

# LAMPIRAN

### Sampel Perusahaan

<b>NO</b>	<b>Nama Perusahaan</b>	<b>Kode</b>
1	PT Bank Rakyat Indonesia Agroniaga Tbk	AGRO
2	PT Bank IBK Indonesia Tbk	AGRS
3	PT Bank Jago Tbk	ARTO
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	Bank Bukopin	BBKP
9	PT Bank Mestika Dharma Tbk	BBMD
10	PT Bank Nagara Indonesia (Persero) Tbk	BBNI
11	PT Bank Tabungan Negara (Persero) Tbk	BBTN
12	PT Bank Neo Commerce Tbk	BBYB
13	PT Bank Jtrust Indonesia Tbk	BCIC
14	PT Bank Danamon Indonesia Tbk	BDMN
15	PT Bank Pembangunan Daerah Banten Tbk	BEKS
16	PT Bank Ganesha Tbk	BGTG
17	PT Bank Ina Perdana Tbk	BINA
18	PT Bank QNB Indonesia Tbk	BKSW
19	PT Bank Maspion Indonesia Tbk	BMAS
20	Bank Bumi Arta Tbk	BNBA
21	PT Bank CIMB Niaga Tbk	BNGA
22	PT Bank Maybank Indonesia Tbk	BNII
23	Bank Permata Tbk	BNLI
24	Bank Sinarmas Tbk	BSIM
25	Bank of India Indonesia Tbk	BSWD
26	PT Bank BTPN Tbk	BTPN
27	Bank Victoria International Tbk	BVIC
28	PT Bank Oke Indonesia Tbk	DNAR
29	Bank Arta Graha Internasional Tbk	INPC
30	PT Bank Mayapada Internasional	MAYA
31	PT Bank China Construction Bank Indonesia Tbk	MCOR
32	PT Bank Mega Tbk	MEGA
33	PT Bank OCBC NISP Tbk	NISP
34	PT Bank National Tbk	NOBU
35	PT Bank Pan Indonesia	PNBN
36	PT Bank Woori Saudara Indonesia 1906 Tbk	SDRA

## Output Data

### Analisis Statistik Deskriptif

#### Descriptive Statistic

	N	Minimum	Maximum	Mean	Std. Deviation
LDR	108	2.1122	145.4911	79.292776	25.1904612
CAR	108	6.9194	66.4284	21.821731	9.6323256
Bank Size	108	25.2839	34.4543	30.749903	1.9663821
BOPO	108	38.6855	642.4084	86.740508	63.7143804
NPL	108	.0462	34.9829	4.950322	5.4540310
Valid N (listwise)	108				

### Uji Normalitas Data (Sebelum outlier)

#### One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		108
Normal Parameters <sup>a,b</sup>	Mean	0E-7
	Std. Deviation	4.14430906
	Absolute	.136
Most Extreme Differences	Positive	.136
	Negative	-.082
Kolmogorov-Smirnov Z		1.409
Asymp. Sig. (2-tailed)		.038

a. Test distribution is Normal.

b. Calculated from data.

## Uji Normalitas Data (Setelah Outlier)

### One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		103
Normal Parameters <sup>a,b</sup>	Mean	0E-7
	Std. Deviation	4.03366055
	Absolute	.132
Most Extreme Differences	Positive	.132
	Negative	-.071
Kolmogorov-Smirnov Z		1.344
Asymp. Sig. (2-tailed)		.054

a. Test distribution is Normal.

b. Calculated from data.

## Uji Multikolinearitas

### Coefficients<sup>a</sup>

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics		
	B	Std. Error	Beta			Tolerance	VIF	
	(Constant)	-.190	7.704		-.025	.980		
1	LDR	-.114	.022	-.495	-5.241	.000	.883	1.133
	CAR	-.018	.043	-.038	-.415	.679	.925	1.081
	Bank Size	.486	.237	.200	2.053	.043	.829	1.206
	BOPO	-.006	.007	-.088	-.900	.370	.820	1.219

a. Dependent Variable: NPL

## Uji Autokorelasi

Model Summary<sup>b</sup>

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.479 <sup>a</sup>	.229	.198	4.1151569	1.142

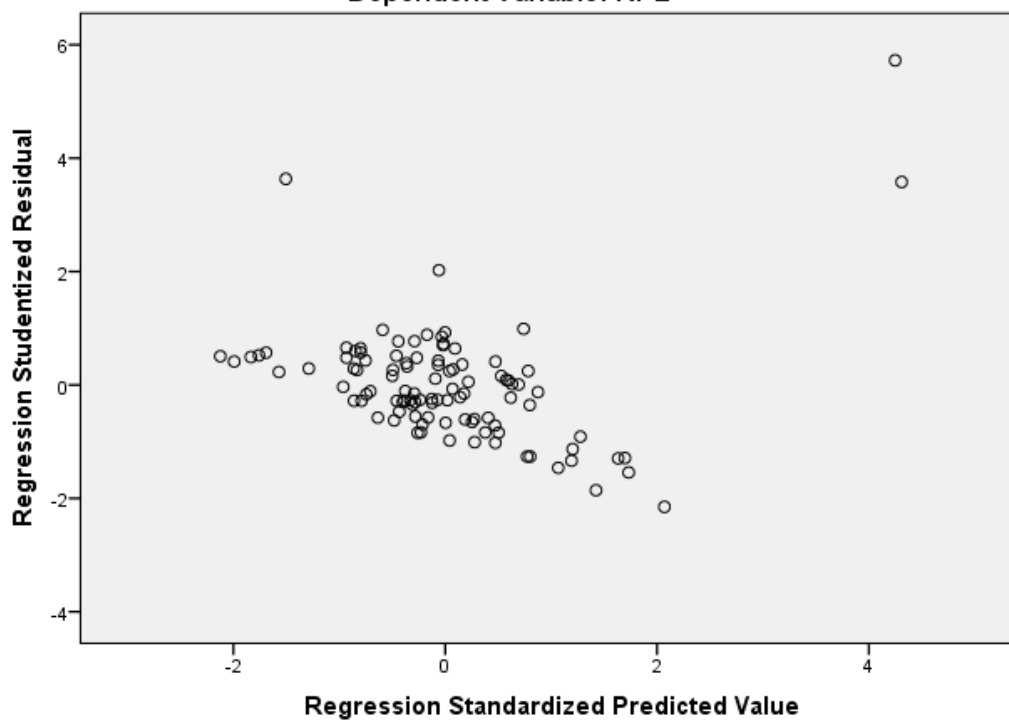
a. Predictors: (Constant), BOPO, CAR, LDR, Bank Size

b. Dependent Variable: NPL

## Uji Heteroskedastisitas

Scatterplot

Dependent Variable: NPL



## Analisis Regresi Linier Berganda

**Coefficients<sup>a</sup>**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	-.190	7.704		-.025	.980
LDR	-.114	.022	-.495	-5.241	.000
CAR	-.018	.043	-.038	-.415	.679
Bank Size	.486	.237	.200	2.053	.043
BOPO	-.006	.007	-.088	-.900	.370

a. Dependent Variable: NPL

## Uji Koefisien Determinasi ( $R^2$ )

**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.479 <sup>a</sup>	.229	.198	4.1151569

a. Predictors: (Constant), BOPO, CAR, LDR, Bank Size

b. Dependent Variable: NPL

## Uji Kelayakan Model (Uji F)

**ANOVA<sup>a</sup>**

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	494.056	4	123.514	7.294	.000 <sup>b</sup>
	Residual	1659.583	98	16.935		
	Total	2153.638	102			

a. Dependent Variable: NPL

b. Predictors: (Constant), BOPO, CAR, LDR, Bank Size

## Uji Statistik t

Coefficients<sup>a</sup>

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	
	B	Std. Error	Beta			
1	(Constant)	-.190	7.704		-.025	.980
	LDR	-.114	.022	-.495	-5.241	.000
	CAR	-.018	.043	-.038	-.415	.679
	Bank Size	.486	.237	.200	2.053	.043
	BOPO	-.006	.007	-.088	-.900	.370

a. Dependent Variable: NPL

Sumber : Olah Data SPSS Ver 20

**Tabulasi Data**

No	Nama Perusahaan	Tahun	LDR	CAR	Bank Size	BOPO	NPL
1	AGRO (PT Bank Rakyat Indonesia Agroniaga Tbk)	2017	88.423999	29.577129	30.423571	42.481477	2.590097
		2018	86.364005	28.343648	30.780061	38.685489	2.856607
		2019	88.472941	24.280889	30.929370	40.679185	7.655107
2	AGRS (PT Bank IBK Indonesia Tbk)	2017	83.617065	17.100299	28.990077	101.081570	5.490787
		2018	82.770156	15.421653	29.054407	120.020205	6.570085
		2019	74.986037	26.501992	29.490726	129.873922	12.540460
3	ARTO (PT Bank Jago Tbk)	2017	67.996099	20.218535	27.453361	129.312178	4.653284
		2018	71.582010	18.621246	27.222562	158.280991	2.316461
		2019	40.138284	14.905110	27.909453	642.408392	2.483873
4	BABP (PT Bank MNC Internasional Tbk)	2017	77.126810	12.584428	30.001834	116.697675	7.232574
		2018	81.559108	16.273346	30.015634	81.683054	5.716174
		2019	85.603310	15.157317	29.992618	80.448160	5.776519
5	BACA (PT Bank Capital Indonesia Tbk)	2017	50.407721	22.557132	30.425217	67.948715	2.783870
		2018	50.776505	18.658846	30.522482	57.310661	2.968712
		2019	59.517345	12.667360	30.573327	66.364049	3.540000
6	BBCA (PT Bank Central Asia Tbk)	2017	2.256681	23.063925	34.251520	44.408748	16.588740
		2018	2.152231	23.387883	34.346147	44.096668	17.214278
		2019	2.112177	23.797919	34.454296	43.118408	17.728121
7	BBHI (PT Bank Harda Internasional Tbk)	2017	88.288630	10.271151	28.530704	85.930042	2.414307
		2018	81.007273	8.915993	28.448230	102.979181	2.468989
		2019	71.092754	16.208053	28.558122	74.466803	4.195234



8	BBKP (Bank Bukopin Tbk)	2017	73.045207	10.523332	25.390875	79.142169	6.837989
		2018	75.756574	13.406326	25.283898	86.426472	5.146143
		2019	76.844790	12.590778	25.331075	89.620726	4.855938
9	BBMD (PT Bank Mestika Dharma Tbk)	2017	79.330386	35.364322	30.100632	57.086516	7.322382
		2018	84.967941	34.585000	30.123654	54.365833	6.903694
		2019	85.714403	38.601518	30.188265	58.796845	4.935877
10	BBNI (PT Bank Negara Indonesia (Persero) Tbk)	2017	84.599619	18.439777	34.195342	45.835179	7.129121
		2018	87.958624	18.398699	34.326291	48.951104	5.864519
		2019	90.866765	19.628945	34.371074	50.110966	7.114734
11	BBTN (PT Bank Tabungan Negara (Persero) Tbk)	2017	99.367532	18.869687	33.196940	56.368317	2.826829
		2018	101.041578	18.205756	33.356031	56.349585	2.559589
		2019	109.837342	17.316735	33.373309	63.795487	4.498422
12	BBYB (PT Bank Neo Commerce Tbk)	2017	91.376981	18.180047	29.241418	94.045926	4.982222
		2018	101.508919	19.470513	29.142566	146.210479	15.752481
		2019	92.255693	29.351015	29.264905	95.051052	4.319451
13	BCIC (PT Bank Jtrust Indonesia Tbk)	2017	78.399716	13.942016	30.474254	81.803614	5.121247
		2018	66.813835	14.031132	30.511548	163.144794	6.045660
		2019	41.856340	14.529905	30.482398	97.996193	0.383474
14	BDMN (PT Bank Danamon Indonesia Tbk)	2017	116.635684	22.049889	32.814248	71.074770	2.745998
		2018	125.844911	22.239809	32.860857	71.244138	2.620848
		2019	123.790276	24.181094	32.896474	82.176469	2.956601
15	BEKS (PT Bank Pembangunan Daerah Banten Tbk)	2017	75.742771	10.216110	29.666893	140.895416	5.498748
		2018	64.309216	10.041456	29.880430	179.309572	6.041076
		2019	78.672957	9.007631	29.722555	238.630969	5.127114

16	BGTG (PT Bank Ganesha Tbk)	2017	85.033529	30.101766	29.153142	57.924458	0.813366
		2018	84.736292	31.852680	29.134459	61.174440	4.404119
		2019	81.129834	32.838421	29.201665	64.894573	2.325806
17	BINA (PT Bank Ina Perdana Tbk)	2017	75.315987	66.428364	26.467341	81.963011	4.734934
		2018	65.847254	55.026991	28.980178	88.794564	2.483164
		2019	61.331021	37.409874	29.291614	94.156756	4.872804
18	BKSW (PT Bank QNB Indonesia Tbk)	2017	68.086796	20.299318	30.835199	224.452736	1.909844
		2018	71.420164	26.495134	30.650808	98.818000	2.528900
		2019	80.345698	21.080410	30.767462	99.306729	5.702956
19	BMAS (PT Bank Maspion Indonesia Tbk)	2017	94.416413	21.587328	29.431880	65.673141	1.384632
		2018	92.219513	21.276415	29.532236	73.701725	2.098802
		2019	87.579826	20.186848	29.655159	70.116210	2.266695
20	BNBA (Bank Bumi Arta Tbk)	2017	81.251511	25.671001	29.579026	60.462732	1.715147
		2018	83.423449	25.515609	29.618522	66.733242	1.523672
		2019	86.266851	23.546931	29.660176	76.559110	1.539079
21	BNGA (PT Bank CIMB Niaga Tbk)	2017	92.458872	18.224727	33.215665	52.959804	3.850323
		2018	96.170838	19.204447	33.217451	57.151903	3.195141
		2019	96.963028	20.917663	33.245853	58.983061	3.133773
22	BNII (PT Bank Maybank Indonesia Tbk)	2017	9.286470	17.626885	32.785777	73.706779	27.975072
		2018	9.399802	19.087456	32.810177	71.362730	27.133680
		2019	9.642466	21.418616	32.761410	78.399881	34.982887
23	BNLI (Bank Permata Tbk)	2017	99.736163	18.119445	32.630450	99.620767	3.964511
		2018	106.237100	19.437191	32.660759	96.663789	3.642445
		2019	109.565816	19.885308	32.715224	84.572014	2.160099

24	BSIM (Bank Sinarmas Tbk)	2017	68.898238	18.313337	31.045598	83.470739	4.722111
		2018	70.313521	17.595869	31.056870	97.319659	5.972798
		2019	70.155277	17.323166	31.229964	98.067095	10.084816
25	BSWD (Bank of India Indonesia Tbk)	2017	65.303233	42.637192	29.132279	122.876789	2.374302
		2018	89.166381	39.461587	28.991167	77.086589	3.669034
		2019	73.933846	45.852636	29.019167	59.102564	5.969969
26	BTPN (PT Bank BTPN Tbk)	2017	93.030574	24.907089	32.185336	84.153006	0.408969
		2018	93.486823	23.453131	32.249514	74.194461	0.505471
		2019	145.491125	23.508646	32.833000	77.624341	0.434549
27	BVIC (Bank Victoria International Tbk)	2017	63.744169	16.873546	30.932395	78.520148	0.822888
		2018	68.241440	16.729616	30.975602	93.017461	1.031795
		2019	72.053324	17.291082	30.416557	94.269265	1.280234
28	DNAR (PT Bank Oke Indonesia Tbk)	2017	67.167174	25.832875	28.561258	84.776578	2.573559
		2018	100.505499	51.281220	29.143038	96.542226	1.845369
		2019	107.240053	41.274646	29.261995	104.235078	2.327096
29	INPC (Bank Artha Graha Internasional Tbk)	2017	80.451077	17.443799	30.953428	91.937455	6.240040
		2018	72.649554	19.802353	30.890086	93.228754	6.223515
		2019	66.436416	18.551377	30.870955	86.943527	5.828588
30	MAYA (PT Bank Mayapada Internasional Tbk)	2017	88.362997	14.106702	31.945111	65.927328	4.284882
		2018	88.911746	15.823107	32.096606	80.226176	3.363334
		2019	89.684193	16.187323	32.168007	76.119003	1.699943
31	MCOR (PT Bank China Construction Bank Indonesia Tbk)	2017	76.848332	15.748163	30.390318	77.513422	0.905258
		2018	86.765884	15.686012	30.403139	70.753722	1.095224
		2019	94.903431	17.382936	30.569849	78.342536	0.660606

32	MEGA (PT Bank Mega Tbk)	2017	54.907303	24.107105	32.041356	71.797557	2.010000
		2018	65.955175	22.785071	32.059000	64.677810	1.613002
		2019	66.794146	23.676609	32.244197	57.323788	2.474776
33	NISP (PT Bank OCBC NISP Tbk)	2017	93.748923	17.508780	32.666505	45.427382	7.221479
		2018	93.847067	17.628429	32.787676	45.974518	8.172459
		2019	94.390246	19.103924	32.827898	45.824082	7.795280
34	NOBU (PT Bank Nationalnobu Tbk)	2017	51.036082	26.828770	30.030595	87.084801	0.046156
		2018	64.578156	23.272856	30.098610	83.437649	0.969330
		2019	70.263609	21.564557	30.207253	87.838892	2.086078
35	PNBN (PT Bank Pan Indonesia Tbk)	2017	86.168723	21.990153	32.994854	46.445286	2.955798
		2018	99.375564	23.326988	32.964727	44.393449	3.155712
		2019	101.076818	23.407260	32.984240	44.721054	3.155339
36	SDRA (PT Bank Woori Saudara Indonesia 1906 Tbk)	2017	101.993972	8.640296	30.930057	55.579538	1.547631
		2018	128.267080	7.995125	31.019866	52.843926	1.734149
		2019	126.818694	6.919440	31.240215	53.496933	1.656923