

### LAMPIRAN 1

#### Daftar Perusahaan Perbankan yang Listing Di Bursa Efek Indonesia (BEI) Tahun 2013-2017

NO	KODE	NAMA	TGL IPO
1	AGRO	Bank Rakyat Indonesia Agroniaga Tbk	08 Agustus 2003
2	BABP	PT Bank MNC Internasional Tbk.	15 Juli 2002
3	BACA	Bank Capital Indonesia Tbk	04 Oktober 2007
4	BBCA	Bank Central Asia Tbk	31 Mei 2000
5	BBKP	Bank Bukopin Tbk	10 Juli 2006
6	BBNI	Bank Negara Indonesia Tbk	25 November 1996
7	BBNP	Bank Nusantara Parahyangan Tbk	10 Januari 2001
8	BBRI	Bank Rakyat Indonesia (Persero) Tbk	10 November 2003

9	BBTN	Bank Tabungan Negara (Persero) Tbk	17 Desember 2009
10	BCIC	PT Bank JTrust Indonesia Tbk.	25 Juni 1997
11	BDMN	Bank Danamon Indonesia Tbk	06 Desember 1989
12	BEKS	PT Bank Pundi Indonesia Tbk.	13 Juli 2001
13	BJBR	Bank Pembangunan Daerah Jawa Barat dan Banten Tbk	08 Juli 2010
14	BJTM	Bank Pembangunan Daerah Jawa Timur Tbk	12 Juli 2012
15	BKSW	PT Bank QNB Indonesia Tbk	21 November 2002
16	BMRI	Bank Mandiri (Persero) Tbk	14 Juli 2003
17	BNBA	Bank Bumi Arta Tbk	31 November 2009
18	BNGA	Bank CIMB Niaga Tbk	29 November 1989

19	BNII	PT Bank Maybank Indonesia Tbk	21 November 1989
20	BNLI	Bank Permata Tbk	15 Januari 1990
21	BSIM	Bank Sinarmas Tbk	13 Desember 2010
22	BSWD	Bank of India Indonesia Tbk	01 Mei 2002
23	BTPN	Bank Tabungan Pensiunan Nasional Tbk	12 Maret 2008
24	BVIC	Bank Victoria International Tbk	30 Juni 1999
25	INPC	Bank Artha Graha Internasional Tbk	29 Agustus 1990
26	MAYA	Bank Mayapada Internasional Tbk	29 Agustus 1997
27	MCOR	PT Bank China Construction Bank Indonesia Tbk	03 Juli 2007
28	MEGA	Bank Mega Tbk	17 April 2000

29	NISP	Bank OCBC NISP Tbk	20 Oktober 1994
30	PNBN	Bank Pan Indonesia Tbk	29 Desember 1982
31	SDRA	PT Bank Woori Saudara Indonesia 1906 Tbk	15 Desember 2006
32	AGRS	PT Bank Agris Tbk	22 Desember 2014
33	ARTO	PT Bank Artos Indonesia Tbk	12 Januari 2016
34	BBHI	PT Bank Harda Internasional Tbk.	12 Agustus 2015
35	BBMD	PT Bank Mestika Dharma Tbk.	08 Juli 2013
36	BBYB	PT Bank Yudha Bhakti Tbk.	13 Januari 2015
37	BGTG	PT Bank Ganesha Tbk.	12 Mei 2016
38	BINA	PT Bank Ina Perdana Tbk.	16 Januari 2014

39	BMAS	PT Bank Maspion Indonesia Tbk.	11 Juli 2013
40	DNAR	PT Bank Dinar Indonesia Tbk.	11 Juli 2014
41	NAGA	PT Bank Mitraniaga Tbk.	09 Juli 2013
42	NOBU	PT Bank Nationalnobu Tbk.	20 Mei 2013
43	PNBS	PT Bank Panin Dubai Syariah Tbk.	15 Januari 2014



**LAMPIRAN 2****Data Penelitian**

No.	NAMA	Code	TOTAL KREDIT				
			2013	2014	2015	2016	2017
1	Bank Rakyat Indonesia Agro Niaga Tbk	AGRO	3.698.593	4.593.676	5.912.690	7.939.829	10.981.623
2	Bank MNC Internasional Tbk	BABP	5.378.170	6.128.833	7.047.265	7.941.795	6.783.806
3	Bank Capital Indonesia Tbk	BACA	3.734.689	4.729.920	6.044.761	6.636.940	71.153.830
4	Bank Central Asia Tbk	BBCA	306.679.132	339.859.068	378.616.292	403.391.221	454.264.956
5	Bank Bukopin Tbk	BBKP	47.663.059	54.343.712	64.863.291	70.966.849	70.479.820
6	Bank Negara Indonesia (Persero)Tbk	BBNI	243.757.807	270.651.986	314.066.531	376.594.527	441.313.566
7	Bank Nusantara Parahyangan Tbk	BBNP	7.066.300	6.711.199	6.376.519	5.313.629	5.104.886
8	Bank Rakyat Indonesia (Persero)Tbk	BBRI	419.144.730	479.211.143	547.318.355	621.286.679	689.559.288
9	Bank Tabungan Negara (Persero) Tbk	BBTN	99.330.214	114.345.618	136.905.226	162.330.347	196.634.594

10	Bank J Trust Indonesia Tbk	BCIC	10.128.316	7.234.672	9.176.579	10.397.406	11.281.861
11	Bank Danamon Indonesia Tbk	BDMN	103.468.254	106.774.211	99.483.055	91.888.516	94.045.506
12	Bank Pembangunan Daerah Banten Tbk	BEKS	6.552.710	6.419.108	4.082.124	3.142.761	4.985.699
13	Bank Jabar Banten Tbk	BJBR	44.289.060	49.616.998	54.368.172	62.754.600	70.454.374
14	Bank Pembangunan Daerah Jawa Timur Tbk	BJTM	21.558.708	26.194.879	27.423.746	28.353.067	30.360.407
15	Bank QNB Indonesia Tbk	BKSW	11.254.000	15.093.659	20.788.304	17.551.188	13.542.749
16	Bank Mandiri (Persero) Tbk	BMRI	452.254.252	505.394.870	564.393.595	56.551.643	678.292.520
17	Bank Bumi Arta Tbk	BNBA	2.821.070	3.528.465	4.293.193	4.458.966	4.483.064
18	Bank CIMB Niaga Tbk	BNGA	145.808.989	169.380.619	163.682.732	173.587.691	181.405.722
19	Bank Maybank Indonesia Tbk	BNII	94.500.410	96.755.697	102.330.246	108.002.377	111.809.451
20	Bank Permata Tbk	BNLI	150.169.207	131.388.463	125.867.973	94.782.664	90.020.985
21	Bank Sinar Mas Tbk	BSIM	10.909.738	14.223.357	17.327.762	19.111.131	18.364.562
22	Bank of India Indonesia Tbk	BSWD	2.547.310	3.129.867	3.401.455	2.191.948	2.101.750
23	Bank Tabungan Pensiunan Nasional Tbk	BTPN	46.105.437	49.494.487	58.710.409	63.247.619	65.306.817

24	Bank Victoria International Tbk	BVIC	11.076.019	12.245.677	13.094.048	14.260.847	15.831.264
25	Bank Artha Graha International Tbk	INPC	15.352.474	17.018.062	17.112.628	18.011.030	203.910
26	Bank Mayapada International Tbk	MAYA	17.568.211	25.942.815	34.099.344	46.674	56.420.081
27	Bank China Construction Bank Ind. Tbk	MCOR	5.461.285	6.884.866	7.231.871	8.229.739	10.109.907
28	Bank Mega Tbk	MEGA	29.779.302	33.207.612	31.748.472	28.300.130	35.237.814
29	Bank OCBC NISP Tbk	NISP	55.741.023	66.933.612	84.040.768	90.247.652	102.189.794
30	Bank Pan Indonesia Tbk	PNBN	98.562.456	111.944.302	117.743.573	121.792.983	128.651.727
31	Bank Woori Saudara Indonesia 1906 Tbk	SDRA	9.511.266	11.306.632	13.775.638	16.260.828	18.649.664



No.	NAMA	Code	ROA				
			2013	2014	2015	2016	2017
1	Bank Rakyat Indonesia Agro Niaga Tbk	AGRO	1,02	0,97	0,96	0,91	0,86
2	Bank MNC Internasional Tbk	BABP	-1,00	-0,58	0,07	0,07	-6,4
3	Bank Capital Indonesia Tbk	BACA	0,99	0,81	0,75	0,66	0,53
4	Bank Central Asia Tbk	BBCA	2,87	2,99	3,03	3,05	3,11
5	Bank Bukopin Tbk	BBKP	1,35	0,92	1,02	1,03	0,13
6	Bank Negara Indonesia (Persero)Tbk	BBNI	2,34	2,60	1,80	1,89	1,94
7	Bank Nusantara Parahyangan Tbk	BBNP	1,05	1,02	0,78	0,11	-0,76
8	Bank Rakyat Indonesia (Persero)Tbk	BBRI	3,41	3,02	2,89	2,61	2,58
9	Bank Tabungan Negara (Persero) Tbk	BBTN	1,19	0,79	1,08	1,22	1,16
10	Bank J Trust Indonesia Tbk	BCIC	-7,79	-5,22	-5,13	-4,47	0,71
11	Bank Danamon Indonesia Tbk	BDMN	2,26	1,37	1,31	1,60	2,33

12	Bank Pembangunan Daerah Banten Tbk	BEKS	1,07	-1,32	-5,55	-7,71	-1,00
13	Bank Jabar Banten Tbk	BJBR	1,94	1,48	1,56	1,13	1,07
14	Bank Pembangunan Daerah Jawa Timur Tbk	BJTM	2,49	2,47	2,07	2,39	2,25
15	Bank QNB Indonesia Tbk	BKSW	0,03	0,58	0,61	-2,67	-3,21
16	Bank Mandiri (Persero) Tbk	BMRI	1,58	2,42	2,32	1,41	1,91
17	Bank Bumi Arta Tbk	BNBA	1,39	1,01	0,87	1,11	1,28
18	Bank CIMB Niaga Tbk	BNGA	1,96	1,01	0,18	0,86	1,12
19	Bank Maybank Indonesia Tbk	BNII	1,12	0,50	0,73	1,18	1,12
20	Bank Permata Tbk	BNLI	1,04	0,86	0,14	-3,92	2,25
21	Bank Sinar Mas Tbk	BSIM	1,27	0,73	0,66	1,19	1,05
22	Bank of India Indonesia Tbk	BSWD	2,26	2,04	-0,73	-11,73	-2,83
23	Bank Tabungan Pensiunan Nasional Tbk	BTPN	3,06	2,49	2,16	2,05	1,49
24	Bank Victoria International Tbk	BVIC	1,37	0,49	0,40	3,86	0,47
25	Bank Artha Graha International Tbk	INPC	1,07	0,47	0,28	0,28	0,25

26	Bank Mayapada International Tbk	MAYA	1,60	1,2	1,38	1,35	0,90
27	Bank China Construction Bank Ind. Tbk	MCOR	0,99	0,54	0,67	0,18	0,32
28	Bank Mega Tbk	MEGA	0,79	0,9	1,54	1,64	11,6
29	Bank OCBC NISP Tbk	NISP	1,25	1,29	1,25	1,30	1,41
30	Bank Pan Indonesia Tbk	PNBN	1,21	1,50	0,86	1,26	0,94
31	Bank Woori Saudara Indonesia 1906 Tbk	SDRA	0,65	0,84	1,32	1,37	1,62

No.	NAMA	Code	INTEREST INCOME				
			2013	2014	2015	2016	2017
1	Bank Rakyat Indonesia Agro Niaga Tbk	AGRO	420.623	598.344	786.710	965.085	1.252.069
2	Bank MNC Internasional Tbk	BABP	684.302	760.698	950.521	1.060.551	1.021.547
3	Bank Capital Indonesia Tbk	BACA	553.884	152.633	210.698	281.039	277.896
4	Bank Central Asia Tbk	BBCA	34.277.149	43.771.256	47.081.728	50.425.826	53.767.939

5	Bank Bukopin Tbk	BBKP	5.950.023	7.093.455	8.303.973	9.408.677	9.623.094
6	Bank Negara Indonesia (Persero)Tbk	BBNI	26.450.708	33.364.942	36.895.081	43.768.439	48.177.849
7	Bank Nusantara Parahyangan Tbk	BBNP	906.462	1.080.295	1.006.417	905.311	339.805
8	Bank Rakyat Indonesia (Persero)Tbk	BBRI	59.461.084	75.122.213	85.434.037	92.151.312	102.899.292
9	Bank Tabungan Negara (Persero) Tbk	BBTN	10.782.877	12.807.328	14.966.209	17.138.819	19.271.582
10	Bank J Trust Indonesia Tbk	BCIC	1.322.339	1.194.273	1.070.951	1.342.635	1.500.646
11	Bank Danamon Indonesia Tbk	BDMN	20.130.837	22.991.485	22.420.658	20.654.674	20.052.217
12	Bank Pembangunan Daerah Banten Tbk	BEKS	1.620.706	1.679.997	1.009.192	476.898	528.927
13	Bank Jabar Banten Tbk	BJBR	8.132.988	8.791.820	10.084.451	10.677.875	11.487.572
14	Bank Pembangunan Daerah Jawa Timur Tbk	BJTM	3.385.537	4.083.943	4.703.655	4.904.378	4.889.674
15	Bank QNB Indonesia Tbk	BKSW	1.054.120	1.221.121	2.040.582	2.048.592	1.643.688
16	Bank Mandiri (Persero) Tbk	BMRI	54.254.210	62.637.942	71.570.127	76.709.888	79.501.530
17	Bank Bumi Arta Tbk	BNBA	397.198	531.253	660.714	717.418	678.025
18	Bank CIMB Niaga Tbk	BNGA	17.870.203	20.812.884	22.318.759	21.324.648	20.403.384

19	Bank Maybank Indonesia Tbk	BNII	11.200.357	13.399.814	13.905.475	13.546.449	14.863.572
20	Bank Permata Tbk	BNLI	11.926.599	15.546.523	16.130.822	14.398.570	11.198.146
21	Bank Sinar Mas Tbk	BSIM	1.390.147	1.794.506	2.379.676	2.881.420	3.106.718
22	Bank of India Indonesia Tbk	BSWD	275.921	441.365	553.936	408.092	298.694
23	Bank Tabungan Pensiunan Nasional Tbk	BTPN	10.943.058	12.293.155	13.003.876	13.695.226	14.046.062
24	Bank Victoria International Tbk	BVIC	1.600.960	2.031.299	2.013.810	2.160.859	2.292.718
25	Bank Artha Graha International Tbk	INPC	1.940.361	2.249.421	2.415.224	2.268.276	2.398.933
26	Bank Mayapada International Tbk	MAYA	2.255.017	3.564.517	5.002.094	6.029.021	6.984.499
27	Bank China Construction Bank Ind. Tbk	MCOR	649.136	899.099	1.000.742	1.067.322	1.147.285
28	Bank Mega Tbk	MEGA	4.865.437	5.978.672	6.458.281	6.151.919	6.393.586
29	Bank OCBC NISP Tbk	NISP	5.987.410	7.907.553	9.221.005	10.204.341	11.037.171
30	Bank Pan Indonesia Tbk	PNBN	11.258.163	15.491.547	16.914.828	17.447.007	17.482.548
31	Bank Woori Saudara Indonesia 1906 Tbk	SDRA	240.254	251.564	1.549.763	1.773.722	1.990.350

No.	NAMA	Code	NPL				
			2013	2014	2015	2016	2017
1	Bank Rakyat Indonesia Agro Niaga Tbk	AGRO	0,0095	0,0132	0,0132	0,0136	0,0131
2	Bank MNC Internasional Tbk	BABP	4,8800	5,8800	2,4300	0,0238	0,0282
3	Bank Capital Indonesia Tbk	BACA	0,0019	0,0024	0,0075	0,0294	0,0243
4	Bank Central Asia Tbk	BBCA	0,0020	0,0020	0,0020	0,0030	0,0040
5	Bank Bukopin Tbk	BBKP	1,5600	2,0700	2,1700	2,8700	6,3700
6	Bank Negara Indonesia (Persero)Tbk	BBNI	0,5000	0,4000	0,9000	0,4000	0,7000
7	Bank Nusantara Parahyangan Tbk	BBNP	0,4500	0,0141	0,0398	0,0407	0,4500
8	Bank Rakyat Indonesia (Persero)Tbk	BBRI	0,3100	1,6900	2,0200	1,0900	0,8800
9	Bank Tabungan Negara (Persero) Tbk	BBTN	3,0400	2,7600	2,1100	1,8500	1,6600
10	Bank J Trust Indonesia Tbk	BCIC	3,6100	12,2400	2,1900	2,9100	1,5300
11	Bank Danamon Indonesia Tbk	BDMN	0,0000	1,3000	1,9000	1,8000	1,8000

12	Bank Pembangunan Daerah Banten Tbk	BEKS	0,0339	0,0485	0,0491	4,7600	4,7600
13	Bank Jabar Banten Tbk	BJBR	0,6800	1,2800	1,1700	1,1300	0,9500
14	Bank Pembangunan Daerah Jawa Timur Tbk	BJTM	3,4400	3,3100	4,2900	4,7700	4,5900
15	Bank QNB Indonesia Tbk	BKSW	0,1000	0,2300	2,3900	2,9400	1,1400
16	Bank Mandiri (Persero) Tbk	BMRI	0,0037	0,0044	0,0060	0,0138	0,0106
17	Bank Bumi Arta Tbk	BNBA	0,0000	0,0800	0,3900	1,0100	0,8500
18	Bank CIMB Niaga Tbk	BNGA	1,8000	2,2000	2,5000	2,9000	0,0211
19	Bank Maybank Indonesia Tbk	BNII	1,5500	1,4800	0,0242	0,0228	0,0172
20	Bank Permata Tbk	BNLI	0,3100	0,6300	0,0140	0,0220	0,0170
21	Bank Sinar Mas Tbk	BSIM	0,0212	0,0256	0,0299	0,0147	0,0234
22	Bank of India Indonesia Tbk	BSWD	0,0081	0,0058	4,9600	4,6900	3,5900
23	Bank Tabungan Pensiunan Nasional Tbk	BTPN	0,4000	0,4000	0,4000	0,4000	0,4000
24	Bank Victoria International Tbk	BVIC	0,3200	2,6100	3,9300	2,3700	2,3200
25	Bank Artha Graha International Tbk	INPC	1,7600	1,6900	1,2500	1,4400	4,3000

26	Bank Mayapada International Tbk	MAYA	0,0064	0,0123	2,2600	1,2200	4,2000
27	Bank China Construction Bank Ind. Tbk	MCOR	1,3300	2,4300	1,6300	2,4800	2,2600
28	Bank Mega Tbk	MEGA	0,0215	0,0209	0,0281	0,0344	0,0201
29	Bank OCBC NISP Tbk	NISP	0,0035	0,0080	0,0078	0,0077	0,0072
30	Bank Pan Indonesia Tbk	PNBN	0,7500	0,5200	0,5500	0,8200	0,7700
31	Bank Woori Saudara Indonesia 1906 Tbk	SDRA	1,2500	1,3000	1,2600	0,9800	0,9000

No.	NAMA	Code	DPK				
			2013	2014	2015	2016	2017
1	Bank Rakyat Indonesia Agro Niaga Tbk	AGRO	4.347.480	6.118.270	4.812.960	29.770.900	13.545.900
2	Bank MNC Internasional Tbk	BABP	7.399.124	9.309.443	11.029.030	14.695.950	12.288.690
3	Bank Capital Indonesia Tbk	BACA	27.233.881	41.492.346	6.449.660	8.072.040	713.942.000
4	Bank Central Asia Tbk	BBCA	2.853.818.500	3.107.974.900	741.086.000	513.077.000	3.572.400.000



5	Bank Bukopin Tbk	BBKP	56.928.120	84.476.840	86.054.760	689.072.500	688.043.300
6	Bank Negara Indonesia (Persero)Tbk	BBNI	335.626.290	2.596.310.800	463.072.000	448.293.000	4.017.040.000
7	Bank Nusantara Parahyangan Tbk	BBNP	135.339.679	8.619.900	58.499.700	50.600.300	71.951.700
8	Bank Rakyat Indonesia (Persero)Tbk	BBRI	554.786.610	84.504.609	786.063.000	1.033.548.000	799.035.000
9	Bank Tabungan Negara (Persero) Tbk	BBTN	929.290.268	921.978.455	902.070.000	185.880.000	257.187.000
10	Bank J Trust Indonesia Tbk	BCIC	40.339.900	223.134.819	67.489.400	44.769.600	18.145.700
11	Bank Danamon Indonesia Tbk	BDMN	1.034.350.900	1.253.111.700	207.104.000	820.200.000	774.530.000
12	Bank Pembangunan Daerah Banten Tbk	BEKS	51.470.200	69.860.900	28.744.800	49.441.000	8.283.240
13	Bank Jabar Banten Tbk	BJBR	52.242.450	75.319.410	61.417.000	150.019.000	202.119.000
14	Bank Pembangunan Daerah Jawa Timur Tbk	BJTM	53.886.460	52.143.200	51.359.000	66.558.000	106.193.000
15	Bank QNB Indonesia Tbk	BKSW	50.545.411	55.977.797	47.543.800	53.490.100	50.283.100
16	Bank Mandiri (Persero) Tbk	BMRI	755.203.620	818.221.680	624.300.000	96.523.700	988.694.000
17	Bank Bumi Arta Tbk	BNBA	4.504.220	6.813.050	5.935.980	7.046.700	8.674.570

18	Bank CIMB Niaga Tbk	BNGA	1.439.470.700	811.795.400	1.012.370.000	768.600.000	1.721.970.000
19	Bank Maybank Indonesia Tbk	BNII	880.079.000	777.796.400	159.264.000	502.390.000	510.490.000
20	Bank Permata Tbk	BNLI	836.894.600	358.879.200	1.030.350.000	1.011.620.000	823.460.000
21	Bank Sinar Mas Tbk	BSIM	37.741.876	37.268.434	48.975.570	47.753.110	58.828.480
22	Bank of India Indonesia Tbk	BSWD	23.308.600	26.287.300	92.484.000	12.741.300	7.439.780
23	Bank Tabungan Pensiunan Nasional Tbk	BTPN	61.022.270	78.439.430	75.611.000	84.536.000	100.027.000
24	Bank Victoria International Tbk	BVIC	56.152.855	61.167.712	70.176.200	74.585.200	97.950.060
25	Bank Artha Graha International Tbk	INPC	316.070.837	93.251.900	34.472.730	124.959.400	9.808.380
26	Bank Mayapada International Tbk	MAYA	148.216.213	137.244.569	167.520.800	1.656.605	178.277.900
27	Bank China Construction Bank Ind. Tbk	MCOR	8.942.060	8.171.780	60.285.700	15.988.240	18.852.890
28	Bank Mega Tbk	MEGA	12.671.435	10.360.828	97.664.000	69.841.000	82.069.000
29	Bank OCBC NISP Tbk	NISP	875.562.142	993.160.139	94.755.810	885.191.100	994.725.300
30	Bank Pan Indonesia Tbk	PNBN	345.264.200	586.160.700	984.800.000	139.620.000	687.490.000
31	Bank Woori Saudara Indonesia 1906 Tbk	SDRA	45.202.000	67.319.000	47.517.100	79.333.900	107.250.500

### LAMPIRAN 3

#### Statistik Deskriptif

#### Descriptives

**Descriptive Statistics**

	N	Minimum	Maximum	Mean	Std. Deviation
CFO	155	-,12734	,17628	-,0000912	,04833211
DISC	155	-4,27924	6,01869	,0120043	1,34544233
NPL	155	,0000	12,2400	1,299307	1,7091535
IRR	155	6,44331	324,84372	73,20573	37,20074689
LDR	155	41,00	113,30	85,9735	11,81427
GCG	155	30,75	97,53	70,0425	17,65716
ROA	155	-11,73	11,60	,7917	2,30674
NIM	155	,24	13,04	5,2650	2,20446
CAR	155	8,00	37,17	18,1632	4,46263
Valid N (listwise)	155				

## LAMPIRAN 4

## Hasil Uji Normalitas

## NPar Tests

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual	Unstandardized Residual
N		155	155
Normal Parameters <sup>a,b</sup>	Mean	,0000000	,0000000
	Std. Deviation	,04502490	1,23371471
Most Extreme Differences	Absolute	,075	,098
	Positive	,075	,098
	Negative	-,051	-,072
Kolmogorov-Smirnov Z		,938	1,221
Asymp. Sig. (2-tailed)		,342	,102

a. Test distribution is Normal.

b. Calculated from data.

## LAMPIRAN 5

## Hasil Uji Heteroskedastisitas

## Regression

Variables Entered/Removed<sup>b</sup>

Model	Variables Entered	Variables Removed	Method
1	CAR, NPL, LDR, GCG, ROA <sup>a</sup> , IRR, NIM		Enter

a. All requested variables entered.

b. Dependent Variable: ABS\_RES1

## Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,314 <sup>a</sup>	,099	,056	,02916204

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

ANOVA<sup>b</sup>

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	,014	7	,002	2,303	,060 <sup>a</sup>
	Residual	,125	147	,001		
	Total	,139	154			

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

b. Dependent Variable: ABS\_RES1

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

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,019	,025		-,739	,461
	NPL	,000	,002	-,027	-,312	,756
	IRR	-3,4E-005	,000	-,043	-,402	,689
	LDR	,000	,000	,151	1,865	,064
	GCG	-2,9E-005	,000	-,017	-,214	,831
	ROA	,002	,001	,136	1,410	,161
	NIM	,001	,001	,081	,755	,452
	CAR	,001	,001	,139	1,337	,183

a. Dependent Variable: ABS\_RES1

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

Model	Variables Entered	Variables Removed	Method
1	CAR, NPL, LDR, GCG, ROA <sup>a</sup> , IRR, NIM	.	Enter

a. All requested variables entered.

b. Dependent Variable: ABS\_RES2

**Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,259 <sup>a</sup>	,067	,023	8,71864328

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

**ANOVA<sup>b</sup>**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	805,907	7	115,130	1,515	,167 <sup>a</sup>
	Residual	11174,167	147	76,015		
	Total	11980,074	154			

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

b. Dependent Variable: ABS\_RES2

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

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	22,622	7,506		3,014	,003
	NPL	,101	,452	,020	,223	,824
	IRR	-,012	,026	-,049	-,453	,651
	LDR	-,116	,061	-,155	-1,884	,062
	GCG	-,034	,041	-,069	-,833	,406
	ROA	-,102	,377	-,027	-,272	,786
	NIM	-,121	,437	-,030	-,277	,782
	CAR	-,401	,210	-,203	-1,915	,057

a. Dependent Variable: ABS\_RES2

## LAMPIRAN 6

## Hasil Regresi Linier Berganda

## Regression

Variables Entered/Removed<sup>b</sup>

Model	Variables Entered	Variables Removed	Method
1	CAR, NPL, LDR, GCG, ROA <sup>a</sup> , IRR, NIM		Enter

a. All requested variables entered.

b. Dependent Variable: CFO

Model Summary<sup>b</sup>

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	,364 <sup>a</sup>	,132	,091	,04608446	2,219

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

b. Dependent Variable: CFO

ANOVA<sup>b</sup>

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	,048	7	,007	3,198	,004 <sup>a</sup>
	Residual	,312	147	,002		
	Total	,360	154			

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

b. Dependent Variable: CFO



Coefficients<sup>a</sup>

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	,021	,040		,530	,597		
	NPL	-,005	,002	-,168	-1,993	,048	,826	1,210
	IRR	-,002	,000	-,192	-1,847	,047	,546	1,832
	LDR	-,001	,000	-,199	-2,506	,013	,938	1,067
	GCG	6,70E-005	,000	-,024	-,308	,759	,933	1,071
	ROA	,001	,002	,066	,689	,492	,654	1,529
	NIM	,004	,002	,169	1,604	,111	,532	1,880
	CAR	-,001	,001	-,069	-,676	,500	,564	1,774

a. Dependent Variable: CFO

Residuals Statistics<sup>a</sup>

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	-,0361275	,0777810	-,0000912	,01757132	155
Std. Predicted Value	-2,051	4,432	,000	1,000	155
Standard Error of Predicted Value	,004	,028	,010	,004	155
Adjusted Predicted Value	-,0358111	,0648408	-,0003203	,01746462	155
Residual	-,113065	,17552213	,00000000	,04502490	155
Std. Residual	-2,453	3,809	,000	,977	155
Stud. Residual	-2,493	3,857	,002	1,001	155
Deleted Residual	-,116782	,17999958	,00022916	,04731317	155
Stud. Deleted Residual	-2,539	4,054	,005	1,014	155
Mahal. Distance	,455	56,470	6,955	8,328	155
Cook's Distance	,000	,168	,007	,016	155
Centered Leverage Value	,003	,367	,045	,054	155

a. Dependent Variable: CFO

## Regression

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

Model	Variables Entered	Variables Removed	Method
1	CAR, NPL, LDR, GCG, ROA <sup>a</sup> , IRR, NIM	.	Enter

a. All requested variables entered.

b. Dependent Variable: DISC

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

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	,399 <sup>a</sup>	,159	,119	1,26274727	2,123

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

b. Dependent Variable: DISC

### ANOVA<sup>b</sup>

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	44,377	7	6,340	3,976	,001 <sup>a</sup>
	Residual	234,396	147	1,595		
	Total	278,773	154			

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

b. Dependent Variable: DISC

### Coefficients<sup>a</sup>

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	1,558	1,087		1,433	,154		
	NPL	-,001	,065	-,002	-,019	,984	,826	1,210
	IRR	-,005	,004	-,131	-1,281	,202	,546	1,832
	LDR	-,006	,009	-,053	-,680	,497	,938	1,067
	GCG	-,006	,006	-,075	-,959	,339	,933	1,071
	ROA	,155	,055	,265	2,839	,005	,654	1,529
	NIM	,026	,063	,042	,409	,683	,532	1,880
	CAR	-,054	,030	-,180	-1,791	,075	,564	1,774

a. Dependent Variable: DISC

Residuals Statistics<sup>a</sup>

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	-1,92718	2,7174101	,0120043	,53680822	155
Std. Predicted Value	-3,612	5,040	,000	1,000	155
Standard Error of Predicted Value	,122	,771	,265	,111	155
Adjusted Predicted Value	-2,68281	2,8707128	-,0020600	,56267454	155
Residual	-5,25828	4,344815	,00000000	1,23371471	155
Std. Residual	-4,164	3,441	,000	,977	155
Stud. Residual	-4,331	3,762	,005	1,046	155
Deleted Residual	-6,64710	5,266361	,01406430	1,42770703	155
Stud. Deleted Residual	-4,622	3,944	,005	1,076	155
Mahal. Distance	,455	56,470	6,955	8,328	155
Cook's Distance	,000	1,118	,023	,117	155
Centered Leverage Value	,003	,367	,045	,054	155

a. Dependent Variable: DISC



## Regression

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

Model	Variables Entered	Variables Removed	Method
1	DSt / At-1, 1 / Log At-1 <sup>a</sup> , St / At-1	.	Enter

a. All requested variables entered.

b. Dependent Variable: CFO / At-1

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

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,392 <sup>a</sup>	,153	,137	,0104644

a. Predictors: (Constant), DSt / At-1, 1 / Log At-1, St / At-1

b. Dependent Variable: CFO / At-1

### ANOVA<sup>b</sup>

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	,003	3	,001	9,119	,000 <sup>a</sup>
	Residual	,017	151	,000		
	Total	,020	154			

a. Predictors: (Constant), DSt / At-1, 1 / Log At-1, St / At-1

b. Dependent Variable: CFO / At-1

### Coefficients<sup>a</sup>

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,058	,010		5,717	,000
	1 / Log At-1	-,854	,172	-,372	-4,960	,000
	St / At-1	-,006	,016	-,029	-,359	,720
	DSt / At-1	,060	,036	,138	1,685	,094

a. Dependent Variable: CFO / At-1

Residuals Statistics<sup>a</sup>

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	,005784	,022140	,014533	,0044105	155
Std. Predicted Value	-1,984	1,725	,000	1,000	155
Standard Error of Predicted Value	,001	,010	,001	,001	155
Adjusted Predicted Value	-4,797982	,022144	-,016461	,3865798	155
Residual	-,0142006	,0558270	,0000000	,0103620	155
Std. Residual	-1,357	5,335	,000	,990	155
Stud. Residual	-1,368	5,358	,001	,997	155
Deleted Residual	-,0144273	4,8064818	,0309943	,3862100	155
Stud. Deleted Residual	-1,372	5,934	,010	1,039	155
Mahal. Distance	,067	153,006	2,981	12,401	155
Cook's Distance	,000	52742,840	340,280	4236,407	155
Centered Leverage Value	,000	,994	,019	,081	155

a. Dependent Variable: CFO / At-1

## Regression

Variables Entered/Removed<sup>b</sup>

Model	Variables Entered	Variables Removed	Method
1	DSt / At-1, <sup>a</sup> 1 / Log At-1	.	Enter

a. All requested variables entered.

b. Dependent Variable: DISC/At-1

Model Summary<sup>b</sup>

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,605 <sup>a</sup>	,366	,358	,0178198

a. Predictors: (Constant), DSt / At-1, 1 / Log At-1

b. Dependent Variable: DISC/At-1

**ANOVA<sup>b</sup>**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	,028	2	,014	43,869	,000 <sup>a</sup>
	Residual	,048	152	,000		
	Total	,076	154			

a. Predictors: (Constant), DSt / At-1, 1 / Log At-1

b. Dependent Variable: DISC/At-1

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

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,025	,017		-1,421	,157
	1 / Log At-1	,337	,293	,074	1,151	,252
	DSt / At-1	,519	,056	,599	9,271	,000

a. Dependent Variable: DISC/At-1

**Residuals Statistics<sup>a</sup>**

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	,003644	,092803	,040660	,0134504	155
Std. Predicted Value	-2,752	3,877	,000	1,000	155
Standard Error of Predicted Value	,001	,006	,002	,001	155
Adjusted Predicted Value	,003058	,091299	,040578	,0133698	155
Residual	-,0314300	,0785485	,0000000	,0177037	155
Std. Residual	-1,764	4,408	,000	,993	155
Stud. Residual	-1,789	4,437	,002	1,005	155
Deleted Residual	-,0323207	,0795753	,0000819	,0181331	155
Stud. Deleted Residual	-1,802	4,740	,008	1,026	155
Mahal. Distance	,062	15,404	1,987	2,583	155
Cook's Distance	,000	,332	,008	,030	155
Centered Leverage Value	,000	,100	,013	,017	155

a. Dependent Variable: DISC/At-1