

## LAMPIRAN

### Lampiran 1. Sampel Bank Umum Konvensional

No	Kode	Nama Bank
1	BBRI	BANK RAKYAT INDONESIA
2	BBNI	BANK NEGARA INDONESIA
3	BBTN	BANK TABUNGAN NEGARA
4	BMRI	BANK MANDIRI
5	NISP	BANK NISP OCBC
6	BNLI	BANK PERMATA
7	BBCA	BANK CENTRAL ASIA
8	BAEK	BANK EKONOMI RAHARJA
9	INPC	BANK ARTHA GRAHA INTERNASIONAL
10	BBSS	BANK SAHABAT SAMPOERNA
11	BBKP	BANK BUKOPIN
12	BTPN	BANK TABUNGAN PENSIUNAN NASIONAL
13	BSIM	BANK SINAR MAS
14	MAYA	BANK MAYAPADA INTERNASIONAL
15	BMAS	BANK MASPION
16	BDBS	BANK DBS INDONESIA
17	HANA	BANK KEB. HANA
18	BBKE	BANK KESEJAHTERAAN EKONOMI
19	BDKI	BANK BPD DKI
20	BJTM	BANK PEMBANGUNAN DAERAH JAWA TIMUR
21	BJTG	BANK PEMBANGUNAN DAERAH JATENG
22	SUMUT	BANK BPD SUMATERA UTARA
23	BBRK	BANK RIAU KEPRI
24	SULSELBAR	BANK BPD SULSELBAR
25	KALSEL	BANK BPD KALIMANTAN SELATAN
26	BDIY	BANK BPD DIY
27	NAGARI	BANK BPD SUMATERA BARAT
28	BALI	BANK BPD BALI
29	BBJB	BANK BPD JABAR BANTEN

**Lampiran 2. Tabulasi Data**

<b>2015</b>								
<b>CAR (X1)</b>	<b>NPL (X2)</b>	<b>LDR (X3)</b>	<b>NIM (X4)</b>	<b>BOPO (X5)</b>	<b>GCG (X6)</b>	<b>PDN (X7)</b>	<b>FBIR (X8)</b>	<b>ROA (Y)</b>
0.20589	0.02097	0.86861	0.07453	0.68271	1.00000	0.02326	0.07459	0.03699
0.19948	0.05594	0.88037	0.05227	0.74231	2.00000	0.12393	0.25165	0.02254
0.16967	0.03421	1.08807	0.08907	0.84244	2.00000	0.01742	0.06991	0.01479
0.18600	0.02226	0.95959	0.04018	0.60778	1.00000	0.02915	0.01491	0.02898
0.17318	0.01301	0.98395	0.03992	0.80552	1.00000	0.01042	0.07492	0.01661
0.15242	0.02775	0.88791	0.03928	0.96484	2.00000	0.01157	0.15578	0.00161
0.18650	0.01237	0.81916	0.06801	0.52676	1.00000	0.00404	0.17654	0.03812
0.18588	0.04244	0.45385	0.03935	0.96759	2.00000	0.00000	0.11960	0.01140
0.15503	0.02333	0.80753	0.04244	0.91657	2.00000	0.00928	0.09892	0.00335
0.17033	0.09291	0.94768	0.05663	0.63598	2.00000	0.00000	0.04065	0.01134
0.13564	0.01897	0.81562	0.03827	0.71849	2.00000	0.00193	0.19220	0.00692
0.08690	0.00704	0.97203	0.10173	0.70723	2.00000	0.00000	0.08401	0.03002
0.14370	0.03732	0.78304	0.05697	0.86659	2.00000	0.01323	0.23974	0.00857
0.14107	0.02515	0.82994	0.03762	0.49695	2.00000	0.00590	0.00473	0.01856
0.20896	0.00514	0.92957	0.03925	0.74041	2.00000	0.00142	0.19541	0.01023
0.19437	0.04158	1.03004	0.02214	0.95902	2.00000	0.03977	0.11353	0.01104
0.21058	0.00206	1.42087	0.02961	0.69819	2.00000	0.00410	0.29532	0.02043
0.16128	0.01386	0.88685	0.06002	0.84267	3.00000	0.00000	0.02269	0.00868
0.24533	0.07965	0.91135	0.06379	0.54084	2.00000	0.01008	0.05203	0.00888
0.21217	0.04293	0.71306	0.06863	0.44939	2.00000	0.01598	0.06726	0.02947
0.14869	0.01260	0.90543	0.06757	0.56158	2.00000	0.00899	0.11714	0.02782
0.14415	0.05004	0.96107	0.08027	0.69593	2.00000	0.04063	0.06213	0.02596
0.20776	0.00239	1.07749	0.07796	0.70716	3.00000	0.03146	0.09208	0.02104
0.29923	0.00210	0.16874	0.11670	0.44801	2.00000	0.00000	0.05418	0.05858
0.21911	0.02311	1.00549	0.06544	0.51626	2.00000	0.05191	0.09802	0.02464
0.20222	0.00371	0.70904	0.10358	0.59318	2.00000	0.00000	0.07380	0.02896
0.18229	0.02735	0.99386	0.06842	0.60986	3.00000	0.00101	0.07259	0.02297
0.24439	0.01938	0.98092	0.06935	0.43365	2.00000	0.00225	0.03712	0.03301
0.16207	0.01814	0.88328	0.06638	0.67317	2.00000	0.00466	0.10209	0.01991

<b>2016</b>								
<b>CAR (X1)</b>	<b>NPL (X2)</b>	<b>LDR (X3)</b>	<b>NIM (X4)</b>	<b>BOPO (X5)</b>	<b>GCG (X6)</b>	<b>PDN (X7)</b>	<b>FBIR (X8)</b>	<b>ROA (Y)</b>
0.22689	0.02133	0.87925	0.06596	0.81188	1.00000	0.06672	0.08309	0.03385
0.19699	0.06014	0.90295	0.05858	0.72553	2.00000	0.03398	0.02413	0.02372
0.18870	0.02843	1.11272	0.08301	0.81803	2.00000	0.00289	0.07028	0.01555
0.21361	0.03955	0.75674	0.05280	0.75125	1.00000	0.02979	0.05825	0.01788
0.18284	0.01874	0.90153	0.04229	0.68922	1.00000	0.01222	0.06096	0.01701
0.15896	0.09065	0.81375	0.04170	2.05910	2.00000	0.19670	0.15232	0.05216
0.21896	0.01310	0.78523	0.06635	0.51735	1.00000	0.00152	0.17480	0.03818
0.23689	0.06084	0.82901	0.06038	0.89333	2.00000	0.00769	0.08879	0.05092
0.19921	0.02769	0.86389	0.04392	0.91025	2.00000	0.01868	0.10729	0.00352
0.18276	0.09478	0.91937	0.06697	0.58028	2.00000	0.00000	0.02862	0.00671
0.11616	0.02540	0.78931	0.04375	0.69284	2.00000	0.00131	0.15037	0.00432
0.09101	0.00795	0.95418	0.10499	0.72425	2.00000	0.00008	0.07281	0.02850
0.16703	0.02093	0.77193	0.06592	0.79645	2.00000	0.01176	0.28047	0.01583
0.13337	0.02108	0.91396	0.04080	0.57740	2.00000	0.00154	0.00338	0.01787
0.24323	0.00912	0.99875	0.04988	0.66168	2.00000	0.01009	0.14436	0.01678
0.20207	0.03743	0.91148	0.02574	0.76513	2.00000	0.01614	0.24466	0.01257
0.20796	0.00458	1.40665	0.03569	0.59587	2.00000	0.00401	0.25558	0.02458
0.22229	0.00654	0.90696	0.06181	0.71160	2.00000	0.06958	0.07839	0.01805
0.29791	0.05346	0.87414	0.06897	0.51759	2.00000	0.01054	0.12094	0.02255
0.23882	0.04766	0.90478	0.07878	0.44844	2.00000	0.03640	0.06657	0.03374
0.20249	0.01455	0.95047	0.06616	0.55361	2.00000	0.01149	0.07449	0.02620
0.16416	0.03621	0.81165	0.08340	0.64671	2.00000	0.00011	0.06446	0.03008
0.18388	0.00128	1.19566	0.07569	0.59310	3.00000	0.03519	0.07381	0.02860
0.26490	0.00124	0.79144	0.08389	0.58287	2.00000	0.00000	0.15428	0.05015
0.22722	0.04079	1.06033	0.06873	0.64951	2.00000	0.00000	0.06721	0.02499
0.21613	0.02633	0.75292	0.07947	0.54668	2.00000	0.00000	0.06385	0.07864
0.19973	0.03052	0.98039	0.06810	0.61590	3.00000	0.00141	0.06869	0.02213
0.20423	0.01459	1.03306	0.08444	0.41141	2.00000	0.00387	0.03125	0.03786
0.18433	0.00967	0.86840	0.07091	0.77763	2.00000	0.00578	0.11090	0.01431

<b>2017</b>								
<b>CAR (X1)</b>	<b>NPL (X2)</b>	<b>LDR (X3)</b>	<b>NIM (X4)</b>	<b>BOPO (X5)</b>	<b>GCG (X6)</b>	<b>PDN (X7)</b>	<b>FBIR (X8)</b>	<b>ROA (Y)</b>
0.22843	0.02225	0.87843	0.06469	0.72195	1.00000	0.04222	0.08560	0.03287
0.18816	0.06105	0.85510	0.04631	0.69541	2.00000	0.02509	0.02545	0.02420
0.20335	0.02657	1.12367	0.08105	0.81358	2.00000	0.00000	0.07809	0.01477
0.21642	0.03451	0.91881	0.05716	0.65227	1.00000	0.01588	0.04809	0.02415
0.17509	0.01786	0.93749	0.04230	0.77836	1.00000	0.03497	0.07106	0.01871
0.18395	0.01697	0.88612	0.04145	0.88915	2.00000	0.00990	0.14375	0.00628
0.22339	0.01486	0.80450	0.06222	0.49034	1.00000	0.00510	0.18227	0.03886
0.22488	0.05625	0.53060	0.05139	0.66856	2.00000	0.05824	0.38468	0.01503
0.17444	0.06106	0.82887	0.04941	0.91937	2.00000	0.01976	0.06987	0.00314
0.19934	0.11890	0.92035	0.07114	0.58621	2.00000	0.00000	0.02669	0.00640
0.10523	0.05957	0.77269	0.03829	0.76051	2.00000	0.00390	0.19667	0.00115
0.08965	0.00902	0.96222	0.10788	0.80198	2.00000	0.00339	0.06406	0.02028
0.18313	0.03059	0.79469	0.07526	0.83471	2.00000	0.01260	0.36497	0.01340
0.12967	0.05647	0.90080	0.03763	0.65927	2.00000	0.00169	0.00367	0.01218
0.21587	0.01515	0.97141	0.04524	0.65673	2.00000	0.00081	0.14462	0.01539
0.20645	0.03218	0.92911	0.02772	0.82072	2.00000	0.03196	0.21482	0.01565
0.21142	0.00761	1.37959	0.03447	0.67394	2.00000	0.00755	0.38555	0.02485
0.14796	0.02176	0.87524	0.04892	0.90877	2.00000	0.07118	0.11286	0.00480
0.29876	0.03762	0.70776	0.04620	0.60177	2.00000	0.01628	0.17946	0.01880
0.24649	0.04592	0.92676	0.06792	0.68538	2.00000	0.01190	0.23974	0.03177
0.20411	0.01643	0.95099	0.06480	0.54036	2.00000	0.00358	0.11388	0.02679
0.16027	0.03184	0.77384	0.07815	0.64714	2.00000	0.00013	0.08399	0.02915
0.22428	0.00976	0.90422	0.05497	0.58599	3.00000	0.00466	0.10461	0.02266
0.25169	0.00842	0.49545	0.06554	0.55004	2.00000	0.00000	0.28005	0.04126
0.19812	0.05541	1.01851	0.06916	0.73101	2.00000	0.00000	0.09037	0.01993
0.19967	0.02457	0.74488	0.07673	0.64789	2.00000	0.00000	0.09338	0.02787
0.19951	0.03009	0.99252	0.06606	0.64466	2.00000	0.00123	0.07062	0.01909
0.19283	0.03097	0.92805	0.07916	0.42744	2.00000	0.00450	0.04493	0.03187
0.19303	0.00819	0.87458	0.06454	0.76275	2.00000	0.00895	0.12247	0.01419

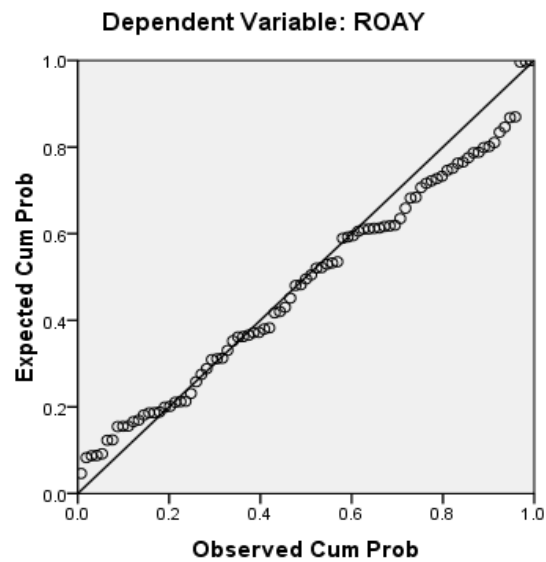
### Lampiran 3. Statistik Deskriptif

#### Statistik Deskriptif

	N	Minimum	Maximum	Mean	Std. Deviation
CARX1	87	.087	.299	.19290	.041853
NPLX2	87	.001	.119	.02993	.023311
LDRX3	87	.169	1.421	.89543	.172750
NIMX4	87	.022	.117	.06127	.019472
BOPOX5	87	.411	2.059	.69807	.200345
GCGX6	87	1.000	3.000	1.93103	.452207
PDNX7	87	.000	.197	.01756	.029482
FBIRX8	87	.003	.386	.11557	.084602
ROAY	87	.001	.079	.02235	.013373
Valid N (listwise)	87				

## Lampiran 4. Uji Normalitas

Normal P-P Plot of Regression Standardized Residual



One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		87
Normal Parameters <sup>a</sup>	Mean	.0000000
	Std. Deviation	.01008573
Most Extreme Differences	Absolute	.097
	Positive	.097
	Negative	-.062
Kolmogorov-Smirnov Z		.908
Asymp. Sig. (2-tailed)		.381

### Lampiran 5. Uji Multikolonieritas

#### Uji Multikolonieritas dengan Nilai Tolerance dan VIF

Model	Collinearity Statistics	
	Tolerance	VIF
(Constant)		
CARX1	.784	1.276
NPLX2	.842	1.187
LDRX3	.894	1.118
1 NIMX4	.757	1.321
BOPOX5	.484	2.067
GCGX6	.932	1.073
PDNX7	.587	1.702
FBIRX8	.806	1.241

### Lampiran 6. Uji Autokorelasi

#### Uji Autokorelasi

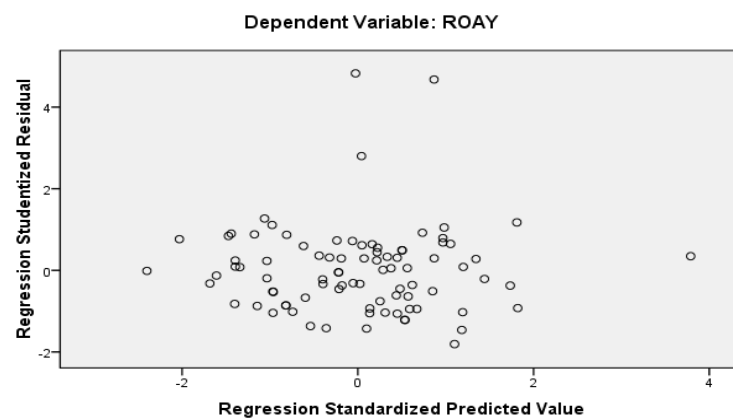
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.657 <sup>a</sup>	.431	.373	.010590	2.010

## Lampiran 7. Uji Heteroskedastisitas

### Hasil Uji Glejser

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	-.014	.009		-1.563	.122
CARX1	.037	.019	.227	1.528	.458
NPLX2	.006	.034	.019	.171	.865
LDRX3	.001	.004	.013	.115	.909
NIMX4	.050	.042	.141	1.179	.242
BOPOX5	.013	.005	.144	1.000	.315
GCGX6	.001	.002	.035	.324	.746
PDNX7	.012	.032	.053	.393	.696
FBIRX8	-.001	.009	-.018	-.155	.877

Scatterplot





### Lampiran 8. Uji Persamaan Regresi Linier Berganda

#### Uji Regresi

Model	Unstandardized Coefficients		t	Sig.
	B	Std. Error		
(Constant)	.150	.054	1.091	.008
CARX1	.107	.031	3.455	.001
NPLX2	-.099	.053	-1.860	.067
LDRX3	.185	.047	1.997	.000
1 NIMX4	.311	.067	4.618	.000
BOPOX5	-.201	.088	-2.114	.009
GCGX6	-.005	.003	-1.833	.071
PDNX7	.095	.051	1.874	.065
FBIRX8	-.006	.015	-.425	.672

### Lampiran 9. Uji Signifikan Simultan (Uji F)

#### Uji Signifikansi Simultan (Uji F)

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	.007	8	.001	7.391	.000 <sup>a</sup>
Residual	.009	78	.000		
Total	.015	86			

**Lampiran 10. Uji Koefisien Determinasi ( $R^2$ )**

**Uji Koefisien Determinasi ( $R^2$ )**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.657 <sup>a</sup>	.431	.373	.010590

**Lampiran 11. Uji Simultan (Uji t)**

**Uji Signifikansi Simultan (Uji F)**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	.150	.054		1.091	.008
CARX1	.107	.031	.333	3.455	.001
NPLX2	-.099	.053	-.173	-1.860	.067
LDRX3	.185	.047	.258	1.997	.000
1 NIMX4	.311	.067	.453	4.618	.000
BOPOX5	-.201	.088	-.314	-2.114	.009
GCGX6	-.005	.003	-.162	-1.833	.071
PDNX7	.095	.051	.209	1.874	.065
FBIRX8	-.006	.015	-.040	-.425	.672