

Lampiran

SAMPEL PERUSAHAAN

NO	KODE	NAMA BANK
1	AGRO	Bank Rakyat Indonesia Agro Niaga Tbk
2	BBKP	Bank Bukopin Tbk
3	BBNI	Bank Negara Indonesia (Persero)Tbk
4	BBNP	Bank Nusantara Parahyangan Tbk
5	BBTN	Bank Tabungan Negara (Persero) Tbk
6	BJBR	Bank Jabar Banten Tbk
7	BJTM	Bank Pembangunan Daerah Jawa Timur Tbk
8	BMAS	Bank Maspion Indonesia Tbk
9	BNGA	Bank CIMB Niaga Tbk
10	BNLI	Bank Permata Tbk
11	BSIM	Bank Sinar Mas Tbk
12	BVIC	Bank Victoria International Tbk
13	INPC	Bank Artha Graha International Tbk
14	MAYA	Bank Mayapada International Tbk
15	PNBN	Bank Pan Indonesia Tbk

Sumber: Data diolah

PERHITUNGAN NPL

No	Tahun	Kode Bank	Kredit Bermasalah (Dalam Jutaan)	Kredit Yang Di Berikan (Dalam Jutaan)	NPL (%)
1	2014	AGRO	81.644.064	3.598.592.953	2,2688
2		BBKP	1.089.772	48.461.043	2,2488
3		BBTN	17.054	421.040	4,0504
4		BBNI	85.998	37.913.275	0,2268
5		BJBR	1.852.653	65.381.249	2,8336
6		BJTM	760.236	22.084.336	3,4424
7		BMAS	18.059	2.952.212	0,6117
8		BNGA	3.497.420	156.984.105	2,2279
9		BNLI	100.208	10.054.890	0,9966
10		BSIM	274.562	10.966.071	2,5037
11		BBNP	31.268.821	6.988.226.983	0,4474
12		INPC	301.873	15.431.270	1,9562
13		BVIC	78.899.837	11.220.398.650	0,7032
14		MAYA	191.000.071	18.443.319.562	1,0356
15		PNBN	12.654.209	1.242.474.076	1,0185
16	2015	AGRO	94.980.197	4.694.580.210	2,0232
17		BBKP	1.535.994	55.262.577	2,7794
18		BBTN	21.851	544.637	4,0120
19		BBNI	25.235	44.415.313	0,0568
20		BJBR	2.793.157	67.241.870	4,1539
21		BJTM	868.030	26.194.879	3,3137
22		BMAS	22.220	3.133.621	0,7091
23		BNGA	6.881.335	176.383.449	3,9013
24		BNLI	236.347	13.910.330	1,6991
25		BSIM	429.066	14.298.435	3,0008
26		BBNP	93.690.630	6.631.713.493	1,4128
27		INPC	330.089	17.150.089	1,9247
28		BVIC	437.859.957	12.430.390.016	3,5225
29		MAYA	380.336.395	26.004.334.198	1,4626
30		PNBN	14.187.438	538.759.169	2,6334
31	2016	AGRO	11.503.642	604.452.633	1,9032
32		BBKP	1.870.472	66.043.142	2,8322
33		BBTN	62.147	1.819.560	3,4155
34		BBNI	582.345	54.872.134	1,0613

35		BJBR	2.342.422	80.530.733	2,9087
36		BJTM	1.218.784	28.411.999	4,2897
37		BMAS	20.569	4.038.570	0,5093
38		BNGA	6.633.404	177.356.829	3,7401
39		BNLI	252.678	9.357.535	2,7003
40		BSIM	691.553	17.506.570	3,9502
41		BBNP	253.884.659	6.376.518.672	3,9816
42		INPC	404.570	17.339.226	2,3333
43		BVIC	586.160.378	13.094.048.033	4,4765
44		MAYA	861.681.978	34.241.046.410	2,5165
45		PNBN	14.187.438	538.759.169	2,6334

Sumber: Data Diolah

PERHITUNGAN BOPO

No	Tahun	Kode Bank	Beban Operasional (Dalam Jutaan)	Pendapatan Operasional (Dalam Jutaan)	BOPO (%)
1	2014	AGRO	404.784.672	471.314.788	85,88
2		BBKP	5.549	6.736	82,38
3		BBTN	9.490	11.547	82,19
4		BBNI	20.877	27.412	76,16
5		BJBR	6.822.116	8.591.247	79,41
6		BJTM	2.633.368	3.746.755	70,28
7		BMAS	327.795	369.371	88,74
8		BNGA	15.120	20.490	73,79
9		BNLI	5.738.000	6.750.646	85,00
10		BSIM	974.900	1.101.590	88,50
11		BBNP	828.803	959.822	86,35
12		INPC	940.971	1.103.583	85,27
13		BVIC	1.317.250	1.619.239	81,35
14		MAYA	1.855.269	2.361.123	78,58
15		PNBN	230.730	283.759	81,31
16	2015	AGRO	414.059.972	471.314.788	87,85
17		BBKP	7.171	8.038	89,21
18		BBTN	12.190	13.702	88,97
19		BBNI	25.749	31.748	81,10
20		BJBR	8.026.890	9.377.724	85,60
21		BJTM	3.103.474	4.456.820	69,63
22		BMAS	410.815	443.704	92,59
23		BNGA	20.157	22.943	87,86
24		BNLI	6.662.516	7.419.603	89,80
25		BSIM	1.275.036	1.348.731	94,54
26		BBNP	990.904	1.121.312	88,37
27		INPC	959.384	1.047.046	91,63
28		BVIC	2.017.268	2.163.253	93,25
29		MAYA	3.046.976	3.605.749	84,50
30		PNBN	462.260	559.789	82,58
31	2016	AGRO	746.245.678	841.941.247	88,63
32		BBKP	8.302	9.482	87,56
33		BBTN	13.635	16.073	84,83
34		BBNI	27.845	35.258	78,97
35		BJBR	8.872.994	10.650.240	83,31

36		BJTM	3.838.513	5.042.813	76,12
37		BMAS	476.496	532.244	89,53
38		BNGA	23.392	24.022	97,38
39		BNLI	8.257.934	8.349.469	98,90
40		BSIM	1.629.367	1.777.420	91,67
41		BBNP	953.228	1.048.537	90,91
42		INPC	1.076.454	1.113.663	96,66
43		BVIC	2.081.697	2.217.124	93,89
44		MAYA	4.174.597	5.051.066	82,65
45		PNBN	655.582	734.237	89,29

Sumber: Data Diolah

PERHITUNGAN ROE DUPONT

No	Tahun	Kode Bank	Laba Bersih (Dalam Jutaan)	Penjualan (Dalam Jutaan)
1	2014	AGRO	84.989.231	301.021.343
2		BBKP	1.236	2.464
3		BBTN	2.351	6.173
4		BBNI	11.278	19.313
5		BJBR	1.852.874	5.206.944
6		BJTM	1.261.510	2.472.217
7		BMAS	466.803	166.532
8		BNGA	6.049.997	13.900.691
9		BNLI	2.656.134	6.170.217
10		BSIM	298.316	740.360
11		BBNP	157.923	445.169
12		INPC	295.613	852.257
13		BVIC	377.050	435.264
14		MAYA	608.628	1.367.017
15		PNBN	417.620	127.803
16	2015	AGRO	93.896.086	347392209
17		BBKP	970	2.800
18		BBTN	1.649	5.845
19		BBNI	13.524	22.761
20		BJBR	1.458.489	4.567.598
21		BJTM	1.335.836	2.730.939
22		BMAS	395.402	188.354
23		BNGA	3.350.169	14.528.495
24		BNLI	2.227.287	5.792.554
25		BSIM	2.170.905	1.041.625
26		BBNP	125.448	403.917
27		INPC	1.851.606	841.776
28		BVIC	1.705.833	392.620
29		MAYA	705.976	1.584.517
30		PNBN	123.729	230.923
31	2016	AGRO	929.795	700.591
32		BBKP	1.309	3.217
33		BBTN	2.762	7.281
34		BBNI	11.466	25.560
35		BJBR	1.806.397	5.086.242
36		BJTM	1.141.253	2.915.439

37		BMAS	586.854	195.505
38		BNGA	5.700.804	14.466.360
39		BNLI	3.655.305	6.306.899
40		BSIM	2.659.753	1.341.183
41		BBNP	853.175	409.685
42		INPC	503.258	813.503
43		BVIC	1.509.977	456.479
44		MAYA	991.213	2.157.094
45		PNBN	813.783	289.957

No	Tahun	Kode Bank	Total Aktiva (Dalam Jutaan)	Ekuitas Saham Biasa (Dalam Jutaan)	ROE DU PONT (%)
1	2014	AGRO	5.126.260.097	843.207.216	10,0793
2		BBKP	69.445	6.564	18,8300
3		BBTN	131.170	10.347	22,7216
4		BBNI	386.655	47.683	23,6520
5		BJBR	70.958.233	4.751.417	38,9962
6		BJTM	33.046.537	5.014.726	25,1561
7		BMAS	4.172.915	622.670	74,9680
8		BNGA	218.866.409	27.895.000	21,6885
9		BNLI	165.837.996	18.217.427	14,5802
10		BSIM	17.447.455	2.637.497	11,3106
11		BBNP	9.985.736	1.132.398	13,9459
12		INPC	21.204.251	2.843.566	10,3959
13		BVIC	19.153.131	2.336.935	16,1344
14		MAYA	24.027.644	5.281.000	11,5249
15		PNBN	4.052.510	537.405	77,7105
16	2015	AGRO	6.388.305.061	902.376.278	10,4054
17		BBKP	79.053	6.894	14,0702
18		BBTN	144.582	11.173	14,7588
19		BBNI	416.574	61.022	22,1625
20		BJBR	75.861.310	5.145.086	28,3472
21		BJTM	37.998.046	5.638.871	23,6898
22		BMAS	4.831.637	634.140	62,3525
23		BNGA	233.162.423	31.064.000	10,7847
24		BNLI	185.353.670	19.494.038	11,4255
25		BSIM	21.259.549	2.976.939	72,9241
26		BBNP	9.468.873	1.195.301	10,4951

27		INPC	23.462.770	3.002.999	61,6586
28		BVIC	21.364.882	2.503.732	68,1316
29		MAYA	36.194.949	2.933.000	24,0701
30		PNBN	6.206.504	1.077.569	11,4822
31	2016	AGRO	8.364.502	1.309.003	71,0308
32		BBKP	94.367	8.385	15,6112
33		BBTN	171.808	13.892	19,8819
34		BBNI	508.595	78.438	14,6179
35		BJBR	88.697.430	7.281.982	24,8064
36		BJTM	42.803.631	5.818.258	19,6150
37		BMAS	5.343.936	845.547	69,4052
38		BNGA	238.849.252	31.653.000	18,0103
39		BNLI	182.689.351	21.368.274	17,1062
40		BSIM	27.868.688	3.250.366	81,8293
41		BBNP	8.613.114	1.288.493	66,2150
42		INPC	25.119.249	2.859.091	17,6020
43		BVIC	23.250.686	2.707.522	55,7697
44		MAYA	47.305.954	2.541.000	39,0088
45		PNBN	7.134.235	1.176.549	69,1669

Sumber: Data Diolah

OLAH DATA SPSS

DESCRIPTIVES

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
NPL	45	,2268	4,7032	2,742862	1,2646536
BOPO	45	69,6343	98,9037	85,843544	6,6691833
ROE DUPONT	45	10,0793	81,8293	31,958421	23,8970273
Valid N (listwise)	45				

REGRESSION

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	,367 ^a	,135	,094	22,7479012	2,078

a. Predictors: (Constant), BOPO, NPL

b. Dependent Variable: ROE DUPONT

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	3393,374	2	1696,687	3,279	,048 ^b
	Residual	21733,614	42	517,467		
	Total	25126,988	44			

a. Dependent Variable: ROE DUPONT

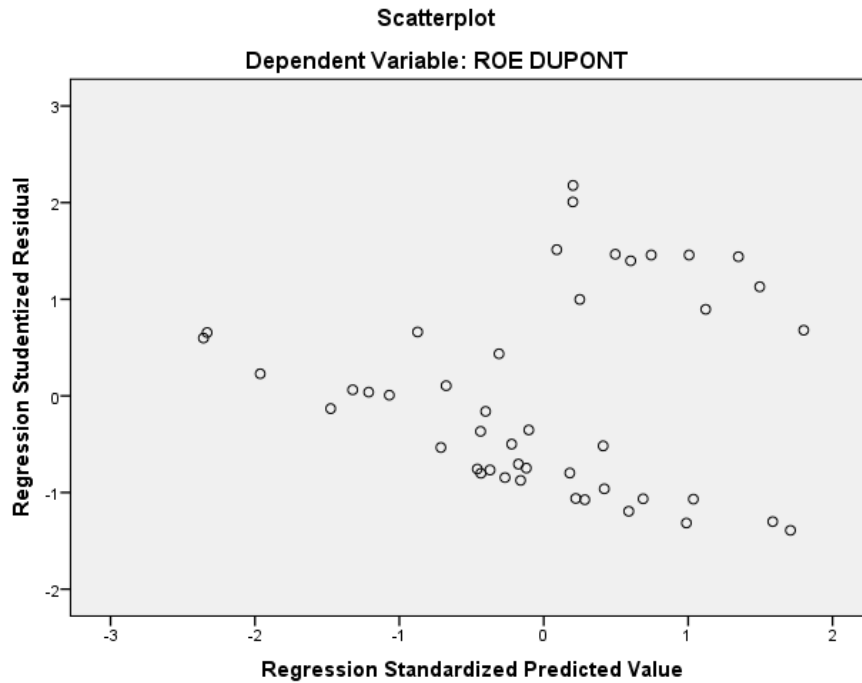
b. Predictors: (Constant), BOPO, NPL

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	-54,534	44,455		-1,227	,227		
1 NPL	-4,009	2,720	-,212	-1,474	,148	,994	1,006
BOPO	1,136	,516	,317	2,202	,033	,994	1,006

a. Dependent Variable: ROE DUPONT

CHARTS



NPAR TESTS

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		45
Normal Parameters ^{a,b}	Mean	0E-7
	Std. Deviation	22,22489106
	Absolute	,137
Most Extreme Differences	Positive	,137
	Negative	-,095
Kolmogorov-Smirnov Z		,920
Asymp. Sig. (2-tailed)		,365

a. Test distribution is Normal.

b. Calculated from data.