

## Lampiran 1 Kriteria Penilaian Variabel

Tabel 2.1 Predikat Kesehatan Bank Berdasarkan CAR

No.	Rasio	Predikat
1	$12\% < CAR$	Sangat sehat
2	$9\% < CAR \leq 12\%$	Sehat
3	$8\% < CAR \leq 9\%$	Cukup Sehat
4	$6\% < CAR \leq 8\%$	Kurang Sehat
5	$CAR < 6\%$	Tidak Sehat

Tabel 2.2 Kriteria Penetapan Peringkat Profil Risiko LDR

No.	Rasio	Kriteria
1	$LDR \leq 75\%$	Sangat sehat
2	$75\% < LDR \leq 85\%$	Sehat
3	$85\% < LDR \leq 100\%$	Cukup Sehat
4	$100\% < LDR \leq 120\%$	Kurang Sehat
5	$NPL > 120\%$	Tidak Sehat

Tabel 2.3 Kriteria Penetapan Peringkat Profil Risiko NPL

No.	Rasio	Kriteria
1	$NPL < 2\%$	Sangat sehat
2	$2\% \leq NPL < 5\%$	Sehat
3	$5\% \leq NPL < 8\%$	Cukup Sehat
4	$8\% \leq NPL < 12\%$	Kurang Sehat
5	$NPL < 12\%$	Tidak Sehat

Tabel 2.4 Kriteria Ukuran Perusahaan

Ukuran Perusahaan	Kriteria	
	Asset (Tidak termasuk tanah dan bangunan tempat usaha)	Penjualan Tahunan
Usaha Mikro	Maksimal 50 juta	Maksimal 300 juta
Usaha Kecil	>50 juta – 500 juta	>300 juta – 2,5 M
Usaha Menengah	>500 juta – 10 M	>2,5 M – 50 M
Usaha Besar	>10 M	>50 M

## Lampiran 2 Hasil Perhitungan Variabel

Kode Saham	Tahun	X1	X2	X3	X4	Y
AGRO	2013	19.89	87.11	2.27	9.71	13.6
BABP	2013	26.57	80.14	4.88	10.03	5.09
BACA	2013	26.73	60.49	0.2	9.85	12.1
BBCA	2013	16.01	75.4	0.4	11.70	7.7
BBKP	2013	18.09	85.8	2.25	10.84	9.1
BBMD	2013	12.92	102.35	1.87	9.90	20.3
BBNI	2013	20.9	85.3	2.2	11.59	7.2
BBNP	2013	28.21	84.44	0.45	10.00	7.8
BBRI	2013	12.65	88.54	1.55	11.80	8.99
BBTN	2013	16.38	104.42	4.05	11.12	7.62
BCIC	2013	24.33	96.31	12.28	10.05	6.03
BDMN	2013	22.49	95.1	1.9	11.27	9.9
BEKS	2013	14.08	88.46	6.75	9.95	3.56
BJBR	2013	18.2	96.47	2.83	11.06	8.51
BJTM	2013	29.21	84.98	3.44	10.52	15.72
BKSW	2013	23.01	113.3	0.23	10.04	10.74
BMAS	2013	24.55	85.73	0.61	9.62	13
BMRI	2013	23.38	82.97	1.6	11.87	6.93
BNBA	2013	24.45	83.96	0.21	9.61	10.99
BNGA	2013	19.04	94.49	2.23	11.34	7.36
BNII	2013	17.13	87.04	2.11	10.15	4.74
BNLI	2013	15.24	89.24	1.02	11.22	6.28
BSIM	2013	25.1	78.72	2.5	10.24	13.82
BSWD	2013	19.81	93.76	1.59	9.56	7.26
BTPN	2013	20.39	88	0.7	10.84	15.1
BVIC	2013	16.9	73.39	0.7	10.28	9.95
INPC	2013	17.24	88.87	1.96	10.33	9.31
MAYA	2013	20.24	85.61	1.04	10.38	6.07
MCOR	2013	25.74	82.73	1.69	9.90	6.68
MEGA	2013	33.41	57.41	2.18	10.82	7.74
NAGA	2013	29.02	55.15	0.18	9.11	25.35
NISP	2013	18.46	92.49	0.73	10.99	11.28
NOBU	2013	36.91	45.72	0	9.59	79.49
PNBN	2013	16.84	87.71	2.07	11.22	8.95
SDRA	2013	19.88	140.72	0.48	9.79	13.71
AGRO	2014	19.12	88.49	2.02	9.81	11.06
BABP	2014	30.38	80.35	5.88	10.12	9.79
BACA	2014	28.62	57.58	0.3	9.97	8.4
BBCA	2014	16.2	76.8	0.6	11.74	8.9

BBKP	2014	20.7	83.89	2.78	10.90	8
BBMD	2014	14.12	101.3	2.16	9.94	18.35
BBNI	2014	17.43	87.8	2	11.62	8.2
BBNP	2014	25.89	85.19	1.41	9.98	8.6
BBRI	2014	22.92	81.68	1.69	11.90	10.31
BBTN	2014	11.76	108.86	4.01	11.16	6.64
BCIC	2014	28.18	71.13	12.24	10.03	5.58
BDMN	2014	23.25	92.6	2.3	11.29	9.9
BEKS	2014	16.86	86.11	6.94	9.96	2.05
BJBR	2014	21.89	93.18	4.15	11.01	8.08
BJTM	2014	26.01	86.54	3.31	10.58	14.17
BKSW	2014	26.5	93.47	0.31	10.32	7.1
BMAS	2014	21.11	77.2	0.71	9.68	11.43
BMRI	2014	23.48	82.02	1.66	11.93	8.6
BNBA	2014	26.15	79.45	0.25	9.71	7.07
BNGA	2014	14.4	99.46	3.9	11.37	7.58
BNII	2014	17.92	91.15	2.23	11.16	7.76
BNLI	2014	12.18	89.13	1.7	11.27	5.58
BSIM	2014	22.27	83.88	3	10.33	10.38
BSWD	2014	23.42	88.06	1.17	9.72	7.4
BTPN	2014	24.45	97	0.7	10.88	15.2
BVIC	2014	22.64	70.25	3.52	10.33	10.35
INPC	2014	14.74	87.62	1.92	10.37	7.95
MAYA	2014	21.58	81.25	1.46	10.56	2.44
MCOR	2014	21.97	84.03	2.71	9.90	6.15
MEGA	2014	28.17	65.85	2.09	10.82	7.23
NAGA	2014	32.64	51.97	0.16	9.28	13.84
NISP	2014	16.05	93.59	1.34	11.01	10.74
NOBU	2014	42.13	53.99	0	9.76	40.38
PNBN	2014	13.16	95.47	2.01	11.24	9.41
SDRA	2014	16.86	101.2	2.51	10.22	19.91
AGRO	2015	21.07	87.15	1.9	9.92	14.12
BABP	2015	34.25	72.29	2.97	10.08	9.83
BACA	2015	30.54	55.78	0.79	10.08	9.7
BBCA	2015	24.73	81.1	0.7	11.77	10.7
BBKP	2015	21.62	84.74	2.88	10.97	7
BBMD	2015	12.02	101.61	2.26	9.97	20.26
BBNI	2015	23.11	87.8	2.7	11.71	11.5
BBNP	2015	20.65	90.17	3.98	9.94	10.07
BBRI	2015	21.75	86.88	2.02	11.94	12.59
BBTN	2015	15.37	108.78	3.42	11.24	8.97
BCIC	2015	17.33	85	3.71	10.06	7.49
BDMN	2015	29.14	87.5	3	11.27	11.7

BEKS	2015	13.09	80.77	5.94	9.78	0.02
BJBR	2015	13.88	88.13	2.91	10.95	8.21
BJTM	2015	24.1	82.92	4.29	10.63	13.22
BKSW	2015	17.69	112.54	2.59	10.41	8.18
BMAS	2015	14.54	92.96	0.51	9.73	11.33
BMRI	2015	20.26	87.05	2.29	11.96	10.6
BNBA	2015	21.3	82.78	0.78	9.82	17.57
BNGA	2015	14.63	97.98	3.74	11.38	8.28
BNII	2015	23.57	85.13	3.67	11.20	7.17
BNLI	2015	16.28	87.8	2.7	11.26	7
BSIM	2015	23.82	78.04	3.95	10.45	6.37
BSWD	2015	12.12	82.06	8.9	9.78	15.85
BTPN	2015	21.55	97	0.7	10.91	15.8
BVIC	2015	17.74	70.17	4.48	10.37	11.3
INPC	2015	19.08	80.75	2.33	10.40	7.2
MAYA	2015	21.61	82.99	2.52	10.67	4.97
MCOR	2015	20.39	86.82	1.98	9.92	8.39
MEGA	2015	28.05	65.05	2.81	10.83	14.85
NAGA	2015	26.99	59.34	0.34	9.31	8.37
NISP	2015	20.97	98.05	1.3	11.08	9.32
NOBU	2015	37.35	72.53	0	9.83	19.48
PNBN	2015	16.24	98.83	2.44	11.26	12.23
SDRA	2015	17.71	97.22	1.98	10.30	10.82
AGRO	2016	24.77	88.25	2.88	10.06	15.68
BABP	2016	29.24	77.2	2.77	9.97	11.54
BACA	2016	27.56	55.34	3.17	10.15	12.64
BBCA	2016	19.1	77.1	1.3	11.83	13.9
BBKP	2016	18.79	83.61	4.8	11.01	4.76
BBMD	2016	11.49	80.93	3.59	10.02	27.12
BBNI	2016	18.69	90.4	3	11.78	11.4
BBNP	2016	20.37	84.18	4.07	9.89	12.57
BBRI	2016	22.3	87.77	2.03	12.00	14.91
BBTN	2016	19.28	102.66	2.84	11.33	12.34
BCIC	2016	14.01	96.33	6.98	10.14	7.28
BDMN	2016	16.24	91	3.1	11.24	12.9
BEKS	2016	17.61	83.85	5.71	9.72	5.22
BJBR	2016	25.79	86.7	1.69	10.88	10.43
BJTM	2016	26.91	90.48	4.77	10.63	15.88
BKSW	2016	19.73	94.54	6.86	10.39	8.46
BMAS	2016	11.92	99.88	0.91	9.74	16.32
BMRI	2016	22.35	85.86	3.96	12.02	13.36
BNBA	2016	20.45	79.03	1.82	9.85	17.15
BNGA	2016	12.1	98.38	3.89	11.38	9.96

BNII	2016	15.32	94.14	3.42	11.22	8.77
BNLI	2016	16.86	80.5	8.8	11.22	7.6
BSIM	2016	25.32	77.47	2.1	10.49	8.7
BSWD	2016	13.41	82.7	15.82	9.63	26.5
BTPN	2016	22.1	95.4	0.8	10.96	17
BVIC	2016	14.43	68.38	3.89	10.41	16.58
INPC	2016	13.9	86.39	2.77	10.42	11.92
MAYA	2016	17.41	91.4	2.11	10.78	5.34
MCOR	2016	22.48	86.43	3.03	10.03	11.43
MEGA	2016	21.76	55.35	3.44	10.85	18.21
NAGA	2016	18.9	50.27	2.38	9.34	9.03
NISP	2016	12.04	89.86	1.88	11.14	10.28
NOBU	2016	36.57	53.02	0.03	9.95	18.06
PNBN	2016	17.66	94.37	2.81	11.30	12.59
SDRA	2016	14.14	110.45	1.53	9.35	9.2
AGRO	2017	6.64	88.33	2.59	10.21	21.58
BABP	2017	21.94	78.78	7.23	9.91	4.58
BACA	2017	33.07	50.61	2.77	10.21	14.56
BBCA	2017	14.7	78.2	1.5	11.88	15.1
BBKP	2017	16.88	81.34	8.54	11.03	3.55
BBMD	2017	12.77	81.02	2.58	10.07	26.68
BBNI	2017	18.14	85.6	2.3	11.85	10.5
BBNP	2017	16.76	93.99	4.5	9.88	10.5
BBRI	2017	16.86	88.13	2.1	12.05	9.5
BBTN	2017	21	103.11	2.66	11.42	10.87
BCIC	2017	10.78	88.87	2.94	10.18	6.15
BDMN	2017	16.26	93.3	2.8	11.25	14.1
BEKS	2017	18.37	91.95	5.37	9.88	2.22
BJBR	2017	29.97	83.36	1.54	10.85	10.47
BJTM	2017	34.29	79.69	4.59	10.71	16.65
BKSW	2017	22.39	70.37	1.85	10.39	12.3
BMAS	2017	11.4	97.14	1.52	9.78	13.59
BMRI	2017	21.21	87.16	3.45	12.05	13.64
BNBA	2017	23.54	82.1	1.7	9.85	17.67
BNGA	2017	16.3	96.24	3.75	11.43	10.6
BNII	2017	12.66	99.87	2.81	11.24	9.53
BNLI	2017	15.69	87.5	4.6	11.17	10.1
BSIM	2017	22.71	80.57	3.79	10.48	10.31
BSWD	2017	34.72	67.78	4.88	9.65	29.17
BTPN	2017	24.45	96.2	0.9	10.98	16.6
BVIC	2017	17.51	70.25	3.05	10.46	10.17
INPC	2017	12.3	82.89	6.11	10.44	9.44
MAYA	2017	18.52	90.08	5.65	10.87	6.11

MCOR	2017	22.24	79.49	3.07	10.12	7.75
MEGA	2017	20.68	56.47	2.01	10.92	16.11
NAGA	2017	26.63	42.02	1.03	9.40	12.27
NISP	2017	12.95	93.42	1.79	11.19	9.51
NOBU	2017	36.01	51.57	0.05	10.04	18.83
PNBN	2017	12.2	96.39	2.84	11.33	14.08
SDRA	2017	18.4	111.07	1.53	10.43	16.86

Lampiran 3 Hasil *output* komputerisasi statistic (SPSS)

## Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
<i>Capital Buffer</i>	175	.14	8.92	3.2908	.87932
<i>Cash Ratio</i>	175	1.89	3.74	2.9865	.30091
<i>Loan to Deposit Ratio</i>	175	3.74	4.95	4.4234	.18340
<i>Non Performing Loan</i>	175	1.41	4.22	2.1361	.45866
<i>Bank Size</i>	175	2.21	2.49	2.3570	.06816
<i>Valid N (listwise)</i>	175				

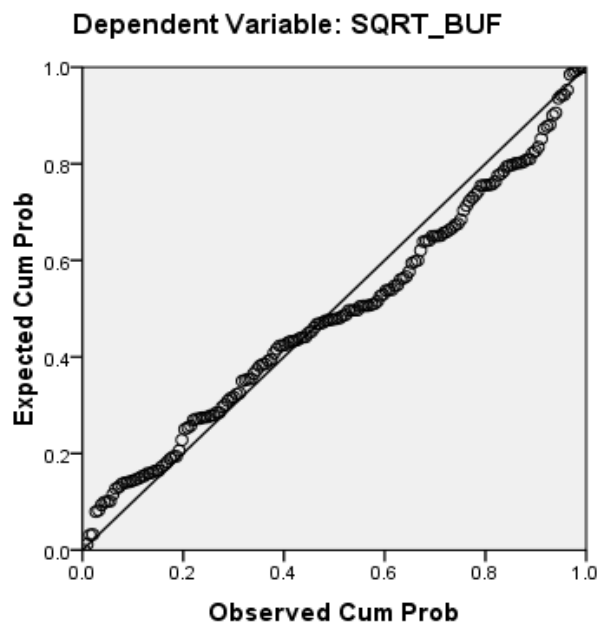
## One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		175
Normal Parameters <sup>a</sup>	Mean	.0000000
	Std. Deviation	.82002441
Most Extreme Differences	Absolute	.079
	Positive	.079
	Negative	-.062
Kolmogorov-Smirnov Z		1.047
Asymp. Sig. (2-tailed)		.223

a. Test distribution is Normal.



Normal P-P Plot of Regression Standardized Residual



Coefficients<sup>a</sup>

Model		Collinearity Statistics	
		Tolerance	VIF
1	(Constant)		
	SQRT_NPL	.940	1.064
	LN_CR	.693	1.443
	LN_BS	.905	1.105
	LN_LDR	.678	1.474

a. Dependent Variable: SQRT\_BUF

Model Summary<sup>b</sup>

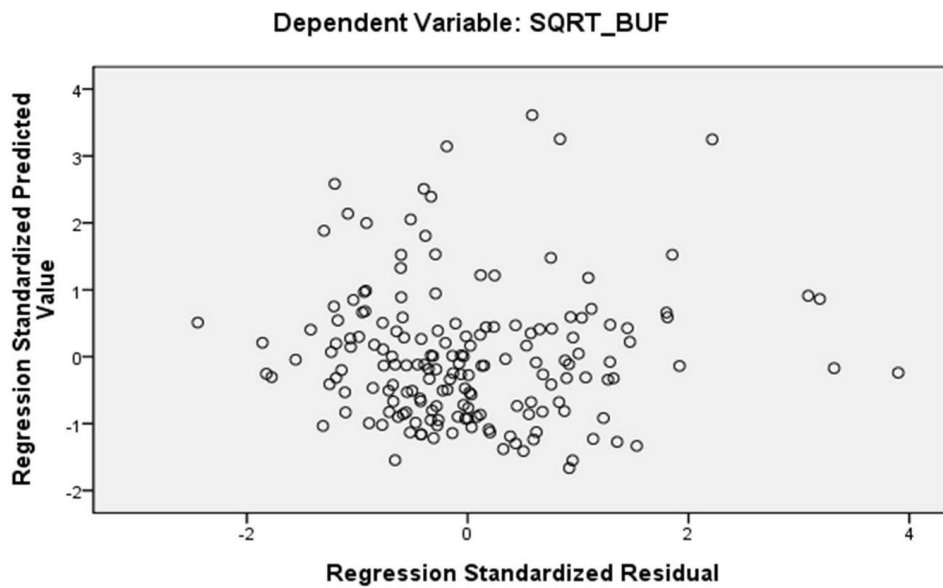
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.361 <sup>a</sup>	.130	.110	.82962	1.896

a. Predictors: (Constant), LN\_LDR, SQRT\_NPL, LN\_BS, LN\_CR

b. Dependent Variable: SQRT\_BUF



Scatterplot



ANOVA<sup>b</sup>

Model		Sum of Squares	df	Mean Square	F	Sig.	Ket.
1	Regression	17.532	4	4.383	6.368	.000 <sup>a</sup>	$H_1$ diterima
	Residual	117.005	170	.688			
	Total	134.536	174				

a. Predictors: (Constant), LN\_LDR, SQRT\_NPL, LN\_BS, LN\_CR

b. Dependent Variable: SQRT\_BUF

Coefficients<sup>a</sup>

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Ket.
		B	Std. Error	Beta			
1	(Constant)	11.451	2.976		3.847	.000	
	LN_CR	.016	.251	.005	.063	.950	$H_2$ Ditolak
	LN_LDR	-.956	.416	-.199	-2.297	.023	$H_3$ Diterima
	SQRT_NPL	-.433	.141	-.226	-3.064	.003	$H_4$ Diterima
	LN_BS	-1.295	.970	-.100	-1.335	.184	$H_5$ Ditolak

a. Dependent Variable: SQRT\_BUF

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

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Ket.
		B	Std. Error	Beta			
1	(Constant)	11.451	2.976		3.847	.000	
	LN_CR	.016	.251	.005	.063	.950	H <sub>2</sub> Ditolak
	LN_LDR	-.956	.416	-.199	-2.297	.023	H <sub>3</sub> Diterima
	SQRT_NPL	-.433	.141	-.226	-3.064	.003	H <sub>4</sub> Diterima
	LN_BS	-1.295	.970	-.100	-1.335	.184	H <sub>5</sub> Ditolak

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

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.361 <sup>a</sup>	.130	.110	.82962	1.896

a. Predictors: (Constant), LN\_LDR, SQRT\_NPL, LN\_BS, LN\_CR

b. Dependent Variable: SQRT\_BUF

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

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	11.451	2.976		3.847	.000
	LN_CR	.016	.251	.005	.063	.950
	LN_LDR	-.956	.416	-.199	-2.297	.023
	SQRT_NPL	-.433	.141	-.226	-3.064	.003
	LN_BS	-1.295	.970	-.100	-1.335	.184

a. Dependent Variable: SQRT\_BUF