

**LAMPIRAN 1**  
**DAFTAR PERUSAHAAN SAMPEL**

<b>No.</b>	<b>Nama Perusahaan</b>	<b>Kode</b>
1	PT Bank Rakyat Indonesia Agroniaga Tbk.	AGRO
2	PT Bank Agris Tbk.	AGRS
3	PT Bank Artos Indonesia Tbk.	ARTO
4	PT Bank MNC International Tbk.	BABP
5	PT Bank Capital Indonesia Tbk.	BACA
6	PT Bank Central Asia Tbk.	BBCA
7	PT Bank Harda International Tbk.	BBHI
8	PT Bank Bukopin Tbk.	BBKP
9	PT Bank Mestika Dharma Tbk.	BBMD
10	PT Bank Negara Indonesia (Persero) Tbk.	BBNI
11	PT Bank Rakyat Indonesia (Persero) Tbk.	BBRI
12	PT Bank Tabungan Negara(Persero) Tbk.	BBTN
13	PT Bank Yudha Bhakti Tbk.	BBYB
14	PT Bank Jtrust Indonesia Tbk.	BCIC
15	PT Bank Danamon Indonesia Tbk.	BDMN
16	PT Bank Ganesha Tbk.	BGTG
17	PT Bank Ina Perdana Tbk.	BINA
18	PT Bank Pembangunan Daerah Jawa Barat Tbk.	BJBR
19	PT Bank Pembangunan Daerah Jawa Timur Tbk.	BJTM
20	PT Bank QNB Indonesia Tbk.	BKSW
21	PT Bank Maspion Indonesia Tbk.	BMAS
22	PT Bank Mandiri (Persero) Tbk.	BMRI
23	PT Bank Bumi Arta Tbk.	BNBA
24	PT Bank CIMB Niaga Tbk.	BNGA
25	PT Bank Maybank Indonesia Tbk.	BNII
26	PT Bank Permata Tbk.	BNLI

27	PT Bank Sinarmas Tbk.	BSIM
28	PT Bank of Indian Indonesia Tbk.	BSWD
29	PT Bank BTPN Tbk.	BTPN
30	PT Bank Victoria Internasional Tbk.	BVIC
31	PT Bank Dinar Indonesia Tbk.	DNAR
32	PT Bank Artha Graha Internasional Tbk.	INPC
33	PT Bank China Construction Bank Indonesia Tbk.	MCOR
34	PT Bank Mega Tbk.	MEGA
35	PT Bank Mitraniaga Tbk.	NAGA
36	PT Bank OCBC NISP Tbk.	NISP
37	PT Bank National Nobu Tbk.	NOBU
38	PT Bank Pan Indonesia Tbk.	PNBN
39	PT Bank Woori Saudara Indonesia Tbk.	SDRA

**LAMPIRAN 2**  
**DATA VARIABEL RETURN ON ASSET (ROA) 2016-2018**

Kode Bank	2016	2017	2018
AGRO	1,32	1,49	1,45
AGRS	0,15	-0,2	-0,77
ARTO	-3,25	-1,04	-2,76
BABP	0,43	-2,83	0,5
BACA	3,21	1	0,79
BBCA	3,81	4	3,9
BBHI	0,53	0,69	-3,06
BBKP	1,25	0,54	0,09
BBMD	0,03	2,3	3,19
BBNI	2,6	2,7	2,7
BBRI	2,19	3,84	3,69
BBTN	1,61	1,76	1,71
BBYB	2,53	0,43	-2,83
BCIC	0,95	-3,02	0,73
BDMN	0,76	0,37	0,51
BGTG	1,62	1,59	0,16
BINA	1,02	0,82	0,5
BJBR	2,04	2,22	2,01
BJTM	2,98	3,12	2,96
BKSW	-3,34	-3,72	0,12
BMAS	1,02	1,67	3,9
BMRI	3,15	1,95	2,72
BNBA	0,24	1,52	1,73
BNGA	1,18	1,09	1,7

BNII	0,98	1,6	1,48
BNLI	0,16	-2,9	0,6
BSIM	1,22	1,72	1,26
BSWD	0,65	-11,15	-3,39
BTPN	3,1	3,1	2,1
BVIC	0,65	0,52	0,64
DNAR	0,83	0,57	0,81
INPC	0,33	0,35	0,31
MCOR	0,96	0,69	0,54
MEGA	1,97	2,36	2,24
NAGA	0,76	0,37	0,51
NISP	1,66	1,7	1,87
NOBU	0,52	0,48	0,42
PNBN	2,03	1,69	1,61
SDRA	1,93	2,37	2,59

**LAMPIRAN 2**  
**DATA VARIABEL CAPITAL ADEQUACY RATIO (CAR) 2016-**  
**2018**

Kode Bank	2016	2017	2018
AGRO	20,51	23,68	29,58
AGRS	16,84	17,1	15,5
ARTO	22,83	20,22	18,63
BABP	18,18	19,47	55,03
BACA	12,39	20,64	22,56
BBCA	23,62	23,1	21,9
BBHI	21,73	19,6	16,85
BBKP	10,48	11,62	10,52
BBMD	27,35	35,12	35,36
BBNI	19,5	19,4	18,5
BBRI	20,59	22,91	22,96
BBTN	16,97	18,87	20,34
BBYB	21,38	18,18	19,47
BCIC	10,09	15,28	14,15
BDMN	16,6	20,16	19,08
BGTG	34,93	30,1	31,85
BINA	30,36	66,43	55,03
BJBR	19,8	18,43	18,77
BJTM	23,88	24,68	24,21
BKSW	16,46	20,3	26,5
BMAS	15,85	24,32	21,59
BMRI	21,64	18,6	21,36
BNBA	25,67	26,53	25,15
BNGA	18,6	16,53	17,96
BNII	17,53	15,32	16,77

BNLI	18,1	11,71	15,6
BSIM	18,31	18,37	16,7
BSWD	21,1	32,5	42,64
BTPN	23,8	25	24,6
BVIC	19,3	15,28	14,15
DNAR	26,84	25,83	28,1
INPC	15,2	19,92	17,44
MCOR	18,08	19,43	15,75
MEGA	27,02	26,21	24,11
NAGA	16,6	20,16	19,08
NISP	17,07	18,28	17,51
NOBU	26,06	26,83	23,26
PNBN	14,67	20,49	21,99
SDRA	17,2	24,86	23,04

**LAMPIRAN 3**  
**DATA VARIABEL *LOAN TO DEPOSIT RATIO (LDR)* 2016-2018**

Kode Bank	2016	2017	2018
AGRO	86,17	88,25	88,33
AGRS	84,54	84,46	84,68
ARTO	80,74	72,68	76,74
BABP	94,57	107,66	69,28
BACA	55,87	55,34	50,61
BBCA	79,73	77,1	78,2
BBHI	89,04	99,74	94,19
BBKP	85,16	83,61	81,34
BBMD	100	80,93	81,02
BBNI	87,8	90,4	85,6
BBRI	86,88	87,77	88,13
BBTN	108,78	95,4	96,2
BBYB	95,74	94,57	107,66
BCIC	81,32	96,33	88,87
BDMN	50,27	42,02	41,09
BGTG	87,94	85,55	87,81
BINA	76,3	77,61	69,28
BJBR	88,13	96,7	87,27
BJTM	90,48	79,69	66,57
BKSW	94,54	70,28	72,59
BMAS	92,9	99,88	97,14
BMRI	87,05	85,86	87,16
BNBA	82,38	80,93	82,1
BNGA	91,68	98,38	96,24
BNII	88,61	88,92	88,21

BNLI	64,25	80,5	87,5
BSIM	77,5	77,47	80,57
BSWD	92,56	82,7	67,78
BTPN	97	102,66	103,13
BVIC	70,17	68,38	70,25
DNAR	81,91	69,57	69,28
INPC	80,75	86,39	82,89
MCOR	86,51	86,43	79,49
MEGA	65,14	55,35	56,47
NAGA	50,27	42,02	41,09
NISP	96,29	89,86	93,42
NOBU	53,02	51,57	75,35
PNBN	89,25	90,07	92,1
SDRA	110,45	111,07	145,26



**LAMPIRAN 4**  
**DATA VARIABEL *NON PERFORMING LOAN* (NPL) 2016-2018**

Kode Bank	2016	2017	2018
AGRO	2,55	2,88	2,59
AGRS	3,56	5,45	6,44
ARTO	6,82	8,3	6,17
BABP	4,98	15,75	2,43
BACA	8,43	3,17	2,77
BBCA	4,35	1,3	1,5
BBHI	2,83	3,18	4,07
BBKP	1,87	4,8	8,54
BBMD	2,24	3,59	2,58
BBNI	0,9	3	2,3
BBRI	2,02	2,03	2,1
BBTN	2,11	2,84	2,66
BBYB	3,69	4,98	15,75
BCIC	1,84	2,91	1,53
BDMN	2,38	1,03	0,31
BGTG	4,25	0,81	4,25
BINA	3,14	4,6	2,43
BJBR	0,86	1,69	1,51
BJTM	4,77	4,59	3,75
BKSW	6,68	1,85	2,49
BMAS	0,54	0,91	1,52
BMRI	0,6	3,96	3,45
BNBA	3,41	1,82	1,7
BNGA	4,78	3,89	3,75
BNII	4,78	3,42	2,81

BNLI	2,98	8,8	4,6
BSIM	1,03	2,1	3,79
BSWD	0,7	15,82	4,88
BTPN	0,7	0,8	0,9
BVIC	3,93	3,89	3,05
DNAR	1,41	2,58	2,58
INPC	1,25	2,77	6,11
MCOR	0,97	3,03	3,07
MEGA	2,31	3,44	2,01
NAGA	2,38	1,03	0,31
NISP	2,19	1,88	1,79
NOBU	0,03	0,05	0,97
PNBN	1,43	2,81	2,84
SDRA	1,53	1,53	1,72

## LAMPIRAN 5

### OUTPUT SPSS

#### Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
ROA	117	-11,15	4,00	,9271	1,98112
CAR	117	10,09	66,43	21,8648	8,15957
LDR	117	41,09	145,26	82,6212	16,25534
NPL	117	,03	15,82	3,2102	2,73454
Valid N (listwise)	117				

#### Variables Entered/Removed<sup>a</sup>

Model	Variables Entered	Variables Removed	Method
1	LDR, CAR <sup>b</sup>	.	Enter

a. Dependent Variable: ROA

b. All requested variables entered.

#### Model Summary<sup>b</sup>

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	,076 <sup>a</sup>	,006	-,012	1,99267	1,720

a. Predictors: (Constant), LDR, CAR

b. Dependent Variable: ROA

#### ANOVA<sup>a</sup>

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	2,621	2	1,311	,330	,720 <sup>b</sup>
	Residual	452,662	114	3,971		
	Total	455,283	116			

a. Dependent Variable: ROA

b. Predictors: (Constant), LDR, CAR

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

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	,266	1,132		,235	,815		
	CAR	-,003	,023	-,014	-,149	,881	,988	1,012
	LDR	,009	,011	,073	,777	,438	,988	1,012

a. Dependent Variable: ROA

**Correlations**

		ROA	CAR	LDR
Pearson Correlation	ROA	1,000	-,022	,075
	CAR	-,022	1,000	-,109
	LDR	,075	-,109	1,000
Sig. (1-tailed)	ROA	.	,407	,212
	CAR	,407	.	,120
	LDR	,212	,120	.
N	ROA	117	117	117
	CAR	117	117	117
	LDR	117	117	117

**Collinearity Diagnostics<sup>a</sup>**

Model	Dimension	Eigenvalue	Condition Index	Variance Proportions		
				(Constant)	CAR	LDR
1	1	2,888	1,000	,00	,01	,00
	2	,096	5,478	,02	,81	,10
	3	,016	13,460	,98	,17	,89

a. Dependent Variable: ROA

### Residuals Statistics<sup>a</sup>

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	,5668	1,4807	,9271	,15033	117
Std. Predicted Value	-2,396	3,683	,000	1,000	117
Standard Error of Predicted Value	,187	1,029	,291	,132	117
Adjusted Predicted Value	,5710	1,3011	,9288	,15345	117
Residual	-12,04154	3,12627	,00000	1,97541	117
Std. Residual	-6,043	1,569	,000	,991	117
Stud. Residual	-6,115	1,577	,000	1,002	117
Deleted Residual	-12,32984	3,15675	-,00174	2,01884	117
Stud. Deleted Residual	-7,427	1,587	-,014	1,081	117
Mahal. Distance	,025	29,915	1,983	3,848	117
Cook's Distance	,000	,298	,007	,030	117
Centered Leverage Value	,000	,258	,017	,033	117

a. Dependent Variable: ROA

### One-Sample Kolmogorov-Smirnov Test

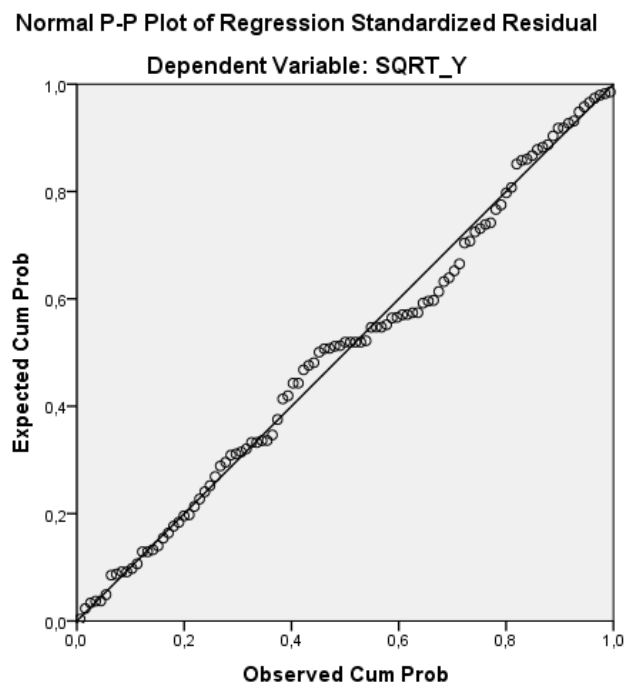
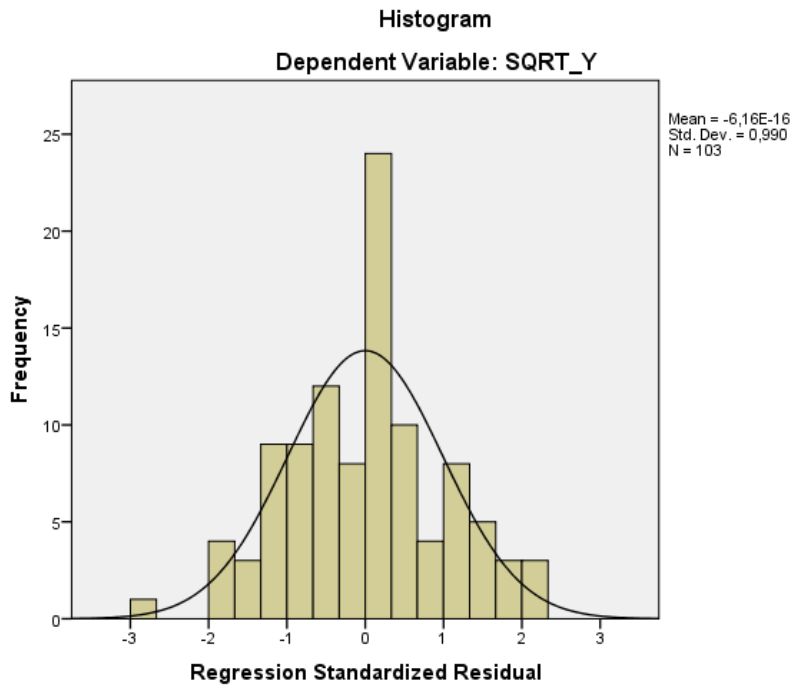
		Unstandardized Residual
N		103
Normal Parameters <sup>a,b</sup>	Mean	,0000000
	Std. Deviation	,41601024
Most Extreme Differences	Absolute	,072
	Positive	,072
	Negative	-,054
Test Statistic		,072
Asymp. Sig. (2-tailed)		,200 <sup>c,d</sup>

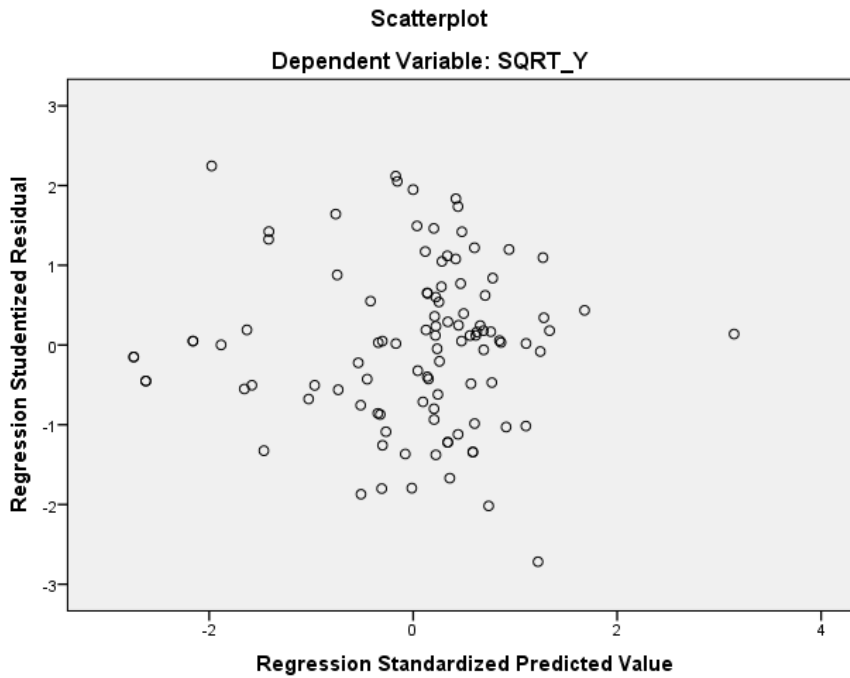
a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

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





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

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,124	,873		-,141	,888
	CAR	,014	,018	,073	,787	,433
	LDR	,013	,009	,134	1,441	,152

a. Dependent Variable: Glejser\_Y

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

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	,062 <sup>a</sup>	,004	-,016	,42142	1,927

a. Predictors: (Constant), LDR, CAR

b. Dependent Variable: LAG\_RES

**Variables Entered/Removed<sup>a</sup>**

Model	Variables Entered	Variables Removed	Method
1	X2XM, CAR, LDR, X1XM, NPL <sup>b</sup>	.	Enter

a. Dependent Variable: ROA

b. All requested variables entered.

**Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,696 <sup>a</sup>	,485	,462	1,45356

a. Predictors: (Constant), X2XM, CAR, LDR, X1XM, NPL

**ANOVA<sup>a</sup>**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	220,757	5	44,151	20,897	,000 <sup>b</sup>
	Residual	234,526	111	2,113		
	Total	455,283	116			

a. Dependent Variable: ROA

b. Predictors: (Constant), X2XM, CAR, LDR, X1XM, NPL

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

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-2,473	1,247		-1,984	,050
	CAR	,116	,032	,477	3,602	,000
	LDR	,027	,011	,221	2,454	,016
	NPL	,604	,335	,834	1,800	,075
	X1XM	-,034	,008	-1,165	-4,478	,000
	X2XM	-,004	,003	-,460	-1,192	,236

a. Dependent Variable: ROA