

Lampiran 1

Tabel 4.2. Sampel Perusahaan Perbankan

No	Kode	Perusahaan
1.	AGRO	Bank Rakyat Indonesia Agro Niaga Tbk.
2.	BACA	Bank Capital Indonesia Tbk.
3.	BBKP	Bank Bukopin Tbk.
4.	BBMD	Bank Mestika Dharma Tbk.
5.	BBNI	Bank Negara Indonesia (Persero) Tbk.
6.	BBRI	Bank Rakyat Indonesia (Persero) Tbk.
7.	BBTN	Bank Tabungan Negara (Persero) Tbk.
8.	BDMN	Bank Danamon Tbk.
9.	BMAS	Bank Maspion Indonesia Tbk.
10.	BMRI	Bank Mandiri (Persero) Tbk.
11.	BNII	Bank Maybank Indonesia Tbk.
12.	BNLI	Bank Permata Tbk.
13.	BSIM	Bank Sinarmas Tbk.
14.	BSWD	Bank of India Indonesia Tbk.
15.	INPC	Bank Artha Graha Internasional Tbk.
16.	MAYA	Bank Mayapada Internasional Tbk.
17.	MEGA	Bank Mega Tbk.
18.	NISP	Bank NISP OCBC Tbk.
19.	PNBN	Bank Pan Indonesia Tbk.
20.	BNBA	Bank Bumi Artha Tbk.
21.	BNGA	Bank CIMB Niaga Tbk.
22.	AGRS	Bank Agris Tbk.

Sumber: Bursa Efek Indonesia, Data diolah Peneliti, 2016

Lampiran 2

VARIABEL INDEPENDEN TAHUN 2012-2015

Variabel Proporsi Kredit Tahun 2012-2015

No	Kode	Perusahaan	Proporsi Kredit			
			2012	2013	2014	2015
1	BBRI	Bank Rakyat Indonesia (Persero) Tbk	6,56	7,16	6,36	6,61
2	BMRI	Bank Mandiri (Persero) Tbk	6,11	6,44	6,19	6,54
3	BBTN	Bank Tabungan Negara (Persero) Tbk	6,75	7,04	7,35	7,43
4	AGRO	Bank Rakyat Indonesia Agro Niaga Tbk	6,27	7,21	7,34	7,23
5	BACA	Bank Capital Indonesia Tbk	4,50	5,24	5,12	4,58
6	BBKP	Bank Bukopin Tbk	6,78	6,89	6,88	6,87
7	MEGA	Bank Mega Tbk	4,14	4,54	5,04	4,75
8	BNLI	Bank Permata Tbk	7,11	7,14	7,09	7,14
9	BNGA	Bank Cimb Niaga Tbk	7,36	7,17	7,56	7,42
10	BSIM	Bank Sinarmas Tbk	8,36	8,11	8,35	8,34
11	BSWD	Bank Of India Indonesia Tbk	7,22	7,13	6,07	5,91
12	PNBN	Bank Pan Indonesia Tbk	6,15	6,28	6,48	6,43
13	INPC	Bank Artha Graha Internasional Tbk	7,40	7,24	7,25	6,81
14	BNBA	Bank Bumi Arta Tbk	6,16	6,57	6,55	6,80
15	NISP	Bank OCBC NISP Tbk	6,68	6,56	6,63	7,13
16	MAYA	Bank Mayapada International Tbk	7,11	7,36	7,78	7,32
17	BDMN	Bank Danamon Tbk	7,48	7,34	7,11	6,88
18	BNII	Bank Maybank Indonesia Tbk	6,98	7,26	7,41	7,14
19	BBMD	Bank Mestika Darma Tbk	7,05	7,57	7,52	7,56
20	BMAS	Bank Maspion Tbk	7,90	7,07	6,48	7,55
21	BBNI	Bank Negara Indonesia (Persero) Tbk	6,02	6,85	6,66	6,45
22	AGRS	Bank Agris Tbk	6,56	8,54	7,00	7,85

Sumber: Bursa Efek Indonesia, Data diolah Peneliti, 2016

Lampiran 3

VARIABEL INDEPENDEN TAHUN 2012-2015Variabel *Non Performing Loan* (NPL) Tahun 2012-2015

No	Kode	Perusahaan	NPL			
			2012	2013	2014	2015
1	BBRI	Bank Rakyat Indonesia (Persero) Tbk	1,78	1,55	1,69	2,02
2	BMRI	Bank Mandiri (Persero) Tbk	0,37	1,60	1,66	2,29
3	BBTN	Bank Tabungan Negara (Persero) Tbk	4,09	4,05	2,76	2,11
4	AGRO	Bank Rakyat Indonesia Agro Niaga Tbk	3,68	2,27	2,02	1,90
5	BACA	Bank Capital Indonesia Tbk	2,11	0,37	0,34	0,79
6	BBKP	Bank Bukopin Tbk	2,66	2,26	2,78	2,83
7	MEGA	Bank Mega Tbk	2,09	2,18	2,09	2,81
8	BNLI	Bank Permata Tbk	1,37	1,02	1,70	2,70
9	BNGA	Bank Cimb Niaga Tbk	2,29	2,23	3,90	3,74
10	BSIM	Bank Sinarmas Tbk	3,18	2,50	3,00	3,95
11	BSWD	Bank Of India Indonesia Tbk	1,40	1,59	1,17	8,90
12	PNBN	Bank Pan Indonesia Tbk	1,69	2,13	2,01	2,44
13	INPC	Bank Artha Graha Internasional Tbk	0,80	1,76	1,69	1,25
14	BNBA	Bank Bumi Arta Tbk	0,63	0,21	0,25	0,78
15	NISP	Bank OCBC NISP Tbk	0,91	0,73	1,34	1,30
16	MAYA	Bank Mayapada International Tbk	3,02	1,04	1,46	2,52
17	BDMN	Bank Danamon Tbk	2,30	1,90	2,30	3,00
18	BNII	Bank Maybank Indonesia Tbk	1,70	2,11	2,23	3,67
19	BBMD	Bank Mestika Darma Tbk	2,28	2,16	2,16	1,36
20	BMAS	Bank Maspion Tbk	0,24	0,61	0,71	0,51
21	BBNI	Bank Negara Indonesia (Persero) Tbk	2,84	2,20	2,00	2,70
22	AGRS	Bank Agris Tbk	0,08	0,34	0,66	1,75

Sumber Bursa Efek Indonesia, Data diolah Peneliti, 2016

Lampiran 4

VARIABEL INDEPENDEN TAHUN 2012-2015Variabel *Capital Adequacy Ratio* (CAR) Tahun 2012-2015

No	Kode	Perusahaan	CAR			
			2012	2013	2014	2015
1	BBRI	Bank Rakyat Indonesia (Persero) Tbk	16,95	16,99	18,31	20,59
2	BMRI	Bank Mandiri (Persero) Tbk	15,48	14,93	16,60	18,60
3	BBTN	Bank Tabungan Negara (Persero) Tbk	17,69	15,62	14,64	16,97
4	AGRO	Bank Rakyat Indonesia Agro Niaga Tbk	14,80	21,60	19,06	22,12
5	BACA	Bank Capital Indonesia Tbk	18,00	20,13	16,43	17,70
6	BBKP	Bank Bukopin Tbk	16,34	15,13	14,20	13,56
7	MEGA	Bank Mega Tbk	19,18	16,63	15,23	22,85
8	BNLI	Bank Permata Tbk	15,86	14,28	13,60	15,00
9	BNGA	Bank Cimb Niaga Tbk	15,16	15,36	15,58	16,80
10	BSIM	Bank Sinarmas Tbk	18,09	21,82	18,38	14,37
11	BSWD	Bank Of India Indonesia Tbk	21,10	15,26	15,39	23,85
12	PNBN	Bank Pan Indonesia Tbk	14,67	15,32	10,12	29,03
13	INPC	Bank Artha Graha Internasional Tbk	16,45	17,31	15,95	15,20
14	BNBA	Bank Bumi Arta Tbk	19,18	16,99	15,07	25,67
15	NISP	Bank OCBC NISP Tbk	16,49	19,28	18,74	17,32
16	MAYA	Bank Mayapada International Tbk	10,93	14,07	10,25	12,97
17	BDMN	Bank Danamon Tbk	18,90	17,90	17,80	19,70
18	BNII	Bank Maybank Indonesia Tbk	13,33	12,81	15,76	17,17
19	BBMD	Bank Mestika Darma Tbk	26,98	26,99	26,66	28,26
20	BMAS	Bank Maspion Tbk	13,46	21,01	19,45	19,33
21	BBNI	Bank Negara Indonesia (Persero) Tbk	70,99	15,10	18,20	19,50
22	AGRS	Bank Agris Tbk	31,37	18,68	18,41	18,23

Sumber Bursa Efek Indonesia, Data diolah Peneliti, 2016

Lampiran 5

VARIABEL INDEPENDEN TAHUN 2012-2015Variabel *Loan To Deposit Ratio* (LDR) Tahun 2012-2015

No	Kode	Perusahaan	LDR			
			2012	2013	2014	2015
1	BBRI	Bank Rakyat Indonesia (Persero) Tbk	79,85	88,54	81,68	86,88
2	BMRI	Bank Mandiri (Persero) Tbk	77,66	82,97	82,02	87,05
3	BBTN	Bank Tabungan Negara (Persero) Tbk	100,90	104,42	108,86	108,78
4	AGRO	Bank Rakyat Indonesia Agro Niaga Tbk	82,48	87,11	88,49	87,15
5	BACA	Bank Capital Indonesia Tbk	59,06	63,35	58,13	55,78
6	BBKP	Bank Bukopin Tbk	83,81	85,80	83,89	86,34
7	MEGA	Bank Mega Tbk	52,39	57,41	65,85	65,05
8	BNLI	Bank Permata Tbk	89,52	89,20	89,10	87,80
9	BNGA	Bank Cimb Niaga Tbk	95,04	94,49	94,46	97,98
10	BSIM	Bank Sinarmas Tbk	80,78	78,72	83,88	78,04
11	BSWD	Bank Of India Indonesia Tbk	93,21	93,76	88,06	82,06
12	PNBN	Bank Pan Indonesia Tbk	88,46	87,71	95,47	98,83
13	INPC	Bank Artha Graha Internasional Tbk	87,42	88,87	87,62	80,75
14	BNBA	Bank Bumi Arta Tbk	79,80	83,96	79,44	82,78
15	NISP	Bank OCBC NISP Tbk	86,79	92,49	93,59	98,05
16	MAYA	Bank Mayapada International Tbk	80,58	85,60	81,25	82,99
17	BDMN	Bank Danamon Tbk	114,36	106,97	101,70	100,40
18	BNII	Bank Maybank Indonesia Tbk	94,18	95,14	104,35	97,45
19	BBMD	Bank Mestika Darma Tbk	95,47	102,35	101,30	101,61
20	BMAS	Bank Maspion Tbk	89,71	85,73	77,20	92,96
21	BBNI	Bank Negara Indonesia (Persero) Tbk	77,88	89,27	88,54	88,57
22	AGRS	Bank Agris Tbk	87,82	85,47	70,02	78,84

Sumber Bursa Efek Indonesia, Data diolah Peneliti, 2016

Lampiran 6

VARIABEL DEPENDEN TAHUN 2012-2015Variabel *Return On Asset* (ROA) Tahun 2012-2015

No	Kode	Perusahaan	ROA			
			2012	2013	2014	2015
1	BBRI	Bank Rakyat Indonesia (Persero) Tbk	5,15	5,03	4,73	4,19
2	BMRI	Bank Mandiri (Persero) Tbk	3,55	3,66	3,57	3,15
3	BBTN	Bank Tabungan Negara (Persero) Tbk	1,94	1,79	1,16	1,61
4	AGRO	Bank Rakyat Indonesia Agro Niaga Tbk	1,63	1,66	1,47	1,55
5	BACA	Bank Capital Indonesia Tbk	1,32	1,59	1,33	1,10
6	BBKP	Bank Bukopin Tbk	1,83	1,78	1,23	1,39
7	MEGA	Bank Mega Tbk	2,74	1,14	1,16	1,97
8	BNLI	Bank Permata Tbk	1,70	1,60	1,20	0,20
9	BNGA	Bank Cimb Niaga Tbk	3,18	2,76	1,44	0,24
10	BSIM	Bank Sinarmas Tbk	1,74	1,71	1,02	0,95
11	BSWD	Bank Of India Indonesia Tbk	3,14	3,80	3,36	0,77
12	PNBN	Bank Pan Indonesia Tbk	1,96	1,85	2,23	1,31
13	INPC	Bank Artha Graha Internasional Tbk	0,66	1,39	0,79	0,33
14	BNBA	Bank Bumi Arta Tbk	2,47	2,05	1,52	1,33
15	NISP	Bank OCBC NISP Tbk	1,79	1,81	1,79	1,68
16	MAYA	Bank Mayapada International Tbk	2,41	2,53	1,95	2,10
17	BDMN	Bank Danamon Tbk	2,70	2,50	1,40	1,20
18	BNII	Bank Maybank Indonesia Tbk	1,62	1,74	0,68	1,01
19	BBMD	Bank Mestika Darma Tbk	5,05	5,42	3,86	3,53
20	BMAS	Bank Maspion Tbk	1,00	1,12	0,82	1,10
21	BBNI	Bank Negara Indonesia (Persero) Tbk	16,67	3,40	3,50	2,60
22	AGRS	Bank Agris Tbk	0,51	0,77	0,26	0,17

Sumber Bursa Efek Indonesia, Data diolah Peneliti, 2016

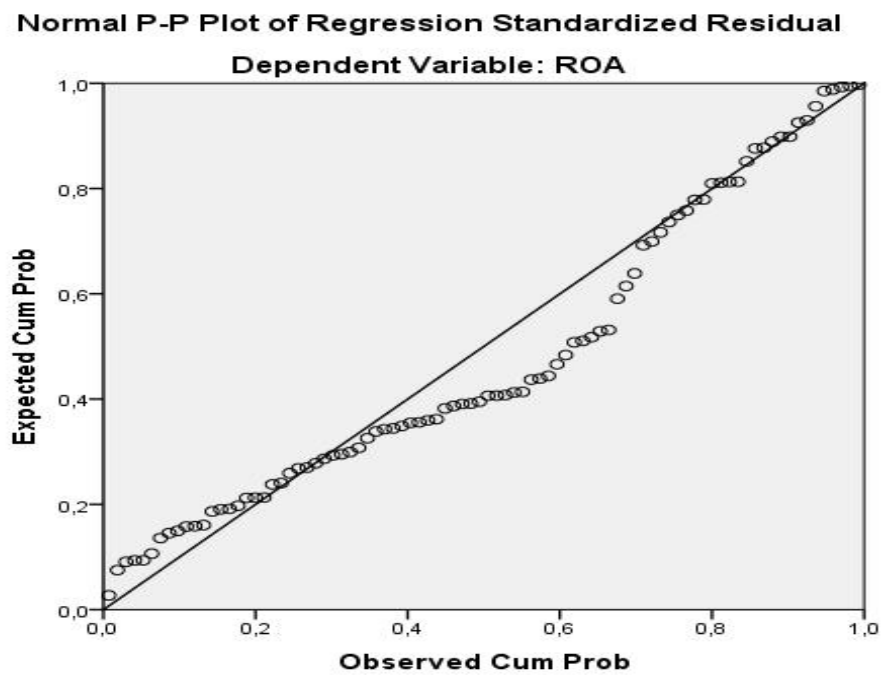
Lampiran 7

Tabel 4.3. Hasil Statistik Deskriptif**Descriptive Statistics**

	N	Minimum	Maximum	Mean	Std. Deviation
PROPORSI	88	4,14	8,54	6,8218	,86285
NPL	88	,08	8,90	1,9723	1,22337
CAR	88	10,12	31,37	17,7149	3,99574
LDR	88	52,39	114,36	86,7902	12,00571
ROA	88	,17	5,42	2,0007	1,20360
Valid N (listwise)	88				

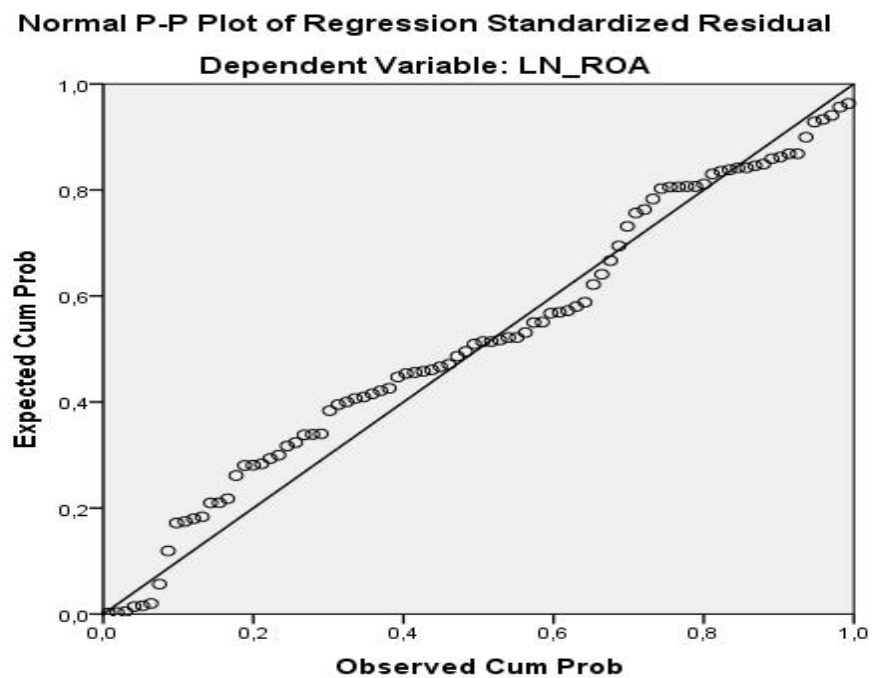
Sumber: Hasil Pengolahan Data SPSS 23, 2016

Lampiran 8



Gambar 4.1. Uji Normalitas Data ROA
Sumber: Hasil Pengolahan Data SPSS 23, 2016

Lampiran 9



Gambar 4.2 Hasil Normalitas Data LN_ROA
Sumber: Hasil Pengolahan Data SPSS 23, 2016

Lampiran 10

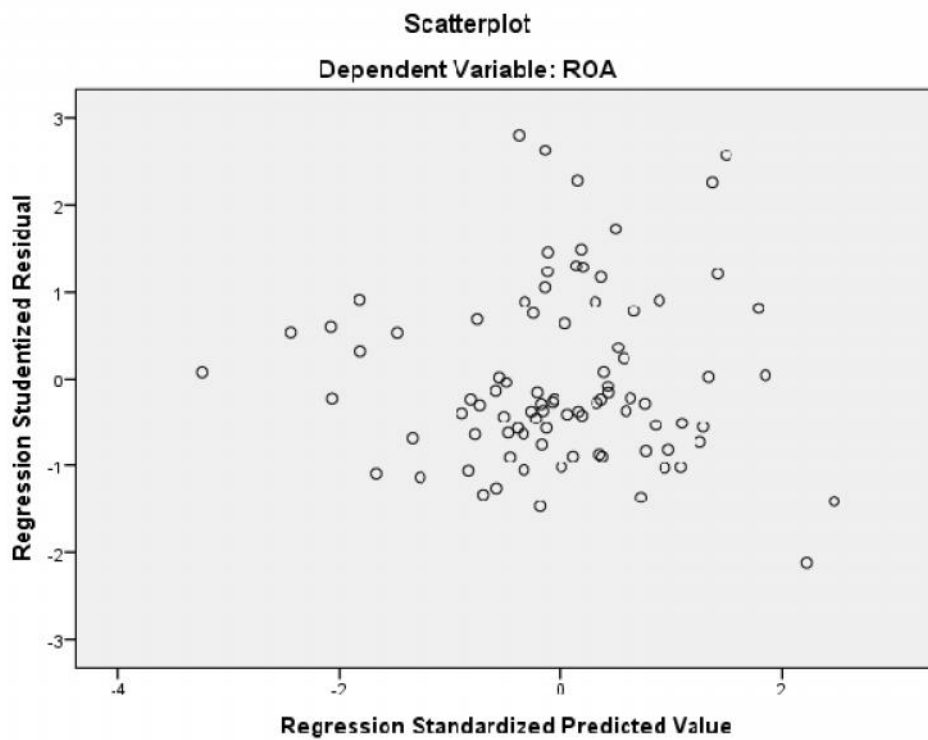
Tabel 4.4 Hasil Uji Multikolonieritas
Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	,665	,700		,950	,345		
	PROPORSI	-,309	,112	-,378	-2,748	,007	,570	1,755
	NPL	-,056	,061	-,097	-,913	,364	,962	1,040
	CAR	,002	,019	,012	,110	,913	,976	1,024
	LDR	,023	,008	,393	2,813	,006	,551	1,815

a. Dependent Variable: LN_ROA

Sumber: Hasil Pengolahan Data SPSS 23, 2016

Lampiran 11



Gambar 4.3 Hasil Uji Heterokedasitas

Sumber: Hasil Pengolahan Data SPSS 23, 2016

Lampiran 12

Tabel 4.5 Hasil Uji Autokorelasi

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	
1	,327 ^a	,107	,064	,68207	,107	2,477	4	83	,050	1,933

a. Predictors: (Constant), LDR, CAR, NPL, PROPORSI

b. Dependent Variable: LN_ROA

Sumber: Hasil Pengolahan Data SPSS 23, 2016

Lampiran 13

Tabel 4.6 Hasil Uji Regresi Berganda

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	,665	,700		,950	,345		
	PROPORSI	-,309	,112	-,378	-2,748	,007	,570	1,755
	NPL	-,056	,061	-,097	-,913	,364	,962	1,040
	CAR	,002	,019	,012	,110	,913	,976	1,024
	LDR	,023	,008	,393	2,813	,006	,551	1,815

a. Dependent Variable: LN_ROA

Sumber: Hasil Pengolahan Data SPSS 23, 2016

Lampiran 14

Tabel 4.7 Hasil Uji Statistik F**ANOVA^a**

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	4,610	4	1,152	2,477	,050 ^b
	Residual	38,613	83	,465		
	Total	43,223	87			

a. Dependent Variable: LN_ROA

b. Predictors: (Constant), LDR, CAR, NPL, PROPORSI

Sumber: Hasil Pengolahan Data SPSS 23, 2016

Lampiran 15

Tabel 4.8 Hasil Uji Koefisien Regresi Parsial (t-test)**Coefficients^a**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	,665	,700		,950	,345		
	PROPORSI	-,309	,112	-,378	-2,748	,007	,570	1,755
	NPL	-,056	,061	-,097	-,913	,364	,962	1,040
	CAR	,002	,019	,012	,110	,913	,976	1,024
	LDR	,023	,008	,393	2,813	,006	,551	1,815

a. Dependent Variable: LN_ROA

Sumber: Hasil Pengolahan Data SPSS 23, 2016

Lampiran 16

Tabel 4.9 Hasil Uji Determinasi R²**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	
1	,327 ^a	,107	,064	,68207	,107	2,477	4	83	,050	1,933

a. Predictors: (Constant), LDR, CAR, NPL, PROPORSI

b. Dependent Variable: LN_ROA

Sumber: Hasil Pengolahan Data SPSS 23, 2016