

LAMPIRAN

Lampiran 1

Data Nama Perusahaan Perbankan Yang Terdaftar Di BEI.

No	Kode Perusahaan	Nama Perusahaan
1	AGRO	Bank Rakyat Indonesia Agroniaga Tbk
2	BMRI	Bank Mandiri (Persero) Tbk
3	BMAS	PT Bank Maspion Indonesia Tbk.
4	BBMD	PT Bank Mestika Dharma Tbk.
5	BBNP	Bank Nusantara Parahyangan Tbk
6	BJTM	Bank Pembangunan Daerah Jawa Timur Tbk
7	BTPN	Bank Tabungan Pensiunan Nasional Tbk
8	BSIM	Bank Sinarmas Tbk
9	BSWD	Bank Of India Indonesia Tbk
10	BBCA	Bank Central Asia Tbk
11	BJBR	Bank Pembangunan Daerah Jawa Barat Dan Banten Tbk
12	BBNI	Bank Negara Indonesia Tbk
13	AGRS	PT Bank Agris Tbk
14	BBTN	Bank Tabungan Negara (Persero) Tbk
15	BACA	Bank Capital Indonesia Tbk
16	BBKP	Bank Bukopin Tbk
17	BBYB	PT Bank Yudha Bhakti Tbk.
18	BDMN	Bank Danamon Indonesia Tbk
19	BKSW	PT Bank QNB Indonesia Tbk
20	BNGA	Bank CIMB Niaga Tbk
21	BNLI	Bank Permata Tbk
22	BVIC	Bank Victoria International Tbk
23	INPC	Bank Artha Graha Internasional Tbk
24	MCOR	Bank Windu Kentjana International Tbk
25	MEGA	Bank Mega Tbk
26	NISP	Bank OCBC NISP Tbk
27	PNBN	Bank Pan Indonesia Tbk
28	PNBS	PT Bank Panin Syariah Tbk.
29	SDRA	PT Bank Woori Saudara Indonesia 1906 Tbk
30	DNAR	PT Bank Dinar Indonesia Tbk.
31	MAYA	Bank Mayapada Internasional Tbk
32	BBRI	Bank Rakyat Indonesia (Persero) Tbk
33	BNBA	Bank Bumi Arta Tbk
34	BINA	PT Bank Ina Perdana Tbk.
35	BGTG	PT Bank Ganesha Tbk.
36	NAGA	PT Bank Mitraniaga Tbk.
37	ARTO	PT Bank Artos Indonesia Tbk
38	BBHI	PT Bank Harda Internasional Tbk.
39	BABP	PT Bank MNC Internasional Tbk.
40	BCIC	PT Bank Jtrust Indonesia Tbk.

Lampiran 2

Data Rasio *Return On Asset* (ROA) Perusahaan Perbankan Yang terdaftar di BEI.

No	Nama Perusahaan	ROA		
		2013	2014	2015
1	AGRO	1,66	1,53	1,55
2	BMRI	3,54	3,39	2,99
3	BMAS	1,11	0,80	1,10
4	BBMD	5,42	3,86	3,53
5	BBNP	1,58	1,32	0,99
6	BJTM	3,82	3,52	2,67
7	BTPN	4,50	3,60	3,10
8	BSIM	1,71	1,02	0,95
9	BSWD	3,80	3,36	-0,77
10	BBCA	3,80	3,90	3,80
11	BJBR	2,61	1,94	2,04
12	BBNI	3,40	3,49	2,60
13	AGRS	0,77	0,26	0,17
14	BBTN	1,79	1,12	1,61
15	BACA	1,59	1,33	1,10
16	BBKP	1,75	1,33	1,39
17	BBYB	0,78	0,69	1,16
18	BDMN	2,50	1,40	1,20
19	BKSW	0,07	1,05	0,87
20	BNGA	2,76	1,44	0,24
21	BNLI	1,55	1,16	0,20
22	BVIC	1,99	0,80	0,65
23	INPC	1,39	0,78	0,33
24	MCOR	1,74	0,79	1,03
25	MEGA	1,14	1,16	1,97
26	NISP	1,81	1,79	1,68
27	PNBN	1,85	1,79	1,31
28	PNBS	1,03	1,99	1,14
29	SDRA	5,14	2,81	1,94
30	DNAR	1,46	0,32	1,00
31	MAYA	2,53	1,95	2,10
32	BBRI	5,03	4,73	4,19
33	BNBA	2,05	1,52	1,33
34	BINA	0,80	1,26	1,05
35	BGTG	0,99	0,21	0,36
36	NAGA	0,39	0,59	0,71
37	ARTO	0,58	0,25	0,01
38	BBHI	1,01	0,94	-2,82
39	BABP	-0,93	-0,82	0,10
40	BCIC	-7,58	-4,97	-5,37

Lampiran 3

Data Simpanan Dana Pihak Ketiga (DPK) Perusahaan Perbankan Yang Terdaftar Di BEI.

No	Nama Perusahaan	DPK					
		2013	Ln 2013	2014	Ln 2014	2015	Ln 2015
1	AGRO	4.120.253.833	22,14	5.206.253.466	22,37	6.862.051.180	22,65
2	BMRI	454.310.401	19,93	530.116.067	20,09	545.480.861	20,12
3	BMAS	3.116.361.877	21,86	3.586.249.335	22,00	3.944.839.942	22,10
4	BBMD	5.851.650.697	22,49	6.439.810.966	22,59	6.998.086.503	22,67
5	BBNP	7.811.102.796	22,78	7.290.461.878	22,71	6.494.905.606	22,59
6	BJTM	25.987.820.000	23,98	30.270.324.000	24,13	34.263.920.000	24,26
7	BTPN	50.667.478.000	24,65	51.052.673.000	24,66	56.806.168.000	24,76
8	BSIM	10.519.998.000	23,08	13.882.368.000	23,35	18.438.882.000	23,64
9	BSWD	2.629.713.678	21,69	3.492.073.431	21,97	4.099.979.001	22,13
10	BBCA	408.497.903	19,83	446.786.180	19,92	472.439.082	19,97
11	BJBR	35.104.913.000	24,28	36.273.757.000	24,31	47.030.580.000	24,57
12	BBNI	291.890.195	19,49	13.622.285.000	23,33	16.470.558.000	23,52
13	AGRS	2.058.575.000	21,45	3.482.969.000	21,97	3.494.487.000	21,97
14	BBTN	51.136.707.000	24,66	55.183.224.000	24,73	66.393.639.000	24,92
15	BACA	5.893.147.000	22,50	8.112.281.000	22,82	10.819.859.000	23,10
16	BBKP	55.822.392.000	24,75	65.390.790.000	24,90	76.163.970.000	25,06
17	BBYB	1.954.807.000	21,39	2.330.117.000	21,57	2.965.625.000	21,81
18	BDMN	110.856.000	18,52	118.921.000	18,59	116.967.000	18,58
19	BKSW	7.200.592.000	22,70	15.901.511.000	23,49	17.468.270.000	23,58
20	BNGA	163.737.362	18,91	174.723.234	18,98	178.533.077	19,00
21	BNLI	133.074.926	18,71	148.005.560	18,81	145.460.639	18,80
22	BVIC	14.153.082.000	23,37	16.177.978.000	23,51	17.173.066.000	23,57
23	INPC	17.363.406.000	23,58	19.573.542.000	23,70	21.471.965.000	23,79
24	MCOR	6.571.488.000	22,61	8.188.680.000	22,83	8.359.702.000	22,85
25	MEGA	38.158.661.000	24,37	46.147.518.000	24,56	46.352.047.000	24,56
26	NISP	68.936.691.000	24,96	72.805.057.000	25,01	87.280.244.000	25,19
27	PNBN	120.257.000	18,61	125.105.000	18,64	128.316.000	18,67
28	PNBS	2.870.310.000	21,78	5.076.082.000	22,35	5.928.345.000	22,50
29	SDRA	3.497.330.000	21,98	11.303.958.000	23,15	14.346.247.000	23,39
30	DNAR	531.317.598	20,09	1.080.342.334	20,80	1.351.974.169	21,02
31	MAYA	20.657.040.000	23,75	32.007.123.000	24,19	41.257.417.000	24,44
32	BBRI	504.281.000	20,04	622.322.000	20,25	668.995.000	20,32
33	BNBA	3.367.520.000	21,94	4.450.003.000	22,22	5.211.686.000	22,37
34	BINA	1.183.101.000	20,89	1.626.441.000	21,21	1.734.291.000	21,27
35	BGTG	1.334.502.000	21,01	1.444.509.000	21,09	1.516.531.000	21,14
36	NAGA	1.113.259.000	20,83	1.689.688.000	21,25	1.803.223.000	21,31
37	ARTO	395.495.000	19,80	586.996.000	20,19	563.442.000	20,15
38	BBHI	1.338.486.000	21,01	1.431.619.000	21,08	1.331.421.000	21,01
39	BABP	6.834.891.000	22,65	7.734.434.000	22,77	9.766.527.000	23,00
40	BCIC	11.558.081.000	23,17	11.026.739.000	23,12	11.020.779.000	23,12

Lampiran 4

Data *Capital Adequacy Ratio* (CAR) Perusahaan Perbankan Yang Terdaftar Di BEI.

No	Nama Perusahaan	CAR		
		2013	2014	2015
1	AGRO	21,60	19,06	22,12
2	BMRI	14,76	16,13	17,99
3	BMAS	21,0	19,4	19,3
4	BBMD	27,0	26,7	28,3
5	BBNP	15,8	16,6	18,1
6	BJTM	23,7	22,2	21,2
7	BTPN	23,1	23,3	23,8
8	BSIM	21,8	18,4	14,4
9	BSWD	15,26	15,39	23,85
10	BBCA	15,70	16,90	18,70
11	BJBR	16,51	16,39	15,85
12	BBNI	15,10	15,34	19,50
13	AGRS	18,66	18,36	8,12
14	BBTN	15,62	14,64	16,97
15	BACA	21,58	16,43	17,70
16	BBKP	17,07	14,21	15,00
17	BBYB	15,34	15,23	15,70
18	BDMN	17,90	17,90	19,70
19	BKSW	18,73	15,10	16,18
20	BNGA	15,36	15,58	16,28
21	BNLI	14,28	13,58	15,00
22	BVIC	18,50	18,25	20,38
23	INPC	15,82	15,76	15,20
24	MCOR	15,88	15,20	17,68
25	MEGA	16,63	17,09	24,86
26	NISP	19,28	18,74	17,32
27	PNBN	15,32	15,62	20,23
28	PNBS	20,83	25,69	20,30
29	SDRA	27,91	21,71	18,82
30	DNAR	44,02	31,06	30,50
31	MAYA	14,07	10,25	12,97
32	BBRI	16,99	18,31	20,59
33	BNBA	17,00	15,07	25,57
34	BINA	16,71	24,94	19,66
35	BGTG	13,81	14,18	14,40
36	NAGA	24,48	18,53	15,20
37	ARTO	21,62	16,48	19,16
38	BBHI	15,78	15,66	21,90
39	BABP	13,09	17,79	17,83
40	BCIC	14,03	13,48	15,49

Lampiran 5

Data Rasio *Non Performing Loan* (NPL) Perusahaan Perbankan Yang Terdaftar Di BEI.

No	Nama Perusahaan	NPL		
		2013	2014	2015
1	AGRO	2,27	2,02	1,90
2	BMRI	1,90	2,15	2,60
3	BMAS	0,61	0,71	0,51
4	BBMD	2,16	2,16	1,36
5	BBNP	0,45	1,41	3,98
6	BJTM	3,44	3,31	4,29
7	BTPN	0,70	0,70	0,70
8	BSIM	2,50	3,00	3,95
9	BSWD	1,59	1,17	8,90
10	BBCA	0,40	0,60	0,70
11	BJBR	2,83	4,15	2,91
12	BBNI	2,20	1,96	2,70
13	AGRS	0,34	0,67	1,75
14	BBTN	4,05	4,01	3,42
15	BACA	0,81	0,34	0,79
16	BBKP	2,26	2,78	2,83
17	BBYB	3,91	3,74	2,98
18	BDMN	1,90	2,30	3,00
19	BKSW	0,23	0,31	2,59
20	BNGA	2,23	3,90	3,74
21	BNLI	1,04	1,70	2,70
22	BVIC	0,92	3,52	4,48
23	INPC	1,96	1,93	2,33
24	MCOR	1,69	2,71	1,98
25	MEGA	2,18	2,09	2,81
26	NISP	0,73	2,09	1,30
27	PNBN	2,13	2,09	2,44
28	PNBS	1,02	2,09	2,63
29	SDRA	0,48	2,09	1,98
30	DNAR	0,79	2,09	0,74
31	MAYA	1,04	2,09	2,52
32	BBRI	1,55	1,69	2,02
33	BNBA	0,21	0,25	0,78
34	BINA	0,39	0,80	0,21
35	BGTG	2,33	4,55	3,14
36	NAGA	0,18	0,16	0,34
37	ARTO	1,60	3,66	2,32
38	BBHI	1,62	3,58	7,10
39	BABP	4,88	5,88	2,97
40	BCIC	12,28	12,24	3,71

Lampiran 6

Data Rasio Biaya Operasional dan Pendapatan Operasional (BOPO) Perusahaan Yang Terdaftar Di BEI.

No	Nama Perusahaan	BOPO		
		2013	2014	2015
1	AGRO	85,88	87,31	88,63
2	BMRI	67,66	70,02	74,28
3	BMAS	88,88	92,71	89,53
4	BBMD	54,13	65,85	68,58
5	BBNP	86,25	88,37	91,91
6	BJTM	70,28	69,63	76,12
7	BTPN	53,00	58,00	61,00
8	BSIM	83,25	91,35	91,67
9	BSWD	69,09	74,92	110,20
10	BBCA	61,50	62,40	63,20
11	BJBR	79,41	85,60	83,31
12	BBNI	33,10	32,38	25,20
13	AGRS	92,47	97,53	98,41
14	BBTN	82,19	89,19	84,83
15	BACA	86,38	87,81	90,27
16	BBKP	82,73	88,27	87,56
17	BBYB	94,13	95,08	91,82
18	BDMN	82,90	76,61	85,56
19	BKSW	100,82	88,97	90,95
20	BNGA	73,79	87,86	97,38
21	BNLI	84,99	89,80	98,90
22	BVIC	81,55	93,25	93,89
23	INPC	85,27	91,62	96,50
24	MCOR	84,89	93,19	90,70
25	MEGA	89,76	91,25	85,72
26	NISP	78,03	79,46	80,14
27	PNBN	74,08	79,81	86,66
28	PNBS	81,31	82,58	89,29
29	SDRA	33,28	56,04	79,89
30	DNAR	87,53	97,63	91,50
31	MAYA	78,58	84,50	82,65
32	BBRI	60,58	65,42	67,96
33	BNBA	82,33	87,41	88,91
34	BINA	92,46	90,08	90,46
35	BGTG	90,82	97,39	97,51
36	NAGA	95,88	95,26	93,86
37	ARTO	94,69	98,34	100,46
38	BBHI	90,66	94,35	124,94
39	BABP	107,77	108,54	98,97
40	BCIC	173,80	136,39	143,68

Lampiran 7

Hasil Uji Statistis Deskriptif

		Statistics				
		DPK	CAR	NPL	BOPO	ROA
N	Valid	120	120	120	120	120
	Missing	0	0	0	0	0
Mean		14128348606	18.4176	2.3216	85.0939	1.4794
Median		5531668349	17.2050	2.0900	87.5450	1.3600
Std. Deviation		19953875378	4.62134	1.94465	18.92988	1.80662
Minimum		110856000	8.12	.16	25.20	-7.58
Maximum		87280244000	44.02	12.28	173.80	5.42

Lampiran 8

Hasil Uji Normalitas

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		120
Normal Parameters ^{a,b}	Mean	0,000000
	Std. Deviation	,95876421
	Absolute	,104
Most Extreme Differences	Positive	,058
	Negative	-,104
Kolmogorov-Smirnov Z		1,139
Asymp. Sig. (2-tailed)		,150

a. Test distribution is Normal.

b. Calculated from data.

Lampiran 9

Hasil Uji Autokorelasi

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	,926 ^a	,857	,852	,69484	1,903

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

b. Dependent Variable: ROA

Lampiran 10

Hasil Uji Multikolinearitas

Coefficients ^a								
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics		
	B	Std. Error	Beta			Tolerance	VIF	
1	(Constant)	8,489	,893		9,503	,000		
	DPK	-,005	,035	-,005	-,139	,890	,984	1,016
	CAR	,011	,014	,028	,766	,445	,954	1,048
	NPL	-,130	,039	-,140	-3,303	,001	,695	1,438
	BOPO	-,080	,004	-,837	-19,914	,000	,703	1,422

a. Dependent Variable: ROA

Lampiran 11

Hasil Uji Heteroskedastisitas (Uji *Park*)

Coefficients ^a						
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	
	B	Std. Error	Beta			
1	(Constant)	6,128	5,598		1,095	,276
	DPK	,048	,136	,032	,351	,726
	CAR	,076	,055	,127	1,370	,173
	NPL	,039	,292	,013	,135	,893
	BOPO	-,022	,013	-,152	-1,668	,098

a. Dependent Variable: Lnei2

Lampiran 12

Hasil Uji Koefisien Determinasi (*Adjusted R²*)

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,926 ^a	,857	,852	,69484

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

Lampiran 13

Hasil Koefisien Regresi Simultan (Uji F)

ANOVA^b

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	332,877	4	83,219	172,365	,000 ^a
Residual	55,523	115	,483		
Total	388,400	119			

a. Dependent Variable: ROA

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

Lampiran 14

Hasil Uji Parsial (Uji t Statistik)

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	8,489	,893		9,503	,000
DPK	-,005	,035	-,005	-,139	,890
CAR	,011	,014	,028	,766	,445
NPL	-,130	,039	-,140	-3,303	,001
BOPO	-,080	,004	-,837	-19,914	,000

a. Dependent Variable: ROA