

LAMPIRAN

Lampiran 1. Daftar Sampel perusahaan

Kode Emiten	NAMA PERUSAHAAN
1. AGRO	PT Bank BRI Agro Tbk
2. BACA	PT Bank Capital Tbk
3. BBKA	PT Bank Central Asia Tbk
4. BBKP	PT Bank Bukopin Tbk
5. BBNI	PT Bank Negara Indonesia Tbk
6. BBRI	PT Bank Rakyat Indonesia Tbk
7. BBTN	PT Bank Tabungan Negara Tbk
8. BMRI	PT Bank Mandiri Tbk
9. BNBA	PT Bank Bumi Arta Tbk
10. BNGA	PT Bank CIMB Niaga Tbk
11. BNII	PT Bank Internasional Indonesia Tbk
12. BSIM	PT Bank Sinarmas Tbk
13. MCOR	PT Bank Windu Tbk
14. MEGA	PT Bank Mega Tbk
15. NISP	PT Bank OCBC NISP Tbk
16. PNBN	PT Panin Bank Tbk
17. SDRA	PT Bank Woori Saudara Tbk

Sumber: Data diolah Penulis, 2017

Lampiran 2. Daftar Sampel Perusahaan yang di Outlier

Kode Emiten	NAMA PERUSAHAAN
1. BBNP	PT Bank Nusantara Parahyangan Tbk
2. BDMN	PT Bank Danamon Indonesia Tbk
3. BJBR	PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk
4. BJTM	PT Bank Jatim Tbk
5. BTPN	PT Bank Tabungan Pensiunan Nasional Tbk
6. BVIC	PT Bank Victoria Tbk
7. BABP	PT Bank MNC Tbk
8. BCIC	PT Mutiara Bank/J Trust Bank Tbk
9. BEKS	PT Bank Pundi Tbk
10. BKSU	PT Bank QNB Indonesia Tbk

Lampiran 3. Pengukuran *Net Interest Margin*

NO	TAHUN	KODE	pendapatan bunga bersih	total aset produktif	NIM
1	2012	AGRO	Rp 182.944.638	Rp 3.857.938.541	4,74
2	2012	BACA	Rp 162.175	Rp 5.060.318	3,20
3	2012	BBCA	Rp 19.749.292	Rp 377.467.011	5,23
4	2012	BBKP	Rp 2.344.391	Rp 56.389.223	4,16
5	2012	BBNI	Rp 14.801.827	Rp 286.967.246	5,16
6	2012	BBRI	Rp 34.812.549	Rp 485.261.593	7,17
7	2012	BBTN	Rp 4.400.715	Rp 95.604.792	4,60
8	2012	BMRI	Rp 24.163.914	Rp 547.671.931	4,41
9	2012	BNBA	Rp 186.524.492.639	Rp 3.034.778.138.942	6,15
10	2012	BNGA	Rp 9.305.193	Rp 173.216.643	5,37
11	2012	BNII	Rp 5.120.487	Rp 88.915.382	5,76
12	2012	BSIM	Rp 603.207	Rp 12.658.877	4,77
13	2012	MCOR	Rp 267.933	Rp 5.836.261	4,59
14	2012	MEGA	Rp 3.342.112	Rp 55.905.739	5,98
15	2012	NISP	Rp 2.566.027	Rp 68.665.337	3,74
16	2012	PNBN	Rp 5.473.867	Rp 127.214.803	4,30
17	2012	SDRA	Rp 432.420	Rp 6.598.348	6,55
18	2013	AGRO	Rp 225.141.343	Rp 4.751.861.943	4,74
19	2013	BACA	Rp 209.042	Rp 6.453.832	3,24
20	2013	BBCA	Rp 24.671.306	Rp 420.911.182	5,86
21	2013	BBKP	Rp 2.296.222	Rp 58.420.699	3,93
22	2013	BBNI	Rp 18.176.660	Rp 331.713.994	5,48
23	2013	BBRI	Rp 42.905.905	Rp 535.224.913	8,02
24	2013	BBTN	Rp 5.277.599	Rp 110.128.660	4,79
25	2013	BMRI	Rp 29.536.448	Rp 641.856.078	4,60
26	2013	BNBA	Rp 212.285.979.620	Rp 3.550.397.517.339	5,98
27	2013	BNGA	Rp 9.615.346	Rp 189.012.440	5,09
28	2013	BNII	Rp 5.514.870	Rp 104.888.995	5,26
29	2013	BSIM	Rp 679.474	Rp 14.666.124	4,63
30	2013	MCOR	Rp 288.099	Rp 7.097.105	4,06
31	2013	MEGA	Rp 2.696.051	Rp 56.799.473	4,75
32	2013	NISP	Rp 3.139.288	Rp 88.645.332	3,54
33	2013	PNBN	Rp 6.085.674	Rp 139.728.321	4,36
34	2013	SDRA	Rp 505.830	Rp 7.278.262	6,95
35	2014	AGRO	Rp 259.192.209	Rp 5.893.649.093	4,40
36	2014	BACA	Rp 221.761	Rp 8.218.492	2,70
37	2014	BBCA	Rp 29.116.569	Rp 465.106.348	6,26

38	2014	BBKP	Rp	2.344.137	Rp	66.749.564	3,51
39	2014	BBNI	Rp	21.141.802	Rp	353.802.675	5,98
40	2014	BBRI	Rp	50.119.991	Rp	690.246.039	7,26
41	2014	BBTN	Rp	5.098.831	Rp	122.354.237	4,17
42	2014	BMRI	Rp	34.683.664	Rp	748.482.672	4,63
43	2014	BNBA	Rp	226.095.857.419	Rp	4.567.227.832.508	4,95
44	2014	BNGA	Rp	10.205.217	Rp	202.293.065	5,04
45	2014	BNII	Rp	5.931.696	Rp	107.177.023	5,53
46	2014	BSIM	Rp	711.838	Rp	18.350.720	3,88
47	2014	MCOR	Rp	296.052	Rp	8.622.532	3,43
48	2014	MEGA	Rp	2.745.049	Rp	57.530.686	4,77
49	2014	NISP	Rp	3.744.698	Rp	93.211.329	4,02
50	2014	PNBN	Rp	6.206.941	Rp	146.473.735	4,24
51	2014	SDRA	Rp	215.312	Rp	13.414.179	1,61
52	2015	AGRO	Rp	355.771.133	Rp	7.478.883.313	4,76
53	2015	BACA	Rp	288.333	Rp	10.919.850	2,64
54	2015	BBCA	Rp	32.823.942	Rp	504.891.270	6,50
55	2015	BBKP	Rp	2.776.627	Rp	80.153.378	3,46
56	2015	BBNI	Rp	23.967.701	Rp	435.769.352	5,50
57	2015	BBRI	Rp	56.510.874	Rp	735.956.889	7,68
58	2015	BBTN	Rp	6.381.552	Rp	145.634.230	4,38
59	2015	BMRI	Rp	40.131.745	Rp	787.512.636	5,10
60	2015	BNBA	Rp	269.907.011.663	Rp	5.308.329.367.818	5,08
61	2015	BNGA	Rp	10.932.426	Rp	207.433.352	5,27
62	2015	BNII	Rp	5.492.774	Rp	122.359.112	4,49
63	2015	BSIM	Rp	919.477	Rp	23.935.976	3,84
64	2015	MCOR	Rp	375.536	Rp	8.856.838	4,24
65	2015	MEGA	Rp	3.302.818	Rp	55.558.893	5,94
66	2015	NISP	Rp	4.329.997	Rp	110.056.688	3,93
67	2015	PNBN	Rp	7.201.296	Rp	150.928.342	4,77
68	2015	SDRA	Rp	770.669	Rp	17.781.174	4,33
69	2016	AGRO	Rp	421.672.136	Rp	10.034.920.580	4,20
70	2016	BACA	Rp	360.414	Rp	12.736.693	2,83
71	2016	BBCA	Rp	36.965.848	Rp	573.471.059	6,45
72	2016	BBKP	Rp	3.401.385	Rp	89.036.734	3,82
73	2016	BBNI	Rp	28.059.236	Rp	531.000.166	5,28
74	2016	BBRI	Rp	65.196.278	Rp	846.917.531	7,70
75	2016	BBTN	Rp	7.630.797	Rp	181.679.849	4,20
76	2016	BMRI	Rp	45.669.544	Rp	893.173.645	5,11
77	2016	BNBA	Rp	332.653.848.723	Rp	5.927.934.053.109	5,61
78	2016	BNGA	Rp	10.854.171	Rp	209.575.423	5,18

79	2016	BNI	Rp	5.823.594	Rp	121.536.480	4,79
80	2016	BSIM	Rp	1.274.994	Rp	26.565.574	4,80
81	2016	MCOR	Rp	477.223	Rp	10.477.132	4,55
82	2016	MEGA	Rp	3.487.634	Rp	58.211.441	5,99
83	2016	NISP	Rp	5.273.696	Rp	125.455.642	4,20
84	2016	PNBN	Rp	8.442.968	Rp	166.948.695	5,06
85	2016	SDRA	Rp	905.246	Rp	20.146.213	4,49

Sumber: Data diolah Penulis, 2017

Lampiran 4. Pengukuran *Non Performing Loan*

NO	Tahun	KODE	Kredit bermasalah	CKPN	K.Bermasalah-CKPN	kredit	NPL
1	2012	AGRO	Rp 92.606.864	Rp 28.775.009	Rp 63.831.855	Rp 2.519.265.377	1,56
2	2012	BACA	Rp 59.640	Rp 15.236	Rp 44.404	Rp 2.831.618	1,57
3	2012	BBCA	Rp 983.328	Rp 156.671	Rp 826.657	Rp 256.777.865	0,22
4	2012	BBKP	Rp 1.264.513	Rp 260.074	Rp 1.004.439	Rp 44.594.681	1,73
5	2012	BBNI	Rp 1.649.055	Rp 253.065	Rp 1.395.990	Rp 193.834.670	0,76
6	2012	BBRI	Rp 5.059.432	Rp 3.403.315	Rp 1.656.117	Rp 344.422.378	0,34
7	2012	BBTN	Rp 3.183.525	Rp 264.339	Rp 2.919.186	Rp 75.410.705	3,12
8	2012	BMRI	Rp 7.244.900	Rp 5.487.353	Rp 1.757.547	Rp384.581.706	0,46
9	2012	BNBA	Rp14.210.370.060	Rp 1.412.447.359	Rp12.797.922.701	Rp2.188.208.190.514	0,00
10	2012	BNGA	Rp 3.243.880	Rp 42.928	Rp 3.200.952	Rp 140.776.159	1,11
11	2012	BNII	Rp 1.275.177	Rp 1.052.332	Rp 222.845	Rp 76.087.918	0,81
12	2012	BSIM	Rp 332.088	Rp 92.248	Rp 239.840	Rp 10.293.836	2,57
13	2012	MCOR	Rp 88.918	Rp 32.856	Rp56.062	Rp 4.525.245	1,44
14	2012	MEGA	Rp 565.570	Rp 335.897	Rp 229.673	Rp 26.986.195	1,65
15	2012	NISP	Rp 477.595	Rp 285.046	Rp 192.549	Rp 51.874.088	0,37
16	2012	PNBN	Rp 429.023	Rp 165.757	Rp 263.266	Rp 91.651.941	0,48
17	2012	SDRA	Rp 104.471	Rp 35.399	Rp 69.072	Rp 5.260.844	1,31
18	2013	AGRO	Rp 81.444.065	Rp 40.048.672	Rp 41.395.393	Rp3.589.219.037	0,95
19	2013	BACA	Rp 13.767	Rp 6.301	Rp 7.466	Rp 3.734.689	0,19
20	2013	BBCA	Rp 1.372.760	Rp 342.284	Rp 1.030.476	Rp312.290.388	0,19
21	2013	BBKP	Rp 1.175.772	Rp 111.607	Rp 1.064.165	Rp 47.663.059	1,66
22	2013	BBNI	Rp 1.474.580	Rp 722.228	Rp 752.352	Rp243.757.807	0,55
23	2013	BBRI	Rp 5.504.271	Rp 2.387.935	Rp 3.116.336	Rp 426.894.749	0,31
24	2013	BBTN	Rp 3.971.927	Rp 158.954	Rp 3.812.973	Rp 91.378.847	3,24
25	2013	BMRI	Rp 8.930.010	Rp 6.256.803	Rp 2.673.207	Rp 467.170.449	0,58
26	2013	BNBA	Rp 6.062.218.245	Rp 265.675.189	Rp 5.796.543.056	Rp2.741.232.528.371	0,00
27	2013	BNGA	Rp 3.448.208	Rp 41.053	Rp 3.407.155	Rp 149.691.501	1,55
28	2013	BNII	Rp 2.009.075	Rp 969.260	Rp 1.039.815	Rp 95.469.670	1,55
29	2013	BSIM	Rp 276.562	Rp 56.333	Rp 220.229	Rp 10.909.738	2,12
30	2013	MCOR	Rp 92.564	Rp 22.590	Rp 69.974	Rp 5.461.285	1,33
31	2013	MEGA	Rp 655.819	Rp393.562	Rp 262.257	Rp 29.779.302	1,64
32	2013	NISP	Rp 468.285	Rp 242.276	Rp 226.009	Rp 62.706.614	0,35
33	2013	PNBN	Rp 299.674	Rp 81.224	Rp 218.450	Rp 103.071.931	0,75
34	2013	SDRA	Rp 163.918	Rp 58.806	Rp 105.112	Rp 6.199.381	1,78
35	2014	AGRO	Rp 92.980.197	Rp 33.330.098	Rp 59.650.099	Rp 4.606.791.854	1,32
36	2014	BACA	Rp 15.940	Rp 4.586	Rp 11.354	Rp 4.737.817	0,24
37	2014	BBCA	Rp 2.068.136	Rp 753.400	Rp 1.314.736	Rp 339.859.068	0,22

38	2014	BBKP	Rp 1.529.494	Rp 150.263	Rp 1.379.231	Rp 54.343.712	2,06
39	2014	BBNI	Rp 1.173.882	Rp 1.000	Rp 1.172.882	Rp 270.651.986	0,39
40	2014	BBRI	Rp 6.219.743	Rp 2.389.304	Rp 3.830.439	Rp 482.239.369	0,36
41	2014	BBTN	Rp 4.451.513	Rp 107.426	Rp 4.344.087	Rp 104.905.865	2,95
42	2014	BMRI	Rp 11.297.833	Rp7.108.262	Rp 4.189.571	Rp523.101.817	0,81
43	2014	BNBA	Rp 8.879.848.955	Rp 6.859.607.502	Rp 2.020.241.453	Rp3.528.464.915.445	0,08
44	2014	BNGA	Rp 6.822.601	Rp 39.037	Rp 6.783.564	Rp 163.623.334	1,94
45	2014	BNII	Rp 2.135.370	Rp 1.274.973	Rp 860.397	Rp 96.755.697	1,48
46	2014	BSIM	Rp 403.066	Rp75.078	Rp 327.988	Rp 14.223.357	2,56
47	2014	MCOR	Rp 187.562	Rp 23.612	Rp 163.950	Rp 6.884.866	2,43
48	2014	MEGA	Rp 703.487	Rp 472.178	Rp 231.309	Rp 33.142.181	1,34
49	2014	NISP	Rp 914.600	Rp 369.167	Rp 545.433	Rp 66.933.612	0,80
50	2014	PNBN	Rp 524.940	Rp 73.031	Rp451.909	Rp 111.944.302	0,46
51	2014	SDRA	Rp 174.557	Rp 81.113	Rp 93.444	Rp 4.127.970	1,81
52	2015	AGRO	Rp 113.336.491	Rp 29.825.770	Rp 83.510.721	Rp 5.980.513.775	1,32
53	2015	BACA	Rp 47.654	Rp 2.922	Rp 44.732	Rp 6.044.761	0,74
54	2015	BBCA	Rp 2.801.672	Rp 1.293.364	Rp 1.508.308	Rp 378.616.292	0,22
55	2015	BBKP	Rp 1.875.472	Rp 578.325	Rp 1.297.147	Rp 64.863.291	2,15
56	2015	BBNI	Rp 3.781.510	Rp 36.309	Rp 3.745.201	Rp 314.066.531	0,93
57	2015	BBRI	Rp 6.598.838	Rp 4.104.272	Rp 2.494.566	Rp 544.884.412	1,22
58	2015	BBTN	Rp 4.566.748	Rp 291.427	Rp 4.275.321	Rp 126.006.434	2,26
59	2015	BMRI	Rp 15.377.323	Rp 10.094.608	Rp 5.282.715	Rp 586.675.437	0,90
60	2015	BNBA	Rp33.488.962.508	Rp21.297.294.992	Rp12.191.667.516	Rp4.293.193.136.950	0,39
61	2015	BNGA	Rp 6.571.867	Rp 37.521	Rp 6.534.346	Rp169.380.619	1,59
62	2015	BNII	Rp 3.812.199	Rp 1.871.461	Rp 1.940.738	Rp 102.330.246	2,42
63	2015	BSIM	Rp 653.355	Rp 178.808	Rp 474.547	Rp 17.327.762	2,99
64	2015	MCOR	Rp 135.890	Rp 29.046	Rp 106.844	Rp7.231.871	1,63
65	2015	MEGA	Rp 911.327	Rp 649.644	Rp 261.683	Rp 31.748.472	1,80
66	2015	NISP	Rp 1.116.464	Rp 448.826	Rp 667.638	Rp84.040.768	0,78
67	2015	PNBN	Rp 364.923	Rp 222.250	Rp 142.673	Rp 117.743.573	0,55
68	2015	SDRA	Rp 174.256	Rp 101.639	Rp 72.617	Rp 5.146.926	1,26
69	2016	AGRO	Rp 234.368.928	Rp 104.663.289	Rp 129.705.639	Rp8.139.613.328	1,36
70	2016	BACA	Rp 210.797	Rp 15.429	Rp 195.368	Rp6.662.392	2,94
71	2016	BBCA	Rp 5.451.864	Rp 3.287.597	Rp 2.164.267	Rp403.391.221	0,31
72	2016	BBKP	Rp 2.697.200	Rp 624.983	Rp 2.072.217	Rp 66.167.427	2,76
73	2016	BBNI	Rp 1.985.838	Rp 91.107	Rp 1.894.731	Rp 376.594.527	0,50
74	2016	BBRI	Rp 6.790.381	Rp 4.921.560	Rp 1.868.821	Rp 614.599.798	1,09
75	2016	BBTN	Rp 4.533.033	Rp 370.072	Rp 4.162.961	Rp 148.497.025	1,96
76	2016	BMRI	Rp 26.184.421	Rp 16.281.156	Rp 9.903.265	Rp 649.322.953	1,53

77	2016	BNBA	Rp81.768.005.226	Rp42.171.556.557	Rp39.596.448.669	Rp4.458.965.646.404	1,01
78	2016	BNGA	Rp6.787.907	Rp 35.913	Rp 6.751.994	Rp173.587.691	2,16
79	2016	BNII	Rp 3.794.070	Rp 1.986.314	Rp 1.807.756	Rp 108.002.377	2,28
80	2016	BSIM	Rp 405.153	Rp 247.123	Rp 158.030	Rp19.111.131	1,47
81	2016	MCOR	Rp 249.711	Rp 66.976	Rp 182.735	Rp 8.162.763	2,48
82	2016	MEGA	Rp 971.914	Rp 499.282	Rp 472.632	Rp 27.777.461	2,59
83	2016	NISP	Rp 1.748.932	Rp 1.031.502	Rp 717.430	Rp 90.247.652	0,77
84	2016	PNBN	Rp 572.616	Rp 6.300	Rp 566.316	Rp 125.049.120	0,82
85	2016	SDRA	Rp 160.318	Rp 90.839	Rp 69.479	Rp5.736.359	0,98

Sumber: Data diolah Penulis, 2017

- Yang diarsir merupakan Bank yang di Outlier

Lampiran 5. Pengukuran *Loan to Deposits Ratio*

NO	TAHUN	KODE	Dana Pihak Ketiga	Kredit	LDR
1	2012	AGRO	Rp3.054.289.337	Rp2.437.777.713	79,81
2	2012	BACA	Rp4.771.765	Rp 2.813.287	58,96
3	2012	BBCA	Rp 368.789.454	Rp 252.760.457	68,54
4	2012	BBKP	Rp53.957.758	Rp 41.972.658	77,79
5	2012	BBNI	Rp257.660.841	Rp 186.142.531	72,24
6	2012	BBRI	Rp 439.152.137	Rp 336.081.042	76,53
7	2012	BBTN	Rp 80.667.983	Rp 74.621.792	92,50
8	2012	BMRI	Rp 388.319.029	Rp327.233.129	84,27
9	2012	BNBA	Rp 2.807.978.705.370	Rp 2.225.685.229.781	79,26
10	2012	BNGA	Rp 150.694.011	Rp 137.104.439	90,98
11	2012	BNII	Rp 85.887.082	Rp 75.035.586	87,37
12	2012	BSIM	Rp 9.143.708	Rp 10.293.836	112,58
13	2012	MCOR	Rp 5.302.132	Rp 4.492.659	84,73
14	2012	MEGA	Rp 47.635.284	Rp 26.650.298	55,95
15	2012	NISP	Rp 60.396.526	Rp 51.874.088	85,89
16	2012	PNBN	Rp 102.236.341	Rp91.651.941	89,65
17	2012	SDRA	Rp 5.465.895	Rp 5.203.977	95,21
18	2013	AGRO	Rp4.120.253.833	Rp 3.599.255.712	87,36
19	2013	BACA	Rp 5.884.872	Rp 3.734.689	63,46
20	2013	BBCA	Rp 408.497.903	Rp306.679.132	75,07
21	2013	BBKP	Rp 55.822.392	Rp 44.381.403	79,50
22	2013	BBNI	Rp280.612.823	Rp 232.510.752	82,86
23	2013	BBRI	Rp486.366.371	Rp 415.545.474	85,44
24	2013	BBTN	Rp96.207.622	Rp91.378.847	94,98
25	2013	BMRI	Rp 445.195.109	Rp401.976.015	90,29
26	2013	BNBA	Rp3.273.911.313.472	Rp2.821.070.304.428	86,17
27	2013	BNGA	Rp163.476.240	Rp145.808.989	89,19
28	2013	BNII	Rp107.159.864	Rp94.500.410	88,19
29	2013	BSIM	Rp10.519.998	Rp 10.909.738	103,70
30	2013	MCOR	Rp 6.396.610	Rp 5.461.285	85,38
31	2013	MEGA	Rp48.658.661	Rp29.779.302	61,20
32	2013	NISP	Rp67.450.620	Rp62.706.614	92,97
33	2013	PNBN	Rp119.777.434	Rp 103.071.931	86,05
34	2013	SDRA	Rp 6.802.289	Rp6.120.888	102,18
35	2014	AGRO	Rp 5.206.253.466	Rp4.593.675.964	88,23
36	2014	BACA	Rp 8.102.896	Rp4.729.920	58,37
37	2014	BBCA	Rp 446.786.180	Rp 339.859.068	76,07
38	2014	BBKP	Rp 65.390.790	Rp 50.632.992	77,43

39	2014	BBNI	Rp 299.021.042	Rp 255.611.065	85,48
40	2014	BBRI	Rp 600.404.370	Rp 474.617.467	79,05
41	2014	BBTN	Rp 106.470.677	Rp 104.905.865	98,53
42	2014	BMRI	Rp476.549.538	Rp 459.338.841	87,79
43	2014	BNBA	Rp4.217.369.505.015	Rp3.528.464.915.445	83,67
44	2014	BNGA	Rp 174.432.592	Rp 163.623.334	93,80
45	2014	BNII	Rp 101.792.160	Rp96.755.697	95,05
46	2014	BSIM	Rp13.479.655	Rp 14.223.357	102,46
47	2014	MCOR	Rp 7.883.057	Rp 6.884.866	87,34
48	2014	MEGA	Rp46.147.518	Rp 33.142.181	71,96
49	2014	NISP	Rp 71.229.426	Rp 66.933.612	93,97
50	2014	PNBN	Rp 125.533.337	Rp111.944.302	89,17
51	2014	SDRA	Rp11.303.958	Rp 11.306.632	102,92
52	2015	AGRO	Rp6.862.051.180	Rp5.912.690.475	86,17
53	2015	BACA	Rp10.791.041	Rp 6.044.761	56,02
54	2015	BBCA	Rp472.439.082	Rp378.616.292	80,14
55	2015	BBKP	Rp76.163.970	Rp 60.556.230	79,51
56	2015	BBNI	Rp 303.050.010	Rp 314.066.531	103,64
57	2015	BBRI	Rp642.774.004	Rp 541.405.664	84,23
58	2015	BBTN	Rp 127.708.670	Rp126.006.434	98,67
59	2015	BMRI	Rp 614.274.382	Rp 515.559.027	83,93
60	2015	BNBA	Rp4.770.155.151.221	Rp4.293.193.136.950	90,00
61	2015	BNGA	Rp 177.814.504	Rp 163.682.732	92,05
62	2015	BNII	Rp115.389.239	Rp102.330.246	88,68
63	2015	BSIM	Rp 17.264.637	Rp 17.327.762	93,97
64	2015	MCOR	Rp 8.257.683	Rp 7.231.871	87,58
65	2015	MEGA	Rp46.352.047	Rp 31.748.472	68,49
66	2015	NISP	Rp 86.396.704	Rp 84.040.768	97,27
67	2015	PNBN	Rp127.394.594	Rp 117.743.573	92,42
68	2015	SDRA	Rp 14.121.723	Rp 13.775.638	97,55
69	2016	AGRO	Rp 9.223.778.503	Rp 7.939.828.899	86,08
70	2016	BACA	Rp 11.994.822	Rp 6.636.940	55,33
71	2016	BBCA	Rp522.034.209	Rp 403.391.221	77,27
72	2016	BBKP	Rp 83.869.295	Rp 66.167.427	78,89
73	2016	BBNI	Rp 343.471.188	Rp 376.594.527	109,64
74	2016	BBRI	Rp723.845.458	Rp 613.346.850	84,73
75	2016	BBTN	Rp 159.987.717	Rp 148.497.025	92,82
76	2016	BMRI	Rp692.605.943	Rp 561.907.194	81,13
77	2016	BNBA	Rp5.259.940.990.536	Rp4.458.965.646.404	84,77
78	2016	BNGA	Rp180.367.234	Rp 165.923.435	91,99

79	2016	BNII	Rp 118.855.429	Rp 108.002.377	90,87
80	2016	BSIM	Rp 19.345.664	Rp 19.111.131	93,19
81	2016	MCOR	Rp 9.287.524	Rp 8.162.763	87,89
82	2016	MEGA	Rp47.588.645	Rp 27.777.461	58,37
83	2016	NISP	Rp 102.942.437	Rp 90.247.652	87,67
84	2016	PNBN	Rp 141.038.551	Rp 125.049.120	88,66
85	2016	SDRA	Rp 14.605.997	Rp 16.260.828	111,33

Sumber: Data diolah Penulis, 2017

- Yang diarsir merupakan Bank yang di Outlier

Lampiran 6. Pengukuran *Capital Adequacy Ratio*

NO	TAHUN	KODE	Modal	ATMR	CAR
1	2012	AGRO	Rp 354.192.967	Rp 2.393.132.058	14,80
2	2012	BACA	Rp 624.532	Rp 3.470.212	18,00
3	2012	BBCA	Rp 46.304.184	Rp 315.123.731	14,69
4	2012	BBKP	Rp 5.820.205	Rp 35.620.713	16,34
5	2012	BBNI	Rp 39.198.859	Rp 235.143.100	16,67
6	2012	BBRI	Rp 55.133.677	Rp 325.352.028	16,95
7	2012	BBTN	Rp 9.433.162	Rp 53.321.389	17,69
8	2012	BMRI	Rp 61.947.504	Rp 400.189.948	15,25
9	2012	BNBA	Rp 429.006.003.016	Rp 2.236.444.040.753	19,18
10	2012	BNGA	Rp 23.361.501	Rp 154.867.866	15,16
11	2012	BNII	Rp 11.643.164	Rp 90.714.496	12,83
12	2012	BSIM	Rp 1.790.135	Rp 9.897.087	18,09
13	2012	MCOR	Rp 719.143	Rp 5.187.694	13,86
14	2012	MEGA	Rp 5.567.133	Rp 31.630.396	17,60
15	2012	NISP	Rp 9.873.095	Rp 59.884.808	16,49
16	2012	PNBN	Rp 18.685.460	Rp 114.556.405	16,31
17	2012	SDRA	Rp 662.943	Rp 4.510.549	14,70
18	2013	AGRO	Rp 843.207.216	Rp 3.904.012.931	21,60
19	2013	BACA	Rp 852.686	Rp 4.236.092	20,13
20	2013	BBCA	Rp 58.604.765	Rp 365.510.273	16,03
21	2013	BBKP	Rp 6.574.389	Rp 43.468.860	15,12
22	2013	BBNI	Rp 43.563.420	Rp 288.616.781	15,09
23	2013	BBRI	Rp 69.472.036	Rp 408.858.939	16,99
24	2013	BBTN	Rp 10.353.005	Rp 66.261.700	15,62
25	2013	BMRI	Rp 73.345.421	Rp 491.276.170	14,76
26	2013	BNBA	Rp 532.392.113.274	Rp 3.531.891.784.360	15,07
27	2013	BNGA	Rp 26.877.844	Rp 174.778.989	15,36
28	2013	BNII	Rp 14.371.060	Rp 113.013.628	12,72
29	2013	BSIM	Rp 2.637.497	Rp 12.088.898	21,82
30	2013	MCOR	Rp 966.668	Rp 6.583.700	14,68
31	2013	MEGA	Rp 5.704.179	Rp 35.409.487	16,11
32	2013	NISP	Rp 14.275.975	Rp 74.034.874	19,28
33	2013	PNBN	Rp 18.756.291	Rp 122.398.542	15,32
34	2013	SDRA	Rp 678.841	Rp 5.192.746	13,07
35	2014	AGRO	Rp 902.376.278	Rp 4.733.908.205	19,06
36	2014	BACA	Rp 925.852	Rp 5.633.486	16,43
37	2014	BBCA	Rp 70.961.097	Rp 411.665.878	17,24
38	2014	BBKP	Rp 6.896.811	Rp 48.551.547	14,21

39	2014	BBNI	Rp 50.352.050	Rp 310.485.402	16,22
40	2014	BBRI	Rp 85.706.557	Rp 468.182.076	18,31
41	2014	BBTN	Rp 11.171.458	Rp 76.332.641	14,64
42	2014	BMRI	Rp 85.479.697	Rp 514.904.536	16,13
43	2014	BNBA	Rp 489.197.462.326	Rp 2.878.836.060.540	16,99
44	2014	BNGA	Rp 29.622.901	Rp 191.209.896	15,58
45	2014	BNII	Rp 18.189.504	Rp 115.381.206	15,72
46	2014	BSIM	Rp 2.976.939	Rp 16.197.119	18,38
47	2014	MCOR	Rp 1.152.191	Rp 8.143.268	14,15
48	2014	MEGA	Rp 6.310.948	Rp 38.821.434	16,26
49	2014	NISP	Rp 15.360.785	Rp 81.968.368	18,74
50	2014	PNBN	Rp 20.278.682	Rp 129.835.707	15,62
51	2014	SDRA	Rp 2.495.542	Rp 11.497.416	21,71
52	2015	AGRO	Rp 1.370.673.905	Rp 6.196.867.449	22,12
53	2015	BACA	Rp 1.261.074	Rp 7.124.329	17,70
54	2015	BBCA	Rp 91.926.871	Rp 483.083.499	19,03
55	2015	BBKP	Rp 8.384.416	Rp 61.814.951	13,56
56	2015	BBNI	Rp 73.798.800	Rp 378.564.646	19,49
57	2015	BBRI	Rp 110.580.617	Rp 537.074.938	20,59
58	2015	BBTN	Rp 13.893.026	Rp 81.882.087	16,97
59	2015	BMRI	Rp 107.388.146	Rp 577.345.989	17,99
60	2015	BNBA	Rp1.236.664.303.791	Rp 4.835.444.712.183	25,57
61	2015	BNGA	Rp 30.303.222	Rp 185.740.375	16,28
62	2015	BNII	Rp 18.036.571	Rp 118.914.453	15,17
63	2015	BSIM	Rp 3.250.366	Rp 22.618.674	14,37
64	2015	MCOR	Rp 1.383.164	Rp 8.440.446	16,39
65	2015	MEGA	Rp 10.279.296	Rp 42.968.132	23,92
66	2015	NISP	Rp 17.488.007	Rp 100.982.940	17,32
67	2015	PNBN	Rp 31.465.905	Rp 156.315.862	20,13
68	2015	SDRA	Rp 2.433.341	Rp 12.932.201	18,82
69	2016	AGRO	Rp 1.966.244.530	Rp 8.303.739.379	23,68
70	2016	BACA	Rp 1.663.229	Rp 8.057.074	20,64
71	2016	BBCA	Rp 115.019.063	Rp 517.789.779	22,21
72	2016	BBKP	Rp 9.818.034	Rp 65.341.348	15,03
73	2016	BBNI	Rp 84.278.075	Rp 435.353.579	19,36
74	2016	BBRI	Rp 142.910.432	Rp 623.857.728	22,91
75	2016	BBTN	Rp 20.219.637	Rp 99.431.853	20,34
76	2016	BMRI	Rp 137.432.214	Rp 643.379.490	20,75
77	2016	BNBA	Rp1.305.045.211.934	Rp 5.188.575.472.122	25,15
78	2016	BNGA	Rp 33.936.881	Rp 189.970.470	17,96
79	2016	BNII	Rp 21.784.193	Rp 129.880.505	16,77

80	2016	BSIM	Rp 4.253.037	Rp 25.462.121	16,70
81	2016	MCOR	Rp 2.125.425	Rp 10.941.627	19,43
82	2016	MEGA	Rp 10.883.111	Rp 41.517.371	26,22
83	2016	NISP	Rp 20.305.689	Rp 111.058.870	18,28
84	2016	PNBN	Rp 33.881.411	Rp 165.358.012	20,49
85	2016	SDRA	Rp 2.570.546	Rp 14.963.782	17,20

Sumber: Data diolah Penulis, 2017

- Yang diarsir merupakan Bank yang di Outlier

Lampiran 7. Hasil Analisis Statistik Deskriptif Sebelum Outlier

	N	Minimum	Maximum	Mean	Std. Deviation
NIM	140	0,61	15,08	5,2523	2,43223
NPL	140	0	5,45	1,5959	1,25101
LDR	140	55,33	132,4	87,4574	13,46727
CAR	140	8,02	34,5	17,8801	3,88283
Valid N (listwise)	140				

Sumber: SPSS 21, Data diolah peneliti, 2017

Lampiran 8. Hasil Analisis Statistik Deskriptif Sesudah Outlier

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
NIM	85	1,66	8,02	4,8779	1,16862
NPL	85	,00	3,24	1,2900	,84665
LDR	85	55,33	112,58	85,3940	12,34234
CAR	85	12,72	26,22	17,6154	2,98278
Valid N (listwise)	85				

Sumber: SPSS 21, Data diolah peneliti, 2017

Lampiran 9. Uji Kolmogorov-Smirnov Test

One-Sample Kolmogorov-Smirnov Test		Unstandardized Residual
N		85
Normal Parameters ^{a,b}	Mean	,0000000
	Std. Deviation	1,10561758
	Absolute	,078
Most Extreme Differences	Positive	,078
	Negative	-,076
Kolmogorov-Smirnov Z		,722
Asymp. Sig. (2-tailed)		,674

a. Test distribution is Normal.

b. Calculated from data.

Sumber: SPSS 21, Data diolah peneliti, 2017

Lampiran 10. Uji Multikolinearitas

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	3,976	1,176		3,380	,001		
NPL	-,423	,147	-,307	-2,877	,005	,973	1,027
LDR	,010	,010	,101	,950	,345	,971	1,030
CAR	,036	,041	,091	,862	,391	,991	1,009

a. Dependent Variable: NIM

Sumber: SPSS 21, Data diolah peneliti, 2017

Lampiran 11. Uji Autokorelasi Durbin Watson**Model Summary^b**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	,324 ^a	,105	,072	1,12591	2,130

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

b. Dependent Variable: NIM

Sumber: SPSS 21, Data diolah peneliti, 2017

Lampiran 12. Uji Heteroskedastisitas

Model	Coefficients ^a					
	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	
	B	Std. Error	Beta			
1	(Constant)	1,414	,727		1,945	,055
	NPL	-,164	,091	-,191	-1,809	,074
	LDR	-,012	,006	-,205	-1,939	,056
	CAR	,037	,026	,153	1,461	,148

a. Dependent Variable: ABS_RES

Sumber: SPSS 21, Data diolah peneliti, 2017

Lampiran 13. Uji Regresi Linier Berganda

Model		Coefficients ^a		
		Unstandardized Coefficients		Standardized Coefficients
		B	Std. Error	Beta
1	(Constant)	3,976	1,176	
	NPL	-,423	,147	-,307
	LDR	,010	,010	,101
	CAR	,036	,041	,091

a. Dependent Variable: NIM

Sumber: SPSS 21, Data diolah peneliti, 2017

Lampiran 14. Uji Koefisien Determinasi (R^2)**Model Summary^b**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	,324 ^a	,105	,072	1,12591	2,130

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

b. Dependent Variable: NIM

Sumber: SPSS 21, Data diolah peneliti, 2017

Lampiran 15. Hasil Pengujian Uji Signifikansi Simultan (Uji F)

ANOVA^a

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	12,036	3	4,012	3,165	,029 ^b
Residual	102,681	81	1,268		
Total	114,717	84			

a. Dependent Variable: NIM

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

Sumber: SPSS 21, Data diolah peneliti, 2017

Lampiran 16. Hasil Uji Signifikansi Individual (uji t)

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3,976	1,176		3,380	,001
	NPL	-,423	,147	-,307	-2,877	,005
	LDR	,010	,010	,101	,950	,345
	CAR	,036	,041	,091	,862	,391

a. Dependent Variable: NIM

Sumber: SPSS 21, Data diolah peneliti, 2017