Lampiran 1
Populasi dan Sampel Penelitian

No.	Kode Emiten	Nama Perusahaan	Tanggal IPO	Kriteria			Sampel
				1	2	3	
1	AGRO	Bank Rakyat Indonesia Agro Niaga Tbk	08 Agustus 2003	√	√	√	1
2	AGRS	Bank Agris Tbk	22 Desember 2014	√	X	√	
3	ARTO	Bank Artos Indonesia Tbk	12 Januari 2016	√	X	√	
4	BABP	Bank MNC Internasional Tbk	15 Juli 2002	√	√	X	
5	BACA	Bank Capital Indonesia Tbk	08 Oktober 2007	√	√	√	2
6	BBCA	Bank Central Asia Tbk	31 Mei 2000	√	√	√	3
7	BBHI	Bank Harda International Tbk	12 Agustus 2015	√	X	√	
8	BBKP	Bank Bukopin Tbk	10 Juli 2006	√	√	√	4
9	BBMD	Bank Mestika Dharma Tbk	08 Juli 2013	√	√	√	5
10	BBNI	Bank Negara Indonesia (Persero)Tbk	25 November 1996	√	√	√	6
11	BBNP	Bank Nusantara Parahyangan Tbk	10 Januari 2001	√	√	X	
12	BBRI	Bank Rakyat Indonesia (Persero)Tbk	10 November 2003	√	√	√	7
13	BBTN	Bank Tabungan Negara (Persero) Tbk	17 Desember 2009	√	√	√	8
14	BBYB	Bank Yudha Bhakti Tbk	13 Januari 2015	√	X	√	
15	BCIC	Bank JTrust Indonesia Tbk	25 Juni 1997	√	√	X	
16	BDMN	Bank Danamon Indonesia Tbk	06 Desember 1989	√	√	√	9
17	BEKS	Bank Pembangunan Daerah Banten Tbk	13 Juli 2001	√	√	X	
18	BGTG	Bank Ganesha Tbk	12 Mei 2016	√	X	√	
19	BINA	Bank Ina Perdana Tbk	16 Januari 2014	√	√	√	10
20	BJBR	Bank Jabar Banten Tbk	08 Juli 2010	√	√	√	11
21	BJTM	Bank Pembangunan Daerah Jawa Timur (Tbk)	12 Juli 2012	√	√	√	12
22	BKSW	Bank QNB Indonesia Tbk	21 November 2002	√	√	X	
23	BMAS	Bank Maspion Indonesia Tbk	11 Juli 2013	√	√	√	13
24	BMRI	Bank Mandiri (Persero) Tbk	14 Juli 2003	√	√	√	14
25	BNBA	Bank Bumi Arta Tbk	31 Desember 1999	√	√	√	15
26	BNGA	Bank CIMB Niaga Tbk	29 Noember 1989	√	√	√	16
27	BNII	Bank Maybank Indonesia Tbk	21 November 1989	√	√	√	17
28	BNLI	Bank Permata Tbk	15 Januari 1990	√	√	X	
29	BSIM	Bank Sinar Mas Tbk	13 Desember 2010	√	√	√	18
30	BSWD	Bank of India Indonesia Tbk	01 Mei 2002	√	√	X	
31	BTPN	Bank Tabungan Pensiunan Nasional Tbk	12 Maret 2008	√	√	√	19
32	BVIC	Bank Victoria International Tbk	30 Juni 1999	√	√	√	20
33	DNAR	Bank Dinar Indonesia Tbk	11 Juli 2014	√	X	√	
34	INPC	Bank Artha Graha International Tbk	29 Agustus 1990	√	√	√	21
35	MAYA	Bank Mayapada International Tbk	29 Agustus 1997	√	√	√	22
36	MCOR	Bank China Construction Bank Indonesia Tbk	03 Juli 2007	√	√	√	23
37	MEGA	Bank Mega Tbk	17 April 2000	√	√	√	24
38	NAGA	Bank Mitraniaga Tbk	09 Juli 2013	√	√	X	

39	NISP	Bank OCBC NISP Tbk	20 Oktober 1994	√	√	√	25
40	NOBU	Bank Nationalnobu Tbk	20 Mei 2013	√	√	X	
41	PNBN	Bank Pan Indonesia Tbk	29 Desember 1982	√	√	√	26
42	SDRA	Bank Woori Saudara Indonesia 1906 Tbk	15 Desember 2006	√	√	√	27
43	PNBS	Bank Panin Dubai Syariah Tbk	15 Januari 2014	√	X	√	
44	BRIS	Bank BRI Syariah Tbk (S)	09 Mei 2018	√	X	√	
45	BTPS	Bank Tabungan Pensiunan Syariah Tbk (S)	08 Mei 2018	√	X	√	

LAMPIRAN 2

DATA DANA PIHAK KETIGA

No	Kode Emiten	Tahun	Dana Pihak Ketiga (Simpanan Nasabah)	Ekuitas	DPK
1	AGRO	2014	5,206,253,466,000	894,680,862,000	85.34
2	BACA		8,112,281,000,000	971,788,000,000	89.30
3	BBCA		448,202,588,000,000	75,725,690,000,000	85.55
4	BBKP		65,390,790,000,000	6,805,696,000,000	90.57
5	BBMD		6,439,810,966,144	2,120,443,689,286	75.23
6	BBNI		300,264,809,000,000	61,021,308,000,000	83.11
7	BBRI		622,321,846,000,000	97,705,834,000,000	86.43
8	BBTN		106,470,677,000,000	12,252,895,000,000	89.68
9	BDMN		116,495,224,000,000	32,646,840,000,000	78.11
10	BINA		1,626,441,000,000	302,085,000,000	84.34
11	BJBR		53,487,890,000,000	7,081,703,000,000	88.31
12	BJTM		30,270,324,000,000	6,043,635,000,000	83.36
13	BMAS		4,059,271,059,000	636,940,850,000	86.44
14	BMRI		583,448,911,000,000	104,844,562,000,000	84.77
15	BNBA		4,450,002,570,077	602,139,607,690	88.08
16	BNGA		174,723,234,000,000	28,447,694,000,000	86.00
17	BNII		101,863,992,000,000	14,495,147,000,000	87.54
18	BSIM		16,946,231,000,000	3,164,114,000,000	84.27
19	BVIC		16,177,977,811,000	1,759,828,875,000	90.19
20	INPC		19,573,542,000,000	2,691,006,000,000	87.91
21	MAYA		31,938,354,244,000	2,781,183,837,000	91.99
22	MCOR		8,188,680,000,000	1,221,079,000,000	87.02
23	MEGA		51,021,875,000,000	6,969,527,000,000	87.98
24	NISP		72,805,057,000,000	14,943,366,000,000	82.97
25	PNBN		126,105,253,000,000	23,056,891,000,000	84.54
26	SDRA		11,303,958,000,000	3,904,265,000,000	74.33
27	BTPN		51,140,850,000,000	11,927,076,000,000	81.09

No	Kode Emiten	Tahun	Dana Pihak Ketiga (Simpanan Nasabah)	Ekuitas	DPK
1	AGRO	2015	6,862,051,180,000	1,352,412,425,000	83.54
2	BACA		10,819,859,000,000	1,053,416,000,000	91.13
3	BBCA		473,666,215,000,000	89,624,940,000,000	84.09
4	BBKP		76,163,970,000,000	7,535,179,000,000	91.00
5	BBMD		6,998,086,503,556	2,263,834,427,402	75.56
6	BBNI		353,936,880,000,000	78,438,222,000,000	81.86
7	BBRI		668,995,379,000,000	113,127,179,000,000	85.54
8	BBTN		127,708,670,000,000	13,860,107,000,000	90.21
9	BDMN		115,141,528,000,000	34,214,849,000,000	77.09
10	BINA		1,734,291,000,000	319,432,000,000	84.45
11	BJBR		63,306,505,000,000	7,757,218,000,000	89.08
12	BJTM		34,263,920,000,000	6,295,461,000,000	84.48
13	BMAS		4,344,547,239,000	848,006,715,000	83.67
14	BMRI		622,332,331,000,000	119,491,841,000,000	83.89
15	BNBA		4,450,002,570,077	1,233,868,290,690	78.29
16	BNGA		178,533,077,000,000	28,679,387,000,000	86.16
17	BNII		115,486,436,000,000	15,743,268,000,000	88.00
18	BSIM		22,357,131,000,000	3,669,611,000,000	85.90
19	BVIC		17,173,065,806,000	2,113,690,246,000	89.04
20	INPC		21,471,965,000,000	2,765,770,000,000	88.59
21	MAYA		41,205,302,690,000	4,587,072,652,000	89.98
22	MCOR		8,359,702,000,000	1,413,732,000,000	85.53
23	MEGA		49,739,672,000,000	11,517,195,000,000	81.20
24	NISP		87,280,244,000,000	16,411,347,000,000	84.17
25	PNBN		128,316,409,000,000	30,806,209,000,000	80.64
26	SDRA		14,346,247,000,000	4,135,931,000,000	77.62
27	BTPN		57,221,977,000,000	13,923,859,000,000	80.43
1	AGRO	2016	9,223,778,503,000	1,936,251,540,000	82.65
2	BACA		12,019,809,000,000	1,315,040,000,000	90.14
3	BBCA		530,133,625,000,000	112,715,059,000,000	82.47
4	BBKP		83,869,295,000,000	9,537,932,000,000	89.79
5	BBMD		7,769,786,766,816	2,681,773,809,235	74.34
6	BBNI		415,453,084,000,000	89,254,000,000,000	82.32
7	BBRI		754,526,374,000,000	146,812,590,000,000	83.71
8	BBTN		159,987,717,000,000	19,130,536,000,000	89.32
9	BDMN		103,739,516,000,000	36,377,972,000,000	74.04
10	BINA		1,800,961,000,000	482,705,000,000	78.86
11	BJBR		73,525,046,000,000	9,674,228,000,000	88.37
12	BJTM		32,798,657,000,000	7,209,572,000,000	81.98
13	BMAS		4,188,585,489,000	1,111,612,136,000	79.03
14	BMRI		702,060,230,000,000	153,369,723,000,000	82.07
15	BNBA		5,211,685,893,763	1,296,667,409,954	80.08
16	BNGA		180,571,134,000,000	34,207,622,000,000	84.07
17	BNII		118,931,951,000,000	19,272,606,000,000	86.06
18	BSIM		25,077,741,000,000	4,475,322,000,000	84.86
19	BVIC		19,524,271,129,000	2,626,270,697,000	88.14
20	INPC		20,848,803,000,000	4,424,389,000,000	82.49
21	MAYA		51,638,863,725,000	7,053,472,185,000	87.98
22	MCOR		9,518,000,000,000	2,396,184,000,000	79.89
23	MEGA		51,073,227,000,000	12,265,681,000,000	80.63
24	NISP		103,559,960,000,000	19,506,576,000,000	84.15
25	PNBN		142,654,215,000,000	34,200,800,000,000	80.66
26	SDRA		14,879,609,000,000	4,411,890,000,000	77.13
27	BTPN		62,042,218,000,000	16,312,428,000,000	79.18

No	Kode Emiten	Tahun	Dana Pihak Ketiga (Simpanan Nasabah)	Ekuitas	DPK
1	AGRO	2017	12,421,932,502,000	3,111,284,877,000	79.97
2	BACA		14,109,109,000,000	1,408,386,000,000	90.92
3	BBCA		581,115,442,000,000	131,401,694,000,000	81.56
4	BBKP		88,586,160,000,000	6,758,952,000,000	92.91
5	BBMD		8,373,301,489,120	3,082,638,026,520	73.09
6	BBNI		492,747,948,000,000	11,517,195,000,000	97.72
7	BBRI		841,656,450,000,000	168,007,778,000,000	83.36
8	BBTN		177,091,421,000,000	21,663,434,000,000	89.10
9	BDMN		101,896,818,000,000	39,172,152,000,000	72.23
10	BINA		1,893,345,000,000	1,204,184,000,000	61.12
11	BJBR		81,611,029,000,000	10,104,975,000,000	88.98
12	BJTM		39,845,108,000,000	7,816,074,000,000	83.60
13	BMAS		4,655,524,319,000	1,162,157,388,000	80.02
14	BMRI		749,583,982,000,000	170,006,132,000,000	81.51
15	BNBA		5,516,392,175,636	1,362,829,434,621	80.19
16	BNGA		189,317,196,000,000	36,950,996,000,000	83.67
17	BNII		121,291,560,000,000	20,775,040,000,000	85.38
18	BSIM		23,606,522,000,000	4,844,184,000,000	82.97
19	BVIC		20,774,972,177,000	2,846,345,796,000	87.95
20	INPC		22,276,236,000,000	4,507,912,000,000	83.17
21	MAYA		62,630,534,543,000	8,543,376,000,000	88.00
22	MCOR		12,713,399,000,000	2,443,795,000,000	83.88
23	MEGA		61,282,871,000,000	13,064,616,000,000	82.43
24	NISP		113,440,672,000,000	21,784,354,000,000	83.89
25	PNBN		145,670,584,000,000	36,288,731,000,000	80.06
26	SDRA		16,928,615,000,000	6,106,998,000,000	73.49
27	BTPN		62,863,790,000,000	17,200,797,000,000	78.52
1	AGRO	2018	18,064,536,210,000	4,424,285,816,000	80.33
2	BACA		15,422,541,000,000	1,484,963,000,000	91.22
3	BBCA		629,812,017,000,000	151,753,427,000,000	80.58
4	BBKP		76,149,550,000,000	8,594,437,000,000	89.86
5	BBMD		8,368,784,486,382	3,088,013,085,461	73.05
6	BBNI		552,172,202,000,000	12,265,681,000,000	97.83
7	BBRI		944,268,737,000,000	185,275,331,000,000	83.60
8	BBTN		211,034,488,000,000	23,840,448,000,000	89.85
9	BDMN		107,695,796,000,000	41,939,821,000,000	71.97
10	BINA		2,539,232,000,000	1,208,052,000,000	67.76
11	BJBR		82,197,729,000,000	11,285,315,000,000	87.93
12	BJTM		50,915,931,000,000	8,471,936,000,000	85.73
13	BMAS		4,933,458,229,000	1,200,740,595,000	80.43
14	BMRI		766,008,893,000,000	184,960,305,000,000	80.55
15	BNBA		5,656,864,005,292	1,494,754,637,294	79.10
16	BNGA		190,750,218,000,000	39,580,579,000,000	82.82
17	BNII		116,812,388,000,000	25,090,691,000,000	82.32
18	BSIM		21,989,429,000,000	4,856,420,000,000	81.91
19	BVIC		20,636,380,394,000	2,806,025,405,000	88.03
20	INPC		20,455,053,000,000	4,587,111,000,000	81.68
21	MAYA		71,510,536,000,000	10,788,574,000,000	86.89
22	MCOR		13,073,223,000,000	2,516,158,000,000	83.86
23	MEGA		60,734,798,000,000	13,782,673,000,000	81.50
24	NISP		125,560,448,000,000	24,428,254,000,000	83.71
25	PNBN		137,694,263,000,000	40,747,117,000,000	77.16
26	SDRA		15,391,187,000,000	6,550,468,000,000	70.15
27	BTPN		64,851,852,000,000	19,364,407,000,000	77.01

LAMPIRAN 3

DATA *CAPITAL ADEQUACY RATIO*

No	Kode Emiten	Tahun	Modal	ATMR	CAR
1	AGRO	2014	902,376,278,000	4,733,908,205,000	19.06
2	BACA		925,852,000,000	5,633,486,000,000	16.43
3	BBCA		70,961,097,000,000	411,665,878,000,000	17.24
4	BBKP		6,891,997,000,000	48,551,546,000,000	14.20
5	BBMD		1,948,715,927,936	7,395,238,791,726	26.35
6	BBNI		50,352,050,000,000	269,257,784,000,000	18.70
7	BBRI		85,706,557,000,000	468,182,076,000,000	18.31
8	BBTN		11,171,458,000,000	76,332,641,000,000	14.64
9	BDMN		29,571,768,000,000	164,294,433,000,000	18.00
10	BINA		295,184,000,000	1,184,967,000,000	24.91
11	BJBR		5,759,136,000,000	35,818,015,000,000	16.08
12	BJTM		5,640,050,000,000	25,439,018,000,000	22.17
13	BMAS		634,137,984,000	3,261,166,267,000	19.45
14	BMRI		85,479,697,000,000	514,904,536,000,000	16.60
15	BNBA		532,392,113,274	3,531,891,784,360	15.07
16	BNGA		29,622,901,000,000	192,486,562,000,000	15.39
17	BNII		18,189,504,000,000	115,381,206,000,000	15.76
18	BSIM		2,976,939,000,000	16,197,119,000,000	18.38
19	BVIC		2,476,732,000,000	13,569,183,000,000	18.25
20	INPC		2,949,866,000,000	18,804,389,000,000	15.69
21	MAYA		2,932,787,000	28,606,865,000	10.25
22	MCOR		1,152,191,000,000	8,143,268,000,000	14.15
23	MEGA		6,310,948,000,000	38,821,434,000,000	16.26
24	NISP		15,360,785,000,000	81,968,368,000,000	18.74
25	PNBN		24,719,660,000,000	142,880,591,000,000	17.30
26	SDRA		2,360,326,000,000	11,497,416,000,000	20.53
27	BTPN		11,171,458,000,000	76,106,631,000,000	14.68

No	Kode Emiten	Tahun	Modal	ATMR	CAR
1	AGRO		1,370,673,905,000	6,196,867,449,000	22.12
2	BACA		1,261,074,000,000	7,124,329,000,000	17.70
3	BBCA		91,926,871,000,000	483,083,499,000,000	19.03
4	BBKP		8,384,416,000,000	61,814,951,000,000	13.56
5	BBMD		2,283,885,921,240	8,081,067,479,663	28.26
6	BBNI		73,798,800,000,000	330,818,593,000,000	22.31
7	BBRI		110,580,617,000,000	537,074,938,000,000	20.59
8	BBTN		13,893,026,000,000	81,882,087,000,000	16.97
9	BDMN		31,228,103,000,000	158,765,696,000,000	19.67
10	BINA		280,166,000,000	1,425,150,000,000	19.66
11	BJBR		6,744,185,000,000	41,613,610,000,000	16.21
12	BJTM		5,818,258,000,000	27,422,124,000,000	21.22
13	BMAS		845,547,287,000	4,373,960,584,000	19.33
14	BMRI	2015	107,388,146,000,000	577,345,989,000,000	18.60
15	BNBA		1,236,664,303,791	4,835,444,712,183	25.57
16	BNGA		30,303,222,000,000	187,565,919,000,000	16.16
17	BNII		18,036,571,000,000	118,914,453,000,000	15.17
18	BSIM		3,250,366,000,000	22,618,674,000,000	14.37
19	BVIC		2,707,521,742,000	14,252,766,647,000	19.00
20	INPC		2,999,091,000,000	18,804,389,000,000	15.95
21	MAYA		4,867,789,000	37,541,779,000	12.97
22	MCOR		1,383,164,000,000	8,440,446,000,000	16.39
23	MEGA		10,279,296,000,000	42,968,132,000,000	23.92
24	NISP		17,488,007,000,000	100,982,940,000,000	17.32
25	PNBN		31,465,905,000,000	156,315,862,000,000	20.13
26	SDRA		2,433,341,000,000	12,932,201,000,000	18.82
27	BTPN		13,893,026,000,000	81,659,350,000,000	17.01
1	AGRO		1,966,244,530,000	8,303,739,379,000	23.68
2	BACA		1,663,229,000,000	8,057,074,000,000	20.64
3	BBCA		115,019,063,000,000	517,789,779,000,000	22.21
4	BBKP		7,346,898,000,000	63,245,956,000,000	11.62
5	BBMD		2,724,182,102,672	7,756,998,219,869	35.12
6	BBNI		84,278,075,000,000	381,255,562,000,000	22.11
7	BBRI		142,910,432,000,000	623,857,728,000,000	22.91
8	BBTN		20,219,637,000,000	99,088,033,000,000	20.41
9	BDMN		27,645,640,000,000	123,952,278,000,000	22.30
10	BINA		454,469,000,000	1,496,821,000,000	30.36
11	BJBR		8,508,507,000,000	46,159,182,000,000	18.43
12	BJTM		6,856,176,000,000	28,708,516,000,000	23.88
13	BMAS		1,107,916,074,000	4,555,096,096,000	24.32
14	BMRI	2016	137,432,214,000,000	643,379,490,000,000	21.36
15	BNBA		1,305,045,211,934	5,188,575,472,122	25.15
16	BNGA		33,936,881,000,000	191,582,646,000,000	17.71
17	BNII		21,784,193,000,000	129,880,505,000,000	16.77
18	BSIM		4,253,037,000,000	25,462,121,000,000	16.70
19	BVIC		2,954,789,493,000	11,634,052,399,000	25.40
20	INPC		4,416,128,000,000	22,168,573,000,000	19.92
21	MAYA		6,906,434,000	51,779,333,000	13.34
22	MCOR		2,125,425,000,000	10,941,627,000,000	19.43
23	MEGA		10,883,111,000,000	41,517,371,000,000	26.21
24	NISP		20,305,689,000,000	111,058,870,000,000	18.28
25	PNBN		33,881,411,000,000	165,358,012,000,000	20.49
26	SDRA		2,570,546,000,000	14,963,782,000,000	17.18
27	BTPN		15,153,392,000,000	60,540,301,000,000	25.03

No	Kode Emiten	Tahun	Modal	ATMR	CAR
1	AGRO	2017	3,175,341,385,000	10,735,800,044,000	29.58
2	BACA		1,968,297,000,000	8,725,830,000,000	22.56
3	BBCA		134,607,761,000,000	570,452,803,000,000	23.60
4	BBKP		7,796,744,000,000	74,090,068,000,000	10.52
5	BBMD		3,033,316,000,000	8,577,334,000,000	35.36
6	BBNI		95,306,890,000,000	450,705,555,000,000	21.15
7	BBRI		161,751,939,000,000	704,515,985,000,000	22.96
8	BBTN		22,094,944,000,000	117,092,266,000,000	18.87
9	BDMN		29,356,326,000,000	126,334,355,000,000	23.24
10	BINA		1,163,528,000,000	1,751,553,000,000	66.43
11	BJBR		9,983,958,000,000	53,186,780,000,000	18.77
12	BJTM		7,213,983,000,000	29,267,301,000,000	24.65
13	BMAS		1,147,835,405,000	5,317,172,100,000	21.59
14	BMRI		153,178,315,000,000	707,791,497,000,000	21.64
15	BNBA		1,372,180,984,074	5,345,256,983,165	25.67
16	BNGA		36,734,649,000,000	201,564,877,000,000	18.22
17	BNII		22,615,397,000,000	128,976,256,000,000	17.53
18	BSIM		4,549,755,000,000	24,843,943,000,000	18.31
19	BVIC		3,181,453,631,000	17,293,530,870,000	18.40
20	INPC		4,077,978,000,000	23,377,809,000,000	17.44
21	MAYA		8,767,963,000	62,154,592,000	14.11
22	MCOR		2,144,650,000,000	13,618,414,000,000	15.75
23	MEGA		12,072,553,000,000	50,078,818,000,000	24.11
24	NISP		22,439,974,000,000	128,164,119,000,000	17.51
25	PNBN		36,536,016,000,000	166,147,165,000,000	21.99
26	SDRA		4,216,125,000,000	16,956,489,000,000	24.86
27	BTPN		15,706,725,000,000	63,755,973,000,000	24.64
1	AGRO	2018	4,416,738,376,000	15,582,815,435,000	28.34
2	BACA		1,919,882,000,000	10,289,393,000,000	18.66
3	BBCA		156,051,518,000,000	651,531,540,000,000	23.95
4	BBKP		8,724,112,000,000	65,074,593,000,000	13.41
5	BBMD		3,080,709,000,000	8,907,645,000,000	34.58
6	BBNI		104,254,095,000,000	491,757,871,000,000	21.20
7	BBRI		173,618,421,000,000	818,608,240,000,000	21.21
8	BBTN		23,328,446,000,000	128,137,749,000,000	18.21
9	BDMN		29,719,755,000,000	130,386,964,000,000	22.79
10	BINA		1,193,350,000,000	2,168,663,000,000	55.03
11	BJBR		11,039,180,000,000	59,243,425,000,000	18.63
12	BJTM		7,748,250,000,000	32,009,836,000,000	24.21
13	BMAS		1,207,293,376,000	5,674,326,996,000	21.28
14	BMRI		167,557,982,000,000	799,235,097,000,000	20.96
15	BNBA		1,492,595,746,682	5,849,735,911,603	25.52
16	BNGA		39,324,611,000,000	204,768,258,000,000	19.20
17	BNII		26,065,274,000,000	136,887,884,000,000	19.04
18	BSIM		4,675,623,000,000	26,572,276,000,000	17.60
19	BVIC		3,278,692,276,000	19,571,435,090,000	16.75
20	INPC		4,090,422,000,000	20,656,242,000,000	19.80
21	MAYA		11,410,840,000,000	72,115,041,000,000	15.82
22	MCOR		2,263,756,000,000	14,431,686,000,000	15.69
23	MEGA		12,619,668,000,000	55,385,687,000,000	22.79
24	NISP		25,042,934,000,000	142,059,934,000,000	17.63
25	PNBN		41,488,579,000,000	177,856,566,000,000	23.33
26	SDRA		4,549,180,000,000	19,743,210,000,000	23.04
27	BTPN		17,106,367,000,000	67,716,744,000,000	25.26

LAMPIRAN 4

DATA *NON PERFORMING LOAN*

No	Kode Emiten	Tahun	Kredit Macet	Kredit	NPL
1	AGRO	2014	99,337,241,000	4,694,580,210,000	2.12
2	BACA		15,940,000,000	4,729,920,000,000	0.34
3	BBCA		2,067,459,000,000	339,859,068,000,000	0.61
4	BBKP		1,187,225,000,000	55,262,577,000,000	2.15
5	BBMD		100,346,345,327	6,454,451,382,644	1.55
6	BBNI		4,193,876,000,000	277,622,281,000,000	1.51
7	BBRI		8,364,106,000,000	495,097,288,000,000	1.69
8	BBTN		3,724,282,000,000	106,271,277,000,000	3.50
9	BDMN		1,443,949,000,000	106,774,211,000,000	1.35
10	BINA		4,726,000,000	1,252,750,000,000	0.38
11	BJBR		2,062,265,000,000	49,616,998,000,000	4.16
12	BJTM		868,030,000,000	26,194,879,000,000	3.31
13	BMAS		22,053,376,000	3,133,620,561,000	0.70
14	BMRI		2,986,162,000,000	523,101,817,000,000	0.57
15	BNBA		8,879,848,955	3,528,464,915,445	0.25
16	BNGA		159,304,000,000	169,380,619,000,000	0.09
17	BNII		1,294,685,000,000	98,030,670,000,000	1.32
18	BSIM		196,673,000,000	14,298,435,000,000	1.38
19	BVIC		281,889,477,000	12,430,390,016,000	2.27
20	INPC		208,486,000,000	17,150,089,000,000	1.22
21	MAYA		56,247,269,000	26,004,334,198,000	0.22
22	MCOR		177,968,000,000	6,908,478,000,000	2.58
23	MEGA		400,398,000,000	33,679,790,000,000	1.19
24	NISP		609,492,000,000	68,136,356,000,000	0.89
25	PNBN		2,267,777,000,000	113,936,968,000,000	1.99
26	SDRA		288,362,000,000	11,468,312,000,000	2.51
27	BTPN		84,139,000,000	49,494,487,000,000	0.17

No	Kode Emiten	Tahun	Kredit Macet	Kredit	NPL
1	AGRO	2015	113,336,491,000	6,044,521,633,000	1.88
2	BACA		47,654,000,000	6,044,761,000,000	0.79
3	BBCA		2,801,255,000,000	378,616,292,000,000	0.74
4	BBKP		1,240,508,000,000	66,043,142,000,000	1.88
5	BBMD		126,895,355,955	6,997,785,369,965	1.81
6	BBNI		5,138,759,000,000	326,105,149,000,000	1.58
7	BBRI		11,380,718,000,000	564,480,538,000,000	2.02
8	BBTN		4,008,666,000,000	127,732,158,000,000	3.14
9	BDMN		1,618,517,000,000	99,483,055,000,000	1.63
10	BINA		2,112,000,000	1,455,994,000,000	0.15
11	BJBR		1,621,975,000,000	55,561,396,000,000	2.92
12	BJTM		1,219,784,000,000	28,411,999,000,000	4.29
13	BMAS		20,014,776,000	4,038,570,467,000	0.50
14	BMRI		2,323,426,000,000	586,675,437,000,000	0.40
15	BNBA		24,534,258,136	4,293,193,136,950	0.57
16	BNGA		319,146,000,000	170,732,978,000,000	0.19
17	BNII		3,017,356,000,000	104,201,707,000,000	2.90
18	BSIM		317,145,000,000	17,506,570,000,000	1.81
19	BVIC		397,179,321,000	13,094,048,033,000	3.03
20	INPC		332,976,000,000	17,339,225,000,000	1.92
21	MAYA		75,820,054,000	34,241,046,410,000	0.22
22	MCOR		118,483,000,000	7,260,917,000,000	1.63
23	MEGA		482,725,000,000	32,458,301,000,000	1.49
24	NISP		633,014,000,000	85,577,341,000,000	0.74
25	PNBN		2,933,115,000,000	120,403,114,000,000	2.44
26	SDRA		275,895,000,000	13,958,921,000,000	1.98
27	BTPN		69,924,000,000	54,909,356,000,000	0.13
1	AGRO	2016	234,368,928,000	8,179,753,799,000	2.87
2	BACA		197,365,000,000	6,636,940,000,000	2.97
3	BBCA		5,451,447,000,000	403,391,221,000,000	1.35
4	BBKP		2,011,139,000,000	72,474,597,000,000	2.77
5	BBMD		133,861,261,050	6,172,769,932,198	2.17
6	BBNI		9,211,661,000,000	393,275,392,000,000	2.34
7	BBRI		13,117,282,000,000	643,470,875,000,000	2.04
8	BBTN		3,992,461,000,000	150,221,960,000,000	2.66
9	BDMN		2,163,081,000,000	91,888,516,000,000	2.35
10	BINA		4,686,000,000	1,378,153,000,000	0.34
11	BJBR		1,091,910,000,000	63,419,185,000,000	1.72
12	BJTM		1,414,451,000,000	29,675,422,000,000	4.77
13	BMAS		33,798,526,000	4,183,363,362,000	0.81
14	BMRI		2,555,309,000,000	649,322,953,000,000	0.39
15	BNBA		72,475,034,911	4,458,965,646,404	1.63
16	BNGA		1,115,828,000,000	173,587,691,000,000	0.64
17	BNII		3,225,051,000,000	109,988,691,000,000	2.93
18	BSIM		331,646,000,000	19,358,254,000,000	1.71
19	BVIC		455,863,205,000	14,537,940,067,000	3.14
20	INPC		400,894,000,000	18,011,030,000,000	2.23
21	MAYA		81,280,038,000	47,197,276,408,000	0.17
22	MCOR		146,559,000,000	8,229,739,000,000	1.78
23	MEGA		329,799,000,000	28,300,130,000,000	1.17
24	NISP		1,284,017,000,000	93,067,977,000,000	1.38
25	PNBN		3,624,572,000,000	125,049,120,000,000	2.90
26	SDRA		251,157,000,000	16,440,835,000,000	1.53
27	BTPN		70,078,000,000	58,171,598,000,000	0.12

No	Kode Emiten	Tahun	Kredit Macet	Kredit	NPL
1	AGRO		284,434,697,000	10,981,623,081,000	2.59
2	BACA		197,645,000,000	7,115,383,000,000	2.78
3	BBCA		6,944,916,000,000	454,264,956,000,000	1.53
4	BBKP		1,859,034,000,000	72,632,404,000,000	2.56
5	BBMD		92,636,900,378	6,648,063,484,086	1.39
6	BBNI		7,234,126,000,000	441,313,566,000,000	1.64
7	BBRI		15,147,081,000,000	718,982,668,000,000	2.11
8	BBTN		4,587,061,000,000	181,002,783,000,000	2.53
9	BDMN		1,452,392,000,000	94,045,506,000,000	1.54
10	BINA		54,810,000,000	1,469,552,000,000	3.73
11	BJBR		1,096,303,000,000	71,035,168,000,000	1.54
12	BJTM		1,458,165,000,000	31,754,413,000,000	4.59
13	BMAS		62,618,737,000	4,522,408,895,000	1.38
14	BMRI	2017	1,340,983,000,000	712,037,865,000,000	0.19
15	BNBA		56,378,022,148	4,483,064,073,038	1.26
16	BNGA		120,421,000,000	181,405,722,000,000	0.07
17	BNII		2,363,787,000,000	113,813,563,000,000	2.08
18	BSIM		455,049,000,000	18,759,953,000,000	2.43
19	BVIC		423,506,839,000	15,831,264,327,000	2.68
20	INPC		531,513,000,000	18,067,674,000,000	2.94
21	MAYA		83,153,033,000	56,420,080,542,000	0.15
22	MCOR		246,181,000,000	10,109,907,000,000	2.44
23	MEGA		377,865,000,000	35,237,814,000,000	1.07
24	NISP		1,624,946,000,000	105,977,270,000,000	1.53
25	PNBN		3,802,685,000,000	131,954,374,000,000	2.88
26	SDRA		288,628,000,000	18,804,986,000,000	1.53
27	BTPN		50,741,000,000	59,298,564,000,000	0.09
1	AGRO		447,654,022,000	15,219,719,856,000	2.94
2	BACA		197,113,000,000	7,973,425,000,000	2.47
3	BBCA		7,593,637,000,000	524,530,462,000,000	1.45
4	BBKP		1,961,467,000,000	66,444,209,000,000	2.95
5	BBMD		132,424,694,627	7,118,535,582,023	1.86
6	BBNI		5,001,135,000,000	512,778,497,000,000	0.98
7	BBRI		17,680,729,000,000	820,010,157,000,000	2.16
8	BBTN		4,667,006,000,000	215,716,247,000,000	2.16
9	BDMN		2,229,718,000,000	101,650,553,000,000	2.19
10	BINA		8,375,000,000	1,759,096,000,000	0.48
11	BJBR		1,268,332,000,000	75,349,849,000,000	1.68
12	BJTM		1,272,132,000,000	33,893,237,000,000	3.75
13	BMAS		104,448,776,000	4,976,591,404,000	2.10
14	BMRI	2018	2,325,365,000,000	799,557,188,000,000	0.29
15	BNBA		56,565,075,695	4,766,544,013,202	1.19
16	BNGA		379,143,000,000	186,262,631,000,000	0.20
17	BNII		1,931,424,000,000	121,972,870,000,000	1.58
18	BSIM		291,724,000,000	19,844,642,000,000	1.47
19	BVIC		493,882,285,000	16,393,596,314,000	3.01
20	INPC		734,540,000,000	15,076,319,000,000	4.87
21	MAYA		443,312,000,000	63,586,749,000,000	0.70
22	MCOR		280,098,000,000	11,425,519,000,000	2.45
23	MEGA		458,672,000,000	42,263,704,000,000	1.09
24	NISP		1,259,799,000,000	117,408,472,000,000	1.07
25	PNBN		4,256,401,000,000	141,232,323,000,000	3.01
26	SDRA		386,621,000,000	22,528,964,000,000	1.72
27	BTPN		155,184,000,000	60,859,618,000,000	0.25

LAMPIRAN 5

DATA *SUKU BUNGA*

No	Kode Emiten	Tahun	BI Rate
1	AGRO	2014	7,75
2	BACA		7,75
3	BBCA		7,75
4	BBKP		7,75
5	BBMD		7,75
6	BBNI		7,75
7	BBRI		7,75
8	BBTN		7,75
9	BDMN		7,75
10	BINA		7,75
11	BJBR		7,75
12	BJTM		7,75
13	BMAS		7,75
14	BMRI		7,75
15	BNBA		7,75
16	BNGA		7,75
17	BNII		7,75
18	BSIM		7,75
19	BVIC		7,75
20	INPC		7,75
21	MAYA		7,75
22	MCOR		7,75
23	MEGA		7,75
24	NISP		7,75
25	PNBN		7,75
26	SDRA		7,75
27	BTPN		7,75

No	Kode Emiten	Tahun	BI Rate
1	AGRO		7,5
2	BACA		7,5
3	BBCA		7,5
4	BBKP		7,5
5	BBMD		7,5
6	BBNI		7,5
7	BBRI		7,5
8	BBTN		7,5
9	BDMN		7,5
10	BINA		7,5
11	BJBR		7,5
12	BJTM		7,5
13	BMAS		7,5
14	BMRI	2015	7,5
15	BNBA		7,5
16	BNGA		7,5
17	BNII		7,5
18	BSIM		7,5
19	BVIC		7,5
20	INPC		7,5
21	MAYA		7,5
22	MCOR		7,5
23	MEGA		7,5
24	NISP		7,5
25	PNBN		7,5
26	SDRA		7,5
27	BTPN		7,5
1	AGRO		4,75
2	BACA		4,75
3	BBCA		4,75
4	BBKP		4,75
5	BBMD		4,75
6	BBNI		4,75
7	BBRI		4,75
8	BBTN		4,75
9	BDMN		4,75
10	BINA		4,75
11	BJBR		4,75
12	BJTM		4,75
13	BMAS		4,75
14	BMRI	2016	4,75
15	BNBA		4,75
16	BNGA		4,75
17	BNII		4,75
18	BSIM		4,75
19	BVIC		4,75
20	INPC		4,75
21	MAYA		4,75
22	MCOR		4,75
23	MEGA		4,75
24	NISP		4,75
25	PNBN		4,75
26	SDRA		4,75
27	BTPN		4,75

No	Kode Emiten	Tahun	BI Rate
1	AGRO	2017	4,25
2	BACA		4,25
3	BBCA		4,25
4	BBKP		4,25
5	BBMD		4,25
6	BBNI		4,25
7	BBRI		4,25
8	BBTN		4,25
9	BDMN		4,25
10	BINA		4,25
11	BJBR		4,25
12	BJTM		4,25
13	BMAS		4,25
14	BMRI		4,25
15	BNBA		4,25
16	BNGA		4,25
17	BNII		4,25
18	BSIM		4,25
19	BVIC		4,25
20	INPC		4,25
21	MAYA		4,25
22	MCOR		4,25
23	MEGA		4,25
24	NISP		4,25
25	PNBN		4,25
26	SDRA		4,25
27	BTPN		4,25
1	AGRO	2018	6,0
2	BACA		6,0
3	BBCA		6,0
4	BBKP		6,0
5	BBMD		6,0
6	BBNI		6,0
7	BBRI		6,0
8	BBTN		6,0
9	BDMN		6,0
10	BINA		6,0
11	BJBR		6,0
12	BJTM		6,0
13	BMAS		6,0
14	BMRI		6,0
15	BNBA		6,0
16	BNGA		6,0
17	BNII		6,0
18	BSIM		6,0
19	BVIC		6,0
20	INPC		6,0
21	MAYA		6,0
22	MCOR		6,0
23	MEGA		6,0
24	NISP		6,0
25	PNBN		6,0
26	SDRA		6,0
27	BTPN		6,0

LAMPIRAN 6

DATA PENYALURAN KREDIT

No	Kode Emiten	Tahun	Dana Pihak Ketiga	Penyaluran Dana
1	AGRO	2014	5,206,253,466,000	29.28
2	BACA		8,112,281,000,000	29.72
3	BBCA		448,202,588,000,000	33.74
4	BBKP		65,390,790,000,000	31.81
5	BBMD		6,439,810,966,144	29.49
6	BBNI		300,264,809,000,000	33.34
7	BBRI		622,321,846,000,000	34.06
8	BBTN		106,470,677,000,000	32.30
9	BDMN		116,495,224,000,000	32.39
10	BINA		1,626,441,000,000	28.12
11	BJBR		53,487,890,000,000	31.61
12	BJTM		30,270,324,000,000	31.04
13	BMAS		4,059,271,059,000	29.03
14	BMRI		583,448,911,000,000	34.00
15	BNBA		4,450,002,570,077	29.12
16	BNGA		174,723,234,000,000	32.79
17	BNII		101,863,992,000,000	32.25
18	BSIM		16,946,231,000,000	30.46
19	BVIC		16,177,977,811,000	30.41
20	INPC		19,573,542,000,000	30.61
21	MAYA		31,938,354,244,000	31.09
22	MCOR		8,188,680,000,000	29.73
23	MEGA		51,021,875,000,000	31.56
24	NISP		72,805,057,000,000	31.92
25	PNBN		126,105,253,000,000	32.47
26	SDRA		11,303,958,000,000	30.06
27	BTPN		51,140,850,000,000	31.57

No	Kode Emiten	Tahun	Dana Pihak Ketiga	Penyaluran Dana
1	AGRO	2015	6,862,051,180,000	29.56
2	BACA		10,819,859,000,000	30.01
3	BBCA		473,666,215,000,000	33.79
4	BBKP		76,163,970,000,000	31.96
5	BBMD		6,998,086,503,556	29.58
6	BBNI		353,936,880,000,000	33.50
7	BBRI		668,995,379,000,000	34.14
8	BBTN		127,708,670,000,000	32.48
9	BDMN		115,141,528,000,000	32.38
10	BINA		1,734,291,000,000	28.18
11	BJBR		63,306,505,000,000	31.78
12	BJTM		34,263,920,000,000	31.17
13	BMAS		4,344,547,239,000	29.10
14	BMRI		622,332,331,000,000	34.06
15	BNBA		4,450,002,570,077	29.12
16	BNGA		178,533,077,000,000	32.82
17	BNII		115,486,436,000,000	32.38
18	BSIM		22,357,131,000,000	30.74
19	BVIC		17,173,065,806,000	30.47
20	INPC		21,471,965,000,000	30.70
21	MAYA		41,205,302,690,000	31.35
22	MCOR		8,359,702,000,000	29.75
23	MEGA		49,739,672,000,000	31.54
24	NISP		87,280,244,000,000	32.10
25	PNBN		128,316,409,000,000	32.49
26	SDRA		14,346,247,000,000	30.29
27	BTPN		57,221,977,000,000	31.68
1	AGRO	2016	9,223,778,503,000	29.85
2	BACA		12,019,809,000,000	30.12
3	BBCA		530,133,625,000,000	33.90
4	BBKP		83,869,295,000,000	32.06
5	BBMD		7,769,786,766,816	29.68
6	BBNI		415,453,084,000,000	33.66
7	BBRI		754,526,374,000,000	34.26
8	BBTN		159,987,717,000,000	32.71
9	BDMN		103,739,516,000,000	32.27
10	BINA		1,800,961,000,000	28.22
11	BJBR		73,525,046,000,000	31.93
12	BJTM		32,798,657,000,000	31.12
13	BMAS		4,188,585,489,000	29.06
14	BMRI		702,060,230,000,000	34.19
15	BNBA		5,211,685,893,763	29.28
16	BNGA		180,571,134,000,000	32.83
17	BNII		118,931,951,000,000	32.41
18	BSIM		25,077,741,000,000	30.85
19	BVIC		19,524,271,129,000	30.60
20	INPC		20,848,803,000,000	30.67
21	MAYA		51,638,863,725,000	31.58
22	MCOR		9,518,000,000,000	29.88
23	MEGA		51,073,227,000,000	31.56
24	NISP		103,559,960,000,000	32.27
25	PNBN		142,654,215,000,000	32.59
26	SDRA		14,879,609,000,000	30.33
27	BTPN		62,042,218,000,000	31.76

No	Kode Emiten	Tahun	Dana Pihak Ketiga	Penyaluran Dana
1	AGRO	2017	12,421,932,502,000	30.15
2	BACA		14,109,109,000,000	30.28
3	BBCA		581,115,442,000,000	34.00
4	BBKP		88,586,160,000,000	32.11
5	BBMD		8,373,301,489,120	29.76
6	BBNI		492,747,948,000,000	33.83
7	BBRI		841,656,450,000,000	34.37
8	BBTN		177,091,421,000,000	32.81
9	BDMN		101,896,818,000,000	32.25
10	BINA		1,893,345,000,000	28.27
11	BJBR		81,611,029,000,000	32.03
12	BJTM		39,845,108,000,000	31.32
13	BMAS		4,655,524,319,000	29.17
14	BMRI		749,583,982,000,000	34.25
15	BNBA		5,516,392,175,636	29.34
16	BNGA		189,317,196,000,000	32.87
17	BNII		121,291,560,000,000	32.43
18	BSIM		23,606,522,000,000	30.79
19	BVIC		20,774,972,177,000	30.66
20	INPC		22,276,236,000,000	30.73
21	MAYA		62,630,534,543,000	31.77
22	MCOR		12,713,399,000,000	30.17
23	MEGA		61,282,871,000,000	31.75
24	NISP		113,440,672,000,000	32.36
25	PNBN		145,670,584,000,000	32.61
26	SDRA		16,928,615,000,000	30.46
27	BTPN		62,863,790,000,000	31.77
1	AGRO	2018	18,064,536,210,000	30.52
2	BACA		15,422,541,000,000	30.37
3	BBCA		629,812,017,000,000	34.08
4	BBKP		76,149,550,000,000	31.96
5	BBMD		8,368,784,486,382	29.76
6	BBNI		552,172,202,000,000	33.94
7	BBRI		944,268,737,000,000	34.48
8	BBTN		211,034,488,000,000	32.98
9	BDMN		107,695,796,000,000	32.31
10	BINA		2,539,232,000,000	28.56
11	BJBR		82,197,729,000,000	32.04
12	BJTM		50,915,931,000,000	31.56
13	BMAS		4,933,458,229,000	29.23
14	BMRI		766,008,893,000,000	34.27
15	BNBA		5,656,864,005,292	29.36
16	BNGA		190,750,218,000,000	32.88
17	BNII		116,812,388,000,000	32.39
18	BSIM		21,989,429,000,000	30.72
19	BVIC		20,636,380,394,000	30.66
20	INPC		20,455,053,000,000	30.65
21	MAYA		71,510,536,000,000	31.90
22	MCOR		13,073,223,000,000	30.20
23	MEGA		60,734,798,000,000	31.74
24	NISP		125,560,448,000,000	32.46
25	PNBN		137,694,263,000,000	32.56
26	SDRA		15,391,187,000,000	30.36
27	BTPN		64,851,852,000,000	31.80

LAMPIRAN 7

HASIL OUTPUT SPSS

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
DPK	135	61.12	97.83	83.4557	5.60112
CAR	135	10.25	66.43	20.6293	6.70689
NPL	135	.07	4.87	1.7407	1.09162
BIRATE	135	60.00	775.00	362.0000	269.65650
PenyaluranKredit	135	28.12	34.48	31.4576	1.58964
Valid N (listwise)	135				

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.334[a]	.111	.084	1.52145

a. Predictors: (Constant), BIRATE, NPL, DPK, CAR
b. Dependent Variable: PenyaluranKredit

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	37.688	4	9.422	4.070	.004[b]
	Residual	300.925	130	2.315		
	Total	338.613	134			

a. Dependent Variable: PenyaluranKredit
b. Predictors: (Constant), BIRATE, NPL, DPK, CAR

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	31.028	3.171		9.784	.000
	DPK	.024	.033	.085	.731	.466
	CAR	-.062	.028	-.261	-2.222	.028
	NPL	-.075	.123	-.052	-.612	.542
	BIRATE	-.001	.000	-.088	-1.061	.291

a. Dependent Variable: PenyaluranKredit

Model Summary[b]

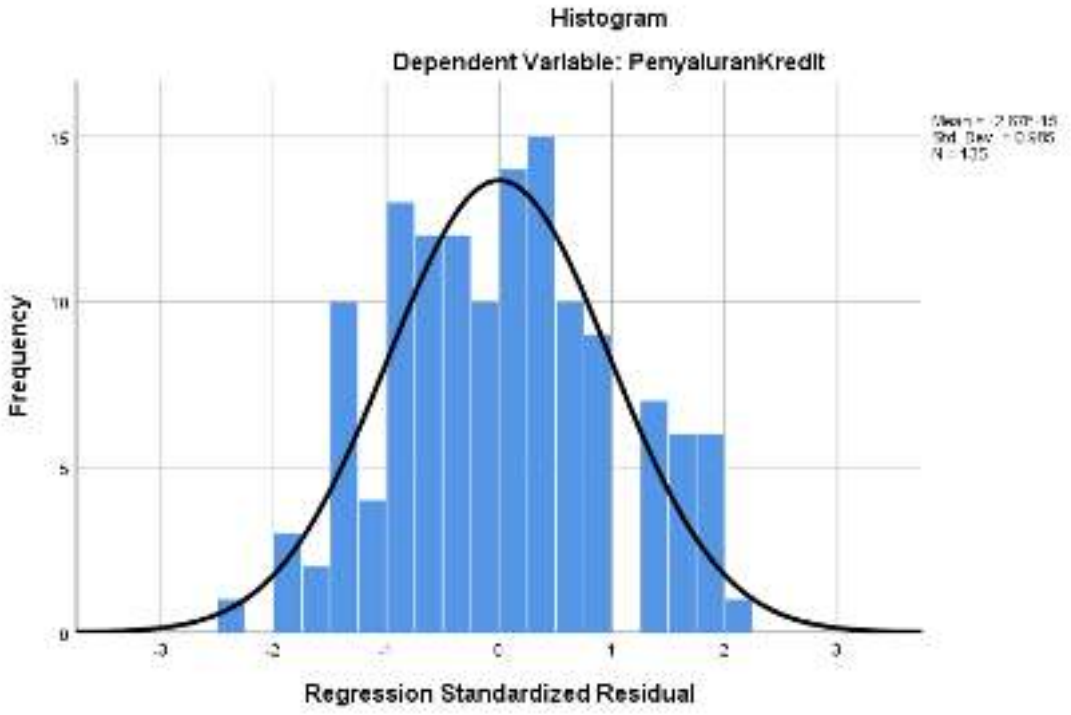
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.334[a]	.111	.084	1.52145	2.190

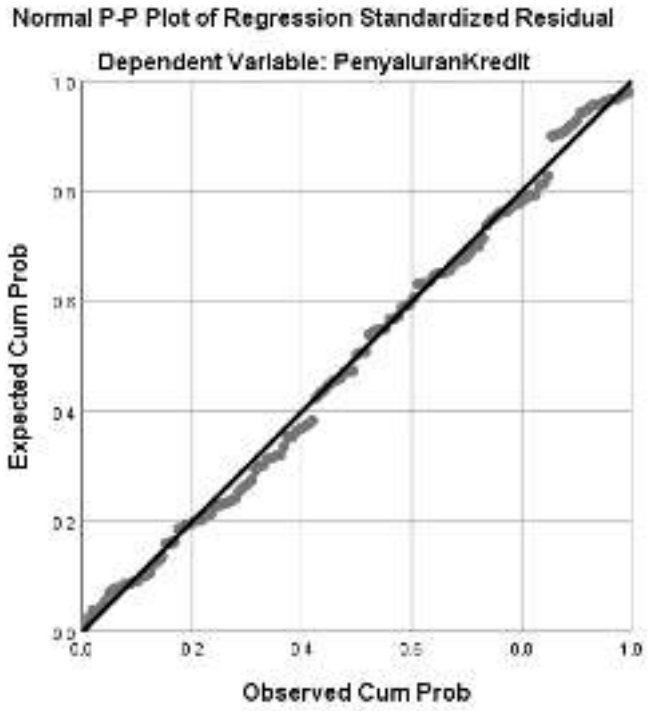
a. Predictors: (Constant), BIRATE, NPL, DPK, CAR
b. Dependent Variable: PenyaluranKredit

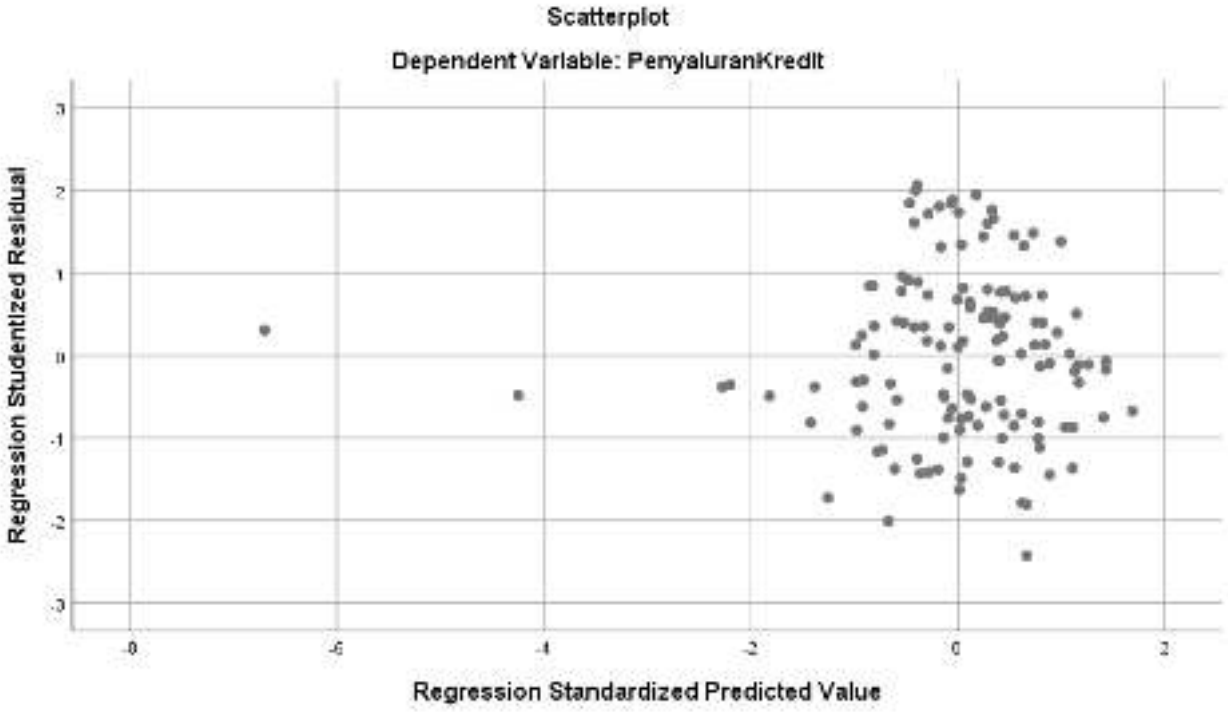
Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients			Collinearity Statistics	
		B	Std. Error	Beta	t	Sig.	Tolerance	VIF
1	(Constant)	31.028	3.171		9.784	.000		
	DPK	.024	.033	.085	.731	.466	.501	1.997
	CAR	-.062	.028	-.261	-2.222	.028	.497	2.012
	NPL	-.075	.123	-.052	-.612	.542	.965	1.036
	BIRATE	-.001	.000	-.088	-1.061	.291	.984	1.017

a. Dependent Variable: PenyaluranKredit




Normal P-P Plot of Regression Standardized Residual
Dependent Variable: PenyaluranKredit
Expected Cum Prob
Observed Cum Prob
0.0
0.2
0.4
0.6
0.8
1.0


Scatterplot
Dependent Variable: PenyaluranKredit
Regression Studentized Residual
Regression Standardized Predicted Value
3
2
1
0
-1
-2
-3
-6
-4
-2
0
2

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		135
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	1.49856954
Most Extreme Differences	Absolute	.052
	Positive	.046
	Negative	-.052
Test Statistic		.052
Asymp. Sig. (2-tailed)		.200[c,d]

a. Test distribution is Normal.
b. Calculated from data.
c. Lilliefors Significance Correction.
d. This is a lower bound of the true significance.

Correlations

			DPK	CAR	NPL	BIRATE	Unstandardized Residual
Spearman's rho	DPK	Correlation Coefficient	1.000	-.672**	.136	.137	-.041
		Sig. (2-tailed)	.	.000	.116	.113	.639
		N	135	135	135	135	135
	CAR	Correlation Coefficient	-.672**	1.000	.057	-.174*	.048
		Sig. (2-tailed)	.000	.	.513	.044	.579
		N	135	135	135	135	135
	NPL	Correlation Coefficient	.136	.057	1.000	-.068	-.022
		Sig. (2-tailed)	.116	.513	.	.433	.796
		N	135	135	135	135	135
	BIRATE	Correlation Coefficient	.137	-.174*	-.068	1.000	-.020
		Sig. (2-tailed)	.113	.044	.433	.	.815
		N	135	135	135	135	135
	Unstandardized Residual	Correlation Coefficient	-.041	.048	-.022	-.020	1.000
		Sig. (2-tailed)	.639	.579	.796	.815	.
		N	135	135	135	135	135

**. Correlation is significant at the 0.01 level (2-tailed).

*. Correlation is significant at the 0.05 level (2-tailed).

LAMPIRAN 8

Tabel t_{tabel}

Pr df	0.25 0.50	0.10 0.20	0.05 0.10	0.025 0.050	0.01 0.02	0.005 0.010	0.001 0.002
121	0.67652	1.28859	1.65754	1.97976	2.35756	2.61707	3.15895
122	0.67651	1.28853	1.65744	1.97960	2.35730	2.61673	3.15838
123	0.67649	1.28847	1.65734	1.97944	2.35705	2.61639	3.15781
124	0.67647	1.28842	1.65723	1.97928	2.35680	2.61606	3.15726
125	0.67646	1.28836	1.65714	1.97912	2.35655	2.61573	3.15671
126	0.67644	1.28831	1.65704	1.97897	2.35631	2.61541	3.15617
127	0.67643	1.28825	1.65694	1.97882	2.35607	2.61510	3.15565
128	0.67641	1.28820	1.65685	1.97867	2.35583	2.61478	3.15512
129	0.67640	1.28815	1.65675	1.97852	2.35560	2.61448	3.15461
130	0.67638	1.28810	1.65666	1.97838	2.35537	2.61418	3.15411
131	0.67637	1.28805	1.65657	1.97824	2.35515	2.61388	3.15361
132	0.67635	1.28800	1.65648	1.97810	2.35493	2.61359	3.15312
133	0.67634	1.28795	1.65639	1.97796	2.35471	2.61330	3.15264
134	0.67633	1.28790	1.65630	1.97783	2.35450	2.61302	3.15217
135	0.67631	1.28785	1.65622	1.97769	2.35429	2.61274	3.15170
136	0.67630	1.28781	1.65613	1.97756	2.35408	2.61246	3.15124
137	0.67628	1.28776	1.65605	1.97743	2.35387	2.61219	3.15079
138	0.67627	1.28772	1.65597	1.97730	2.35367	2.61193	3.15034
139	0.67626	1.28767	1.65589	1.97718	2.35347	2.61166	3.14990
140	0.67625	1.28763	1.65581	1.97705	2.35328	2.61140	3.14947
141	0.67623	1.28758	1.65573	1.97693	2.35309	2.61115	3.14904
142	0.67622	1.28754	1.65566	1.97681	2.35289	2.61090	3.14862
143	0.67621	1.28750	1.65558	1.97669	2.35271	2.61065	3.14820
144	0.67620	1.28746	1.65550	1.97658	2.35252	2.61040	3.14779
145	0.67619	1.28742	1.65543	1.97646	2.35234	2.61016	3.14739
146	0.67617	1.28738	1.65536	1.97635	2.35216	2.60992	3.14699
147	0.67616	1.28734	1.65529	1.97623	2.35198	2.60969	3.14660
148	0.67615	1.28730	1.65521	1.97612	2.35181	2.60946	3.14621
149	0.67614	1.28726	1.65514	1.97601	2.35163	2.60923	3.14583
150	0.67613	1.28722	1.65508	1.97591	2.35146	2.60900	3.14545
151	0.67612	1.28718	1.65501	1.97580	2.35130	2.60878	3.14508
152	0.67611	1.28715	1.65494	1.97569	2.35113	2.60856	3.14471
153	0.67610	1.28711	1.65487	1.97559	2.35097	2.60834	3.14435
154	0.67609	1.28707	1.65481	1.97549	2.35081	2.60813	3.14400
155	0.67608	1.28704	1.65474	1.97539	2.35065	2.60792	3.14364
156	0.67607	1.28700	1.65468	1.97529	2.35049	2.60771	3.14330

LAMPIRAN 9

Tabel F_{tabel}

df untuk penyebut (N2)	df untuk pembilang (N1)														
	1	**2**	**3**	**4**	**5**	**6**	**7**	**8**	**9**	**10**	**11**	**12**	**12**	**14**	**15**
101	3.94	3.09	2.69	2.46	2.30	2.19	2.10	2.03	1.97	1.93	1.88	1.85	1.82	1.79	1.77
102	3.93	3.09	2.69	2.46	2.30	2.19	2.10	2.03	1.97	1.92	1.88	1.85	1.82	1.79	1.77
103	3.93	3.08	2.69	2.46	2.30	2.19	2.10	2.03	1.97	1.92	1.88	1.85	1.82	1.79	1.76
104	3.93	3.08	2.69	2.46	2.30	2.19	2.10	2.03	1.97	1.92	1.88	1.85	1.82	1.79	1.76
105	3.93	3.08	2.69	2.46	2.30	2.19	2.10	2.03	1.97	1.92	1.88	1.85	1.81	1.79	1.76
106	3.93	3.08	2.69	2.46	2.30	2.19	2.10	2.03	1.97	1.92	1.88	1.84	1.81	1.79	1.76
107	3.93	3.08	2.69	2.46	2.30	2.18	2.10	2.03	1.97	1.92	1.88	1.84	1.81	1.79	1.76
108	3.93	3.08	2.69	2.46	2.30	2.18	2.10	2.03	1.97	1.92	1.88	1.84	1.81	1.78	1.76
109	3.93	3.08	2.69	2.45	2.30	2.18	2.09	2.02	1.97	1.92	1.88	1.84	1.81	1.78	1.76
110	3.93	3.08	2.69	2.45	2.30	2.18	2.09	2.02	1.97	1.92	1.88	1.84	1.81	1.78	1.76
111	3.93	3.08	2.69	2.45	2.30	2.18	2.09	2.02	1.97	1.92	1.88	1.84	1.81	1.78	1.76
112	3.93	3.08	2.69	2.45	2.30	2.18	2.09	2.02	1.96	1.92	1.88	1.84	1.81	1.78	1.76
113	3.93	3.08	2.68	2.45	2.29	2.18	2.09	2.02	1.96	1.92	1.87	1.84	1.81	1.78	1.76
114	3.92	3.08	2.68	2.45	2.29	2.18	2.09	2.02	1.96	1.91	1.87	1.84	1.81	1.78	1.75
115	3.92	3.08	2.68	2.45	2.29	2.18	2.09	2.02	1.96	1.91	1.87	1.84	1.81	1.78	1.75
116	3.92	3.07	2.68	2.45	2.29	2.18	2.09	2.02	1.96	1.91	1.87	1.84	1.81	1.78	1.75
117	3.92	3.07	2.68	2.45	2.29	2.18	2.09	2.02	1.96	1.91	1.87	1.84	1.80	1.78	1.75
118	3.92	3.07	2.68	2.45	2.29	2.18	2.09	2.02	1.96	1.91	1.87	1.84	1.80	1.78	1.75
119	3.92	3.07	2.68	2.45	2.29	2.18	2.09	2.02	1.96	1.91	1.87	1.83	1.80	1.78	1.75
120	3.92	3.07	2.68	2.45	2.29	2.18	2.09	2.02	1.96	1.91	1.87	1.83	1.80	1.78	1.75
121	3.92	3.07	2.68	2.45	2.29	2.17	2.09	2.02	1.96	1.91	1.87	1.83	1.80	1.77	1.75
122	3.92	3.07	2.68	2.45	2.29	2.17	2.09	2.02	1.96	1.91	1.87	1.83	1.80	1.77	1.75
123	3.92	3.07	2.68	2.45	2.29	2.17	2.08	2.01	1.96	1.91	1.87	1.83	1.80	1.77	1.75
124	3.92	3.07	2.68	2.44	2.29	2.17	2.08	2.01	1.96	1.91	1.87	1.83	1.80	1.77	1.75
125	3.92	3.07	2.68	2.44	2.29	2.17	2.08	2.01	1.96	1.91	1.87	1.83	1.80	1.77	1.75
126	3.92	3.07	2.68	2.44	2.29	2.17	2.08	2.01	1.95	1.91	1.87	1.83	1.80	1.77	1.75
127	3.92	3.07	2.68	2.44	2.29	2.17	2.08	2.01	1.95	1.91	1.86	1.83	1.80	1.77	1.75
128	3.92	3.07	2.68	2.44	2.29	2.17	2.08	2.01	1.95	1.91	1.86	1.83	1.80	1.77	1.75
129	3.91	3.07	2.67	2.44	2.28	2.17	2.08	2.01	1.95	1.90	1.86	1.83	1.80	1.77	1.74
130	3.91	3.07	2.67	2.44	2.28	2.17	2.08	2.01	1.95	1.90	1.86	1.83	1.80	1.77	1.74
131	3.91	3.07	2.67	2.44	2.28	2.17	2.08	2.01	1.95	1.90	1.86	1.83	1.80	1.77	1.74
132	3.91	3.06	2.67	2.44	2.28	2.17	2.08	2.01	1.95	1.90	1.86	1.83	1.79	1.77	1.74
133	3.91	3.06	2.67	2.44	2.28	2.17	2.08	2.01	1.95	1.90	1.86	1.83	1.79	1.77	1.74
134	3.91	3.06	2.67	2.44	2.28	2.17	2.08	2.01	1.95	1.90	1.86	1.83	1.79	1.77	1.74

LAMPIRAN 10
Tabel Durbin Watson

n	k = 1		k = 2		k = 3		k = 4		k = 5	
	dL	dU	dL	dU	dL	dU	dL	dU	dL	dU
101	1.6558	1.6958	1.6357	1.7163	1.6153	1.7374	1.5946	1.7589	1.5736	1.7809
102	1.6576	1.6971	1.6376	1.7175	1.6174	1.7383	1.5969	1.7596	1.5762	1.7813
103	1.6593	1.6985	1.6396	1.7186	1.6196	1.7392	1.5993	1.7603	1.5788	1.7818
104	1.6610	1.6998	1.6415	1.7198	1.6217	1.7402	1.6016	1.7610	1.5813	1.7823
105	1.6627	1.7011	1.6433	1.7209	1.6237	1.7411	1.6038	1.7617	1.5837	1.7827
106	1.6644	1.7024	1.6452	1.7220	1.6258	1.7420	1.6061	1.7624	1.5861	1.7832
107	1.6660	1.7037	1.6470	1.7231	1.6277	1.7428	1.6083	1.7631	1.5885	1.7837
108	1.6676	1.7050	1.6488	1.7241	1.6297	1.7437	1.6104	1.7637	1.5909	1.7841
109	1.6692	1.7062	1.6505	1.7252	1.6317	1.7446	1.6125	1.7644	1.5932	1.7846
110	1.6708	1.7074	1.6523	1.7262	1.6336	1.7455	1.6146	1.7651	1.5955	1.7851
111	1.6723	1.7086	1.6540	1.7273	1.6355	1.7463	1.6167	1.7657	1.5977	1.7855
112	1.6738	1.7098	1.6557	1.7283	1.6373	1.7472	1.6187	1.7664	1.5999	1.7860
113	1.6753	1.7110	1.6574	1.7293	1.6391	1.7480	1.6207	1.7670	1.6021	1.7864
114	1.6768	1.7122	1.6590	1.7303	1.6410	1.7488	1.6227	1.7677	1.6042	1.7869
115	1.6783	1.7133	1.6606	1.7313	1.6427	1.7496	1.6246	1.7683	1.6063	1.7874
116	1.6797	1.7145	1.6622	1.7323	1.6445	1.7504	1.6265	1.7690	1.6084	1.7878
117	1.6812	1.7156	1.6638	1.7332	1.6462	1.7512	1.6284	1.7696	1.6105	1.7883
118	1.6826	1.7167	1.6653	1.7342	1.6479	1.7520	1.6303	1.7702	1.6125	1.7887
119	1.6839	1.7178	1.6669	1.7352	1.6496	1.7528	1.6321	1.7709	1.6145	1.7892
120	1.6853	1.7189	1.6684	1.7361	1.6513	1.7536	1.6339	1.7715	1.6164	1.7896
121	1.6867	1.7200	1.6699	1.7370	1.6529	1.7544	1.6357	1.7721	1.6184	1.7901
122	1.6880	1.7210	1.6714	1.7379	1.6545	1.7552	1.6375	1.7727	1.6203	1.7905
123	1.6893	1.7221	1.6728	1.7388	1.6561	1.7559	1.6392	1.7733	1.6222	1.7910
124	1.6906	1.7231	1.6743	1.7397	1.6577	1.7567	1.6409	1.7739	1.6240	1.7914
125	1.6919	1.7241	1.6757	1.7406	1.6592	1.7574	1.6426	1.7745	1.6258	1.7919
126	1.6932	1.7252	1.6771	1.7415	1.6608	1.7582	1.6443	1.7751	1.6276	1.7923
127	1.6944	1.7261	1.6785	1.7424	1.6623	1.7589	1.6460	1.7757	1.6294	1.7928
128	1.6957	1.7271	1.6798	1.7432	1.6638	1.7596	1.6476	1.7763	1.6312	1.7932
129	1.6969	1.7281	1.6812	1.7441	1.6653	1.7603	1.6492	1.7769	1.6329	1.7937
130	1.6981	1.7291	1.6825	1.7449	1.6667	1.7610	1.6508	1.7774	1.6346	1.7941
131	1.6993	1.7301	1.6838	1.7458	1.6682	1.7617	1.6523	1.7780	1.6363	1.7945
132	1.7005	1.7310	1.6851	1.7466	1.6696	1.7624	1.6539	1.7786	1.6380	1.7950
133	1.7017	1.7319	1.6864	1.7474	1.6710	1.7631	1.6554	1.7791	1.6397	1.7954
134	1.7028	1.7329	1.6877	1.7482	1.6724	1.7638	1.6569	1.7797	1.6413	1.7958
135	1.7040	1.7338	1.6889	1.7490	1.6738	1.7645	1.6584	1.7802	1.6429	1.7962
136	1.7051	1.7347	1.6902	1.7498	1.6751	1.7652	1.6599	1.7808	1.6445	1.7967