

LAMPIRAN

Lampiran 1. Data Dana Pihak Ketiga, Kredit, LDR dan Suku Bunga Bank Konvensional di Indonesia

Tahun	DPK	Kredit	LDR
2015	4,238,349	3,903,936	92.15%
2016	4,630,352	4,199,713	90.70%
2017	5,050,984	4,548,155	90.04%
2018	5.372.841	5.092.584	94,78%
2019	5.709.670	5.391.846	94,43%

Lampiran 2. Data nama bank yang terdaftar di BEI

No.	Kode	Nama Emiten	Berdiri	IPO
1	AGRO	Bank Rakyat Indonesia Agroniaga Tbk	27-Sep-89	8-Ags-03
2	AGRS	Bank Agris Tbk	7-Des-70	22-Des-14
3	BABP	Bank MNC Internasional Tbk	31-Jul-89	15-Jul-02
4	BACA	Bank Capital Indonesia Tbk	20-Apr-89	4-Oct-07
5	BBCA	Bank Central Asia Tbk	10-Aug-55	31-May-00
6	BBKP	Bank Bukopin Tbk	10-Jul-70	10-Jul-06
7	BBMD	Bank Mestika Dharma Tbk	27-Apr-55	8-Jul-13
8	BBNI	Bank Negara Indonesia (Persero) Tbk	5-Jul-46	25-Nov-96
9	BBRI	Bank Rakyat Indonesia (Persero) Tbk	16-Dec- 1895	10-Nov-03
10	BBTN	Bank Tabungan Negara (Persero) Tbk	30-Nov-34	17-Dec-09
11	BCIC	Bank JTrust Indonesia Tbk	30-May-89	25-Jun-97
12	BDMN	Bank Danamon Tbk	16-Jul-56	6-Dec-89
13	BEKS	Bank Pembangunan Daerah Banten Tbk	11-Sep-92	13-Jul-01
14	BINA	Bank Ina Perdana Tbk	9-Feb-90	16-Jan-14
15	BJBR	BPD Jawa Barat dan Banten Tbk	8-Apr-99	8-Jul-10

16	BJTM	BPD Jawa Timur Tbk	17-Aug-61	12-Jul-12
17	BKSW	Bank QNB Indonesia Tbk	28-Apr-13	21-Nov-02
18	BMAS	Bank Maspion Indonesia Tbk	6-Nov-89	11-Jul-13
19	BMRI	Bank Mandiri (Persero) Tbk	2-Oct-98	14-Jul-03
20	BNBA	Bank Bumi Arta Tbk	3-Mar-67	1-Jun-06
21	BNGA	Bank CIMB Niaga Tbk	26-Sep-55	29/11/1989
22	BNII	Bank Maybank Indonesia Tbk	15-May-59	21-Nov-89
23	BNLI	Bank Permata Tbk	17-Dec-54	15-Jan-90
24	BSIM	Bank Sinarmas Tbk	18-Aug-89	13-Dec-10
25	BSWD	Bank Of India Indonesia Tbk	28-Sep-68	1-May-02
26	BTPN	Bank Tabungan Pensiunan Negara Tbk	1-Jan-59	12-Mar-08
27	BVIC	Bank Victoria International Tbk	28-Oct-92	30-Jun-99
28	DNAR	Bank Oke Indonesia Tbk	15-Aug-90	11-Jul-14
29	INPC	Bank Artha Graha Internasional Tbk	7-Sep-73	23-Aug-90
30	MAYA	Bank Mayapada Internasional Tbk	7-Sep-89	29-Aug-97
31	MCOR	Bank China Construction Bank Ind Tbk	2-Apr-74	3-Jul-07
32	MEGA	Bank Mega Tbk	15-Apr-69	17-Apr-00
33	NISP	Bank OCBC NISP Tbk	4-Apr-41	20-Oct-94
34	NOBU	Bank Nationalnobu Tbk	13-Feb-90	20-May-13
35	PNBN	Bank Pan Indonesia Tbk	17-Aug-71	29-Dec-82
36	SDRA	Bank Woori Saudara Indonesia 1906 Tbk	4-Oct-33	15-Dec-06

Lampiran 3. Hasil Perhitungan *risk taking* Tahun Periode 2015-2019

No.	Kode	Tahun					Rata-rata
		2015	2016	2017	2018	2019	
1	AGRO	0.8705	0.8541	0.8716	0.9669	0.9393	0.9005
2	BABP	0.7229	0.7720	0.7878	0.8864	0.8959	0.8130

3	BACA	0.5578	0.5534	0.5061	0.5196	0.6055	0.5485
4	BBCA	0.8000	0.7700	0.7800	0.8161	0.8050	0.7942
5	BBKP	0.8474	0.8361	0.8134	0.8618	0.8482	0.8414
6	BBMD	1.0161	0.8093	0.8102	0.8693	0.8806	0.8771
7	BCIC	0.8500	0.9633	0.8887	0.7743	0.4877	0.7928
8	BDMN	0.8750	0.9100	0.9330	0.9500	0.9890	0.9314
9	BEKS	0.8077	0.8385	0.9195	0.8286	0.9559	0.8700
10	BINA	0.8283	0.7630	0.7761	0.6928	0.6294	0.7379
11	BJBR	0.8813	0.8670	0.8727	0.9189	0.9781	0.9036
12	BJTM	0.8292	0.9048	0.7969	0.6657	0.6334	0.7660
13	BKSW	1.1254	0.9454	0.7037	0.7259	0.8470	0.8695
14	BMAS	0.9296	0.9988	0.9714	1.0087	0.9413	0.9700
15	BNBA	0.8278	0.7903	0.8210	0.8426	0.8708	0.8305
16	BNGA	0.9798	0.9838	0.9624	0.9718	0.9775	0.9751
17	BNNI	0.8614	0.8892	0.8812	0.9646	0.9413	0.9075
18	BNLI	0.8780	0.8050	0.8750	0.9010	0.8630	0.8644
19	BSIM	0.7804	0.7747	0.8057	0.8424	0.8195	0.8045
20	BTPN	0.9700	0.9540	0.9620	0.9620	1.6310	1.0958
21	BVIC	0.7025	0.7339	0.7017	0.6838	0.7025	0.7049
22	INPC	0.9617	0.9666	0.9655	0.9712	1.0511	0.9832
23	MAYA	0.8299	0.9140	0.9008	0.9183	0.9334	0.8993
24	MCOR	0.8682	0.8643	0.7949	0.8835	1.0786	0.8979
25	MEGA	0.6505	0.5535	0.5647	0.6723	0.6967	0.6275
26	NISP	0.9805	0.8986	0.9342	0.9351	0.9408	0.9378
27	NOBU	0.7253	0.5302	0.5157	0.7535	0.7910	0.6631
28	PNBN	0.9883	0.9437	0.9628	1.0415	1.1526	1.0178
29	SDRA	0.9722	1.1045	1.1107	1.4526	1.3991	1.2078
30	BBNI	0.8780	0.9040	0.8560	0.8880	0.9150	0.8882
31	BBRI	0.8688	0.8777	0.8957	0.9404	0.9360	0.9037
32	BMRI	0.8705	0.8541	0.8716	0.9669	0.9393	0.9005
33	BBTN	1.0878	1.0266	1.0313	1.0325	1.1350	1.0626
34	AGRS	0.9841	0.9779	1.0082	1.0848	1.5126	1.1135
35	BSWD	1.1020	2.3520	1.1405	0.9765	0.9793	1.3101
36	DNAR	0.9150	0.9117	0.9239	0.9803	1.0221	0.9506
Max							1.3101
Min							0.5485

Sumber: Data diolah peneliti, 2021

Lampiran 4. Hasil Perhitungan *Bank capital* Tahun Periode 2015-2019

No.	KODE	TAHUN					Rata-rata
		2015	2016	2017	2018	2019	
1	AGRO	0.221	0.237	0.295	0.283	0.243	0.256
2	BABP	0.178	0.195	0.126	0.152	0.171	0.164
3	BACA	0.177	0.206	0.226	0.187	0.127	0.184
4	BBCA	0.187	0.219	0.231	0.234	0.238	0.222
5	BBKP	0.112	0.116	0.105	0.134	0.126	0.119
6	BBMD	0.283	0.349	0.346	0.346	0.386	0.342
7	BCIC	0.155	0.153	0.142	0.140	0.145	0.147
8	BDMN	0.197	0.209	0.221	0.228	0.246	0.220
9	BEKS	0.802	0.132	0.102	0.100	0.090	0.245
10	BINA	0.197	0.304	0.664	0.550	0.374	0.418
11	BJBR	0.162	0.184	0.188	0.186	0.177	0.180
12	BJTM	0.212	0.239	0.247	0.242	0.218	0.231
13	BKSW	0.162	0.165	0.203	0.265	0.211	0.201
14	BMAS	0.193	0.243	0.216	0.213	0.202	0.213
15	BNBA	0.256	0.252	0.257	0.255	0.236	0.251
16	BNGA	0.163	0.180	0.186	0.197	0.215	0.188
17	BNII	0.152	0.168	0.175	0.190	0.214	0.180
18	BNLI	0.150	0.156	0.181	0.194	0.199	0.176
19	BSIM	0.144	0.167	0.183	0.176	0.173	0.169
20	BTPN	0.238	0.250	0.246	0.246	0.242	0.244
21	BVIC	0.193	0.246	0.182	0.167	0.173	0.192
22	INPC	0.152	0.199	0.174	0.198	0.186	0.182
23	MAYA	0.130	0.133	0.141	0.158	0.162	0.145
24	MCOR	0.164	0.194	0.158	0.157	0.174	0.169
25	MEGA	0.229	0.262	0.241	0.228	0.237	0.239
26	NISP	0.173	0.183	0.175	0.176	0.192	0.180
27	NOBU	0.275	0.261	0.268	0.233	0.216	0.250
28	PNBN	0.201	0.205	0.220	0.233	0.234	0.219

29	SDRA	0.188	0.172	0.249	0.230	0.200	0.208
30	BBNI	0.195	0.194	0.185	0.185	0.197	0.191
31	BBRI	0.206	0.229	0.230	0.212	0.226	0.220
32	BMRI	0.186	0.214	0.216	0.210	0.214	0.208
33	BBTN	0.170	0.203	0.189	0.182	0.173	0.183
34	AGRS	0.182	0.172	0.186	0.156	0.285	0.196
35	BSWD	0.239	0.345	0.426	0.395	0.459	0.373
36	DNAR	0.305	0.268	0.522	0.513	0.413	0.404
MAX							0.418
MIN							0.119

Sumber: Data diolah peneliti, 2021

Lampiran 5. Hasil Perhitungan *Bank Size* Tahun Periode 2015-2019

No.	Kode	TAHUN					Rata-rata
		2015	2016	2017	2018	2019	
1	AGRO	29.76	30.06	30.42	30.78	30.93	30.39
2	BABP	30.13	30.20	30.00	30.02	29.99	30.07
3	BACA	30.13	30.28	30.43	30.37	30.40	30.32
4	BBCA	34.02	34.15	34.25	34.19	34.28	34.18
5	BBKP	32.16	32.26	32.30	32.19	32.24	32.23
6	BBMD	29.87	29.99	30.10	30.08	30.15	30.04
7	BCIC	30.21	30.41	30.47	30.51	30.48	30.42
8	BDMN	32.87	32.79	32.81	32.45	32.54	32.69
9	BEKS	29.42	29.29	29.67	29.88	29.72	29.60
10	BINA	28.36	28.49	28.77	28.98	29.29	28.78
11	BJBR	32.12	32.26	32.38	32.42	32.45	32.32
12	BJTM	31.39	31.39	31.57	31.77	31.97	31.62
13	BKSW	30.88	30.82	30.84	30.65	30.77	30.79
14	BMAS	29.31	27.03	29.43	29.53	29.66	28.99
15	BNBA	29.51	29.59	29.58	29.62	29.66	29.59
16	BNGA	33.11	33.12	33.22	33.22	33.25	33.18

17	BNNI	32.69	32.75	32.79	32.53	32.49	32.65
18	BNLI	32.84	32.74	32.63	32.66	32.72	32.72
19	BSIM	30.96	31.07	31.05	31.06	31.23	31.07
20	BTPN	32.03	32.15	32.19	32.25	32.83	32.29
21	BVIC	30.78	30.89	30.99	31.04	31.05	30.95
22	INPC	30.85	30.90	30.95	30.89	30.87	30.89
23	MAYA	31.49	31.74	31.95	32.10	32.17	31.89
24	MCOR	29.94	30.14	30.39	30.40	30.57	30.29
25	MEGA	31.85	31.89	32.04	32.06	32.24	32.02
26	NISP	32.42	32.56	32.67	32.79	32.83	32.65
27	NOBU	29.53	29.83	30.03	30.10	30.21	29.94
28	PNBN	32.73	32.93	32.99	32.96	32.98	32.92
29	SDRA	30.63	30.75	30.93	31.02	31.24	30.91
30	BBNI	33.86	34.03	34.20	34.33	34.37	34.16
31	BBRI	34.41	34.54	34.66	34.80	34.89	34.66
32	BMRI	34.44	34.58	34.66	34.72	34.82	34.64
33	BBTN	32.78	33.00	33.20	33.36	33.37	33.14
34	AGRS	29.07	29.03	28.99	29.05	29.49	29.13
35	BSWD	29.44	29.09	29.13	28.99	29.02	29.13
36	DNAR	28.36	28.47	29.17	29.14	29.26	28.88
MAX							34.66
MIN							28.78

Sumber: Data diolah peneliti, 2021

Lampiran 6. Hasil Perhitungan BOPO Tahun Periode 2015-2019

No.	KODE	TAHUN					Rata-rata
		2015	2016	2017	2018	2019	
1	AGRO	0.697	0.809	0.718	0.665	0.674	0.713
2	BABP	0.990	0.956	1.806	0.935	0.952	1.128

3	BACA	0.903	0.891	0.922	0.921	0.981	0.924
4	BBCA	0.632	0.604	0.586	0.582	0.591	0.599
5	BBKP	0.931	0.944	0.990	0.984	0.990	0.968
6	BBMD	0.686	0.785	0.692	0.681	0.715	0.712
7	BCIC	1.437	1.283	0.939	1.163	0.999	1.164
8	BDMN	0.834	0.773	0.721	0.709	0.827	0.773
9	BEKS	1.342	1.957	1.177	1.220	1.292	1.397
10	BINA	0.905	0.906	0.901	0.931	0.968	0.922
11	BJBR	0.833	0.827	0.823	0.842	0.842	0.833
12	BJTM	0.761	0.722	0.686	0.695	0.714	0.716
13	BKSW	0.910	1.379	1.485	0.994	0.994	1.152
14	BMAS	0.895	0.838	0.833	0.873	0.871	0.862
15	BNBA	0.889	0.858	0.829	0.814	0.896	0.857
16	BNGA	0.974	0.901	0.835	0.810	0.824	0.869
17	BNII	0.908	0.860	0.860	0.835	0.871	0.867
18	BNLI	0.989	1.508	0.948	0.934	0.870	1.050
19	BSIM	0.917	0.862	0.889	0.976	1.194	0.968
20	BTPN	0.821	0.819	0.865	0.801	0.845	0.830
21	BVIC	0.939	0.943	0.945	1.002	1.007	0.967
22	INPC	0.967	0.962	0.966	0.971	1.051	0.983
23	MAYA	0.872	0.827	0.926	0.831	0.922	0.875
24	MCOR	0.907	0.935	0.935	0.906	0.915	0.919
25	MEGA	0.857	0.818	0.813	0.778	0.741	0.801
26	NISP	0.801	0.798	0.771	0.744	0.748	0.773
27	NOBU	0.725	0.530	0.516	0.754	0.791	0.663
28	PNBN	0.867	0.830	0.850	0.783	0.780	0.822
29	SDRA	0.799	0.793	0.731	0.704	0.758	0.757
30	BBNI	0.755	0.736	0.710	0.702	0.732	0.727
31	BBRI	0.667	0.687	0.691	0.684	0.701	0.686
32	BMRI	0.697	0.809	0.718	0.665	0.674	0.713

33	BBTN	0.848	0.825	0.821	0.856	0.981	0.866
34	AGRS	0.984	0.978	1.008	1.085	1.513	1.114
35	BSWD	1.102	2.352	1.141	0.977	0.979	1.310
36	NAR	0.915	0.912	0.924	0.980	1.022	0.951
MAX							0.599
MIN							1.397

Sumber: Data diolah peneliti, 2021

Lampiran 7. Hasil Perhitungan Suku Bunga Tahun Periode 2015-2019

Tahun	2015	2016	2017	2018	2019	Rata-rata	MAX	MIN
Suku Bunga	7.50%	4.75%	4.25%	6.00%	5.00%	5.50%	7.50%	4.25%

Sumber: Data diolah peneliti, 2021

Lampiran 8. Hasil Perhitungan *Loan to Deposit Ratio* Tahun Periode 2015-2019

No.	KODE	TAHUN					Rata-rata
		2015	2016	2017	2018	2019	
1	AGRO	0.87	0.85	0.87	0.97	0.94	0.90
2	BABP	0.72	0.77	0.79	0.89	0.90	0.81
3	BACA	0.56	0.55	0.51	0.52	0.61	0.55
4	BBCA	0.80	0.77	0.78	0.82	0.81	0.79
5	BBKP	0.85	0.84	0.81	0.86	0.85	0.84
6	BBMD	1.02	0.81	0.81	0.87	0.88	0.88
7	BCIC	0.85	0.96	0.89	0.77	0.49	0.79
8	BDMN	0.88	0.91	0.93	0.95	0.99	0.93
9	BEKS	0.81	0.84	0.92	0.83	0.96	0.87
10	BINA	0.83	0.76	0.78	0.69	0.63	0.74
11	BJBR	0.88	0.87	0.87	0.92	0.98	0.90
12	BJTM	0.83	0.90	0.80	0.67	0.63	0.77

13	BKSW	1.13	0.95	0.70	0.73	0.85	0.87
14	BMAS	0.93	1.00	0.97	1.01	0.94	0.97
15	BNBA	0.83	0.79	0.82	0.84	0.87	0.83
16	BNGA	0.98	0.98	0.96	0.97	0.98	0.98
17	BNNI	0.86	0.89	0.88	0.96	0.94	0.91
18	BNLI	0.88	0.81	0.88	0.90	0.86	0.86
19	BSIM	0.78	0.77	0.81	0.84	0.82	0.80
20	BTPN	0.97	0.95	0.96	0.96	1.63	1.10
21	BVIC	0.70	0.73	0.70	0.68	0.70	0.70
22	INPC	0.96	0.97	0.97	0.97	1.05	0.98
23	MAYA	0.83	0.91	0.90	0.92	0.93	0.90
24	MCOR	0.87	0.86	0.79	0.88	1.08	0.90
25	MEGA	0.65	0.55	0.56	0.67	0.70	0.63
26	NISP	0.98	0.90	0.93	0.94	0.94	0.94
27	NOBU	0.73	0.53	0.52	0.75	0.79	0.66
28	PNBN	0.99	0.94	0.96	1.04	1.15	1.02
29	SDRA	0.97	1.10	1.11	1.45	1.40	1.21
30	BBNI	0.88	0.90	0.86	0.89	0.92	0.89
31	BBRI	0.87	0.88	0.90	0.94	0.94	0.90
32	BMRI	0.87	0.85	0.87	0.97	0.94	0.90
33	BBTN	1.09	1.03	1.03	1.03	1.14	1.06
34	AGRS	0.79	0.85	0.84	0.85	0.85	0.84
35	BSWD	0.82	0.83	0.68	0.99	0.82	0.83
36	DNAR	0.82	0.77	1.16	1.15	1.16	1.01
MAX							1.2078
MIN							0.5485

Sumber: Data diolah peneliti, 2021

Lampiran 9. Table statistika deskriptif

	NPL	CAR	BS	BOPO	RI
Mean	0.020247	0.219739	31.39273	0.875807	5.500000

Median	0.017100	0.199100	31.04645	0.844800	5.000000
Maximum	0.070800	0.802000	34.88710	1.957000	7.500000
Minimum	-0.003000	0.090100	27.02980	0.515700	4.250000
Std. Dev.	0.014531	0.091021	1.703306	0.195247	1.154297
Skewness	0.963378	3.008035	0.180013	2.194651	0.737613
Kurtosis	3.494979	15.86496	2.217601	10.97371	2.151121
Jarque-Bera	29.68043	1512.752	5.563259	621.3448	21.72666
Probability	0.000000	0.000000	0.061938	0.000000	0.000019
Sum	3.644400	39.55310	5650.691	157.6453	990.0000
Sum Sq. Dev.	0.037797	1.482983	519.3240	6.823728	238.5000
Observations	180	180	180	180	180

Keterangan :

NPL = *NON PROFIT LOAN (Credit Risk Taking)*

BCAP = *Bank Capital (CAR)*

BSIZE = *Bank Size*

BOPO = *Biaya Oprasional terhadap Pendapatan Oprasional*

INTERESTT RATE (IR) = *Suku Bunga*

LDR = *Loan Deposit to Ratio*

Sumber : Data diolah peneliti, 2022

Lampiran 10. Tabel uji chow

Redundant Fixed Effects Tests

Equation: Untitled

Test cross-section fixed effects

Effects Test	Statistic	d.f.	Prob.
Cross-section F	5.006884	(35,139)	0.0000
Cross-section Chi-square	146.823493	35	0.0000

Sumber: Data diolah peneliti, 2022

Lampiran 11. Data table Uji Hausman

Correlated Random Effects - Hausman Test

Equation: Untitled

Test cross-section random effects

Test Summary	Chi-Sq. Statistic	Chi-Sq. d.f.	Prob.
Cross-section random	6.050741	5	0.3013

Sumber: Data diolah peneliti, 2022

Lampiran 12. Data tabel uji

Lagrange Multiplier Tests for Random Effects

Null hypotheses: No effects

Alternative hypotheses: Two-sided (Breusch-Pagan) and one-sided

(all others) alternatives

	Test Hypothesis		
	Cross-section	Time	Both
Breusch-Pagan	62.05945	2.054596	64.11404
	(0.0000)	(0.1517)	(0.0000)
Honda	7.877782	-1.433386	4.556876
	(0.0000)	--	(0.0000)
King-Wu	7.877782	-1.433386	1.165018
	(0.0000)	--	(0.1220)
Standardized Honda	8.462683	-1.027595	0.864333
	(0.0000)	--	(0.1937)
Standardized King-Wu	8.462683	-1.027595	-1.485767
	(0.0000)	--	--
Gourieriou, et al.*	--	--	62.05945
			(< 0.01)

Sumber: Data diolah peneliti, 2022