



LAMPIRAN-LAMPIRAN

LAMPIRAN A**DAFTAR SAMPEL BANK KONVENSIONAL**

NO	NAMA BANK
1.	PT Bank Rakyat Indonesia (Persero) Tbk
2.	PT Bank Negara Indonesia Tbk
3.	PT Bank Central Asia Tbk
4.	PT Bank Tabungan Negara (Persero) Tbk
5.	PT Bank Danamon Indonesia Tbk
6.	PT Bank Tabungan Pensiun Nasional Tbk
7.	PT Bank Mega Tbk
8.	PT Bank Maybank Indonesia Tbk
9.	PT Bank Mandiri (Persero) Tbk
10.	PT Bank Sinarmas Tbk
11.	PT Bank CIMB Niaga Tbk
12.	PT Bank Agris Tbk
13.	PT Bank Pan Indonesia Tbk
14.	PT Bank Bukopin Tbk
15.	PT Bank Permata Tbk
16.	PT Bank Pembangunan Daerah Jawa Timur Tbk
17.	PT Bank Ina Persada Tbk
18.	PT Bank MNC Internasional Tbk
19.	PT Bank Bumi Arta Tbk
20.	PT Bank Mestika Dharma Tbk

LAMPIRAN B**PERSENTASE DISCRETIONARY LOAN LOSS PROVISIONS (LLP)**

NO	BANK	2013	2014	2015	2016	2017
1.	PT Bank Rakyat Indonesia (Persero) Tbk	0,013	0,005	0,016	0,025	0,027
2.	PT Bank Negara Indonesia Tbk	0,011	0,013	0,023	0,020	0,016
3.	PT Bank Central Asia Tbk	0,007	0,010	0,009	0,011	0,005
4.	PT Bank Tabungan Negara (Persero) Tbk	0,004	0,007	0,007	0,004	0,004
5.	PT Bank Danamon Indonesia Tbk	0,032	0,037	0,051	0,048	0,037
6.	PT Bank Tabungan Pensiun Nasional Tbk	0,013	0,015	0,014	0,014	0,018
7.	PT Bank Mega Tbk	0,011	0,020	0,062	0,071	0,056
8.	PT Bank Maybank Indonesia Tbk	0,008	0,018	0,019	0,018	0,017
9.	PT Bank Mandiri (Persero) Tbk	0,008	0,007	0,020	0,040	0,023
10.	PT Bank Sinarmas Tbk	0,003	0,002	0,009	0,012	0,023
11.	PT Bank CIMB Niaga Tbk	0,021	0,008	0,032	0,029	0,023
12.	PT Bank Agris Tbk	0,000	0,000	0,003	0,001	0,002
13.	PT Bank Pan Indonesia Tbk	0,005	0,003	0,016	0,015	0,015
14.	PT Bank Bukopin Tbk	0,002	0,003	0,024	0,011	0,114

15.	PT Bank Permata Tbk	0,004	0,008	0,023	0,096	0,027
16.	PT Bank Pembangunan Daerah Jawa Timur Tbk	0,023	0,023	0,021	0,017	0,064
17.	PT Bank Ina Persada Tbk	0,003	0,002	0,000	0,014	0,016
18.	PT Bank MNC Internasional Tbk	0,095	0,083	0,029	0,027	0,075
19.	PT Bank Bumi Arta Tbk	0,002	0,002	0,004	0,008	0,005
20.	PT Bank Mestika Dharma Tbk	0,004	0,007	0,012	0,036	0,021



PRESENTASE EARNING BEFORE TAX AND PROVISIONS (EBTP)

NO	BANK	2013	2014	2015	2016	2017
1.	PT Bank Rakyat Indonesia (Persero) Tbk	0,038	0,031	0,026	0,020	0,017
2.	PT Bank Negara Indonesia Tbk	0,022	0,023	0,008	0,010	0,014
3.	PT Bank Central Asia Tbk	0,031	0,033	0,032	0,031	0,035
4.	PT Bank Tabungan Negara (Persero) Tbk	0,013	0,005	0,009	0,012	0,011
5.	PT Bank Danamon Indonesia Tbk	0,011	-0,002	-0,009	-0,000	0,010
6.	PT Bank Tabungan Pensiun Nasional Tbk	0,027	0,028	0,020	0,018	0,008
7.	PT Bank Mega Tbk	0,004	0,000	0,003	0,009	0,009
8.	PT Bank Maybank Indonesia Tbk	0,009	-0,005	-0,004	0,006	0,002
9.	PT Bank Mandiri (Persero) Tbk	0,017	0,019	0,016	-0,006	0,010
10.	PT Bank Sinarmas Tbk	0,011	0,016	0,002	0,008	0,027
11.	PT Bank CIMB Niaga Tbk	0,021	-0,001	-0,019	-0,008	0,000
12.	PT Bank Agris Tbk	0,005	0,001	-0,000	0,000	-0,003
13.	PT Bank Pan Indonesia Tbk	0,073	0,063	0,006	0,007	0,002
14.	PT Bank Bukopin Tbk	0,015	0,010	0,008	0,006	-0,006
15.	PT Bank Permata Tbk	0,010	0,004	-0,018	-0,059	-0,014
16.	PT Bank Pembangunan Daerah Jawa Timur Tbk	0,016	0,022	0,015	0,021	0,027

17.	PT Bank Ina Persada Tbk	0,007	0,008	0,009	0,001	0,070
18.	PT Bank MNC Internasional Tbk	-0,002	0,002	-0,044	-0,230	-0,022
19.	PT Bank Bumi Arta Tbk	0,016	0,013	-0,043	-0,036	0,002
20.	PT Bank Mestika Dharma Tbk	0,048	0,030	-0,000	0,001	0,004



PERSENTASE CAPITAL ADEQUACY RATIO (CAR)

NO	BANK	2013	2014	2015	2016	2017
1.	PT Bank Rakyat Indonesia (Persero) Tbk	17,018	16,578	17,598	19,293	13,661
2.	PT Bank Negara Indonesia Tbk	24,740	23,912	22,680	19,787	20,059
3.	PT Bank Central Asia Tbk	16,930	17,859	19,616	20,541	21,614
4.	PT Bank Tabungan Negara (Persero) Tbk	18,470	17,117	9,124	12,419	8,381
5.	PT Bank Danamon Indonesia Tbk	25,651	25,442	31,669	32,054	24,773
6.	PT Bank Tabungan Pensiun Nasional Tbk	22,676	28,776	26,413	24,681	25,149
7.	PT Bank Mega Tbk	15,596	15,672	11,384	29,510	26,329
8.	PT Bank Maybank Indonesia Tbk	14,699	18,989	17,129	19,157	19,374
9.	PT Bank Mandiri (Persero) Tbk	18,765	12,835	18,831	18,897	20,757
10.	PT Bank Sinarmas Tbk	22,870	20,399	17,892	19,705	21,162
11.	PT Bank CIMB Niaga Tbk	18,141	16,482	15,413	18,484	19,315
12.	PT Bank Agris Tbk	19,780	17,424	18,606	18,476	19,008
13.	PT Bank Pan Indonesia Tbk	21,216	22,369	26,441	27,122	27,763
14.	PT Bank Bukopin Tbk	15,372	14,032	13,017	14,509	11,960

15.	PT Bank Permata Tbk	15,127	15,788	15,531	10,707	26,500
16.	PT Bank Pembangunan Daerah Jawa Timur Tbk	23,607	21,523	20,731	24,759	26,098
17.	PT Bank Ina Persada Tbk	15,541	22,509	17,625	22,698	39,659
18.	PT Bank MNC Internasional Tbk	14,898	19,355	23,474	26,235	28,530
19.	PT Bank Bumi Arta Tbk	20,992	15,112	11,918	12,572	18,837
20.	PT Bank Mestika Dharma Tbk	31,380	31,970	34,482	30,025	26,217



PERSENTASE UKURAN BANK

NO	BANK	2013	2014	2015	2016	2017
1.	PT Bank Rakyat Indonesia (Persero) Tbk	20,255	20,502	20,593	20,726	20,842
2.	PT Bank Negara Indonesia Tbk	19,773	19,847	20,047	20,217	20,379
3.	PT Bank Central Asia Tbk	20,022	20,129	20,203	20,332	20,436
4.	PT Bank Tabungan Negara (Persero) Tbk	18,692	18,789	18,961	19,182	19,381
5.	PT Bank Danamon Indonesia Tbk	19,031	19,092	19,052	18,977	18,998
6.	PT Bank Tabungan Pensiun Nasional Tbk	18,059	19,133	18,210	18,330	18,374
7.	PT Bank Mega Tbk	18,012	18,014	18,038	18,071	18,225
8.	PT Bank Maybank Indonesia Tbk	18,761	18,780	18,875	18,931	18,970
9.	PT Bank Mandiri (Persero) Tbk	20,412	20,497	20,629	20,761	20,840
10.	PT Bank Sinarmas Tbk	16,674	16,872	17,143	17,255	17,230
11.	PT Bank CIMB Niaga Tbk	19,203	19,267	19,291	19,302	19,400
12.	PT Bank Agris Tbk	14,735	15,229	15,254	15,216	15,174
13.	PT Bank Pan Indonesia Tbk	18,916	18,966	19,025	19,109	19,179
14.	PT Bank Bukopin Tbk	18,056	18,185	18,362	18,448	18,483

15.	PT Bank Permata Tbk	18,926	19,037	19,023	18,924	18,814
16.	PT Bank Pembangunan Daerah Jawa Timur Tbk	17,313	17,453	17,572	17,577	17,757
17.	PT Bank Ina Persada Tbk	14,153	14,484	14,548	14,673	14,954
18.	PT Bank MNC Internasional Tbk	15,915	16,059	14,371	14,111	14,058
19.	PT Bank Bumi Arta Tbk	15,213	15,455	14,137	14,301	14,510
20.	PT Bank Mestika Dharma Tbk	15,883	15,975	15,285	15,424	15,599



LAMPIRAN C

Statistik Deskriptif

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
LLP	100	.000	.096	.01939	.020064
EBTP	100	-.161	.073	.00921	.025011
CAR	100	8.381	39.659	20.63066	5.679641
SIZE	100	14.153	20.842	18.06896	1.866758
Valid N (listwise)	100				

Uji Normalitas

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		87
Normal Parameters ^{a,b}	Mean	-.0045820
	Std. Deviation	.00763434
Most Extreme Differences	Absolute	.091
	Positive	.091
	Negative	-.060
Test Statistic		.091
Asymp. Sig. (2-tailed)		.069 ^c

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

Uji Linearitas

ANOVA Table

			Sum of Squares	df	Mean Square	F	Sig.
LLP * EBTP	Between Groups	(Combined)	.023	52	.000	1.218	.247
		Linearity	.009	1	.009	24.385	.000
		Deviation from Linearity	.014	51	.000	.764	.826
Within Groups			.017	47	.000		
Total			.040	99			

Uji Multikolinearitas

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	-.032	.021		-1.542	.126		
	EBTP	-.440	.073	-.549	-6.045	.000	.907	1.102
	CAR	.001	.000	.229	2.443	.016	.854	1.172
	SIZE	.002	.001	.202	2.187	.031	.875	1.143

a. Dependent Variable: LLP

Uji Heteroskedastisitas

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.040	.016		2.568	.012
	EBTP	-.055	.054	-.106	-1.015	.313
	CAR	.000	.000	-.095	-.889	.376
	SIZE	-.001	.001	-.192	-1.815	.073

a. Dependent Variable: Abs_RES

Uji Autokorelasi

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.531 ^a	.282	.259	.017267	1.093

a. Predictors: (Constant), SIZE, EBTP, CAR

b. Dependent Variable: LLP

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Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.032	.021		-1.542	.126
	EBTP	-.440	.073	-.549	-6.045	.000
	CAR	.001	.000	.229	2.443	.016
	SIZE	.002	.001	.202	2.187	.031

a. Dependent Variable: LLP

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ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.011	3	.004	12.559	.000 ^b
	Residual	.029	96	.000		
	Total	.040	99			

a. Dependent Variable: LLP

b. Predictors: (Constant), SIZE, EBTP, CAR

Koefisien Determinasi

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.531 ^a	.282	.259	.017267

a. Predictors: (Constant), SIZE, EBTP, CAR