LAMPIRAN

Lampiran 1 : data variabel

KODE	Tahun	X1	X2	X3	Y
AGRO	2020	4,97	84,76	-1,29	0,24
	2021	3,98	86,01	-2,49	-14,75
	2022	2,90	79,13	-1,08	0,85
AMAR	2020	6,93	74,32	0,21	0,74
	2021	6,58	74,70	-0,35	0,02
	2022	6,09	220,31	-6,57	-4,75
BBCA	2020	1,80	65,80	-0,02	2,70
	2021	2,20	62,00	1,48	2,80
	2022	1,70	65,20	-0,73	3,20
BBKP	2020	10,16	135,46	1,05	-4,61
	2021	10,66	106,46	-0,32	-4,93
	2022	6,56	98,48	0,02	-6,27
BBMD	2020	1,69	72,72	5,05	3,17
	2021	1,18	71,15	-0,36	4,31
	2022	1,26	80,84	-1,39	3,97
BBNI	2020	4,30	87,30	-6,89	0,50
	2021	3,70	79,70	0,31	1,40
	2022	2,80	84,20	-0,80	2,50
BBRI	2020	2,94	83,66	0,50	1,98
	2021	3,08	83,67	-0,51	2,72
	2022	2,82	79,17	1,99	3,76
BBSI	2020	0,89	221,24	9,97	4,13
	2021	0,53	241,98	1,21	5,16

	2022	1,84	355,00	-0,30	3,34
BBTN	2020	4,37	93,19	-2,79	0,69
	2021	3,70	92,86	-0,64	0,81
	2022	3,38	92,65	-0,87	1,02
BDMN	2020	2,80	84,00	-2,92	0,50
	2021	2,70	84,60	-0,12	0,80
	2022	2,60	91,00	-1,54	1,70
BEKS	2020	22,27	146,77	0,63	-3,80
	2021	14,09	66,47	-1,41	-2,94
	2022	9,45	88,80	-1,45	-3,31
BGTG	2020	5,49	64,00	2,02	0,10
	2021	5,13	40,01	0,73	0,23
	2022	2,01	51,80	-1,65	0,60
BJBR	2020	1,40	86,32	-1,21	1,66
	2021	1,24	81,68	7,35	1,73
	2022	1,16	85,03	-1,85	1,75
BJTM	2020	4,00	60,58	-1,10	1,95
	2021	4,48	51,38	-114,69	2,05
	2022	2,83	56,50	-1,33	1,95
BMAS	2020	1,93	84,18	0,46	1,09
	2021	1,67	68,58	11,60	0,79
	2022	1,21	80,44	-1,58	1,06
BMRI	2020	3,29	89,25	3,59	1,64
	2021	2,81	80,04	0,18	2,53
	2022	1,88	77,61	-0,22	3,30

BNGA	2020	1,40	82,91	12,82	1,06
	2021	1,17	74,35	0,03	1,88
	2022	0,75	85,63	-1,55	2,16
BNII	2020	4,00	79,25	4,00	1,04
	2021	3,69	76,28	-0,99	1,34
	2022	3,46	86,92	-50,69	1,25
BNLI	2020	2,90	78,70	-1,61	0,90
	2021	3,20	69,00	29,30	0,70
	2022	3,10	68,90	-0,51	1,10
BSIM	2020	4,75	56,97	-1,49	0,30
	2021	4,64	41,22	2,71	0,34
	2022	7,99	41,07	-1,65	0,54
BSWD	2020	4,95	79,89	-1,25	0,49
	2021	9,08	87,88	1,14	-1,23
	2022	9,07	105,59	0,19	0,14
BTPN	2020	1,20	134,20	-2,58	1,40
	2021	1,70	123,10	-0,30	2,20
	2022	1,40	126,70	-1,34	2,40
BTPS	2020	1,91	97,37	-3,12	7,16
	2021	2,37	95,17	2,55	10,72
	2022	2,65	95,68	-0,47	11,43
BVIC	2020	7,58	75,64	-1,02	-1,26
	2021	7,27	81,25	-102,74	-0,71
	2022	4,23	81,69	-1,47	1,47
MASB	2020	3,66	38,76	1,79	0,83

	2021	2,48	39,08	-0,90	1,19
	2022	3,09	50,47	-5,29	1,86
MAYA	2020	4,09	77,80	-1,14	0,12
	2021	3,93	71,65	15,06	0,07
	2022	4,70	79,65	-0,49	0,04
MCOR	2020	2,94	79,82	28,91	0,29
	2021	4,39	71,46	-1,23	0,41
	2022	3,40	92,98	-3,54	0,69
MEGA	2020	1,39	60,04	-1,49	3,64
	2021	1,12	60,96	-21,04	4,22
	2022	1,23	68,04	-0,69	4,00
NISP	2020	1,93	71,81	0,14	1,47
	2021	2,36	71,70	3,69	1,55
	2022	2,42	77,22	-1,47	1,86
PNBN	2020	3,01	83,26	6,64	1,91
	2021	3,54	88,05	-0,89	1,35
	2022	3,53	91,67	-1,06	1,91
SDRA	2020	1,12	162,29	-15,68	1,84
	2021	0,93	141,80	-0,38	2,00
	2022	1,05	139,94	-1,03	2,33

Lampiran 2 : statistik deskriptif

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Resiko Kredit	93	,53	22,27	3,7443	3,14840
Likuiditas	93	38,76	355,00	89,6216	44,30803
Arus Kas	93	-114,69	29,30	-2,4758	17,79806
Profitabilitas	93	-14,75	11,43	1,1880	3,04504
Valid N (listwise)	93				

Lampiran 3 : normalitas

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		93
Normal Parameters[a,b]	Mean	,0000000
	Std. Deviation	,56554295
Most Extreme Differences	Absolute	,064
	Positive	,064
	Negative	-,035
Test Statistic		,064
Asymp. Sig. (2-tailed)		,200[c,d]

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

d. This is a lower bound of the true significance.

Lampiran 4 : uji heteroskedasitas

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	,337	,587		,574	,567
	Resiko Kredit	,098	,073	,140	1,347	,181
	Likuiditas	,007	,005	,140	1,348	,181
	Arus Kas	,005	,013	,039	,371	,712

a. Dependent Variable: ABS_RES1

Lampiran 5 : uji multikolinearitas

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients			Collinearity Statistics	
		B	Std. Error	Beta	t	Sig.	Tolerance	VIF
1	(Constant)	2,711	,312		8,700	,000		
	Resiko Kredit	-,566	,039	-,832	-14,645	,000	,993	1,007
	Likuiditas	,006	,003	,130	2,299	,024	,998	1,002
	Arus Kas	-,015	,007	-,122	-2,150	,034	,994	1,006

a. Dependent Variable: Profitabilitas

Lampiran 6 : uji autokorelasi

Model Summary[b]

Model	Durbin-Watson
1	1,896[a]

a. Predictors: (Constant), Arus Kas, Likuiditas, Resiko Kredit

b. Dependent Variable: Profitabilitas

Lampiran 7 : Uji Koefisien Determinasi (R-Squared)

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,846[a]	,715	,705	1,17100

a. Predictors: (Constant), Arus Kas, Likuiditas, Resiko Kredit

Lampiran 8 : uji hipotesis

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients			Collinearity Statistics	
		B	Std. Error	Beta	t	Sig.	Tolerance	VIF
1	(Constant)	2,711	,312		8,700	,000		
	Resiko Kredit	-,566	,039	-,832	-14,645	,000	,993	1,007
	Likuiditas	,006	,003	,130	2,299	,024	,998	1,002
	Arus Kas	-,015	,007	-,122	-2,150	,034	,994	1,006

a. Dependent Variable: Profitabilitas

Lampiran 9 : uji simultan

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	306,012	3	102,004	74,388	,000[b]
	Residual	122,041	89	1,371		
	Total	428,053	92			

a. Dependent Variable: Profitabilitas

b. Predictors: (Constant), Arus Kas, Likuiditas, Resiko Kredit