

LAMPIRAN

Lampiran 1

Perolehan Laba Bersih Bank Konvensional di Indonesia Periode 2014-2018

No.	bank	2014	2015	2016	2017	2018
1	AGRO	59.408	80.492	80.492	140.496	204.213
2	AGRS	4.455	3.905	3.389	-8.319	-31.122
3	BABP	-54.556	8.178	9.349	-685.193	57.021
4	BACA	74.530	90.823	93.457	86.140	106.500
5	BBCA	16.512.000	18.035.000	20.632.000	23.321.000	25.851.000
6	BBHI	12.449	-45.978	70.870	10.362	-123.143
7	BBKP	673.000	964.307	176.000	136.000	190.000
8	BBMD	236.938	240.771	179.261	264.240	265.862
9	BBNI	11.049.000	9.140.000	11.410.000	13.770.000	15.091.000
10	BBRI	24.227.000	25.410.000	26.285.000	29.045.000	32.418.000
11	BBTN	1.145	1.850	2.618	3.027	2.807
12	BBYB	11.884	24.871	67.987	14.420	-136.988
13	BCIC	-663.747	-676.010	-718.722	121,534	-401.101
14	BDMN	2.682.000	2.469.000	2.792.000	3.828.000	4.107.000
15	BEKS	-120.360	-331.159	-405.123	-76.285	-100.131
16	BINA	15.794	16.877	18.236	18.340	18.340
17	BJBR	1.107	1.380	1.153	1.211	1.552
18	BJTM	939.084	884.503	1.028	1.159	1.260
19	BKSW	121.525	156.046	-650.333	-789.803	14.568
20	BMAS	25.173	40.189	68.157	69.497	71.013
21	BMRI	20.654.783	21.152.398	14.650.163	21.443.042	25.851.937
22	BNBA	51.827	56.950	78.759	89.548	92.897
23	BNII	722.141	1.143	1.967	1.860	2.262
24	BNLI	1.587	247.112	-6.483	748.433	901.251
25	BSIM	154.932	185.153	370.561	318.923	50.472
26	BTPN	1.885.127	1.752.609	1.875.846	1.421.940	2.257.884
27	BVIC	105.699	78.085	100.360	136.090	79.081
28	DNAR	3.071	14.019	13.082	10.080	19.810
29	INPC	112.376	71.294	72.843	68.101	53.621
30	MCOR	52.901	67.378	22.178	49,899	89,86
31	MEGA	568.000	1.052.000	1.158.000	1.300.000	1.599.000
32	NISP	1.332.182	1.500.835	1.789.900	2.175.824	2.638.064
33	NOBU	15.825	18.206	30.312	34.985	44.748
34	PNBN	2.594.000	1.567.000	2.518.000	2.008.000	3.187.000
	TOTAL	84.062.280	84.279.227	82.792.307	98.906.289	114.385.768
	RATA-RATA	2.472.420	2.478.801	2.435.068	2.909.009	3.364.287

Lampiran 2

Kelengkapan Laporan Keuangan Bank Konvensional Periode 2014-2018

No.	Nama bank	Kode bank	2014	2015	2016	2017	2018	2014-2018
1.	PT Bank Rakyat Indonesia Agroniaga Tbk	AGRO						
2.	PT Bank Agris Indonesia Tbk	AGRS						
3.	PT Bank Artos Indonesia Tbk	ARTO	x	x	x	x		x
4.	PT Bank MNC Internasional Tbk	BABP						
5.	PT Bank Capital Indonesia Tbk	BACA						
6.	PT Bank Central Asia Tbk	BBCA						
7.	PT Bank Harda Internasional Tbk	BBHI						
8.	PT Bank Bukopin Tbk	BBKP						
9.	PT Bank Mestika Dharma Tbk	BBMD						
10.	PT Bank Negara Indonesia (Persero) Tbk	BBNI						
11.	PT Bank Rakyat Indonesia (Persero) Tbk	BBRI						
12.	PT Bank Tabungan Negara (Persero) Tbk	BBTN						
13.	PT Bank Yudha Bakti Tbk	BBYB						
14.	PT Bank Yudha Bhakti Tbk	BCIC						
15.	PT Bank Danamon Indonesia Tbk	BDMN						
16.	PT Bank Pembangunan Daerah Banten Tbk	BEKS						

17.	PT Bank Ganesha Tbk	BGTB	x	x				x
18.	PT Bank Ina Perdana Tbk	BINA						
19.	PT Bank Pembangunan Daerah Jawa Barat Tbk	BJBR						
20.	PT Bank Pembangunan Daerah Jawa Timur Tbk	BJTM						
21.	PT Bank QNB Indonesia Tbk	BKSW						
22.	PT Bank Maspion Tbk	BMAS						
23.	PT Bank Mandiri Indonesia Tbk	BMRI						
24.	PT Bank Bumi Arta Tbk	BNBA						
25.	PT Bank CIMB Niaga Tbk	BNGA	x	x			x	x
26.	PT Bank Maybank Indonesia Tbk	BNII						
27.	PT Bank Permata Tbk	BNLI						
28.	PT Bank Sinarmas Tbk	BSIM						
29.	PT Bank of India Indonesia Tbk	BSWD	x	x				x
30.	PT Bank BTPN Tbk	BTPN						
31.	PT Bank Victoria Internasional Tbk	BVIC						
32.	PT Bank Dinar Indonesia Tbk	DNAR						
33.	PT Bank Artha Graha Internasional Tbk	INPC						
34.	PT Bank Mayapada Internasional Tbk	MAYA	x	x	x			x
35.	PT Bank China Construction Bank Indonesia Tbk	MCOR						

36.	PT Bank Mega Tbk	MEGA						
37.	PT Bank Mitraniaga Tbk	NAGA						
38.	PT Bank OCBC NISP Tbk	NISP						
39.	PT Bank National Nobu Tbk	NOBU						
40.	PT Bank Pan Indonesia Tbk	PNBN						
41.	PT Bank Woori Sudara Indonesia Tbk,	SDRA	x	x				x
	TOTAL							35

Lampiran 3

Perhitungan Diversifikasi Pendapatan

PENDAPATAN BUNGA						
No.	Kode Bank	Tahun				
		2014	2015	2016	2017	2018
1	BBRI	73.065.777	83.007.745	92.151.312	100.093.333	108.458.358
2	BMRI	55.092.073	66.366.659	71.145.401	73.271.984	74.454.382
3	BBCA	40.626.579	43.709.090	46.940.946	50.024.086	56.181.959
4	BBNI	31.262.179	34.288.945	40.713.575	45.003.201	50.571.284
5	BDMN	22.991.485	22.420.658	20.654.674	20.052.217	20.172.187
6	PNBN	15.491.547	16.914.828	17.447.007	17.482.548	17.212.026
7	NISP	7.758.416	8.976.441	9.969.869	10.790.837	11.969.409
8	BTPN	11.718.768	11.440.085	11.468.744	11.140.809	10.679.385
9	MEGA	5.978.672	6.458.281	6.151.919	6.393.586	6.772.448
10	BNLI	14.221.627	16.130.822	14.398.570	9.726.541	9.419.839

PENDAPATAN OPERASIONAL LAINNYA						
No.	Kode Bank	Tahun				
		2014	2015	2016	2017	2018
1	BBRI	9.299.140	12.409.041	17.287.857	19.271.287	23.425.430
2	BMRI	14.687.815	18.378.678	19.286.425	22.830.407	27.672.065
3	BBCA	9.346.000	12.007.376	13.700.330	15.155.209	17.743.675
4	BBNI	8.854.761	8.872.380	9.962.683	11.040.059	11.612.599
5	BDMN	4.335.911	4.081.703	3.687.939	3.687.939	3.696.257
6	PNBN	1.878.131	1.017.918	1.295.280	1.546.391	2.407.195
7	NISP	743.261	854.463	1.415.506	1.512.518	1.410.794
8	BTPN	739.520	705.835	609.942	469.537	600.904
9	MEGA	1.396.354	1.934.831	1.733.801	2.179.146	2.017.901
10	BNLI	2.007.049	2.152.570	2.268.779	3.355.959	1.961.296

No	Kode Bank	TOTAL PENDAPATAN				
		Tahun				
		2014	2015	2016	2017	2018
1	BBRI	82.364.917	95.416.786	109.439.169	119.364.620	131.883.788
2	BMRI	69.779.888	84.745.337	90.431.826	96.102.391	102.126.447
3	BBCA	49.972.579	55.716.466	60.641.276	65.179.295	73.925.634
4	BBNI	40.116.940	43.161.325	50.676.258	56.043.260	62.183.883
5	BDMN	27.327.396	26.502.361	24.342.613	23.740.156	23.868.444
6	PNBN	17.369.678	17.932.746	18.742.287	19.028.939	19.619.221
7	NISP	8.501.677	9.830.904	11.385.375	12.303.355	13.380.203
8	BTPN	12.458.288	12.145.920	12.078.686	11.610.346	11.280.289
9	MEGA	7.375.026	8.393.112	7.885.720	8.572.732	8.790.349
10	BNLI	16.228.676	18.283.392	16.667.349	13.082.500	11.381.135

DIVERSIFIKASI PENDAPATAN						
BANK		2014	2015	2016	2017	2018
BBRI	(P.bunga/total)^2	0,786943	0,756811	0,709018	0,703168	0,676306
	(P.nonbunga/total)^2	0,012747	0,016913	0,024954	0,026066	0,031549
	DIV	0,200310	0,226275	0,266028	0,270766	0,292145
BMRI	(P.bunga/total)^2	0,623330	0,613293	0,618944	0,581310	0,531501
	(P.nonbunga/total)^2	0,044305	0,047032	0,045484	0,056436	0,073419
	DIV	0,332365	0,339674	0,335572	0,362254	0,395080
BBCA	(P.bunga/total)^2	0,660932	0,266019	0,269439	0,270950	0,302634
	(P.nonbunga/total)^2	0,034977	0,046444	0,051042	0,054064	0,057610
	DIV	0,304090	0,687538	0,679519	0,674986	0,639756
BBNI	(P.bunga/total)^2	0,607271	0,631130	0,645460	0,644822	0,661382
	(P.nonbunga/total)^2	0,048719	0,042256	0,038649	0,038806	0,034874
	DIV	0,344010	0,326614	0,315890	0,316372	0,303744
BDMN	(P.bunga/total)^2	0,707844	0,715694	0,719950	0,713440	0,714262
	(P.nonbunga/total)^2	0,025175	0,023720	0,022953	0,024132	0,023981
	DIV	0,266981	0,260586	0,257097	0,262427	0,261756
PNBN	(P.bunga/total)^2	0,795437	0,889696	0,866556	0,844074	0,769663
	(P.nonbunga/total)^2	0,011691	0,003222	0,004776	0,006604	0,015054

	DIV	0,192871	0,107082	0,128668	0,149322	0,215283
NISP	(P.bunga/total)^2	0,832793	0,833722	0,766804	0,769242	0,800240
	(P.nonbunga/total)^2	0,007643	0,007554	0,015457	0,015113	0,011117
	DIV	0,159564	0,158723	0,217739	0,215645	0,188643
BTPN	(P.bunga/total)^2	0,884804	0,887151	0,901555	0,920753	0,896297
	(P.nonbunga/total)^2	0,003524	0,003377	0,002550	0,001635	0,002838
	DIV	0,111672	0,109472	0,095895	0,077612	0,100865
MEGA	(P.bunga/total)^2	0,657177	0,592090	0,608609	0,556225	0,593580
	(P.nonbunga/total)^2	0,035848	0,053142	0,048341	0,064615	0,052697
	DIV	0,306975	0,354768	0,343050	0,379160	0,353723
BNLI	(P.bunga/total)^2	0,767949	0,778394	0,746287	0,552758	0,685040
	(P.nonbunga/total)^2	0,015295	0,013861	0,018529	0,065804	0,029697
	DIV	0,216756	0,207745	0,235184	0,381438	0,285263

Lampiran 4

Perhitungan Kinerja Bank

Return On Assets (ROA)							
Tahun	2014	2015	2016	2017	2018	Rata-rata	Rata-rata
bank	ROA	ROA	ROA	ROA	ROA	2014-2016	2016-2018
BBRI	4,73%	4,19%	3,84%	3,69%	3,68%	4,25%	3,74%
BMRI	3,57%	3,15%	1,95%	2,72%	3,17%	2,89%	2,61%
BBCA	4,00%	3,90%	4,00%	3,80%	3,90%	3,97%	3,90%
BBNI	3,50%	2,60%	2,70%	2,70%	2,80%	2,93%	2,73%
BDMN	1,90%	1,70%	2,50%	3,10%	3,10%	2,03%	2,90%
PNBN	2,23%	1,31%	1,69%	1,61%	2,16%	1,74%	1,82%
NISP	1,79%	1,68%	1,85%	1,96%	2,10%	1,77%	1,97%
BTPN	3,60%	3,10%	3,10%	2,10%	3,10%	3,27%	2,77%
MEGA	1,16%	1,97%	2,36%	2,24%	2,47%	1,83%	2,36%
BNLI	1,20%	0,20%	-4,90%	0,60%	0,80%	-1,17%	-1,17%

Return On Equity (ROE)							
Tahun	2014	2015	2016	2017	2018	Rata-rata	Rata-rata
Bank	ROE	ROE	ROE	ROE	ROE	2014-2016	2016-2018
BBRI	31,19%	29,89%	23,08%	20,03%	20,49%	28,05%	21,20%
BMRI	25,81%	23,03%	11,12%	14,53%	16,23%	19,99%	13,96%
BBCA	25,50%	21,90%	20,50%	19,20%	18,80%	22,63%	19,50%
BBNI	23,60%	17,20%	15,50%	15,60%	16,10%	18,77%	15,73%
BDMN	8,60%	7,40%	8,01%	10,50%	10,60%	8,00%	9,70%
PNBN	9,24%	6,07%	8,29%	7,49%	9,23%	7,87%	8,34%
NISP	9,68%	9,60%	9,85%	10,66%	11,78%	9,71%	10,76%
BTPN	18,60%	14,10%	12,60%	8,20%	12,40%	15,10%	11,07%
MEGA	10,05%	15,30%	10,91%	11,66%	13,76%	12,09%	12,11%
BNLI	12,20%	1,80%	-38,30%	4,80%	5,00%	-8,10%	-9,50%

Standar Deviasi ROA (SROA)							
No.	Kode Bank	Tahun					Rata-rata
		2014	2015	2016	2017	2018	
1	BBRI	0,009863	0,003595	0,009184	0,003086	0,003401	0,005826
2	BMRI	0,011780	0,007284	0,013851	0,004666	0,010659	0,009648
3	BBCA	0,002608	0,003689	0,002608	0,004518	0,003689	0,003422
4	BBNI	0,010754	0,008248	0,006901	0,002608	0,003689	0,006440
5	BDMN	0,005216	0,008248	0,009759	0,006389	0,006389	0,007200
6	PNBN	0,009966	0,009404	0,003299	0,006547	0,008330	0,007509
7	NISP	0,001844	0,004364	0,003956	0,001429	0,005151	0,003349
8	BTPN	0,008248	0,005832	0,005832	0,011664	0,008248	0,007965
9	MEGA	0,011693	0,005345	0,010400	0,004880	0,004809	0,007426
10	BNLI	0,021977	0,016701	0,027603	0,018988	0,020034	0,021060

Standar Deviasi ROE (SROE)							
No.	Kode Bank	Tahun					Rata-rata
		2014	2015	2016	2017	2018	
1	BBRI	0,025301	0,019361	0,031859	0,015452	0,012037	0,020802
2	BMRI	0,034474	0,024922	0,042538	0,010785	0,021524	0,026849
3	BBCA	0,024187	0,012234	0,020866	0,007825	0,011952	0,015413
4	BBNI	0,031407	0,017881	0,025820	0,005216	0,008650	0,017795
5	BDMN	0,011035	0,011096	0,001166	0,012751	0,013527	0,009915
6	PNBN	0,016741	0,019149	0,009295	0,013145	0,013502	0,014366
7	NISP	0,002474	0,004738	0,005345	0,004592	0,014404	0,006311
8	BTPN	0,026726	0,014286	0,022588	0,024187	0,016496	0,020857
9	MEGA	0,020387	0,025608	0,015496	0,009583	0,018350	0,017885
10	BNLI	0,064365	0,044949	0,078506	0,054022	0,054398	0,059248

No.	Kode Bank	Z SCORE					Rata-rata
		Tahun					
		2014	2015	2016	2017	2018	
1	BBRI	17,147927	47,476037	20,167728	60,243687	52,830707	39,573217
2	BMRI	13,439344	22,349473	12,068477	38,227266	17,408019	20,698516
3	BBCA	67,823581	-30,307015	-48,522393	-30,354491	-39,308298	-16,133723
4	BBNI	-10,366832	-15,546482	-17,535835	-44,188112	-29,416552	-23,410763
5	BDMN	-28,317947	-19,997708	-18,850767	-29,544185	-30,297355	-25,401592
6	PNBN	-11,163613	-16,496065	-46,924975	-23,499046	-21,014792	-23,819698
7	NISP	-68,875135	-27,361621	-31,007479	-84,790731	-23,244915	-47,055976
8	BTPN	-14,901100	-24,144805	-37,296810	-13,642744	-19,277416	-21,852575
9	MEGA	-7,959655	-27,896212	-14,452007	-27,943349	-29,078266	-21,465898
10	BNLI	-3,650460	-6,046307	-5,997044	-7,321523	-6,930599	-5,989186

Lampiran 5

Perhitungan Variabel Kontrol**Pinjaman Bank**

Loan To Asset Ratio (LAR)						
No	Bank	Tahun	Pinjaman Yang Diberikan Bank	total aset	Pinjaman Bank (LAR)	
1	BBRI	2014	Rp 495.097.288	Rp 801.984.190	0,617340	
		2015	Rp 564.480.538	Rp 878.426.312	0,642604	
		2016	Rp 643.470.975	Rp 1.004.801.673	0,640396	
		2017	Rp 718.982.668	Rp 1.127.447.489	0,637708	
		2018	Rp 820.010.157	Rp 1.296.898.292	0,632286	
2	BMRI	2014	Rp 523.101.817	Rp 855.039.673	0,611787	
		2015	Rp 586.675.437	Rp 910.063.409	0,644653	
		2016	Rp 799.557.188	Rp 1.038.706.009	0,769763	
		2017	Rp 799.557.188	Rp 1.124.700.847	0,710907	
		2018	Rp 799.557.188	Rp 1.202.252.094	0,665050	
3	BBCA	2014	Rp 339.859.068	Rp 553.155.534	0,614401	
		2015	Rp 378.616.292	Rp 594.372.770	0,637001	
		2016	Rp 403.391.221	Rp 676.738.753	0,596081	
		2017	Rp 454.264.956	Rp 750.319.671	0,605429	
		2018	Rp 524.530.462	Rp 824.787.944	0,635958	
4	BBNI	2014	Rp 277.622.281	Rp 416.573.708	0,666442	
		2015	Rp 326.105.149	Rp 508.595.288	0,641188	
		2016	Rp 393.275.392	Rp 603.031.880	0,652164	
		2017	Rp 441.313.566	Rp 709.330.084	0,622155	
		2018	Rp 512.778.497	Rp 808.572.011	0,634178	
5	BDMN	2014	Rp 106.774.211	Rp 195.820.856	0,545265	
		2015	Rp 99.483.055	Rp 188.057.412	0,529004	
		2016	Rp 91.888.516	Rp 174.086.730	0,527832	
		2017	Rp 94.045.506	Rp 178.257.092	0,527584	
		2018	Rp 101.650.553	Rp 186.762.189	0,544278	
6	PNBN	2014	Rp 113.936.968	Rp 172.638.682	0,659974	
		2015	Rp 120.403.114	Rp 183.120.540	0,657507	
		2016	Rp 128.109.469	Rp 199.175.053	0,643200	
		2017	Rp 131.954.374	Rp 213.541.797	0,617932	
		2018	Rp 141.232.323	Rp 207.204.418	0,681609	
7	NISP	2014	Rp 68.136.356	Rp 103.111.114	0,660805	
		2015	Rp 85.577.341	Rp 120.480.402	0,710301	
		2016	Rp 93.057.977	Rp 138.196.341	0,673375	
		2017	Rp 105.977.270	Rp 153.773.957	0,689176	

		2018	Rp 117.408.472	Rp 173.582.894	0,676383
8	BTPN	2014	Rp 49.494.487	Rp 75.059.223	0,659406
		2015	Rp 54.909.356	Rp 81.039.663	0,677562
		2016	Rp 58.171.598	Rp 91.371.387	0,636650
		2017	Rp 59.298.564	Rp 95.489.850	0,620993
		2018	Rp 60.859.618	Rp 101.919.301	0,597135
9	MEGA	2014	Rp 33.679.790	Rp 66.582.460	0,505836
		2015	Rp 32.458.301	Rp 68.225.170	0,475753
		2016	Rp 28.300.130	Rp 70.531.682	0,401240
		2017	Rp 35.237.814	Rp 82.297.010	0,428179
		2018	Rp 42.263.704	Rp 83.761.946	0,504569
10	BNLI	2014	Rp 131.388.463	Rp 185.353.670	0,708853
		2015	Rp 125.867.973	Rp 182.689.351	0,688973
		2016	Rp 94.782.664	Rp 165.527.512	0,572610
		2017	Rp 90.020.985	Rp 148.328.370	0,606903
		2018	Rp 99.209.601	Rp 152.892.866	0,648883

Modal Bank

Equity to Total Asset Ratio (ETA)

No	Bank	Tahun	Equity	total aset	Modal Bank (ETA)
1	BBRI	2014	Rp 97.705.834	Rp 801.984.190	0,121830
		2015	Rp 113.127.179	Rp 878.426.312	0,128784
		2016	Rp 147.534.097	Rp 1.004.801.673	0,146829
		2017	Rp 168.007.778	Rp 1.127.447.489	0,149016
		2018	Rp 185.275.331	Rp 1.296.898.292	0,142860
2	BMRI	2014	Rp 104.844.562	Rp 855.039.673	0,122620
		2015	Rp 119.491.841	Rp 910.063.409	0,131301
		2016	Rp 153.369.723	Rp 1.038.706.009	0,147655
		2017	Rp 170.006.132	Rp 1.124.700.847	0,151157
		2018	Rp 184.960.305	Rp 1.202.252.094	0,153845
3	BBCA	2014	Rp 75.725.690	Rp 553.155.534	0,136898
		2015	Rp 89.624.940	Rp 594.372.770	0,150789
		2016	Rp 112.715.059	Rp 676.738.753	0,166556
		2017	Rp 131.401.694	Rp 750.319.671	0,175128
		2018	Rp 151.753.427	Rp 824.787.944	0,183991
4	BBNI	2014	Rp 61.021.308	Rp 416.573.708	0,146484
		2015	Rp 78.438.222	Rp 508.595.288	0,154225
		2016	Rp 89.254.000	Rp 603.031.880	0,148009
		2017	Rp 100.903.304	Rp 709.330.084	0,142252

		2018	Rp	110.373.789	Rp	808.572.011	0,136505
5	BDMN	2014	Rp	32.646.840	Rp	195.820.856	0,166718
		2015	Rp	34.214.849	Rp	188.057.412	0,181938
		2016	Rp	36.377.972	Rp	174.086.730	0,208965
		2017	Rp	39.172.152	Rp	178.257.092	0,219751
		2018	Rp	41.939.821	Rp	186.762.189	0,224563
6	PNBN	2014	Rp	23.056.891	Rp	172.638.682	0,133556
		2015	Rp	30.806.209	Rp	183.120.540	0,168229
		2016	Rp	34.200.800	Rp	199.175.053	0,171712
		2017	Rp	36.288.731	Rp	213.541.797	0,169937
		2018	Rp	40.747.117	Rp	207.204.418	0,196652
7	NISP	2014	Rp	14.943.366	Rp	103.111.114	0,144925
		2015	Rp	16.411.347	Rp	120.480.402	0,136216
		2016	Rp	19.506.576	Rp	138.196.341	0,141151
		2017	Rp	21.784.354	Rp	153.773.957	0,141665
		2018	Rp	24.428.254	Rp	173.582.894	0,140730
8	BTPN	2014	Rp	11.927.076	Rp	75.059.223	0,158902
		2015	Rp	13.923.859	Rp	81.039.663	0,171815
		2016	Rp	16.312.428	Rp	91.371.387	0,178529
		2017	Rp	17.200.797	Rp	95.489.850	0,180132
		2018	Rp	19.364.407	Rp	101.919.301	0,189997
9	MEGA	2014	Rp	6.969.527	Rp	66.582.460	0,104675
		2015	Rp	11.517.195	Rp	68.225.170	0,168812
		2016	Rp	12.265.681	Rp	70.531.682	0,173903
		2017	Rp	13.064.616	Rp	82.297.010	0,158750
		2018	Rp	13.782.673	Rp	83.761.946	0,164546
10	BNLI	2014	Rp	17.094.527	Rp	185.353.670	0,092227
		2015	Rp	18.812.844	Rp	182.689.351	0,102977
		2016	Rp	19.289.606	Rp	165.527.512	0,116534
		2017	Rp	21.510.742	Rp	148.328.370	0,145021
		2018	Rp	22.451.936	Rp	152.892.866	0,146848

Ukuran Bank

Logaritma Natural Total Aset

No	Bank	Tahun	total aset	ukuran perusahaan= Ln(total aset)
1	BBRI	2014	Rp 801.984.190	20,502599
		2015	Rp 878.426.312	20,593643
		2016	Rp 1.004.801.673	20,728056
		2017	Rp 1.127.447.489	20,843222
		2018	Rp 1.296.898.292	20,983241
2	BMRI	2014	Rp 855.039.673	20,566658
		2015	Rp 910.063.409	20,629025
		2016	Rp 1.038.706.009	20,761242
		2017	Rp 1.124.700.847	20,840783
		2018	Rp 1.202.252.094	20,907462
3	BBCA	2014	Rp 553.155.534	20,131150
		2015	Rp 594.372.770	20,203017
		2016	Rp 676.738.753	20,332796
		2017	Rp 750.319.671	20,436010
		2018	Rp 824.787.944	20,530637
4	BBNI	2014	Rp 416.573.708	19,847574
		2015	Rp 508.595.288	20,047163
		2016	Rp 603.031.880	20,217481
		2017	Rp 709.330.084	20,379832
		2018	Rp 808.572.011	20,510780
5	BDMN	2014	Rp 195.820.856	19,092711
		2015	Rp 188.057.412	19,052258
		2016	Rp 174.086.730	18,975064
		2017	Rp 178.257.092	18,998737
		2018	Rp 186.762.189	19,045347
6	PNBN	2014	Rp 172.638.682	18,966711
		2015	Rp 183.120.540	19,025655
		2016	Rp 199.175.053	19,109695
		2017	Rp 213.541.797	19,179343
		2018	Rp 207.204.418	19,149216
7	NISP	2014	Rp 103.111.114	18,451318
		2015	Rp 120.480.402	18,606998
		2016	Rp 138.196.341	18,744186
		2017	Rp 153.773.957	18,850994
		2018	Rp 173.582.894	18,972166
8	BTPN	2014	Rp 75.059.223	18,133788
		2015	Rp 81.039.663	18,210449

		2016	Rp	91.371.387	18,330443
		2017	Rp	95.489.850	18,374531
		2018	Rp	101.919.301	18,439692
9	MEGA	2014	Rp	66.582.460	18,013952
		2015	Rp	68.225.170	18,038324
		2016	Rp	70.531.682	18,071573
		2017	Rp	82.297.010	18,225845
		2018	Rp	83.761.946	18,243489
10	BNLI	2014	Rp	185.353.670	19,037776
		2015	Rp	182.689.351	19,023298
		2016	Rp	165.527.512	18,924648
		2017	Rp	148.328.370	18,814939
		2018	Rp	152.892.866	18,845248

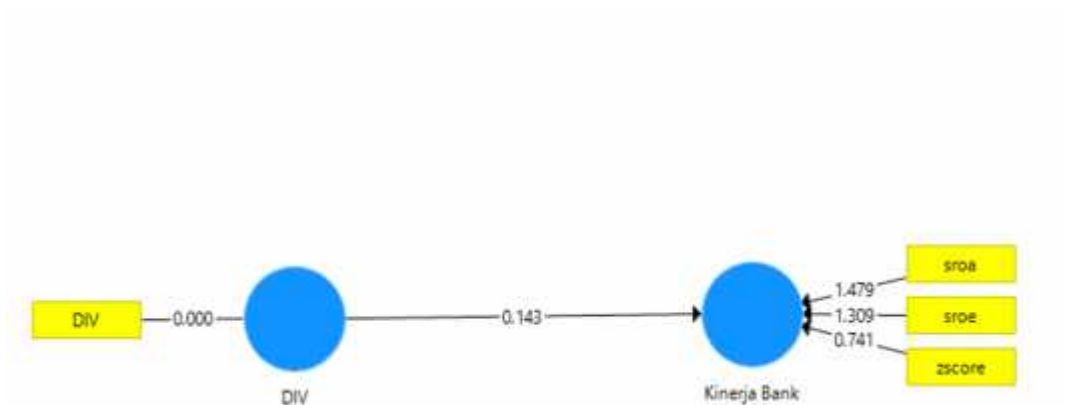
Lampiran 6

Statistik Deskriptif Kinerja Bank dan Diversifikasi Pendapatan 2014-2018

	No.	Missing	Mean	Median	Min	Max	Standard Devia...
div	1	0	0.292	0.267	0.078	0.688	0.146
sroa	2	0	0.008	0.007	0.001	0.028	0.005
sroe	3	0	0.021	0.017	0.001	0.079	0.016
zscore	4	0	-12.486	-17.536	-84.791	67.824	29.909

Lampiran 7

Uji Outer Model H1



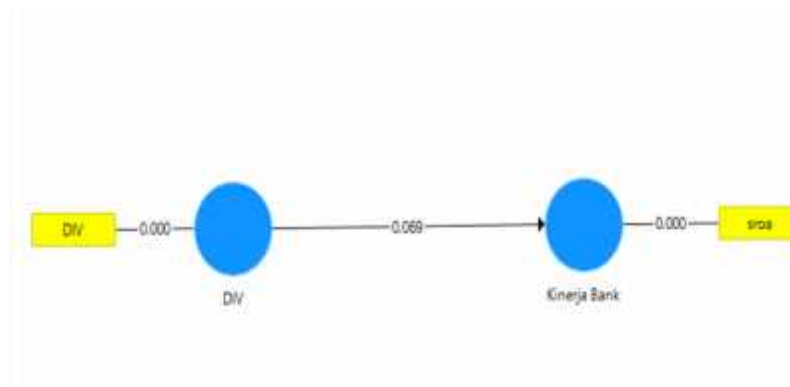
Lampiran 8

Nilai Outer Weight H1

	Original Sampl...	Sample Mean (...)	Standard Devia...	T Statistics (O...	P Values
DIV <- DIV	1.000	1.000	0.000		
sroa -> Kinerja Bank	2.151	1.354	1.454	1.479	0.070
sroe -> Kinerja Bank	-1.820	-1.027	1.390	1.309	0.095
zscore -> Kinerja Bank	0.286	0.263	0.386	0.741	0.229

Lampiran 9

Hasil Outer Weight H1 (Recalculate)



Lampiran 10

Nilai Outer Weight H1 (Recalculate)

	Original Sampl...	Sample Mean (...)	Standard Devia...	T Statistics (O...	P Values
DIV <- DIV	1.000	1.000	0.000		
sroa -> Kinerja Bank	1.000	1.000	0.000		

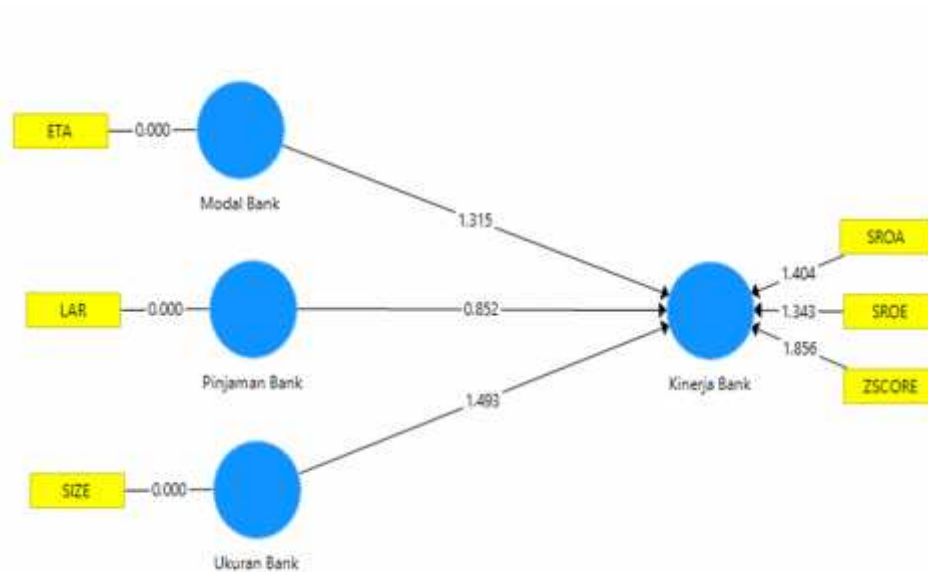
Lampiran 11

Statistik Deskriptif Variabel Kontrol

	No.	Missing	Mean	Median	Min	Max	Standard Devia...
SROA	1	0	0.008	0.007	0.001	0.028	0.005
SROE	2	0	0.021	0.017	0.001	0.079	0.016
ZSCORE	3	0	-12.486	-17.536	-84.791	67.824	29.909
SIZE	4	0	19.419	19.052	18.014	20.983	0.950
ETA	5	0	0.155	0.151	0.092	0.225	0.027
LAR	6	0	0.619	0.637	0.401	0.770	0.072

Lampiran 12

Gambar hasil Outer Model H2



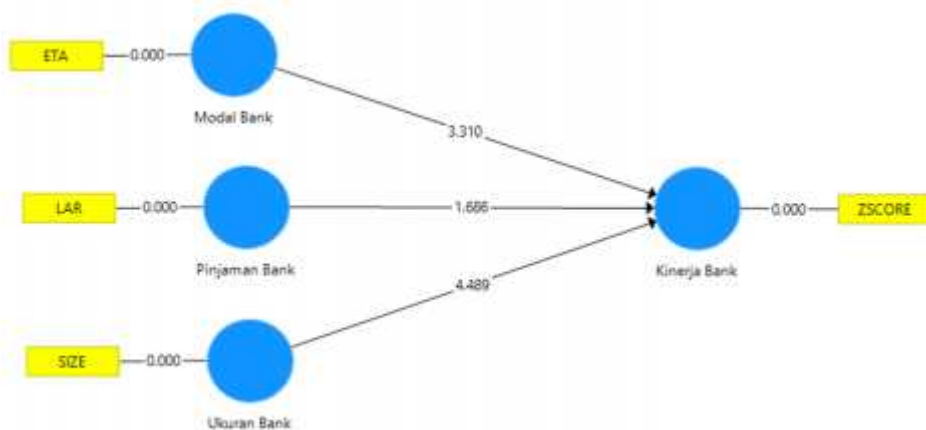
Lampiran 13

Nilai Outer Weight H2

	Original Sampl...	Sample Mean (...)	Standard Devia...	T Statistics (O...	P Values
ETA <- Modal ...	1.000	1.000	0.000		
LAR <- Pinjam...	1.000	1.000	0.000		
SIZE <- Ukuran...	1.000	1.000	0.000		
SROA -> Kinerj...	-0.893	-0.692	0.636	1.404	0.080
SROE -> Kinerj...	0.780	0.748	0.581	1.343	0.090
ZSCORE -> Kin...	0.842	0.633	0.453	1.856	0.032

Lampiran 14

Hasil Outer Weight Model (Recalculate)



Lampiran 15

Hasil Outer Weight (Recalculate)

	Original Sampl...	Sample Mean (...)	Standard Devia...	T Statistics (O...	P Values
ETA <- Modal Bank	1.000	1.000	0.000		
LAR <- Pinjaman Bank	1.000	1.000	0.000		
SIZE <- Ukuran Bank	1.000	1.000	0.000		
ZSCORE -> Kinerja Bank	1.000	1.000	0.000		

Lampiran 16

Hasil R-square H1

	R Square	R Square Adjus...
Kinerja Bank	0.025	0.004

Hasil R-square pada Variabel Kontrol

	R Square	R Square Adjus...
Kinerja Bank	0.343	0.300

Lampiran 17

Nilai Inner Weights H1

	Original Sampl...	Sample Mean (...)	Standard Devia...	T Statistics (O...	P Values
DIV -> Kinerja ...	-0.157	-0.149	0.106	1.488	0.069

Lampiran 18

Nilai Inner Weight Variabel Kontrol

	Original Sampl...	Sample Mean (...)	Standard Devia...	T Statistics (O...	P Values
Modal Bank ->...	-0.277	-0.284	0.084	3.310	0.001
Pinjaman Bank...	-0.168	-0.164	0.100	1.686	0.046
Ukuran Bank -...	0.528	0.529	0.118	4.489	0.000