

LAMPIRAN

Lampiran 1: Daftar Perusahaan Yang menjadi sampel penelitian

Daftar Sampel Sektor Perbankan

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

Lampiran 2 : Hasil Data yang diolah

Data Sampel Penelitian

No	Tahun	Kode	LDR	BOPO	NPL	CAR	ROA
1	2012	AGRO	82.48	86.54	3.68	14.8	1.63
2	2012	AGRS	87.82	93.51	0.08	27.98	0.51
3	2012	BABP	79.48	99.68	5.78	11.21	0.09
4	2012	BACA	59.06	86.85	2.11	18	1.32
5	2012	BBCA	68.6	62.4	0.4	14.2	3.6
6	2012	BBHI	79.37	85.3	3.13	13.49	1.67
7	2012	BBKP	83.81	81.42	2.66	16.34	1.83
8	2012	BBMD	95.47	54.13	2.28	26.98	5.05
9	2012	BBNI	77.5	71	2.8	16.7	2.9
10	2012	BBNP	84.94	85.18	0.58	12.17	1.57
11	2012	BBRI	77.66	80.94	1.74	15.48	3.55
12	2012	BBYB	90.65	90.59	3.56	12.89	0.5
13	2012	BCIC	82.81	92.96	3.9	10.09	1.06
14	2012	BGTG	68.92	94.36	1.95	13.67	0.65
15	2012	BINA	81.6	91.43	0.36	16.05	1.22
16	2012	BJBR	74.09	79.31	2.07	18.11	2.46
17	2012	BJTM	83.55	68.89	2.95	26.56	3.34
18	2012	BKSW	87.37	111.53	0.73	27.76	-0.81
19	2012	BMAS	89.71	89.84	0.24	13.46	1
20	2012	BMRI	77.66	63.93	1.74	15.48	3.55
21	2012	BNBA	77.95	78.71	0.63	19.18	2.47
22	2012	BNGA	95.04	71.7	2.29	15.16	3.18
23	2012	BNII	87.34	87.06	1.7	12.83	1.46
24	2012	BNLI	89.52	83.13	1.37	15.86	1.7
25	2012	BSIM	80.78	83.75	3.18	18.09	1.74
26	2012	BTPN	86	74	0.58	21.5	4.7
27	2012	BVIC	67.59	78.82	2.3	17.96	2.17
28	2012	INPC	87.42	93.03	0.85	16.45	0.66
29	2012	MAYA	80.58	80.19	3.02	10.93	2.41
30	2012	MCOR	80.22	81.74	1.98	13.86	2.04
31	2012	NISP	86.79	78.93	0.91	16.49	1.79
32	2012	SDRA	84.39	81.49	1.99	10.35	2.78
33	2013	AGRO	87.11	85.88	2.27	21.6	1.66
34	2013	AGRS	85.47	93.51	0.34	17.86	0.51
35	2013	BABP	80.14	107.77	4.88	13.09	-0.93

36	2013	BACA	63.35	86.38	0.37	20.13	1.59
37	2013	BBCA	75.4	61.5	0.4	15.7	3.8
38	2013	BBHI	89.99	90.66	1.62	15.78	1.01
39	2013	BBKP	85.8	82.38	2.25	15.1	1.78
40	2013	BBNI	85.3	67.1	2.2	15.1	3.4
41	2013	BBNP	84.44	86.25	0.45	15.75	1.58
42	2013	BBRI	82.97	69.67	1.6	14.93	3.66
43	2013	BBYB	76.58	94.9	3.91	15.95	0.69
44	2013	BDMN	95.1	82.9	1.9	17.9	2.5
45	2013	BEKS	91.72	99.39	6.75	11.56	1.22
46	2013	BGTG	72.88	90.82	2.33	13.81	0.99
47	2013	BINA	87.17	95	0.38	16.71	0.8
48	2013	BJBR	96.47	79.41	2.83	16.51	2.61
49	2013	BJTM	84.98	70.28	3.44	23.72	3.82
50	2013	BMAS	85.73	88.88	0.61	21	1.11
51	2013	BMRI	82.97	62.41	1.6	14.93	3.66
52	2013	BNBA	83.96	82.33	0.21	16.99	2.05
53	2013	BNGA	94.49	73.79	2.23	15.36	2.76
54	2013	BNII	87.04	83.06	2.11	12.74	1.64
55	2013	BNLI	89.26	84.99	1.04	14.28	1.55
56	2013	BSIM	78.72	88.5	2.5	21.82	1.71
57	2013	BTPN	88	75	0.67	23.1	4.5
58	2013	BVIC	73.39	81.35	0.7	17.95	1.97
59	2013	INPC	88.87	85.27	1.96	17.31	1.39
60	2013	MAYA	85.61	78.58	1.04	14.07	2.53
61	2013	MCOR	82.73	84.89	1.69	14.68	1.74
62	2013	MEGA	57.41	89.76	2.18	15.74	1.14
63	2013	NISP	92.49	78.03	0.73	19.28	1.81
64	2013	SDRA	90.59	84.48	2.64	13.07	2.23
65	2014	AGRO	88.49	87.85	2.02	19.06	1.47
66	2014	AGRS	70.02	97.53	0.67	18.36	0.29
67	2014	BABP	80.35	108.54	5.88	17.79	-0.82
68	2014	BACA	58.13	87.81	0.34	16.43	1.33
69	2014	BBCA	76.8	62.4	0.6	16.9	3.9
70	2014	BBHI	92.84	94.35	3.58	15.66	0.94
71	2014	BBKP	83.89	89.21	2.78	14.2	1.23
72	2014	BBNI	87.8	69.8	2	16.2	3.5
73	2014	BBNP	85.19	88.37	1.41	16.6	1.32
74	2014	BBRI	82.02	64.98	1.66	16.6	3.57
75	2014	BBYB	85.71	95.08	3.74	15.23	0.69
76	2014	BDMN	92.6	76.4	2.3	17.9	1.9

77	2014	BEKS	92.86	108.3	6.94	10.05	-1.59
78	2014	BGTG	62.03	97.39	4.55	14.18	0.21
79	2014	BINA	75.07	89.76	0.8	24.91	1.29
80	2014	BJBR	93.18	85.6	4.15	16.08	1.92
81	2014	BJTM	86.54	69.63	3.31	22.17	3.52
82	2014	BKSW	93.47	88.9	0.31	15.1	1.05
83	2014	BMAS	77.2	92.59	0.71	19.45	0.82
84	2014	BMRI	82.02	64.98	1.66	16.6	3.57
85	2014	BNBA	79.45	87.41	0.25	15.07	1.52
86	2014	BNII	92.67	92.13	2.23	15.76	0.69
87	2014	BNLI	89.1	89.8	1.7	13.6	1.2
88	2014	BSIM	83.88	94.54	3	18.38	1.02
89	2014	BTPN	97	80	0.7	23.2	3.6
90	2014	BVIC	70.25	93.25	3.52	18.35	0.8
91	2014	DNAR	69.62	97.63	0.86	31.06	0.32
92	2014	INPC	87.62	91.62	1.92	15.95	0.79
93	2014	MAYA	81.25	84.27	1.46	10.44	1.98
94	2014	MCOR	84.03	93.19	2.71	14.15	0.79
95	2014	MEGA	65.85	91.25	2.09	15.23	1.16
96	2014	NISP	93.59	79.46	1.34	18.74	1.79
97	2015	AGRO	87.15	88.63	1.9	22.12	1.55
98	2015	AGRS	78.84	98.41	1.75	8.12	0.17
99	2015	BABP	72.29	98.97	2.97	17.83	0.1
100	2015	BACA	55.78	90.27	0.79	17.7	1.1
101	2015	BBCA	81.1	63.2	0.7	18.7	3.8
102	2015	BBKP	86.34	87.56	2.83	13.56	1.39
103	2015	BBNI	87.8	75.5	2.7	19.5	2.6
104	2015	BBNP	90.17	91.91	3.98	18.07	0.99
105	2015	BBRI	87.05	62.41	2.29	18.6	3.15
106	2015	BBYB	88.95	91.82	2.98	15.7	1.16
107	2015	BDMN	87.5	83.37	3	19.7	1.7
108	2015	BGTG	72.98	97.51	3.14	14.4	0.36
109	2015	BINA	82.83	90.46	0.21	19.66	1.05
110	2015	BJBR	88.13	83.31	2.91	16.21	2.04
111	2015	BJTM	82.92	76.12	4.29	21.22	2.67
112	2015	BMAS	92.96	89.53	0.51	19.33	1.1
113	2015	BMRI	87.05	69.67	2.29	18.6	3.15
114	2015	BNBA	82.78	88.91	0.78	25.57	1.33
115	2015	BNGA	97.98	97.38	3.74	16.28	0.47
116	2015	BNII	86.14	89.18	3.67	15.17	1.08
117	2015	BNLI	87.8	98.9	2.7	15	0.2

118	2015	BSIM	78.04	91.67	3.95	14.37	0.95
119	2015	BTPN	97	82	0.7	23.8	3.1
120	2015	BVIC	70.17	93.89	4.48	19.3	0.65
121	2015	DNAR	77.29	91.5	0.74	30.5	1
122	2015	INPC	80.75	96.66	2.33	15.2	0.33
123	2015	MAYA	82.99	82.65	2.52	12.97	2.1
124	2015	MCOR	86.82	90.7	1.98	16.39	1.03
125	2015	MEGA	65.05	85.72	2.81	22.85	1.97
126	2015	NISP	98.05	80.14	1.3	17.32	1.68
127	2015	SDRA	97.22	79.89	1.98	18.82	1.94
128	2016	AGRO	88.25	87.59	2.88	23.68	1.49
129	2016	AGRS	84.54	97.79	3.56	6.82	0.15
130	2016	BABP	77.2	95.61	2.77	19.54	0.11
131	2016	BACA	55.34	89.11	3.17	20.64	0.01
132	2016	BBCA	77.1	60.4	1.3	21.9	4
133	2016	BBHI	89.04	96.24	2.83	21.73	0.53
134	2016	BBKP	86.04	86.97	3.77	15.03	1.38
135	2016	BBMD	80.93	78.48	3.59	35.12	2.3
136	2016	BBNI	90.4	73.6	3	19.4	2.7
137	2016	BBNP	84.18	98.52	4.07	20.57	0.15
138	2016	BBRI	85.86	63.93	3.96	21.36	1.96
139	2016	BBYB	95.74	82	3.69	21.38	2.53
140	2016	BDMN	91	77.3	3.1	20.9	2.5
141	2016	BGTG	87.94	82.36	1.32	34.93	1.62
142	2016	BINA	76.3	90.56	3.14	30.36	1.02
143	2016	BJBR	86.7	86.7	1.69	18.43	2.22
144	2016	BJTM	90.48	72.22	4.77	23.88	2.98
145	2016	BKSW	94.54	137.94	6.86	16.46	-3.34
146	2016	BMRI	85.86	80.94	3.96	21.36	1.95
147	2016	BNBA	79.03	85.8	1.82	25.15	1.52
148	2016	BNII	88.92	84.36	3.42	16.77	1.6
149	2016	BSIM	77.47	86.23	2.1	16.7	1.72
150	2016	BTPN	95	82	0.79	25	3.1
151	2016	BVIC	68.38	94.3	3.89	24.58	0.52
152	2016	DNAR	81.91	91.17	1.41	26.84	0.83
153	2016	INPC	86.39	96.17	2.77	19.92	0.35
154	2016	MAYA	91.4	83.08	2.11	13.34	2.03
155	2016	MCOR	86.43	93.47	3.03	19.43	0.69
156	2016	MEGA	55.35	81.81	3.44	26.21	2.36
157	2016	NISP	89.86	79.84	1.88	18.28	1.85

Lampiran 3 Hasil Data Analisis Statistik Deskriptif

Uji Analisis Statistik Deskriptif

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
ldr	157	55.34	98.05	83.1103	9.10242
bopo	157	54.13	137.94	85.2599	11.29900
npl	157	.08	6.94	2.2775	1.40072
car	157	6.82	35.12	17.9699	4.75964
roa	157	-3.34	5.05	1.6610	1.23370
Valid N (listwise)	157				

Lampiran 4 Hasil Data Multikolonieritas

Uji Multikolonieritas

Variable	Coefficient Variance	Uncentered VIF	Centered VIF
C	0.219513	183.4753	NA
LDR	1.48E-05	86.21780	1.015500
BOPO	1.08E-05	66.50152	1.140599
NPL	0.000703	4.191076	1.144887
CAR	5.49E-05	15.86289	1.033712

Lampiran 5 Hasil Data Autokorelasi

Uji Autokorelasi

R-squared	0.879751	Mean dependent var	1.661019
Adjusted R-squared	0.876587	S.D. dependent var	1.233700
S.E. of regression	0.433402	Akaike info criterion	1.197027
Sum squared resid	28.55126	Schwarz criterion	1.294359
Log likelihood	-88.96658	Hannan-Quinn criter.	1.236557
F-statistic	278.0109	Durbin-Watson stat	2.039011
Prob(F-statistic)	0.000000		

Tabel Durbin-Watson (DW), $\alpha = 5\%$

n	k=1		k=2		k=3		k=4		k=5	
	dL	dU	dL	dU	dL	dU	dL	dU	dL	dU
137	1.7062	1.7356	1.6914	1.7506	1.6765	1.7659	1.6613	1.7813	1.6461	1.7971
138	1.7073	1.7365	1.6926	1.7514	1.6778	1.7665	1.6628	1.7819	1.6476	1.7975
139	1.7084	1.7374	1.6938	1.7521	1.6791	1.7672	1.6642	1.7824	1.6491	1.7979
140	1.7095	1.7382	1.6950	1.7529	1.6804	1.7678	1.6656	1.7830	1.6507	1.7984
141	1.7106	1.7391	1.6962	1.7537	1.6817	1.7685	1.6670	1.7835	1.6522	1.7988
142	1.7116	1.7400	1.6974	1.7544	1.6829	1.7691	1.6684	1.7840	1.6536	1.7992
143	1.7127	1.7408	1.6985	1.7552	1.6842	1.7697	1.6697	1.7846	1.6551	1.7996
144	1.7137	1.7417	1.6996	1.7559	1.6854	1.7704	1.6710	1.7851	1.6565	1.8000
145	1.7147	1.7425	1.7008	1.7566	1.6866	1.7710	1.6724	1.7856	1.6580	1.8004
146	1.7157	1.7433	1.7019	1.7574	1.6878	1.7716	1.6737	1.7861	1.6594	1.8008
147	1.7167	1.7441	1.7030	1.7581	1.6890	1.7722	1.6750	1.7866	1.6608	1.8012
148	1.7177	1.7449	1.7041	1.7588	1.6902	1.7729	1.6762	1.7871	1.6622	1.8016
149	1.7187	1.7457	1.7051	1.7595	1.6914	1.7735	1.6775	1.7876	1.6635	1.8020
150	1.7197	1.7465	1.7062	1.7602	1.6926	1.7741	1.6788	1.7881	1.6649	1.8024
151	1.7207	1.7473	1.7072	1.7609	1.6937	1.7747	1.6800	1.7886	1.6662	1.8028
152	1.7216	1.7481	1.7083	1.7616	1.6948	1.7752	1.6812	1.7891	1.6675	1.8032
153	1.7226	1.7488	1.7093	1.7622	1.6959	1.7758	1.6824	1.7896	1.6688	1.8036
154	1.7235	1.7496	1.7103	1.7629	1.6971	1.7764	1.6836	1.7901	1.6701	1.8040
155	1.7244	1.7504	1.7114	1.7636	1.6982	1.7770	1.6848	1.7906	1.6714	1.8044
156	1.7253	1.7511	1.7123	1.7642	1.6992	1.7776	1.6860	1.7911	1.6727	1.8048
157	1.7262	1.7519	1.7133	1.7649	1.7003	1.7781	1.6872	1.7915	1.6739	1.8052
158	1.7271	1.7526	1.7143	1.7656	1.7014	1.7787	1.6883	1.7920	1.6751	1.8055
159	1.7280	1.7533	1.7153	1.7662	1.7024	1.7792	1.6895	1.7925	1.6764	1.8059
160	1.7289	1.7541	1.7163	1.7668	1.7035	1.7798	1.6906	1.7930	1.6776	1.8063
161	1.7298	1.7548	1.7172	1.7675	1.7045	1.7804	1.6917	1.7934	1.6788	1.8067
162	1.7306	1.7555	1.7182	1.7681	1.7055	1.7809	1.6928	1.7939	1.6800	1.8070
163	1.7315	1.7562	1.7191	1.7687	1.7066	1.7814	1.6939	1.7943	1.6811	1.8074
164	1.7324	1.7569	1.7200	1.7693	1.7075	1.7820	1.6950	1.7948	1.6823	1.8078

Lampiran 6 Hasil Data Heterokedastisitas

Uji Heterokedastisitas

Heteroskedasticity Test: Harvey			
F-statistic	2.164406	Prob. F(4,152)	0.0756
Obs*R-squared	8.460520	Prob. Chi-Square(4)	0.0761
Scaled explained SS	14.51064	Prob. Chi-Square(4)	0.0058

Lampiran 7 Hasil Data Normalitas

Uji Normalitas

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		157
Normal Parameters ^a	Mean	.0000000
	Std. Deviation	.42780940
Most Extreme Differences	Absolute	.146
	Positive	.146
	Negative	-.122
Kolmogorov-Smirnov Z		1.824
Asymp. Sig. (2-tailed)		.003

a. Test distribution is Normal.

Lampiran 8 Hasil Data Regresi Linier Berganda

Uji Regresi Linier Berganda

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	9.482937	0.468522	20.24012	0.0000
LDR	0.007675	0.003842	1.997814	0.0475
BOPO	-0.099861	0.003280	-30.44676	0.0000
NPL	-0.034334	0.026507	-1.295301	0.1972
CAR	0.007377	0.007412	0.995296	0.3212
R-squared	0.879751	Mean dependent var		1.661019
Adjusted R-squared	0.876587	S.D. dependent var		1.233700
S.E. of regression	0.433402	Akaike info criterion		1.197027
Sum squared resid	28.55126	Schwarz criterion		1.294359
Log likelihood	-88.96658	Hannan-Quinn criter.		1.236557
F-statistic	278.0109	Durbin-Watson stat		2.039011
Prob(F-statistic)	0.000000			

Lampiran 9 Hasil Data Uji t

Uji Parsial (T)

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	9.482937	0.468522	20.24012	0.0000
LDR	0.007675	0.003842	1.997814	0.0475
BOPO	-0.099861	0.003280	-30.44676	0.0000
NPL	-0.034334	0.026507	-1.295301	0.1972
CAR	0.007377	0.007412	0.995296	0.3212

Lampiran 10 Hasil Data Uji F

Uji Simultan (F)

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	9.482937	0.468522	20.24012	0.0000
LDR	0.007675	0.003842	1.997814	0.0475
BOPO	-0.099861	0.003280	-30.44676	0.0000
NPL	-0.034334	0.026507	-1.295301	0.1972
CAR	0.007377	0.007412	0.995296	0.3212
R-squared	0.879751	Mean dependent var		1.661019
Adjusted R-squared	0.876587	S.D. dependent var		1.233700
S.E. of regression	0.433402	Akaike info criterion		1.197027
Sum squared resid	28.55126	Schwarz criterion		1.294359
Log likelihood	-88.96658	Hannan-Quinn criter.		1.236557
F-statistic	278.0109	Durbin-Watson stat		2.039011
Prob(F-statistic)	0.000000			

Lampiran 11 Hasil Data Uji R²

Uji Koefisien Determinan (R²)

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	9.482937	0.468522	20.24012	0.0000
LDR	0.007675	0.003842	1.997814	0.0475
BOPO	-0.099861	0.003280	-30.44676	0.0000
NPL	-0.034334	0.026507	-1.295301	0.1972
CAR	0.007377	0.007412	0.995296	0.3212
R-squared	0.879751	Mean dependent var		1.661019
Adjusted R-squared	0.876587	S.D. dependent var		1.233700
S.E. of regression	0.433402	Akaike info criterion		1.197027
Sum squared resid	28.55126	Schwarz criterion		1.294359
Log likelihood	-88.96658	Hannan-Quinn criter.		1.236557
F-statistic	278.0109	Durbin-Watson stat		2.039011
Prob(F-statistic)	0.000000			