

Lampiran 1

Daftar Sampel Perusahaan sector Perbankan 2013-2017

No	Nama Perusahaan	Kode
1	Bank ArthaGraha International Tbk	INPC
2	Bank BukopinTbk	BBKP
3	Bank Capital Indonesia Tbk	BACA
4	Bank Central Asia Tbk	BBCA
5	Bank CIMB NiagaTbk	BNGA
6	Bank MNC InternasionalTbk	BABP
7	Bank Maybank Indonesia Tbk	BNII
8	Bank Mandiri (Persero) Tbk	BMRI
9	Bank Mayapada International Tbk	MAYA
10	Bank Mega Tbk	MEGA
11	Bank J Trust Indonesia Tbk	BCIC
12	Bank Negara Indonesia	BBNI
13	Bank OCBC NISP Tbk	NISP
14	Bank Rakyat Indonesia (Persero) Tbk	BBRI
15	Bank Sinar Mas Tbk	BSIM
16	Bank Tabungan Negara Tbk	BBTN
17	Bank Victoria International Tbk	BVIC
18	Bank JabarBantenTbk	BJBR
19	Bank Rakyat Indonesia Agro NiagaTbk	AGRO
20	Bank Danamon Indonesia Tbk	BDMN
21	PT Bank Yudha Bhakti Tbk	BBYB
22	PT Bank GaneshaTbk	BGTG
23	PT Bank Maspion Indonesia Tbk.	BMAS
24	PT Bank China Construction Bank Indonesia Tbk	MCOR
25	PT Bank MitraniagaTbk.	NAGA

Lampiran 2

Perhitungan *Capital Adequacy Ratio (CAR)*

No	Nama Perusahaan	Kode	2013	2014	2015	2016	2017
1	Bank ArthaGraha International Tbk	INPC	17,31	15,95	15,20	19,92	17,44
2	Bank BukopinTbk	BBKP	15,89	14,20	13,60	15,10	10,52
3	Bank Capital Indonesia Tbk	BACA	20,13	16,43	17,70	16,43	22,56
4	Bank Central Asia Tbk	BBCA	15,57	16,90	18,70	21,90	23,10
5	Bank CIMB NiagaTbk	BNGA	15,36	15,58	16,28	17,96	18,60
6	Bank MNC InternasionalTbk	BABP	13,09	17,79	17,83	19,54	12,58
7	Bank Maybank Indonesia Tbk	BNII	12,74	15,76	15,17	16,77	17,53
8	Bank Mandiri (Persero) Tbk	BMRI	14,93	16,60	18,60	21,36	21,64
9	Bank Mayapada International Tbk	MAYA	14,07	10,44	12,97	13,34	14,11
10	Bank Mega Tbk	MEGA	15,74	15,23	22,85	26,21	24,11
11	Bank J Trust Indonesia Tbk	BCIC	14,03	13,48	15,49	15,28	14,15
12	Bank Negara Indonesia	BBNI	15,10	16,20	19,50	19,40	18,50
13	Bank OCBC NISP Tbk	NISP	19,28	18,74	17,32	18,28	17,51
14	Bank Rakyat Indonesia (Persero) Tbk	BBRI	16,95	18,31	20,39	22,69	22,96
15	Bank Sinar Mas Tbk	BSIM	21,82	18,38	14,37	16,70	18,31
16	Bank Tabungan Negara Tbk	BBTN	15,62	14,64	16,97	20,34	18,87
17	Bank Victoria International Tbk	BVIC	18,02	18,35	20,38	26,18	18,17
18	Bank JabarBantenTbk	BJBR	16,51	27,73	25,54	28,33	18,47
19	Bank Rakyat Indonesia Agro NiagaTbk	AGRO	21,06	19,06	22,12	23,68	29,58
20	Bank Danamon Indonesia Tbk	BDMN	17,09	17,09	19,07	20,09	22,10
21	Bank Yudha Bhakti Tbk	BBYB	15,34	15,23	15,70	15,23	18,18
22	Bank Ganesha Tbk	BGTG	13,81	14,18	14,18	34,93	30,10
23	Bank Maspion Indonesia Tbk.	BMAS	21,00	19,45	19,33	24,32	21,59
24	Bank China Construction Bank Indonesia Tbk	MCOR	14,68	14,15	16,39	19,43	15,75
25	Bank Mitraniaga Tbk.	NAGA	24,48	18,53	16,06	16,60	20,16

Lampiran 3

Perhitungan *Non Performing Loan* (NPL)

No	Nama Perusahaan	Kode	2013	2014	2015	2016	2017
1	Bank ArthaGraha International Tbk	INPC	1,76	1,69	1,25	1,44	4,3
2	Bank BukopinTbk	BBKP	2,26	2,07	2,17	2,87	6,3
3	Bank Capital Indonesia Tbk	BACA	0,19	0,24	0,75	2,94	2,43
4	Bank Central Asia Tbk	BBCA	0,2	0,2	0,2	0,3	0,43
5	Bank CIMB NiagaTbk	BNGA	1,55	1,94	1,59	2,16	2,16
6	Bank MNC InternasionalTbk	BABP	2,36	3,86	2,43	2,38	2,82
7	Bank Maybank Indonesia Tbk	BNII	1,55	1,48	2,42	2,28	1,72
8	Bank Mandiri (Persero) Tbk	BMRI	0,37	0,44	0,6	1,38	1,06
9	Bank Mayapada International Tbk	MAYA	1,04	1,46	2,52	2,11	5,65
10	Bank Mega Tbk	MEGA	2,18	2,09	2,81	3,44	2,01
11	Bank J Trust Indonesia Tbk	BCIC	3,61	5,54	2,19	2,91	1,53
12	Bank Negara Indonesia	BBNI	0,5	0,4	0,9	0,4	0,7
13	Bank OCBC NISP Tbk	NISP	0,35	0,8	0,78	0,77	0,72
14	Bank Rakyat Indonesia (Persero) Tbk	BBRI	1,55	1,69	1,22	1,09	0,88
15	Bank Sinar Mas Tbk	BSIM	2,12	2,56	2,99	1,47	2,34
16	Bank Tabungan Negara Tbk	BBTN	3,04	2,76	2,11	1,85	1,66
17	Bank Victoria International Tbk	BVIC	0,32	2,61	3,93	2,37	2,32
18	Bank JabarBantenTbk	BJBR	0,64	1,04	0,86	0,75	0,81
19	Bank Rakyat Indonesia Agro NiagaTbk	AGRO	2,27	2,02	1,9	2,88	1,31
20	Bank Danamon Indonesia Tbk	BDMN	1,9	2,3	3	3,1	2,8
21	Bank Yudha Bhakti Tbk	BBYB	2,93	2,35	1,85	2,48	2,07
22	Bank Ganesha Tbk	BGTG	1,46	4,16	1,8	0,8	0,2
23	Bank Maspion Indonesia Tbk.	BMAS	0,61	0,7	0,5	0,81	1,38
24	Bank China Construction Bank Indonesia Tbk	MCOR	1,33	2,43	1,63	2,48	2,26
25	Bank Mitraniaga Tbk.	NAGA	0,12	0,12	0,31	2,34	1,03

Lampiran 4

Perhitungan Biaya Operasional Terhadap Pendapatan Operasional (BOPO)

No	Nama Perusahaan	Kode	2013	2014	2015	2016	2017
1	Bank Artha Graha International Tbk	INPC	85,27	91,62	96,66	96,17	96,55
2	Bank Bukopin Tbk	BBKP	82,38	89,21	87,56	86,97	99,04
3	Bank Capital Indonesia Tbk	BACA	86,38	87,81	90,27	89,11	94,13
4	Bank Central Asia Tbk	BBCA	61,50	62,40	63,20	60,40	58,60
5	Bank CIMB Niaga Tbk	BNGA	73,79	87,86	97,38	90,07	83,48
6	Bank MNC Internasional Tbk	BABP	107,77	108,54	98,97	95,61	180,62
7	Bank Maybank Indonesia Tbk	BNII	83,06	108,54	89,18	84,36	86,02
8	Bank Mandiri (Persero) Tbk	BMRI	62,41	92,13	69,67	80,94	71,78
9	Bank Mayapada International Tbk	MAYA	78,58	65,98	82,65	83,08	87,20
10	Bank Mega Tbk	MEGA	89,76	84,27	85,72	81,81	81,28
11	Bank J Trust Indonesia Tbk	BCIC	173,80	91,25	143,68	128,26	93,87
12	Bank Negara Indonesia	BBNI	67,10	136,39	75,50	73,60	71,00
13	Bank OCBC NISP Tbk	NISP	78,03	69,80	80,14	79,84	77,07
14	Bank Rakyat Indonesia (Persero) Tbk	BBRI	59,93	65,37	67,81	70,33	69,40
15	Bank Sinar Mas Tbk	BSIM	88,50	94,54	91,67	86,23	88,94
16	Bank Tabungan Negara Tbk	BBTN	82,19	88,97	84,83	82,48	82,06
17	Bank Victoria International Tbk	BVIC	81,35	93,25	93,89	94,20	94,53
18	Bank Jabar Banten Tbk	BJBR	79,41	85,60	83,31	86,70	82,24
19	Bank Rakyat Indonesia Agro Niaga Tbk	AGRO	85,88	88,49	87,15	88,25	86,48
20	Bank Danamon Indonesia Tbk	BDMN	82,86	76,04	83,37	77,03	72,10
21	Bank Yudha Bhakti Tbk	BBYB	94,13	95,08	91,82	82,00	96,93
22	Bank Ganesha Tbk	BGTG	90,82	97,82	97,51	82,36	83,81
23	Bank Maspion Indonesia Tbk.	BMAS	88,88	92,59	89,53	83,81	83,34
24	Bank China Construction Bank Indonesia Tbk	MCOR	84,89	93,19	90,70	93,47	93,45
25	Bank Mitraniaga Tbk.	NAGA	96,88	95,26	93,86	93,02	96,17

Lampiran 5

Perhitungan *Return On Asset* (ROA)

No	Nama Perusahaan	Kode	2013	2014	2015	2016	2017
1	Bank ArthaGraha International Tbk	INPC	1,39	0,79	0,33	0,35	0,31
2	Bank BukopinTbk	BBKP	1,78	1,23	1,39	1,38	0,09
3	Bank Capital Indonesia Tbk	BACA	1,59	1,33	1,1	1	0,57
4	Bank Central Asia Tbk	BBCA	3,8	3,9	3,8	4	3,9
5	Bank CIMB NiagaTbk	BNGA	2,76	1,44	0,24	1,2	1,7
6	Bank MNC InternasionalTbk	BABP	-0,93	-0,82	0,1	0,11	-7,47
7	Bank Maybank Indonesia Tbk	BNII	1,64	0,69	1,08	1,6	1,6
8	Bank Mandiri (Persero) Tbk	BMRI	3,66	3,57	3,15	1,95	2,72
9	Bank Mayapada International Tbk	MAYA	2,53	1,98	2,1	2,03	1,3
10	Bank Mega Tbk	MEGA	1,14	1,16	1,97	2,36	2,24
11	Bank J Trust Indonesia Tbk	BCIC	-7,58	-4,97	-5,37	-5,02	0,8
12	Bank Negara Indonesia	BBNI	3,4	3,5	2,6	2,7	2,7
13	Bank OCBC NISP Tbk	NISP	1,81	1,79	1,68	1,85	1,96
14	Bank Rakyat Indonesia (Persero) Tbk	BBRI	5,15	4,74	3,99	3,67	3,69
15	Bank QNB Indonesia Tbk	BKSW	0,09	1,05	0,87	-3,34	-3,72
16	Bank Sinar Mas Tbk	BSIM	1,71	1,02	0,95	1,72	1,26
17	Bank Tabungan Negara Tbk	BBTN	1,79	1,14	1,61	1,76	1,71
18	Bank Victoria International Tbk	BVIC	1,97	0,8	0,65	0,52	0,64
19	Bank JabarBantenTbk	BJBR	2,61	1,92	2,04	2,22	2,01
20	Bank Rakyat Indonesia Agro NiagaTbk	AGRO	1,66	1,47	1,55	1,49	1,45
21	Bank Danamon Indonesia Tbk	BDMN	2,5	1,9	1,7	2,5	3,1
22	PT Bank Yudha Bhakti Tbk	BBYB	0,78	0,69	1,16	2,53	0,43
23	PT Bank Maspion Indonesia Tbk.	BMAS	1,11	0,82	1,1	1,67	1,6
24	PT Bank China Construction Bank Indonesia Tbk	MCOR	1,74	0,79	1,03	0,69	0,54
25	PT Bank Mitraniaga Tbk.	NAGA	0,39	0,59	0,71	0,76	0,37

Lampiran 6

Hasil Uji Analisis Deskriptif

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
CAR	125	10,44	34,93	18,2106	4,03933
NPL	125	,12	6,30	1,7965	1,16127
BOPO	125	58,60	180,62	87,7102	17,27064
ROA	125	-7,58	5,15	1,3565	1,88994
Valid N (listwise)	125				

Hasil Uji Normalitas Kolmogorov-Smirnov Test

One-Sample Kolmogorov-Smirnov Test		Unstandardized Residual
N		85
Normal Parameters ^{a,b}	Mean	,0000000
	Std. Deviation	,28585793
Most Extreme Differences	Absolute	,090
	Positif	,074
	Negatif	-,090
Test Statistic		,090
Asymp. Sig. (2-tailed)		,086 ^c

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

Hasil Uji Multikolinieritas

Model	Collinearity Statistics	
	Tolerance	VIF
1 (Constant)		
CAR	,936	1,069
NPL	,918	1,089
BOPO	,930	1,076

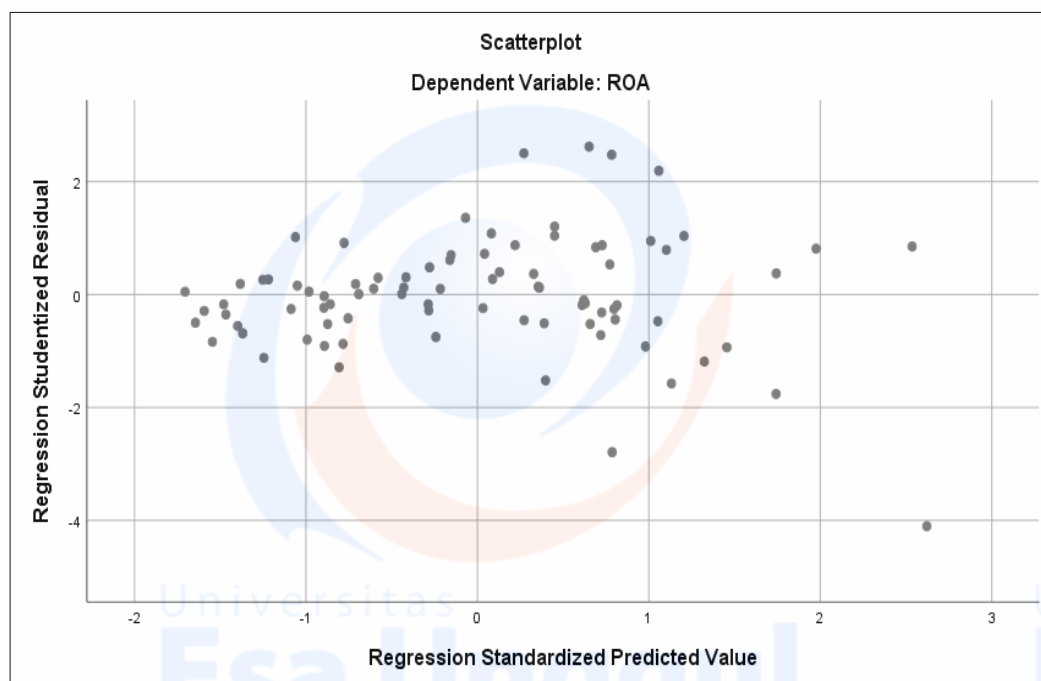
Hasil Uji Autokolerasi Durbin-Watson

Model Summary ^b					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	,901 ^a	,812	,805	,29110	1,576

a. Predictors: (Constant), BOPO, CAR, NPL

b. Dependent Variabel: ROA

Hasil Uji Heterokedastisitas (Grafik Scatterplot)



Hasil Uji Hipotesis (Uji-F)

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	29,693	3	9,898	116,798	,000 ^b
	Residual	6,864	81	,085		
	Total	36,557	84			

a. Dependent Variabel: ROA

b. Predictors: (Constant), BOPO, CAR, NPL

Hasil Uji Hipotesis (Uji-t)

Model	Unstandardized		Standardized	t	Sig.	Kesimpulan
	Coefficients		Coefficients			
1 (Constant)	8,984	,493		18,233	,000	
CAR	,017	,008	,103	2,063	,042	Ha2 = Diterima
NPL	,052	,034	,078	1,559	,123	Ha3 = Ditolak
BOPO	-,092	,005	-,893	-17,882	,000	Ha4 = Diterima

Hasil Uji Determinasi (Adjust R2)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,901 ^a	,812	,805	,29110

Hasil Uji Analisis Regresi Linier Berganda

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	8,984	,493		18,233	,000
CAR	,017	,008	,103	2,063	,042
NPL	,052	,034	,078	1,559	,123
BOPO	-,092	,005	-,893	-17,882	,000