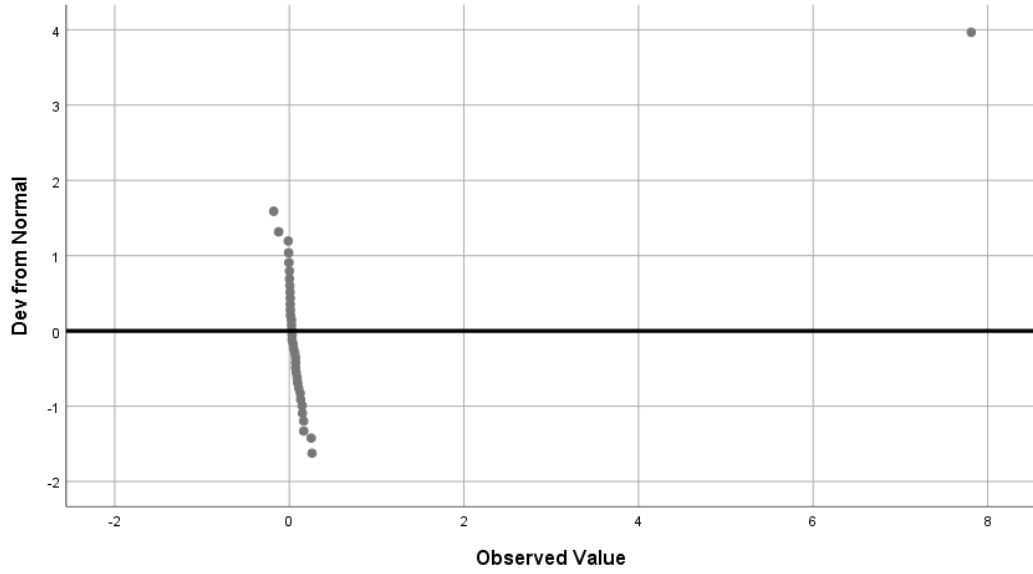


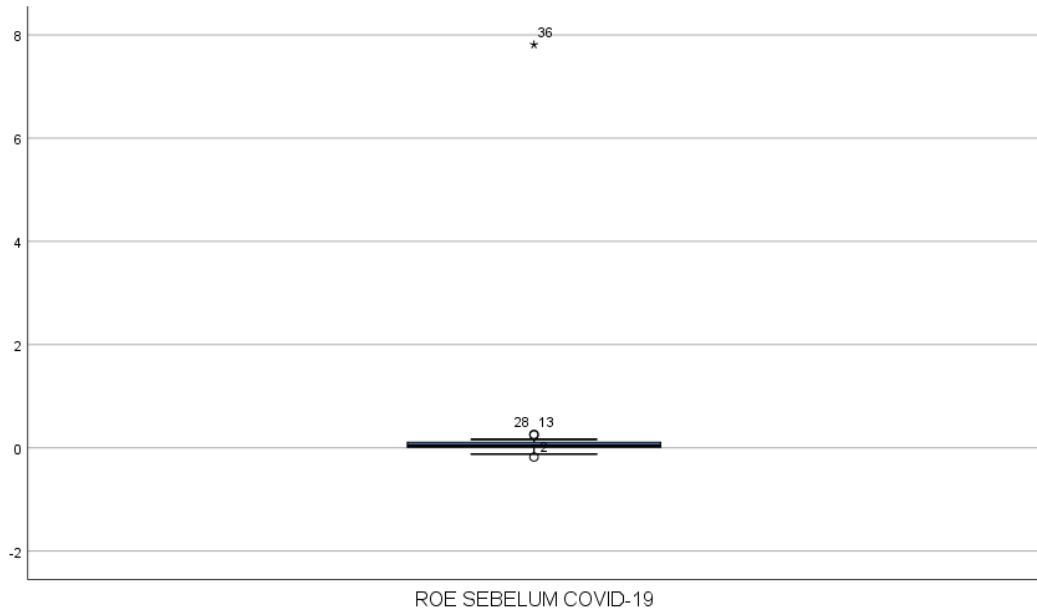
ROE SEBELUM COVID-19

Normal Q-Q Plot of ROE SEBELUM COVID-19

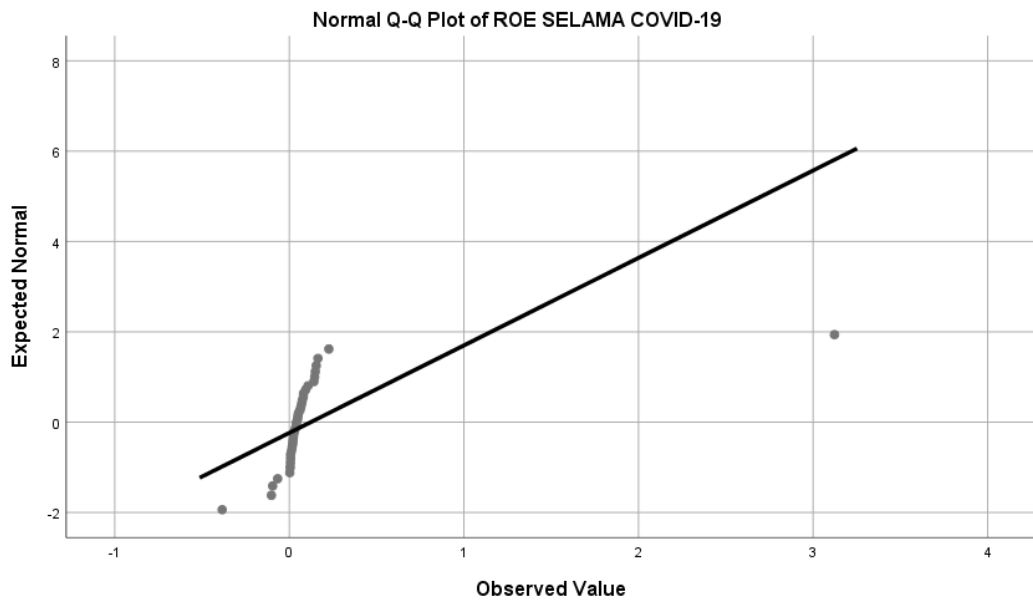


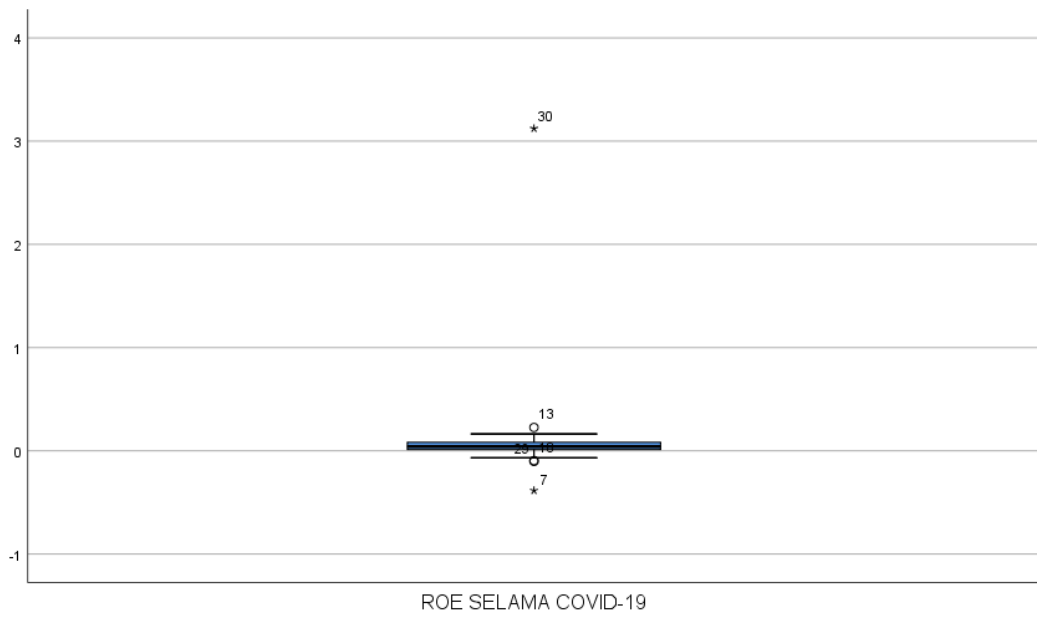
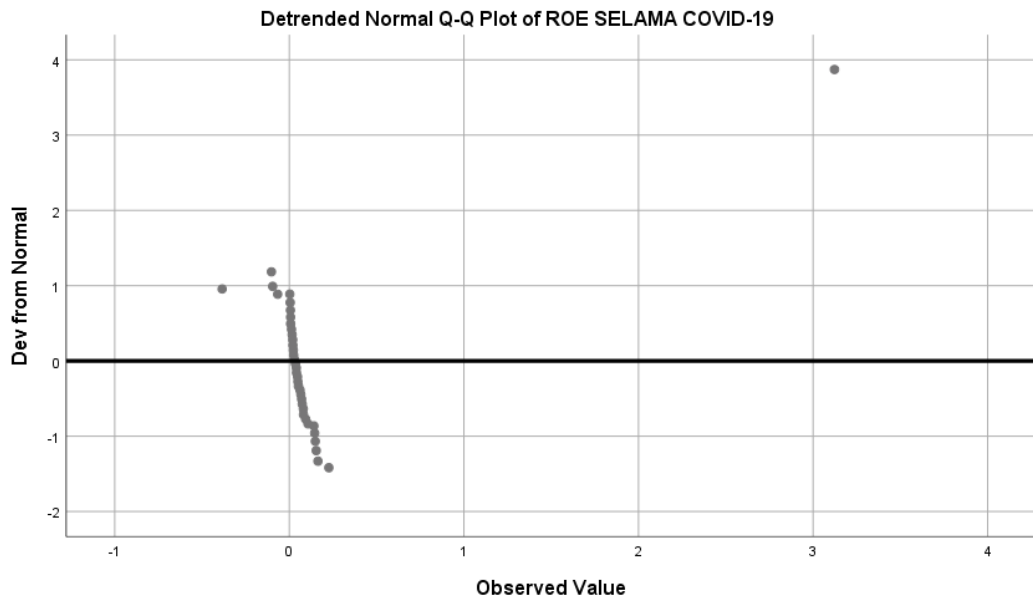
Detrended Normal Q-Q Plot of ROE SEBELUM COVID-19



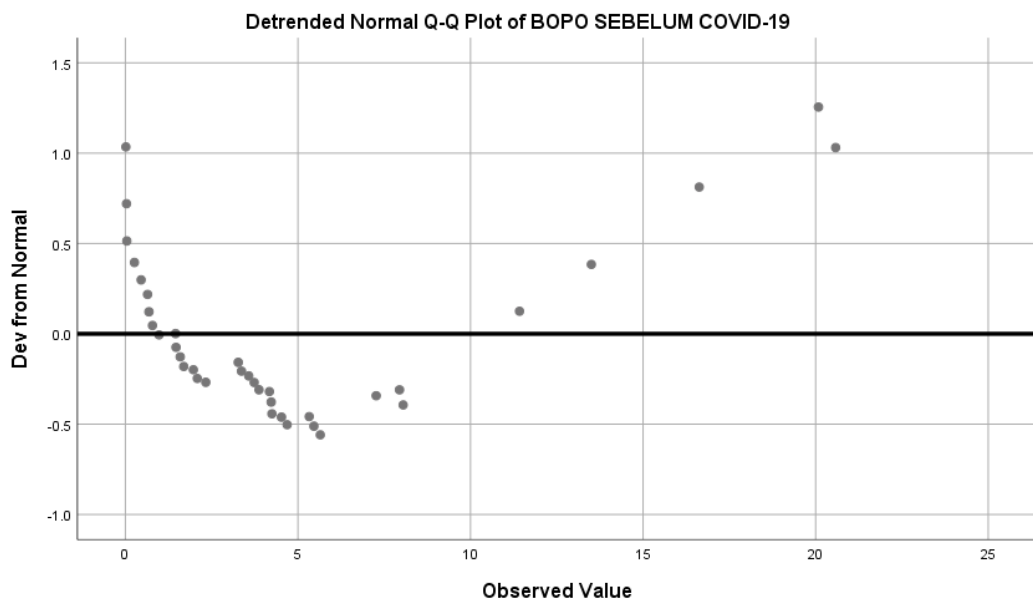
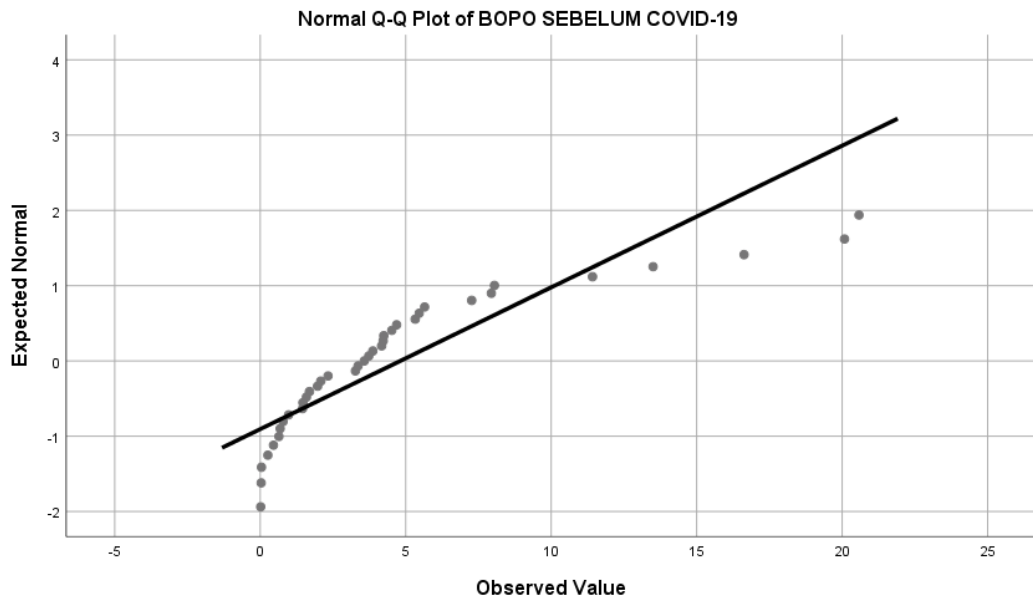


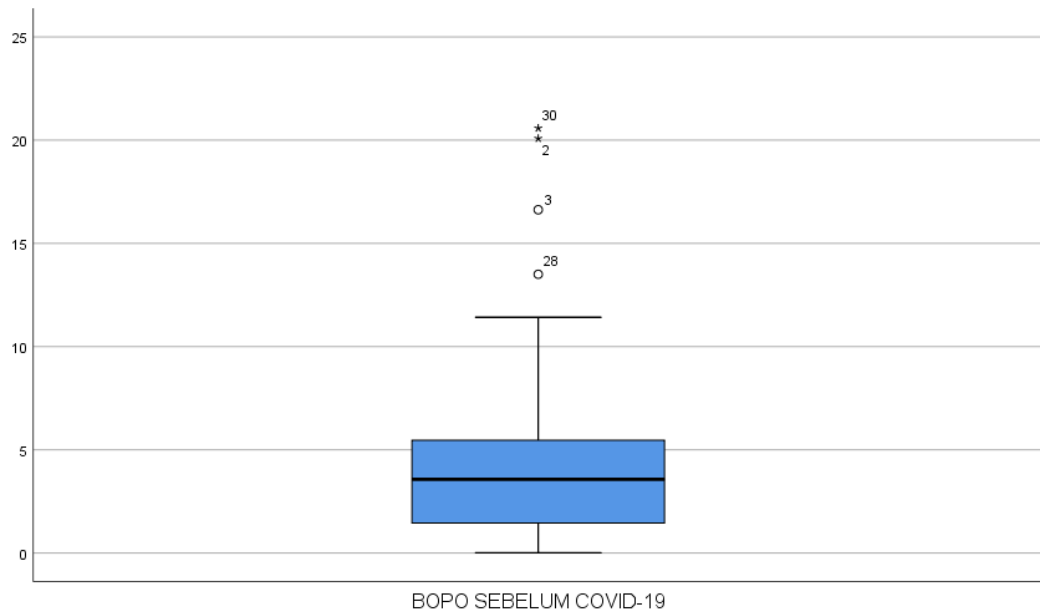
ROE SESUDAH COVID-19



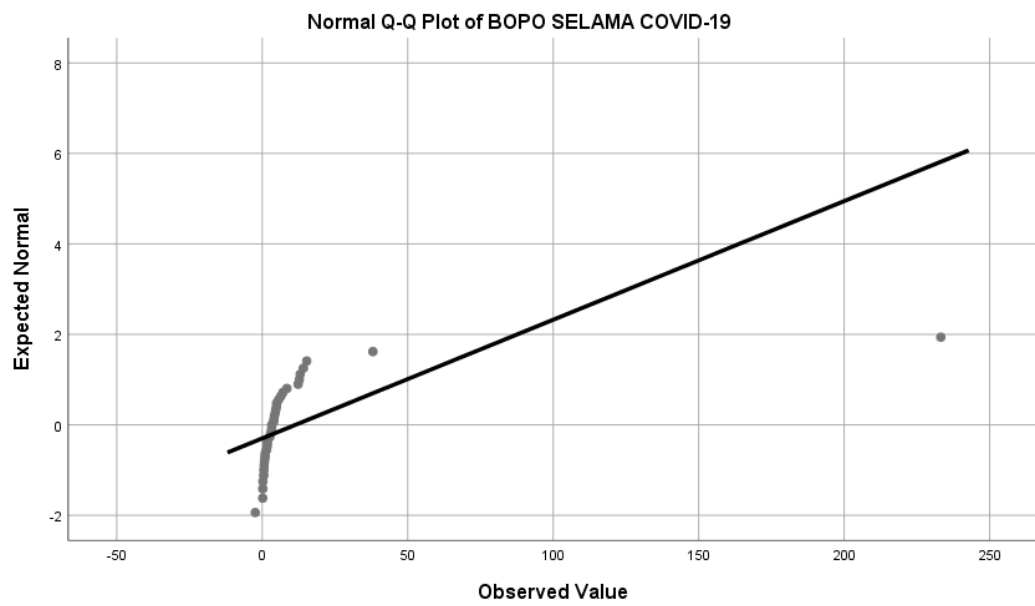


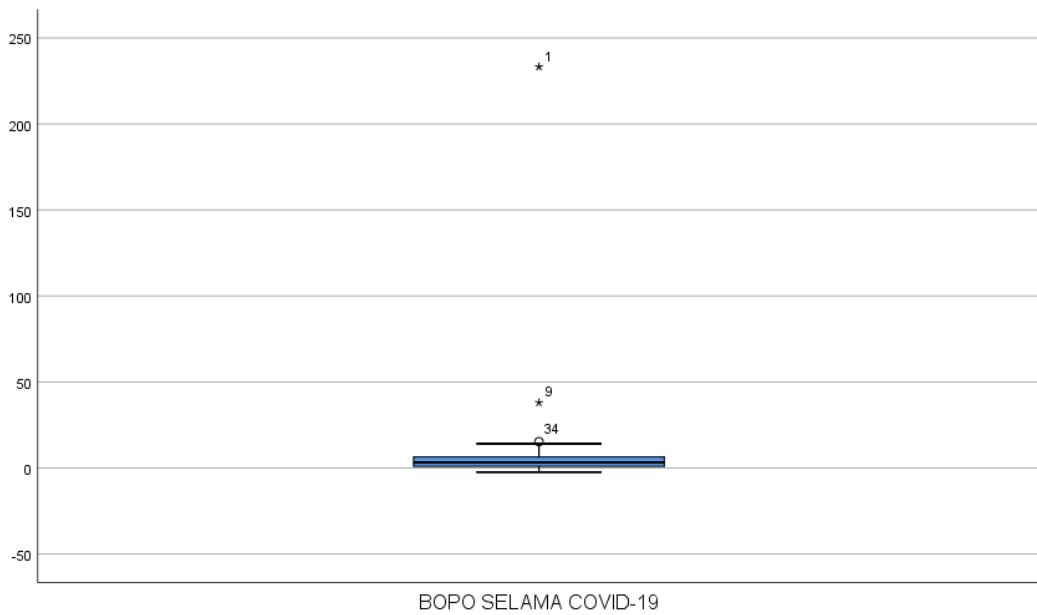
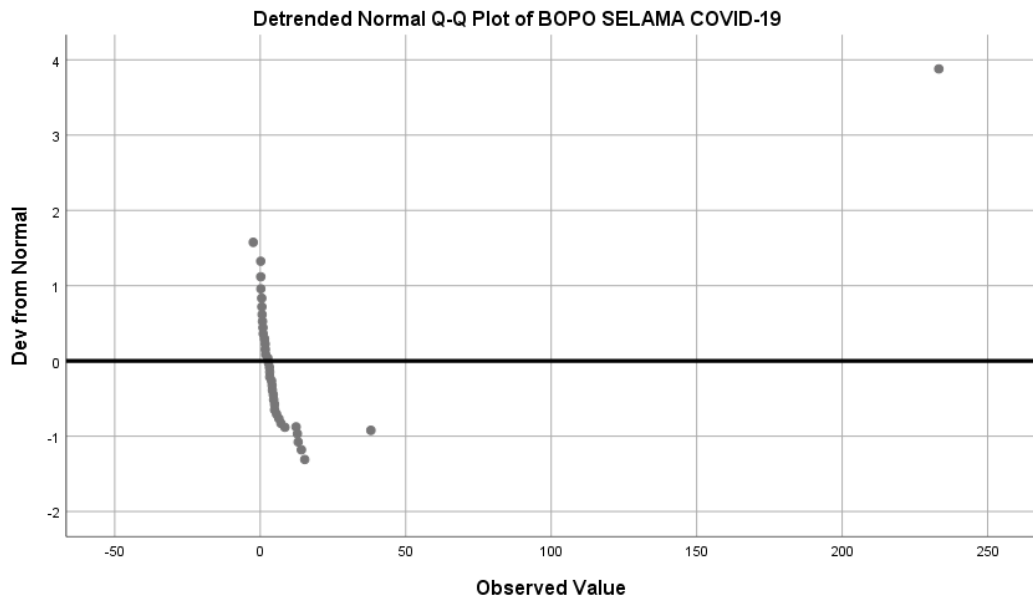
BOPO SEBELUM COVID-19





BOPO SESUDAH COVID-19





Uji Hipotesis

Wilcoxon Signed Ranks Test

Ranks

	N	Mean Rank	Sum of Ranks
Negative Ranks	23 ^a	17.74	408.00

ROA SELAMA COVID-19 - ROA SEBELUM COVID-19	Positive Ranks	14 ^b	21.07	295.00
	Ties	0 ^c		
	Total	37		

a. ROA SELAMA COVID-19 < ROA SEBELUM COVID-19

b. ROA SELAMA COVID-19 > ROA SEBELUM COVID-19

c. ROA SELAMA COVID-19 = ROA SEBELUM COVID-19

Test Statistics^a

ROA SELAMA COVID-19 - ROA
SEBELUM COVID-19

Z	-.852 ^b
Asymp. Sig. (2-tailed)	.394

a. Wilcoxon Signed Ranks Test

b. Based on positive ranks.

Ranks

		N	Mean Rank	Sum of Ranks
ROE SELAMA COVID-19 - ROE SEBELUM COVID-19	Negative Ranks	22 ^a	20.41	449.00
	Positive Ranks	14 ^b	15.50	217.00
	Ties	1 ^c		
	Total	37		

a. ROE SELAMA COVID-19 < ROE SEBELUM COVID-19

b. ROE SELAMA COVID-19 > ROE SEBELUM COVID-19

c. ROE SELAMA COVID-19 = ROE SEBELUM COVID-19

Test Statistics^a

ROE SELAMA COVID-19 - ROE
SEBELUM COVID-19

Z	-1.822 ^b
Asymp. Sig. (2-tailed)	.068

a. Wilcoxon Signed Ranks Test

b. Based on positive ranks.

Ranks

		N	Mean Rank	Sum of Ranks
BOPO SELAMA COVID-19 - BOPO SEBELUM COVID-19	Negative Ranks	14 ^a	17.57	246.00
	Positive Ranks	20 ^b	17.45	349.00
	Ties	3 ^c		
	Total	37		

a. BOPO SELAMA COVID-19 < BOPO SEBELUM COVID-19

b. BOPO SELAMA COVID-19 > BOPO SEBELUM COVID-19

c. BOPO SELAMA COVID-19 = BOPO SEBELUM COVID-19

Test Statisticsca

BOPO SELAMA
COVID-19 - BOPO
SEBELUM COVID-19

Z	-.880 ^b
Asymp. Sig. (2-tailed)	.379

a. Wilcoxon Signed Ranks Test

b. Based on negative ranks.