



# LAMPIRAN

**Lampiran 1:****Daftar Perbankan Yang Terdaftar di BEI****Periode 2015-2019**

<b>No.</b>	<b>Kode</b>	<b>Perusahaan</b>	<b>Tanggal IPO</b>
1	AGRO	Bank Rakyat Indonesia Agroniaga Tbk	08-Agust-2003
2	AGRS	PT Bank Agris Tbk	22-Des-2014
3	ARTO	PT Bank Artos Indonesia Tbk	12-Jan-2016
4	BABP	PT Bank MNC International Tbk	15-Jul-2002
5	BACA	Bank Capital Indonesia Tbk	04-Okt-2007
6	BBCA	Bank Central Asia Tbk	31-Mei-2000
7	BBHI	PT Bank Harda International Tbk	12-Agust-2015
8	BBKP	Bank Bukopin Indonesia	10-Jul-2006
9	BBMD	PT Bank Mestika Dharma Tbk.	8-Jul-2013
10	BBNI	Bank Negara Indonesia Tbk	25-Nop-1996
11	BBNP	Bank Nusantara Parahyangan Tbk	10-Jan-2001
12	BBRI	Bank Rakyat Indonesia (Persero) Tbk	10-Nop-2003
13	BBTN	Bank Tabungan Negara (Persero) Tbk	17-Des-2009
14	BBYB	PT Bank Yudha Bhakti Tbk.	13-Jan-2015
15	BCIC	PT Bank JTrust Indonesia Tbk.	25-Jun-1997
16	BDMN	Bank Danamon Indonesia Tbk	06-Des-1989
17	BEKS	PT Bank Pundi Indonesia Tbk.	13-Jul-2001
18	BGTG	PT Bank Ganesha Tbk.	12-Mei-2016

No.	Kode	Perusahaan	Tanggal IPO
19	BINA	PT Bank Ina Perdana Tbk.	16-Jan-2014
20	BJBR	Bank Pembangunan Daerah Jawa Barat dan Banten Tbk	8-Jul-2010
21	BJTM	Bank Pembangunan Daerah Jawa Timur Tbk	12-Jul-2012
22	BKSW	PT Bank QNB Indonesia Tbk	21-Nop-2002
23	BMAS	PT Bank Maspion Indonesia Tbk.	11-Jul-2013
24	BMRI	Bank Mandiri (Persero) Tbk	14-Jul-2003
25	BNBA	Bank Bumi Arta Tbk	31-Des-2009
26	BNGA	Bank CIMB Niaga Tbk	29-Nop-1989
27	BNII	PT Bank Maybank Indonesia Tbk	21-Nop-1989
28	BNLI	Bank Permata Tbk	15-Jan-1990
29	BSIM	Bank Sinarmas Tbk	13-Des-2010
30	BSWD	Bank of India Tbk	01-Mei-2002
31	BTPN	Bank Tabungan Pensiunan Nasional Tbk	12-Mar-2008
32	BVIC	Bank Victoria International Tbk	30-Jun-1999
33	DNAR	PT Bank Dinar Indonesia Tbk.	11-Jul-2014
34	INPC	Bank Artha Graha International Tbk	29-Agust-1990
35	MAYA	Bank Mayapada International Tbk	29-Agust-1997
36	MCOR	PT Bank China Constriction Bank Indonesia Tbk	3-Jul-2007
37	MEGA	Bank Mega Tbk	17-Apr-2000
38	NAGA	PT Bank Mitraniaga Tbk	9-Jul-2013
39	NISP	Bank OCBC NISP Tbk	20-Okt-1994

No.	Kode	Perusahaan	Tanggal IPO
40	NOBU	PT Bank Nationalnobu Tbk.	20-Mei-2013
41	PNBN	Bank Pan Indonesia Tbk	29-Des-1982
42	PNBS	PT Bank Panin Dubai Syariah Tbk.	15-Jan-2014
43	SDRA	PT Bank Woori Saudara Indonesia 1906 Tbk	15-Des-2006

Sumber : [www.idx.co.id](http://www.idx.co.id)



**Lampiran 2: Data Sampel yang memenuhi syarat**

**Data sampel penelitian perusahaan perbankan**

**Periode 2015-2019**

(dalam %)

No	Nama Perusahaan	Kode	Tahun	NPL	NIM	LDR	ROA
1	PT Bank Agris Tbk	AGRS	2015	1.47	3.24	78.84	0.17
			2016	1.75	3.43	84.54	0.15
			2017	4.96	3.17	84.46	0.20
			2018	4.64	3.42	84.68	-0.77
			2019	4.89	4.67	85.38	-3.87
2	PT Bank Artos Indonesia Tbk	ARTO	2019	2.12	5.34	84.15	0.01
			2016	4.08	5.48	80.74	-5.25
			2017	4.09	4.81	72.60	-1.48
			2018	4.15	4.84	76.74	-2.76
			2019	0.21	2.05	47.54	-15.89
3	PT Bank Harda International Tbk	BBHI	2015	3.97	5.07	94.23	-2.82
			2016	1.90	5.41	89.04	0.53
			2017	2.39	5.24	99.74	0.69
			2018	2.44	5.17	94.19	-5.06
			2019	3.93	4.21	84.30	-1.87
4	PT Bank Dinar Indonesia Tbk.	DNAR	2015	0.67	4.41	69.57	1.00
			2016	1.34	4.42	81.91	0.83
			2017	2.35	4.07	77.29	0.57
			2018	2.31	6.04	114.92	0.65
			2019	2.60	5.47	115.57	0.27
5	PT Bank Ina Perdana Tbk	BINA	2015	0.08	4.26	82.83	1.05
			2016	2.29	5.10	76.30	1.02
			2017	2.48	4.48	77.61	0.82
			2018	2.06	4.55	69.28	0.50
			2019	3.10	3.78	62.94	0.23
6	Bank of India Tbk	BSWD	2015	4.96	3.70	82.06	-0.77
			2016	4.69	3.69	82.70	-11.15
			2017	3.59	3.39	67.78	-3.39

No	Nama Perusahaan	Kode	Tahun	NPL	NIM	LDR	ROA
			2018	3.23	3.84	99.48	0.24
			2019	1.99	4.41	81.69	0.60
7	PT Bank Ganesha Tbk.	BGTG	2015	1.80	5.44	97.50	0.36
			2016	0.80	5.53	87.94	1.62
			2017	0.20	5.61	85.55	1.59
			2018	0.83	5.39	87.81	0.16
			2019	0.65	4.67	86.91	1.65
8	PT Bank Yudha Bhakti Tbk.	BBYB	2015	1.85	6.12	88.95	1.16
			2016	2.48	6.96	95.74	2.53
			2017	2.07	6.87	94.57	0.43
			2018	9.92	5.99	107.66	-2.83
			2019	1.63	4.86	94.14	0.37
9	PT Bank Maspion Indonesia Tbk.	BMAS	2015	0.50	4.42	92.96	1.10
			2016	0.81	5.28	99.88	1.67
			2017	1.38	4.95	97.14	1.60
			2018	2.10	4.75	100.87	1.54
			2019	2.27	4.14	94.13	1.13
10	Bank Nusantara Parahyangan Tbk	BBNP	2015	0.00	3.03	232.05	1.81
			2016	0.00	3.24	155.25	2.59
			2017	0.00	2.33	132.45	2.89
			2018	0.00	2.76	150.46	1.08
			2019	2.35	3.03	115.96	1.66
11	PT Bank Pundi Indonesia Tbk	BEKS	2015	4.91	6.11	80.77	-5.29
			2016	4.76	1.93	83.85	-9.58
			2017	4.67	3.07	91.95	-1.43
			2018	4.92	1.96	82.86	-1.57
			2019	4.01	1.14	95.59	-2.09
12	PT Bank MNC International Tbk	BABP	2015	2.43	3.32	72.29	0.10
			2016	2.38	3.28	77.20	0.11
			2017	2.82	3.04	78.78	-7.47
			2018	3.43	4.10	88.64	0.74
			2019	3.57	4.17	89.59	0.27
13	PT Bank Mestika Dharma Tbk	BBMD	2015	1.36	8.13	101.61	3.53
			2016	2.18	7.48	80.93	2.30
			2017	1.32	7.40	81.02	3.19
			2018	6.41	6.41	86.93	2.96

No	Nama Perusahaan	Kode	Tahun	NPL	NIM	LDR	ROA
			2019	0.63	6.45	88.06	2.72
14	PT Bank China Constriction Bank Indonesia Tbk	MCOR	2015	1.63	4.44	86.82	1.03
			2016	2.48	4.48	86.43	0.69
			2017	2.26	4.69	79.49	0.54
			2018	1.62	4.26	88.35	0.86
			2019	1.72	3.83	107.86	0.71
15	PT Bank JTrust Indonesia Tbk.	BCIC	2015	2.19	0.93	85.00	-5.37
			2016	2.91	2.26	96.33	-5.02
			2017	1.53	2.41	88.87	0.73
			2018	3.12	2.28	77.43	-2.25
			2019	1.53	2.41	88.87	0.73
16	Bank Capital Indonesia Tbk	BACA	2015	0.75	4.73	55.78	1.10
			2016	2.94	4.37	55.34	1.00
			2017	2.43	4.21	50.61	0.79
			2018	2.50	4.20	51.96	0.90
			2019	1.34	3.50	60.55	0.13
17	PT Bank QNB Indonesia Tbk	BKSW	2015	2.59	3.08	112.54	0.87
			2016	2.94	1.22	94.54	-3.34
			2017	1.14	1.22	70.37	-3.72
			2018	1.47	1.73	72.59	0.12
			2019	4.45	2.56	84.70	0.02
18	Bank Rakyat Indonesia Agroniaga Tbk	AGRO	2015	1.32	4.77	87.15	1.55
			2016	1.36	4.35	88.25	1.49
			2017	1.31	3.76	88.33	1.45
			2018	1.78	3.50	86.75	1.54
			2019	4.86	3.01	91.59	0.31
19	Bank Artha Graha International Tbk	INPC	2015	1.69	4.75	87.62	0.79
			2016	1.25	4.56	80.75	0.33
			2017	1.44	4.65	86.39	0.35
			2018	4.30	5.15	82.89	0.31
			2019	3.33	5.39	77.18	0.27
20	PT Bank Woori Saudara Indonesia 1906 Tbk	SDRA	2015	1.26	4.74	97.22	1.94
			2016	0.98	4.74	110.45	1.93
			2017	0.90	4.86	111.07	2.37
			2018	1.08	5.04	145.26	2.59
			2019	1.18	3.40	139.91	1.88

No	Nama Perusahaan	Kode	Tahun	NPL	NIM	LDR	ROA
21	Bank Victoria International Tbk	BVIC	2015	3.93	2.08	70.17	0.65
			2016	2.37	1.53	68.38	0.52
			2017	2.32	2.13	70.25	0.64
			2018	1.90	1.82	73.61	0.33
			2019	4.96	1.07	74.46	-0.09
22	Bank Sinarmas Tbk	BSIM	2015	2.56	5.87	83.88	1.02
			2016	2.99	5.77	78.04	0.95
			2017	1.47	6.44	77.47	1.72
			2018	2.34	6.46	80.57	1.26
			2019	2.73	7.61	84.24	0.25
23	Bank Pembangunan Daerah Jawa Timur Tbk	BJTM	2015	1.10	6.41	82.92	2.67
			2016	0.65	6.94	90.48	2.98
			2017	0.46	6.68	79.69	3.12
			2018	0.61	6.37	66.57	2.96
			2019	0.71	6.11	63.34	2.73
24	Bank Mega Tbk	MEGA	2015	2.81	6.04	65.05	1.97
			2016	3.44	7.01	55.35	2.36
			2017	2.01	5.80	56.47	2.24
			2018	1.60	5.19	67.23	2.47
			2019	2.46	4.90	69.67	2.90
25	Bank Mayapada International Tbk	MAYA	2015	2.26	4.78	82.99	2.10
			2016	1.22	5.16	91.40	0.02
			2017	4.20	4.26	90.08	1.30
			2018	3.26	4.09	91.83	0.73
			2019	1.63	3.61	93.34	0.78
26	Bank CIMB Niaga Tbk	BNGA	2015	1.59	5.64	97.98	1.70
			2016	2.16	5.21	98.38	1.09
			2017	2.16	5.60	96.24	1.70
			2018	1.55	5.12	97.18	1.85
			2019	1.30	5.31	97.64	1.86
27	Bank Bukopin Indonesia	BBKP	2015	2.17	3.53	84.74	0.75
			2016	2.87	3.93	83.61	0.54
			2017	6.37	2.89	81.34	0.09
			2018	4.75	2.83	86.18	0.22
			2019	4.45	2.08	84.82	0.13
28	Bank Central Asia Tbk	BBCA	2015	0.20	6.70	81.10	3.80



No	Nama Perusahaan	Kode	Tahun	NPL	NIM	LDR	ROA
			2016	0.30	6.80	77.10	4.00
			2017	0.40	6.20	78.20	3.90
			2018	0.40	6.10	81.60	4.00
			2019	1.30	6.20	80.50	4.00
29	Bank Negara Indonesia Tbk	BBNI	2015	0.90	6.40	87.80	2.60
			2016	0.40	6.20	90.40	2.70
			2017	0.70	5.50	85.60	2.70
			2018	0.80	5.30	88.80	2.80
			2019	1.20	4.90	91.50	2.40
30	Bank Rakyat Indonesia (Persero) Tbk	BBRI	2015	2.02	8.13	86.88	4.19
			2016	2.03	8.00	87.77	3.84
			2017	2.10	7.93	88.13	3.69
			2018	2.14	7.45	89.57	3.68
			2019	1.04	6.98	88.64	3.50
31	Bank Tabungan Negara (Persero) Tbk	BBTN	2015	2.11	4.87	108.78	1.61
			2016	1.85	4.98	102.66	1.76
			2017	1.66	4.76	103.13	1.71
			2018	1.83	4.32	103.25	1.34
			2019	2.96	3.32	113.50	0.13
32	Bank Danamon Indonesia Tbk	BDMN	2015	1.90	8.30	87.50	1.70
			2016	1.80	8.90	91.00	2.50
			2017	1.80	9.30	93.30	3.10
			2018	1.90	8.90	95.00	3.10
			2019	2.00	8.30	98.90	3.00
33	Bank Pembangunan Daerah Jawa Barat dan Banten Tbk	BJBR	2015	0.86	6.32	88.13	2.04
			2016	0.75	7.40	86.70	2.22
			2017	0.79	6.76	87.27	2.01
			2018	0.90	6.37	91.89	1.71
			2019	0.81	5.75	97.81	1.68
34	Bank Mandiri (Persero) Tbk	BMRI	2015	0.60	5.90	87.05	3.15
			2016	1.38	6.29	85.86	1.95
			2017	1.06	5.63	87.16	2.72
			2018	0.67	5.52	95.46	3.17
			2019	0.84	5.46	93.93	3.03
35	PT Bank Maybank Indonesia Tbk	BNII	2015	2.42	4.84	86.14	1.01
			2016	2.28	5.18	88.92	1.60

No	Nama Perusahaan	Kode	Tahun	NPL	NIM	LDR	ROA
			2017	1.72	5.17	88.12	1.48
			2018	1.50	5.24	96.46	1.74
			2019	1.92	5.07	94.13	1.45
36	Bank Permata Tbk	BNLI	2015	1.40	4.00	87.80	0.20
			2016	2.20	3.90	80.50	0.24
			2017	1.70	4.00	87.50	0.60
			2018	1.70	4.10	90.10	0.80
			2019	1.30	4.40	86.30	1.30
37	Bank tabungan Pensiunan Nasional Tbk	BTPN	2015	0.40	11.30	97.20	3.10
			2016	0.40	12.00	95.40	3.10
			2017	0.40	11.60	96.20	2.10
			2018	0.50	11.30	96.20	3.10
			2019	0.40	6.90	163.10	2.30
38	Bank OCBC NISP Tbk	NISP	2015	0.78	4.07	98.05	1.68
			2016	0.77	4.62	89.86	1.85
			2017	0.72	4.47	93.42	1.96
			2018	0.82	4.15	93.51	2.10
			2019	0.78	3.96	91.14	2.22

Sumber: [www.idx.co.id](http://www.idx.co.id) (data diolah)

### Lampiran 3: Statistik Deskriptif

#### Descriptives

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
NPL	190	.00	9.92	2.0612	1.44096
NIM	190	.93	12.00	4.9299	1.91110
LDR	190	47.54	232.05	89.0202	19.30294
ROA	190	-15.89	4.19	.8134	2.55702
Valid N (listwise)	190				

Sumber: Hasil olah data SPSS 25

## Lampiran 4 : Hasil Uji Normalitas

### NPar Tests

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		126
Normal Parameters <sup>a,b</sup>	.0000000	.0000000
	.74167649	.77310738
Most Extreme Differences	.046	.084
	.039	.052
	-.046	-.084
Test Statistic		.046
Asymp. Sig. (2-tailed)		.200 <sup>c,d</sup>
a. Test distribution is Normal.		
b. Calculated from data.		
c. Lilliefors Significance Correction.		

Sumber: Hasil olah data SPSS 25

## Lampiran 5 : Uji Multikolinieritas

Coefficients <sup>a</sup>			
Model		Collinearity Statistics	
		Tolerance	VIF
1	(Constant)		
	NPL	.900	1.111
	NIM	.925	1.081
	LDR	.971	1.030

a. Dependent Variable: ROA

Sumber: Hasil olah data SPSS 25

### Lampiran 6 : Uji Autokorelasi

Model Summary <sup>b</sup>		
Model	Std. Error of the Estimate	Durbin-Watson
1	.75074	1.344
a. Predictors: (Constant), LDR, NIM, NPL		
b. Dependent Variable: ROA		

Sumber: Hasil olah data SPSS 25

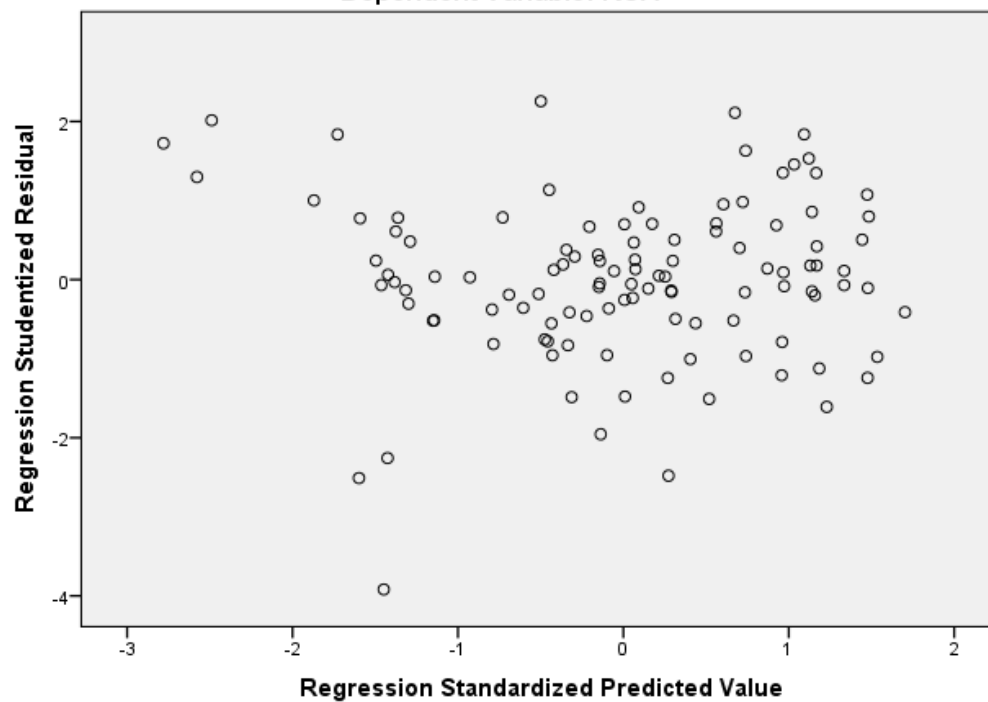
### Lampiran 7 : Uji Heterokedastisitas

#### Charts



#### Scatterplot

Dependent Variable: ROA



Sumber: Hasil olah data SPSS 25

### Lampiran 8 : Hasil Uji Regresi Linear Berganda

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients
		B	Std. Error	Beta
1	(Constant)	.252	.754	
	NPL	-.500	.079	-.412
	NIM	.458	.058	.505
	LDR	-.003	.007	-.022

a. Dependent Variable: ROA

Sumber: Hasil olah data SPSS 25

### Lampiran 9: Hasil Uji T

**Coefficients<sup>a</sup>**

Model		Standardized Coefficients	t	Sig.
		Beta		
1	(Constant)		.334	.739
	NPL	-.412	-6.325	.000
	NIM	.505	7.854	.000
	LDR	-.022	-.356	.723

a. Dependent Variable: ROA

Sumber: Hasil olah data SPSS 25

### Lampiran 10: Hasil Uji Koefisien Determinasi

**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.731 <sup>a</sup>	.534	.523	.75074
a. Predictors: (Constant), LDR, NIM, NPL				
b. Dependent Variable: ROA				

Sumber: Hasil olah data SPSS 25