



Lampiran 1

Daftar Perusahaan Yang Menjadi Sampel Penelitian

No	Kode	Nama Perusahaan
1	AGRO	Bank Rakyat Indonesia Agroniaga Tbk.
2	BACA	Bank Capital Indonesia Tbk
3	BBCA	Bank Central Asia Tbk
4	BBKP	Bank Bukopin Tbk
5	BDMN	Bank Danamon Indonesia Tbk
6	BMAS	Bank Maspion Indonesia Tbk
7	BKSW	Bank QNB Kesawan Tbk
8	BBMD	Bank Mestika Dharma Tbk
9	BNBA	Bank Bumi Arta Tbk
10	BNGA	Bank CIMB Niaga Tbk
11	BNII	Bank Maybank Indonesia Tbk
12	BNLI	Bank Permata Tbk
13	NOBU	Bank National Nobu Tbk
14	BBNI	Bank Negara Indonesia (Persero) Tbk
15	BBRI	Bank Rakyat Indonesia (Persero) Tbk
16	BBTN	Bank Tabungan Negara (Persero) Tbk
17	BMRI	Bank Mandiri (Persero) Tbk
18	BTPN	Bank Tabungan Pensiunan Nasional Tbk
19	INPC	Bank Artha Graha Internasional Tbk
20	MAYA	Bank Mayapada Internasional Tbk
21	MCOR	Bank Windu Kentjana International Tbk
22	MEGA	Bank Mega Tbk
23	NISP	Bank OCBC NISP Tbk
24	PNBN	Bank Panin Indonesia Tbk

Lampiran 2

Laporan Keuangan Agro

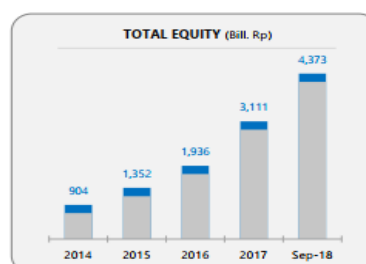
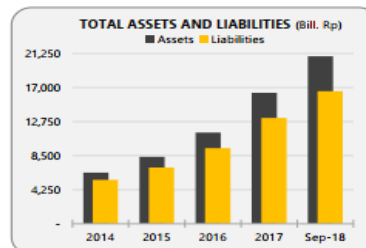
AGRO Bank Rakyat Indonesia Agroniaga Tbk.

Financial Data and Ratios

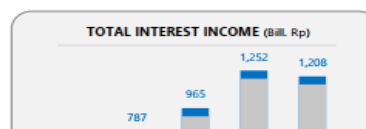
Book End : December

Public Accountant : Purwanto, Suherman & Surja

BALANCE SHEET	Dec-14	Dec-15	Dec-16	Dec-17	Sep-18
<i>(in Million Rp, except Par Value)</i>					
Cash on Hand	40,106	21,345	28,654	12,106	25,528
Placements with Other Banks	571,721	459,951	1,116,916	1,439,860	1,783,371
Marketable Securities	645,104	682,002	767,592	3,049,023	1,157,252
Loans	4,593,676	5,912,690	7,939,829	10,981,623	13,265,714
Investment	298	298	298	298	-
Fixed Assets	49,833	237,038	241,948	264,127	260,960
Other Assets	-	-	29,011	15,118	51,323
Total Assets	6,385,191	8,364,503	11,377,961	16,325,247	20,905,826
Growth (%)		31.00%	36.03%	43.48%	28.06%
Deposits	5,370,833	6,865,941	8,086,523	12,452,978	15,834,956
Taxes Payable	9,525	10,427	8,084	55,583	12,170
Fund Borrowings	-	-	-	-	-
Other Liabilities	41,574	59,449	68,266	94,299	97,308
Total Liabilities	5,481,170	7,012,090	9,441,709	13,213,962	16,532,813
Growth (%)		27.93%	34.65%	39.95%	25.12%
Authorized Capital	1,000,000	1,000,000	2,500,000	6,000,000	6,000,000
Paid up Capital	745,078	1,147,972	1,532,571	1,791,254	1,791,254
Paid up Capital (Shares)	7,451	11,480	15,326	17,913	17,913
Par Value	100	100	100	100	100
Retained Earnings	88,948	152,038	239,426	360,351	473,537
Total Equity	904,022	1,352,412	1,936,252	3,111,285	4,373,013
Growth (%)		49.60%	43.17%	60.69%	40.55%



INCOME STATEMENTS	Dec-14	Dec-15	Dec-16	Dec-17	Sep-18
Total Interest Income	598,344	786,710	965,085	1,252,069	1,207,979
Growth (%)		31.48%	22.67%	29.74%	
Interest Expenses	339,152	430,938	543,413	748,947	711,246
Other Operating Revenue	39,890	55,232	70,694	55,106	30,539
Other Operating Expenses	178,234	315,309	228,669	240,385	313,524
Income from Operations	80,986	95,694	128,507	176,705	213,748
Growth (%)		18.16%	34.29%	37.51%	



KEY FINANCIAL RATIO (%)	2013	2014	2015	2016	2017
Uraian Description					
KPMM (risiko kredit, pasar dan operasional) CAR (credit, market, and operational risks)	21,60%	19,06%	22,12%	23,68%	29,58%
Rasio Aset Produktif bermasalah dan aset non produktif bermasalah terhadap Total Aset Produktif dan aset non produktif. Productive and non productive non performing asset to total productive and non productive asset.	1,48%	1,31%	1,35%	2,17%	1,87%
Rasio Aset Produktif bermasalah terhadap Total Aset Produktif. Non performing productive asset to total productive asset.	1,70%	1,64%	1,51%	2,37%	2,01%
Kredit Bermasalah (NPL) - kotor Non Performing Loan (NPL) - Gross	2,27%	2,02%	1,90%	2,88%	2,59%
Kredit Bermasalah (NPL) - bersih Non Performing Loan (NPL) - Net	0,95%	1,32%	1,32%	1,36%	1,31%
Imbal Hasil Aset (ROA) Return on Assets (ROA)	1,66%	1,47%	1,55%	1,49%	1,45%
Imbal Hasil Ekuitas (ROE) Return on Equity (ROE)	8,89%	7,05%	7,65%	7,31%	5,64%
Marjin Bunga Bersih (NIM) Net Interest Margin (NIM)	5,31%	4,62%	4,77%	4,35%	3,76%
Beban Operasional / Pendapatan Operasional Operating Expense / Operating Income	85,88%	87,85%	88,63%	87,59%	86,48%
Kredit / Dana Pihak Ketiga (LDR) Loan to Deposito Ratio (LDR)	87,11%	88,49%	87,15%	88,25%	88,33%
Biaya Dana Cost of fund	7,78%	7,05%	7,06%	6,71%	7,13%
Tingkat Suku Bunga Penyediaan Dana Lending Rate	13,22%	13,00%	13,16%	11,87%	11,18%
Rasio CKPN Keuangan terhadap Aset Produktif/ Allowance for Impairment Losses on Financial Assets to Earning Assets Ratio	2,07%	1,78%	1,76%	2,43%	2,55%

Lampiran 3

Total Asset Perusahaan Sampel (Dalam Jutaan Rupiah)

No	Kode	2013	2014	2015	2016	2017
1	AGRO	5,124,070	6,385,191	8,364,503	11,377,961	16,325,247
2	BACA	7,139,276	9,251,776	12,159,197	14,207,414	16,349,473
3	BNBA	4,045,672	5,155,423	6,567,267	7,121,173	7,014,677
4	BBCA	496,304,573	552,423,892	594,372,770	676,738,753	750,319,671
5	BBKP	69,457,663	79,051,268	94,366,502	105,406,002	106,442,999
6	BDMN	184,237,348	195,708,593	188,057,412	174,685,800	178,257,092
7	BMAS	4,170,423	4,828,575	5,243,936	5,481,519	6,054,845
8	BKSW	11,047,615	20,839,018	25,757,649	24,372,702	24,635,233
9	BBMD	7,911,550	8,672,084	9,409,597	10,587,951	11,817,844
10	BNGA	218,866,409	233,162,423	238,849,252	241,571,728	266,305,445
11	BNII	140,546,751	143,318,466	157,619,013	166,678,902	173,253,491
12	BNLI	165,833,922	185,349,861	182,689,351	165,527,512	148,328,370
13	NOBU	3,877,270	5,767,590	6,703,377	8,992,244	11,018,481
14	BBNI	386,654,815	416,573,708	508,595,288	603,031,880	709,330,084
15	BBRI	626,182,926	801,955,021	878,426,312	1,003,644,426	1,126,248,442
16	BBTN	131,169,730	144,582,353	171,807,592	214,168,479	261,365,267
17	BMRI	733,099,762	855,039,673	910,063,409	1,038,706,009	1,124,700,847
18	BTPN	69,664,873	75,014,737	81,039,663	91,371,387	95,489,850
19	INPC	21,197,512	23,453,347	25,119,249	26,219,938	27,727,008
20	MAYA	24,015,572	36,173,591	47,305,954	60,839,102	74,745,570
21	MCOR	7,917,214	9,769,591	10,089,121	12,257,391	15,788,738
22	MEGA	66,475,698	66,647,891	68,225,170	70,531,682	82,297,010
23	NISP	97,524,537	103,123,179	120,480,402	138,196,341	153,733,957
24	PNBN	164,055,578	172,581,667	183,120,540	199,175,053	213,541,797

Lampiran 4

Data Ukuran Bank

Size = Ln (Total Asset)

No.	KODE	Tahun				
		2013	2014	2015	2016	2017
1	AGRO	20.45	15.67	15.94	16.25	16.61
2	BACA	15.78	16.04	16.31	16.47	16.61
3	BNBA	17.21	15.46	15.70	20.78	15.76
4	BBCA	20.02	20.13	20.20	20.33	20.44
5	BBKP	18.06	18.19	18.36	18.47	18.48
6	BDMN	19.03	19.09	19.05	18.98	19.00
7	BMAS	15.24	17.39	15.47	15.52	15.62
8	BKSW	16.22	16.85	17.06	17.01	17.02
9	BBMD	19.88	20.98	16.06	20.18	16.29
10	BNGA	19.20	19.27	19.29	19.30	19.40
11	BNII	18.76	18.78	18.88	18.93	20.97
12	BNLI	17.93	19.04	19.02	18.92	18.81
13	NOBU	15.17	15.57	15.72	16.01	16.22
14	BBNI	19.77	19.85	20.05	20.22	17.38
15	BBRI	20.26	20.50	20.59	20.73	20.84
16	BBTN	18.69	18.79	18.96	19.18	19.38
17	BMRI	20.41	20.57	20.63	20.76	20.84
18	BTPN	18.06	17.13	18.21	18.33	18.37
19	INPC	16.87	16.97	17.04	17.08	17.14
20	MAYA	16.99	17.40	17.67	17.92	18.13
21	MCOR	15.88	16.09	16.13	16.32	16.57
22	MEGA	17.01	18.01	18.04	18.07	18.23
23	NISP	18.40	18.45	18.61	18.74	20.85
24	PBNB	18.92	18.97	19.03	19.11	19.18

Lampiran 5

**Data Pendapatan Bunga, Kecukupan Modal, Peyaluran Kredit dan Risiko
Kredit Tahun 2013-2017**

No.	Tahun	KODE	Variabel			
			NIM	CAR	LDR	NPL
1	2013	AGRO	5.31	21.60	87.11	2.27
2		BACA	4.67	20.13	63.35	0.37
3		BNBA	6.61	23.96	83.96	0.21
4		BBCA	6.20	15.70	75.40	0.40
5		BBKP	3.82	15.12	85.80	2.26
6		BDMN	9.60	17.90	95.10	1.90
7		BMAS	5.07	21.00	85.73	0.61
8		BKSW	2.82	18.74	113.30	0.23
9		BBMD	8.36	26.99	101.30	2.16
10		BNGA	5.34	15.36	94.49	2.23
11		BNII	4.94	12.74	87.04	2.11
12		BNLI	4.22	14.28	89.24	1.02
13		NOBU	3.22	27.49	45.72	0.00
14		BBNI	6.10	15.20	85.30	2.20
15		BBRI	8.55	16.99	88.54	1.55
16		BBTN	5.44	15.62	104.42	4.05
17		BMRI	5.63	14.93	82.97	1.60
18		BTPN	12.70	23.10	88.00	0.70
19		INPC	5.31	17.31	88.87	1.96
20		MAYA	5.75	14.07	85.61	1.04
21		MCOR	4.87	14.68	82.73	1.69
22		MEGA	5.38	15.74	97.41	2.18
23		NISP	4.11	19.28	92.49	0.73
24		PNBN	4.09	16.95	87.71	2.07
25	2014	AGRO	4.62	19.06	88.49	2.02
26		BACA	3.96	16.43	58.40	0.34
27		BNBA	5.81	19.45	79.45	0.25
28		BBCA	6.50	16.90	76.80	0.60
29		BBKP	3.70	14.21	83.89	2.78
30		BDMN	8.40	17.90	92.60	2.30
31		BMAS	4.93	19.43	77.20	0.71
32		BKSW	5.80	15.10	93.47	0.31
33		BBMD	8.24	26.66	102.35	2.16

34		BNGA	5.36	15.58	99.46	3.90
35		BNII	4.76	15.76	92.67	2.23
36		BNLI	6.63	13.58	89.13	1.70
37		NOBU	3.74	28.38	53.99	0.00
38		BBNI	6.20	16.20	87.80	2.00
39		BBRI	5.51	18.31	81.68	1.69
40		BBTN	4.47	14.64	108.86	4.01
41		BMRI	5.94	16.60	82.02	1.66
42		BTPN	7.40	23.20	97.00	0.70
43		INPC	4.75	15.95	87.62	1.92
44		MAYA	4.52	10.44	81.25	1.46
45		MCOR	3.76	14.15	84.03	2.71
46		MEGA	5.27	15.23	65.85	2.09
47		NISP	4.15	18.74	93.59	1.34
48		PNBN	3.06	17.41	95.47	2.01
49	2015	AGRO	4.77	22.12	87.15	1.90
50		BACA	4.73	17.70	95.78	0.79
51		BNBA	5.49	25.57	82.78	0.78
52		BBCA	6.70	18.70	81.10	0.70
53		BBKP	3.53	11.15	84.74	2.88
54		BDMN	8.30	19.70	87.50	3.00
55		BMAS	4.42	19.33	92.96	0.51
56		BKSW	3.08	16.18	112.54	2.59
57		BBMD	8.13	28.26	101.61	2.26
58		BNGA	5.21	16.28	97.98	3.74
59		BNII	4.84	15.17	86.14	3.67
60		BNLI	4.00	15.00	87.80	2.70
61		NOBU	3.89	27.48	72.53	0.00
62		BBNI	6.40	19.50	87.80	2.70
63		BBRI	8.13	20.59	86.88	2.02
64		BBTN	4.87	16.97	108.78	3.42
65	BMRI	5.90	18.60	87.05	2.29	
66	BTPN	11.30	23.80	97.00	0.70	
67	INPC	4.56	15.20	80.75	2.33	
68	MAYA	4.78	12.97	82.99	2.52	
69	MCOR	4.44	16.39	86.82	1.98	
70	MEGA	6.04	22.85	65.05	2.81	
71	NISP	4.07	17.32	98.05	1.30	
72	PNBN	4.61	20.23	98.83	2.44	
73	2016	AGRO	4.35	23.68	88.25	2.88
74		BACA	4.37	20.64	95.34	3.17

75		BNBA	4.74	25.15	79.03	1.82
76		BBCA	6.80	21.90	77.10	1.30
77		BBKP	3.93	11.62	83.61	4.80
78		BDMN	8.90	20.90	91.00	3.10
79		BMAS	5.28	24.32	99.88	0.91
80		BKSW	2.25	16.46	94.54	6.86
81		BBMD	7.48	35.12	80.93	3.59
82		BNGA	5.64	17.96	98.38	3.89
83		BNII	5.18	16.77	88.92	3.42
84		BNLI	3.90	15.60	80.50	4.80
85		NOBU	4.31	26.06	53.02	0.03
86		BBNI	6.20	19.40	90.40	3.00
87		BBRI	8.00	22.91	87.77	2.03
88		BBTN	4.98	20.34	102.66	2.84
89		BMRI	6.29	21.36	85.36	3.96
90		BTPN	12.00	25.00	95.40	0.80
91		INPC	4.65	1.92	86.39	2.77
92		MAYA	5.16	13.34	91.40	2.11
93		MCOR	4.48	19.43	86.43	3.03
94		MEGA	7.01	26.21	75.35	3.44
95		NISP	4.62	18.28	89.86	1.88
96		PNBN	5.03	20.59	94.37	2.81
97		AGRO	3.76	29.58	88.33	2.59
98		BACA	4.21	22.56	90.61	2.77
99		BNBA	4.81	25.67	82.10	1.70
100		BBCA	6.20	23.10	78.20	1.50
101		BBKP	2.89	10.52	81.34	3.54
102		BDMN	9.30	22.30	93.30	2.80
103		BMAS	4.95	21.59	97.14	1.52
104		BKSW	1.22	20.30	70.37	1.85
105		BBMD	7.40	24.68	81.02	2.58
106	2017	BNGA	5.60	18.60	96.24	3.75
107		BNII	5.17	17.53	88.12	2.81
108		BNLI	4.00	18.10	87.50	4.60
109		NOBU	4.22	26.83	51.57	0.05
110		BBNI	5.50	18.50	85.60	2.30
111		BBRI	7.93	22.96	88.13	2.10
112		BBTN	4.76	18.87	103.11	2.66
113		BMRI	5.63	21.64	87.16	3.45
114		BTPN	7.60	24.60	96.20	4.90
115		INPC	5.15	17.44	82.89	0.11

116	MAYA	4.26	14.11	90.08	5.65
117	MCOR	4.69	15.75	79.49	3.07
118	MEGA	5.80	24.11	96.47	2.01
119	NISP	4.47	17.51	93.42	1.79
120	PNBN	3.68	22.08	96.39	2.84



Lampiran 6
Hasil Uji Statistik Deskriptif

Descriptive Statistics

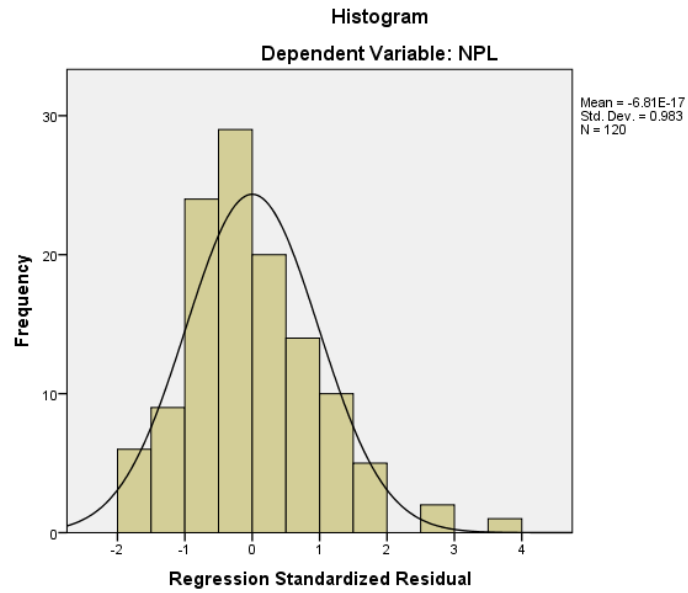
	N	Minimum	Maximum	Mean	Std. Deviation
Size	120	15.17	20.98	18.1931	1.65274
NIM	120	1.22	12.70	5.4711	1.83724
CAR	120	1.92	35.12	19.1262	4.74408
LDR	120	53.99	117.15	88.7995	10.60559
NPL	120	.00	6.86	2.1553	1.27960
Valid N (listwise)	120				



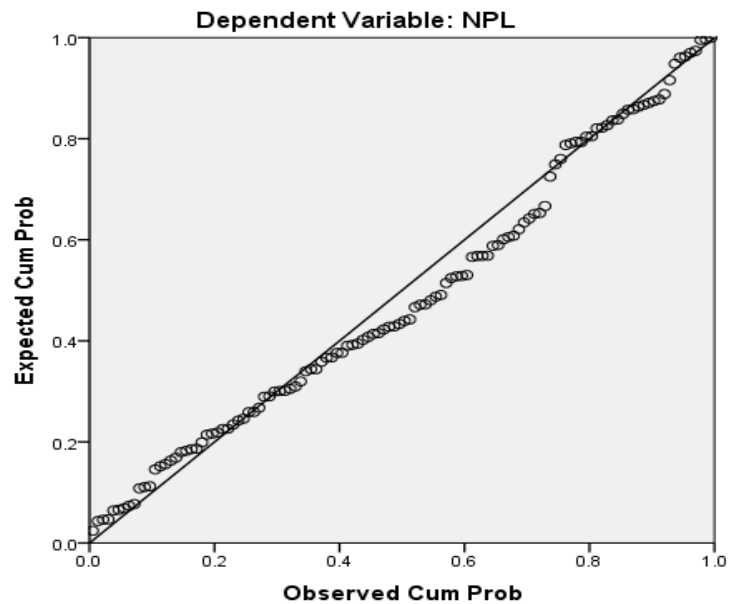
Lampiran 7

Hasil Uji Normalitas

Analisis Grafik



Normal P-P Plot of Regression Standardized Residual



Analisis Statistik Kolmogorov-Smirnov Test

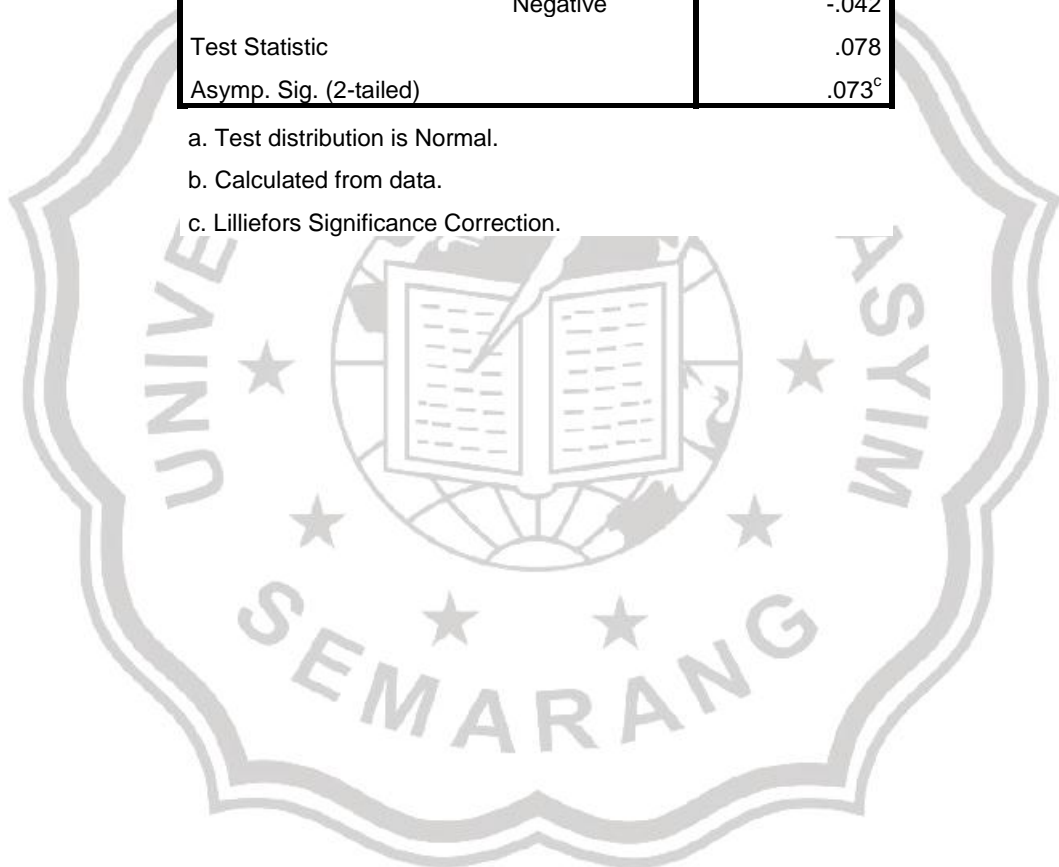
One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		120
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	1.14502315
Most Extreme Differences	Absolute	.078
	Positive	.078
	Negative	-.042
Test Statistic		.078
Asymp. Sig. (2-tailed)		.073 ^c

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

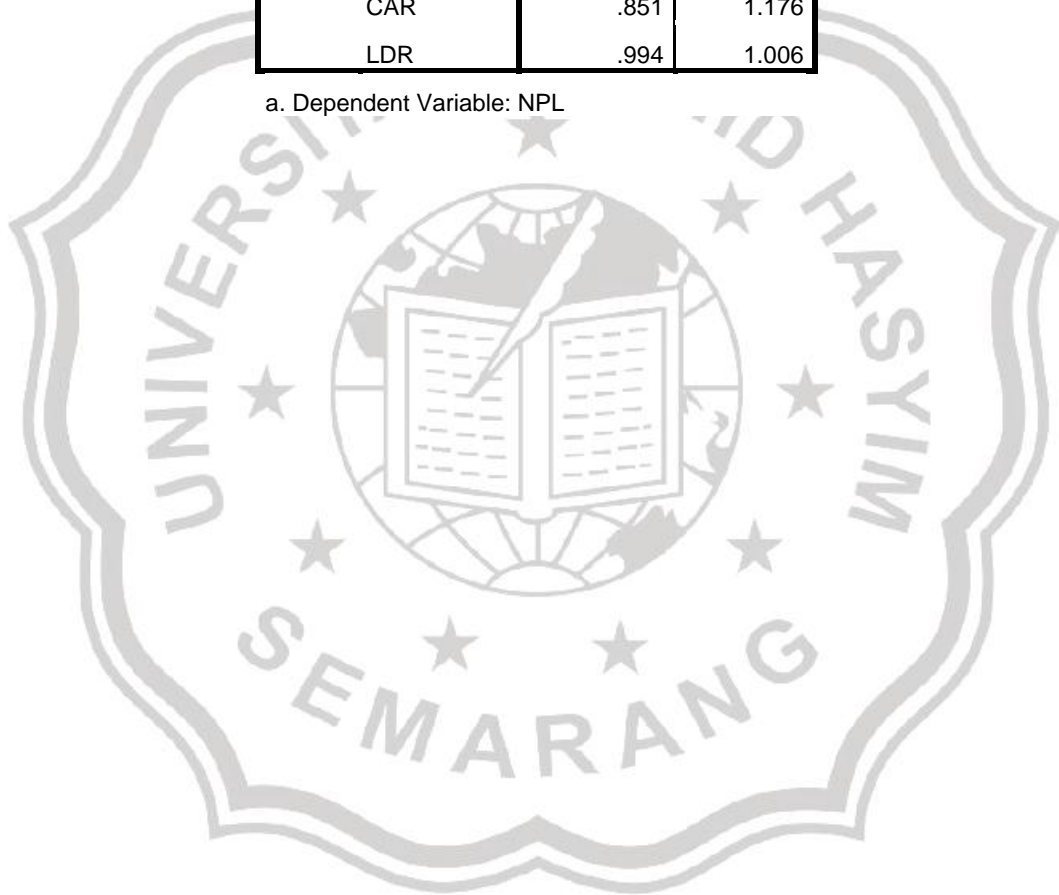


Lampiran 8
Hasil Uji Multikolinearitas

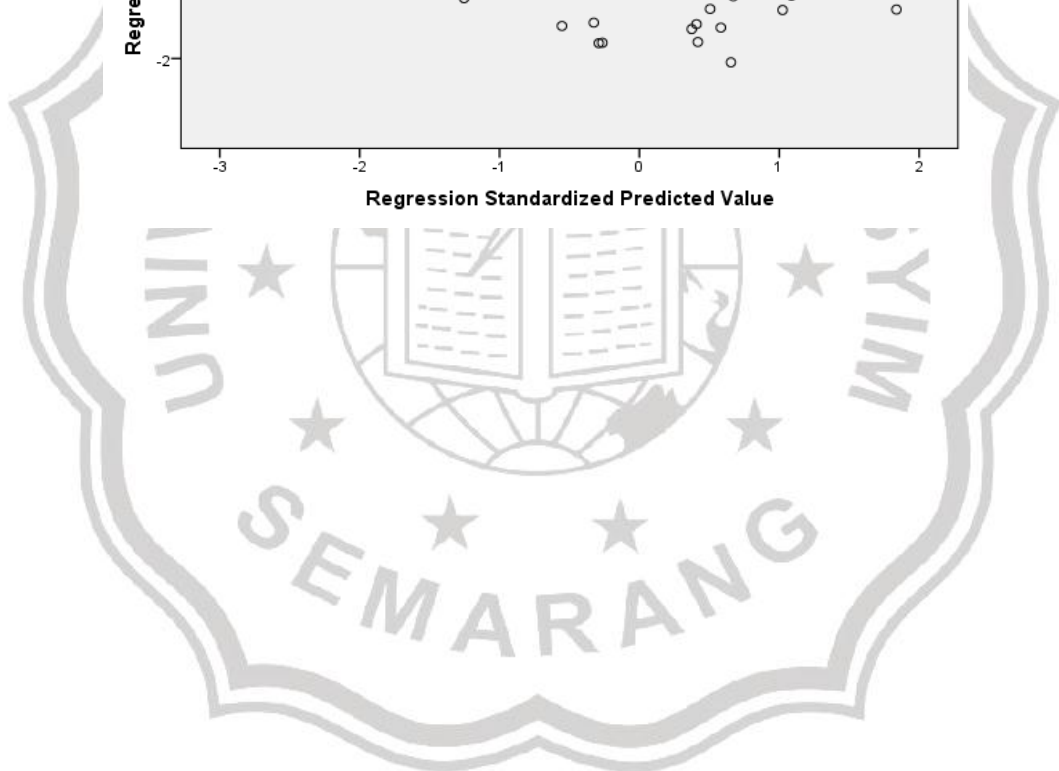
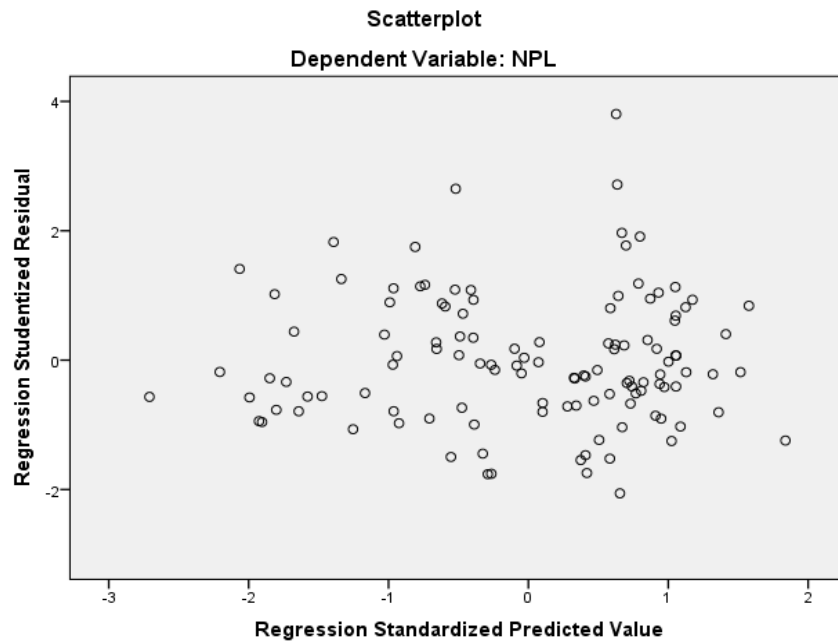
Coefficients^{a5}

Model	Collinearity Statistics	
	Tolerance	VIF
1 (Constant)		
Size	.839	1.192
NIM	.759	1.318
CAR	.851	1.176
LDR	.994	1.006

a. Dependent Variable: NPL



Lampiran 9
Hasil Uji Heteroskedastisitas



Lampiran 10
Hasil Analisis Regresi Berganda

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	-3.384	1.578		-2.145	.034
Size	.281	.071	.363	3.986	.000
NIM	-.148	.067	-.212	-2.214	.029
CAR	-.035	.024	-.129	-1.425	.157
LDR	.021	.010	.177	2.116	.036

a. Dependent Variable: NPL



Lampiran 11

Hasil Uji T

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1 (Constant)	-3.384	1.578		-2.145	.034		
Size	.281	.071	.363	3.986	.000	.839	1.192
NIM	-.148	.067	-.212	-2.214	.029	.759	1.318
CAR	-.035	.024	-.129	-1.425	.157	.851	1.176
LDR	.021	.010	.177	2.116	.036	.994	1.006

a. Dependent Variable: NPL

