LAMPIRAN

Daftar Sampel Perusahaan

No	Kode	Nama Bank
1	BBCA	PT. Bank Centra Asia, Tbk
2	BBMD	PT. Bank Mestika Dharma, Tbk
3	BBNI	PT. Bank Negara Indonesia (Persero), Tbk
4	BBRI	PT. Bank Rakyat Indonesia (Persero), Tbk
5	BBTN	PT. Bank Tabungan Negara (Persero), Tbk
6	BDMN	PT. Bank Danamon Indonesia, Tbk
7	BMRI	PT. Bank Mandiri (Persero), Tbk
8	BNGA	PT. Bank CIMB Niaga, Tbk
9	INPC	PT. Bank Arta Graha Internasional, Tbk
10	MAYA	PT. Bank Mayapada Internasional, Tbk
11	NISP	PT. Bank OCBC NISP, Tbk

Daftar Sampel Risiko Kredit (NPL)

NO	Kode Saham	Nama Emiten	Kriteria		
			2016	2017	2018
1	BBCA	BANK BCA	1,31	1,49	1,41
2	BBMD	BANK MESTIKA	3,59	2,58	2,33
3	BBNI	BANK BNI	2,96	2,29	1,96
4	BBRI	BANK BRI	2,13	2,23	2,27
5	BBTN	BANK BTN	2,57	2,66	2,82
6	BDMN	BANK DANAMON	3,59	3,02	3,00
7	BMRI	BANK MANDIRI	3,96	3,45	2,79
8	BNGA	BANK CIMB NIAGA	4,09	3,89	3,17
9	INPC	BANK ARTHA	2,81	6,24	6,22
10	MAYA	BANK MAYAPADA	2,13	5,76	5,72
11	NISP	BANK OCBC NISP	1,87	1,79	1,72

Daftar Sampel Jumlah Anggota Dewan Direksi

NO	Kode Saham	Nama Emiten	Kriteria		
			2016	2017	2018
1	BBCA	BANK BCA	7	7	8
2	BBMD	BANK MESTIKA	3	2	3
3	BBNI	BANK BNI	8	8	9
4	BBRI	BANK BRI	9	10	11
5	BBTN	BANK BTN	7	7	8
6	BDMN	BANK DANAMON	7	6	7
7	BMRI	BANK MANDIRI	8	9	10
8	BNGA	BANK CIMB NIAGA	9	10	10
9	INPC	BANK ARTHA	5	7	6
10	MAYA	BANK MAYAPADA	7	6	6
11	NISP	BANK OCBC NISP	9	9	8

Daftar Sampel Kepemilikan Institusional

NO	Kode Saham	Nama Emiten	Kriteria		
			2016	2017	2018
1	BBCA	BANK BCA	66,83	10,90	10,60
2	BBMD	BANK MESTIKA	5,98	5,98	5,98
3	BBNI	BANK BNI	10,55	7,13	11,16
4	BBRI	BANK BRI	8,60	6,78	8,87
5	BBTN	BANK BTN	14,03	10,05	16,82
6	BDMN	BANK DANAMON	3,49	4,27	7,32
7	BMRI	BANK MANDIRI	8,50	7,01	8,91
8	BNGA	BANK CIMB NIAGA	9,19	3,72	5,35
9	INPC	BANK ARTHA	68,72	85,30	85,34
10	MAYA	BANK MAYAPADA	37,98	37,98	37,77
11	NISP	BANK 0CBC NISP	4,50	4,52	4,53

Daftar Sampel Kepemilikan Pemerintah

NO	Kode Saham	Nama Emiten	Kriteria		
			2016	2017	2018
1	BBCA	BANK BCA	0	0	0
2	BBMD	BANK MESTIKA	0	0	0
3	BBNI	BANK BNI	1	1	1
4	BBRI	BANK BRI	1	1	1
5	BBTN	BANK BTN	1	1	1
6	BDMN	BANK DANAMON	0	0	0
7	BMRI	BANK MANDIRI	1	1	1
8	BNGA	BANK CIMB NIAGA	0	0	0
9	INPC	BANK ARTHA	0	0	0
10	MAYA	BANK MAYAPADA	0	0	0
11	NISP	BANK 0CBC NISP	0	0	0

Daftar Sampel Kepemilikan Asing

NO	Kode Saham	Nama Emiten	Kriteria		
			2016	2017	2018
1	BBCA	BANK BCA	33,17	34,20	34,50
2	BBMD	BANK MESTIKA	4,53	4,54	4,53
3	BBNI	BANK BNI	29,47	32,86	28,84
4	BBRI	BANK BRI	34,65	36,47	34,38
5	BBTN	BANK BTN	25,97	29,95	23,18
6	BDMN	BANK DANAMON	96,51	95,73	92,68
7	BMRI	BANK MANDIRI	31,50	32,99	31,09
8	BNGA	BANK CIMB NIAGA	96,46	95,28	94,65
9	INPC	BANK ARTHA	31,28	14,68	14,66
10	MAYA	BANK MAYAPADA	62,02	62,02	62,23
11	NISP	BANK 0CBC NISP	95,50	95,48	95,47

Daftar Sampel Proporsi Komisaris Independen

NO	Kode Saham	Nama Emiten	Kriteria		
			2016	2017	2018
1	BBCA	BANK BCA	60	60	60
2	BBMD	BANK MESTIKA	50	50	50
3	BBNI	BANK BNI	50	50	55,56
4	BBRI	BANK BRI	55,56	55,56	62,50
5	BBTN	BANK BTN	42,86	50	55,56
6	BDMN	BANK DANAMON	50	50	42,86
7	BMRI	BANK MANDIRI	50	54,55	50
8	BNGA	BANK CIMB NIAGA	50	44,44	50
9	INPC	BANK ARTHA	57,14	50	42,86
10	MAYA	BANK MAYAPADA	40	50	50
11	NISP	BANK 0CBC NISP	50	62,50	62,50

Daftar Sampel Komite Audit

NO	Kode Saham	Nama Emiten	Kriteria		
			2016	2017	2018
1	BBCA	BANK BCA	3	3	3
2	BBMD	BANK MESTIKA	3	3	3
3	BBNI	BANK BNI	3	3	4
4	BBRI	BANK BRI	6	7	6
5	BBTN	BANK BTN	7	6	7
6	BDMN	BANK DANAMON	5	3	4
7	BMRI	BANK MANDIRI	6	6	6
8	BNGA	BANK CIMB NIAGA	4	4	4
9	INPC	BANK ARTHA	6	5	4
10	MAYA	BANK MAYAPADA	3	3	3
11	NISP	BANK 0CBC NISP	3	3	4

Daftar Sampel Kepemilikan Manajerial

NO	Kode Saham	Nama Emiten	Kriteria		
			2016	2017	2018
1	BBCA	BANK BCA	0,20	0,19	0,19
2	BBMD	BANK MESTIKA	0,02	0,02	0,02
3	BBNI	BANK BNI	0,00	0,00	0,00
4	BBRI	BANK BRI	0,01	0,01	0,01
5	BBTN	BANK BTN	0,00	0,00	0,01
6	BDMN	BANK DANAMON	0,16	0,04	0,04
7	BMRI	BANK MANDIRI	0,01	0,01	0,01
8	BNGA	BANK CIMB NIAGA	0,17	0,18	0,01
9	INPC	BANK ARTHA	6,14	2,85	2,85
10	MAYA	BANK MAYAPADA	0,06	4,66	4,84
11	NISP	BANK 0CBC NISP	0,01	0,01	0,02

Hasil Uji Normalitas

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		33
Normal Parameters[a,b]	Mean	0E-7
	Std. Deviation	,85154183
Most Extreme Differences	Absolute	,088
	Positive	,079
	Negative	-,088
Kolmogorov-Smirnov Z		,505
Asymp. Sig. (2-tailed)		,961

a. Test distribution is Normal.

b. Calculated from data.

Hasil Uji Deskriptive

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
NPL	33	1,31	6,24	3,0242	1,33444
DWD	33	2,00	11,00	7,4545	2,09301
KI	33	3,49	85,34	18,9289	23,79069
KP	33	,00	1,00	,3636	,48850
KA	33	4,53	96,51	48,2268	32,18801
PKI	33	40,00	62,50	51,9523	5,92145
AUDIT	33	3,00	7,00	4,3333	1,45057
KM	33	,00	6,14	,6901	1,61630
Valid N (listwise)	33				

Hasil Uji Multikolinearitas

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	7,636	1,725		4,426	,000		
	DWD	,130	,158	,204	,823	,419	,264	3,781
	KI	,000	,013	,009	,036	,971	,294	3,398
	KP	-,397	,802	-,145	-,495	,625	,189	5,294
	KA	-,005	,011	-,122	-,455	,653	,226	4,420
	PKI	-,111	,032	-,494	-3,441	,002	,790	1,266
	AUDIT	,057	,166	,062	,346	,732	,500	2,001
	KM	,484	,164	,586	2,955	,007	,415	2,412

a. Dependent Variable: NPL

Hasil Uji Autokolerasi

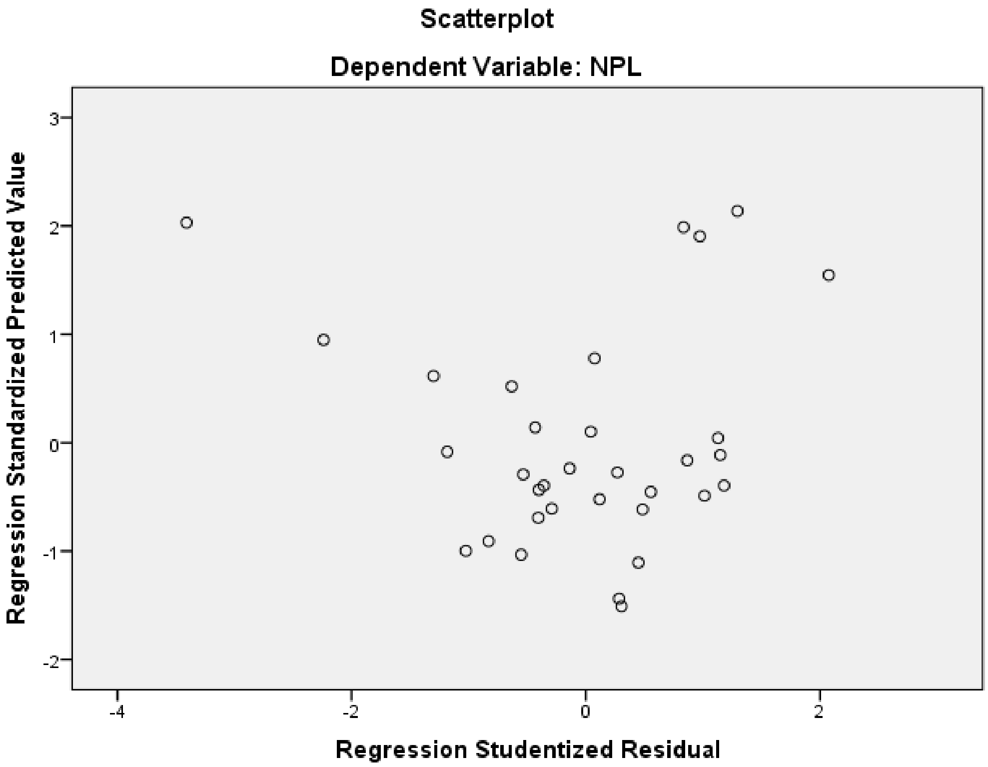
Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	,770[a]	,593	,479	,96341	1,259

a. Predictors: (Constant), KM, AUDIT, PKI, KA, DWD, KI, KP

b. Dependent Variable: NPL

Hasil Uji Heteroskedatisitas



Hasil Uji Koefisien Determinasi

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	,770[a]	,593	,479	,96341	1,259

a. Predictors: (Constant), KM, AUDIT, PKI, KA, DWD, KI, KP

b. Dependent Variable: NPL

Hasil Uji Kelayakan Model

ANOVA[a]

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	33,780	7	4,826	5,199	,001[b]
	Residual	23,204	25	,928		
	Total	56,984	32			

a. Dependent Variable: NPL

b. Predictors: (Constant), KM, AUDIT, PKI, KA, DWD, KI, KP

Hasil Uji t

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	7,636	1,725		4,426	,000
	DWD	,130	,158	,204	,823	,419
	KI	,000	,013	,009	,036	,971
	KP	-,397	,802	-,145	-,495	,625
	KA	-,005	,011	-,122	-,455	,653
	PKI	-,111	,032	-,494	-3,441	,002
	AUDIT	,057	,166	,062	,346	,732
	KM	,484	,164	,586	2,955	,007

a. Dependent Variable: NPL

Hasil Uji Analisis Regresi Linier Berganda

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	7,636	1,725		4,426	,000
	DWD	,130	,158	,204	,823	,419
	KI	,000	,013	,009	,036	,971
	KP	-,397	,802	-,145	-,495	,625
	KA	-,005	,011	-,122	-,455	,653
	PKI	-,111	,032	-,494	-3,441	,002
	AUDIT	,057	,166	,062	,346	,732
	KM	,484	,164	,586	2,955	,007

a. Dependent Variable: NPL