LAMPIRAN

Lampiran 1. Daftar Bank Konvensional yang Dijadikan Sampel

No	Perusahaan	Kode
1	Bank Rakyat Indonesia Agroniaga Tbk.	AGRO
2	Bank Central Asia Tbk	BBCA
3	Bank Bukopin Tbk	BBKP
4	Bank Negara Indonesia Tbk	BBNI
5	Bank Nusantara Parahyangan Tbk	BBNP
6	PT Bank Jtrust Indonesia Tbk	BCIC
7	Bank Danamon Indonesia Tbk	BDMN
8	PT Bank Pembangunan Daerah Banten Tbk.	BEKS
9	Bank Pembangunan Daerah Jawa Barat dan Banten	BJBR
10	PT Bank QNB Indonesia Tbk	BKSW
11	Bank Mandiri (Persero) Tbk	BMRI
12	Bank Bumi Arta	BNBA
13	PT Bank CIMB Niaga Tbk	BNGA
14	PT Bank Maybank Indonesia Tbk	BNII
15	Bank Sinarmas Tbk	BSIM
16	Bank of India Indonesia Tbk	BSWD
17	PT Bank Tabungan Pensiunan Nasional Tbk	BTPN
18	Bank Victoria International Tbk	BVIC
19	Bank Artha Graha Internasional Tbk	INPC
20	PT Bank Cina Construction Bank Indonesia Tbk	MCOR
21	PT Bank OCBC NISP Tbk	NISP
22	Bank Pan Indonesia Tbk	PNBN

Lampiran 2. Tabulasi Data yang Diolah (dari hasil perhitungan proksi)

No	Kode	Tahun	NPL (%)	*Reverse* GCG	Biaya operasional (%)	CAR (%)	Pertumbuhan laba (%)
1	AGRO	2012	3,68	3	3,49	14,80	0,51
1	AGRO	2013	2,27	3	3,51	21,60	58,78
1	AGRO	2014	2,02	3	2,79	19,06	13,28
1	AGRO	2015	1,90	3	2,52	22,12	35
1	AGRO	2016	2,88	3	2,00	23,68	27,96
2	BBCA	2012	0,4	4	3,01	14,2	8,32
2	BBCA	2013	0,4	4	3,35	15,7	21,65
2	BBCA	2014	0,6	4	3,71	16,9	15,82
2	BBCA	2015	0,7	4	4,24	18,7	9,23
2	BBCA	2016	1,3	4	4,21	21,9	14,39
3	BBKP	2012	2,66	2	2,89	16,34	12,57
3	BBKP	2013	2,26	3	3,10	15,12	11,96
3	BBKP	2014	2,78	3	2,93	14,21	-22,23
3	BBKP	2015	2,83	3	2,69	13,56	32,67
3	BBKP	2016	3,77	4	2,76	15,03	13,10
4	BBNI	2012	2,8	4	3,82	16,7	21,35
4	BBNI	2013	2,2	3	3,76	15,1	28,51
4	BBNI	2014	1,96	3	3,86	16,2	19,55
4	BBNI	2015	2,7	3	3,24	19,5	-15,59
4	BBNI	2016	3,0	3	3,18	19,4	24,83
5	BBNP	2012	0,97	3	3,76	12,17	25,36
5	BBNP	2013	0,92	3	3,48	15,75	23,18
5	BBNP	2014	1,86	3	3,67	16,60	-8,26
5	BBNP	2015	4,7	3	4,67	18,07	-3,07
5	BBNP	2016	5,31	3	6,62	20,57	-8,78
6	BCIC	2012	3,90	2	2,44	10,09	-44,09
6	BCIC	2013	12,28	1	10,41	14,03	680,27
6	BCIC	2014	12,24	1	5,05	13,58	-41,57
6	BCIC	2015	3,71	3	6,69	15,49	1,84
6	BCIC	2016	6,98	3	5,86	15,28	6,31
7	BDMN	2012	2,3	3	6,05	18,9	21,01
7	BDMN	2013	1,9	3	5,71	17,9	1,02
7	BDMN	2014	2,3	3	7,34	17,9	-35,50
7	BDMN	2015	3,0	3	7,61	19,7	-7,95
7	BDMN	2016	3,47	3	7,77	20,93	13,10
8	BEKS	2012	9,95	3	11,11	13,27	-68,17
8	BEKS	2013	6,75	3	10,77	11,43	105,42

8	BEKS	2014	6,94	3	10,54	10,05	23,78
8	BEKS	2015	5,94	1	11,05	8,02	177,88
8	BEKS	2016	5,71	2	9,02	13,22	22,33
9	BJBR	2012	2,07	3	3,62	18,11	23,95
9	BJBR	2013	2,83	3	4,91	16,51	15,34
9	BJBR	2014	4,15	3	4,76	16,39	-18,62
9	BJBR	2015	2,91	3	4,20	15,85	23,29
9	BJBR	2016	1,69	3	5,19	18,43	-16,49
10	BKSW	2012	0,73	3	5,43	27,76	377,17
10	BKSW	2013	0,23	4	3,55	18,73	-88,62
10	BKSW	2014	0,31	4	2,19	15,10	3499,55
10	BKSW	2015	2,59	4	2,70	16,18	29,13
10	BKSW	2016	6,86	3	6,47	16,46	316,75
11	BMRI	2012	1,74	3	2,97	15,5	26,36
11	BMRI	2013	1,60	4	2,72	14,93	17,36
11	BMRI	2014	1,66	4	2,65	16,60	9,69
11	BMRI	2015	2,29	4	2,82	18,60	2,40
11	BMRI	2016	3,96	4	2,72	21,36	-30,74
12	BNBA	2012	0,63	3	3,89	19,18	33,99
12	BNBA	2013	0,21	3	4,06	16,99	-1,60
12	BNBA	2014	0,25	3	3,41	15,07	7,77
12	BNBA	2015	0,78	3	3,01	25,57	9,88
12	BNBA	2016	1,82	3	2,97	25,15	38,29
13	BNGA	2012	2,29	4	3,06	15,16	33,77
13	BNGA	2013	2,23	4	2,96	18,1	1,08
13	BNGA	2014	2,2	3	2,92	19,6	-45,44
13	BNGA	2015	2,5	3	3,21	21,4	-81,74
13	BNGA	2016	2,9	3	2,95	22,9	386,51
14	BNII	2012	1,70	4	3,82	12,83	80,46
14	BNII	2013	2,11	4	3,06	12,72	29,65
14	BNII	2014	2,23	4	4,80	15,72	-54,01
14	BNII	2015	3,67	3	4,07	15,17	58,35
14	BNII	2016	3,42	3	3,67	16,77	72,03
15	BSIM	2012	3,18	3	4,39	18,09	102,31
15	BSIM	2013	2,50	3	4,67	21,82	-2,91
15	BSIM	2014	3,00	3	4,88	18,38	-29,98
15	BSIM	2015	3,95	3	5,52	14,37	19,50
15	BSIM	2016	2,10	3	6,19	16,70	100,18
16	BSWD	2012	1,40	3	1,87	21,10	14,40
16	BSWD	2013	1,59	3	1,52	15,26	48,18
16	BSWD	2014	1,78	3	1,17	15,38	30,27
16	BSWD	2015	8,90	2	1,03	23,85	-57,92

16	BSWD	2016	15,82	2	1,52	34,50	1030,56
17	BTPN	2012	0,6	4	6,54	21,5	41,34
17	BTPN	2013	0,7	3	6,56	23,1	7,68
17	BTPN	2014	0,7	3	6,99	23,3	-13,04
17	BTPN	2015	0,7	3	7,33	23,8	-5,41
17	BTPN	2016	0,79	3	7,50	25,0	7,03
18	BVIC	2012	2,30	3	1,30	17,96	9,69
18	BVIC	2013	0,70	3	0,97	17,95	18,89
18	BVIC	2014	3,52	3	1,45	18,35	-56,75
18	BVIC	2015	4,48	3	1,77	19,30	-10,99
18	BVIC	2016	3,89	3	1,83	24,58	6,68
19	INPC	2012	0,85	3	3,73	16,45	32,77
19	INPC	2013	1,96	3	3,62	17,31	67,08
19	INPC	2014	1,92	3	3,27	15,95	-49,56
19	INPC	2015	2,33	3	3,06	15,20	-36,55
19	INPC	2016	2,77	3	2,93	19,92	2,17
20	MCOR	2012	1,98	1	3,03	13,86	159,79
20	MCOR	2013	1,69	3	2,72	14,68	-16,76
20	MCOR	2014	2,71	3	2,55	14,15	-32,44
20	MCOR	2015	1,98	3	2,90	16,39	27,36
20	MCOR	2016	3,03	3	3,40	19,43	-67,08
21	NISP	2012	0,91	4	2,45	16,49	13,63
21	NISP	2013	0,73	3	2,27	19,28	21,51
21	NISP	2014	1,34	3	2,41	18,74	34,94
21	NISP	2015	1,30	3	2,33	17,32	4,59
21	NISP	2016	1,88	3	2,27	18,28	110,80
22	PNBN	2012	1,64	4	2,34	16,31	10,96
22	PNBN	2013	2,07	3	2,25	16,74	7,73
22	PNBN	2014	2,01	3	2,48	17,30	5,67
22	PNBN	2015	2,44	3	2,41	20,13	39,55
22	PNBN	2016	2,81	3	2,27	20,49	60,60

Lampiran 3.

Hasil Uji Statistik Deskriptif

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Profil Resiko	110	.21	15.82	2.8159	2.50923
Good Corporate Governance	110	1.00	4.00	3.0818	.62269
Earning/Rentabilitas	110	.97	11.11	4.0285	2.20381
Permodalan	110	8.02	34.50	17.7302	3.85661
Pertumbuhan Laba	110	-88.62	3499.55	69.3432	356.34773
Valid N (listwise)	110				

Hasil Uji Normalitas

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		110
Normal Parameters[a,b]	Mean	-.1879607
	Std. Deviation	1.15897477
Most Extreme Differences	Absolute	.114
	Positive	.062
	Negative	-.114
Kolmogorov-Smirnov Z		1.196
Asymp. Sig. (2-tailed)		.114

a. Test distribution is Normal.

b. Calculated from data.

Lampiran 4.

Hasil Uji Multikolinearitas

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	2.803	1.837		1.526	.130		
	Profil Resiko	-.343	.158	-.211	-2.169	.032	.782	1.279
	Good Corporate Governance	1.287	.469	.253	2.743	.007	.871	1.148
	Earning/Rentabilitas	-.515	.251	-.194	-2.054	.042	.828	1.207
	Permodalan	-.929	.557	-.150	-1.667	.098	.913	1.095

a. Dependent Variable: Pertumbuhan Laba

Hasil Uji Autokorelasi

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.474[a]	.225	.195	1.19641	1.784

a. Predictors: (Constant), Permodalan, Good Corporate Governance, Earning/Rentabilitas, Profil Resiko

b. Dependent Variable: Pertumbuhan Laba

Lampiran 5.

Hasil Uji Heteroskedastisitas

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-1.327	1.050		-1.263	.209
	Profil Resiko	.173	.090	.201	1.914	.058
	Good Corporate Governance	.132	.268	.049	.490	.625
	Earning/Rentabilitas	.274	.143	.195	1.910	.059
	Permodalan	.585	.319	.178	1.834	.069

a. Dependent Variable: ABS_RES

Hasil Analisis Regresi Linier Berganda

Hasil Uji Statistik t

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.803	1.837		1.526	.130
	Profil Resiko	-.343	.158	-.211	-2.169	.032
	Good Corporate Governance	1.287	.469	.253	2.743	.007
	Earning/Rentabilitas	-.515	.251	-.194	-2.054	.042
	Permodalan	-.929	.557	-.150	-1.667	.098

a. Dependent Variable: Pertumbuhan Laba

Hasil Uji Koefisien Determinasi (R^2)

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.474[a]	.225	.195	1.19641

a. Predictors: (Constant), Permodalan, Good Corporate Governance, Earning/Rentabilitas, Profil Resiko