

LAMPIRAN

Lampiran 1. Daftar Perusahaan

No	Kode Perusahaan	Nama Perusahaan	IPO
1	BABP	Bank MNC Internasional	15-Jul-02
2	BACA	Bank Capital Indonesia	08-Okt-07
3	BBCA	Bank Cerntral Asia	31-Mei-00
4	BBKP	Bank Bukopin	10-Jul-06
5	BBNI	Bank Negara Indonesia	25-Nov-96
6	BBNP	Bnak Nusantara Parahyangan	10-Jan-01
7	BBRI	Bank Rakyat Indonesia	10-Nov-03
8	BCIC	Bank J Trust Indoensia	25-Jun-97
9	BDMN	Bank Danamon Indonesia	06-Des-89
10	BEKS	Bank Pembangunan Daerah Banten	13-Jul-01
11	BKSW	Bank QNB Indonesia	21-Nov-02
12	BMRI	Bank Mandiri	14-Jul-03
13	BNBA	Bank Bumi Arta	31-Des-99
14	BNGA	Bank CIMB Niaga	29-Nov-89
15	BNII	Bank Maybank Indonesia	21-Nov-89
16	BNLI	Bank Permata	15-Jan-90
17	BSIM	Bank Sinar Mas	13-Des-10
18	BSWD	Bank of India Indonesia	01-Mei-02
19	BTPN	Bank Tabungan Pensiunan Nasional	12-Mar-08
20	BVIC	Bank Victoria Internasional	30-Jan-99
21	INPC	Bank Artha Graha Internasional	28-Agu-90
22	MAYA	Bank Mayapada Internasional	29-Agu-97
23	MCOR	Bank China Constuction Bank Indonesia	03-Jul-07
24	MEGA	Bank Mega	17-Apr-00
25	NISP	Bank OCBC NISP	20-Okt-94
26	PNBN	Bank Pan Indonesia	29-Des-82
27	SDRA	Bank Woori Saudara Indonesia	15-Des-06

Lampiran 2. Data Sebelum Outlier

No.	Perusahaan	Tahun	NPL gross	LDR	CAR	BOPO	Size
1	BABP	2010	4.34	84.96	12.55	94.6	15.97
2		2011	6.25	84.93	10.47	114.63	15.80
3		2012	5.78	79.48	11.21	99.68	15.82
4		2013	4.88	80.14	13.09	107.77	15.91
5		2014	5.88	80.90	17.79	108.54	16.06
6		2015	2.97	72.29	17.83	98.97	16.31
7		2016	2.77	76.87	19.54	95.61	16.38
8	BACA	2010	1.03	50.60	29.29	91.75	15.29
9		2011	0.81	94.24	21.58	92.82	15.36
10		2012	2.11	59.06	18.00	86.85	15.55
11		2013	0.37	63.35	20.13	86.38	15.78
12		2014	0.34	58.13	16.43	87.81	16.04
13		2015	0.79	55.76	17.7	90.27	16.31
14		2016	3.17	55.34	20.64	89.11	16.46
15	BBCA	2010	0.6	55.2	13.5	47.13	19.60
16		2011	0.5	61.7	12.7	54.43	19.76
17		2012	0.4	69.35	14.2	62.4	19.91
18		2013	0.4	76.26	15.7	61.5	20.02
19		2014	0.6	77.37	16.9	62.4	20.09
20		2015	0.7	81.83	18.7	63.2	20.20
21		2016	1.3	78.45	21.9	60.2	20.33
22	BBKP	2010	3.22	71.85	11.82	84.98	17.68
23		2011	2.88	85.01	12.71	82.05	17.86
24		2012	2.66	83.81	18.50	81.42	18.00
25		2013	2.25	85.80	17.06	82.38	18.05
26		2014	2.78	83.89	15.98	89.21	18.18
27		2015	2.83	86.34	15.00	87.56	18.36
28		2016	3.77	86.04	16.72	86.97	18.47
29	BBNI	2010	4.3	70.4	17.6	76.0	19.33
30		2011	3.6	70.2	18.6	72.6	19.52
31		2012	2.8	77.5	16.7	71.0	19.62
32		2013	2.2	85.3	15.1	67.1	19.77
33		2014	2.0	87.8	16.2	69.8	19.84
34		2015	2.7	87.8	19.5	75.5	20.04
35		2016	3.0	90.4	19.4	73.6	20.22
36	BBNP	2010	0.63	80.41	12.76	85.17	15.48
37		2011	0.78	84.92	13.45	85.77	15.70

38		2012	0.58	84.94	12.17	85.18	15.92
39		2013	0.45	84.44	15.75	86.25	16.12
40		2014	1.41	85.19	16.60	88.37	16.06
41		2015	3.98	90.17	18.07	91.91	15.97
42		2016	4.07	84.18	20.57	98.52	15.86
43	BBRI	2010	2.79	75.17	13.76	70.86	19.82
44		2011	2.32	76.20	14.96	66.69	19.97
45		2012	1.78	79.85	16.95	59.93	20.13
46		2013	1.55	88.64	16.99	60.68	20.25
47		2014	1.69	81.68	18.31	65.42	20.50
48		2015	2.02	86.88	20.59	67.08	20.59
49		2016	2.03	87.77	22.91	68.93	20.73
50	BCIC	2010	24.84	70.86	11.16	81.75	16.05
51		2011	6.24	83.90	9.41	87.22	16.26
52		2012	3.90	82.81	10.09	92.96	16.53
53		2013	12.28	96.31	14.03	173.80	16.49
54		2014	12.24	71.14	13.48	183.39	16.35
55		2015	3.71	85.00	15.49	143.68	16.39
56		2016	9.98	96.33	15.28	128.26	16.59
57	BDMN	2010	3	93.8	16.0	81.1	18.59
58		2011	2.5	98.3	17.5	79.3	18.77
59		2012	2.3	100.7	18.9	75.0	18.86
60		2013	1.9	95.1	17.9	82.9	19.03
61		2014	2.3	110.8	17.9	76.40	19.09
62		2015	3.0	104.4	19.7	83.37	19.05
63		2016	3.1	105.3	20.9	77.3	18.97
64	BEKS	2010	9.12	52.83	41.42	157.5	14.26
65		2011	50.96	66.78	12.02	118.69	15.61
66		2012	9.96	83.68	13.27	97.77	15.85
67		2013	6.75	88.46	11.56	99.39	16.01
68		2014	6.94	86.11	10.05	108.30	16.01
69		2015	5.94	80.77	8.02	134.15	15.60
70		2016	5.71	83.85	13.22	195.70	15.47
71	BKSW	2010	1.91	71.65	9.92	95.57	14.77
72		2011	0.82	75.48	46.49	96.67	15.09
73		2012	0.73	87.37	27.76	111.53	15.35
74		2013	0.23	113.30	18.74	100.57	16.22
75		2014	0.31	93.47	15.10	88.90	16.85
76		2015	2.59	112.54	16.18	90.95	17.07
77		2016	6.86	94.54	16.46	137.94	17.01
78	BMRII	2010	2.4	65.44	13.4	66.43	17.01

79		2011	2.2	71.65	15.0	67.22	20.23
80		2012	1.74	77.66	15.48	63.93	20.27
81		2013	1.60	82.97	14.93	62.41	20.41
82		2014	1.66	82.02	16.60	64.98	20.57
83		2015	2.29	87.05	18.60	69.67	20.63
84		2016	3.96	85.86	21.36	80.94	20.76
85	BNBA	2010	2.25	54.18	24.64	85.15	14.79
86		2011	1.07	67.53	19.96	86.68	14.9
87		2012	0.63	77.95	19.18	78.71	15.06
88		2013	0.21	85.96	16.99	82.33	15.21
89		2014	0.25	79.45	15.07	87.41	15.45
90		2015	0.78	82.78	25.57	88.91	15.69
91		2016	1.82	79.03	25.15	85.80	15.77
92	BNGA	2010	2.59	88.04	13.47	76.8	18.78
93		2011	2.64	94.41	13.16	76.1	18.93
94		2012	2.29	95.04	15.16	71.70	19.10
95		2013	2.23	94.49	15.36	73.79	19.20
96		2014	3.90	99.46	15.59	87.86	19.26
97		2015	3.74	97.98	16.29	97.38	19.29
98		2016	3.89	98.38	17.96	90.07	19.30
99	BNII	2010	3.09	89.03	12.90	92.26	18.13
100		2011	2.14	95.07	12.16	92.75	18.37
101		2012	3.42	88.92	16.77	87.06	18.56
102		2013	3.67	86.14	15.17	83.06	18.76
103		2014	2.23	92.67	15.76	92.13	18.78
104		2015	2.11	87.04	12.74	89.18	18.87
105		2016	1.70	87.34	12.83	84.36	18.93
106	BNLI	2010	2.65	87.46	14.05	84.01	18.12
107		2011	2.04	83.06	14.07	85.42	18.43
108		2012	1.37	89.52	15.86	83.13	18.70
109		2013	1.04	89.26	14.28	80.10	18.93
110		2014	1.7	89.1	13.6	89.8	19.04
111		2015	2.7	87.8	15.0	87.8	19.02
112		2016	8.8	80.5	15.6	80.5	18.92
113	BSIM	2010	1.26	91.41	14.10	73.64	16.23
114		2011	0.88	93.55	30.22	69.50	16.62
115		2012	3.18	80.78	18.09	83.75	16.53
116		2013	2.50	78.72	21.82	88.50	16.67
117		2014	3.00	83.88	18.38	94.54	16.87
118		2015	3.95	78.04	14.37	91.67	17.14
119		2016	2.10	77.47	16.70	96.23	17.25

120	BSWD	2010	3.55	87.36	26.91	73.35	14.27
121		2011	1.98	85.71	23.19	67.51	14.55
122		2012	0.14	93.21	21.10	72.31	14.75
123		2013	1.59	93.76	15.26	69.09	15.09
124		2014	1.17	88.06	15.39	74.92	15.46
125		2015	8.90	82.06	23.85	110.20	15.62
126		2016	15.82	82.70	34.50	235.2	15.27
127	BTPN	2010	1.1	91	23.4	59	17.36
128		2011	0.7	85	20.5	54	17.66
129		2012	0.58	86.00	21.5	74	17.89
130		2013	0.67	88.00	23.1	75	18.06
131		2014	0.70	97.00	23.2	80	18.13
132		2015	0.70	97.00	23.8	82	18.21
133		2016	0.79	95.00	25.0	82	18.33
134	BVIC	2010	5.07	40.22	10.86	88.21	16.15
135		2011	2.38	63.62	14.86	78.33	18.58
136		2012	2.30	67.59	17.97	78.82	16.48
137		2013	0.70	73.39	18.00	81.35	16.77
138		2014	3.52	70.25	18.35	93.25	16.88
139		2015	4.48	70.17	20.38	93.89	16.96
140		2016	3.89	68.38	16.18	94.30	17.07
141	INPC	2010	2	76.38	13.65	92.78	17.06
142		2011	1.85	82.21	12.65	91.79	19.18
143		2012	0.86	87.42	16.45	93.03	16.84
144		2013	1.96	88.87	17.31	85.27	16.87
145		2014	1.92	87.62	15.95	91.62	16.97
146		2015	2.33	80.75	15.20	96.66	17.04
147		2016	2.77	86.39	19.92	96.17	17.08
148	MAYA	2010	3.27	78.38	20.40	90.17	16.13
149		2011	2.51	82.10	14.68	83.38	12.95
150		2012	3.02	80.58	10.93	80.19	16.66
151		2013	1.04	85.61	14.07	78.58	16.99
152		2014	1.46	81.25	10.44	84.27	17.40
153		2015	2.52	82.99	12.97	82.65	17.67
154		2016	2.11	91.40	13.34	83.08	17.92
155	MCOR	2010	2.08	81.29	17.12	91.21	15.29
156		2011	2.18	79.3	11.67	92.97	15.68
157		2012	1.98	80.22	15.19	81.74	15.69
158		2013	1.69	82.73	15.88	84.89	15.88
159		2014	2.71	84.03	15.20	93.19	16.09
160		2015	1.98	86.82	17.68	90.70	16.13

161		2016	3.03	86.43	20.69	93.47	16.32
162	MEGA	2010	0.9	56.03	14.78	77.79	17.76
163		2011	0.98	63.75	11.70	81.84	17.94
164		2012	2.09	52.39	16.83	76.73	17.99
165		2013	2.18	57.41	15.74	89.76	18.01
166		2014	2.09	65.85	15.23	91.25	18.01
167		2015	2.81	65.05	22.87	85.72	18.04
168		2016	3.44	55.35	26.21	81.81	18.07
169	NISP	2010	1.99	80.0	17.63	83.25	17.73
170		2011	1.26	87.04	13.75	79.85	17.91
171		2012	0.91	86.79	16.49	78.93	18.18
172		2013	0.73	92.49	19.28	78.03	18.39
173		2014	1.34	93.59	18.74	79.46	18.45
174		2015	1.30	98.05	17.32	80.14	18.61
175		2016	1.88	89.86	18.28	79.84	18.74
176	PNBN	2010	4.36	74.22	16.65	45.97	18.5
177		2011	3.56	80.36	17.45	51.47	18.64
178		2012	2.81	94.37	20.59	191.08	18.82
179		2013	2.44	98.83	20.23	256.8	18.92
180		2014	2.01	95.47	17.41	79.81	18.97
181		2015	2.07	87.71	16.95	86.66	19.02
182		2016	1.64	88.46	16.39	83.02	19.11
183	SDRA	2010	1.78	100.2	13.0	79.3	19.60
184		2011	1.49	81.7	17.36	80.08	20.05
185		2012	1.29	94.94	14.10	81.49	15.85
186		2013	1.76	100.20	23.00	84.48	15.92
187		2014	1.65	82.70	17.37	56.04	16.61
188		2015	1.99	84.39	17.77	79.89	16.81
189		2016	2.64	90.59	16.14	79.25	16.93

Lampiran 3. Data Setelah Outlier

No	Kode Bank	Tahun	NPL gross	LDR	CAR	BOPO	SIZE
1	BABP	2010	4.34	84.96	12.55	94.6	15.97
2	BABP	2012	5.78	79.48	11.21	99.68	15.82
3	BABP	2015	2.97	72.29	17.83	98.97	16.31
4	BABP	2016	2.77	76.87	19.54	95.61	16.38
5	BACA	2010	1.03	50.6	29.29	91.75	15.29
6	BACA	2011	0.81	94.24	21.58	92.82	15.36
7	BACA	2012	2.11	59.06	18	86.85	15.55
8	BACA	2013	0.37	63.35	20.13	86.38	15.78
9	BACA	2014	0.34	58.13	16.43	87.81	16.04
10	BACA	2015	0.79	55.76	17.7	90.27	16.31
11	BACA	2016	3.17	55.34	20.64	89.11	16.46
12	BBCA	2010	0.6	55.2	13.5	47.13	19.6
13	BBCA	2011	0.5	61.7	12.7	54.43	19.76
14	BBCA	2012	0.4	69.35	14.2	62.4	19.91
15	BBCA	2013	0.4	76.26	15.7	61.5	20.02
16	BBCA	2014	0.6	77.37	16.9	62.4	20.09
17	BBCA	2015	0.7	81.83	18.7	63.2	20.2
18	BBCA	2016	1.3	78.45	21.9	60.2	20.33
19	BBKP	2010	3.22	71.85	11.82	84.98	17.68
20	BBKP	2011	2.88	85.01	12.71	82.05	17.86
21	BBKP	2012	2.66	83.81	18.5	81.42	18
22	BBKP	2013	2.25	85.8	17.06	82.38	18.05
23	BBKP	2014	2.78	83.89	15.98	89.21	18.18
24	BBKP	2015	2.83	86.34	15	87.56	18.36
25	BBKP	2016	3.77	86.04	16.72	86.97	18.47
26	BBNI	2010	4.3	70.4	17.6	76	19.33
27	BBNI	2011	3.6	70.2	18.6	72.6	19.52
28	BBNI	2012	2.8	77.5	16.7	71	19.62
29	BBNI	2013	2.2	85.3	15.1	67.1	19.77
30	BBNI	2014	2	87.8	16.2	69.8	19.84
31	BBNI	2015	2.7	87.8	19.5	75.5	20.04
32	BBNI	2016	3	90.4	19.4	73.6	20.22
33	BBNP	2010	0.63	80.41	12.76	85.17	15.48
34	BBNP	2011	0.78	84.92	13.45	85.77	15.7
35	BBNP	2012	0.58	84.94	12.17	85.18	15.92
36	BBNP	2013	0.45	84.44	15.75	86.25	16.12
37	BBNP	2014	1.41	85.19	16.6	88.37	16.06

38	BBNP	2015	3.98	90.17	18.07	91.91	15.97
39	BBNP	2016	4.07	84.18	20.57	98.52	15.86
40	BBRI	2010	2.79	75.17	13.76	70.86	19.82
41	BBRI	2011	2.32	76.2	14.96	66.69	19.97
42	BBRI	2012	1.78	79.85	16.95	59.93	20.13
43	BBRI	2013	1.55	88.64	16.99	60.68	20.25
44	BBRI	2014	1.69	81.68	18.31	65.42	20.5
45	BBRI	2015	2.02	86.88	20.59	67.08	20.59
46	BBRI	2016	2.03	87.77	22.91	68.93	20.73
47	BCIC	2011	6.24	83.9	9.41	87.22	16.26
48	BCIC	2012	3.9	82.81	10.09	92.96	16.53
49	BDMN	2010	3	93.8	16	81.1	18.59
50	BDMN	2011	2.5	98.3	17.5	79.3	18.77
51	BDMN	2012	2.3	100.7	18.9	75	18.86
52	BDMN	2013	1.9	95.1	17.9	82.9	19.03
53	BDMN	2014	2.3	110.8	17.9	76.4	19.09
54	BDMN	2015	3	104.4	19.7	83.37	19.05
55	BDMN	2016	3.1	105.3	20.9	77.3	18.97
56	BEKS	2012	9.96	83.68	13.27	97.77	15.85
57	BEKS	2013	6.75	88.46	11.56	99.39	16.01
58	BKSW	2010	1.91	71.65	9.92	95.57	14.77
59	BKSW	2014	0.31	93.47	15.1	88.9	16.85
60	BKSW	2015	2.59	112.54	16.18	90.95	17.07
61	BMRI	2010	2.4	65.44	13.4	66.43	17.01
62	BMRI	2011	2.2	71.65	15	67.22	20.23
63	BMRI	2012	1.74	77.66	15.48	63.93	20.27
64	BMRI	2013	1.6	82.97	14.93	62.41	20.41
65	BMRI	2014	1.66	82.02	16.6	64.98	20.57
66	BMRI	2015	2.29	87.05	18.6	69.67	20.63
67	BMRI	2016	3.96	85.86	21.36	80.94	20.76
68	BNBA	2010	2.25	54.18	24.64	85.15	14.79
69	BNBA	2011	1.07	67.53	19.96	86.68	14.9
70	BNBA	2012	0.63	77.95	19.18	78.71	15.06
71	BNBA	2013	0.21	85.96	16.99	82.33	15.21
72	BNBA	2014	0.25	79.45	15.07	87.41	15.45
73	BNBA	2015	0.78	82.78	25.57	88.91	15.69
74	BNBA	2016	1.82	79.03	25.15	85.8	15.77
75	BNGA	2010	2.59	88.04	13.47	76.8	18.78
76	BNGA	2011	2.64	94.41	13.16	76.1	18.93
77	BNGA	2012	2.29	95.04	15.16	71.7	19.1
78	BNGA	2013	2.23	94.49	15.36	73.79	19.2

79	BNGA	2014	3.9	99.46	15.59	87.86	19.26
80	BNGA	2015	3.74	97.98	16.29	97.38	19.29
81	BNGA	2016	3.89	98.38	17.96	90.07	19.3
82	BNII	2010	3.09	89.03	12.9	92.26	18.13
83	BNII	2011	2.14	95.07	12.16	92.75	18.37
84	BNII	2012	3.42	88.92	16.77	87.06	18.56
85	BNII	2013	3.67	86.14	15.17	83.06	18.76
86	BNII	2014	2.23	92.67	15.76	92.13	18.78
87	BNII	2015	2.11	87.04	12.74	89.18	18.87
88	BNII	2016	1.7	87.34	12.83	84.36	18.93
89	BNLI	2010	2.65	87.46	14.05	84.01	18.12
90	BNLI	2011	2.04	83.06	14.07	85.42	18.43
91	BNLI	2012	1.37	89.52	15.86	83.13	18.7
92	BNLI	2013	1.04	89.26	14.28	80.1	18.93
93	BNLI	2014	1.7	89.1	13.6	89.8	19.04
94	BNLI	2015	2.7	87.8	15	87.8	19.02
95	BNLI	2016	8.8	80.5	15.6	80.5	18.92
96	BSIM	2010	1.26	91.41	14.1	73.64	16.23
97	BSIM	2011	0.88	93.55	30.22	69.5	16.62
98	BSIM	2012	3.18	80.78	18.09	83.75	16.53
99	BSIM	2013	2.5	78.72	21.82	88.5	16.67
100	BSIM	2014	3	83.88	18.38	94.54	16.87
101	BSIM	2015	3.95	78.04	14.37	91.67	17.14
102	BSIM	2016	2.1	77.47	16.7	96.23	17.25
103	BSWD	2010	3.55	87.36	26.91	73.35	14.27
104	BSWD	2011	1.98	85.71	23.19	67.51	14.55
105	BSWD	2012	0.14	93.21	21.1	72.31	14.75
106	BSWD	2013	1.59	93.76	15.26	69.09	15.09
107	BSWD	2014	1.17	88.06	15.39	74.92	15.46
108	BTPN	2010	1.1	91	23.4	59	17.36
109	BTPN	2011	0.7	85	20.5	54	17.66
110	BTPN	2012	0.58	86	21.5	74	17.89
111	BTPN	2013	0.67	88	23.1	75	18.06
112	BTPN	2014	0.7	97	23.2	80	18.13
113	BTPN	2015	0.7	97	23.8	82	18.21
114	BTPN	2016	0.79	95	25	82	18.33
115	BVIC	2010	5.07	40.22	10.86	88.21	16.15
116	BVIC	2011	2.38	63.62	14.86	78.33	18.58
117	BVIC	2012	2.3	67.59	17.97	78.82	16.48
118	BVIC	2013	0.7	73.39	18	81.35	16.77
119	BVIC	2014	3.52	70.25	18.35	93.25	16.88

120	BVIC	2015	4.48	70.17	20.38	93.89	16.96
121	BVIC	2016	3.89	68.38	16.18	94.3	17.07
122	INPC	2010	2	76.38	13.65	92.78	17.06
123	INPC	2011	1.85	82.21	12.65	91.79	19.18
124	INPC	2012	0.86	87.42	16.45	93.03	16.84
125	INPC	2013	1.96	88.87	17.31	85.27	16.87
126	INPC	2014	1.92	87.62	15.95	91.62	16.97
127	INPC	2015	2.33	80.75	15.2	96.66	17.04
128	INPC	2016	2.77	86.39	19.92	96.17	17.08
129	MAYA	2010	3.27	78.38	20.4	90.17	16.13
130	MAYA	2011	2.51	82.1	14.68	83.38	12.95
131	MAYA	2012	3.02	80.58	10.93	80.19	16.66
132	MAYA	2013	1.04	85.61	14.07	78.58	16.99
133	MAYA	2014	1.46	81.25	10.44	84.27	17.4
134	MAYA	2015	2.52	82.99	12.97	82.65	17.67
135	MAYA	2016	2.11	91.4	13.34	83.08	17.92
136	MCOR	2010	2.08	81.29	17.12	91.21	15.29
137	MCOR	2011	2.18	79.3	11.67	92.97	15.68
138	MCOR	2012	1.98	80.22	15.19	81.74	15.69
139	MCOR	2013	1.69	82.73	15.88	84.89	15.88
140	MCOR	2014	2.71	84.03	15.2	93.19	16.09
141	MCOR	2015	1.98	86.82	17.68	90.7	16.13
142	MCOR	2016	3.03	86.43	20.69	93.47	16.32
143	MEGA	2010	0.9	56.03	14.78	77.79	17.76
144	MEGA	2011	0.98	63.75	11.7	81.84	17.94
145	MEGA	2012	2.09	52.39	16.83	76.73	17.99
146	MEGA	2013	2.18	57.41	15.74	89.76	18.01
147	MEGA	2014	2.09	65.85	15.23	91.25	18.01
148	MEGA	2015	2.81	65.05	22.87	85.72	18.04
149	MEGA	2016	3.44	55.35	26.21	81.81	18.07
150	NISP	2010	1.99	80	17.63	83.25	17.73
151	NISP	2011	1.26	87.04	13.75	79.85	17.91
152	NISP	2012	0.91	86.79	16.49	78.93	18.18
153	NISP	2013	0.73	92.49	19.28	78.03	18.39
154	NISP	2014	1.34	93.59	18.74	79.46	18.45
155	NISP	2015	1.3	98.05	17.32	80.14	18.61
156	NISP	2016	1.88	89.86	18.28	79.84	18.74
157	PNBN	2010	4.36	74.22	16.65	45.97	18.5
158	PNBN	2011	3.56	80.36	17.45	51.47	18.64
159	PNBN	2014	2.01	95.47	17.41	79.81	18.97
160	PNBN	2015	2.07	87.71	16.95	86.66	19.02

161	PNBN	2016	1.64	88.46	16.39	83.02	19.11
162	SDRA	2010	1.78	100.2	13	79.3	19.6
163	SDRA	2011	1.49	81.7	17.36	80.08	20.05
164	SDRA	2012	1.29	94.94	14.1	81.49	15.85
165	SDRA	2013	1.76	100.2	23	84.48	15.92
166	SDRA	2014	1.65	82.7	17.37	56.04	16.61
167	SDRA	2015	1.99	84.39	17.77	79.89	16.81
168	SDRA	2016	2.64	90.59	16.14	79.25	16.93

Lampiran 4. Uji Statistik Deskriptif

	NPL	LDR	CAR	BOPO	SIZE
Mean	2.243452	82.49940	16.96268	81.12399	17.72201
Median	2.090000	84.68000	16.60000	82.77500	17.94000
Maximum	9.960000	112.5400	30.22000	99.68000	20.76000
Minimum	0.140000	40.22000	9.410000	45.97000	12.95000
Std. Dev.	1.430643	11.98533	3.748538	11.05135	1.661732
Skewness	1.854616	-0.763689	0.787001	-0.817580	-0.129230
Kurtosis	9.699568	3.973950	3.927574	3.415976	2.156075
Jarque-Bera	410.4983	22.97021	23.36511	19.92750	5.810119
Probability	0.000000	0.000010	0.000008	0.000047	0.054746
Sum	376.9000	13859.90	2849.730	13628.83	3172.240
Sum Sq. Dev.	341.8056	23989.25	2346.606	20396.09	491.5211
Observations	168	168	168	168	179

Lampiran 5. Uji F dan Uji T sebelum theilnagar

Dependent Variable: NPL

Method: Least Squares

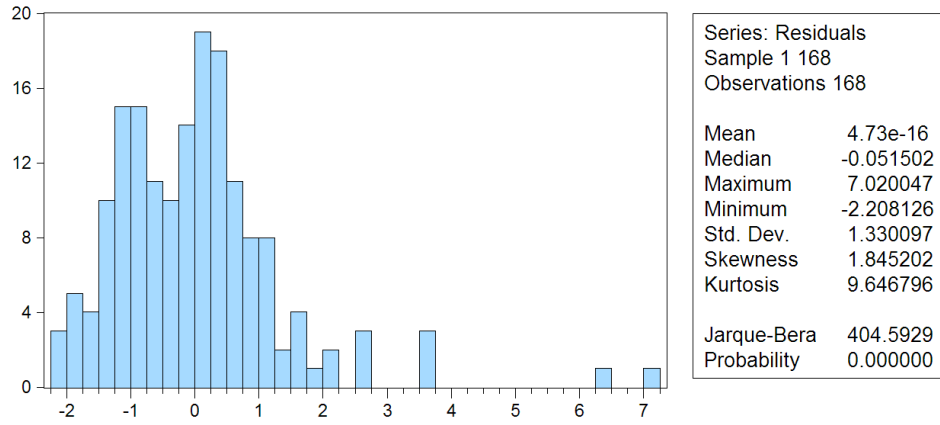
Date: 01/30/18 Time: 06:38

Sample (adjusted): 1 168

Included observations: 168 after adjustments

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-2.970589	2.050420	-1.448771	0.1493
LDR	-0.005657	0.008907	-0.635151	0.5262
CAR	-0.048554	0.028402	-1.709534	0.0893
BOPO	0.047945	0.011017	4.351703	0.0000
SIZE	0.147679	0.073624	2.005845	0.0465
R-squared	0.135622	Mean dependent var	2.243452	
Adjusted R-squared	0.114410	S.D. dependent var	1.430643	
S.E. of regression	1.346318	Akaike info criterion	3.461934	
Sum squared resid	295.4493	Schwarz criterion	3.554909	
Log likelihood	-285.8025	Hannan-Quinn criter.	3.499668	
F-statistic	6.393723	Durbin-Watson stat	1.215731	
Prob(F-statistic)	0.000084			

Lampiran 6. Uji Normalitas sebelum theilnagar



Lampiran 7. Uji Multikolinearitas sebelum theilnagar

Variance Inflation Factors

Date: 01/30/18 Time: 06:39

Sample: 1 189

Included observations: 168

Variable	Coefficient Variance	Uncentered VIF	Centered VIF
C	4.204224	389.6726	NA
LDR	7.93E-05	51.09659	1.049979
CAR	0.000807	22.55670	1.044313
BOPO	0.000121	75.40696	1.365877
SIZE	0.005421	158.9152	1.396799

Lampiran 8. Uji Heterokedatisitas sebelum theilnagar

Heteroskedasticity Test: White

F-statistic	1.106577	Prob. F(14,153)	0.3562
Obs*R-squared	15.44683	Prob. Chi-Square(14)	0.3483
Scaled explained SS	62.86679	Prob. Chi-Square(14)	0.0000

Test Equation:

Dependent Variable: RESID²

Method: Least Squares

Date: 01/30/18 Time: 06:38

Sample: 1 168

Included observations: 168

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-48.98901	123.6426	-0.396215	0.6925
LDR	0.054667	0.800957	0.068252	0.9457
LDR ²	-0.000238	0.002182	-0.108987	0.9134
LDR*CAR	-0.004066	0.008328	-0.488179	0.6261
LDR*BOPO	0.002172	0.004929	0.440567	0.6601
LDR*SIZE	-0.007749	0.032826	-0.236075	0.8137
CAR	1.772327	2.820288	0.628420	0.5307
CAR ²	0.007423	0.022276	0.333224	0.7394
CAR*BOPO	-0.023733	0.015176	-1.563878	0.1199
CAR*SIZE	0.006352	0.080269	0.079138	0.9370
BOPO	0.107916	1.043202	0.103447	0.9177
BOPO ²	0.003808	0.003351	1.136290	0.2576
BOPO*SIZE	-0.024670	0.034322	-0.718776	0.4734
SIZE	3.357260	7.969105	0.421284	0.6741
SIZE ²	-0.030912	0.167327	-0.184742	0.8537
R-squared	0.091945	Mean dependent var	1.758627	
Adjusted R-squared	0.008855	S.D. dependent var	5.186778	
S.E. of regression	5.163761	Akaike info criterion	6.206253	
Sum squared resid	4079.658	Schwarz criterion	6.485178	
Log likelihood	-506.3252	Hannan-Quinn criter.	6.319454	
F-statistic	1.106577	Durbin-Watson stat	1.825115	
Prob(F-statistic)	0.356228			

Lampiran 9. Uji Autokolerasi sebelum theilnagar

Breusch-Godfrey Serial Correlation LM Test:

F-statistic	16.76570	Prob. F(2,161)	0.0000
Obs*R-squared	28.95818	Prob. Chi-Square(2)	0.0000

Test Equation:

Dependent Variable: RESID

Method: Least Squares

Date: 01/30/18 Time: 06:39

Sample: 1 168

Included observations: 168

Presample missing value lagged residuals set to zero.

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-1.133631	1.887427	-0.600622	0.5489
LDR	0.001743	0.008250	0.211274	0.8329
CAR	0.022287	0.026304	0.847293	0.3981
BOPO	0.002852	0.010097	0.282499	0.7779
SIZE	0.021545	0.067562	0.318901	0.7502
RESID(-1)	0.455505	0.078854	5.776598	0.0000
RESID(-2)	-0.147856	0.078847	-1.875223	0.0626
R-squared	0.172370	Mean dependent var	-1.55E-15	
Adjusted R-squared	0.141527	S.D. dependent var	1.330097	
S.E. of regression	1.232386	Akaike info criterion	3.296554	
Sum squared resid	244.5226	Schwarz criterion	3.426720	
Log likelihood	-269.9106	Hannan-Quinn criter.	3.349382	
F-statistic	5.588566	Durbin-Watson stat	2.026514	
Prob(F-statistic)	0.000027			

Lampiran 10. Uji F dan Uji T setelah Theilnagar

Dependent Variable: NPL

Method: Least Squares

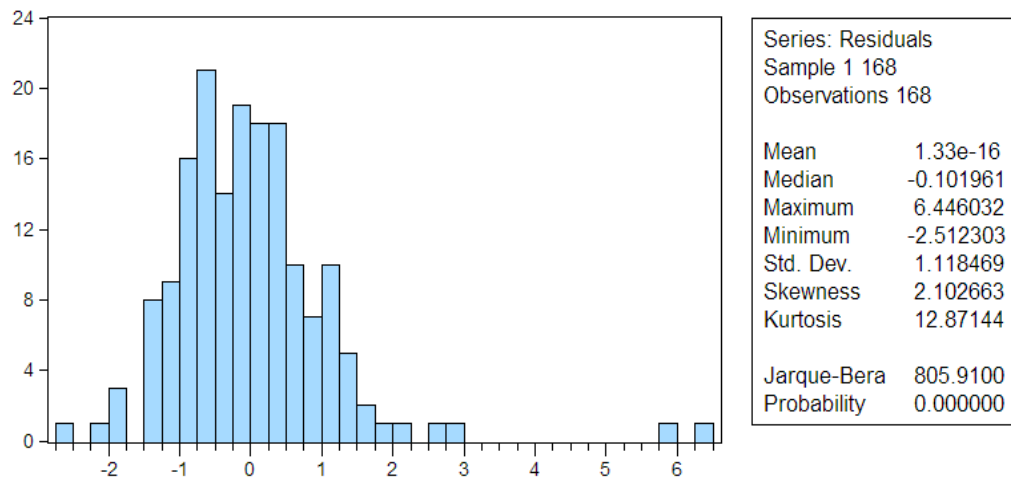
Date: 03/01/18 Time: 19:38

Sample: 1 168

Included observations: 168

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-1.313127	0.512158	-2.563909	0.0113
LDR	-0.009062	0.009577	-0.946288	0.3454
CAR	-0.028477	0.026547	-1.072723	0.2850
BOPO	0.041660	0.008190	5.086454	0.0000
SIZE	0.122102	0.052530	2.324403	0.0213
R-squared	0.247474	Mean dependent var	1.534178	
Adjusted R-squared	0.229007	S.D. dependent var	1.289327	
S.E. of regression	1.132109	Akaike info criterion	3.115352	
Sum squared resid	208.9124	Schwarz criterion	3.208327	
Log likelihood	-256.6896	Hannan-Quinn criter.	3.153086	
F-statistic	13.40093	Durbin-Watson stat	1.733169	
Prob(F-statistic)	0.000000			

Lampiran 11. Uji Normalitas setelah theilnagar



Lampiran 12. Uji Multikolinearitas setelah theilnagar

Variance Inflation Factors

Date: 03/01/18 Time: 19:45

Sample: 1 168

Included observations: 168

Variable	Coefficient Variance	Uncentered VIF	Centered VIF
C	0.262306	34.38279	NA
LDR	9.17E-05	37.47771	1.733394
CAR	0.000705	12.82207	1.148832
BOPO	6.71E-05	26.87632	1.520152
SIZE	0.002759	51.01760	1.790266

Lampiran 13 Uji Heterokedastisitas setelah theilnagar

Heteroskedasticity Test: White

F-statistic	1.128279	Prob. F(14,153)	0.3376
Obs*R-squared	15.72142	Prob. Chi-Square(14)	0.3307
Scaled explained SS	87.84595	Prob. Chi-Square(14)	0.0000

Test Equation:

Dependent Variable: RESID^2

Method: Least Squares

Date: 03/01/18 Time: 19:43

Sample: 1 168

Included observations: 168

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-2.130191	15.36332	-0.138654	0.8899
LDR^2	0.000987	0.002451	0.402566	0.6878
LDR*CAR	-0.002717	0.009374	-0.289809	0.7724
LDR*BOPO	0.005311	0.003860	1.375944	0.1708
LDR*SIZE	-0.014968	0.022284	-0.671699	0.5028
LDR	-0.201071	0.207274	-0.970072	0.3335
CAR^2	-0.001791	0.017017	-0.105224	0.9163
CAR*BOPO	-0.006234	0.009709	-0.642097	0.5218
CAR*SIZE	0.033979	0.079355	0.428185	0.6691
CAR	0.133445	0.651829	0.204723	0.8381
BOPO^2	0.002802	0.002453	1.141982	0.2552
BOPO*SIZE	-0.025661	0.022205	-1.155662	0.2496
BOPO	-0.159482	0.232144	-0.686995	0.4931
SIZE^2	-0.002191	0.073823	-0.029683	0.9764
SIZE	1.846650	1.605138	1.150462	0.2517

R-squared	0.093580	Mean dependent var	1.243526
Adjusted R-squared	0.010639	S.D. dependent var	4.297372
S.E. of regression	4.274450	Akaike info criterion	5.828233
Sum squared resid	2795.452	Schwarz criterion	6.107159
Log likelihood	-474.5716	Hannan-Quinn criter.	5.941435
F-statistic	1.128279	Durbin-Watson stat	1.985594
Prob(F-statistic)	0.337616		

Lampiran 14. Uji Autokolerasi setelah theilnagar

Breusch-Godfrey Serial Correlation LM Test:

F-statistic	1.779475	Prob. F(2,161)	0.1720
Obs*R-squared	3.633371	Prob. Chi-Square(2)	0.1626

Test Equation:

Dependent Variable: RESID

Method: Least Squares

Date: 03/01/18 Time: 19:45

Sample: 1 168

Included observations: 168

Presample missing value lagged residuals set to zero.

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.117000	0.540314	0.216541	0.8288
LDR	0.001496	0.009690	0.154398	0.8775
CAR	0.002554	0.026463	0.096497	0.9232
BOPO	-0.001165	0.008212	-0.141862	0.8874
SIZE	-0.014083	0.052892	-0.266256	0.7904
RESID(-1)	0.145113	0.081190	1.787338	0.0758
RESID(-2)	-0.061073	0.082010	-0.744698	0.4575
R-squared	0.021627	Mean dependent var	1.33E-16	
Adjusted R-squared	-0.014834	S.D. dependent var	1.118469	
S.E. of regression	1.126734	Akaike info criterion	3.117297	
Sum squared resid	204.3942	Schwarz criterion	3.247462	
Log likelihood	-254.8529	Hannan-Quinn criter.	3.170124	
F-statistic	0.593158	Durbin-Watson stat	1.998959	
Prob(F-statistic)	0.735482			