

LAMPIRAN A

DAFTAR NAMA BANK

No	Nama Bank
1	Bank Rakyat Indonesia Agro Niaga, Tbk
2	Bank Capital Indonesia, Tbk
3	Bank Ekonomi Raharja, Tbk
4	Bank Central Asia, Tbk
5	Bank Bukopin, Tbk
6	Bank Negara Indonesia, Tbk
7	Bank Nusantara Parahyangan, Tbk
8	Bank Rakyat Indonesia (Persero), Tbk
9	Bank Tabungan Negara (Persero), Tbk
10	Bank Danamon Indonesia, Tbk
11	Bank Mandiri (Persero), Tbk
12	Bank Bumi Arta, Tbk

13	Bank CIMB Niaga, Tbk
14	Bank Internasional Indonesia, Tbk
15	Bank Permata, Tbk
16	Bank Sinarmas, Tbk
17	Bank of India Indonesia, Tbk
18	Bank Tabungan Pensiun Nasional, Tbk
19	Bank Victoria International, Tbk
20	Bank Artha Graha International, Tbk
21	Bank Mayapada, Tbk
22	Bank Windu Ketjana International, Tbk
23	Bank Mega, Tbk
24	Bank Pan Indonesia, Tbk

Sumber : Bursa Efek Indonesia (data diolah)

LAMPIRAN B**DATA MENTAH**

TAHUN	BANK	PERTUMBUHAN KREDIT (Y)	LnDPK (t-1)	CAR (t-1)	ROA (t-1)	BOPO (t-1)	NIM (t-1)
2010	AGRO	2.84	28.53	19.63	0.38	97.96	4.59
2010	BACA	50.38	28.53	44.62	0.84	86.03	2.89
2010	BAEK	32.03	30.58	21.75	2.21	77.79	4.63
2010	BBCA	24.23	33.13	15.3	3.17	69.7	5.39
2010	BBKP	22.66	31.09	14.36	1.39	86.93	4.07
2010	BBNI	12.85	32.87	13.8	1.51	84.9	6
2010	BBNP	42.72	28.88	12.56	1.06	89.5	3.69
2010	BBRI	21.31	33.17	13.2	3.12	77.65	7.71
2010	BBTN	25.72	31.32	21.54	1.33	88.29	4.6
2010	BDMN	30.63	31.86	20.7	2.4	85.8	11.2
2010	BMRI	24	33.39	15.43	2.74	70.74	5.19
2010	BNBA	20.06	30.59	28.08	1.75	81.92	4.63
2010	BNGA	25.7	32.08	13.88	2.02	82.98	5.91
2010	BNII	35.55	31.49	14.9	0.07	100.77	6.1
2010	BNLI	30.04	31.45	12.2	1.4	89.2	5.7
2010	BSIM	29.51	29.55	13.05	0.93	91.18	5.04
2010	BSWD	9.2	27.82	3.29	3.53	74.57	5.41
2010	BTPN	48.37	30.54	18.5	3.42	84.06	12.18
2010	BVIC	17.46	29.36	16.92	1.1	92.05	2.38
2010	INPC	1.77	30.2	13.77	0.44	84.98	3.81
2010	MAYA	20.76	29.43	17.05	0.9	93.82	6.74
2010	MCOR	85.88	28.51	17.85	1	91.81	4.48
2010	MEGA	28.17	31.12	18.84	1.77	85.91	4.94

2010	PNBN	39.32	31.66	21.79	1.75	47.31	4.43
2011	AGRO	-11.08	28.5	14.95	0.84	95.97	6.49
2011	BACA	-3.91	28.92	29.29	0.66	91.75	3.77
2011	BAEK	22.52	30.54	19.05	1.78	76.32	4.09
2011	BBCA	31.4	33.26	13.5	3.28	65.1	4.79
2011	BBKP	35.05	31.35	11.82	1.4	84.98	4.75
2011	BBNI	19.92	32.9	18.63	2.21	76	5.8
2011	BBNP	31.5	29.14	12.76	1.29	85.17	4.91
2011	BBRI	16.64	33.44	13.76	3.69	70.86	8.66
2011	BBTN	21.84	31.49	16.74	1.88	82.39	5.99
2011	BDMN	23.23	32.02	16	3.38	81.1	11.3
2011	BMRI	27.69	33.52	13.36	3.11	66.43	5.39
2011	BNBA	39.67	33	24.64	1.41	85.15	4.43
2011	BNGA	30.32	32.4	13.47	2.36	76.8	5.4
2011	BNII	25.03	31.72	12.64	1.11	92.26	5.86
2011	BNLI	32.49	31.72	14.05	1.98	84.01	5.34
2011	BSIM	46.04	29.91	14.1	1.44	91.41	6.19
2011	BSWD	34.03	24.83	26.91	2.93	73.35	5.82
2011	BTPN	29.93	30.87	23.4	4	59	14
2011	BVIC	74.4	29.82	15.78	1.71	88.21	1.77
2011	INPC	19.84	30.32	13.65	0.76	75.59	3.97
2011	MAYA	43.32	29.68	20.4	1.22	90.17	6.25
2011	MCOR	56.2	28.92	17.9	1.11	91.21	4.61
2011	MEGA	33.09	31.37	14.78	2.45	77.79	4.88
2011	PNBN	24.06	31.95	16.65	1.76	44.76	5.59
2012	AGRO	38.83	28.64	16.39	1.29	91.65	4.27
2012	BACA	61	29.01	21.58	0.73	92.82	3.58
2012	BAEK	22.76	30.63	16.37	1.49	81	4.38
2012	BBCA	26.96	33.41	12.7	3.56	60.9	5.39
2012	BBKP	11.73	31.5	12.71	1.64	82.03	4.55

2012	BBNI	22.75	33.07	17.63	2.49	72.6	6.03
2012	BBNP	22.34	29.36	13.45	1.39	85.77	4.99
2012	BBRI	22.92	33.58	14.96	3.99	66.69	7.96
2012	BBTN	27.06	31.76	15.03	2.17	81.75	5.76
2012	BDMN	14.45	32.11	17.6	3.19	79.3	9.9
2012	BMRI	23.68	33.68	15.34	2.99	67.22	5.29
2012	BNBA	37.12	33.12	19.96	1.92	86.68	4.55
2012	BNGA	14.76	32.51	13.16	2.63	76.1	5.11
2012	BNII	20.48	31.88	11.95	1.13	92.75	5.22
2012	BNLI	37.39	32.05	14.07	1.66	85.42	5.13
2012	BSIM	1.42	30.33	13.98	1.07	93.55	5.65
2012	BSWD	27.99	28.15	23.19	3.66	67.51	6.39
2012	BTPN	28.15	31.2	20.5	4.4	58	13
2012	BVIC	36.38	29.85	16.28	2.65	78.33	1.86
2012	INPC	13.53	30.42	12.65	0.72	35.71	3.55
2012	MAYA	39.48	29.99	14.68	2.07	83.38	5.84
2012	MCOR	-2.19	29.39	12.66	0.96	92.97	4.62
2012	MEGA	-15.13	31.52	11.7	2.29	81.84	5.4
2012	PNBN	32.68	32.08	17.5	2.02	51.47	4.64
2013	AGRO	46.12	28.75	14.8	1.27	86.54	4.23
2013	BACA	32.19	29.19	18	1.1	86.85	3.34
2013	BAEK	66.97	30.67	14.21	1.02	90.02	3.77
2013	BBCA	21.62	33.54	14.2	3.22	62.4	7.35
2013	BBKP	6.43	31.62	16.34	1.61	81.41	4.56
2013	BBNI	24.85	33.18	16.67	2.67	71	5.9
2013	BBNP	20.08	29.57	12.17	1.4	85.18	5.56
2013	BBRI	23.85	33.74	16.95	4.33	59.93	7.31
2013	BBTN	22.51	32.02	17.69	2.05	80.74	5.83
2013	BDMN	16.12	32.15	18.9	3.52	75	10.1
2013	BMRI	21.5	33.81	15.48	3.22	63.94	5.58

2013	BNBA	26.17	33.29	19.18	2.22	78.71	5.13
2013	BNGA	7.28	32.65	15.16	2.93	71.7	4.24
2013	BNII	26.04	32.08	13.13	1.62	87.65	5.73
2013	BNLI	26.32	32.28	15.86	1.7	83.1	5.03
2013	BSIM	5.58	30.26	21.82	1.71	83.25	5.23
2013	BSWD	39.77	28.24	21.1	3.14	72.31	5.12
2013	BTPN	18.69	31.44	21.5	4.7	54	13.1
2013	BVIC	45.86	30.07	18.54	2.17	78.82	3.12
2013	INPC	1.44	30.49	16.45	0.66	92.66	4.22
2013	MAYA	44.75	30.35	10.93	2.41	80.19	6
2013	MCOR	21.18	29.35	15.19	2.04	81.74	5.18
2013	MEGA	11.8	31.55	19.18	2.74	76.73	6.45
2013	PNBN	12.46	32.26	14.67	1.96	49.57	4.19
2014	AGRO	26.92	29.05	21.6	1.4	85.88	3.97
2014	BACA	26.56	29.4	20.13	1.3	86.38	3.63
2014	BAEK	3.39	30.78	13.1	1.19	94.13	3.6
2014	BBCA	10.97	33.64	15.7	3.59	61.5	6.07
2014	BBKP	14.04	31.65	15.12	1.71	82.73	3.82
2014	BBNI	10.77	33.31	15.09	2.91	67.1	6.11
2014	BBNP	-5.02	29.75	15.75	1.42	86.35	5.16
2014	BBRI	13.91	33.85	16.99	4.46	60.58	7.76
2014	BBTN	15.03	32.19	15.62	1.89	82.19	5.44
2014	BDMN	2.71	32.34	17.9	3	82.86	9.6
2014	BMRI	12.05	33.95	14.93	3.28	62.41	5.68
2014	BNBA	25.04	33.45	16.99	1.95	82.33	4.94
2014	BNGA	13.07	32.73	15.36	2.93	73.79	3.89
2014	BNII	41.85	32.31	12.81	1.71	84.69	5.2
2014	BNLI	4.18	32.52	14.28	1.55	84.99	4.22
2014	BSIM	29.7	30.26	21.82	1.71	83.25	5.23
2014	BSWD	22.88	28.57	15.26	3.8	69.09	5.92

2014	BTPN	12.77	31.59	23.1	4.5	53	12.7
2014	BVIC	12.63	30.28	18.5	1.97	81.35	2.33
2014	INPC	11.14	30.48	17.31	1.39	75.59	5.31
2014	MAYA	47.05	30.66	14.07	2.53	78.58	30.66
2014	MCOR	25.98	29.51	15.88	1.74	82.73	4.87
2014	MEGA	11.62	31.59	16.63	1.14	89.66	5.38
2014	PNBN	8.61	32.42	15.32	1.85	53.61	4.09

LAMPIRAN C

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Y	111	2.71	85.88	26.7406	14.35943
X1	111	24.83	33.95	31.2539	1.70196
X2	111	3.29	44.62	16.7250	4.47144
X3	111	.07	4.70	2.1776	.99308
X4	111	35.71	100.77	77.7230	12.18461
X5	111	1.77	30.66	5.8825	3.28682
Valid N (listwise)	111				

Descriptive Statistics

	Mean	Std. Deviation	N
Y	26.7406	14.35943	111
X1	31.2539	1.70196	111
X2	16.7250	4.47144	111
X3	2.1776	.99308	111
X4	77.7230	12.18461	111
X5	5.8825	3.28682	111

Correlations

		Y	X1	X2	X3	X4	X5
Pearson Correlation	Y	1.000	-.391	.181	-.269	.312	-.020
	X1	-.391	1.000	-.236	.369	-.357	.134
	X2	.181	-.236	1.000	.018	-.032	.032
	X3	-.269	.369	.018	1.000	-.610	.468
	X4	.312	-.357	-.032	-.610	1.000	-.190
	X5	-.020	.134	.032	.468	-.190	1.000
Sig. (1-tailed)	Y	.	.000	.028	.002	.000	.418
	X1	.000	.	.006	.000	.000	.081
	X2	.028	.006	.	.424	.370	.370
	X3	.002	.000	.424	.	.000	.000
	X4	.000	.000	.370	.000	.	.023
	X5	.418	.081	.370	.000	.023	.
N	Y	111	111	111	111	111	111
	X1	111	111	111	111	111	111
	X2	111	111	111	111	111	111
	X3	111	111	111	111	111	111
	X4	111	111	111	111	111	111
	X5	111	111	111	111	111	111

Variables Entered/Removed(b)

Model	Variables Entered	Variables Removed	Method
1	X5, X2, X4, X1, X3(a)	.	Enter

a All requested variables entered.

b Dependent Variable: Y

Model Summary(b)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
	R Square Change	F Change	df1	df2	Sig. F Change	R Square Change	F Change	df1	df2	Sig. F Change
1	.458(a)	.210	.172	13.06427	.210	5.578	5	105	.000	2.097

a Predictors: (Constant), X5, X2, X4, X1, X3

b Dependent Variable: Y

ANOVA(b)

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	4760.370	5	952.074	5.578	.000(a)
	Residual	17920.897	105	170.675		
	Total	22681.268	110			

a Predictors: (Constant), X5, X2, X4, X1, X3

b Dependent Variable: Y

Coefficients(a)

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	95% Confidence Interval for B		Correlations			Collinearity Statistics	
	B	Std. Error	Beta	Lower Bound	Upper Bound	Zero-order	Partial	Part	Tolerance	VIF	B	Std. Error
1 (Constant)	78.363	31.526		2.486	.015	15.852	140.874					
X1	-2.310	.832	-.274	-2.778	.006	-3.959	-.662	-.391	-.262	-.241	.775	1.291
X2	.388	.290	.121	1.341	.183	-.186	.963	.181	.130	.116	.925	1.081
X3	-1.670	1.811	-.116	-.922	.358	-5.261	1.920	-.269	-.090	-.080	.480	2.084
X4	.196	.133	.166	1.474	.144	-.068	.459	.312	.142	.128	.594	1.684
X5	.430	.433	.098	.992	.323	-.429	1.289	-.020	.096	.086	.765	1.307

a Dependent Variable: Y

Coefficient Correlations(a)

Model		X5	X2	X4	X1	X3	
1	Correlations	X5	1.000	-.025	-.132	.016	-.448
		X2	-.025	1.000	.079	.270	-.039
		X4	-.132	.079	1.000	.189	.541
		X1	.016	.270	.189	1.000	-.196
		X3	-.448	-.039	.541	-.196	1.000
	Covariances	X5	.188	-.003	-.008	.006	-.351
		X2	-.003	.084	.003	.065	-.021
		X4	-.008	.003	.018	.021	.130
		X1	.006	.065	.021	.691	-.296
		X3	-.351	-.021	.130	-.296	3.279

a Dependent Variable: Y

Collinearity Diagnostics(a)

Model	Dimension	Eigenvalue	Condition Index	Variance Proportions						
				(Constant)	X1	X2	X3	X4	X5	(Constant)
1	1	5.591	1.000	.00	.00	.00	.00	.00	.00	.00
	2	.235	4.881	.00	.00	.02	.07	.01	.37	
	3	.110	7.126	.00	.00	.00	.43	.01	.60	
	4	.054	10.139	.00	.00	.84	.00	.03	.01	
	5	.009	24.560	.02	.08	.01	.49	.76	.02	
	6	.001	76.691	.98	.92	.13	.00	.19	.00	

a Dependent Variable: Y

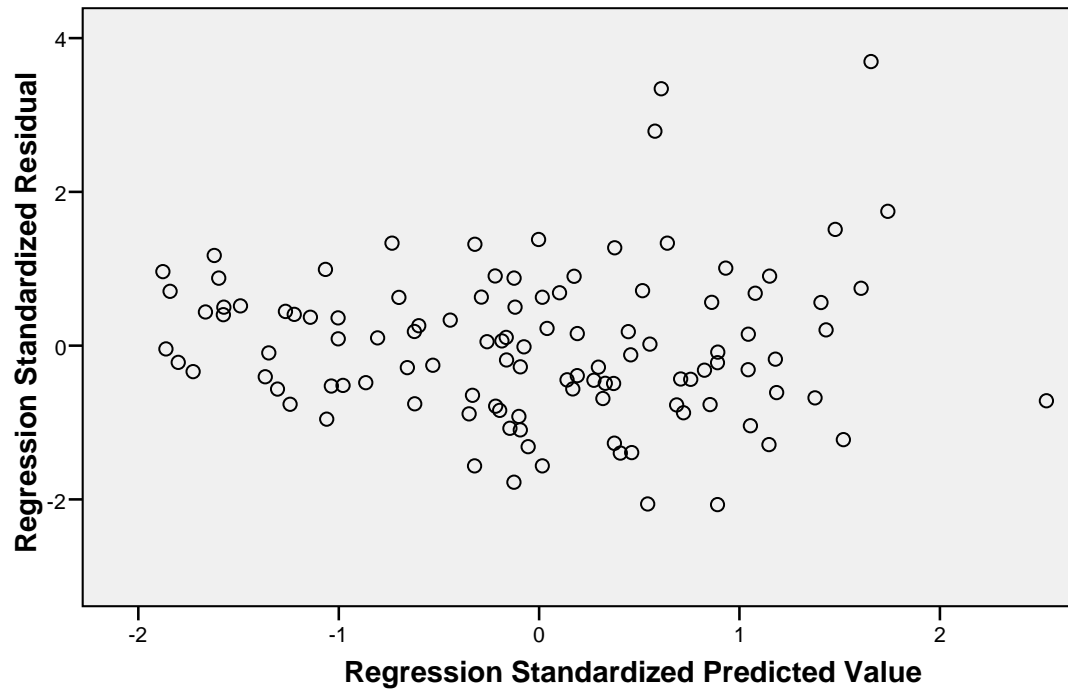
Residuals Statistics(a)

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	14.3862	46.4366	26.7406	6.57846	111
Residual	-27.01630	48.24470	.00000	12.76390	111
Std. Predicted Value	-1.878	2.994	.000	1.000	111
Std. Residual	-2.068	3.693	.000	.977	111

a Dependent Variable: Y

Scatterplot

Dependent Variable: Y



One-Sample Kolmogorov-Smirnov Test

		Unstandardize d Residual
N		111
Normal Parameters(a,b)	Mean	.0000000
	Std. Deviation	12.79680981
Most Extreme Differences	Absolute	.060
	Positive	.060
	Negative	-.041
Kolmogorov-Smirnov Z		.633
Asymp. Sig. (2-tailed)		.818

a Test distribution is Normal.

b Calculated from data.