







**Lampiran 2****Tabel Rasio Keuangan Bank Umum Swasta Nasional**

No.	Nama Bank	Tahun	ROA	CAR	DPK	NPL
1	Bank Capital Tbk	2013	0.0131	0.2013	15.5879	0.0030
		2014	0.0107	0.1643	15.9089	0.0034
		2015	0.0098	0.1770	16.1942	0.0079
		2016	0.0089	0.2064	16.3000	0.0275
2	Bank BCA Tbk	2013	0.0359	0.1603	19.7308	0.0044
		2014	0.0375	0.1724	19.8301	0.0060
		2015	0.0349	0.1903	18.4838	0.0072
		2016	0.0318	0.2221	20.5602	0.0135
3	Bank Mestika Dharma Tbk	2013	0.0519	0.2699	29.3859	0.0105
		2014	0.0364	0.2635	29.4727	0.0154
		2015	0.0343	0.2826	29.5539	0.0178
		2016	0.0227	0.3512	29.6576	0.0213
4	Bank Nusantara Parahyangan Tbk	2013	0.0142	0.1575	22.6577	0.0014
		2014	0.0138	0.1655	22.6263	0.0120
		2015	0.0105	0.1807	22.5023	0.0329
		2016	0.0016	0.2057	22.3931	0.0291
5	Bank Danamon Tbk	2013	0.0390	0.1748	18.2660	0.0026
		2014	0.0189	0.1800	18.3035	0.0129
		2015	0.0168	0.1967	18.2632	0.0174
		2016	0.0253	0.2230	18.2151	0.0178
6	Bank Ina Perdana Tbk	2013	0.0079	0.1671	13.9085	0.0037
		2014	0.0102	0.2491	14.3019	0.0038
		2015	0.0109	0.1966	14.3661	0.0015
		2016	0.0097	0.3036	14.3017	0.0035
7	Bank Bumi Arta Tbk	2013	0.0195	0.1699	28.8170	0.0018
		2014	0.0137	0.1507	29.0702	0.0022
		2015	0.0118	0.2557	29.1934	0.0058
		2016	0.0150	0.2515	29.2911	0.0165
8	Bank Bukopin Tbk	2013	0.0172	0.1352	17.7665	0.0226
		2014	0.0114	0.1586	18.0596	0.0219
		2015	0.0125	0.1356	17.9397	0.0191
		2016	0.0129	0.1503	18.1919	0.0244
9	Bank CIMB NIAGA Tbk	2013	0.0267	0.1533	18.8744	0.0136
		2014	0.0137	0.0773	18.7029	0.0140
		2015	0.0024	0.0812	18.7975	0.0179
		2016	0.0118	0.0910	19.0697	0.0179
10	Bank Sinarmas Tbk	2013	0.0164	0.2182	16.1191	0.0067
		2014	0.0094	0.1838	15.8503	0.0099
		2015	0.0086	0.2136	16.0648	0.0203
		2016	0.0158	0.1670	16.7014	0.0171
11	Bank Victoria International Tbk	2013	0.0172	0.1845	23.4379	0.0058
		2014	0.0057	0.1825	23.5024	0.0227
		2015	0.0040	0.1900	23.5621	0.0303
		2016	0.0036	0.2514	23.6899	0.0039
12	Bank Mega Tbk	2013	0.0095	0.1611	31.4458	0.0143
		2014	0.0099	0.1523	31.3742	0.0146
		2015	0.0182	0.2285	31.3113	0.0125
		2016	0.0219	0.2621	31.3750	0.0117

(Lanjutan)

**Tabel Rasio Keuangan Bank Umum Swasta Nasional**

No.	Nama Bank	Tahun	ROA	CAR	DPK	NPL
13	Bank Maspion Tbk	2013	0.0101	0.2100	28.7542	0.0011
		2014	0.0071	0.1945	26.8760	0.0033
		2015	0.0102	0.1933	25.1704	0.0045
		2016	0.0168	0.2347	26.2749	0.0034
14	Bank Internasional Indonesia Tbk	2013	0.0155	0.1272	32.3053	0.0100
		2014	0.0068	0.1171	32.2540	0.0143
		2015	0.0098	0.1517	32.3793	0.0163
		2016	0.0157	0.1677	25.0608	0.0146

### Lampiran 3

#### Hasil Perhitungan Variabel ROA

No.	Kode	Tahun	Laba Sebeum Pajak		Total Aset		ROA
1	BACA	2013	Rp	93,343,000,000	Rp	7,139,328,000,000	0.0131
		2014	Rp	99,373,000,000	Rp	9,252,649,000,000	0.0107
		2015	Rp	119,648,000,000	Rp	12,159,197,000,000	0.0098
		2016	Rp	126,025,000,000	Rp	14,207,414,000,000	0.0089
2	BBCA	2013	Rp	17,815,606,000,000	Rp	496,304,573,000,000	0.0359
		2014	Rp	20,741,121,000,000	Rp	553,155,534,000,000	0.0375
		2015	Rp	20,741,121,000,000	Rp	594,372,770,000,000	0.0349
		2016	Rp	25,839,200,000,000	Rp	676,738,753,000,000	0.0318
3	BBMD	2013	Rp	410,558,884,976	Rp	7,911,550,307,124	0.0519
		2014	Rp	315,980,620,543	Rp	8,675,437,842,124	0.0364
		2015	Rp	322,435,830,772	Rp	9,409,596,959,532	0.0343
		2016	Rp	239,866,206,854	Rp	10,587,950,826,941	0.0227
4	BBNP	2013	Rp	141,923,108,000	Rp	9,985,735,803,000	0.0142
		2014	Rp	130,448,583,000	Rp	9,468,873,488	0.0138
		2015	Rp	90,314,736,000	Rp	8,613,113,759,000	0.0105
		2016	Rp	12,072,789,000	Rp	7,705,782,413,000	0.0016
5	BDMN	2013	Rp	5,530,213,000,000	Rp	141,923,108,000,000	0.0390
		2014	Rp	3,553,534,000,000	Rp	188,057,412,000,000	0.0189
		2015	Rp	3,281,534,000,000	Rp	195,820,856,000,000	0.0168
		2016	Rp	4,393,037,000,000	Rp	174,086,730,000,000	0.0253
6	BINA	2013	Rp	11,020,000,000	Rp	1,402,171,000,000	0.0079
		2014	Rp	21,244,000,000	Rp	2,081,523,000,000	0.0102
		2015	Rp	21,305,000,000	Rp	1,951,836,000,000	0.0109
		2016	Rp	22,871,000,000	Rp	2,359,089,000,000	0.0097
7	BNBA	2013	Rp	78,854,904,089	Rp	4,045,672,277,612	0.0195
		2014	Rp	70,541,753,499	Rp	5,155,422,644,599	0.0137
		2015	Rp	77,645,849,266	Rp	6,567,266,817,941	0.0118
		2016	Rp	106,483,022,630	Rp	7,121,173,332,944	0.0150
8	BBKP	2013	Rp	1,193,605,000,000	Rp	69,457,663,000,000	0.0172
		2014	Rp	899,209,000,000	Rp	79,053,261,000,000	0.0114
		2015	Rp	1,178,728,000,000	Rp	94,366,502,000,000	0.0125
		2016	Rp	1,357,170,000,000	Rp	105,406,002,000,000	0.0129
9	BNGA	2013	Rp	5,634,244,000,000	Rp	211,427,283,000,000	0.0267
		2014	Rp	3,200,169,000,000	Rp	233,162,423,000,000	0.0137
		2015	Rp	570,004,000,000	Rp	238,849,252,000,000	0.0024
		2016	Rp	2,850,708,000,000	Rp	241,571,728,000,000	0.0118
10	BSIM	2013	Rp	286,100,000,000	Rp	17,447,455,000,000	0.0164
		2014	Rp	200,895,000,000	Rp	21,259,549,000,000	0.0094
		2015	Rp	238,953,000,000	Rp	27,868,688,000,000	0.0086
		2016	Rp	493,630,000,000	Rp	31,192,626,000,000	0.0158
11	BVIC	2013	Rp	330,171,255,000	Rp	19,171,351,935,000	0.0172
		2014	Rp	121,532,701,000	Rp	21,364,882,264,000	0.0057
		2015	Rp	93,997,406,000	Rp	23,250,685,651,000	0.0040
		2016	Rp	92,860,786,000	Rp	25,999,981,283,000	0.0036
12	MEGA	2013	Rp	632,550,000,000	Rp	66,457,698,000,000	0.0095
		2014	Rp	659,006,000,000	Rp	66,528,460,000,000	0.0099
		2015	Rp	1,238,769,000,000	Rp	68,225,170,000,000	0.0182
		2016	Rp	1,545,423,000,000	Rp	70,531,682,000,000	0.0219

(Lanjutan)

**Hasil Perhitungan Variabel ROA**

No.	Kode	Tahun	Laba Sebeum Pajak	Total Aset	ROA
13	BMAS	2013	Rp 41,949,448,000	Rp 4,170,423,536,000	0.0101
		2014	Rp 34,242,421,000	Rp 4,831,637,135,000	0.0071
		2015	Rp 54,653,642,000	Rp 5,343,936,388	0.0102
		2016	Rp 91,999,097,000	Rp 5,481,518,940,000	0.0168
14	BNII	2013	Rp 2,184,224,000,000	Rp 140,546,751,000,000	0.0155
		2014	Rp 972,918,000,000	Rp 143,365,211,000,000	0.0068
		2015	Rp 1,545,023,000,000	Rp 157,619,013,000,000	0.0098
		2016	Rp 2,610,640,000,000	Rp 166,678,902.00,000,000	0.0157

## Lampiran 4

### Hasil Perhitungan CAR

No.	Kode	Tahun	Modal	ATMR	CAR
1	BACA	2013	Rp. 852,686,000,000	Rp. 4,236,092,000,000	0.2013
		2014	Rp. 925,852,000,000	Rp. 5,633,486,000,000	0.1643
		2015	Rp. 1,261,074,000,000	Rp. 7,124,329,000,000	0.1770
		2016	Rp. 1,663,229,000,000	Rp. 8,057,074,000,000	0.2064
2	BBCA	2013	Rp 58,604,765,000,000	Rp 365,510,273,000,000	0.1603
		2014	Rp 70,961,097,000,000	Rp 411,665,878,000,000	0.1724
		2015	Rp 91,926,871,000,000	Rp 483,083,499,000,000	0.1903
		2016	Rp 115,019,063,000,000	Rp 517,789,779,000,000	0.2221
3	BBMD	2013	Rp 1,811,201,743,004	Rp 6,711,081,471,231	0.2699
		2014	Rp 1,948,715,927,936	Rp 7,395,238,791,726	0.2635
		2015	Rp 2,283,885,921,240	Rp 8,081,067,479,663	0.2826
		2016	Rp 2,724,182,102,672	Rp 7,756,998,219,860	0.3512
4	BBNP	2013	Rp 1,132,014,000	Rp 7,187,754,000	0.1575
		2014	Rp 1,195,573,000	Rp 7,224,270,488,000	0.1655
		2015	Rp 1,289,072,000	Rp 7,132,317,000	0.1807
		2016	Rp 1,260,457,000	Rp 6,127,141,000	0.2057
5	BDMN	2013	Rp 21,588,379,000,000	Rp 123,510,477,000,000	0.1748
		2014	Rp 29,571,768,000,000	Rp 164,294,433,000,000	0.1800
		2015	Rp 31,228,103,000,000	Rp 158,765,696,000,000	0.1967
		2016	Rp 27,645,640,000,000	Rp 174,086,730,000,000	0.2230
6	BINA	2013	Rp 165,631,000,000	Rp 991,376,000,000	0.1671
		2014	Rp 295,184,000,000	Rp 1,184,967,000,000	0.2491
		2015	Rp 280,166,000,000	Rp 1,425,150,000,000	0.1966
		2016	Rp 454,469,000,000	Rp 1,496,821,000,000	0.3036
7	BNBA	2013	Rp 489,197,462,362	Rp 2,878,836,060,540	0.1699
		2014	Rp 532,392,113,274	Rp 3,531,891,784,360	0.1507
		2015	Rp 1,236,664,303,791	Rp 4,835,444,712,183	0.2557
		2016	Rp 1,305,045,211,934	Rp 5,188,575,472,122	0.2515
8	BBKP	2013	Rp 6,565,859,000,000	Rp 48,551,546,000,000	0.1352
		2014	Rp 6,891,997,000,000	Rp 43,468,860,000,000	0.1586
		2015	Rp 8,384,416,000,000	Rp 61,814,951,000,000	0.1356
		2016	Rp 9,818,034,000,000	Rp 65,341,348,000,000	0.1503
9	BNGA	2013	Rp 27,849,608,000,000	Rp 181,653,443,000,000	0.1533
		2014	Rp 29,662,901,000,000	Rp 383,696,458,000,000	0.0773
		2015	Rp 30,303,222,000,000	Rp 373,306,294,000,000	0.0812
		2016	Rp 34,715,702,000,000	Rp 381,553,116,000,000	0.0910
10	BSIM	2013	Rp 2,637,497,000,000	Rp 12,088,898,000,000	0.2182
		2014	Rp 2,976,939,000,000	Rp 16,197,119,000,000	0.1838
		2015	Rp 3,250,366,000,000	Rp 22,618,674,000,000	0.2136
		2016	Rp 4,253,037,000,000	Rp 25,462,121,000,000	0.1670
11	BVIC	2013	Rp 2,345,421,442,000	Rp 12,711,053,668,000	0.1845
		2014	Rp 2,476,732,000,000	Rp 13,569,183,000,000	0.1825
		2015	Rp 2,707,521,742,000	Rp 14,252,766,647,000	0.1900
		2016	Rp 2,925,141,493,000	Rp 11,634,052,399,000	0.2514



(Lanjutan)

**Hasil Perhitungan CAR**

No.	Kode	Tahun	Modal	ATMR	CAR
12	MEGA	2013	Rp 5,704,179,000,000	Rp 35,409,487,000,000	0.1611
		2014	Rp 6,310,948,000,000	Rp 41,449,630,000,000	0.1523
		2015	Rp 10,279,296,000,000	Rp 44,993,522,000,000	0.2285
		2016	Rp 10,883,111,000,000	Rp 41,517,371,000,000	0.2621
13	BMAS	2013	Rp 622,470,126,000	Rp 2,963,537,595,000	0.2100
		2014	Rp 634,137,984,000	Rp 3,261,166,267,000	0.1945
		2015	Rp 845,547,287,000	Rp 4,373,960,584,000	0.1933
		2016	Rp 1,069,096,077,000	Rp 4,555,096,096,000	0.2347
14	BNII	2013	Rp 14,371,060,000,000	Rp 113,013,628,000,000	0.1272
		2014	Rp 18,189,504,000,000	Rp 155,381,206,000,000	0.1171
		2015	Rp 18,036,571,000,000	Rp 118,914,453,000,000	0.1517
		2016	Rp 21,784,193,000,000	Rp 129,880,505,000,000	0.1677

Lampiran 5

Hasil Perhitungan Variabel DPK

No	KODE	Tahun	Giro		Deposito		Tabungan	DPK	
1	BACA	2013	Rp	56,658,000,000	Rp	466,303,000,000	Rp	655,262,000,000	15.5879
		2014	Rp	424,887,000,000	Rp	6,145,336,000,000	Rp	1,542,068,000,000	15.9089
		2015	Rp	1,044,537,000,000	Rp	7,408,355,000,000	Rp	2,338,149,000,000	16.1942
		2016	Rp	2,077,922,000,000	Rp	5,724,990,000,000	Rp	4,191,910,000,000	16.3000
2	BBCA	2013	Rp	85,573,482,000,000	Rp	78,487,318,000,000	Rp	206,601,425,000,000	19.7308
		2014	Rp	90,161,026,000,000	Rp	103,202,347,000,000	Rp	215,986,582,000,000	19.8301
		2015	Rp	96,456,483,000,000	Rp	103,130,082,000,000	Rp	230,208,275,000,000	18.4838
		2016	Rp	112,876,933,000,000	Rp	480,689,192,000,000	Rp	255,941,793,000,000	20.5602
3	BBMD	2013	Rp	719,372,993,817	Rp	2,084,407,354,121	Rp	2,978,783,584,037	29.3859
		2014	Rp	679,846,505,013	Rp	2,552,191,647,830	Rp	3,075,125,135,450	29.4727
		2015	Rp	635,306,229,143	Rp	3,133,963,953,385	Rp	3,071,309,183,581	29.5539
		2016	Rp	811,137,268,466	Rp	3,514,172,713,851	Rp	3,262,771,607,560	29.6576
4	BBNP	2013	Rp	421,690,728,000	Rp	5,065,520,040,000	Rp	1,433,173,110,000	22.6577
		2014	Rp	361,569,361,000	Rp	1,036,140,706,000	Rp	421,690,728,000	22.6263
		2015	Rp	317,716,627,000	Rp	4,763,438,593,000	Rp	843,012,079,000	22.5023
		2016	Rp	269,420,298,000	Rp	4,231,712,108,000	Rp	809,943,557,000	22.3931
5	BDMN	2013	Rp	10,461,662,000,000	Rp	47,179,392,000,000	Rp	28,027,011,000,000	18.2660
		2014	Rp	10,729,864,000,000	Rp	47,303,910,000,000	Rp	30,904,317,000,000	18.3035
		2015	Rp	9,563,400,000,000	Rp	47,955,805,000,000	Rp	27,912,366,000,000	18.2632
		2016	Rp	11,810,895,000,000	Rp	42,046,079,000,000	Rp	27,562,597,000,000	18.2151

(Lanjutan)

Hasil Perhitungan Variabel DPK

No	KODE	Tahun	Giro	Deposito	Tabungan	DPK
6	BINA	2013	Rp 61,685,000,000	Rp 914,800,000,000	Rp 120,988,000,000	13.9085
		2014	Rp 115,562,000,000	Rp 1,342,938,000,000	Rp 167,941,000,000	14.3019
		2015	Rp 93,901,000,000	Rp 1,509,075,000,000	Rp 131,315,000,000	14.3661
		2016	Rp 81,219,000,000	Rp 1,423,673,000,000	Rp 121,231,000,000	14.3017
7	BNBA	2013	Rp 450,684,522,058	Rp 2,447,665,403,505	Rp 375,561,387,909	28.8170
		2014	Rp 486,656,045,071	Rp 3,371,265,866,943	Rp 359,447,593,001	29.0702
		2015	Rp 610,088,531,219	Rp 3,765,857,681,142	Rp 394,208,938,860	29.1934
		2016	Rp 731,491,670,050	Rp 4,120,271,034,547	Rp 408,178,285,939	29.2911
8	BBKP	2013	Rp 8,042,472,000,000	Rp 29,708,463,000,000	Rp 14,235,799,000,000	17.7665
		2014	Rp 7,998,224,000,000	Rp 46,304,569,000,000	Rp 15,392,003,000,000	18.0596
		2015	Rp 7,185,618,000,000	Rp 37,889,126,000,000	Rp 16,741,319,000,000	17.9397
		2016	Rp 7,310,277,000,000	Rp 51,648,324,000,000	Rp 20,595,060,000,000	18.1919
9	BNGA	2013	Rp 36,505,625,000,000	Rp 87,580,836,000,000	Rp 33,326,083,000,000	18.8744
		2014	Rp 25,380,862,000,000	Rp 73,172,004,000,000	Rp 34,049,834,000,000	18.7029
		2015	Rp 25,678,644,000,000	Rp 83,930,269,000,000	Rp 36,160,537,000,000	18.7975
		2016	Rp 44,549,118,000,000	Rp 99,673,762,000,000	Rp 47,144,354,000,000	19.0697
10	BSIM	2013	Rp 546,685,000,000	Rp 4,276,344,000,000	Rp 5,186,969,000,000	16.1191
		2014	Rp 1,512,171,000,000	Rp 1,042,873,000,000	Rp 5,095,961,000,000	15.8503
		2015	Rp 2,234,123,000,000	Rp 898,511,000,000	Rp 6,348,572,000,000	16.0648
		2016	Rp 2,644,725,000,000	Rp 8,456,414,000,000	Rp 6,817,730,000,000	16.7014

(Lanjutan)

Hasil Perhitungan Variabel DPK

No	KODE	Tahun	Giro	Deposito	Tabungan	DPK
11	BVIC	2013	Rp 1,096,995,348,000	Rp 13,312,456,060,000	Rp 690,387,786,000	23.4379
		2014	Rp 676,969,116,000	Rp 14,570,116,261,000	Rp 858,758,387,000	23.5024
		2015	Rp 439,708,924,000	Rp 15,539,620,303,000	Rp 1,116,226,203,000	23.5621
		2016	Rp 447,785,598,000	Rp 17,391,290,953,000	Rp 1,587,042,501,000	23.6899
12	MEGA	2013	Rp 4,574,081,000,000	Rp 29,133,096,000,000	Rp 11,660,757,000,000	31.4458
		2014	Rp 3,071,435,000,000	Rp 28,976,921,000,000	Rp 10,182,364,000,000	31.3742
		2015	Rp 2,396,898,000,000	Rp 27,649,837,000,000	Rp 9,611,370,000,000	31.3113
		2016	Rp 2,443,283,000,000	Rp 29,183,744,000,000	Rp 10,639,680,000,000	31.3750
13	BMAS	2013	Rp 300,715,929,000	Rp 2,126,062,416,000	Rp 647,844,184,000	28.7542
		2014	Rp 235,713,645,000	Rp 160,817,064,000	Rp 73,485,953,000	26.8760
		2015	Rp 17,538,135,000	Rp 67,768,240,000	Rp 74,562,088	25.1704
		2016	Rp 116,054,373,000	Rp 68,952,274,000	Rp 72,643,420,000	26.2749
14	BNII	2013	Rp 17,688,972,000,000	Rp 24,660,380,000,000	Rp 64,810,152,000,000	32.3053
		2014	Rp 16,324,412,000,000	Rp 62,026,844,000,000	Rp 23,442,904,000,000	32.2540
		2015	Rp 16,152,080,000,000	Rp 73,666,254,000,000	Rp 25,570,905,000,000	32.3793
		2016	Rp 7,030,000,000	Rp 37,048,000,000	Rp 32,444,000,000	25.0608

Lampiran 6

Hasil Perhitungan Variabel NPL

No.	Kode	Tahun	Kredit Bermasalah		Total Kredit		NPL
1	BACA	2013	Rp.	11,079,000,000	Rp.	3,734,689,000,000	0.0030
		2014	Rp.	15,940,000,000	Rp.	4,729,920,000,000	0.0034
		2015	Rp.	47,564,000,000	Rp.	6,044,761,000,000	0.0079
		2016	Rp.	182,610,000,000	Rp.	6,636,940,000,000	0.0275
2	BBCA	2013	Rp.	1,372,760,000,000	Rp.	312,799,022,000,000	0.0044
		2014	Rp.	2,068,136,000,000	Rp.	347,049,864,000,000	0.0060
		2015	Rp.	2,801,672,000,000	Rp.	387,642,637,000,000	0.0072
		2016	Rp.	5,451,864,000,000	Rp.	403,391,221,000,000	0.0135
3	BBMD	2013	Rp.	62,906,298,722	Rp.	5,989,259,835,772	0.0105
		2014	Rp.	100,346,345,327	Rp.	6,523,219,952,940	0.0154
		2015	Rp.	126,895,355,955	Rp.	7,110,427,152,645	0.0178
		2016	Rp.	133,861,261,050	Rp.	6,288,416,016,066	0.0213
4	BBNP	2013	Rp.	9,129,691,000	Rp.	6,560,710,805,000	0.0014
		2014	Rp.	75,126,912,000	Rp.	6,282,737,347,000	0.0120
		2015	Rp.	200,166,830,000	Rp.	6,090,120,306,000	0.0329
		2016	Rp.	149,903,171,000	Rp.	5,155,770,854,000	0.0291
5	BDMN	2013	Rp.	273,051,000,000	Rp.	103,468,254,000,000	0.0026
		2014	Rp.	1,237,288,000,000	Rp.	95,579,096,000,000	0.0129
		2015	Rp.	1,730,050,000,000	Rp.	99,483,055,000	0.0174
		2016	Rp.	1,636,065,000,000	Rp.	91,888,516,000,000	0.0178
6	BINA	2013	Rp.	3,868,000,000	Rp.	1,052,068,000,000	0.0037
		2014	Rp.	4,726,000,000	Rp.	1,252,750,000,000	0.0038
		2015	Rp.	2,112,000,000	Rp.	1,455,994,000,000	0.0015
		2016	Rp.	4,686,000,000	Rp.	1,356,478,000,000	0.0035
7	BNBA	2013	Rp.	5,029,717,752	Rp.	2,821,070,304,428	0.0018
		2014	Rp.	7,572,748,333	Rp.	3,442,156,455,510	0.0022
		2015	Rp.	24,534,258,136	Rp.	4,214,225,789,288	0.0058
		2016	Rp.	72,475,034,911	Rp.	4,397,306,513,154	0.0165
8	BBKP	2013	Rp.	1,042,516,000,000	Rp.	46,129,712,000,000	0.0226
		2014	Rp.	1,151,359,000,000	Rp.	52,561,056,000,000	0.0219
		2015	Rp.	1,205,161,000,000	Rp.	63,054,185,000,000	0.0191
		2016	Rp.	1,706,106,000,000	Rp.	69,977,031,000,000	0.0244
9	BNGA	2013	Rp.	1,687,010,000,000	Rp.	123,685,266,000,000	0.0136
		2014	Rp.	1,906,161,000,000	Rp.	135,891,842,000,000	0.0140
		2015	Rp.	2,595,386,000,000	Rp.	145,197,671,000,000	0.0179
		2016	Rp.	2,595,386,000,000	Rp.	145,197,671,000,000	0.0179
10	BSIM	2013	Rp.	73,291,000,000	Rp.	10,909,738,000,000	0.0067
		2014	Rp.	115,798,000,000	Rp.	11,737,313,000,000	0.0099
		2015	Rp.	317,415,000,000	Rp.	15,611,345,000,000	0.0203
		2016	Rp.	331,646,000,000	Rp.	19,358,254,000,000	0.0171
11	BVIC	2013	Rp.	65,388,960,000	Rp.	11,292,012,340,000	0.0058
		2014	Rp.	281,889,477,000	Rp.	12,430,390,016,000	0.0227
		2015	Rp.	397,179,321,000	Rp.	13,094,048,033,000	0.0303
		2016	Rp.	56,959,958,000	Rp.	14,479,925,709,000	0.0039
12	MEGA	2013	Rp.	424,999,000,000	Rp.	29,779,302,000,000	0.0143
		2014	Rp.	484,725,000,000	Rp.	33,142,181,000,000	0.0146
		2015	Rp.	396,063,000,000	Rp.	31,748,472,000,000	0.0125
		2016	Rp.	325,084,000,000	Rp.	27,777,461,000,000	0.0117

(Lanjutan)

**Hasil Perhitungan Variabel NPL**

No.	Kode	Tahun	Kredit Bermasalah	Total Kredit	NPL
13	BMAS	2013	Rp 2,911,194,000	Rp 2,684,516,867,000	0.0011
		2014	Rp 13,958,049,000	Rp 4,174,751,183,000	0.0033
		2015	Rp 18,190,390,000	Rp 4,036,269,794,000	0.0045
		2016	Rp 13,958,049,000	Rp 4,110,857,472,000	0.0034
14	BNII	2013	Rp 588,478,000,000	Rp 58,823,081,000,000	0.0100
		2014	Rp 1,137,814,000,000	Rp 79,648,555,000,000	0.0143
		2015	Rp 1,414,280,000,000	Rp 86,534,174,000,000	0.0163
		2016	Rp 1,351,647,000,000	Rp 92,715,876,000,000	0.0146

**Output Model Pendekatan Metode Data Panel**a. *Pooled Least Square (PLS)*


---

*Dependent Variable: ROA*  
*Method: Panel Least Squares*  
*Date: 06/19/17 Time: 07:36*  
*Sample: 2013 2016*  
*Periods included: 4*  
*Cross-sections included: 14*  
*Total panel (balanced) observations: 56*

---

<i>Variable</i>	<i>Coefficient</i>	<i>Std. Error</i>	<i>t-Statistic</i>	<i>Prob.</i>
C	-0.001450	0.006048	-0.239726	0.8115
CAR	0.059125	0.023200	2.548553	0.0138
DPK	0.000204	0.000209	0.976677	0.3333
NPL	0.049488	0.011798	4.194566	0.0001

---

<i>R-squared</i>	0.313729	<i>Mean dependent var</i>	0.016205
<i>Adjusted R-squared</i>	0.274136	<i>S.D. dependent var</i>	0.010450
<i>S.E. of regression</i>	0.008903	<i>Akaike info criterion</i>	-6.536148
<i>Sum squared resid</i>	0.004122	<i>Schwarz criterion</i>	-6.391480
<i>Log likelihood</i>	187.0121	<i>Hannan-Quinn criter.</i>	-6.480060
<i>F-statistic</i>	7.923925	<i>Durbin-Watson stat</i>	0.771105
<i>Prob(F-statistic)</i>	0.000191		

---

b. *Fixed Effect Model (FEM)*


---

*Dependent Variable: ROA*  
*Method: Panel Least Squares*  
*Date: 06/19/17 Time: 07:36*  
*Sample: 2013 2016*  
*Periods included: 4*  
*Cross-sections included: 14*  
*Total panel (balanced) observations: 56*

---

<i>Variable</i>	<i>Coefficient</i>	<i>Std. Error</i>	<i>t-Statistic</i>	<i>Prob.</i>
C	0.033720	0.021997	1.532934	0.1334
CAR	-0.003861	0.028697	-0.134541	0.8937
DPK	-0.000750	0.000919	-0.815512	0.4197
NPL	0.001749	0.016603	0.105368	0.9166

---

(lanjutan)

**Output Model Pendekatan Metode Data Panel**

---

---

*Effects Specification*

---

---

*Cross-section fixed (dummy variables)*

---

---

<i>R-squared</i>	0.735643	<i>Mean dependent var</i>	0.016205
<i>Adjusted R-squared</i>	0.627189	<i>S.D. dependent var</i>	0.010450
<i>S.E. of regression</i>	0.006380	<i>Akaike info criterion</i>	-7.025834
<i>Sum squared resid</i>	0.001588	<i>Schwarz criterion</i>	-6.410996
<i>Log likelihood</i>	213.7234	<i>Hannan-Quinn criter.</i>	-6.787463
<i>F-statistic</i>	6.782983	<i>Durbin-Watson stat</i>	1.599332
<i>Prob(F-statistic)</i>	0.000001		

---

---

c. *Random Effect Model (REM)*

---

*Dependent Variable: ROA*  
*Method: Panel EGLS (Cross-section random effects)*  
*Date: 06/19/17 Time: 07:36*  
*Sample: 2013 2016*  
*Periods included: 4*  
*Cross-sections included: 14*  
*Total panel (balanced) observations: 56*  
*Swamy and Arora estimator of component variances*

---

---

<i>Variable</i>	<i>Coefficient</i>	<i>Std. Error</i>	<i>t-Statistic</i>	<i>Prob.</i>
C	0.006524	0.008196	0.795977	0.4297
CAR	0.028254	0.023918	1.181293	0.2429
DPK	0.000146	0.000306	0.479059	0.6339
NPL	0.027525	0.013031	2.112275	0.0395

---

---

*Effects Specification*

---

---

	<i>S.D.</i>	<i>Rho</i>
<i>Cross-section random</i>	0.006136	0.4805
<i>Idiosyncratic random</i>	0.006380	0.5195

---

---

*Weighted Statistics*

---

---

<i>R-squared</i>	0.087635	<i>Mean dependent var</i>	0.007476
<i>Adjusted R-squared</i>	0.034998	<i>S.D. dependent var</i>	0.006811
<i>S.E. of regression</i>	0.006691	<i>Sum squared resid</i>	0.002328
<i>F-statistic</i>	1.664901	<i>Durbin-Watson stat</i>	1.149643
<i>Prob(F-statistic)</i>	0.185911		

---

---

*Unweighted Statistics*

---

---

<i>R-squared</i>	0.247177	<i>Mean dependent var</i>	0.016205
<i>Sum squared resid</i>	0.004521	<i>Durbin-Watson stat</i>	0.591882

---

---



(lanjutan)

**Output Model Pendekatan Metode Data Panel**

a. Uji F Restricted

---

*Redundant Fixed Effects Tests*  
*Equation: FEM*  
*Test cross-section fixed effects*

---

<i>Effects Test</i>	<i>Statistic</i>	<i>d.f.</i>	<i>Prob.</i>
<i>Cross-section F</i>	4.788004	(13,39)	0.0001
<i>Cross-section Chi-square</i>	53.422450	13	0.0000

---

*Cross-section fixed effects test equation:*  
*Dependent Variable: ROA*  
*Method: Panel Least Squares*  
*Date: 06/19/17 Time: 13:15*  
*Sample: 2013 2016*  
*Periods included: 4*  
*Cross-sections included: 14*  
*Total panel (balanced) observations: 56*

---

<i>Variable</i>	<i>Coefficient</i>	<i>Std. Error</i>	<i>t-Statistic</i>	<i>Prob.</i>
C	-0.001450	0.006048	-0.239726	0.8115
CAR	0.059125	0.023200	2.548553	0.0138
DPK	0.000204	0.000209	0.976677	0.3333
NPL	0.049488	0.011798	4.194566	0.0001

---

<i>R-squared</i>	0.733729	<i>Mean dependent var</i>	0.016205
<i>Adjusted R-squared</i>	0.704136	<i>S.D. dependent var</i>	0.010450
<i>S.E. of regression</i>	0.008903	<i>Akaike info criterion</i>	-6.536148
<i>Sum squared resid</i>	0.004122	<i>Schwarz criterion</i>	-6.391480
<i>Log likelihood</i>	187.0121	<i>Hannan-Quinn criter.</i>	-6.480060
<i>F-statistic</i>	7.923925	<i>Durbin-Watson stat</i>	0.771105
<i>Prob(F-statistic)</i>	0.000191		

---

(Lanjutan)

**Output Model Pendekatan Metode Data Panel**

b. Uji Hausman

---

*Cross-section random effects test equation:*

*Dependent Variable: ROA*

*Method: Panel Least Squares*

*Date: 06/19/17 Time: 13:20*

*Sample: 2013 2016*

*Periods included: 4*

*Cross-sections included: 14*

*Total panel (balanced) observations: 56*

---

<i>Variable</i>	<i>Coefficient</i>	<i>Std. Error</i>	<i>t-Statistic</i>	<i>Prob.</i>
C	0.033720	0.021997	1.532934	0.1334
CAR	-0.003861	0.028697	-0.134541	0.8937
DPK	-0.000750	0.000919	-0.815512	0.4197
NPL	0.001749	0.016603	0.105368	0.9166

---

*Effects Specification*

---

*Cross-section fixed (dummy variables)*

---

<i>R-squared</i>	0.735643	<i>Mean dependent var</i>	0.016205
<i>Adjusted R-squared</i>	0.627189	<i>S.D. dependent var</i>	0.010450
<i>S.E. of regression</i>	0.006380	<i>Akaike info criterion</i>	-7.025834
<i>Sum squared resid</i>	0.001588	<i>Schwarz criterion</i>	-6.410996
<i>Log likelihood</i>	213.7234	<i>Hannan-Quinn criter.</i>	-6.787463
<i>F-statistic</i>	6.782983	<i>Durbin-Watson stat</i>	1.599332
<i>Prob(F-statistic)</i>	0.000001		

---

Lampiran 8  
Tabel t

Pr	0.25	0.10	0.05	0.025	0.01	0.005	0.001
Df	0.50	0.20	0.10	0.050	0.02	0.010	0.002
41	0.68052	1.30254	1.68288	2.01954	2.42080	2.70118	3.30127
42	0.68038	1.30204	1.68195	2.01808	2.41847	2.69807	3.29595
43	0.68024	1.30155	1.68107	2.01669	2.41625	2.69510	3.29089
44	0.68011	1.30109	1.68023	2.01537	2.41413	2.69228	3.28607
45	0.67998	1.30065	1.67943	2.01410	2.41212	2.68959	3.28148
46	0.67986	1.30023	1.67866	2.01290	2.41019	2.68701	3.27710
47	0.67975	1.29982	1.67793	2.01174	2.40835	2.68456	3.27291
48	0.67964	1.29944	1.67722	2.01063	2.40658	2.68220	3.26891
49	0.67953	1.29907	1.67655	2.00958	2.40489	2.67995	3.26508
50	0.67943	1.29871	1.67591	2.00856	2.40327	2.67779	3.26141
51	0.67933	1.29837	1.67528	2.00758	2.40172	2.67572	3.25789
52	0.67924	1.29805	1.67469	<b>2.00665</b>	2.40022	2.67373	3.25451
53	0.67915	1.29773	1.67412	2.00575	2.39879	2.67182	3.25127
54	0.67906	1.29743	1.67356	2.00488	2.39741	2.66998	3.24815
55	0.67898	1.29713	1.67303	2.00404	2.39608	2.66822	3.24515
56	0.67890	1.29685	1.67252	2.00324	2.39480	2.66651	3.24226
57	0.67882	1.29658	1.67203	2.00247	2.39357	2.66487	3.23948
58	0.67874	1.29632	1.67155	2.00172	2.39238	2.66329	3.23680
59	0.67867	1.29607	1.67109	2.00100	2.39123	2.66176	3.23421
60	0.67860	1.29582	1.67065	2.00030	2.39012	2.66028	3.23171
61	0.67853	1.29558	1.67022	1.99962	2.38905	2.65886	3.22930
62	0.67847	1.29536	1.66980	1.99897	2.38801	2.65748	3.22696
63	0.67840	1.29513	1.66940	1.99834	2.38701	2.65615	3.22471
64	0.67834	1.29492	1.66901	1.99773	2.38604	2.65485	3.22253
65	0.67828	1.29471	1.66864	1.99714	2.38510	2.65360	3.22041
66	0.67823	1.29451	1.66827	1.99656	2.38419	2.65239	3.21837
67	0.67817	1.29432	1.66792	1.99601	2.38330	2.65122	3.21639
68	0.67811	1.29413	1.66757	1.99547	2.38245	2.65008	3.21446
69	0.67806	1.29394	1.66724	1.99495	2.38161	2.64898	3.21260
70	0.67801	1.29376	1.66691	1.99444	2.38081	2.64790	3.21079
71	0.67796	1.29359	1.66660	1.99394	2.38002	2.64686	3.20903
72	0.67791	1.29342	1.66629	1.99346	2.37926	2.64585	3.20733
73	0.67787	1.29326	1.66600	1.99300	2.37852	2.64487	3.20567
74	0.67782	1.29310	1.66571	1.99254	2.37780	2.64391	3.20406
75	0.67778	1.29294	1.66543	1.99210	2.37710	2.64298	3.20249
76	0.67773	1.29279	1.66515	1.99167	2.37642	2.64208	3.20096
77	0.67769	1.29264	1.66488	1.99125	2.37576	2.64120	3.19948
78	0.67765	1.29250	1.66462	1.99085	2.37511	2.64034	3.19804
79	0.67761	1.29236	1.66437	1.99045	2.37448	2.63950	3.19663
80	0.67757	1.29222	1.66412	1.99006	2.37387	2.63869	3.19526