

DAFTAR LAMPIRAN

Lampiran 1. *Listed* Bank Umum BUMN dan Bank Swasta Non Devisa yang Terdaftar di BEI Tahun 2014-2016

I. BANK UMUM BUMN

NO.	NAMA BANK
1	Bank Mandiri
2	Bank Negara Indonesia
3	Bank Rakyat Indonesia
4	Bank Tabungan Negara

II. BANK SWASTA NON DEVISIA

NO.	NAMA BANK
1	Bank Artos Indonesia
2	Bank BCA Syariah
3	Bank BPD Banten
4	Bank BTPN
5	Bank Dinar Indonesia
6	Bank Fama Internasional
7	Bank Jasa Jakarta
8	Bank Kesejahteraan Ekonomi
9	Bank Mandiri Taspen
10	Bank Mayora
11	Bank Mitra Niaga
12	Bank Multiarta Sentosa
13	Bank Nationalnobu
14	Bank Oke Indonesia
15	Bank Panin Dubai Syariah
16	Bank Royal Indonesia
17	Bank Sahabat Sampoerna
18	Bank Syariah BRI
19	Bank Syariah Bukopin
20	Bank Victoria Internasional
21	Bank Yudha Bhakti
22	Prima Master Bank
23	Bank Amar
24	Bank BTPN Syariah
25	Bank Harda Internasional
26	Bank Ina Perdana

NO.	NAMA BANK
27	Bank Jabar Banten Syariah
28	Bank Victoria Syariah
29	Bank Bisnis Internasional
30	Centratama Nasional Bank

Sumber: www.bi.go.id

Lampiran 2. Laporan Tahunan Bank dan Kelengkapan Data

No.	Nama Bank	Laporan Tahunan Bank			Kelengkapan Data																		
		2014	2015	2016	2014					2015					2016								
					NPL	LDR	GCG	NIM	CAR	ROA	NPL	LDR	GCG	NIM	CAR	ROA	NPL	LDR	GCG	NIM	CAR	ROA	
1	Bank Mandiri	√	√	√	0.44	82.02	2	5.94	16.60	3.57	0.60	87.05	1	5.90	18.60	3.15	1.38	85.86	1	6.29	21.36	1.95	
2	Bank Negara Indonesia	√	√	√	0.39	87.81	2	6.12	16.20	3.49	0.90	87.80	2	6.40	19.50	2.60	0.40	90.40	2	6.20	19.40	2.70	
3	Bank Rakyat Indonesia	√	√	√	1.69	81.86	1.14	8.31	18.30	4.73	2.02	86.88	1.17	8.13	20.59	4.19	2.03	87.77	2	8.27	22.91	3.84	
4	Bank Tabungan Negara	√	√	√	2.76	108.86	2	4.47	14.64	1.14	2.11	108.76	2	4.87	16.97	1.61	1.85	102.66	2	4.98	20.34	1.76	
5	Bank Artos Indonesia	√	√	√	3.20	93.47	3	4.69	15.73	0.25	2.12	84.15	3	5.34	19.16	0.01	4.08	80.74	3	5.48	22.87	0.25	
6	Bank BCA Syariah	√	√	√	0.10	91.20	1	4.20	29.60	0.80	0.50	81.14	2	5.40	34.30	1.00	0.20	90.10	1	5.50	36.70	1.10	
7	Bank BPD Banten	√	√	√	4.85	86.11	1.89	9.65	10.05	-1.59	4.91	80.77	3.52	6.11	8.02	-5.29	4.76	83.85	3.14	1.93	13.32	-9.86	
8	Bank BTPN	√	√	√	0.41	97.00	2	11.40	23.20	3.60	0.40	97.00	2	11.30	23.80	3.10	0.38	95.00	2	12.00	25.00	3.10	
9	Bank Dinar Indonesia	√	√	√	0.80	69.62	2	3.50	31.06	0.32	0.67	77.29	2	4.41	30.50	1.00	1.34	81.91	2	4.42	26.84	0.83	
10	Bank Fama Internasional	√	√	√	2.83	96.81	3	4.84	24.26	2.50	3.41	95.69	3	5.32	27.33	2.41	2.05	101.39	2	5.64	25.96	2.34	
11	Bank Jasa Jakarta	√	√	√	0.09	89.40	2	3.59	23.37	2.04	0.06	89.41	2	4.02	28.15	2.36	0.00	85.84	2	4.53	32.32	2.74	
12	Bank Kesejahteraan Ekonomi	√	√	√	4.19	91.83	3	5.32	13.74	-0.06	0.84	90.40	3	6.49	16.13	0.93	0.46	92.39	3	7.50	22.23	2.12	
13	Bank Mandiri Taspen	√	√	√	0.35	87.55	4	11.13	31.32	2.39	0.07	86.52	2	9.51	42.35	1.66	0.12	87.21	2	7.64	31.32	1.62	
14	Bank Mayora	√	√	√	0.46	73.44	2	3.56	19.97	0.64	2.71	88.62	2	3.87	28.21	1.24	1.66	83.38	2	4.52	28.17	1.39	
15	Bank Mitra Niaga	√	√	√	0.12	51.91	2	2.16	18.63	0.59	0.31	59.34	2	2.53	15.21	0.71	2.34	50.27	2	2.97	17.91	0.76	
16	Bank Muliharta Sentosa	√	√	√	0.58	84.06	2	5.04	60.17	2.00	0.10	95.75	2	4.11	34.99	1.60	1.02	68.02	2	4.81	28.20	1.76	
17	Bank Nationalhobu	√	√	√	0.00	53.99	3	3.74	48.97	0.43	0.00	72.53	2	3.89	27.48	0.38	0.00	53.00	2	4.31	26.18	0.38	
18	Bank Oke Indonesia	√	√	√	0.29	133.52	4	4.95	44.18	1.91	0.26	126.51	3	4.68	28.60	1.88	0.05	390.12	3	5.48	77.76	1.82	
19	Bank Panin Dubai Syariah	√	√	√	1.86	94.04	1.40	4.13	25.69	1.99	1.94	96.43	2	3.28	18.17	1.14	0.29	91.99	2	3.49	20.30	0.37	
20	Bank Royal Indonesia	√	√	√	0.30	92.55	2	6.38	28.56	1.27	0.76	89.10	2	5.05	35.55	0.43	2.73	89.10	1	4.82	30.66	0.41	
21	Bank Sahabat Sampoerna	√	√	√	2.15	90.74	2	4.76	23.54	1.25	2.71	92.86	2	6.28	17.03	1.42	2.65	91.50	2	6.52	18.28	0.74	
22	Bank Syariah BRI	√	√	√	0.65	93.09	1.74	6.04	12.89	0.08	3.89	84.16	2	6.38	13.94	0.77	3.19	81.84	2	6.37	20.63	0.95	
23	Bank Syariah Bukopin	√	√	√	3.34	92.89	2	0.39	14.80	0.27	2.74	90.56	2	6.95	16.31	0.79	2.72	88.18	2	0.46	17.00	0.76	
24	Bank Victoria Internasional	√	√	√	2.61	70.25	2	1.88	18.40	0.80	3.93	70.17	2	2.08	21.39	0.65	2.37	68.38	2	1.53	22.93	0.52	
25	Bank Yudha Bhakti	√	√	√	2.35	85.71	3	5.38	15.23	0.69	1.85	88.95	3	6.12	15.70	1.16	2.48	95.74	3	6.96	21.38	2.53	
26	Prima Master Bank	√	√	√	1.63	87.88	2	3.66	13.98	-0.92	4.78	90.00	2	3.87	18.75	0.50	1.38	84.57	3	4.83	17.47	-2.26	
27	Bank Amar	√	√	√	1.15	192.24	3	9.81	94.42	0.27	0.00	300.97	X	10.37	145.81	1.15	1.75	X	3	14.45	125.65	-5.08	
28	Bank BTPN Syariah	√	√	√	0.87	93.97	2	X	33.88	0.87	0.17	96.54	2	X	19.93	5.24	0.20	92.75	2	X	23.80	8.98	
29	Bank Harda Internasional	√	√	√	3.26	92.84	2	4.96	15.66	3.35	3.97	94.23	3	5.07	21.90	-2.82	1.90	89.04	X	5.41	21.73	0.53	
30	Bank Ina Perdana	√	X	√	0.61	75.07	2	4.71	24.91	1.29	X	X	X	X	X	X	2.29	76.30	2	5.10	30.36	1.02	
31	Bank Jabar Banten Syariah	√	√	√	X	84.02	X	8.34	15.78	0.72	X	104.75	X	5.68	22.53	0.25	X	98.73	X	X	18.25	-8.09	
32	Bank Victoria Syariah	√	√	√	4.75	95.19	1.93	3.34	15.27	-1.87	4.82	95.29	3	X	16.14	-2.36	4.35	100.67	2	X	15.98	-2.19	
33	Bank Bisnis Internasional	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
34	Centratama Nasional Bank	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X

Keterangan:

√ = ada
X = tidak ada

Sumber: Annual Report Bank tahun 2014-2016

Lampiran 3. Tabulasi Data RGEC

TAHUN	BANK	NPL	LDR	GCG	ROA	NIM	CAR
2014	Bank Mandiri	0.44	82.02	2	3.57	5.94	16.60
2014	Bank Negara Indonesia	0.39	87.81	2	3.49	6.12	16.20
2014	Bank Rakyat Indonesia	1.69	81.86	1.14	4.73	8.31	18.30
2014	Bank Tabungan Negara	2.76	108.86	2	1.14	4.47	14.64
2014	Bank Artos Indonesia	3.20	93.47	3	0.25	4.69	15.73
2014	Bank BCA Syariah	0.10	91.20	1	0.80	4.20	29.60
2014	Bank BPD Banten	4.85	86.11	1.89	-1.59	9.65	10.05
2014	Bank BTPN	0.41	97.00	2	3.60	11.40	23.20
2014	Bank Dinar Indonesia	0.80	69.62	2	0.32	3.50	31.06
2014	Bank Fama Internasional	2.83	96.81	3	2.50	4.84	24.26
2014	Bank Jasa Jakarta	0.09	89.40	2	2.04	3.59	23.37
2014	Bank Kesejahteraan Ekonomi	4.19	91.83	3	-0.06	5.32	13.74
2014	Bank Mandiri Taspen	0.35	87.55	4	2.39	11.13	31.32
2014	Bank Mayora	0.46	73.44	2	0.64	3.56	19.97
2014	Bank Mitra Niaga	0.12	51.91	2	0.59	2.16	18.63
2014	Bank Multiarta Sentosa	0.58	84.06	2	2.00	5.04	60.17
2014	Bank Nationalnobu	0.00	53.99	3	0.43	3.74	48.97
2014	Bank Oke Indonesia	0.29	133.52	4	1.91	4.95	44.18
2014	Bank Panin Dubai Syariah	1.86	94.04	1.40	1.99	4.13	25.69
2014	Bank Royal Indonesia	0.30	92.55	2	1.27	6.38	28.56
2014	Bank Sahabat Sampoerna	2.15	90.74	2	1.25	4.76	23.54
2014	Bank Syariah BRI	0.65	93.09	1.74	0.08	6.04	12.89
2014	Bank Syariah Bukopin	3.34	92.89	2	0.27	0.39	14.80
2014	Bank Victoria Internasional	2.61	70.25	2	0.80	1.88	18.40
2014	Bank Yudha Bhakti	2.35	85.71	3	0.69	5.38	15.23
2014	Prima Master Bank	1.63	87.88	2	-0.92	3.66	13.98
2015	Bank Mandiri	0.60	87.05	1	3.15	5.90	18.60
2015	Bank Negara Indonesia	0.90	87.80	2	2.60	6.40	19.50
2015	Bank Rakyat Indonesia	2.02	86.88	1.17	4.19	8.13	20.59
2015	Bank Tabungan Negara	2.11	108.76	2	1.61	4.87	16.97
2015	Bank Artos Indonesia	2.12	84.15	3	0.01	5.34	19.16
2015	Bank BCA Syariah	0.50	81.14	2	1.00	5.40	34.30
2015	Bank BPD Banten	4.91	80.77	3.52	-5.29	6.11	8.02
2015	Bank BTPN	0.40	97.00	2	3.10	11.30	23.80
2015	Bank Dinar Indonesia	0.67	77.29	2	1.00	4.41	30.50
2015	Bank Fama Internasional	3.41	95.69	3	2.41	5.32	27.33
2015	Bank Jasa Jakarta	0.06	89.41	2	2.36	4.02	28.15
2015	Bank Kesejahteraan Ekonomi	0.84	90.40	3	0.93	6.49	16.13
2015	Bank Mandiri Taspen	0.07	86.52	2	1.66	9.51	42.35

TAHUN	BANK	NPL	LDR	GCG	ROA	NIM	CAR
2015	Bank Mayora	2.71	88.62	2	1.24	3.87	28.21
2015	Bank Mitra Niaga	0.31	59.34	2	0.71	2.53	15.21
2015	Bank Multiarta Sentosa	0.10	95.75	2	1.60	4.11	34.99
2015	Bank Nationalnobu	0.00	72.53	2	0.38	3.89	27.48
2015	Bank Oke Indonesia	0.26	126.51	3	1.88	4.68	28.60
2015	Bank Panin Dubai Syariah	1.94	96.43	2	1.14	3.28	18.17
2015	Bank Royal Indonesia	0.76	89.10	2	0.43	5.05	35.55
2015	Bank Sahabat Sampoerna	2.71	92.86	2	1.42	6.28	17.03
2015	Bank Syariah BRI	3.89	84.16	2	0.77	6.38	13.94
2015	Bank Syariah Bukopin	2.74	90.56	2	0.79	6.95	16.31
2015	Bank Victoria Internasional	3.93	70.17	2	0.65	2.08	21.39
2015	Bank Yudha Bhakti	1.85	88.95	3	1.16	6.12	15.70
2015	Prima Master Bank	4.78	90.00	2	0.50	3.87	18.75
2016	Bank Mandiri	1.38	85.86	1	1.95	6.29	21.36
2016	Bank Negara Indonesia	0.40	90.40	2	2.70	6.20	19.40
2016	Bank Rakyat Indonesia	2.03	87.77	2	3.84	8.27	22.91
2016	Bank Tabungan Negara	1.85	102.66	2	1.76	4.98	20.34
2016	Bank Artos Indonesia	4.08	80.74	3	0.25	5.48	22.87
2016	Bank BCA Syariah	0.20	90.10	1	1.10	5.50	36.70
2016	Bank BPD Banten	4.76	83.85	3.14	-9.86	1.93	13.32
2016	Bank BTPN	0.38	95.00	2	3.10	12.00	25.00
2016	Bank Dinar Indonesia	1.34	81.91	2	0.83	4.42	26.84
2016	Bank Fama Internasional	2.05	101.39	2	2.34	5.64	25.96
2016	Bank Jasa Jakarta	0.00	85.84	2	2.74	4.53	32.32
2016	Bank Kesejahteraan Ekonomi	0.46	92.39	3	2.12	7.50	22.23
2016	Bank Mandiri Taspen	0.12	87.21	2	1.62	7.64	31.32
2016	Bank Mayora	1.66	83.38	2	1.39	4.52	28.17
2016	Bank Mitra Niaga	2.34	50.27	2	0.76	2.97	17.91
2016	Bank Multiarta Sentosa	1.02	68.02	2	1.76	4.81	28.20
2016	Bank Nationalnobu	0.00	53.00	2	0.38	4.31	26.18
2016	Bank Oke Indonesia	0.05	390.12	3	1.82	5.48	77.76
2016	Bank Panin Dubai Syariah	0.29	91.99	2	0.37	3.49	20.30
2016	Bank Royal Indonesia	2.73	89.10	1	0.41	4.82	30.66
2016	Bank Sahabat Sampoerna	2.65	91.50	2	0.74	6.52	18.28
2016	Bank Syariah BRI	3.19	81.84	2	0.95	6.37	20.63
2016	Bank Syariah Bukopin	2.72	88.18	2	0.76	0.46	17.00
2016	Bank Victoria Internasional	2.37	68.38	2	0.52	1.53	22.93
2016	Bank Yudha Bhakti	2.48	95.74	3	2.53	6.96	21.38
2016	Prima Master Bank	1.38	84.57	3	-2.26	4.83	17.47

Sumber: Annual Report Bank tahun 2014-2016

Lampiran 4. Hasil Output SPSS Uji *Descriptive Statistics*

SORT CASES BY BANK.
 SPLIT FILE LAYERED BY BANK.
 DESCRIPTIVES VARIABLES=NPL LDR GCG ROA NIM CAR
 /STATISTICS=MEAN STDDEV MIN MAX.

Descriptive Statistics

BANK		N	Minimum	Maximum	Mean	Std. Deviation
Bank Umum BUMN	NPL	12	.39	2.76	1.3808	.81180
	LDR	12	81.86	108.86	91.4775	9.63895
	GCG	12	1.0	2.0	1.692	.4567
	ROA	12	1.14	4.73	2.8942	1.12207
	NIM	12	4.47	8.31	6.3233	1.30529
	CAR	12	14.64	22.91	18.7842	2.38199
	Valid N (listwise)	12				
Bank Swasta Non Devisa	NPL	66	.00	4.91	1.6423	1.48745
	LDR	66	50.27	390.12	90.4383	40.00292
	GCG	66	1.0	4.0	2.268	.6240
	ROA	66	-9.86	3.60	.8405	1.86154
	NIM	66	.39	12.00	5.1377	2.38493
	CAR	66	8.02	77.76	25.0279	11.38563
	Valid N (listwise)	66				

Sumber: Data olahan SPSS 16.0

Lampiran 5. Hasil Output SPSS Uji Normalitas

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SORT CASES BY BANK.
SPLIT FILE LAYERED BY BANK.
EXAMINE VARIABLES=NPL LDR GCG ROA NIM CAR BY BANK
  /PLOT BOXPLOT STEMLEAF NPLOT
  /COMPARE GROUP
  /STATISTICS DESCRIPTIVES
  /CINTERVAL 95
  /MISSING LISTWISE

/NOTOTAL.

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Tests of Normality

BANK		Kolmogorov-Smirnov ^a			Shapiro-Wilk		
		Statistic	df	Sig.	Statistic	df	Sig.
NPL	Bank Umum BUMN	.165	12	.200*	.905	12	.186
	Bank Swasta Non Devisa	.175	66	.000	.890	66	.000
LDR	Bank Umum BUMN	.315	12	.002	.781	12	.006
	Bank Swasta Non Devisa	.374	66	.000	.371	66	.000
GCG	Bank Umum BUMN	.416	12	.000	.642	12	.000
	Bank Swasta Non Devisa	.378	66	.000	.780	66	.000
ROA	Bank Umum BUMN	.133	12	.200*	.970	12	.906
	Bank Swasta Non Devisa	.254	66	.000	.680	66	.000
NIM	Bank Umum BUMN	.227	12	.090	.891	12	.121
	Bank Swasta Non Devisa	.137	66	.004	.922	66	.000
CAR	Bank Umum BUMN	.110	12	.200*	.987	12	.999
	Bank Swasta Non Devisa	.139	66	.003	.837	66	.000

a. Lilliefors Significance Correction

*. This is a lower bound of the true significance.

Sumber: Data olahan SPSS 16.0

Lampiran 6. Output SPSS Uji Homogenitas

ONEWAY NPL LDR GCG ROA NIM CAR BY BANK
 /STATISTICS HOMOGENEITY
 /MISSING ANALYSIS.

Test of Homogeneity of Variances

	Levene Statistic	df1	df2	Sig.
NPL	7.540	1	76	.008
LDR	.331	1	76	.566
GCG	.730	1	76	.395
ROA	.034	1	76	.855
NIM	2.114	1	76	.150
CAR	6.383	1	76	.014

Sumber: Data olahan SPSS 16.0

Lampiran 7. Hasil Output SPSS Uji *Mann Whitney U Test*

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SAVE OUTFILE='E:\DEK IRA\SKRIPSI ADEK\SPSS IRA\TABULASI IRA TERBAR
U.sav'
/COMPRESSED.
NPAR TESTS
/M-W= NPL LDR GCG ROA NIM CAR BY BANK(1 2)
/MISSING ANALYSIS.
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Mann-Whitney Test

Ranks

BANK		N	Mean Rank	Sum of Ranks
NPL	Bank Umum BUMN	12	39.54	474.50
	Bank Swasta Non Devisa	66	39.49	2606.50
	Total	78		
LDR	Bank Umum BUMN	12	42.88	514.50
	Bank Swasta Non Devisa	66	38.89	2566.50
	Total	78		
GCG	Bank Umum BUMN	12	24.92	299.00
	Bank Swasta Non Devisa	66	42.15	2782.00
	Total	78		
ROA	Bank Umum BUMN	12	65.00	780.00
	Bank Swasta Non Devisa	66	34.86	2301.00
	Total	78		
NIM	Bank Umum BUMN	12	54.46	653.50
	Bank Swasta Non Devisa	66	36.78	2427.50
	Total	78		
CAR	Bank Umum BUMN	12	27.08	325.00
	Bank Swasta Non Devisa	66	41.76	2756.00
	Total	78		

Test Statistics^a

	NPL	LDR	GCG	ROA	NIM	CAR
Mann-Whitney U	395.500	355.500	221.000	90.000	216.500	247.000
Wilcoxon W	2.606E3	2.566E3	299.000	2.301E3	2.428E3	325.000
Z	-.007	-.561	-2.808	-4.238	-2.486	-2.063
Asymp. Sig. (2-tailed)	.994	.575	.005	.000	.013	.039

a. Grouping Variable: BANK

Sumber: Data olahan SPSS 16.0