

LAMPIRAN

Lampiran 1 : Daftar Sampel Perusahaan Perbankan Umum

No.	Kode	Nama
1	BABP	PT Bank MNC Internasional Tbk.
2	BBKP	Bank Bukopin Tbk
3	BBNP	Bank Nusantara Parahyangan Tbk
4	BBRI	Bank Rakyat Indonesia (Persero) Tbk
5	BBTN	Bank Tabungan Negara (Persero) Tbk
6	BCIC	PT Bank JTrust Indonesia Tbk.
7	BDMN	Bank Danamon Indonesia Tbk
8	BJBR	Bank Pembangunan Daerah Jawa Barat dan Banten Tbk
9	BKSW	PT Bank QNB Indonesia Tbk
10	BNGA	Bank CIMB Niaga Tbk
11	BNII	PT Bank Maybank Indonesia Tbk
12	BNLI	Bank Permata Tbk
13	BSWD	Bank of India Indonesia Tbk
14	BTPN	BANK TABUNGAN PENSIUNAN NASIONAL Tbk
15	INPC	Bank Artha Graha Internasional Tbk
16	NISP	Bank OCBC NISP Tbk
17	PNBN	Bank Pan Indonesia Tbk
18	SDRA	PT Bank Woori Saudara Indonesia 1906 Tbk

Lampiran 2 : Daftar Pencapaian Rasio *Loan to Deposit Ratio* (LDR)

No.	Nama	2011	2012	2013	2014	2015
1	PT Bank MNC Internasional Tbk.	84.93%	79.48%	80.14%	80.35%	72.29%
2	Bank Bukopin Tbk	85.01%	83.81%	85.80%	83.89%	86.34%
3	Bank Nusantara Parahyangan Tbk	85.02%	84.94%	84.44%	85.19%	90.17%
4	Bank Rakyat Indonesia (Persero) Tbk	76.20%	79.85%	88.54%	81.68%	86.88%
5	Bank Tabungan Negara (Persero) Tbk	102.50%	100.90%	104.42%	108.86%	108.78%
6	PT Bank JTrust Indonesia Tbk.	83.90%	82.81%	96.31%	71.14%	85%
7	Bank Danamon Indonesia Tbk	98.30%	100.70%	95.10%	92.60%	87.50%
8	Bank Pembangunan Daerah Jawa Barat dan Banten Tbk	72.95%	74.09%	96.47%	93.18%	88.13%
9	PT Bank QNB Indonesia Tbk	75.48%	87.37%	113.30%	93.47%	112.54%
10	Bank CIMB Niaga Tbk	94.41%	95.04%	94.49%	99.46%	97.98%
11	PT Bank Maybank Indonesia Tbk	95.07%	93.00%	93.24%	92.67%	86.14%
12	Bank Permata Tbk	83.06%	89.52%	89.26%	89.10%	87.80%
13	Bank of India Indonesia Tbk	85.71%	93.21%	93.76%	88.06%	82.06%
14	BANK TABUNGAN PENSIUNAN NASIONAL Tbk	85%	86%	88%	97%	97%
15	Bank Artha Graha Internasional Tbk	82.21%	87.42%	88.87%	87.62%	80.75%
16	Bank OCBC NISP Tbk	87.04%	86.79%	92.49%	93.59%	98.05%
17	Bank Pan Indonesia Tbk	80.36%	88.46%	87.71%	95.47%	98.83%
18	PT Bank Woori Saudara Indonesia 1906 Tbk	81.70%	84.39%	90.59%	101.20%	97.22%

Lampiran 3 : Daftar Pencapaian Rasio *Capital Adequacy Ratio* (CAR)

No.	Nama	2011	2012	2013	2014	2015
1	PT Bank MNC Internasional Tbk.	10.12%	11.21%	13.09%	17.79%	17.83%
2	Bank Bukopin Tbk	12.71%	16.34%	15.10%	14.20%	13.56%
3	Bank Nusantara Parahyangan Tbk	13.45%	12.17%	15.75%	16.55%	18.07%
4	Bank Rakyat Indonesia (Persero) Tbk	14.96%	16.95%	16.99%	18.31%	20.59%
5	Bank Tabungan Negara (Persero) Tbk	15.03%	17.69%	15.62%	14.64%	16.97%
6	PT Bank JTrust Indonesia Tbk.	9.41%	10.09%	14.03%	13.48%	15.49%
7	Bank Danamon Indonesia Tbk	17.6%	18.9%	17.9%	17.8%	19.7%
8	Bank Pembangunan Daerah Jawa Barat dan Banten Tbk	18.36%	18.11%	16.51%	16.08%	15.85%
9	PT Bank QNB Indonesia Tbk	45.75%	27.76%	18.74%	15.10%	16.18%
10	Bank CIMB Niaga Tbk	13.16%	15.16%	15.36%	15.58%	16.28%
11	PT Bank Maybank Indonesia Tbk	12.16%	11.83%	12.81%	15.76%	15.17%
12	Bank Permata Tbk	14.07%	15.86%	14.28%	13.6%	15%
13	Bank of India Indonesia Tbk	23.19%	21.10%	15.26%	15.39%	23.85%
14	BANK TABUNGAN PENSIONER NASIONAL Tbk	20.5%	21.5%	23.1%	23.2%	23.8%
15	Bank Artha Graha Internasional Tbk	12.65%	16.45%	15.82%	15.95%	15.20%
16	Bank OCBC NISP Tbk	13.75%	16.49%	19.28%	18.74%	17.32%
17	Bank Pan Indonesia Tbk	17.45%	14.67%	15.32%	17.41%	20.23%
18	PT Bank Woori Saudara Indonesia 1906 Tbk	13.38%	14.70%	13.07%	21.71%	18.82%

Lampiran 4 : Daftar Pencapaian Rasio *Non Performing Loan* (NPL)

No.	Nama	2011	2012	2013	2014	2015
1	PT Bank MNC Internasional Tbk.	6.25%	5.78%	4.88%	5.88%	2.97%
2	Bank Bukopin Tbk	2.88%	2.66%	2.25%	2.78%	2.83%
3	Bank Nusantara Parahyangan Tbk	0.78%	0.58%	0.45%	1.41%	3.98%
4	Bank Rakyat Indonesia (Persero) Tbk	2.3%	1.78%	1.55%	1.69%	2.02%
5	Bank Tabungan Negara (Persero) Tbk	2.75%	4.09%	4.05%	4.01%	3.42%
6	PT Bank JTrust Indonesia Tbk.	6.24%	3.9%	12.28%	12.24%	3.71%
7	Bank Danamon Indonesia Tbk	2.5%	2.3%	1.9%	2.3%	3.0%
8	Bank Pembangunan Daerah Jawa Barat dan Banten Tbk	1.21%	2.07%	2.83%	4.15%	2.91%
9	PT Bank QNB Indonesia Tbk	1.6%	0.73%	0.23%	0.31%	2.59%
10	Bank CIMB Niaga Tbk	2.64%	2.29%	2.23%	3.90%	3.74%
11	PT Bank Maybank Indonesia Tbk	2.14%	1.70%	2.11%	4.76%	4.84%
12	Bank Permata Tbk	2.04%	1.37%	1.04%	1.7%	2.7%
13	Bank of India Indonesia Tbk	1.98%	1.40%	1.59%	1.17%	8.90%
14	BANK TABUNGAN Pensiunan Nasional Tbk	0.7%	0.6%	0.7%	0.7%	0.7%
15	Bank Artha Graha Internasional Tbk	2.96%	0.85%	1.96%	1.92%	2.33%
16	Bank OCBC NISP Tbk	1.26%	0.91%	0.73%	1.34%	1.30%
17	Bank Pan Indonesia Tbk	3.56%	1.69%	2.13%	2.01%	2.44%
18	PT Bank Woori Saudara Indonesia 1906 Tbk	1.65%	1.99%	0.48%	2.51%	1.98%

Lampiran 5 : Daftar Pencapaian Rasio *Net Interest Margin* (NIM)

No.	Nama	2011	2012	2013	2014	2015
1	PT Bank MNC Internasional Tbk.	5.43%	5.44%	4.84%	3.43%	3.32%
2	Bank Bukopin Tbk	4.55%	4.56%	3.82%	3.70%	3.58%
3	Bank Nusantara Parahyangan Tbk	4.99%	5.56%	5.16%	4.69%	5.18%
4	Bank Rakyat Indonesia (Persero) Tbk	9.58%	8.42%	8.55%	8.51%	8.13%
5	Bank Tabungan Negara (Persero) Tbk	5.76%	5.83%	5.44%	4.47%	4.87%
6	PT Bank JTrust Indonesia Tbk.	1.64%	3.13%	1.67%	0.24%	0.93%
7	Bank Danamon Indonesia Tbk	9.9%	10.1%	9.6%	8.4%	8.2%
8	Bank Pembangunan Daerah Jawa Barat dan Banten Tbk	6.89%	6.44%	7.96%	6.79%	6.32%
9	PT Bank QNB Indonesia Tbk	5.34%	4.63%	2.82%	2.80%	3.08%
10	Bank CIMB Niaga Tbk	5.63%	5.87%	5.34%	5.36%	5.21%
11	PT Bank Maybank Indonesia Tbk	5.22%	5.7%	5.20%	4.76%	4.84%
12	Bank Permata Tbk	5.13%	5.39%	4.22%	3.6%	4%
13	Bank of India Indonesia Tbk	6.39%	5.12%	5.92%	4.97%	3.70%
14	BANK TABUNGAN Pensiunan NASIONAL Tbk	13%	13.1%	12.7%	11.4%	11.3%
15	Bank Artha Graha Internasional Tbk	3.55%	4.22%	5.31%	4.75%	4.56%
16	Bank OCBC NISP Tbk	4.80%	4.17%	4.11%	4.15%	4.07%
17	Bank Pan Indonesia Tbk	4.64%	4.19%	4.09%	4.09%	4.61%
18	PT Bank Woori Saudara Indonesia 1906 Tbk	9.93%	8.28%	7.19%	1.89%	4.74%

**Lampiran 6 : Daftar Pencapaian Rasio Beban Operasional terhadap
Pendapatan Operasional (BOPO)**

No.	Nama	2011	2012	2013	2014	2015
1	PT Bank MNC Internasional Tbk.	114.63%	99.68%	107.77%	108.54%	98.97%
2	Bank Bukopin Tbk	82.05%	81.42%	82.38%	89.21%	87.56%
3	Bank Nusantara Parahyangan Tbk	85.77%	85.18%	86.35%	88.37%	91.91%
4	Bank Rakyat Indonesia (Persero) Tbk	66.69%	59.93%	60.58%	65.42%	67.96%
5	Bank Tabungan Negara (Persero) Tbk	81.75%	80.74%	82.19%	88.97%	84.83%
6	PT Bank JTrust Indonesia Tbk.	87.22%	92.96%	173.8%	136.39%	143.7%
7	Bank Danamon Indonesia Tbk	79.3%	75%	82.86%	76.61%	85.56%
8	Bank Pembangunan Daerah Jawa Barat dan Banten Tbk	80.02%	79.31%	79.41%	85.60%	83.31%
9	PT Bank QNB Indonesia Tbk	95.26%	111.53%	100.57%	88.9%	90.95%
10	Bank CIMB Niaga Tbk	76.10%	71.70%	73.79%	87.86%	97.38%
11	PT Bank Maybank Indonesia Tbk	92.75%	87.87%	84.69%	92.94%	90.77%
12	Bank Permata Tbk	85.42%	84.51%	84.99%	89.8%	98.9%
13	Bank of India Indonesia Tbk	67.51%	72.31%	69.09%	74.92%	110.20%
14	BANK TABUNGAN PENSUNAN NASIONAL Tbk	54%	54%	53%	58%	61%
15	Bank Artha Graha Internasional Tbk	92.43%	93.03%	85.27%	91.62%	96.66%
16	Bank OCBC NISP Tbk	79.85%	78.93%	78.03%	79.46%	80.14%
17	Bank Pan Indonesia Tbk	80.26%	78.74%	79.78%	82.88%	87.12%
18	PT Bank Woori Saudara Indonesia 1906 Tbk	80.03%	81.49%	84.48%	56.04%	79.89%

Lampiran 8 : *Workfile* dalam Bentuk Data Panel

Perusahaan Perbankan	Tahun	LDR	CAR	NPL	NIM	BOPO
BABP	2011	0.8493	0.1012	0.0625	0.0543	1.1463
BABP	2012	0.7948	0.1121	0.0578	0.0544	0.9968
BABP	2013	0.8014	0.1309	0.0488	0.0484	1.0777
BABP	2014	0.8035	0.1779	0.0588	0.0343	1.0854
BABP	2015	0.7229	0.1783	0.0297	0.0332	0.9897
BBKP	2011	0.8501	0.1271	0.0288	0.0455	0.8205
BBKP	2012	0.8381	0.1634	0.0266	0.0456	0.8142
BBKP	2013	0.858	0.151	0.0225	0.0382	0.8238
BBKP	2014	0.8389	0.142	0.0278	0.037	0.8921
BBKP	2015	0.8634	0.1356	0.0283	0.0358	0.8756
BBNP	2011	0.8502	0.176	0.0078	0.0499	0.8577
BBNP	2012	0.8494	0.167	0.0058	0.0556	0.8518
BBNP	2013	0.8444	0.151	0.0045	0.0516	0.8635
BBNP	2014	0.8519	0.162	0.0141	0.0469	0.8837
BBNP	2015	0.9017	0.195	0.0398	0.0518	0.9191
BBRI	2011	0.762	0.1496	0.023	0.0958	0.6669
BBRI	2012	0.7985	0.1695	0.0178	0.0842	0.5993
BBRI	2013	0.8854	0.1699	0.0155	0.0855	0.6058
BBRI	2014	0.8168	0.1831	0.0169	0.0851	0.6542
BBRI	2015	0.8688	0.2059	0.0202	0.0813	0.6796
BBTN	2011	1.025	0.1503	0.0275	0.0576	0.8175

BBTN	2012	1.009	0.1769	0.0409	0.0583	0.8074
BBTN	2013	1.0442	0.1562	0.0405	0.0544	0.8219
BBTN	2014	1.0886	0.1464	0.0401	0.0447	0.8897
BBTN	2015	1.0878	0.1697	0.0342	0.0487	0.8483
BCIC	2011	0.839	0.0941	0.0624	0.0164	0.8722
BCIC	2012	0.8281	0.1009	0.039	0.0313	0.9296
BCIC	2013	0.9631	0.1403	0.1228	0.0167	1.738
BCIC	2014	0.7114	0.1348	0.1224	0.0024	1.3639
BCIC	2015	0.85	0.1549	0.0371	0.0093	1.4368
BDMN	2011	0.983	0.176	0.025	0.099	0.793
BDMN	2012	1.007	0.189	0.023	0.101	0.75
BDMN	2013	0.951	0.179	0.019	0.096	0.8286
BDMN	2014	0.926	0.178	0.023	0.084	0.7661
BDMN	2015	0.875	0.197	0.03	0.082	0.8556
BJBR	2011	0.7295	0.1836	0.0121	0.0689	0.8002
BJBR	2012	0.7409	0.1811	0.0207	0.0644	0.7931
BJBR	2013	0.9647	0.1651	0.0283	0.0796	0.7941
BJBR	2014	0.9318	0.1608	0.0415	0.0679	0.856
BJBR	2015	0.8813	0.1585	0.0291	0.0632	0.8331
BKSW	2011	0.7548	0.4575	0.016	0.0534	0.9526
BKSW	2012	0.8737	0.2776	0.0073	0.0463	1.1153
BKSW	2013	1.133	0.1874	0.0023	0.0282	1.0057
BKSW	2014	0.9347	0.151	0.0031	0.028	0.889
BKSW	2015	1.1254	0.1618	0.0259	0.0308	0.9095

BNGA	2011	0.9441	0.1316	0.0264	0.0563	0.761
BNGA	2012	0.9504	0.1516	0.0229	0.0587	0.717
BNGA	2013	0.9449	0.1536	0.0223	0.0534	0.7379
BNGA	2014	0.9946	0.1558	0.039	0.0536	0.8786
BNGA	2015	0.9798	0.1628	0.0374	0.0521	0.9738
BNII	2011	0.9507	0.1216	0.0214	0.0522	0.9275
BNII	2012	0.93	0.1183	0.017	0.057	0.8787
BNII	2013	0.9324	0.1281	0.0211	0.052	0.8469
BNII	2014	0.9267	0.1576	0.0476	0.0476	0.9294
BNII	2015	0.8614	0.1517	0.0484	0.0484	0.9077
BNLI	2011	0.8306	0.1407	0.0204	0.0513	0.8542
BNLI	2012	0.8952	0.1586	0.0137	0.0539	0.8451
BNLI	2013	0.8926	0.1428	0.0104	0.0422	0.8499
BNLI	2014	0.891	0.136	0.017	0.036	0.898
BNLI	2015	0.878	0.15	0.027	0.04	0.989
BSWD	2011	0.8571	0.2319	0.0198	0.0639	0.6751
BSWD	2012	0.9321	0.211	0.014	0.0512	0.7231
BSWD	2013	0.9376	0.1526	0.0159	0.0592	0.6909
BSWD	2014	0.8806	0.1539	0.0117	0.0497	0.7492
BSWD	2015	0.8206	0.2385	0.089	0.037	1.102
BTPN	2011	0.85	0.205	0.007	0.13	0.54
BTPN	2012	0.86	0.215	0.006	0.131	0.54
BTPN	2013	0.88	0.231	0.007	0.127	0.53
BTPN	2014	0.97	0.232	0.007	0.114	0.58

BTPN	2015	0.97	0.238	0.007	0.113	0.61
INPC	2011	0.8221	0.1265	0.0296	0.0355	0.9243
INPC	2012	0.8742	0.1645	0.0085	0.0422	0.9303
INPC	2013	0.8887	0.1582	0.0196	0.0531	0.8527
INPC	2014	0.8762	0.1595	0.0192	0.0475	0.9162
INPC	2015	0.8075	0.152	0.0233	0.0456	0.9666
NISP	2011	0.8704	0.1375	0.0126	0.048	0.7985
NISP	2012	0.8679	0.1649	0.0091	0.0417	0.7893
NISP	2013	0.9249	0.1928	0.0073	0.0411	0.7803
NISP	2014	0.9359	0.1874	0.0134	0.0415	0.7946
NISP	2015	0.9805	0.1732	0.013	0.0407	0.8014
PNBN	2011	0.8036	0.1745	0.0356	0.0464	0.8026
PNBN	2012	0.8846	0.1467	0.0169	0.0419	0.7874
PNBN	2013	0.8771	0.1532	0.0213	0.0409	0.7978
PNBN	2014	0.9547	0.1741	0.0201	0.0409	0.8288
PNBN	2015	0.9883	0.2023	0.0244	0.0461	0.8712
SDRA	2011	0.817	0.1338	0.0165	0.0993	0.8003
SDRA	2012	0.8439	0.147	0.0199	0.0828	0.8149
SDRA	2013	0.9059	0.1307	0.0048	0.0719	0.8448
SDRA	2014	1.012	0.2171	0.0251	0.0189	0.5604
SDRA	2015	0.9722	0.1882	0.0198	0.0474	0.7989