

LAMPIRAN I

DAFTAR RIWAYAT HIDUP

A. BIODATA DIRI

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B. RIWAYAT PENDIDIKAN

1. 1987 – 1990 : SD NEGERI 08 DUREN SAWIT
2. 1990 – 1993 : SMP NEGERI 135
3. 1993 – 1996 : SMA NEGERI 71
4. 1996 – 2000 : UNIVERSITAS DARMA PERSADA
5. 2017 – 2019 : UNIVERSITAS DARMA PERSADA

LAMPIRAN II

RANGKUMAN DATA PERHITUNGAN DARI LAPORAN KEUANGAN

MODAL							
KODE	2012	2013	2014	2015	2016	2017	2018
BBNI	43.525.291	47.683.505	61.021.308	78.438.222	89.254.000	100.903.304	110.373.789
BBRI	64.881.779	79.327.422	97.737.429	113.127.179	14.681.259	167.347.494	185.275.331
BMRI	76.532.865	88.790.596	104.844.562	119.491.841	153.369.723	170.006.132	184.960.305
BBTN	10.278.871	11.556.753	12.206.406	13.860.107	19.130.536	216.634.340	23.840.448
BBCA	51.826.775	63.966.678	77.920.617	89.624.940	112.715.059	131.401.694	151.753.427
PNBS	17.647.765	19.958.433	23.228.703	30.806.209	34.200.800	36.288.731	40.747.117
BDMN	25.090.691	25.090.691	32.646.840	34.214.849	36.377.972	39.172.152	41.939.821

TOTAL ATMR							
KODE	2012	2013	2014	2015	2016	2017	2018
BBNI	40.806.866	44.910.260	310.486.000	378.565.000	435.354.000	515.077.000	563.440.000
BBRI	271.356.050	346.922.813	486.680.103	537.074.938	648.968.643	704.515.985	818.608.240
BMRI	400.190.000	491.276.000	514.904.000	577.346.000	643.379.490	707.791.497	799.235.097
BBTN	53.321.389	66.261.700	76.332.641	81.882.087	99.431.853	117.092.266	128.137.749
BBCA	315.123.731	365.510.273	411.665.878	483.083.499	517.789.779	570.459.157	651.531.540
PNBS	114.556.405	132.380.744	142.880.591	156.315.862	165.358.012	166.147.165	177.856.566
BDMN	129.880.505	129.880.505	164.294.433	158.765.696	154.089.908	157.002.381	164.394.273

TOTAL KREDIT BERMASALAH							
KODE	2012	2013	2014	2015	2016	2017	2018
BBNI	5.636.814	5.421.043	5.436.740	8.709.610	11.644.275	10.097.575	10.038.302
BBRI	5.059.432	5.504.271	6.219.743	6.598.838	6.790.381	7.915.978	9.631.449
BMRI	5.957.990	7.459.779	9.803.985	13.811.911	22.682.211	23.467.564	14.469.401
BBTN	2.978.179	3.537.074	4.339.586	4.372.620	4.228.345	4.888.513	4.606.516
BBCA	983.328	1.372.760	1.949.130	2.801.672	5.081.127	6.537.729	7.222.114
PNBS	2.084.136	2.045.605	2.076.473	2.394.124	5.321.233	6.302.167	7.236.245
BDMN	2.279.679	2.312.387	2.800.918	3.359.933	2.739.543	2.663.106	2.669.775

TOTAL KREDIT YANG DIBERIKAN BERSIH							
KODE	2012	2013	2014	2015	2016	2017	2018
BBNI	200.742.305	250.637.843	277.622.281	326.105.149	393.275.392	441.313.566	512.778.497
BBRI	350.758.262	434.316.466	495.097.288	564.480.538	643.470.975	718.982.668	820.010.157
BMRI	384.581.706	467.170.449	523.101.817	586.675.437	649.322.953	712.037.865	799.557.188
BBTN	75.410.705	92.386.308	106.271.277	127.732.158	150.221.960	181.002.783	215.716.247
BBCA	252.211.007	306.203.573	339.306.154	377.669.347	400.521.269	450.696.329	521.317.134
PNBS	103.071.931	91.651.941	111.944.302	117.743.573	125.049.120	128.651.727	137.385.515
BDMN	90.901.182	103.468.254	106.774.211	99.483.055	91.888.516	94.045.506	101.650.553

PENDAPATAN BUNGA BERSIH							
KODE	2012	2013	2014	2015	2016	2017	2018
BBNI	15.458.991	19.058.281	22.376.301	25.560.196	29.995.062	31.937.763	35.446.315

BBRI	36.483.766	44.106.271	51.442.410	58.279.767	67.576.014	73.005.487	77.665.772
BMRI	27.530.592	32.776.626	39.132.424	45.363.103	51.825.369	52.327.159	54.622.632
BBTN	4.726.819	5.653.323	5.464.581	6.811.076	8.163.545	9.340.940	10.089.177
BBCA	21.238.123	26.425.140	32.026.694	35.868.796	40.079.090	41.826.474	45.290.545
PNBS	5.473.867	5.862.131	6.206.941	7.201.296	8.442.968	8.650.954	8.964.494
BDMN	12.922.108	13.531.043	13.679.836	13.648.234	13.779.021	14.149.068	14.241.084

RATA-RATA AKTIVA PRODUKTIF

KODE	2012	2013	2014	2015	2016	2017	2018
BBNI	182.137.864	225.690.074	264.130.062	301.863.715	359.690.270,50	417.294.479	477.046.032
BBRI	318.082.259,50	392.537.364	464.706.877	529.788.913	603.975.756,50	681.226.821,50	769.496.413
BMRI	347.837.506	425.876.077,50	495.136.133	554.888.627	617.999.195	680.680.409	755.797.527
BBTN	67.374.230,50	83.898.506,50	99.328.792,50	117.001.717,50	138.977.059	165.612.371,50	198.359.515
BBCA	225.325.681	279.207.290	322.754.864	358.487.751	389.095.308	425.608.799	486.006.732
PNBS	100.473.906	97.361.936	101.798.122	114.843.938	121.396.347	126.850.424	133.018.621
BDMN	88.181.991	97.184.718	105.121.233	103.128.633	95.685.786	92.967.011	97.848.030

JUMLAH KREDIT YANG DIBERIKAN

KODE	2012	2013	2014	2015	2016	2017	2018
BBNI	200.742.305	250.637.843	277.622.281	326.105.149	393.275.392	441.313.566	512.778.497
BBRI	350.758.262	434.316.466	495.097.288	564.480.538	643.470.975	718.982.668	820.010.157
BMRI	384.581.706	467.170.449	523.101.817	586.675.437	649.322.953	712.037.865	799.557.188
BBTN	74.510.705	92.386.308	106.271.277	127.732.158	150.221.960	181.002.783	215.716.247
BBCA	252.211.007	306.203.573	339.306.154	377.669.347	400.521.269	450.696.329	521.317.134
PNBS	103.071.931	91.651.941	111.944.302	117.743.573	125.049.120	128.651.727	137.385.515
BDMN	90.901.182	103.468.254	106.774.211	99.483.055	91.888.516	94.045.506	101.650.553

TOTAL DPK

KODE	2012	2013	2014	2015	2016	2017	2018
BBNI	257.660.841	291.890.195	300.264.809	353.936.880	415.453.084	492.747.948	552.172.202
BBRI	450.166.383	504.281.382	622.321.846	668.995.379	754.526.374	841.656.450	944.268.737
BMRI	442.837.863	508.996.256	583.448.911	622.332.231	702.060.230	749.583.982	766.008.893
BBTN	80.667.983	96.207.622	106.470.677	127.708.670	159.987.717	192.473.793	211.034.488
BBCA	370.507.012	409.735.909	448.202.588	474.017.882	530.498.380	581.169.285	630.000.951
PNBS	102.695.260	120.256.653	126.105.253	128.316.409	142.654.215	145.670.584	137.694.263
BDMN	89.897.866	109.161.182	116.495.224	115.141.528	103.739.516	101.896.818	107.695.796

LABA SETELAH PAJAK

KODE	2012	2013	2014	2015	2016	2017	2018
BBNI	7.048.362	9.057.941	10.829.379	9.140.532	11.410.196	13.770.592	15.091.763
BBRI	18.687.380	21.354.330	24.253.845	25.410.788	26.227.991	29.044.334	32.418.486
BMRI	16.043.618	18.829.934	20.654.783	21.152.398	14.650.163	21.443.042	25.851.937
BBTN	1.363.962	1.562.161	1.115.592	1.850.907	2.618.905	3.027.466	2.807.923
BBCA	11.718.460	14.256.239	16.511.670	18.035.768	20.632.281	20.632.281	25.851.660
PNBS	2.278.335	2.454.475	2.593.743	1.567.845	2.518.048	2.008.437	3.187.157
BDMN	4.117.148	4.159.320	2.682.662	2.469.157	2.792.722	3.828.097	4.107.068

TOTAL ASSET							
KODE	2012	2013	2014	2015	2016	2017	2018
BBNI	333.303.506	386.654.815	416.573.708	508.595.288	603.031.880	709.330.084	808572011
BBRI	551.336.790	626.182.926	801.955.021	878.426.312	1.003.644.426	1.126.248.442	1.296.898.292
BMRI	635.618.708	733.099.762	855.039.673	910.063.409	1.038.706.009	1.124.700.847	1.202.252.094
BBTN	111.748.593	131.169.730	144.575.961	171.807.592	214.168.479	261.365.267	306.436.194
BBCA	442.994.197	496.304.573	553.155.534	594.372.770	676.738.753	750.319.671	824.787.944
PNBS	148.792.615	164.055.578	172.638.682	183.120.540	199.175.053	213.541.797	207.204.418
BDMN	155.791.308	184.237.348	195.820.856	188.057.412	174.436.521	178.257.092	186.762.189



LAMPIRAN III
HASIL DATA VARIABEL

CAR

KODE	2012	2013	2014	2015	2016	2017	2018
BNI	1,07	1,06	0,20	0,21	0,21	0,20	0,20
BRI	0,24	0,23	0,20	0,21	0,02	0,24	0,23
MANDIRI	0,19	0,18	0,20	0,21	0,24	0,24	0,23
BTN	0,19	0,17	0,16	0,17	0,19	1,85	0,19
PANIN	0,15	0,15	0,16	0,20	0,21	0,22	0,23
DANAMON	0,19	0,19	0,20	0,22	0,24	0,25	0,26
BCA	0,16	0,18	0,19	0,19	0,22	0,23	0,23

NPL

KODE	2012	2013	2014	2015	2016	2017	2018
BNI	0,03	0,02	0,02	0,03	0,03	0,02	0,02
BRI	0,01	0,01	0,01	0,01	0,01	0,01	0,01
MANDIRI	0,02	0,02	0,02	0,02	0,03	0,03	0,02
BTN	0,04	0,04	0,04	0,03	0,03	0,03	0,02
PANIN	0,02	0,02	0,02	0,02	0,04	0,05	0,05
DANAMON	0,03	0,02	0,03	0,03	0,03	0,03	0,03
BCA	0,01	0,01	0,01	0,01	0,01	0,01	0,01

NIM

KODE	2012	2013	2014	2015	2016	2017	2018
BNI	0,08	0,08	0,08	0,08	0,08	0,08	0,07
BRI	0,11	0,11	0,11	0,11	0,11	0,11	0,10
MANDIRI	0,08	0,08	0,08	0,08	0,08	0,08	0,07
BTN	0,07	0,07	0,06	0,06	0,06	0,06	0,05
PANIN	0,05	0,06	0,06	0,06	0,07	0,07	0,07
DANAMON	0,15	0,14	0,13	0,13	0,14	0,15	0,15
BCA	0,09	0,09	0,10	0,10	0,10	0,10	0,09

LDR

KODE	2012	2013	2014	2015	2016	2017	2018
BNI	0,78	0,86	0,92	0,92	0,95	0,90	0,93
BRI	0,78	0,86	0,80	0,84	0,85	0,85	0,87
MANDIRI	0,87	0,92	0,90	0,94	0,92	0,95	1,04
BTN	0,92	0,96	1,00	1,00	0,94	0,94	1,02
PANIN	1,00	0,76	0,89	0,92	0,88	0,88	1,00
DANAMON	1,01	0,95	0,92	0,86	0,89	0,92	0,94
BCA	0,68	0,75	0,76	0,80	0,75	0,78	0,83

ROA

KODE	2012	2013	2014	2015	2016	2017	2018
BNI	0,03	0,03	0,03	0,02	0,02	0,02	0,02
BRI	0,04	0,04	0,04	0,04	0,03	0,03	0,03
MANDIRI	0,03	0,03	0,03	0,03	0,02	0,02	0,03
BTN	0,02	0,02	0,01	0,01	0,02	0,01	0,01
PANIN	0,02	0,02	0,02	0,01	0,02	0,01	0,02
DANAMON	0,04	0,03	0,02	0,02	0,03	0,03	0,03
BCA	0,03	0,03	0,03	0,03	0,03	0,03	0,03



LAMPIRAN IV

HASIL STATISTIK REGRESI LINIER BERGANDA

1. Descriptives

Descriptive Statistics

	N	Range	Minimum	Maximum	Mean	Std. Deviation
CAR	49	1,83	,02	1,85	,2694	,19047
NPL	49	,04	,01	,05	,0229	,01099
NIM	49	,10	,05	,15	,0890	,02725
LDR	49	,36	,68	1,04	,8898	,08159
ROA	49	,02	,01	,03	,0206	,00801
Valid N (listwise)	49					

2. Regression

Descriptive Statistics

	Mean	Std. Deviation	N
ROA	,0206	,00801	49
CAR	,2694	,19047	49
NPL	,0229	,01099	49
NIM	,0890	,02725	49
LDR	,8898	,08159	49

Correlations

	ROA	CAR	NPL	NIM	LDR
ROA	1,000	-,167	-,706	,365	-,491

Pearson Correlation	CAR	-,167	1,000	,118	-,112	-,027
	NPL	-,706	,118	1,000	-,178	,567
	NIM	,365	-,112	-,178	1,000	-,197
	LDR	-,491	-,027	,567	-,197	1,000
	ROA	.	,125	,000	,005	,000
Sig. (1-tailed)	CAR	,125	.	,210	,222	,428
	NPL	,000	,210	.	,111	,000
	NIM	,005	,222	,111	.	,088
	LDR	,000	,428	,000	,088	.
	ROA	49	49	49	49	49
N	CAR	49	49	49	49	49
	NPL	49	49	49	49	49
	NIM	49	49	49	49	49
	LDR	49	49	49	49	49
	ROA	49	49	49	49	49

Variables Entered/Removed^a

Model	Variables Entered	Variables
		Removed
1	LDR, CAR, NIM, NPL ^b	

a. Dependent Variable: ROA

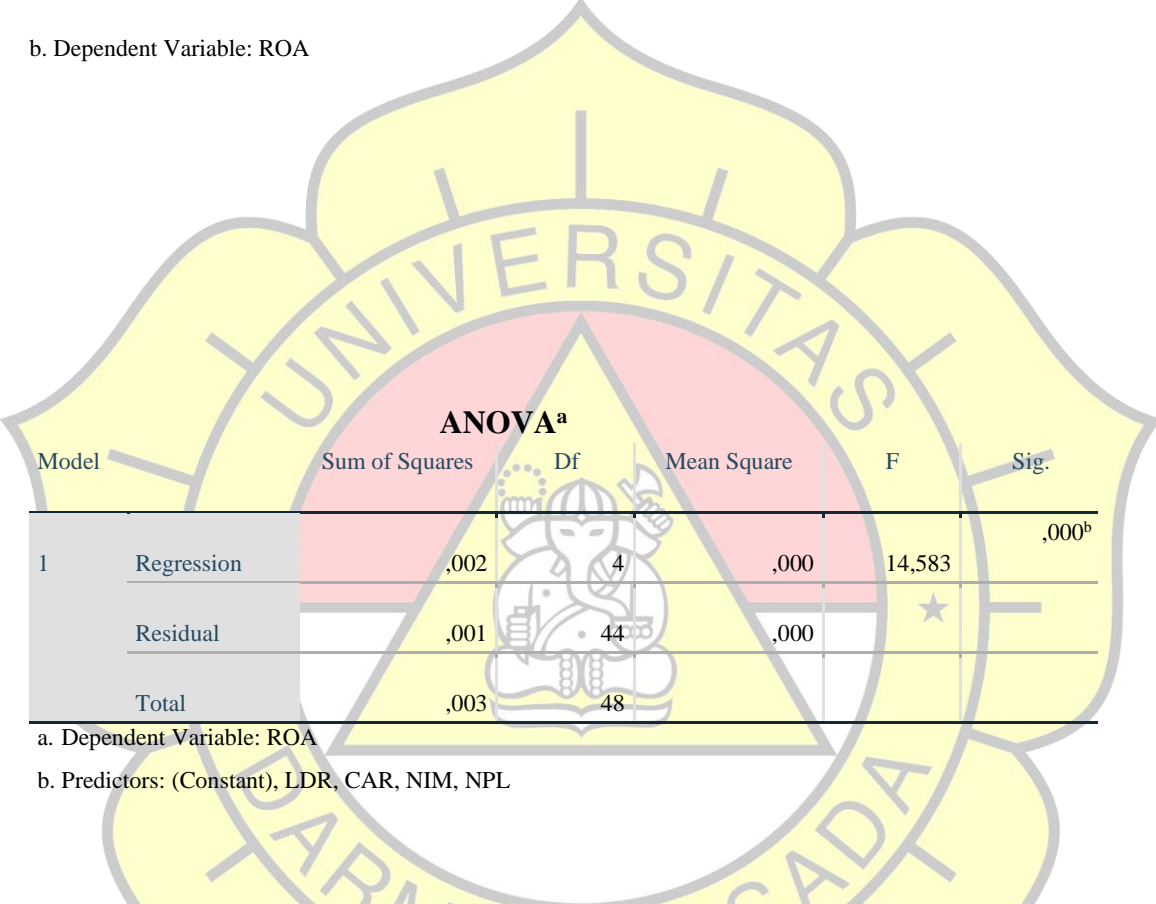
b. All requested variables entered.

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	R Square Change	F Change	C Statistic	df2	Sig. F Change	Durbin-Watson
1	,755 ^a	,570	,531	,00549	,570	14,583	4	44	,000	1,436

a. Predictors: (Constant), LDR, CAR, NIM, NPL

b. Dependent Variable: ROA



ANOVA^a

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	,002	4	,000	14,583	,000 ^b
	Residual	,001	44	,000		
	Total	,003	48			

a. Dependent Variable: ROA

b. Predictors: (Constant), LDR, CAR, NIM, NPL

Coefficients^a

Model	Coefficients	Standardized Coefficients	T	Sig.	Correlations			Tolerance	VIF		
					B	Std. Error	Beta			Zeroorder	Partial
1	(Constant)		3,282	,002							
	CAR	-,002	,003	-,074	-,738	,464	-,167	-,111	-,073	,962	1,040
	NPL	-,433	,089	-,594	-4,873	,000	-,706	-,592	-,482	,658	1,521
	NIM	,068	,030	,230	2,258	,029	,365	,322	,223	,944	1,060
	LDR	-,011	,012	-,110	-,904	,371	-,491	-,135	-,089	,658	1,520

a. Dependent Variable: ROA

Coefficient Correlations^a

Model		LDR	CAR	NIM	NPL	
1	Correlations	LDR	1,000	,127	,130	-,560
		CAR	,127	1,000	,108	-,154
		NIM	,130	,108	1,000	,064
		NPL	-,560	-,154	,064	1,000
	Covariances	LDR	,000	4,224E-6	4,673E-5	-,001
		CAR	4,224E-6	7,731E-6	8,969E-6	-3,794E-5
		NIM	4,673E-5	8,969E-6	,001	,000
		NPL	-,001	-3,794E-5	,000	,008

a. Dependent Variable: ROA

Residuals Statistics^a

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	,0065	,0288	,0206	,00605	49
Std. Predicted Value	-2,339	1,362	,000	1,000	49
Standard Error of Predicted Value	,001	,004	,002	,001	49
Adjusted Predicted Value	,0040	,0288	,0207	,00611	49
Residual	-,01154	,01354	,00000	,00525	49
Std. Residual	-2,103	2,466	,000	,957	49
Stud. Residual	-2,261	2,681	-,003	1,012	49
Deleted Residual	-,01334	,01599	-,00005	,00590	49
Stud. Deleted Residual	-2,378	2,898	-,004	1,044	49
Mahal. Distance	,332	30,585	3,918	4,716	49
Cook's Distance	,000	,261	,026	,054	49
Centered Leverage Value	,007	,637	,082	,098	49

a. Dependent Variable: ROA

One-Sample Kolmogorov-Smirnov Test

Unstandardized

		Residual
N		49
Normal Parameters ^{a,b}	Mean	,0000000
	Std. Deviation	,00609809
Most Extreme Differences	Absolute	,110
	Positive	,078
	Negative	-,110
Test Statistic		,110
Asymp. Sig. (2-tailed)		,178 ^{c,d}

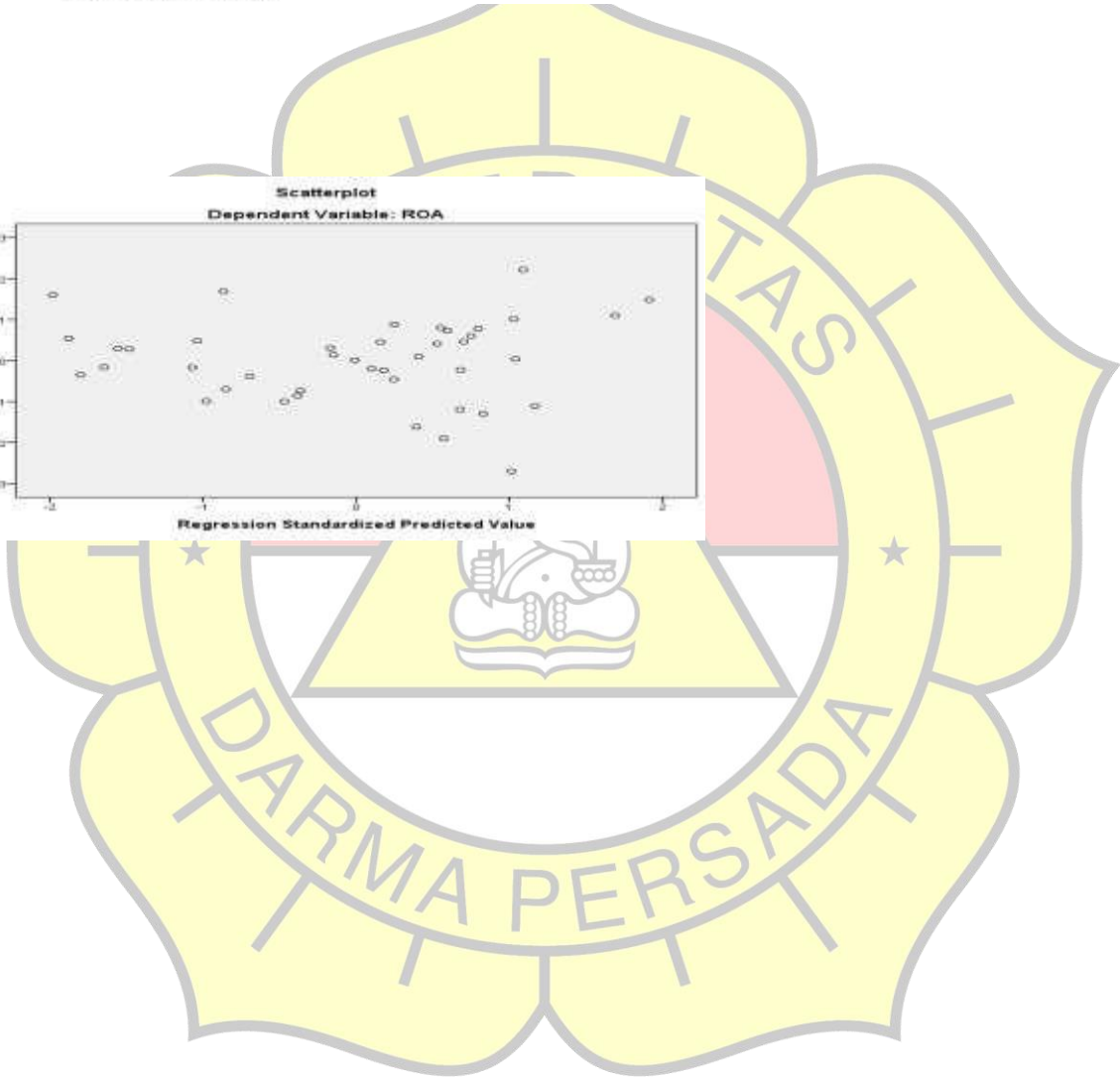
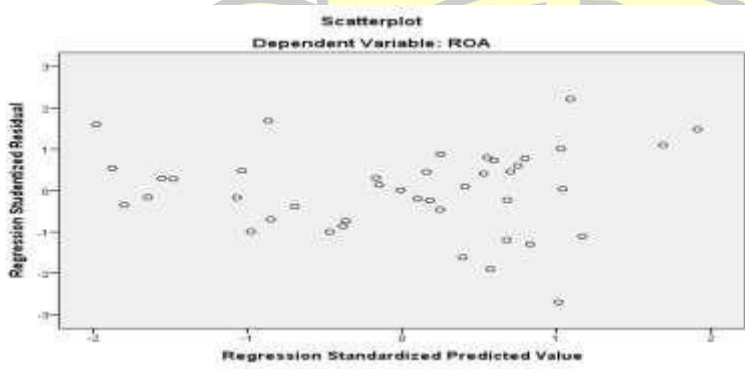
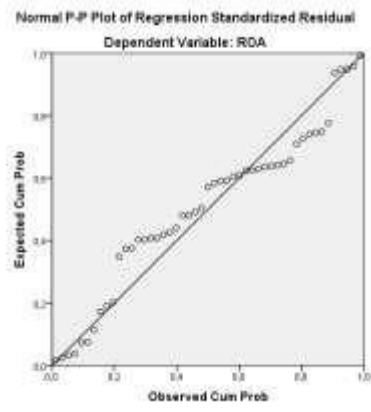
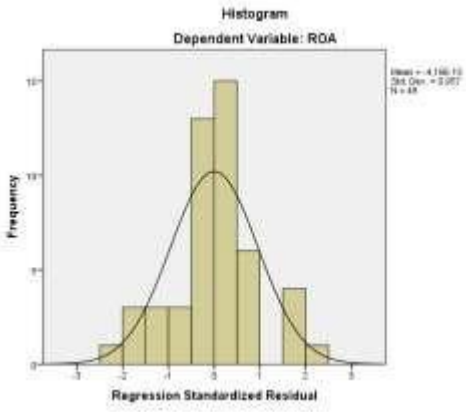
- a. Test distribution is Normal.
- b. Calculated from data.
- c. Lilliefors Significance Correction.

Runs Test

Unstandardized

		Residual
Test Value ^a		
Cases < Test Value		
Cases >= Test Value		-,000070
Total Cases		24
Number of Runs		25
Z		49
		15
Asymp. Sig. (2-tailed)		-1,700
a. Median		,077

3. Chart



LAMPIRAN V TABEL UJI t

Titik Persentase Distribusi t (df = 81 –120)

df \ Pr	0.25	0.10	0.05	0.025	0.01	0.005	0.001
	0.50	0.20	0.10	0.050	0.02	0.010	0.002
81	0.67753	1.29209	1.66388	1.98969	2.37327	2.63790	3.19392
82	0.67749	1.29196	1.66365	1.98932	2.37269	2.63712	3.19262
83	0.67746	1.29183	1.66342	1.98896	2.37212	2.63637	3.19135
84	0.67742	1.29171	1.66320	1.98861	2.37156	2.63563	3.19011
85	0.67739	1.29159	1.66298	1.98827	2.37102	2.63491	3.18890
86	0.67735	1.29147	1.66277	1.98793	2.37049	2.63421	3.18772
87	0.67732	1.29136	1.66256	1.98761	2.36998	2.63353	3.18657
88	0.67729	1.29125	1.66235	1.98729	2.36947	2.63286	3.18544
89	0.67726	1.29114	1.66216	1.98698	2.36898	2.63220	3.18434
90	0.67723	1.29103	1.66196	1.98667	2.36850	2.63157	3.18327
91	0.67720	1.29092	1.66177	1.98638	2.36803	2.63094	3.18222
92	0.67717	1.29082	1.66159	1.98609	2.36757	2.63033	3.18119
93	0.67714	1.29072	1.66140	1.98580	2.36712	2.62973	3.18019
94	0.67711	1.29062	1.66123	1.98552	2.36667	2.62915	3.17921
95	0.67708	1.29053	1.66105	1.98525	2.36624	2.62858	3.17825
96	0.67705	1.29043	1.66088	1.98498	2.36582	2.62802	3.17731
97	0.67703	1.29034	1.66071	1.98472	2.36541	2.62747	3.17639
98	0.67700	1.29025	1.66055	1.98447	2.36500	2.62693	3.17549
99	0.67698	1.29016	1.66039	1.98422	2.36461	2.62641	3.17460
100	0.67695	1.29007	1.66023	1.98397	2.36422	2.62589	3.17374
101	0.67693	1.28999	1.66008	1.98373	2.36384	2.62539	3.17289
102	0.67690	1.28991	1.65993	1.98350	2.36346	2.62489	3.17206
103	0.67688	1.28982	1.65978	1.98326	2.36310	2.62441	3.17125
104	0.67686	1.28974	1.65964	1.98304	2.36274	2.62393	3.17045
105	0.67683	1.28967	1.65950	1.98282	2.36239	2.62347	3.16967
106	0.67681	1.28959	1.65936	1.98260	2.36204	2.62301	3.16890
107	0.67679	1.28951	1.65922	1.98238	2.36170	2.62256	3.16815
108	0.67677	1.28944	1.65909	1.98217	2.36137	2.62212	3.16741
109	0.67675	1.28937	1.65895	1.98197	2.36105	2.62169	3.16669
110	0.67673	1.28930	1.65882	1.98177	2.36073	2.62126	3.16598
111	0.67671	1.28922	1.65870	1.98157	2.36041	2.62085	3.16528
112	0.67669	1.28916	1.65857	1.98137	2.36010	2.62044	3.16460
113	0.67667	1.28909	1.65845	1.98118	2.35980	2.62004	3.16392
114	0.67665	1.28902	1.65833	1.98099	2.35950	2.61964	3.16326
115	0.67663	1.28896	1.65821	1.98081	2.35921	2.61926	3.16262
116	0.67661	1.28889	1.65810	1.98063	2.35892	2.61888	3.16198
117	0.67659	1.28883	1.65798	1.98045	2.35864	2.61850	3.16135
118	0.67657	1.28877	1.65787	1.98027	2.35837	2.61814	3.16074
119	0.67656	1.28871	1.65776	1.98010	2.35809	2.61778	3.16013
120	0.67654	1.28865	1.65765	1.97993	2.35782	2.61742	3.15954

