Lampiran 1

Daftar Perusahaan Sampel Penelitian

No	Kode	Nama Perusahaan
1	BMRI	Bank Mandiri Tbk
2	BBNI	Bank Negara Indonesia Tbk
3	BBRI	Bank Rakyat Indonesia Tbk
4	BBTN	Bank Tabungan Negara Tbk
5	AGRO	Bank Rakyat Indonesia Agroniaga Tbk
6	BBKP	Bank Bukopin Tbk
7	BNBA	Bank Bumi Arta Tbk
8	BACA	Bank Capital Indonesai Tbk
9	BBCA	Bank Central Asia Tbk
10	MCOR	Bank China Contruction Bank Indonesia Tbk
11	BNGA	Bank CIMB Niaga Tbk
12	BDMN	Bank Danamon Indonesia Tbk
13	MAYA	Bank Mayapada Internasional Tbk
14	BNII	Bank Maybank Indonesia Tbk
15	MEGA	Bank Mega Tbk
16	NISP	Bank OCBC NISP Tbk
17	BSIM	Bank Sinarmas Tbk
18	BTPN	Bank Tabungan Simpanan Nasional Tbk
19	BVIC	Bank Victoria Internasional Tbk
20	PNBN	Bank Pan Indonesia Tbk
21	SDRA	Bank Woori Saudara 1906 Tbk
22	BJBR	Bank Pembangunan Daerah Jawa Barat & Banten Tbk

Sumber: *Indonesia Stock Exchange*

Lampiran 2

Data Sampel Penelitian

Disajikan dalam %

No	Tahun	Kode	ROA	CAR	NPL	BOPO
1	2012	BMRI	3.50	15.30	1.90	63.93
2	2012	BBNI	2.90	16.70	2.80	71.00
3	2012	BBRI	5.15	16.95	1.78	59.93
4	2012	BBTN	1.94	17.69	4.09	80.74
5	2012	AGRO	1.63	14.80	3.71	86.54
6	2012	BBKP	1.83	16.34	2.66	81.42
7	2012	BNBA	2.47	19.18	0.63	78.71
8	2012	BACA	1.32	18.00	2.11	86.85
9	2012	BBCA	3.60	14.20	0.40	62.40
10	2012	MCOR	2.04	13.86	1.98	81.74
11	2012	BNGA	3.18	15.16	2.29	71.70
12	2012	BDMN	2.70	18.90	2.30	75.00
13	2012	MAYA	2.41	10.93	3.02	79.93
14	2012	BNII	1.62	12.83	1.70	87.87
15	2012	MEGA	2.74	16.83	2.09	76.73
16	2012	NISP	1.79	16.49	0.91	78.93
17	2012	BSIM	1.74	18.09	3.18	83.75
18	2012	BTPN	4.70	21.50	0.60	54.00
19	2012	BVIC	2.17	17.96	2.30	78.82
20	2012	PNBN	1.96	14.67	1.69	78.74
21	2012	SDRA	2.78	14.70	1.99	81.49
22	2012	BJBR	2.46	18.11	2.07	80.02
23	2013	BMRI	3.66	14.93	1.60	62.41
24	2013	BBNI	3.40	15.10	2.20	67.10
25	2013	BBRI	5.03	16.99	1.55	60.58
26	2013	BBTN	1.79	15.62	4.05	82.19
27	2013	AGRO	1.66	21.60	2.27	85.88
28	2013	BBKP	1.75	15.12	2.26	82.73
29	2013	BNBA	2.05	16.99	0.21	82.33
30	2013	BACA	1.59	20.13	0.37	86.38
31	2013	BBCA	3.80	15.70	0.40	61.50
32	2013	MCOR	1.74	14.68	1.69	84.89
33	2013	BNGA	2.76	15.36	2.23	73.79
34	2013	BDMN	2.50	17.90	1.90	82.90

35	2013	MAYA	2.53	14.07	1.04	78.58
36	2013	BNII	1.71	12.72	2.11	84.69
37	2013	MEGA	1.14	15.74	2.18	89.76
38	2013	NISP	1.81	19.28	0.73	78.03
39	2013	BSIM	1.71	21.82	2.50	83.25
40	2013	BTPN	4.50	23.10	0.70	53.00
41	2013	BVIC	1.99	18.20	0.92	81.55
42	2013	PNBN	1.85	15.32	2.13	79.78
43	2013	SDRA	2.23	13.07	2.64	84.48
44	2013	BJBR	2.61	16.51	2.83	79.41
45	2014	BMRI	3.57	16.60	1.66	64.98
46	2014	BBNI	3.49	16.22	1.96	69.78
47	2014	BBRI	4.74	18.31	1.69	65.37
48	2014	BBTN	1.12	14.64	4.01	89.19
49	2014	AGRO	1.53	19.06	2.02	87.31
50	2014	BBKP	1.33	14.21	2.78	88.27
51	2014	BNBA	1.52	15.07	0.25	87.41
52	2014	BACA	1.33	16.43	0.34	87.81
53	2014	BBCA	3.90	16.90	0.60	62.40
54	2014	MCOR	0.79	14.15	2.71	93.19
55	2014	BNGA	1.44	15.58	3.90	87.86
56	2014	BDMN	1.40	17.90	2.30	76.61
57	2014	MAYA	1.98	10.44	1.46	84.27
58	2014	BNII	0.67	15.72	2.23	93.03
59	2014	MEGA	1.16	15.23	2.09	91.25
60	2014	NISP	1.79	18.74	1.34	79.46
61	2014	BSIM	1.02	18.38	3.00	91.35
62	2014	BTPN	3.60	23.30	0.70	58.00
63	2014	BVIC	0.80	18.25	3.52	93.25
64	2014	PNBN	1.87	16.65	4.36	79.81
65	2014	SDRA	2.81	21.71	2.51	56.04
66	2014	BJBR	1.94	16.39	4.15	85.94
67	2015	BMRI	3.15	18.60	2.29	69.67
68	2015	BBNI	2.60	19.50	2.70	75.50
69	2015	BBRI	4.19	20.59	2.02	67.96
70	2015	BBTN	1.61	16.97	3.42	84.83
71	2015	AGRO	1.55	22.12	1.90	88.63
72	2015	BBKP	1.39	13.56	2.83	87.56
73	2015	BNBA	1.33	25.57	0.78	88.91

74	2015	BACA	1.10	17.70	0.79	90.27
75	2015	BBCA	3.80	18.70	0.70	63.20
76	2015	MCOR	1.03	16.39	1.98	90.70
77	2015	BNGA	0.24	16.28	3.74	97.38
78	2015	BDMN	1.20	19.70	3.00	85.56
79	2015	MAYA	2.10	12.97	2.52	82.65
80	2015	BNII	1.01	15.17	3.67	90.77
81	2015	MEGA	1.97	22.85	2.81	85.72
82	2015	NISP	1.68	17.32	1.30	80.14
83	2015	BSIM	0.95	14.37	3.95	91.67
84	2015	BTPN	3.10	23.80	0.70	61.00
85	2015	BVIC	0.65	19.30	4.48	93.89
86	2015	PNBN	1.31	20.13	2.44	86.66
87	2015	SDRA	1.94	18.82	1.98	79.89
88	2015	BJBR	2.04	15.85	2.91	83.31
89	2016	BMRI	1.95	21.36	3.96	80.94
90	2016	BBNI	2.70	19.40	3.00	73.60
91	2016	BBRI	3.84	22.91	2.03	68.93
92	2016	BBTN	1.76	20.34	2.84	82.48
93	2016	AGRO	1.49	23.68	2.88	87.59
94	2016	BBKP	1.38	15.03	3.77	86.97
95	2016	BNBA	1.52	25.15	1.82	85.80
96	2016	BACA	1.00	20.64	3.17	89.11
97	2016	BBCA	4.00	21.90	1.30	60.40
98	2016	MCOR	0.69	19.43	3.03	93.47
99	2016	BNGA	1.09	17.96	3.89	90.07
100	2016	BDMN	2.50	20.90	3.10	77.30
101	2016	MAYA	2.03	13.34	2.11	83.08
102	2016	BNII	1.60	16.77	3.42	84.36
103	2016	MEGA	2.36	26.21	3.44	81.81
104	2016	NISP	1.85	18.28	1.88	79.84
105	2016	BSIM	1.72	16.70	2.10	86.23
106	2016	BTPN	3.10	25.00	0.79	82.00
107	2016	BVIC	0.52	24.58	3.89	94.30
108	2016	PNBN	1.69	20.49	2.81	83.02
109	2016	SDRA	1.93	17.20	1.53	79.25
110	2016	BJBR	2.22	18.43	1.69	86.70
111	2017	BMRI	2.72	21.64	3.45	71.78
112	2017	BBNI	2.70	18.50	2.30	71.00

113	2017	BBRI	3.69	22.96	2.10	69.14
114	2017	BBTN	1.71	18.87	2.66	82.06
115	2017	AGRO	1.45	29.58	2.59	86.48
116	2017	BBKP	0.09	10.52	8.54	99.04
117	2017	BNBA	1.73	25.67	1.70	82.86
118	2017	BACA	0.79	22.56	2.77	92.24
119	2017	BBCA	3.90	23.10	1.50	58.60
120	2017	MCOR	0.54	15.75	3.07	93.45
121	2017	BNGA	1.70	18.60	3.75	83.48
122	2017	BDMN	3.10	22.10	2.80	72.10
123	2017	MAYA	1.30	14.11	5.65	87.20
124	2017	BNII	1.48	17.53	2.81	85.97
125	2017	MEGA	2.24	24.11	2.01	81.28
126	2017	NISP	1.96	17.51	1.79	77.07
127	2017	BSIM	1.26	18.31	3.79	88.94
128	2017	BTPN	2.10	24.60	0.90	86.50
129	2017	BVIC	0.64	18.17	3.05	94.53
130	2017	PNBN	1.61	21.99	2.84	85.04
131	2017	SDRA	2.37	24.86	1.53	73.05
132	2017	BJBR	2.01	18.47	1.54	82.24

Sumber: Laporan tahunan

Lampiran 3

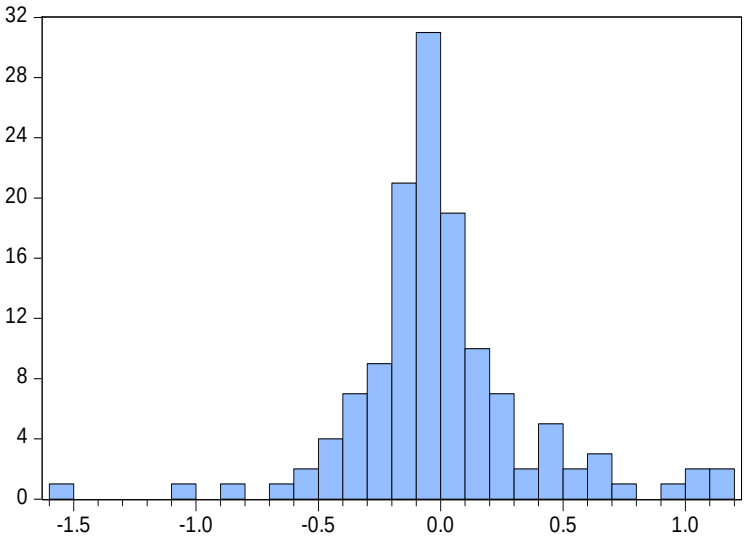
Hasil Statistik Deskriptif

	ROA	C	CAR	NPL	BOPO
Mean	2.107652	1.000000	18.18553	2.339318	80.34242
Median	1.860000	1.000000	17.93000	2.230000	82.40500
Maximum	5.150000	1.000000	29.58000	8.540000	99.04000
Minimum	0.090000	1.000000	10.44000	0.210000	53.00000
Std. Dev.	1.030306	0.000000	3.560959	1.189345	9.991264
Skewness	0.813032	NA	0.494622	1.109645	-0.836476
Kurtosis	3.360552	NA	3.045740	7.459656	3.079579
Jarque-Bera	15.25746	NA	5.393833	136.4758	15.42805
Probability	0.000486	NA	0.067413	0.000000	0.000447
Sum	278.2100	132.0000	2400.490	308.7900	10605.20
Sum Sq. Dev.	139.0606	0.000000	1661.136	185.3050	13077.12
Observations	132	132	132	132	132

Sumber: Hasil *Output* Eviews

Lampiran 4

Hasil Uji Normalitas



Series: Residuals	
Sample 1 132	
Observations 132	
Mean	3.74e-15
Median	-0.037182
Maximum	1.197734
Minimum	-1.550605
Std. Dev.	0.372631
Skewness	0.228151
Kurtosis	6.579507
Jarque-Bera	71.61596
Probability	0.000000

Sumber: Hasil *Output* Eviews

Lampiran 5

Hasil Uji Multikolinearitas

Variance Inflation Factors
Date: 12/05/18 Time: 20:04
Sample: 1 132
Included observations: 132

Variable	Coefficient Variance	Uncentered VIF	Centered VIF
C	0.119074	110.6049	NA
CAR	8.93E-05	28.48494	1.044180
NPL	0.000994	6.346542	1.295686
BOPO	1.40E-05	85.13120	1.286833

Sumber: Hasil *Output* Eviews

Lampiran 6

Hasil Uji Heteroskedastisitas

Heteroskedasticity Test: Harvey

F-statistic	2.117907	Prob. F(3,128)	0.1012
Obs*R-squared	6.242412	Prob. Chi-Square(3)	0.1004
Scaled explained SS	8.453123	Prob. Chi-Square(3)	0.0375

Test Equation:
Dependent Variable: LRESID2
Method: Least Squares
Date: 12/05/18 Time: 20:05
Sample: 1 132
Included observations: 132

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-0.441155	2.345468	-0.188088	0.8511
CAR	0.000144	0.064241	0.002236	0.9982
NPL	-0.214293	0.214257	-1.000165	0.3191
BOPO	-0.039893	0.025418	-1.569513	0.1190

R-squared	0.047291	Mean dependent var	-4.144961
Adjusted R-squared	0.024962	S.D. dependent var	2.594888
S.E. of regression	2.562296	Akaike info criterion	4.749519
Sum squared resid	840.3664	Schwarz criterion	4.836877
Log likelihood	-309.4683	Hannan-Quinn criter.	4.785017
F-statistic	2.117907	Durbin-Watson stat	2.061893
Prob(F-statistic)	0.101157		

Sumber: Hasil *Output* Eviews

Lampiran 7

Hasil Uji Autokorelasi

Dependent Variable: ROA
Method: Least Squares
Date: 12/05/18 Time: 20:03
Sample: 1 132
Included observations: 132

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	9.878342	0.345072	28.62693	0.0000
CAR	-0.006522	0.009451	-0.690085	0.4914
NPL	-0.044066	0.031522	-1.397938	0.1645
BOPO	-0.093960	0.003740	-25.12639	0.0000

R-squared	0.869195	Mean dependent var	2.107652
Adjusted R-squared	0.866129	S.D. dependent var	1.030306
S.E. of regression	0.376972	Akaike info criterion	0.916543
Sum squared resid	18.18981	Schwarz criterion	1.003901
Log likelihood	-56.49183	Hannan-Quinn criter.	0.952041
F-statistic	283.5187	Durbin-Watson stat	2.140062
Prob(F-statistic)	0.000000		

Sumber: Hasil *Output* Eviews

Lampiran 8

Hasil Uji Regresi Linier Berganda

Dependent Variable: ROA
Method: Least Squares
Date: 12/05/18 Time: 20:03
Sample: 1 132
Included observations: 132

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	9.878342	0.345072	28.62693	0.0000
CAR	-0.006522	0.009451	-0.690085	0.4914
NPL	-0.044066	0.031522	-1.397938	0.1645
BOPO	-0.093960	0.003740	-25.12639	0.0000

R-squared	0.869195	Mean dependent var	2.107652
Adjusted R-squared	0.866129	S.D. dependent var	1.030306
S.E. of regression	0.376972	Akaike info criterion	0.916543
Sum squared resid	18.18981	Schwarz criterion	1.003901
Log likelihood	-56.49183	Hannan-Quinn criter.	0.952041
F-statistic	283.5187	Durbin-Watson stat	2.140062
Prob(F-statistic)	0.000000		

Sumber: Hasil *Output* Eviews

Lampiran 9

Hasil Uji Statistif F

Dependent Variable: ROA
Method: Least Squares
Date: 12/05/18 Time: 20:03
Sample: 1 132
Included observations: 132

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	9.878342	0.345072	28.62693	0.0000
CAR	-0.006522	0.009451	-0.690085	0.4914
NPL	-0.044066	0.031522	-1.397938	0.1645
BOPO	-0.093960	0.003740	-25.12639	0.0000

R-squared	0.869195	Mean dependent var	2.107652
Adjusted R-squared	0.866129	S.D. dependent var	1.030306
S.E. of regression	0.376972	Akaike info criterion	0.916543
Sum squared resid	18.18981	Schwarz criterion	1.003901
Log likelihood	-56.49183	Hannan-Quinn criter.	0.952041
F-statistic	283.5187	Durbin-Watson stat	2.140062
Prob(F-statistic)	0.000000		

Sumber: Hasil *Output* Eviews

Lampiran 10

Hasil Uji Statistik t

Dependent Variable: ROA
Method: Least Squares
Date: 12/05/18 Time: 20:03
Sample: 1 132
Included observations: 132

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	9.878342	0.345072	28.62693	0.0000
CAR	-0.006522	0.009451	-0.690085	0.4914
NPL	-0.044066	0.031522	-1.397938	0.1645
BOPO	-0.093960	0.003740	-25.12639	0.0000

R-squared	0.869195	Mean dependent var	2.107652
Adjusted R-squared	0.866129	S.D. dependent var	1.030306
S.E. of regression	0.376972	Akaike info criterion	0.916543
Sum squared resid	18.18981	Schwarz criterion	1.003901
Log likelihood	-56.49183	Hannan-Quinn criter.	0.952041
F-statistic	283.5187	Durbin-Watson stat	2.140062
Prob(F-statistic)	0.000000		

Sumber: Hasil *Output* Eviews

Lampran 11

Hasil Koefisien Determinasi

Dependent Variable: ROA
Method: Least Squares
Date: 12/05/18 Time: 20:03
Sample: 1 132
Included observations: 132

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	9.878342	0.345072	28.62693	0.0000
CAR	-0.006522	0.009451	-0.690085	0.4914
NPL	-0.044066	0.031522	-1.397938	0.1645
BOPO	-0.093960	0.003740	-25.12639	0.0000

R-squared	0.869195	Mean dependent var	2.107652
Adjusted R-squared	0.866129	S.D. dependent var	1.030306
S.E. of regression	0.376972	Akaike info criterion	0.916543
Sum squared resid	18.18981	Schwarz criterion	1.003901
Log likelihood	-56.49183	Hannan-Quinn criter.	0.952041
F-statistic	283.5187	Durbin-Watson stat	2.140062
Prob(F-statistic)	0.000000		

Sumber: Hasil *Output* Eviews