

LAMPIRAN 3

DATA VARIABEL PENELITIAN

KODE BANK	TAHUN	ROA (Y)	NPL/NPF (X1)	LDR/FDR (X2)	GCG (X3)	NIM/NOM (X4)	BOPO (X5)	CAR (X6)	JB (X7)
BAGI	2012	0,68%	0,85%	87,55%	68,60%	4,22%	93,03%	9,42%	1
	2013	1,39%	1,96%	88,87%	67,44%	5,31%	85,27%	12,33%	1
	2014	0,76%	1,92%	87,62%	69,77%	4,75%	87,62%	11,59%	1
	2015	0,34%	2,33%	80,75%	72,09%	4,56%	80,75%	11,01%	1
	2016	0,35%	2,77%	86,39%	77,91%	4,65%	86,39%	16,87%	1
BBAT	2012	2,22%	0,63%	77,95%	58,14%	7,13%	78,71%	15,00%	1
	2013	1,95%	0,21%	83,96%	58,14%	6,61%	82,33%	13,95%	1
	2014	1,37%	0,25%	79,45%	52,33%	5,81%	87,41%	11,68%	1
	2015	0,87%	1,07%	82,78%	65,12%	5,49%	88,91%	18,79%	1
	2016	1,09%	0,63%	79,03%	68,60%	7,13%	87,65%	18,21%	1
BCIT	2012	1,10%	2,11%	59,26%	70,93%	4,66%	86,85%	11,61%	1
	2013	1,31%	0,37%	63,52%	76,74%	4,67%	86,38%	12,70%	1
	2014	0,77%	1,92%	87,62%	75,58%	4,75%	87,81%	11,47%	1
	2015	0,34%	2,33%	80,75%	70,93%	4,56%	90,27%	11,01%	1
	2016	0,35%	2,77%	86,39%	74,42%	4,65%	89,11%	16,87%	1
BCCB	2012	1,97%	1,98%	80,83%	63,95%	5,18%	81,74%	11,63%	1
	2013	1,50%	1,69%	83,45%	69,77%	4,87%	84,89%	13,08%	1
	2014	0,73%	2,71%	84,37%	70,93%	3,76%	93,19%	12,50%	1
	2015	0,96%	1,98%	86,86%	73,26%	4,44%	90,70%	14,01%	1
	2016	0,65%	3,03%	86,46%	75,58%	4,48%	93,47%	19,55%	1
BGSB	2012	0,60%	1,95%	71,70%	53,49%	5,48%	94,36%	9,72%	1
	2013	0,94%	2,33%	79,22%	58,14%	5,97%	90,82%	10,38%	1
	2014	0,19%	4,55%	67,99%	68,60%	4,89%	97,82%	9,62%	1
	2015	0,37%	3,14%	75,93%	74,42%	5,44%	97,51%	10,66%	1
	2016	1,24%	1,32%	88,93%	83,72%	5,53%	82,36%	25,21%	1
BWSI	2012	2,10%	1,99%	84,49%	69,77%	8,28%	81,49%	9,63%	1
	2013	3,31%	2,64%	91,14%	73,26%	7,19%	84,48%	9,41%	1
	2014	1,15%	2,51%	101,45%	76,74%	1,89%	56,04%	25,15%	1
	2015	1,81%	1,98%	97,30%	81,40%	4,74%	79,89%	21,78%	1
	2016	1,85%	1,53%	110,50%	81,40%	4,74%	80,49%	20,44%	1
BICB	2012	0,92%	0,10%	75,18%	29,07%	2,37%	84,43%	7,42%	1
	2013	1,00%	0,29%	89,91%	73,26%	2,85%	84,42%	9,85%	1
	2014	0,97%	0,34%	89,14%	75,58%	2,73%	83,71%	8,89%	1
	2015	1,17%	5,15%	137,88%	76,74%	2,92%	83,12%	8,39%	1
	2016	1,52%	3,08%	135,17%	86,05%	3,24%	81,01%	9,10%	1
BISL	2012	2,35%	0,17%	88,66%	54,65%	4,89%	76,05%	9,94%	1
	2013	2,21%	0,05%	85,40%	47,67%	5,06%	78,88%	9,99%	1
	2014	2,09%	0,36%	87,30%	47,67%	4,91%	79,20%	14,46%	1
	2015	2,02%	0,80%	86,54%	45,35%	4,62%	80,71%	16,42%	1
	2016	2,24%	2,23%	83,87%	51,16%	5,09%	78,35%	17,86%	1

KODE BANK	TAHUN	ROA (Y)	NPL/NPF (X1)	LDR/FDR (X2)	GCG (X3)	NIM/NOM (X4)	BOPO (X5)	CAR (X6)	JB (X7)
BJTI	2012	0,95%	3,90%	82,81%	81,40%	3,13%	92,96%	8,16%	1
	2013	-7,64%	12,28%	96,31%	80,23%	1,67%	173,80%	9,43%	1
	2014	-5,30%	12,24%	71,14%	80,23%	0,24%	136,39%	7,87%	1
	2015	-4,94%	3,71%	85,00%	83,72%	0,93%	143,68%	10,19%	1
	2016	-4,43%	6,98%	96,33%	83,72%	2,26%	128,26%	8,42%	1
BKHI	2012	1,25%	0,24%	112,25%	61,63%	4,08%	80,93%	20,76%	1
	2013	1,39%	0,14%	119,59%	59,30%	3,73%	78,73%	13,52%	1
	2014	1,65%	0,08%	125,38%	63,95%	3,20%	79,11%	13,01%	1
	2015	2,04%	0,21%	142,09%	65,12%	3,23%	71,58%	16,11%	1
	2016	2,46%	0,61%	140,67%	73,26%	3,81%	66,33%	15,01%	1
BMPI	2012	0,93%	0,24%	89,71%	65,12%	5,24%	89,84%	10,87%	1
	2013	1,01%	0,61%	85,73%	66,28%	5,07%	88,88%	15,28%	1
	2014	0,71%	0,71%	77,20%	72,09%	4,93%	92,59%	13,18%	1
	2015	1,02%	0,51%	92,96%	75,58%	4,42%	89,53%	15,87%	1
	2016	1,68%	0,91%	99,88%	79,07%	5,28%	83,81%	20,28%	1
BMYR	2012	0,45%	0,36%	71,71%	63,95%	4,23%	93,95%	14,55%	1
	2013	0,31%	0,35%	83,27%	66,28%	4,32%	96,28%	14,73%	1
	2014	0,52%	0,52%	74,27%	73,26%	3,56%	92,72%	13,73%	1
	2015	1,16%	2,94%	89,26%	77,91%	3,87%	87,77%	20,64%	1
	2016	1,41%	2,48%	84,31%	81,40%	4,52%	85,92%	20,95%	1
BMNC	2012	0,08%	5,78%	80,03%	68,60%	5,44%	99,68%	9,60%	1
	2013	-0,81%	4,88%	80,71%	69,77%	4,84%	107,77%	9,35%	1
	2014	-0,74%	5,88%	80,90%	72,09%	3,43%	108,54%	13,08%	1
	2015	0,09%	2,97%	72,55%	86,05%	3,32%	98,97%	14,07%	1
	2016	0,10%	2,77%	77,32%	82,56%	3,28%	95,61%	14,25%	1
BNSP	2012	1,40%	0,97%	84,97%	50,00%	5,56%	85,18%	8,05%	1
	2013	1,42%	0,92%	84,54%	60,47%	5,16%	86,25%	10,54%	1
	2014	1,38%	1,86%	85,20%	73,26%	4,69%	88,37%	12,02%	1
	2015	1,05%	4,74%	90,17%	81,40%	5,18%	91,91%	13,88%	1
	2016	0,16%	5,31%	84,18%	81,40%	6,13%	98,52%	15,54%	1
BOII	2012	2,91%	1,40%	93,21%	52,33%	5,12%	72,31%	14,71%	1
	2013	3,04%	1,59%	93,76%	63,95%	5,92%	69,09%	12,63%	1
	2014	2,74%	1,17%	88,06%	53,49%	4,97%	74,92%	10,70%	1
	2015	-0,78%	8,90%	82,06%	54,65%	3,70%	110,20%	18,31%	1
	2016	-13,35%	15,82%	82,70%	74,42%	3,69%	235,20%	25,74%	1
BRBI	2012	0,58%	4,14%	107,70%	47,67%	4,47%	93,74%	9,71%	1
	2013	0,45%	2,40%	104,77%	48,84%	3,29%	97,52%	10,25%	1
	2014	0,26%	3,54%	88,47%	51,16%	3,43%	96,05%	12,65%	1
	2015	-5,44%	8,41%	103,14%	53,49%	3,57%	147,50%	14,10%	1
	2016	2,44%	4,46%	92,26%	55,81%	3,54%	96,73%	18,16%	1

KODE BANK	TAHUN	ROA (Y)	NPL/NPF (X1)	LDR/FDR (X2)	GCG (X3)	NIM/NOM (X4)	BOPO (X5)	CAR (X6)	JB (X7)
BSBI	2012	0,79%	6,26%	92,49%	48,84%	3,63%	91,25%	8,91%	1
	2013	0,90%	3,11%	97,11%	53,49%	3,90%	91,59%	18,38%	1
	2014	0,69%	6,85%	89,48%	54,65%	4,21%	92,33%	15,92%	1
	2015	-5,37%	6,30%	84,53%	56,98%	2,84%	177,05%	28,99%	1
	2016	0,18%	6,88%	83,45%	59,30%	4,60%	98,14%	29,48%	1
BVCI	2012	1,86%	2,24%	67,59%	72,09%	3,12%	78,82%	10,83%	1
	2013	1,83%	0,70%	74,02%	75,58%	3,38%	80,54%	9,14%	1
	2014	0,74%	3,52%	70,25%	83,72%	1,88%	93,25%	8,63%	1
	2015	0,58%	4,48%	70,17%	87,21%	2,08%	93,89%	9,59%	1
	2016	0,49%	3,89%	68,38%	88,37%	1,53%	94,30%	10,72%	1
BRIA	2012	1,27%	3,68%	82,87%	74,42%	6,00%	86,54%	9,21%	1
	2013	1,40%	2,27%	89,77%	75,58%	5,31%	85,88%	16,33%	1
	2014	1,28%	2,02%	90,17%	80,23%	4,62%	87,85%	14,00%	1
	2015	1,32%	1,90%	88,09%	79,07%	4,77%	88,63%	16,17%	1
	2016	1,24%	2,88%	88,68%	80,23%	4,35%	87,59%	17,02%	1
BFMI	2012	3,06%	3,40%	97,54%	39,53%	5,74%	74,39%	22,75%	1
	2013	2,61%	2,13%	95,62%	46,51%	5,46%	75,60%	19,84%	1
	2014	2,36%	3,40%	96,18%	48,84%	4,84%	81,17%	19,46%	1
	2015	2,07%	3,48%	95,69%	51,16%	5,32%	83,73%	21,76%	1
	2016	2,30%	2,16%	101,39%	51,16%	5,64%	82,66%	21,86%	1
BHDI	2012	1,57%	3,13%	80,79%	50,00%	5,19%	85,37%	10,11%	1
	2013	0,98%	1,62%	90,69%	51,16%	5,36%	90,66%	12,70%	1
	2014	0,89%	3,58%	93,43%	56,98%	4,96%	94,35%	14,42%	1
	2015	-2,89%	7,10%	94,43%	59,30%	5,07%	124,94%	18,08%	1
	2016	0,53%	2,83%	89,16%	62,79%	5,41%	96,37%	18,55%	1
BINP	2012	1,18%	0,36%	81,60%	59,30%	4,07%	91,43%	8,86%	1
	2013	0,79%	0,38%	88,92%	60,47%	4,55%	95,00%	12,14%	1
	2014	1,09%	0,80%	77,02%	61,63%	4,71%	89,76%	15,48%	1
	2015	1,02%	0,21%	83,95%	67,44%	4,26%	90,46%	15,35%	1
	2016	0,97%	3,14%	76,52%	74,42%	5,10%	90,56%	20,46%	1
BJSJ	2012	2,51%	0,36%	89,76%	44,19%	3,97%	72,96%	17,13%	1
	2013	2,37%	0,10%	89,70%	45,35%	3,59%	73,41%	16,22%	1
	2014	1,92%	0,13%	89,40%	47,67%	3,59%	79,41%	16,41%	1
	2015	2,26%	0,30%	89,41%	48,84%	4,02%	77,11%	19,87%	1
	2016	2,78%	0,51%	85,84%	58,14%	4,53%	71,98%	21,67%	1
BKJE	2012	2,14%	1,61%	83,14%	79,07%	7,24%	82,81%	8,90%	1
	2013	2,17%	1,91%	86,30%	68,60%	7,00%	82,76%	10,05%	1
	2014	-0,76%	8,72%	91,83%	65,12%	5,32%	105,06%	12,27%	1
	2015	0,87%	2,74%	90,40%	68,60%	6,49%	93,35%	13,52%	1
	2016	1,81%	2,07%	92,39%	77,91%	7,50%	85,22%	11,50%	1

KODE BANK	TAHUN	ROA (Y)	NPL/NPF (X1)	LDR/FDR (X2)	GCG (X3)	NIM/NOM (X4)	BOPO (X5)	CAR (X6)	JB (X7)
BMTP	2012	2,00%	1,81%	75,14%	52,33%	10,33%	86,75%	16,00%	1
	2013	2,09%	1,75%	87,61%	54,65%	11,53%	85,76%	16,70%	1
	2014	1,61%	1,25%	87,55%	61,63%	11,13%	85,78%	11,59%	1
	2015	1,31%	0,81%	86,52%	69,77%	9,51%	87,42%	27,11%	1
	2016	0,97%	0,43%	87,21%	75,58%	7,64%	88,07%	15,55%	1
BPMB	2012	0,60%	1,31%	99,44%	47,67%	4,98%	94,08%	12,17%	1
	2013	0,86%	2,24%	95,32%	51,16%	4,71%	92,14%	10,93%	1
	2014	0,85%	1,63%	87,68%	52,33%	3,66%	92,62%	9,79%	1
	2015	0,49%	4,78%	90,00%	53,49%	3,87%	95,65%	13,69%	1
	2016	-2,26%	1,38%	84,57%	52,33%	4,83%	118,97%	13,41%	1
BBPI	2012	1,76%	0,00%	178,18%	43,02%	1,42%	66,72%	27,80%	1
	2013	1,68%	0,00%	105,81%	45,35%	1,06%	68,30%	25,20%	1
	2014	3,32%	0,00%	124,71%	47,67%	2,16%	49,85%	18,61%	1
	2015	1,60%	0,00%	232,05%	50,00%	3,03%	63,47%	17,81%	1
	2016	2,06%	0,00%	155,25%	50,00%	3,24%	58,71%	15,80%	1
BCMw	2012	0,95%	0,84%	87,57%	45,35%	5,27%	90,54%	14,17%	1
	2013	1,42%	0,72%	94,53%	45,35%	4,85%	80,80%	20,62%	1
	2014	1,32%	0,80%	102,39%	58,14%	4,49%	87,17%	20,04%	1
	2015	-0,27%	3,49%	90,08%	59,30%	5,12%	104,61%	19,60%	1
	2016	-2,98%	3,64%	88,38%	82,56%	5,86%	128,27%	21,00%	1
BCTB	2012	3,41%	2,46%	122,17%	29,07%	6,62%	83,78%	28,92%	1
	2013	3,77%	2,14%	126,50%	31,40%	5,53%	84,01%	24,68%	1
	2014	2,64%	1,82%	112,16%	39,53%	5,23%	80,28%	19,61%	1
	2015	1,23%	2,88%	118,14%	40,70%	4,76%	90,33%	19,76%	1
	2016	1,57%	4,90%	109,13%	43,02%	5,01%	80,88%	22,43%	1
BRPD	2012	3,03%	1,74%	151,60%	34,88%	3,90%	59,79%	15,88%	1
	2013	4,24%	1,22%	142,24%	36,05%	3,91%	72,19%	16,63%	1
	2014	1,81%	2,85%	162,53%	37,21%	4,00%	76,55%	16,08%	1
	2015	1,30%	1,15%	139,93%	38,37%	3,41%	82,94%	15,01%	1
	2016V	1,21%	2,06%	136,95%	40,70%	3,62%	83,98%	17,04%	1
BGRS	2012	0,45%	0,08%	87,82%	22,09%	3,53%	93,51%	21,36%	1
	2013	0,57%	0,34%	85,47%	27,91%	4,12%	92,47%	14,82%	1
	2014	0,17%	0,67%	70,02%	67,44%	2,78%	97,97%	11,34%	1
	2015	0,15%	1,75%	78,87%	68,60%	3,24%	98,41%	13,45%	1
	2016	0,15%	3,56%	84,54%	75,58%	3,86%	97,79%	14,10%	1
BMGS	2012	3,02%	2,67%	88,15%	43,02%	13,94%	77,26%	7,60%	0
	2013	2,19%	2,98%	92,95%	45,35%	10,65%	86,09%	8,44%	0
	2014	0,33%	3,89%	93,72%	45,35%	0,32%	97,61%	11,18%	0
	2015	0,30%	4,26%	98,66%	50,00%	0,34%	99,51%	14,30%	0
	2016	2,46%	3,30%	95,82%	77,91%	-2,44%	88,16%	17,31%	0

KODE BANK	TAHUN	ROA (Y)	NPL/NPF (X1)	LDR/FDR (X2)	GCG (X3)	NIM/NOM (X4)	BOPO (X5)	CAR (X6)	JB (X7)
BMMI	2012	1,16%	2,09%	83,38%	62,79%	4,64%	84,48%	5,48%	0
	2013	1,20%	1,35%	92,83%	69,77%	4,64%	85,12%	7,85%	0
	2014	0,16%	6,55%	84,14%	80,23%	3,45%	64,81%	6,29%	0
	2015	0,19%	7,11%	90,30%	80,23%	0,27%	97,41%	6,21%	0
	2016	0,21%	3,83%	95,54%	83,72%	0,20%	97,76%	6,49%	0
BNIS	2012	1,29%	2,02%	84,99%	69,77%	11,03%	85,39%	11,15%	0
	2013	1,22%	1,86%	97,86%	77,91%	9,51%	83,94%	8,87%	0
	2014	1,13%	1,86%	92,60%	77,91%	0,48%	89,80%	10,00%	0
	2015	1,34%	2,53%	91,94%	80,23%	0,67%	89,63%	9,63%	0
	2016	1,32%	2,94%	84,57%	76,74%	0,90%	87,67%	8,78%	0
BCAS	2012	0,69%	0,10%	79,86%	60,47%	0,89%	90,87%	19,00%	0
	2013	0,82%	0,10%	83,47%	62,79%	1,04%	86,91%	15,36%	0
	2014	0,58%	0,10%	91,17%	58,14%	0,78%	88,11%	20,91%	0
	2015	0,73%	0,70%	91,41%	58,14%	1,15%	94,14%	24,20%	0
	2016	0,98%	0,50%	90,12%	74,42%	0,98%	92,18%	22,00%	0
BRIS	2012	0,98%	3,00%	95,55%	53,49%	7,15%	86,63%	7,58%	0
	2013	1,06%	4,06%	98,80%	45,35%	6,27%	95,24%	9,76%	0
	2014	0,05%	4,60%	92,59%	66,28%	0,64%	99,77%	8,43%	0
	2015	0,70%	4,86%	82,79%	55,81%	1,81%	93,79%	9,66%	0
	2016	0,86%	4,57%	81,91%	76,74%	0,39%	91,33%	9,07%	0
BPNS	2012	2,32%	0,20%	123,80%	48,84%	6,67%	47,60%	22,97%	0
	2013	0,72%	1,02%	90,40%	62,79%	4,26%	81,31%	12,98%	0
	2014	1,54%	0,53%	94,44%	67,44%	1,36%	82,58%	17,34%	0
	2015	1,06%	2,63%	96,43%	68,60%	0,86%	89,29%	16,20%	0
	2016	0,32%	2,26%	92,00%	79,07%	0,05%	96,17%	13,56%	0
BSYB	2012	0,67%	4,57%	92,16%	69,77%	3,94%	91,59%	7,55%	0
	2013	0,63%	4,27%	100,46%	66,28%	3,86%	92,29%	6,74%	0
	2014	0,24%	4,07%	93,71%	75,58%	0,39%	96,77%	9,76%	0
	2015	0,70%	2,99%	91,17%	81,40%	0,95%	91,99%	10,86%	0
	2016	0,68%	3,17%	88,26%	73,26%	0,40%	91,76%	11,38%	0
BVCS	2012	1,11%	3,19%	73,77%	61,63%	2,36%	87,90%	16,24%	0
	2013	0,37%	3,71%	84,66%	62,79%	2,96%	91,95%	11,83%	0
	2014	-1,71%	7,10%	95,11%	62,79%	-2,00%	143,31%	12,95%	0
	2015	-2,30%	9,80%	95,29%	63,95%	-4,63%	119,19%	11,79%	0
	2016	-1,72%	5,82%	100,66%	67,44%	-3,17%	131,34%	11,96%	0
BMYB	2012	2,72%	2,49%	198,16%	45,35%	5,78%	53,77%	46,10%	0
	2013	2,57%	2,69%	155,87%	39,53%	5,61%	67,79%	43,14%	0
	2014	3,13%	5,04%	157,77%	48,84%	-1,46%	69,62%	42,81%	0
	2015	-22,45%	35,15%	165,34%	61,63%	-32,92%	192,60%	43,28%	0
	2016	-10,75%	43,99%	134,73%	66,28%	-19,96%	160,28%	44,03%	0