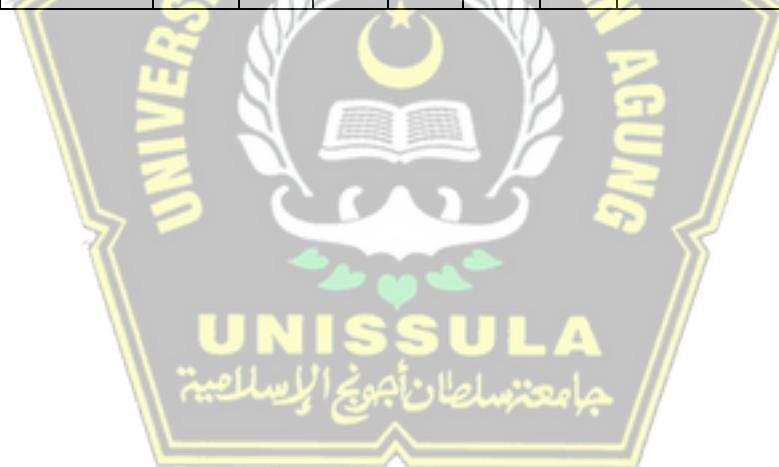


Lampiran 1

DAFTAR SELURUH BANK KONVENTSIONAL DI BEI

KODE	TAHUN IPO	PENERBITAN LAPORAN KEUANGAN						KERUGIAN OPERASIONAL	KET
		2014	2015	2016	2017	2018	2019		
AGRO	2003	✓	✓	✓	✓	✓	✓		Dipakai
AGRS	2014		✓	✓	✓	✓	✓		Tidak Dipakai
ARTO	2016				✓	✓	✓		Tidak Dipakai
BABP	2002	-	✓	✓	✓	✓	✓		Tidak Dipakai
BACA	2007	✓	✓	✓	✓	✓	✓		Dipakai
BBCA	2000	✓	✓	✓	✓	-	✓		Tidak Dipakai
BBHI	2015			✓	✓	✓	✓		Tidak Dipakai
BBKP	2006	✓	✓	✓	✓	✓	✓		Dipakai
BBMD	2013	✓	✓	✓	✓	✓	✓		Dipakai
BBNI	1996	✓	✓	✓	✓	✓	✓		Dipakai
BBRI	2003	✓	✓	✓	✓	✓	✓		Dipakai
BBTN	2009	✓	✓	✓	✓	✓	✓		Dipakai
BBYB	2015			✓	✓	✓	✓		Tidak Dipakai
BCIC	1997	✓	✓	✓	✓	✓	✓		Tidak Dipakai
BDMN	1989	✓	✓	✓	✓	✓	✓		Dipakai
BEKS	2001	-	-	-	✓	✓	✓		Tidak Dipakai
BGTB	2016				✓	✓	✓		Tidak Dipakai
BINA	2014		✓	✓	✓	✓	✓		Tidak Dipakai
BJBR	2010	✓	✓	✓	✓	✓	✓		Dipakai
BJTM	2012	✓	✓	✓	✓	✓	✓		Dipakai
BKSW	2002	✓	✓	✓	✓	✓	-		Tidak Dipakai
BMAS	2013	✓	✓	✓	✓	✓	✓		Dipakai
BMRI	2003	✓	✓	✓	✓	✓	✓		Dipakai
BNBA	2006	✓	✓	✓	✓	✓	✓		Dipakai
BNGA	1989	✓	✓	✓	✓	✓	✓		Dipakai
BNII	1989	✓	✓	✓	✓	✓	✓		Dipakai
BNLI	1990	-	✓	✓	-	✓	✓		Tidak Dipakai
BRIS	1911	-	-	-	-	✓	✓		Tidak Dipakai
BSIM	2010	✓	✓	✓	✓	✓	✓		Dipakai
BSWD	2002	✓	✓	✓	✓	✓	✓	belum audit	Tidak dipakai
BTPN	2008	✓	✓	✓	✓	✓	✓		Dipakai

KODE	TAHUN IPO	PENERBITAN LAPORAN KEUANGAN						KERUGIAN OPERASIONAL	KET
		2014	2015	2016	2017	2018	2019		
BTPS	2018						✓		Tidak Dipakai
BVIC	1999	✓	✓	✓	✓	✓	✓		Dipakai
DNAR	2014		✓	✓	✓	✓	✓		Tidak Dipakai
INPC	1990	✓	✓	✓	✓	✓	✓		Dipakai
MAYA	1997	✓	✓	✓	✓	-	✓		Tidak Dipakai
MCOR	2007	✓	✓	✓	✓	✓	✓		Dipakai
MEGA	2000	✓	✓	✓	✓	✓	✓		Dipakai
NAGA	2013	✓	✓	✓	✓	-	-		Tidak Dipakai
NISP	1994	✓	✓	✓	✓	✓	✓		Dipakai
NOBU	2013	✓	✓	✓	✓	✓	✓		Dipakai
PNBN	1982	✓	✓	✓	✓	✓	✓		Dipakai
PNBS	2014		-	✓	✓	✓	✓		Tidak Dipakai
SDRA	2006	✓	✓	✓	✓	✓	✓		Dipakai



Lampiran 2

HASIL PENGOLAHAN DATA DARI LAPORAN KEUANGAN BANK KONVENTIONAL

No	Kode	Tahun	NPL	LDR	GCG	ROA	NIM	CAR	BOPO	FD (Z score)
1	AGRO	2014	0.0132	0.8849	2	0.0147	0.0462	0.1906	0.8785	1.4530
2	BACA	2014	0.024	0.5813	2	0.0133	0.0396	0.1643	0.8781	1.3899
3	BBKP	2014	0.0207	0.8389	2	0.0133	0.037	0.1421	0.7056	1.3470
4	BBMD	2014	0.0216	0.1013	2	0.0386	0.0824	0.2666	0.6885	1.6096
5	BBNI	2014	0.004	0.878	2	0.035	0.062	0.163	0.6978	1.4892
6	BBRI	2014	0.0169	0.8168	2	0.0473	0.0473	0.1831	0.6337	1.5017
7	BBTN	2014	0.0276	0.10886	2	0.0114	0.0447	0.1464	0.8919	1.3888
8	BDMN	2014	0.013	0.926	2	0.019	0.084	0.179	0.755	1.4990
9	BJBR	2014	0.0128	0.9318	2	0.0192	0.0679	0.1608	0.766	1.4125
10	BJTM	2014	0.0331	0.8654	2	0.0352	0.069	0.2217	0.6963	1.5304
11	BMAS	2014	0.007	0.772	2	0.0082	0.0493	0.1945	0.9271	1.4028
12	BMRI	2014	0.0044	0.8202	2	0.0357	0.0594	0.166	0.6498	1.4719
13	BNBA	2014	0.0008	0.7945	2	0.0152	0.0581	0.1507	0.8741	1.4221
14	BNGA	2014	0.0194	0.9946	2	0.0133	0.0536	0.1558	0.8786	1.4384
15	BNII	2014	0.0148	0.9267	2	0.0148	0.0476	0.1576	0.9303	1.3909
16	BSIM	2014	0.0256	0.8388	2	0.0102	0.0587	0.1838	0.9335	1.5939
17	BTPN	2014	0.004	0.975	2	0.036	0.114	0.232	0.8015	1.5935
18	BVIC	2014	0.0261	0.7025	2	0.008	0.0188	0.1835	0.9325	1.3841
19	INPC	2014	0.0169	0.8762	2	0.0079	0.0475	0.1595	0.7629	1.3978
20	MCOR	2014	0.0243	0.8403	2	0.0054	0.0376	0.1415	0.9319	1.4087
21	MEGA	2014	0.0209	0.6585	2	0.0116	0.0527	0.1523	0.10606	1.9935
22	NISP	2014	0.008	0.9359	2	0.0179	0.0447	0.1874	0.7946	1.4319
23	NOBU	2014	0	0.5157	2	0.0043	0.0374	0.4838	0.9594	1.3915
24	PNBN	2014	0.0052	0.9547	2	0.0223	0.0306	0.173	0.8288	1.4640
25	SDRA	2014	0.0181	0.1012	2	0.0281	0.0189	0.2171	0.5604	1.4446
26	AGRO	2015	0.0132	0.8715	2	0.0155	0.0477	0.2212	0.8863	1.4531
27	BACA	2015	0.0075	0.5578	2	0.011	0.0473	0.177	0.9027	1.3791
28	BBKP	2015	0.0217	0.8474	2	0.0075	0.0353	0.1115	0.8335	1.3758
29	BBMD	2015	0.0136	0.10161	2	0.0353	0.0813	0.2826	0.6858	1.6289
30	BBNI	2015	0.009	0.878	2	0.026	0.064	0.195	0.7550	1.4566
31	BBRI	2015	0.0202	0.8688	2	0.0419	0.0419	0.2059	0.6869	1.4981
32	BBTN	2015	0.0211	0.10878	2	0.0161	0.0487	0.1697	0.8483	1.3791
33	BDMN	2015	0.019	0.875	2	0.017	0.083	0.197	0.7793	1.5101
34	BJBR	2015	0.0117	0.8813	2	0.0204	0.0632	0.1621	0.8331	1.4073
35	BJTM	2015	0.0429	0.8292	2	0.0267	0.0641	0.2122	0.7612	1.4977

No	Kode	Tahun	NPL	LDR	GCG	ROA	NIM	CAR	BOPO	FD (Z score)
36	BMAS	2015	0.005	0.9296	2	0.011	0.0442	0.1933	0.6967	1.447
37	BMRI	2015	0.006	0.8705	2	0.0315	0.059	0.186	0.6967	1.4949
38	BNBA	2015	0.0039	0.8278	2	0.0133	0.0549	0.2557	0.8891	1.4817
39	BNGA	2015	0.0159	0.9798	2	0.0047	0.0521	0.1628	0.9738	1.3793
40	BNII	2015	0.0242	0.8614	2	0.016	0.0484	0.1517	0.9077	1.9825
41	BSIM	2015	0.0299	0.7804	2	0.0095	0.0577	0.1437	0.9167	1.5413
42	BTPN	2015	0.004	0.972	2	0.031	0.113	0.238	0.9389	1.5892
43	BVIC	2015	0.0393	0.7017	2	0.0065	0.0208	0.193	0.9389	1.3687
44	INPC	2015	0.0125	0.8075	2	0.0033	0.0456	0.152	0.9666	1.3791
45	MCOR	2015	0.0163	0.8682	2	0.0069	0.0444	0.1639	0.9070	1.4263
46	MEGA	2015	0.0281	0.6505	2	0.0197	0.0604	0.2285	0.8572	1.4665
47	NISP	2015	0.0078	0.9805	2	0.0168	0.0462	0.1732	0.8014	1.4224
48	NOBU	2015	0	0.5302	2	0.0038	0.0389	0.2748	0.9559	1.4146
49	PNBN	2015	0.0055	0.9883	2	0.0131	0.0461	0.2013	0.8666	1.4566
50	SDRA	2015	0.0126	0.9722	2	0.0194	0.0474	0.1882	0.7989	1.5098
51	AGRO	2016	0.0136	0.8825	2	0.0149	0.4350	0.2368	0.8759	1.4477
52	BACA	2016	0.0294	0.5534	2	0.01	0.0437	0.2064	0.8911	1.3766
53	BBKP	2016	0.0287	0.8361	2	0.0054	0.0393	0.1162	0.9436	1.3422
54	BBMD	2016	0.0218	0.8093	3	0.023	0.0748	0.3512	0.7848	1.5808
55	BBNI	2016	0.004	0.904	2	0.027	0.062	0.194	0.7360	1.4530
56	BBRI	2016	0.0203	0.8777	2	0.0384	0.0384	0.2291	0.6869	1.5000
57	BBTN	2016	0.0185	0.1027	2	0.0176	0.0498	0.2034	0.8248	1.3851
58	BDMN	2016	0.018	0.91	2	0.025	0.089	0.209	0.7725	1.5603
59	BJBR	2016	0.0113	0.867	2	0.0222	0.074	0.1843	0.8270	1.4015
60	BJTM	2016	0.0477	0.9048	2	0.0298	0.0694	0.2388	0.7222	1.5370
61	BMAS	2016	0.0081	0.9988	2	0.0167	0.0528	0.2432	0.8381	1.5027
62	BMRI	2016	0.0138	0.8586	2	0.0195	0.0629	0.2136	0.8094	1.4646
63	BNBA	2016	0.0101	0.7903	2	0.0152	0.0474	0.2515	0.8580	1.4875
64	BNGA	2016	0.0216	0.9838	2	0.0109	0.0564	0.1796	0.9007	1.4285
65	BNII	2016	0.0228	0.8892	2	0.0101	0.0518	0.1677	0.8602	2.0148
66	BSIM	2016	0.0147	0.7747	2	0.0172	0.0644	0.167	0.8623	1.6108
67	BTPN	2016	0.004	0.954	2	0.031	0.12	0.25	0.9430	1.5811
68	BVIC	2016	0.0237	0.6838	2	0.0052	0.0153	0.2458	0.9430	1.3711
69	INPC	2016	0.0144	0.8639	2	0.0031	0.0465	0.1992	0.9617	1.4204
70	MCOR	2016	0.0248	0.8643	2	0.0103	0.0448	0.1943	0.9347	1.4603
71	MEGA	2016	0.0344	0.5535	2	0.0236	0.0701	0.2621	0.8181	1.4994
72	NISP	2016	0.0077	0.8986	2	0.0185	0.0407	0.1828	0.7984	1.4247
73	NOBU	2016	0.0001	0.7253	2	0.0052	0.0431	0.2606	0.9327	1.3810
74	PNBN	2016	0.0082	0.9437	2	0.0169	0.0503	0.2049	0.8302	1.6566

No	Kode	Tahun	NPL	LDR	GCG	ROA	NIM	CAR	BOPO	FD (Z score)
75	SDRA	2016	0.0098	0.1105	2	0.0193	0.0474	0.172	0.7925	1.4953
76	AGRO	2017	0.0131	0.8833	2	0.0015	0.3760	0.2958	0.8648	1.4637
77	BACA	2017	0.0243	0.5061	2	0.0079	0.0421	0.2256	0.9224	1.3559
78	BBKP	2017	0.0637	0.8134	2	0.0009	0.0289	0.1052	0.9904	1.3235
79	BBMD	2017	0.0132	0.8102	2	0.0319	0.074	0.3468	0.6922	1.6016
80	BBNI	2017	0.007	0.856	2	0.027	0.055	0.185	0.7100	1.4387
81	BBRI	2017	0.021	0.8813	2	0.0369	0.0793	0.2296	0.6914	1.4951
82	BBTN	2017	0.0166	1.0311	2	0.0171	0.0476	0.1887	0.8206	2.0178
83	BDMN	2017	0.018	0.933	2	0.031	0.093	0.221	0.7210	1.6010
84	BJBR	2017	0.095	0.8727	2	0.0201	0.0676	0.1877	0.8225	1.3873
85	BJTM	2017	0.0459	0.7969	2	0.0312	0.0668	0.2465	0.6863	1.4974
86	BMAS	2017	0.0138	0.9714	2	0.016	0.0495	0.2159	0.8334	1.4748
87	BMRI	2017	0.0106	0.8716	2	0.0272	0.0563	0.2164	0.7178	1.4694
88	BNBA	2017	0.0085	0.821	2	0.0173	0.0481	0.2567	0.8286	1.5205
89	BNGA	2017	0.0216	0.9624	2	0.017	0.056	0.186	0.8348	1.4284
90	BNII	2017	0.0172	0.8812	2	0.0068	0.0517	0.1753	0.8597	1.4178
91	BSIM	2017	0.0234	0.8057	2	0.0126	0.0646	0.1831	0.8894	1.4502
92	BTPN	2017	0.004	0.962	2	0.021	0.116	0.246	0.8650	1.5930
93	BVIC	2017	0.0232	0.7025	2	0.0064	0.0213	0.1817	0.9453	1.3598
94	INPC	2017	0.043	0.8289	2	0.0031	0.0515	0.1744	0.9655	1.4132
95	MCOR	2017	0.0226	0.7949	2	0.0079	0.0469	0.1575	0.9345	1.3184
96	MEGA	2017	0.0201	0.5647	2	0.0224	0.05	0.2411	0.8128	1.4472
97	NISP	2017	0.072	0.9342	2	0.0196	0.0415	0.1751	0.7707	1.4273
98	NOBU	2017	0.006	0.5399	2	0.0048	0.0422	0.2683	0.9321	1.3565
99	PNBN	2017	0.0077	0.9639	2	0.0161	0.0468	0.2199	0.8504	1.4489
100	SDRA	2017	0.009	1.1107	2	0.0237	0.0486	0.2486	0.7305	1.5206
101	AGRO	2018	0.0178	0.8673	2	0.0154	0.0350	0.2834	0.8299	1.4524
102	BACA	2018	0.025	0.5196	2	0.009	0.042	0.1866	0.9211	1.3568
103	BBKP	2018	0.0475	0.8618	2	0.0022	0.0283	0.1341	0.9841	1.3412
104	BBMD	2018	0.0104	0.8693	2	0.0296	0.0641	0.3458	0.6809	1.5929
105	BBNI	2018	0.008	0.888	2	0.028	0.053	0.185	0.7020	1.4512
106	BBRI	2018	0.0214	0.8957	2	0.0368	0.6848	0.2121	0.6840	1.4992
107	BBTN	2018	0.0183	1.03250	2	0.0134	0.0432	0.1821	0.8558	1.3620
108	BDMN	2018	0.019	0.95	2	0.031	0.089	0.222	0.7090	1.5687
109	BJBR	2018	0.009	0.9189	2	0.0171	0.0637	0.1863	0.8422	1.4018
110	BJTM	2018	0.0375	0.6657	2	0.0296	0.0637	0.2421	0.6945	1.4592
111	BMAS	2018	0.021	1.0087	2	0.0154	0.0475	0.2128	0.8725	1.4544
112	BMRI	2018	0.0067	0.9546	1	0.0317	0.0552	0.2096	0.6648	1.4822
113	BNBA	2018	0.0069	0.8426	2	0.0177	0.0445	0.2552	0.8143	1.4956

No	Kode	Tahun	NPL	LDR	GCG	ROA	NIM	CAR	BOPO	FD (Z score)
114	BNGA	2018	0.0155	0.9718	2	0.0185	0.0512	0.1966	0.8097	1.4304
115	BNII	2018	0.015	0.9646	2	0.0174	0.0524	0.1904	0.8347	1.4447
116	BSIM	2018	0.0273	0.8424	2	0.0025	0.0761	0.176	0.9762	1.4091
117	BTPN	2018	0.005	0.962	2	0.031	0.113	0.253	0.8010	1.5617
118	BVIC	2018	0.019	0.7361	2	0.0033	0.0182	0.1698	0.1002	1.3648
119	INPC	2018	0.0333	0.7718	2	0.0027	0.0539	0.198	0.9712	1.4242
120	MCOR	2018	0.0162	0.8835	2	0.0086	0.0426	0.1569	0.9060	1.4138
121	MEGA	2018	0.016	0.6723	2	0.0247	0.0519	0.2279	0.7778	1.4713
122	NISP	2018	0.0082	0.9351	2	0.021	0.0415	0.1763	0.7477	1.4311
123	NOBU	2018	0.0044	0.7535	2	0.0042	0.0462	0.2326	0.9477	1.3574
124	PNBN	2018	0.091	0.9051	2	0.0216	0.0484	0.2349	0.7827	1.5010
125	SDRA	2018	0.0108	1.4526	2	0.0259	0.0504	0.2304	0.7039	1.5397
126	AGRO	2019	0.0486	0.9159	2	0.0031	0.0301	0.2428	0.9664	1.0563
127	BACA	2019	0.018	0.6055	3	0.0013	0.035	0.1267	0.9812	2.2951
128	BBKP	2019	0.0445	0.8482	2	0.0013	0.1161	0.1259	0.9898	1.5273
129	BBMD	2019	0.0226	0.8806	2	0.0272	0.0645	0.3458	0.7148	2.7488
130	BBNI	2019	0.012	0.915	2	0.024	0.049	0.234	0.7320	1.6457
131	BBRI	2019	0.0104	0.8864	2	0.035	0.0698	0.2255	0.7010	2.8104
132	BBTN	2019	0.0296	1.1350	2	0.0013	0.0332	0.1732	0.9812	2.5383
133	BDMN	2019	0.02	0.989	2	0.003	0.0313	0.2418	0.8270	2.9213
134	BJBR	2019	0.0081	0.9781	2	0.0168	0.0575	0.1771	0.8423	1.9316
135	BJTM	2019	0.0033	0.6812	3	0.0286	0.0647	0.2425	0.7029	1.4861
136	BMAS	2019	0.0227	0.9413	2	0.0113	0.0414	0.2019	0.8710	2.4838
137	BMRI	2019	0.0084	0.9434	2	0.0303	0.0546	0.2328	0.6744	2.6740
138	BNBA	2019	0.007	0.8708	2	0.0096	0.0372	0.2355	0.8955	1.6568
139	BNGA	2019	0.0279	0.9775	2	0.0186	0.0531	0.2147	0.8244	2.6946
140	BNII	2019	0.0192	0.9413	2	0.0145	0.0507	0.2138	0.8709	1.6290
141	BSIM	2019	0.0433	0.8195	2	0.023	0.0731	0.1732	1.1943	1.5104
142	BTPN	2019	0.004	1.6310	2	0.023	0.069	0.242	0.8450	1.0008
143	BVIC	2019	0.0496	0.7476	2	0.009	0.0107	0.234	1.0069	1.3431
144	INPC	2019	0.0425	0.9443	2	0.003	0.0477	0.234	1.0511	1.7213
145	MCOR	2019	0.0172	1.0786	2	0.0071	0.0383	0.1738	0.9149	1.4368
146	MEGA	2019	0.0225	0.6967	2	0.029	0.049	0.2368	0.7410	1.4845
147	NISP	2019	0.0078	0.9408	2	0.0222	0.0396	0.1917	0.7477	1.5191
148	NOBU	2019	0.0209	0.7335	2	0.0052	0.0393	0.2172	0.9314	1.2126
149	PNBN	2019	0.0112	1.1526	2	0.0208	0.0483	0.234	0.7796	2.6860
150	SDRA	2019	0.0118	1.3991	2	0.0188	0.034	0.2002	0.7575	1.5588

Lampiran 3

STATISTIK DESKRIPTIF

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
NPL	150	.0000	.0950	.019124	.0151824
LDR	150	.1012	1.6310	.830653	.2228923
GCG	150	1.0000	3.0000	2.013333	.1632993
ROA	150	.0009	.0473	.017457	.0103978
NIM	150	.0107	.6848	.062481	.0681531
BOPO	150	.1002	1.1943	.823634	.1318028
CAR	150	.1052	.4838	.206724	.0497053
FD	150	1.0008	2.9213	1.545645	.3133358
Valid N (listwise)	150				



Lampiran 4Hasil Uji Asumsi Klasik

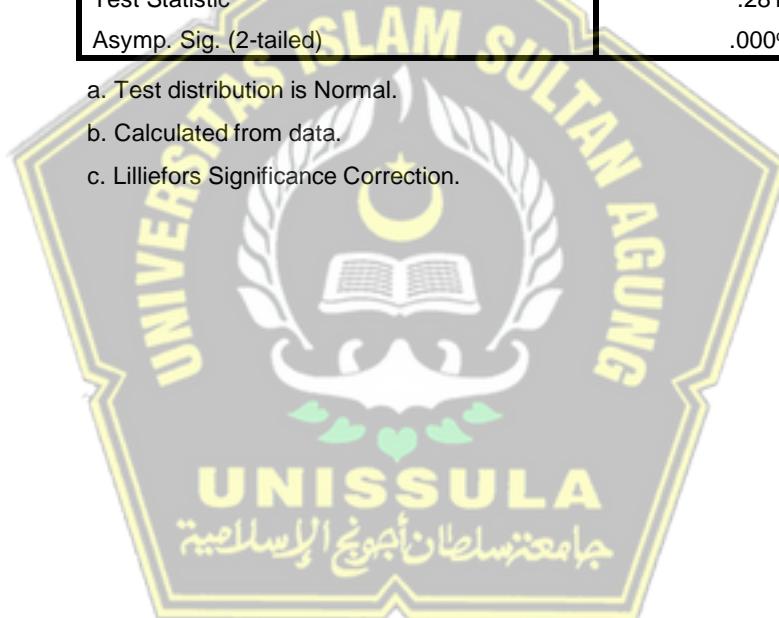
1. Hasil uji Normalitas

Hasil Uji Normalitas sebelum *Outlier* dihilangkan

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		150
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	.30153799
Most Extreme Differences	Absolute	.281
	Positive	.281
	Negative	-.226
Test Statistic		.281
Asymp. Sig. (2-tailed)		.000 ^c

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



Data Outlier yang dihilangkan pada standar deviasi 2,5

No	Kode	Tahun	FD (Z score)
1	BBKP	2014	1.3470
2	BTPN	2014	1.5935
3	BBMD	2014	1.6096
4	BSIM	2014	1.5939
5	MEGA	2014	1.9935
6	BBMD	2015	1.6289
7	BNII	2015	1.9825
8	BSIM	2015	1.5413
9	BTPN	2015	1.5892
10	BNII	2016	2.0148
11	BSIM	2016	1.6108
12	BTPN	2016	1.5811
13	BBTN	2017	2.0178
14	BDMN	2017	1.6010
15	BJBR	2017	1.3873
16	SDRA	2017	1.5206
17	AGRO	2018	1.4524
18	BBTN	2018	1.3620
19	BVIC	2018	1.3648
20	SDRA	2018	1.5397
21	AGRO	2019	1.0563
22	BACA	2019	2.2951
23	BBMD	2019	2.7488
24	BBRI	2019	2.8104
25	BBTN	2019	2.5383
26	BDMN	2019	2.9213
27	BJBR	2019	1.9316
28	BJTM	2019	1.4861
29	BMAS	2019	2.4838
30	BMRI	2019	2.6740
31	BNGA	2019	2.6946
32	BTPN	2019	1.0008
33	INPC	2019	1.7213
34	NOBU	2019	1.2126
35	PNBN	2019	2.6860
36	BBKP	2019	1.5273

No	Kode	Tahun	FD (Z score)
37	BBNI	2019	1.6457
38	BNBA	2019	1.6568
39	BNII	2019	1.6290
40	BSIM	2019	1.5104



Data setelah melakukan *Outlier*

No	Kode	Tahun	NPL	LDR	GCG	ROA	NIM	CAR	BOPO	FD (Z score)
1	AGRO	2014	0.0132	0.8849	2	0.0147	0.0462	0.1906	0.8785	1.4530
2	BACA	2014	0.024	0.5813	2	0.0133	0.0396	0.1643	0.8781	1.3899
3	BBNI	2014	0.004	0.878	2	0.035	0.062	0.163	0.6978	1.4892
4	BBRI	2014	0.0169	0.8168	2	0.0473	0.0473	0.1831	0.6337	1.5017
5	BBTN	2014	0.0276	0.10886	2	0.0114	0.0447	0.1464	0.8919	1.3888
6	BDMN	2014	0.013	0.926	2	0.019	0.084	0.179	0.755	1.4990
7	BJBR	2014	0.0128	0.9318	2	0.0192	0.0679	0.1608	0.766	1.4125
8	BJTM	2014	0.0331	0.8654	2	0.0352	0.069	0.2217	0.6963	1.5304
9	BMAS	2014	0.007	0.772	2	0.0082	0.0493	0.1945	0.9271	1.4028
10	BMRI	2014	0.0044	0.8202	2	0.0357	0.0594	0.166	0.6498	1.4719
11	BNBA	2014	0.0008	0.7945	2	0.0152	0.0581	0.1507	0.8741	1.4221
12	BNGA	2014	0.0194	0.9946	2	0.0133	0.0536	0.1558	0.8786	1.4384
13	BNII	2014	0.0148	0.9267	2	0.0148	0.0476	0.1576	0.9303	1.3909
14	BVIC	2014	0.0261	0.7025	2	0.008	0.0188	0.1835	0.9325	1.3841
15	INPC	2014	0.0169	0.8762	2	0.0079	0.0475	0.1595	0.7629	1.3978
16	MCOR	2014	0.0243	0.8403	2	0.0054	0.0376	0.1415	0.9319	1.4087
17	NISP	2014	0.008	0.9359	2	0.0179	0.0447	0.1874	0.7946	1.4319
18	NOBU	2014	0	0.5157	2	0.0043	0.0374	0.4838	0.9594	1.3915
19	PNBN	2014	0.0052	0.9547	2	0.0223	0.0306	0.173	0.8288	1.4640
20	SDRA	2014	0.0181	0.1012	2	0.0281	0.0189	0.2171	0.5604	1.4446
21	AGRO	2015	0.0132	0.8715	2	0.0155	0.0477	0.2212	0.8863	1.4531
22	BACA	2015	0.0075	0.5578	2	0.011	0.0473	0.177	0.9027	1.3791
23	BBKP	2015	0.0217	0.8474	2	0.0075	0.0353	0.1115	0.8335	1.3758
24	BBNI	2015	0.009	0.878	2	0.026	0.064	0.195	0.7550	1.4566
25	BBRI	2015	0.0202	0.8688	2	0.0419	0.0419	0.2059	0.6869	1.4981
26	BBTN	2015	0.0211	0.10878	2	0.0161	0.0487	0.1697	0.8483	1.3791
27	BDMN	2015	0.019	0.875	2	0.017	0.083	0.197	0.7793	1.5101
28	BJBR	2015	0.0117	0.8813	2	0.0204	0.0632	0.1621	0.8331	1.4073
29	BJTM	2015	0.0429	0.8292	2	0.0267	0.0641	0.2122	0.7612	1.4977
30	BMAS	2015	0.005	0.9296	2	0.011	0.0442	0.1933	0.6967	1.447
31	BMRI	2015	0.006	0.8705	2	0.0315	0.059	0.186	0.6967	1.4949
32	BNBA	2015	0.0039	0.8278	2	0.0133	0.0549	0.2557	0.8891	1.4817
33	BNGA	2015	0.0159	0.9798	2	0.0047	0.0521	0.1628	0.9738	1.3793
34	BVIC	2015	0.0393	0.7017	2	0.0065	0.0208	0.193	0.9389	1.3687
35	INPC	2015	0.0125	0.8075	2	0.0033	0.0456	0.152	0.9666	1.3791
36	MCOR	2015	0.0163	0.8682	2	0.0069	0.0444	0.1639	0.9070	1.4263

No	Kode	Tahun	NPL	LDR	GCG	ROA	NIM	CAR	BOPO	FD (Z score)
37	MEGA	2015	0.0281	0.6505	2	0.0197	0.0604	0.2285	0.8572	1.4665
38	NISP	2015	0.0078	0.9805	2	0.0168	0.0462	0.1732	0.8014	1.4224
39	NOBU	2015	0	0.5302	2	0.0038	0.0389	0.2748	0.9559	1.4146
40	PNBN	2015	0.0055	0.9883	2	0.0131	0.0461	0.2013	0.8666	1.4566
41	SDRA	2015	0.0126	0.9722	2	0.0194	0.0474	0.1882	0.7989	1.5098
42	AGRO	2016	0.0136	0.8825	2	0.0149	0.4350	0.2368	0.8759	1.4477
43	BACA	2016	0.0294	0.5534	2	0.01	0.0437	0.2064	0.8911	1.3766
44	BBKP	2016	0.0287	0.8361	2	0.0054	0.0393	0.1162	0.9436	1.3422
45	BBMD	2016	0.0218	0.8093	3	0.023	0.0748	0.3512	0.7848	1.5808
46	BBNI	2016	0.004	0.904	2	0.027	0.062	0.194	0.7360	1.4530
47	BBRI	2016	0.0203	0.8777	2	0.0384	0.0384	0.2291	0.6869	1.5000
48	BBTN	2016	0.0185	0.1027	2	0.0176	0.0498	0.2034	0.8248	1.3851
49	BDMN	2016	0.018	0.91	2	0.025	0.089	0.209	0.7725	1.5603
50	BJBR	2016	0.0113	0.867	2	0.0222	0.074	0.1843	0.8270	1.4015
51	BJTM	2016	0.0477	0.9048	2	0.0298	0.0694	0.2388	0.7222	1.5370
52	BMAS	2016	0.0081	0.9988	2	0.0167	0.0528	0.2432	0.8381	1.5027
53	BMRI	2016	0.0138	0.8586	2	0.0195	0.0629	0.2136	0.8094	1.4646
54	BNBA	2016	0.0101	0.7903	2	0.0152	0.0474	0.2515	0.8580	1.4875
55	BNGA	2016	0.0216	0.9838	2	0.0109	0.0564	0.1796	0.9007	1.4285
56	BVIC	2016	0.0237	0.6838	2	0.0052	0.0153	0.2458	0.9430	1.3711
57	INPC	2016	0.0144	0.8639	2	0.0031	0.0465	0.1992	0.9617	1.4204
58	MCOR	2016	0.0248	0.8643	2	0.0103	0.0448	0.1943	0.9347	1.4603
59	MEGA	2016	0.0344	0.5535	2	0.0236	0.0701	0.2621	0.8181	1.4994
60	NISP	2016	0.0077	0.8986	2	0.0185	0.0407	0.1828	0.7984	1.4247
61	NOBU	2016	0.0001	0.7253	2	0.0052	0.0431	0.2606	0.9327	1.3810
62	PNBN	2016	0.0082	0.9437	2	0.0169	0.0503	0.2049	0.8302	1.6566
63	SDRA	2016	0.0098	0.1105	2	0.0193	0.0474	0.172	0.7925	1.4953
64	AGRO	2017	0.0131	0.8833	2	0.0015	0.3760	0.2958	0.8648	1.4637
65	BACA	2017	0.0243	0.5061	2	0.0079	0.0421	0.2256	0.9224	1.3559
66	BBKP	2017	0.0637	0.8134	2	0.0009	0.0289	0.1052	0.9904	1.3235
67	BBMD	2017	0.0132	0.8102	2	0.0319	0.074	0.3468	0.6922	1.6016
68	BBNI	2017	0.007	0.856	2	0.027	0.055	0.185	0.7100	1.4387
69	BBRI	2017	0.021	0.8813	2	0.0369	0.0793	0.2296	0.6914	1.4951
70	BJTM	2017	0.0459	0.7969	2	0.0312	0.0668	0.2465	0.6863	1.4974
71	BMAS	2017	0.0138	0.9714	2	0.016	0.0495	0.2159	0.8334	1.4748
72	BMRI	2017	0.0106	0.8716	2	0.0272	0.0563	0.2164	0.7178	1.4694
73	BNBA	2017	0.0085	0.821	2	0.0173	0.0481	0.2567	0.8286	1.5205
74	BNGA	2017	0.0216	0.9624	2	0.017	0.056	0.186	0.8348	1.4284
75	BNII	2017	0.0172	0.8812	2	0.0068	0.0517	0.1753	0.8597	1.4178

No	Kode	Tahun	NPL	LDR	GCG	ROA	NIM	CAR	BOPO	FD (Z score)
76	BSIM	2017	0.0234	0.8057	2	0.0126	0.0646	0.1831	0.8894	1.4502
77	BTPN	2017	0.004	0.962	2	0.021	0.116	0.246	0.8650	1.5930
78	BVIC	2017	0.0232	0.7025	2	0.0064	0.0213	0.1817	0.9453	1.3598
79	INPC	2017	0.043	0.8289	2	0.0031	0.0515	0.1744	0.9655	1.4132
80	MCOR	2017	0.0226	0.7949	2	0.0079	0.0469	0.1575	0.9345	1.3184
81	MEGA	2017	0.0201	0.5647	2	0.0224	0.05	0.2411	0.8128	1.4472
82	NISP	2017	0.072	0.9342	2	0.0196	0.0415	0.1751	0.7707	1.4273
83	NOBU	2017	0.006	0.5399	2	0.0048	0.0422	0.2683	0.9321	1.3565
84	PNBN	2017	0.0077	0.9639	2	0.0161	0.0468	0.2199	0.8504	1.4489
85	BACA	2018	0.025	0.5196	2	0.009	0.042	0.1866	0.9211	1.3568
86	BBKP	2018	0.0475	0.8618	2	0.0022	0.0283	0.1341	0.9841	1.3412
87	BBMD	2018	0.0104	0.8693	2	0.0296	0.0641	0.3458	0.6809	1.5929
88	BBNI	2018	0.008	0.888	2	0.028	0.053	0.185	0.7020	1.4512
89	BBRI	2018	0.0214	0.8957	2	0.0368	0.6848	0.2121	0.6840	1.4992
90	BDMN	2018	0.019	0.95	2	0.031	0.089	0.222	0.7090	1.5687
91	BJBR	2018	0.009	0.9189	2	0.0171	0.0637	0.1863	0.8422	1.4018
92	BJTM	2018	0.0375	0.6657	2	0.0296	0.0637	0.2421	0.6945	1.4592
93	BMAS	2018	0.021	1.0087	2	0.0154	0.0475	0.2128	0.8725	1.4544
94	BMRI	2018	0.0067	0.9546	1	0.0317	0.0552	0.2096	0.6648	1.4822
95	BNBA	2018	0.0069	0.8426	2	0.0177	0.0445	0.2552	0.8143	1.4956
96	BNGA	2018	0.0155	0.9718	2	0.0185	0.0512	0.1966	0.8097	1.4304
97	BNII	2018	0.015	0.9646	2	0.0174	0.0524	0.1904	0.8347	1.4447
98	BSIM	2018	0.0273	0.8424	2	0.0025	0.0761	0.176	0.9762	1.4091
99	BTPN	2018	0.005	0.962	2	0.031	0.113	0.253	0.8010	1.5617
100	INPC	2018	0.0333	0.7718	2	0.0027	0.0539	0.198	0.9712	1.4242
101	MCOR	2018	0.0162	0.8835	2	0.0086	0.0426	0.1569	0.9060	1.4138
102	MEGA	2018	0.016	0.6723	2	0.0247	0.0519	0.2279	0.7778	1.4713
103	NISP	2018	0.0082	0.9351	2	0.021	0.0415	0.1763	0.7477	1.4311
104	NOBU	2018	0.0044	0.7535	2	0.0042	0.0462	0.2326	0.9477	1.3574
105	PNBN	2018	0.091	0.9051	2	0.0216	0.0484	0.2349	0.7827	1.5010
106	BVIC	2019	0.0496	0.7476	2	0.009	0.0107	0.234	1.0069	1.3431
107	MCOR	2019	0.0172	1.0786	2	0.0071	0.0383	0.1738	0.9149	1.4368
108	MEGA	2019	0.0225	0.6967	2	0.029	0.049	0.2368	0.7410	1.4845
109	NISP	2019	0.0078	0.9408	2	0.0222	0.0396	0.1917	0.7477	1.5191
110	SDRA	2019	0.0118	1.3991	2	0.0188	0.034	0.2002	0.7575	1.5588

Hasil Uji Nurmatalitas sesudah *Outlier* dihilangkan

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		110
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	.03958368
Most Extreme Differences	Absolute	.068
	Positive	.062
	Negative	-.068
Test Statistic		.068
Asymp. Sig. (2-tailed)		.200 ^{c,d}

- a. Test distribution is Normal.
- b. Calculated from data.
- c. Lilliefors Significance Correction.
- d. This is a lower bound of the true significance.

2. Hasil Uji Multikolinearitas

Model	Coefficients ^a							
	Unstandardized Coefficients		Standardized Coefficients		t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta				Tolerance	VIF
1 (Constant)	1.278	.104			12.267	.000		
NPL	-.154	.274		-.035	-.561	.576	.946	1.057
LDR	.094	.020		.297	4.785	.000	.948	1.055
GCG	.047	.030		.098	1.582	.117	.944	1.059
ROA	2.337	.864		.369	2.706	.008	.197	5.085
NIM	.012	.051		.015	.238	.812	.947	1.056
CAR	.411	.083		.323	4.987	.000	.874	1.144
BOPO	-.148	.091		-.221	-1.627	.107	.198	5.041

a. Dependent Variable: FD

3. Hasil Uji Autokorelasi

Runs Test	
	Unstandardized Residual
Test Value ^a	-.00350
Cases < Test Value	55
Cases >= Test Value	55
Total Cases	110
Number of Runs	57
Z	.192
Asymp. Sig. (2-tailed)	.848

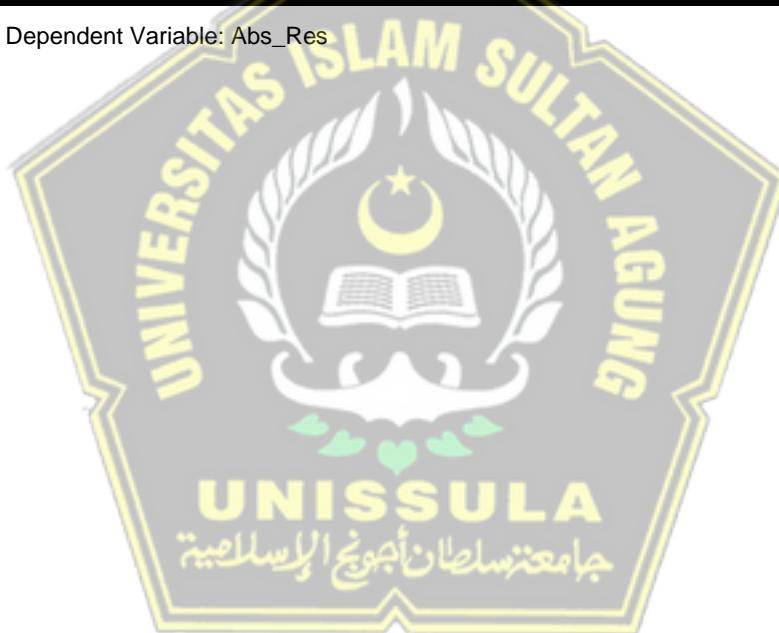
a. Median

4. Hasil Uji Heteroskedastisitas

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
1 (Constant)	-.026	.068		-.385	.701
NPL	-.184	.178		-.102	.305
LDR	-.004	.013		-.030	.761
GCG	-.005	.019		-.028	.778
ROA	.541	.561		.210	.338
NIM	-.009	.033		-.027	.787
CAR	.078	.054		.151	.148
BOPO	.058	.059		.213	.329

a. Dependent Variable: Abs_Res



Lampiran 5 Hasil Regresi Linier Berganda

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.792 ^a	.627	.601	.0409194

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

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.287	7	.041	24.503	.000 ^b
	Residual	.171	102	.002		
	Total	.458	109			

a. Dependent Variable: FD

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

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients Beta	T	Sig.
	B	Std. Error			
1	(Constant)	1.278	.104	12.267	.000
	NPL	-.154	.274	-.561	.576
	LDR	.094	.020	.297	.000
	GCG	.047	.030	.098	.117
	ROA	2.337	.864	.369	.008
	NIM	.012	.051	.015	.812
	CAR	.411	.083	.323	.000
	BOPO	-.148	.091	-.221	.107

a. Dependent Variable: FD