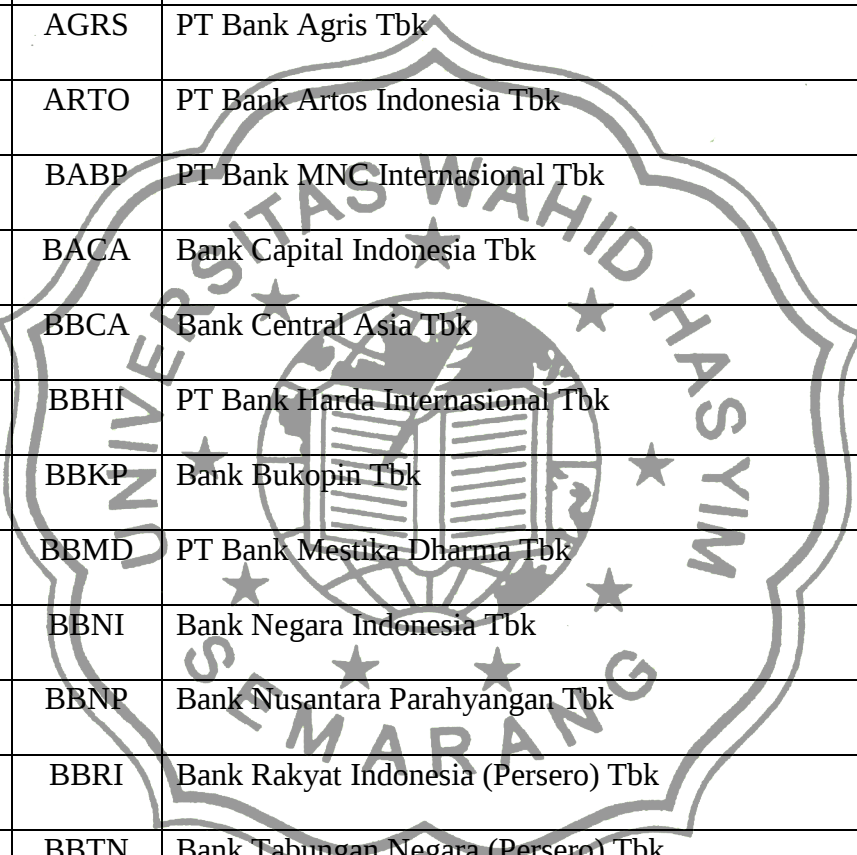


Lampiran 1

Daftar Perbankan yang Terdaftar di BEI

(Populasi)



No	Kode	Nama Perbankan
1	AGRO	Bank Rakyat Indonesia Agroniaga Tbk
2	AGRS	PT Bank Agris Tbk
3	ARTO	PT Bank Artos Indonesia Tbk
4	BABP	PT Bank MNC Internasional Tbk
5	BACA	Bank Capital Indonesia Tbk
6	BBCA	Bank Central Asia Tbk
7	BBHI	PT Bank Harda Internasional Tbk
8	BBKP	Bank Bukopin Tbk
9	BBMD	PT Bank Mestika Dharma Tbk
10	BBNI	Bank Negara Indonesia Tbk
11	BBNP	Bank Nusantara Parahyangan Tbk
12	BBRI	Bank Rakyat Indonesia (Persero) Tbk
13	BBTN	Bank Tabungan Negara (Persero) Tbk
14	BBYB	PT Bank Yudha Bhakti Tbk
15	BCIC	PT Bank JTrust Indonesia Tbk
16	BDMN	Bank Danamon Indonesia Tbk
17	BEKS	PT Bank Pundi Indonesia Tbk
18	BGTG	PT Bank Ganesha Tbk
19	BINA	PT Bank Ina Perdana Tbk

20	BJBR	Bank Pembangunan Daerah Jawa Barat dan Banten Tbk
21	BJTM	Bank Pembangunan Daerah Jawa Timur Tbk
22	BKSW	PT Bank QNB Indonesia Tbk
23	BMAS	PT Bank Maspion Indonesia Tbk
24	BMRI	Bank Mandiri (Persero) Tbk
25	BNBA	Bank Bumi Arta Tbk
26	BNGA	Bank CIMB Niaga Tbk
27	BNII	PT Bank Maybank Indonesia Tbk
28	BNLI	Bank Permata Tbk
29	BSIM	Bank Sinarmas Tbk
30	BSWD	Bank of India Indonesia Tbk
31	BTPN	Bank Tabungan Pensiunan Nasional Tbk
32	BVIC	Bank Victoria International Tbk
33	DNAR	PT Bank Dinar Indonesia Tbk
34	INPC	Bank Artha Graha Internasional Tbk
35	MAYA	Bank Mayapada Internasional Tbk
36	MCOR	PT Bank China Construction Bank Indonesia Tbk
37	MEGA	Bank Mega Tbk
38	NAGA	PT Bank Mitraniaga Tbk
39	NISP	Bank OCBC NISP Tbk
40	NOBU	PT Bank Nationalnobu Tbk
41	PNBN	Bank Pan Indonesia Tbk
42	PNBS	PT Bank Panin Dubai Syariah Tbk
43	SDRA	PT Bank Woori Saudara Indonesia 1906 Tbk

Lampiran 2

Sampel Perusahaan Perbankan

No	Kode	Nama Perbankan
1	AGRS	PT Bank Agris Tbk
2	ARTO	PT Bank Artos Indonesia Tbk
3	BBHI	PT Bank Harda Internasional Tbk
4	BBMD	PT Bank Mestika Dharma Tbk
5	BBYB	PT Bank Yudha Bhakti Tbk
6	BGTG	PT Bank Ganesha Tbk
7	BINA	PT Bank Ina Perdana Tbk
8	BMAS	PT Bank Maspion Indonesia Tbk
9	DNAR	PT Bank Dinar Indonesia Tbk
10	NAGA	PT Bank Mitraniaga Tbk
11	NOBU	PT Bank Nationalnobu Tbk

Lampiran 3
Data Mentah Akrual
Tahun 2015

No	Kode	Tahun	COit	LOANit	NPAit	NPA _{t+1}	Δ NPA _{t+1} 1	TAit
1	AGRS	2015	2380606	10058001	775471	3775443	2999972	1087531
2	ARTO	2015	14186	8769850	458663.2	68319	-390344	67939.8
3	BBHI	2015	982034	63967	30256.39	68463	38206.61	51682.2
4	BBMD	2015	3397	681332	16624.5	29261	12636.5	39301.68
5	BBYB	2015	5631	7758.26	124.91	545182	545057.1	127602.3
6	BGTG	2015	20472	39311429	503186.3	2291045	1787859	1205660
7	BINA	2015	43571	1084162	110188	213399	103211	60590.32
8	BMAS	2015	4375	7467706	147860.6	221902	74041.4	143339.8
9	DNAR	2015	2812	362973	9655.08	24154	14498.92	21131.02
10	NAGA	2015	0	1041927	8939.45	10742	1802.55	46485.13
11	NOBU	2015	16965	250350	93449.56	319761	226311.5	55299.08

Data Mentah Akruai Diskrisiuner

Tahun 2016

No	Kode	Tahun	COit	LOANit	NPAit	NPA _{t+1}	ΔNPA _{t+1}	TAit
1	AGRS	2016	3596032	15394739	3775443	7456988	3681545	96461.2
2	ARTO	2016	153111	7799854	68319	501377.4	433058.4	66443.6
3	BBHI	2016	637501	103957	68463	432112	363649	65393.7
4	BBMD	2016	356	1431188	29261	101376	72115	6074.4
5	BBYB	2016	11357	23789	545182	3788954	3243772	206591.1
6	BGTG	2016	201133	45399239	2291045	956784	-1334261	1569839
7	BINA	2016	193984	7532457	213399	432599	219200	45375.6
8	BMAS	2016	10131	4313455	221902	932777	710875	156084
9	DNAR	2016	758	953234	24154	201532	177378	21822.6
10	NAGA	2016	3045	243797	10742	91157.97	80415.97	33063.6
11	NOBU	2016	10455	3976562	319761	11011321	10691560	126673.7

Data Mentah Akruai Diskrisiuner

Tahun 2017

No	Kode	Tahun	COit	LOANit	NPAit	NPA _{t+1}	ΔNPA _{t+1}	TAit
1	AGRS	2017	729579	7229655	1356525	1329148	-27377	716425.9
2	ARTO	2017	5	20865	2335	20550	18215	7500.28
3	BBHI	2017	25312	1171561	846177	877821	31644	775418.2
4	BBMD	2017	0	347359	12314	20897	8583	4757.866
5	BBYB	2017	625	2702168	75987	29860	-46127	109977.2
6	BGTG	2017	6510.6	14507873	477743	768109	290366	1042554
7	BINA	2017	54425	956435	95615	122134	26519	40166.53
8	BMAS	2017	1037	5318094	12920	13740	820	69655.77
9	DNAR	2017	1188	155420	15995	12028	-3967	25495.79
10	NAGA	2017	751	251324	1171	2962	1791	27059.1
11	NOBU	2017	10336	4864202	36004	62485	26481	20567.78

Lampiran 4

Hasil Regresi NDA

ANOVA^b

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	1.469E12	4	3.672E11	110.570	.000 ^a
Residual	1.993E10	6	3.321E9		
Total	1.489E12	10			

a. Predictors: (Constant), npa, jnpa, loan, co

b. Dependent Variable: ta

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-18149.840	25160.150		-.721	.498
	co	-.825	.196	-.465	-4.204	.006
	jnpa	1.232	.439	.286	2.809	.031
	loan	.017	.008	.193	1.996	.093
	npa	.917	.081	1.068	11.298	.000

a. Dependent Variable: ta

Lampiran 5

Hasil Variabel Dummy

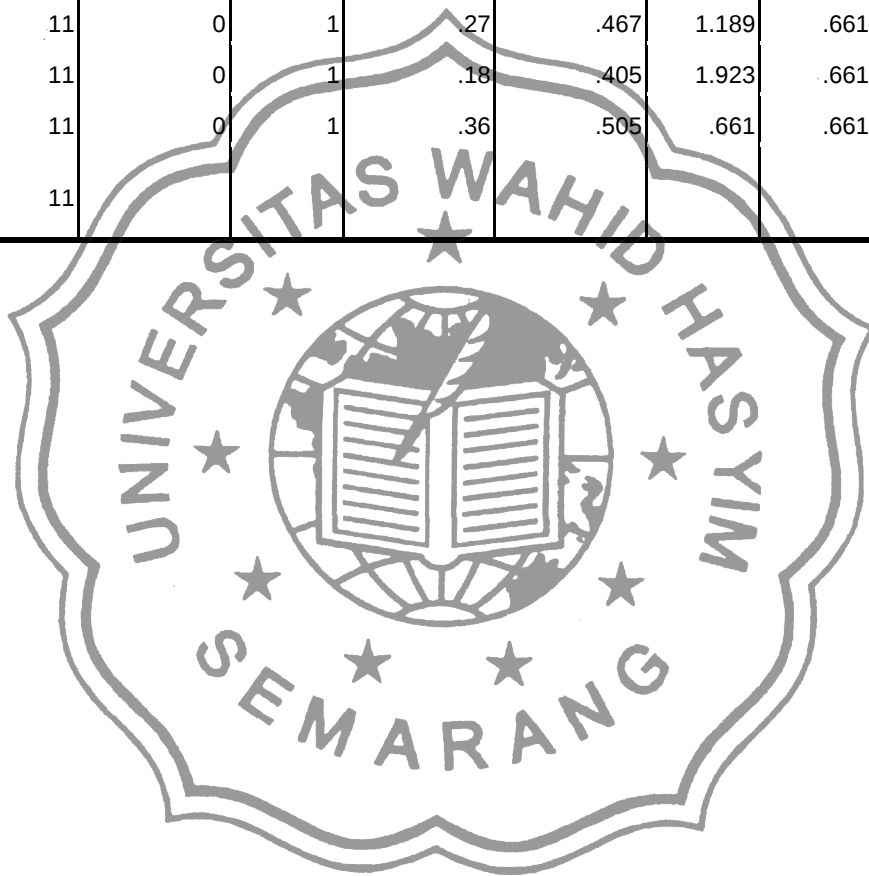
No	Bank	KAP (X1)	SPEC (X2)	INDPN (X3)
1	Bank Agris	0	0	0
2	Bank Artos Indonesia	0	0	1
3	Bank Harda Internasional	0	0	1
4	Bank Mestika Dharma	0	0	0
5	Bank Yudha Bhakti	0	0	1
6	Bank Ganesha	1	0	1
7	Bank Ina Perdana	1	1	0
8	Bank Maspion Indonesia	1	1	0
9	Bank Dinar Indonesia	0	0	0
10	Bank Mitraniaga	0	0	0
11	Bank Nationalnobu	0	0	0

Lampiran 6

Hasil Uji Analisis Deskriptif Statistik

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation	Skewness		Kurtosis	
	Statistic	Statistic	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic	Std. Error
DACC	11	9524	200232	7.60E4	55969.512	1.185	.661	1.027	1.279
KAP	11	0	1	.27	.467	1.189	.661	-.764	1.279
SPEC	11	0	1	.18	.405	1.923	.661	2.037	1.279
INDPN	11	0	1	.36	.505	.661	.661	-1.964	1.279
Valid N (listwise)	11								



Lampiran 7

Hasil Uji Normalitas

Variables Entered/Removed^b

Model	Variables Entered	Variables Removed	Method
1	INDPN, KAP, SPEC ^a		. Enter

a. All requested variables entered.

b. Dependent Variable: DACC

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.343 ^a	.118	-.261	62843.29746

a. Predictors: (Constant), INDPN, KAP, SPEC

b. Dependent Variable: DACC

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	3.681E9	3	1.227E9	.311	.817 ^a
	Residual	2.764E10	7	3.949E9		
	Total	3.133E10	10			

a. Predictors: (Constant), INDPN, KAP, SPEC

b. Dependent Variable: DACC

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	91326.000	28104.377		3.250	.014
	KAP	2048.333	72565.189	.017	.028	.978
	SPEC	-7586.833	89611.398	-.055	-.085	.935
	INDPN	-39878.333	45894.255	-.359	-.869	.414

a. Dependent Variable: DACC

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		11
Normal Parameters ^a	Mean	.0000000
	Std. Deviation	5.25784749E4
Most Extreme Differences	Absolute	.199
	Positive	.199
	Negative	-.147
Kolmogorov-Smirnov Z		.658
Asymp. Sig. (2-tailed)		.779

a. Test distribution is Normal.

Lampiran 8

Hasil Uji Heteroskedastisitas

Correlations			KAP	SPEC	INDPN	Unstandardized Residual
Spearman's rho	KAP	Correlation Coefficient	1.000	.770**	-.039	.065
		Sig. (2-tailed)	.	.006	.910	.850
		N	11	11	11	11
	SPEC	Correlation Coefficient	.770**	1.000	-.356	.000
		Sig. (2-tailed)	.006	.	.282	1.000
		N	11	11	11	11
	INDPN	Correlation Coefficient	-.039	-.356	1.000	.179
		Sig. (2-tailed)	.910	.282	.	.598
		N	11	11	11	11
	Unstandardized Residual	Correlation Coefficient	.065	.000	.179	1.000
		Sig. (2-tailed)	.850	1.000	.598	.
		N	11	11	11	11

** . Correlation is significant at the 0.01 level (2-tailed).

Lampiran 9

Hasil Uji Multikolienaritas

Variables Entered/Removed^b

Model	Variables Entered	Variables Removed	Method
1	INDPN, KAP, SPEC ^a		. Enter

a. All requested variables entered.

b. Dependent Variable: DACC

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.343 ^a	.118	-.261	62843.29746

a. Predictors: (Constant), INDPN, KAP, SPEC

b. Dependent Variable: DACC

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	3.681E9	3	1.227E9	.311	.817 ^a
	Residual	2.764E10	7	3.949E9		
	Total	3.133E10	10			

a. Predictors: (Constant), INDPN, KAP, SPEC

b. Dependent Variable: DACC

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	91326.000	28104.377		3.250	.014		
	KAP	2048.333	72565.189	.017	.028	.978	.344	2.909
	SPEC	-7586.833	89611.398	-.055	-.085	.935	.301	3.327
	INDPN	-39878.333	45894.255	-.359	-.869	.414	.737	1.358

a. Dependent Variable: DACC

Coefficient Correlations^a

Model		INDPN	KAP	SPEC
1	Correlations			
	INDPN	1.000	-.395	.512
	KAP	-.395	1.000	-.810
	SPEC	.512	-.810	1.000
	Covariances			
	INDPN	2.106E9	-1.316E9	2.106E9
	KAP	-1.316E9	5.266E9	-5.266E9
	SPEC	2.106E9	-5.266E9	8.030E9

a. Dependent Variable: DACC

Collinearity Diagnostics^a

Model	Dimensi on	Eigenvalue	Condition Index	Variance Proportions			
				(Constant)	KAP	SPEC	INDPN
1	1	2.376	1.000	.05	.04	.03	.02
	2	1.169	1.425	.04	.02	.06	.21
	3	.332	2.676	.78	.14	.00	.35
	4	.123	4.389	.12	.81	.91	.42

a. Dependent Variable: DACC

Residuals Statistics^a

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	5.1448E4	9.1326E4	7.6004E4	19185.67890	11
Residual	-5.50780E4	1.08906E5	.00000	52578.47492	11
Std. Predicted Value	-1.280	.799	.000	1.000	11
Std. Residual	-.876	1.733	.000	.837	11

a. Dependent Variable: DACC



Lampiran 10

Hasil Uji Autokorelasi (*Durbin Waston*)Variables Entered/Removed^b

Model	Variables Entered	Variables Removed	Method
1	lag_x3, lag_x1, lag_x2 ^a		. Enter

a. All requested variables entered.

b. Dependent Variable: lag_y

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.447 ^a	.200	-.201	65077.36147	2.023

a. Predictors: (Constant), lag_x3, lag_x1, lag_x2

b. Dependent Variable: lag_y

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	6.334E9	3	2.111E9	.499	.697 ^a
	Residual	2.541E10	6	4.235E9		
	Total	3.174E10	9			

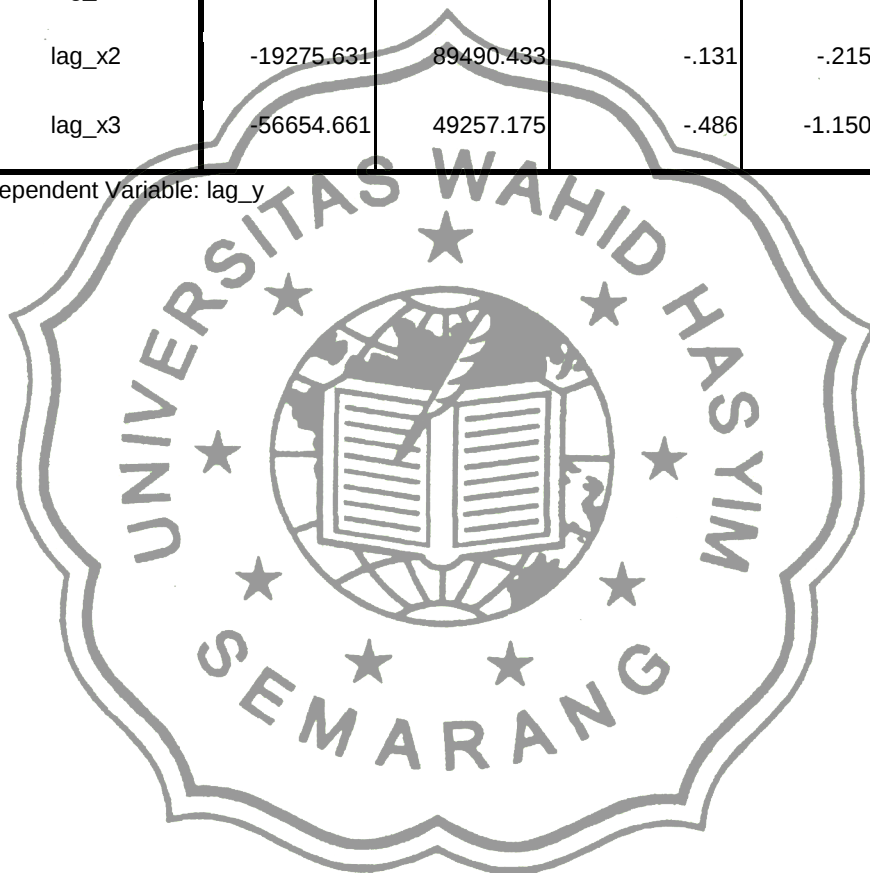
a. Predictors: (Constant), lag_x3, lag_x1, lag_x2

b. Dependent Variable: lag_y

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	90556.924	30407.573		2.978	.025
lag_x1	5992.837	73393.768	.046	.082	.938
lag_x2	-19275.631	89490.433	-.131	-.215	.837
lag_x3	-56654.661	49257.175	-.486	-1.150	.294

a. Dependent Variable: lag_y



Lampiran 11

Hasil Uji Parsial t

Variables Entered/Removed^b

Model	Variables Entered	Variables Removed	Method
1	INDPN, KAP, SPEC ^a		. Enter

a. All requested variables entered.

b. Dependent Variable: DACC

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.342 ^a	.117	-.261	62.81449

a. Predictors: (Constant), INDPN, KAP, SPEC

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	3669.121	3	1223.040	.310	.818 ^a
	Residual	27619.623	7	3945.660		
	Total	31288.744	10			

a. Predictors: (Constant), INDPN, KAP, SPEC

b. Dependent Variable: DACC

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	91.249	28.091		3.248	.014
	KAP	2.048	72.532	.017	.028	.978
	SPEC	-7.510	89.570	-.054	-.084	.936
	INDPN	-39.801	45.873	-.359	-.868	.414

a. Dependent Variable: DACC



Lampiran 12

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

	k=1		k=2		k=3		k=4		k=5	
n	dL	dU	dL	dU	dL	dU	dL	dU	dL	dU
10	0.8791	1.3197	0.6972	1.6413	0.5253	2.0163	0.3760	2.4137	0.2427	2.8217
11	0.9273	1.3241	0.7580	1.6044	0.5948	1.9280	0.4441	2.2833	0.3155	2.6446
12	0.9708	1.3314	0.8122	1.5794	0.6577	1.8640	0.5120	2.1766	0.3796	2.5061
13	1.0097	1.3404	0.8612	1.5621	0.7147	1.8159	0.5745	2.0943	0.4445	2.3897
14	1.0450	1.3503	0.9054	1.5507	0.7667	1.7788	0.6321	2.0296	0.5052	2.2959
15	1.0770	1.3605	0.9455	1.5432	0.8140	1.7501	0.6852	1.9774	0.5620	2.2198
16	1.1062	1.3709	0.9820	1.5386	0.8572	1.7277	0.7340	1.9351	0.6150	2.1567
17	1.1330	1.3812	1.0154	1.5361	0.8968	1.7101	0.7790	1.9005	0.6641	2.1041
18	1.1576	1.3913	1.0461	1.5353	0.9331	1.6961	0.8204	1.8719	0.7098	2.0600
19	1.1804	1.4012	1.0743	1.5355	0.9666	1.6851	0.8588	1.8482	0.7523	2.0226
20	1.2015	1.4107	1.1004	1.5367	0.9976	1.6763	0.8943	1.8283	0.7918	1.9908
21	1.2212	1.4200	1.1246	1.5385	1.0262	1.6694	0.9272	1.8116	0.8286	1.9635
22	1.2395	1.4289	1.1471	1.5408	1.0529	1.6640	0.9578	1.7974	0.8629	1.9400
23	1.2567	1.4375	1.1682	1.5435	1.0778	1.6597	0.9864	1.7855	0.8949	1.9196
24	1.2728	1.4458	1.1878	1.5464	1.1010	1.6565	1.0131	1.7753	0.9249	1.9018
25	1.2879	1.4537	1.2063	1.5495	1.1228	1.6540	1.0381	1.7666	0.9530	1.8863
26	1.3022	1.4614	1.2236	1.5528	1.1432	1.6523	1.0616	1.7591	0.9794	1.8727
27	1.3157	1.4688	1.2399	1.5562	1.1624	1.6510	1.0836	1.7527	1.0042	1.8608
28	1.3284	1.4759	1.2553	1.5596	1.1805	1.6503	1.1044	1.7473	1.0276	1.8502
29	1.3405	1.4828	1.2699	1.5631	1.1976	1.6499	1.1241	1.7426	1.0497	1.8409
30	1.3520	1.4894	1.2837	1.5666	1.2138	1.6498	1.1426	1.7386	1.0706	1.8326
31	1.3630	1.4957	1.2969	1.5701	1.2292	1.6500	1.1602	1.7352	1.0904	1.8252
32	1.3734	1.5019	1.3093	1.5736	1.2437	1.6505	1.1769	1.7323	1.1092	1.8187
33	1.3834	1.5078	1.3212	1.5770	1.2576	1.6511	1.1927	1.7298	1.1270	1.8128
34	1.3929	1.5136	1.3325	1.5805	1.2707	1.6519	1.2078	1.7277	1.1439	1.8076

Lampiran 13

Tabel t

Titik persentase distribusi t (df = 1 – 25)

Pr	0.25	0.10	0.05	0.025	0.01	0.005	0.001
df	0.50	0.20	0.10	0.050	0.02	0.010	0.002
1	1.00000	3.07768	6.31375	12.70620	31.82052	63.65674	318.30884
2	0.81650	1.88562	2.91999	4.30265	6.96456	9.92484	22.32712
3	0.76489	1.63774	2.35336	3.18245	4.54070	5.84091	10.21453
4	0.74070	1.53321	2.13185	2.77645	3.74695	4.60409	7.17318
5	0.72669	1.47588	2.01505	2.57058	3.36493	4.03214	5.89343
6	0.71756	1.43976	1.94318	2.44691	3.14267	3.70743	5.20763
7	0.71114	1.41492	1.89458	2.36462	2.99795	3.49948	4.78529
8	0.70639	1.39682	1.85955	2.30600	2.89646	3.35539	4.50079
9	0.70272	1.38303	1.83311	2.26216	2.82144	3.24984	4.29681
10	0.69981	1.37218	1.81246	2.22814	2.76377	3.16927	4.14370
11	0.69745	1.36343	1.79588	2.20099	2.71808	3.10581	4.02470
12	0.69548	1.35622	1.78229	2.17881	2.68100	3.05454	3.92963
13	0.69383	1.35017	1.77093	2.16037	2.65031	3.01228	3.85198
14	0.69242	1.34503	1.76131	2.14479	2.62449	2.97684	3.78739
15	0.69120	1.34061	1.75305	2.13145	2.60248	2.94671	3.73283
16	0.69013	1.33676	1.74588	2.11991	2.58349	2.92078	3.68615
17	0.68920	1.33338	1.73961	2.10982	2.56693	2.89823	3.64577
18	0.68836	1.33039	1.73406	2.10092	2.55238	2.87844	3.61048
19	0.68762	1.32773	1.72913	2.09302	2.53948	2.86093	3.57940
20	0.68695	1.32534	1.72472	2.08596	2.52798	2.84534	3.55181
21	0.68635	1.32319	1.72074	2.07961	2.51765	2.83136	3.52715
22	0.68581	1.32124	1.71714	2.07387	2.50832	2.81876	3.50499
23	0.68531	1.31946	1.71387	2.06866	2.49987	2.80734	3.48496
24	0.68485	1.31784	1.71088	2.06390	2.49216	2.79694	3.46678
25	0.68443	1.31635	1.70814	2.05954	2.48511	2.78744	3.45019