LAMPIRAN I

Uji Stasioneritas Pada Tingkat Level

ROA

Null Hypothesis: ROA has a unit root
Exogenous: Constant
Lag Length: 0 (Automatic - based on SIC, maxlag=12)

		t-Statistic	Prob.*
Augmented Dickey-Fuller test statistic		-4.595472	0.0003
Test critical values:	1% level	-3.492523	
	5% level	-2.888669	
	10% level	-2.581313	

*MacKinnon (1996) one-sided p-values.

Augmented Dickey-Fuller Test Equation
Dependent Variable: D(ROA)
Method: Least Squares
Date: 10/30/19   Time: 18:55
Sample (adjusted): 2010M02 2018M12
Included observations: 107 after adjustments

Variable	Coefficient	Std. Error	t-Statistic	Prob.
ROA(-1)	-0.324455	0.070603	-4.595472	0.0000
C	0.852545	0.186151	4.579852	0.0000
R-squared	0.167449	Mean dependent var		0.004019
Adjusted R-squared	0.159520	S.D. dependent var		0.266737
S.E. of regression	0.244539	Akaike info criterion		0.039628
Sum squared resid	6.278912	Schwarz criterion		0.089587
Log likelihood	-0.120101	Hannan-Quinn criter.		0.059881
F-statistic	21.11837	Durbin-Watson stat		2.145384
Prob(F-statistic)	0.000012			

CAR

Null Hypothesis: CAR has a unit root
Exogenous: Constant
Lag Length: 0 (Automatic - based on SIC, maxlag=12)

		t-Statistic	Prob.*
Augmented Dickey-Fuller test statistic		-1.295922	0.6295
Test critical values:	1% level	-3.492523	
	5% level	-2.888669	
	10% level	-2.581313	

*MacKinnon (1996) one-sided p-values.

Augmented Dickey-Fuller Test Equation
Dependent Variable: D(CAR)
Method: Least Squares
Date: 10/30/19   Time: 18:58
Sample (adjusted): 2010M02 2018M12
Included observations: 107 after adjustments

Variable	Coefficient	Std. Error	t-Statistic	Prob.
CAR(-1)	-0.033478	0.025833	-1.295922	0.1978
C	0.715887	0.509890	1.404002	0.1633

R-squared	0.015743	Mean dependent var	0.058972
Adjusted R-squared	0.006369	S.D. dependent var	0.571308
S.E. of regression	0.569485	Akaike info criterion	1.730347
Sum squared resid	34.05293	Schwarz criterion	1.780307
Log likelihood	-90.57359	Hannan-Quinn criter.	1.750600
F-statistic	1.679414	Durbin-Watson stat	2.101148
Prob(F-statistic)	0.197844		

LDR

Null Hypothesis: LDR has a unit root
Exogenous: Constant
Lag Length: 0 (Automatic - based on SIC, maxlag=12)

		t-Statistic	Prob.*
Augmented Dickey-Fuller test statistic		-1.996662	0.2880
Test critical values:	1% level	-3.492523	
	5% level	-2.888669	
	10% level	-2.581313	

*MacKinnon (1996) one-sided p-values.

Augmented Dickey-Fuller Test Equation
Dependent Variable: D(LDR)
Method: Least Squares
Date: 10/30/19   Time: 18:59
Sample (adjusted): 2010M02 2018M12
Included observations: 107 after adjustments

Variable	Coefficient	Std. Error	t-Statistic	Prob.
LDR(-1)	-0.029382	0.014715	-1.996662	0.0484
C	2.738396	1.268193	2.159290	0.0331

R-squared	0.036579	Mean dependent var	0.211682
Adjusted R-squared	0.027404	S.D. dependent var	0.871387
S.E. of regression	0.859365	Akaike info criterion	2.553268
Sum squared resid	77.54332	Schwarz criterion	2.603228
Log likelihood	-134.5998	Hannan-Quinn criter.	2.573521
F-statistic	3.986660	Durbin-Watson stat	2.009732
Prob(F-statistic)	0.048450		

BOPO

Null Hypothesis: BOPO has a unit root
Exogenous: Constant
Lag Length: 0 (Automatic - based on SIC, maxlag=12)

		t-Statistic	Prob.*
Augmented Dickey-Fuller test statistic		-3.690233	0.0055
Test critical values:	1% level	-3.492523	
	5% level	-2.888669	
	10% level	-2.581313	

*MacKinnon (1996) one-sided p-values.

Augmented Dickey-Fuller Test Equation
Dependent Variable: D(BOPO)
Method: Least Squares
Date: 10/30/19   Time: 19:00
Sample (adjusted): 2010M02 2018M12
Included observations: 107 after adjustments

Variable	Coefficient	Std. Error	t-Statistic	Prob.
BOPO(-1)	-0.146578	0.039720	-3.690233	0.0004
C	11.66481	3.216186	3.626909	0.0004

R-squared	0.114804	Mean dependent var	-0.182243
Adjusted R-squared	0.106374	S.D. dependent var	2.113417
S.E. of regression	1.997851	Akaike info criterion	4.240536
Sum squared resid	419.0980	Schwarz criterion	4.290496
Log likelihood	-224.8687	Hannan-Quinn criter.	4.260789
F-statistic	13.61782	Durbin-Watson stat	1.975158
Prob(F-statistic)	0.000357		

NPL

Null Hypothesis: NPL has a unit root
Exogenous: Constant
Lag Length: 0 (Automatic - based on SIC, maxlag=12)

		t-Statistic	Prob.*
Augmented Dickey-Fuller test statistic		-0.149719	0.9402
Test critical values:	1% level	-3.492523	
	5% level	-2.888669	
	10% level	-2.581313	

*MacKinnon (1996) one-sided p-values.

Augmented Dickey-Fuller Test Equation
Dependent Variable: D(NPL)
Method: Least Squares
Date: 10/30/19   Time: 19:01
Sample (adjusted): 2010M02 2018M12
Included observations: 107 after adjustments

Variable	Coefficient	Std. Error	t-Statistic	Prob.
NPL(-1)	-0.002628	0.017552	-0.149719	0.8813
C	0.043728	0.079302	0.551420	0.5825

R-squared	0.000213	Mean dependent var	0.032523
Adjusted R-squared	-0.009308	S.D. dependent var	0.269986
S.E. of regression	0.271240	Akaike info criterion	0.246889
Sum squared resid	7.724970	Schwarz criterion	0.296849
Log likelihood	-11.20858	Hannan-Quinn criter.	0.267142
F-statistic	0.022416	Durbin-Watson stat	2.218493
Prob(F-statistic)	0.881274		

NIM

Null Hypothesis: NIM has a unit root
Exogenous: Constant
Lag Length: 0 (Automatic - based on SIC, maxlag=12)

		t-Statistic	Prob.*
Augmented Dickey-Fuller test statistic		-2.325582	0.1659
Test critical values:	1% level	-3.492523	
	5% level	-2.888669	
	10% level	-2.581313	

*MacKinnon (1996) one-sided p-values.

Augmented Dickey-Fuller Test Equation
Dependent Variable: D(NIM)
Method: Least Squares
Date: 10/30/19   Time: 19:02
Sample (adjusted): 2010M02 2018M12
Included observations: 107 after adjustments

Variable	Coefficient	Std. Error	t-Statistic	Prob.
NIM(-1)	-0.081455	0.035026	-2.325582	0.0220
C	0.423333	0.187023	2.263531	0.0257

R-squared	0.048985	Mean dependent var	-0.009720
Adjusted R-squared	0.039928	S.D. dependent var	0.183634
S.E. of regression	0.179931	Akaike info criterion	-0.573971
Sum squared resid	3.399396	Schwarz criterion	-0.524011
Log likelihood	32.70744	Hannan-Quinn criter.	-0.553718
F-statistic	5.408331	Durbin-Watson stat	2.063727
Prob(F-statistic)	0.021963		

LAMPIRAN II

Uji Stasioneritas di Tingkat *First Different* (1st *Diff*)

ROA

Null Hypothesis: D(ROA) has a unit root
Exogenous: Constant
Lag Length: 0 (Automatic - based on SIC, maxlag=12)

		t-Statistic	Prob.*
Augmented Dickey-Fuller test statistic		-14.65726	0.0000
Test critical values:	1% level	-3.493129	
	5% level	-2.888932	
	10% level	-2.581453	

*MacKinnon (1996) one-sided p-values.

Augmented Dickey-Fuller Test Equation
Dependent Variable: D(ROA,2)
Method: Least Squares
Date: 10/30/19   Time: 19:03
Sample (adjusted): 2010M03 2018M12
Included observations: 106 after adjustments

Variable	Coefficient	Std. Error	t-Statistic	Prob.
D(ROA(-1))	-1.304975	0.089033	-14.65726	0.0000
C	-0.002245	0.023750	-0.094544	0.9249

R-squared	0.673813	Mean dependent var	-0.007170
Adjusted R-squared	0.670676	S.D. dependent var	0.426044
S.E. of regression	0.244493	Akaike info criterion	0.039427
Sum squared resid	6.216784	Schwarz criterion	0.089680
Log likelihood	-0.089607	Hannan-Quinn criter.	0.059795
F-statistic	214.8354	Durbin-Watson stat	1.944204
Prob(F-statistic)	0.000000		

CAR

Null Hypothesis: D(CAR) has a unit root
Exogenous: Constant
Lag Length: 0 (Automatic - based on SIC, maxlag=12)

		t-Statistic	Prob.*
Augmented Dickey-Fuller test statistic		-11.01220	0.0000
Test critical values:	1% level	-3.493129	
	5% level	-2.888932	
	10% level	-2.581453	

*MacKinnon (1996) one-sided p-values.

Augmented Dickey-Fuller Test Equation
Dependent Variable: D(CAR,2)
Method: Least Squares
Date: 10/30/19   Time: 19:04
Sample (adjusted): 2010M03 2018M12
Included observations: 106 after adjustments

Variable	Coefficient	Std. Error	t-Statistic	Prob.
D(CAR(-1))	-1.075574	0.097671	-11.01220	0.0000
C	0.059088	0.056001	1.055119	0.2938

R-squared	0.538329	Mean dependent var	-0.008491
Adjusted R-squared	0.533889	S.D. dependent var	0.839426
S.E. of regression	0.573095	Akaike info criterion	1.743158
Sum squared resid	34.15757	Schwarz criterion	1.793412
Log likelihood	-90.38738	Hannan-Quinn criter.	1.763526
F-statistic	121.2685	Durbin-Watson stat	2.009653
Prob(F-statistic)	0.000000		

LDR

Null Hypothesis: D(LDR) has a unit root
Exogenous: Constant
Lag Length: 0 (Automatic - based on SIC, maxlag=12)

			t-Statistic	Prob.*
Augmented Dickey-Fuller test statistic			-10.52062	0.0000
Test critical values:	1% level		-3.493129	
	5% level		-2.888932	
	10% level		-2.581453	

*MacKinnon (1996) one-sided p-values.

Augmented Dickey-Fuller Test Equation
Dependent Variable: D(LDR,2)
Method: Least Squares
Date: 10/30/19   Time: 19:07
Sample (adjusted): 2010M03 2018M12
Included observations: 106 after adjustments

Variable	Coefficient	Std. Error	t-Statistic	Prob.
D(LDR(-1))	-1.026280	0.097549	-10.52062	0.0000
C	0.201542	0.086192	2.338296	0.0213

R-squared	0.515566	Mean dependent var	-0.002358
Adjusted R-squared	0.510908	S.D. dependent var	1.236395
S.E. of regression	0.864674	Akaike info criterion	2.565760
Sum squared resid	77.75680	Schwarz criterion	2.616013
Log likelihood	-133.9853	Hannan-Quinn criter.	2.586128
F-statistic	110.6834	Durbin-Watson stat	1.942955
Prob(F-statistic)	0.000000		

BOPO

Null Hypothesis: D(BOPO) has a unit root
Exogenous: Constant
Lag Length: 1 (Automatic - based on SIC, maxlag=12)

			t-Statistic	Prob.*
Augmented Dickey-Fuller test statistic			-9.831855	0.0000
Test critical values:	1% level		-3.493747	
	5% level		-2.889200	
	10% level		-2.581596	

*MacKinnon (1996) one-sided p-values.

Augmented Dickey-Fuller Test Equation
Dependent Variable: D(BOPO,2)
Method: Least Squares
Date: 10/30/19   Time: 19:12
Sample (adjusted): 2010M04 2018M12
Included observations: 105 after adjustments

Variable	Coefficient	Std. Error	t-Statistic	Prob.
D(BOPO(-1))	-1.324126	0.134677	-9.831855	0.0000
D(BOPO(-1),2)	0.246053	0.092544	2.658772	0.0091
C	-0.164949	0.197501	-0.835181	0.4056

R-squared	0.569934	Mean dependent var	0.030095
Adjusted R-squared	0.561502	S.D. dependent var	3.038032
S.E. of regression	2.011760	Akaike info criterion	4.264053
Sum squared resid	412.8124	Schwarz criterion	4.339880
Log likelihood	-220.8628	Hannan-Quinn criter.	4.294779
F-statistic	67.58654	Durbin-Watson stat	2.022584
Prob(F-statistic)	0.000000		

NPL

Null Hypothesis: D(NPL) has a unit root
Exogenous: Constant
Lag Length: 3 (Automatic - based on SIC, maxlag=12)

		t-Statistic	Prob.*
Augmented Dickey-Fuller test statistic		-8.185435	0.0000
Test critical values:	1% level	-3.495021	
	5% level	-2.889753	
	10% level	-2.581890	

*MacKinnon (1996) one-sided p-values.

Augmented Dickey-Fuller Test Equation
Dependent Variable: D(NPL,2)
Method: Least Squares
Date: 10/30/19   Time: 19:13
Sample (adjusted): 2010M06 2018M12
Included observations: 103 after adjustments

Variable	Coefficient	Std. Error	t-Statistic	Prob.
D(NPL(-1))	-1.855261	0.226654	-8.185435	0.0000
D(NPL(-1),2)	0.669684	0.186875	3.583598	0.0005
D(NPL(-2),2)	0.481841	0.143619	3.355002	0.0011
D(NPL(-3),2)	0.322240	0.094951	3.393767	0.0010
C	0.064729	0.026553	2.437710	0.0166

R-squared	0.617234	Mean dependent var	0.000000
Adjusted R-squared	0.601611	S.D. dependent var	0.409057
S.E. of regression	0.258189	Akaike info criterion	0.177074
Sum squared resid	6.532817	Schwarz criterion	0.304973
Log likelihood	-4.119298	Hannan-Quinn criter.	0.228877
F-statistic	39.50780	Durbin-Watson stat	1.939779
Prob(F-statistic)	0.000000		

NIM

Null Hypothesis: D(NIM) has a unit root
Exogenous: Constant
Lag Length: 0 (Automatic - based on SIC, maxlag=12)

		t-Statistic	Prob.*
Augmented Dickey-Fuller test statistic		-11.15714	0.0000
Test critical values:	1% level	-3.493129	
	5% level	-2.888932	
	10% level	-2.581453	

*MacKinnon (1996) one-sided p-values.

Augmented Dickey-Fuller Test Equation
Dependent Variable: D(NIM,2)
Method: Least Squares
Date: 10/30/19   Time: 19:14
Sample (adjusted): 2010M03 2018M12
Included observations: 106 after adjustments

Variable	Coefficient	Std. Error	t-Statistic	Prob.
D(NIM(-1))	-1.077737	0.096596	-11.15714	0.0000
C	-0.007758	0.017762	-0.436792	0.6632

R-squared	0.544821	Mean dependent var	0.003019
Adjusted R-squared	0.540445	S.D. dependent var	0.269367
S.E. of regression	0.182605	Akaike info criterion	-0.544295
Sum squared resid	3.467839	Schwarz criterion	-0.494041
Log likelihood	30.84762	Hannan-Quinn criter.	-0.523927
F-statistic	124.4818	Durbin-Watson stat	2.001367
Prob(F-statistic)	0.000000		

LAMPIRAN III

Estimasi ARDL

Dependent Variable: ROA
Method: ARDL
Date: 10/30/19   Time: 19:15
Sample (adjusted): 2010M05 2018M12
Included observations: 104 after adjustments
Maximum dependent lags: 4 (Automatic selection)
Model selection method: Akaike info criterion (AIC)
Dynamic regressors (4 lags, automatic): CAR LDR BOPO NPL NIM
Fixed regressors: C
Number of models evalulated: 12500
Selected Model: ARDL(1, 0, 4, 2, 0, 0)

Variable	Coefficient	Std. Error	t-Statistic	Prob.*
ROA(-1)	0.626412	0.077036	8.131407	0.0000
CAR	0.038352	0.029363	1.306150	0.1948
LDR	0.005544	0.025990	0.213327	0.8315
LDR(-1)	0.023392	0.035279	0.663054	0.5090
LDR(-2)	-0.027503	0.035073	-0.784166	0.4350
LDR(-3)	0.090177	0.034647	2.602736	0.0108
LDR(-4)	-0.088949	0.026130	-3.404091	0.0010
BOPO	0.028555	0.011219	2.545242	0.0126
BOPO(-1)	-0.036651	0.014114	-2.596869	0.0110
BOPO(-2)	0.023238	0.011346	2.048054	0.0434
NPL	-0.090654	0.047610	-1.904121	0.0601
NIM	-0.117542	0.062811	-1.871359	0.0645
C	-0.230198	1.427175	-0.161297	0.8722

R-squared	0.625385	Mean dependent var	2.627404
Adjusted R-squared	0.575985	S.D. dependent var	0.326978
S.E. of regression	0.212916	Akaike info criterion	-0.139366
Sum squared resid	4.125336	Schwarz criterion	0.191183
Log likelihood	20.24704	Hannan-Quinn criter.	-0.005451
F-statistic	12.65966	Durbin-Watson stat	2.025073
Prob(F-statistic)	0.000000		

*Note: p-values and any subsequent tests do not account for model
    selection.

LAMPIRAN IV

Uji Autokorelasi

Dependent Variable: ROA
Method: ARDL
Date: 10/30/19   Time: 19:15
Sample (adjusted): 2010M05 2018M12
Included observations: 104 after adjustments
Maximum dependent lags: 4 (Automatic selection)
Model selection method: Akaike info criterion (AIC)
Dynamic regressors (4 lags, automatic): CAR LDR BOPO NPL NIM
Fixed regressors: C
Number of models evalulated: 12500
Selected Model: ARDL(1, 0, 4, 2, 0, 0)

Variable	Coefficient	Std. Error	t-Statistic	Prob.*
ROA(-1)	0.626412	0.077036	8.131407	0.0000
CAR	0.038352	0.029363	1.306150	0.1948
LDR	0.005544	0.025990	0.213327	0.8315
LDR(-1)	0.023392	0.035279	0.663054	0.5090
LDR(-2)	-0.027503	0.035073	-0.784166	0.4350
LDR(-3)	0.090177	0.034647	2.602736	0.0108
LDR(-4)	-0.088949	0.026130	-3.404091	0.0010
BOPO	0.028555	0.011219	2.545242	0.0126
BOPO(-1)	-0.036651	0.014114	-2.596869	0.0110
BOPO(-2)	0.023238	0.011346	2.048054	0.0434
NPL	-0.090654	0.047610	-1.904121	0.0601
NIM	-0.117542	0.062811	-1.871359	0.0645
C	-0.230198	1.427175	-0.161297	0.8722

R-squared	0.625385	Mean dependent var	2.627404
Adjusted R-squared	0.575985	S.D. dependent var	0.326978
S.E. of regression	0.212916	Akaike info criterion	-0.139366
Sum squared resid	4.125336	Schwarz criterion	0.191183
Log likelihood	20.24704	Hannan-Quinn criter.	-0.005451
F-statistic	12.65966	Durbin-Watson stat	2.025073
Prob(F-statistic)	0.000000		

*Note: p-values and any subsequent tests do not account for model
   selection.

LAMPIRAN V

Uji Kointegrasi Bound Test

ARDL Bounds Test
Date: 10/30/19   Time: 19:17
Sample: 2010M05 2018M12
Included observations: 104
Null Hypothesis: No long-run relationships exist

Test Statistic	Value	k
F-statistic	4.046105	5

Critical Value Bounds

Significance	I0 Bound	I1 Bound
10%	2.26	3.35
5%	2.62	3.79
2.5%	2.96	4.18
1%	3.41	4.68

Test Equation:
Dependent Variable: D(ROA)
Method: Least Squares
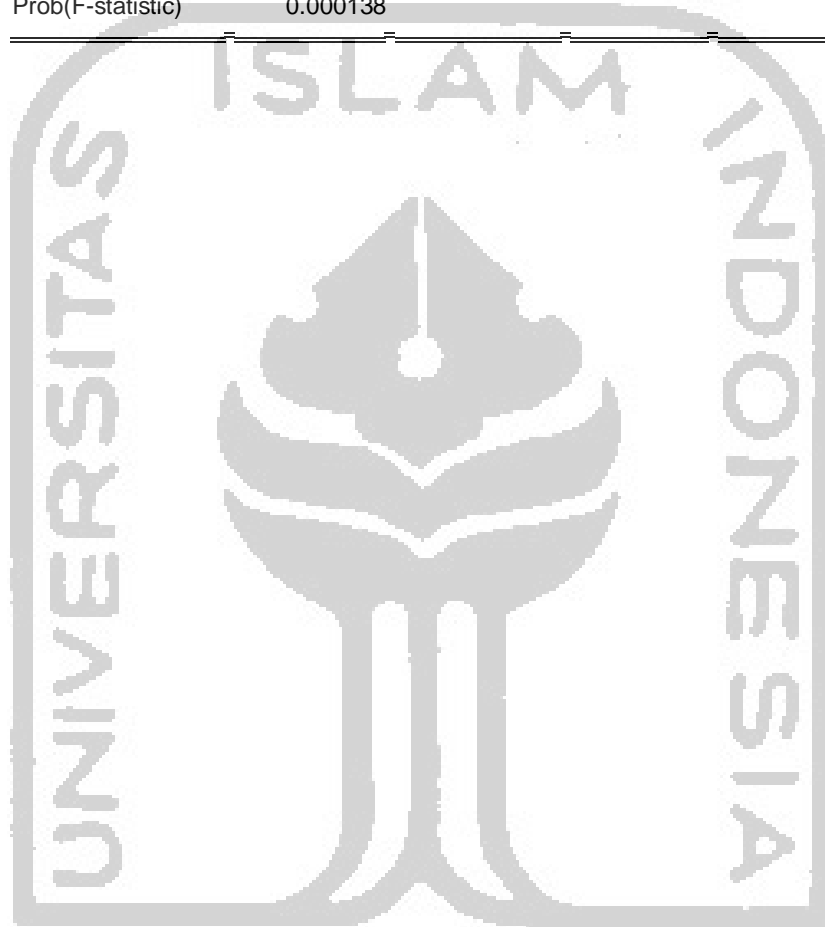Date: 10/30/19   Time: 19:17
Sample: 2010M05 2018M12
Included observations: 104

Variable	Coefficient	Std. Error	t-Statistic	Prob.
D(LDR)	0.002379	0.025949	0.091686	0.9271
D(LDR(-1))	0.018625	0.025315	0.735728	0.4638
D(LDR(-2))	-0.003132	0.026306	-0.119071	0.9055
D(LDR(-3))	0.085734	0.026124	3.281774	0.0015
D(BOPO)	0.029530	0.011846	2.492961	0.0145
D(BOPO(-1))	-0.018525	0.011124	-1.665271	0.0993
C	0.119368	1.430399	0.083451	0.9337
CAR(-1)	0.034816	0.030681	1.134765	0.2595
LDR(-1)	-0.000155	0.010008	-0.015482	0.9877
BOPO(-1)	0.013123	0.008830	1.486057	0.1407
NPL(-1)	-0.077825	0.049388	-1.575772	0.1185
NIM(-1)	-0.110007	0.060389	-1.821645	0.0718
ROA(-1)	-0.360674	0.075929	-4.750164	0.0000

R-squared	0.329514	Mean dependent var	0.005096
Adjusted R-squared	0.241098	S.D. dependent var	0.245823
S.E. of regression	0.214149	Akaike info criterion	-0.127821
Sum squared resid	4.173241	Schwarz criterion	0.202728
Log likelihood	19.64668	Hannan-Quinn criter.	0.006094
F-statistic	3.726863	Durbin-Watson stat	2.040981
Prob(F-statistic)	0.000138		

LAMPIRAN VI

Estimasi Jangka Pendek dan Jangka Panjang ARDL

ARDL Cointegrating And Long Run Form
Dependent Variable: ROA
Selected Model: ARDL(1, 0, 4, 2, 0, 0)
Date: 10/30/19   Time: 19:18
Sample: 2010M01 2018M12
Included observations: 104

Cointegrating Form				
Variable	Coefficient	Std. Error	t-Statistic	Prob.
D(CAR)	0.038352	0.029363	1.306150	0.1948
D(LDR)	0.005544	0.025990	0.213327	0.8315
D(LDR(-1))	0.027503	0.035073	0.784166	0.4350
D(LDR(-2))	-0.090177	0.034647	-2.602736	0.0108
D(LDR(-3))	0.088949	0.026130	3.404091	0.0010
D(BOPO)	0.028555	0.011219	2.545242	0.0126
D(BOPO(-1))	-0.023238	0.011346	-2.048054	0.0434
D(NPL)	-0.090654	0.047610	-1.904121	0.0601
D(NIM)	-0.117542	0.062811	-1.871359	0.0645
CointEq(-1)	-0.373588	0.077036	-4.849511	0.0000

Cointeq = ROA - (0.1027*CAR + 0.0071*LDR + 0.0405*BOPO -0.2427*NPL
-0.3146*NIM -0.6162)

Long Run Coefficients				
Variable	Coefficient	Std. Error	t-Statistic	Prob.
CAR	0.102660	0.080967	1.267924	0.2081
LDR	0.007122	0.027064	0.263162	0.7930
BOPO	0.040532	0.022702	1.785360	0.0775
NPL	-0.242659	0.123629	-1.962800	0.0527
NIM	-0.314630	0.159255	-1.975642	0.0512
C	-0.616183	3.822249	-0.161210	0.8723

LAMPIRAN VII

ANALISIS DESKRIPTIF

	ROA	CAR	LDR	BOPO	NPL	NIM
Mean	2.614630	19.65333	86.07778	80.79694	4.288796	5.314815
Median	2.510000	19.39000	88.70000	80.04500	4.310000	5.390000
Maximum	3.160000	23.43000	94.78000	97.36000	6.950000	6.180000
Minimum	2.020000	16.05000	72.13000	73.74000	2.100000	4.060000
Std. Dev.	0.334894	2.155345	5.708576	4.870831	1.516132	0.496913
Skewness	-0.026048	0.317505	-0.762115	0.689833	0.172894	-1.141567
Kurtosis	1.635847	1.849489	2.346103	3.261554	1.588564	3.690316
Jarque-Bera	8.386324	7.771109	12.37887	8.873496	9.502748	25.60155
Probability	0.015098	0.020536	0.002051	0.011834	0.008640	0.000003
Sum	282.3800	2122.560	9296.400	8726.070	463.1900	574.0000
Sum Sq. Dev.	12.00049	497.0696	3486.899	2538.575	245.9561	26.42070
Observations	108	108	108	108	108	108

LAMPIRAN VIII

DATA BANK UMUM KONVENSIONAL

TAHUN	ROA	CAR	BOPO	LDR	NIM	NPL
JANUARI 2010	2,12	16,66	97,36	72,13	6,18	3,47
FEBRUARI 2010	2,91	17,21	92,77	73,97	5,88	3,54
MARET 2010	2,08	18,58	89,44	73,46	5,84	3,36
APRIL 2010	2,02	18,02	90,01	74,7	5,83	3,17
MEI 2010	2,98	17,8	90,02	75,71	5,79	3,21
JUNI 2010	3,00	17,58	90,47	75,31	5,80	2,98
JULI 2010	2,97	16,7	85,63	76,39	5,78	3,02
AGUSTUS 2010	2,94	16,44	85,36	78,01	5,77	3,01
SEPTEMBER 2010	2,91	16,52	86,26	77,06	5,75	2,96
OKTOBER 2010	2,94	16,99	85,93	76,73	5,73	3,05
NOVEMBER 2010	2,93	16,90	85,54	76,78	5,74	3,06
DESEMBER 2010	2,86	17,18	86,14	75,21	5,73	2,56
JANUARI 2011	2,97	17,38	88,24	75,48	5,59	2,77
FEBRUARI 2011	2,86	18,07	86,07	77,11	5,53	2,78
MARET 2011	2,07	17,57	85,00	76,83	5,88	2,81
APRIL 2011	2,07	17,76	84,46	78,4	5,84	2,85
MEI 2011	2,97	17,41	84,33	78,45	5,76	2,92
JUNI 2011	3,07	17,00	85,92	79,67	5,79	2,74
JULI 2011	3,00	17,24	87,43	79,79	5,84	2,76
AGUSTUS 2011	2,98	17,29	89,34	82,21	5,89	2,77
SEPTEMBER 2011	3,12	16,63	87,14	81,36	5,95	2,67
OKTOBER 2011	3,11	17,15	86,44	81,03	5,95	2,66
NOVEMBER 2011	3,07	16,61	85,97	81,00	5,91	2,50
DESEMBER 2011	3,03	16,05	85,42	78,77	5,91	2,17
JANUARI 2012	2,70	19,03	91,78	78,58	6,06	2,36
FEBRUARI 2012	2,62	19,53	85,96	79,43	5,40	2,33
MARET 2012	2,05	18,28	76,68	79,89	5,15	2,27
APRIL 2012	2,98	17,97	76,70	81,17	5,31	2,30
MEI 2012	2,15	17,87	76,75	81,61	5,33	2,65
JUNI 2012	2,16	17,49	74,68	82,57	5,38	2,67

JULI 2012	2,13	17,28	74,94	82,55	5,41	2,76
AGUSTUS 2012	2,1	17,29	74,70	83,7	5,43	2,54
SEPTEMBER 2012	2,09	17,41	74,26	83,33	5,45	2,48
OKTOBER 2012	2,10	17,31	74,02	83,78	5,48	2,33
NOVEMBER 2012	2,12	17,44	73,97	83,61	5,48	2,28
DESEMBER 2012	2,11	17,43	74,10	83,58	5,49	2,20
JANUARI 2013	3,16	19,31	79,63	83,47	5,53	2,87
FEBRUARI 2013	2,92	19,29	77,38	84,35	5,34	2,82
MARET 2013	3,03	19,08	75,11	84,93	5,41	2,89
APRIL 2013	2,96	18,74	75,02	85,17	5,42	2,87
MEI 2013	2,99	18,68	74,54	85,84	5,41	2,84
JUNI 2013	3,02	18,08	74,66	86,8	5,43	2,88
JULI 2013	3,00	18,08	74,14	88,68	5,46	3,09
AGUSTUS 2013	3,03	18,02	74,06	88,88	5,46	3,93
SEPTEMBER 2013	3,06	18,11	74,35	88,91	5,48	3,01
OKTOBER 2013	3,09	18,48	73,74	89,47	5,50	2,98
NOVEMBER 2013	3,09	18,72	74,95	89,97	4,88	2,21
DESEMBER 2013	3,08	18,13	74,08	89,70	4,89	2,10
JANUARI 2014	2,90	19,91	82,93	90,47	4,17	4,09
FEBRUARI 2014	2,79	19,91	79,48	90,47	4,18	4,10
MARET 2014	3,01	19,77	77,34	91,17	4,28	4,17
APRIL 2014	2,93	19,33	77,19	90,79	4,26	4,20
MEI 2014	2,98	19,48	76,20	90,30	4,22	4,27
JUNI 2014	3,02	19,46	75,45	90,25	4,22	4,35
JULI 2014	2,91	19,39	76,54	92,19	4,20	4,23
AGUSTUS 2014	2,90	19,70	76,37	90,63	4,21	4,35
SEPTEMBER 2014	2,91	19,53	76,14	88,93	4,21	4,38
OKTOBER 2014	2,89	19,63	76,14	88,45	4,24	4,37
NOVEMBER 2014	2,87	19,77	76,16	88,65	4,21	4,36
DESEMBER 2014	2,85	19,57	76,29	89,42	4,23	4,53
JANUARI 2015	2,82	19,01	82,15	88,48	4,24	4,71
FEBRUARI 2015	2,51	19,26	81,59	88,26	4,06	4,70
MARET 2015	2,69	19,98	79,49	87,58	5,30	4,75
APRIL 2015	2,53	19,79	79,94	87,94	5,30	4,80

MEI 2015	2,45	19,51	80,42	88,72	5,33	4,92
JUNI 2015	2,29	19,28	81,40	88,46	5,32	5,09
JULI 2015	2,27	19,78	81,39	88,5	5,32	5,07
AGUSTUS 2015	2,30	19,73	81,46	88,81	5,32	5,14
SEPTEMBER 2015	2,31	19,62	81,82	88,54	5,32	5,24
OKTOBER 2015	2,30	19,05	81,11	89,74	5,34	5,14
NOVEMBER 2015	2,33	19,33	81,62	90,47	5,35	5,15
DESEMBER 2015	2,32	19,39	81,49	92,11	5,39	5,19
JANUARI 2016	2,51	20,75	84,86	90,95	5,63	5,23
FEBRUARI 2016	2,29	20,93	84,22	89,50	5,47	5,24
MARET 2016	2,44	21,00	82,96	89,60	5,55	5,35
APRIL 2016	2,38	21,95	82,30	89,52	5,56	5,39
MEI 2016	2,34	21,41	82,36	90,32	5,60	5,46
JUNI 2016	2,31	21,56	82,23	91,19	5,59	5,47
JULI 2016	2,35	21,19	81,37	90,18	5,59	5,54
AGUSTUS 2016	2,36	21,26	81,31	90,04	5,59	5,55
SEPTEMBER 2016	2,38	21,6	81,02	91,71	5,65	5,60
OKTOBER 2016	2,41	21,19	81,26	90,77	5,65	5,61
NOVEMBER 2016	2,37	21,04	80,64	90,70	5,62	5,70
DESEMBER 2016	2,23	21,93	82,22	90,70	5,63	5,74
JANUARI 2017	2,46	22,21	83,94	89,59	5,39	5,79
FEBRUARI 2017	2,35	22,18	81,69	89,12	5,28	5,82
MARET 2017	2,50	22,88	80,15	89,12	5,38	5,90
APRIL 2017	2,48	22,79	79,81	89,50	5,35	5,93
MEI 2017	2,46	22,86	79,70	88,57	5,36	5,96
JUNI 2017	2,47	22,74	79,00	89,31	5,35	6,00
JULI 2017	2,49	22,23	78,85	89,20	5,35	6,03
AGUSTUS 2017	2,47	23,34	78,90	89,17	5,35	6,03
SEPTEMBER 2017	2,47	23,25	78,71	88,74	5,33	6,21
OKTOBER 2017	2,49	23,42	78,39	88,68	5,32	6,24
NOVEMBER 2017	2,48	23,37	78,37	88,97	5,31	6,28
DESEMBER 2017	2,45	23,18	78,64	90,04	5,32	6,37
JANUARI 2018	2,50	23,43	81,80	89,10	5,19	6,34
FEBRUARI 2018	2,36	23,24	81,09	89,21	5,00	6,46

MARET 2018	2,55	22,65	78,76	90,19	5,07	6,55
APRIL 2018	2,40	22,25	79,59	90,43	5,07	6,54
MEI 2018	2,38	22,19	79,43	91,99	5,09	6,54
JUNI 2018	2,43	22,01	79,46	92,76	5,11	6,64
JULI 2018	2,46	22,56	79,05	93,11	5,12	6,63
AGUSTUS 2018	2,47	22,83	79,26	93,79	5,14	6,70
SEPTEMBER 2018	2,50	22,91	79,13	94,09	5,14	6,82
OKTOBER 2018	2,52	22,97	78,71	93,71	5,13	6,92
NOVEMBER 2018	2,52	23,32	78,03	93,19	5,12	6,91
DESEMBER 2018	2,55	22,97	77,86	94,78	5,14	6,95