

LAMPIRAN

Lampiran 1 Data Penelitian

No	Bank	<i>Capital Adequacy Ratio (CAR)</i>					Rata-rata
		2015	2016	2017	2018	2019	
1.	PT Bank Mestika Dharma, Tbk	28,08%	31,05%	34,81%	34,43%	37,25%	33,12%
2.	PT Bank Ganesha, Tbk	13,34%	14,27%	35,20%	29,91%	31,39%	24,82%
3.	PT Bank Bumi Arta, Tbk	16,39%	25,29%	25,22%	24,92%	25,63%	23,49%
4.	PT Bank Central Asia, Tbk	19,39%	20,04%	23,10%	23,65%	24,49%	22,13%
5.	PT Bank Mega, Tbk	16,49%	23,30%	24,50%	21,40%	24,25%	21,99%
6.	PT Bank Danamon Indonesia, Tbk	19,79%	22,18%	23,24%	22,46%	22,83%	21,82%
7.	PT Bank Maspion Indonesia	19,37%	19,61%	24,23%	21,55%	21,57%	21,27%
8.	PT Pan Indonesia Bank, Tbk	16,70%	19,92%	21,03%	22,35%	23,89%	20,78%
9.	PT Bank Capital Indonesia, Tbk	19,69%	21,85%	21,01%	21,48%	17,62%	20,33%
10.	PT Bank QNB Indonesia, Tbk	13,58%	15,29%	14,83%	22,40%	27,55%	18,73%

11.	PT Bank Artha Graha Internasional, Tbk	14,85%	20,53%	18,55%	17,50%	19,87%	18,26%
12.	PT Bank CIMB Niaga, Tbk	16,40%	17,88%	18,21%	18,66%	19,90%	18,21%
13.	PT Bank Nusantara Parahyangan, Tbk	16,83%	17,87%	19,91%	16,81%	18,82%	18,05%
14.	PT Bank OCBC NISP, Tbk	19,19%	18,00%	18,23%	17,01%	17,74%	18,03%
15.	PT Bank Sinarmas, Tbk	17,70%	14,84%	16,72%	18,83%	17,09%	17,04%
16.	PT Bank Permata Indonesia, Tbk	13,96%	15,10%	16,99%	17,73%	19,90%	16,74%
17.	PT Bank Mayapada International, Tbk	12,34%	13,26%	13,70%	12,89%	14,59%	13,36%
18.	PT Bank Bukopin, Tbk	14,65%	15,95%	17,02%	13,48%	11,09%	14,44%

No	Nama Bank	<i>Non Performing Loan (NPL)</i>					Rata-rata
		2015	2016	2017	2018	2019	
1.	PT Bank Maspion Indonesia, Tbk	0,76%	0,48%	0,98%	1,43%	2,36%	1,20%
2.	PT Bank Central Asia, Tbk	0,66%	1,08%	1,47%	1,54%	1,47%	1,24%
3.	PT Bank Bumi Arta, Tbk	0,53%	0,80%	1,76%	1,71%	1,60%	1,28%
4.	PT Bank OCBC NISP, Tbk	1,39%	1,41%	1,89%	1,72%	1,85%	1,65%
5.	PT Bank Capital Indonesia, Tbk	0,26%	0,89%	3,26%	3,18%	2,88%	2,09%
6.	PT Pan Indonesia Bank, Tbk	1,66%	2,64%	2,94%	2,65%	3,03%	2,58%
7.	PT Bank Mega, Tbk	2,53%	3,37%	3,57%	2,34%	1,75%	2,71%
8.	PT Bank Ganesha	4,63%	2,68%	1,33%	0,80%	4,22%	2,73%
9.	PT Bank Mayapada International, Tbk	2,89%	1,04%	1,68%	3,69%	4,99%	2,86%
10.	PT Bank Mestika Dharma	2,50%	3,71%	2,57%	3,14%	2,41%	2,87%
11.	PT Bank Danamon Indonesia, Tbk	2,69%	3,59%	3,55%	3,47%	2,96%	3,25%
12.	PT Bank Sinarmas, Tbk	2,55%	2,97%	3,23%	3,75%	4,03%	3,31%
13.	PT Bank CIMB Niaga, Tbk	4,18%	3,98%	3,95%	3,54%	3,05%	3,74%

14.	PT Bank QNB Indonesia, Tbk	0,28%	3,85%	8,76%	2,63%	3,70%	3,84%
15.	PT Bank Permata Indonesia, Tbk	1,62%	3,48%	6,41%	4,59%	3,78%	3,98%
16.	PT Bank Bukopin, Tbk	2,71%	3,30%	4,07%	4,24%	6,40%	4,14%
17.	PT Bank Artha Graha Internasional, Tbk	4,33%	2,41%	3,57%	4,24%	7,21%	4,35%
18.	PT Bank Nusantara Parahyangan, Tbk	2,98%	4,97%	5,99%	6,59%	5,19%	5,14%

No	Bank	Beban Operasi Pendapatan Operasi					Rata-rata
		2015	2016	2017	2018	2019	
1.	PT Bank Central Asia, Tbk	67,44%	69,75%	65,20%	63,29%	65,20%	66,18%
2.	PT Bank Mestika Dharma, Tbk	67,31%	76,99%	72,97%	73,62%	65,35%	71,25%
3.	PT Bank Danamon Indonesia, Tbk	85,31%	78,93%	69,80%	69,30%	73,34%	75,34%
4.	PT Bank OCBC NISP, Tbk	97,04%	78,73%	75,38%	73,19%	73,52%	79,57%
5.	PT Bank Mega, Tbk	83,77%	82,01%	80,92%	80,21%	72,23%	79,83%
6.	PT Pan Indonesia Bank, Tbk	83,22%	82,77%	79,41%	80,24%	77,83%	80,69%
7.	PT Bank Mayapada International, Tbk	89,13%	78,38%	78,80%	87,59%	93,55%	85,49%
8.	PT Bank Ganesha, Tbk	99,60%	89,20%	78,37%	80,03%	84,69%	86,38%
9.	PT Bank Bumi Arta, Tbk	89,36%	87,91%	85,95%	82,30%	89,57%	87,02%
10.	PT Bank Maspion Indonesia	95,84%	85,80%	83,02%	84,96%	86,69%	87,26%
11.	PT Bank Sinarmas, Tbk	94,30%	85,79%	88,20%	84,01%	85,11%	87,48%
12.	PT Bank CIMB Niaga, Tbk	98,01%	94,03%	85,42%	82,22%	82,02%	88,34%

13.	PT Bank Bukopin, Tbk	87,68%	87,60%	86,73%	92,82%	95,95%	90,16%
14.	PT Bank Capital Indonesia, Tbk	87,90%	88,39%	83,38%	93,36%	99,01%	90,41%
15.	PT Bank Permata Indonesia, Tbk	85,10%	110,94%	87,29%	94,72%	87,98%	93,21%
16.	PT Bank Artha Graha Internasional, Tbk	90,75%	93,30%	93,83%	95,12%	97,63%	94,13%
17.	PT Bank Nusantara Parahyangan, Tbk	99,38%	98,47%	101,38%	96,40%	99,36%	99,00%
18.	PT Bank QNB Indonesia, Tbk	99,60%	103,42%	89,75%	112,28%	113,59%	103,73%

No	Bank	Loan to Deposit Ratio (LDR)					Rata-rata
		2015	2016	2017	2018	2019	
1.	PT Bank Capital Indonesia, Tbk	58,31%	62,19%	56,08%	54,07%	53,96%	56,92%
2.	PT Bank Mega, Tbk	66,56%	64,88%	56,06%	59,83%	71,31%	63,73%
3.	PT Bank Central Asia, Tbk	74,91%	78,92%	75,05%	77,85%	81,03%	77,55%
4.	PT Bank Bukopin, Tbk	80,32%	81,79%	75,85%	72,82%	78,82%	77,92%
5.	PT Bank Ganesha, Tbk	65,94%	66,48%	96,67%	76,93%	86,91%	78,59%
6.	PT Bank Bumi Arta, Tbk	79,86%	82,63%	76,72%	82,81%	78,02%	80,01%
7.	PT Bank Sinarmas, Tbk	80,56%	74,53%	78,50%	85,80%	82,79%	80,44%
8.	PT Bank Artha Graha Internasional, Tbk	83,10%	80,93%	86,80%	82,66%	74,66%	81,63%
9.	PT Bank Mayapada International, Tbk	83,36%	80,38%	85,07%	84,74%	89,20%	84,55%
10.	PT Bank Permata Indonesia, Tbk	88,79%	89,71%	74,58%	88,99%	86,91%	85,80%
11.	PT Bank OCBC NISP, Tbk	84,61%	94,70%	85,89%	91,13%	73,52%	85,97%
12.	PT Bank QNB Indonesia, Tbk	96,33%	90,02%	94,52%	72,08%	80,00%	86,59%

13.	PT Bank Nusantara Parahyangan, Tbk	86,49%	84,79%	84,35%	91,24%	91,33%	87,64%
14.	PT Bank Mestika Dharma, Tbk	101,09%	95,86%	84,97%	83,77%	86,22%	90,38%
15.	PT Bank Maspion Indonesia	80,51%	88,71%	101,08%	95,00%	97,54%	92,57%
16.	PT Bank Danamon Indonesia, Tbk	92,74%	90,16%	92,80%	93,52%	94,30%	92,70%
17.	PT Pan Indonesia Bank, Tbk	92,24%	93,71%	86,58%	90,25%	104,10%	93,38%
18.	PT Bank CIMB Niaga, Tbk	92,35%	94,49%	95,65%	90,66%	95,89%	93,81%

No	Bank	Net Interest Margin (NIM)					Rata-rata
		2015	2016	2017	2018	2019	
1.	PT Bank Mestika Dharma	7,94%	7,56%	7,67%	7,04%	6,68%	7,38%
2.	PT Bank Sinarmas, Tbk	6,30%	5,70%	6,41%	7,45%	8,20%	6,81%
3.	PT Bank Danamon Indonesia, Tbk	7,33%	7,19%	7,47%	6,48%	5,47%	6,79%
4.	PT Bank Central Asia, Tbk	6,53%	7,04%	6,32%	6,06%	6,19%	6,43%
5.	PT Bank Mega, Tbk	5,47%	6,65%	6,47%	5,01%	5,26%	5,77%
6.	PT Bank Nusantara Parahyangan, Tbk	4,62%	5,16%	6,34%	6,13%	6,20%	5,69%
7.	PT Bank CIMB Niaga, Tbk	5,22%	5,23%	5,55%	4,81%	5,12%	5,19%
8.	PT Bank Ganesha	4,53%	5,09%	5,77%	5,34%	4,67%	5,08%
9.	PT Bank Artha Graha Internasional, Tbk	4,71%	5,00%	4,89%	4,31%	4,63%	4,71%
10.	PT Bank Bumi Arta, Tbk	5,18%	4,67%	4,80%	4,57%	3,84%	4,61%
11.	PT Bank Maspion Indonesia	3,85%	4,95%	5,48%	4,56%	4,20%	4,61%
12.	PT Pan Indonesia Bank, Tbk	4,03%	4,98%	4,47%	4,35%	4,44%	4,45%
13.	PT Bank OCBC NISP, Tbk	3,82%	5,23%	4,31%	4,24%	3,89%	4,30%
14.	PT Bank Mayapada International, Tbk	3,93%	4,65%	4,44%	3,95%	3,27%	4,05%

15.	PT Bank Capital Indonesia, Tbk	4,44%	4,06%	4,45%	3,91%	3,35%	4,04%
16.	PT Bank Permata Indonesia, Tbk	3,58%	3,94%	3,45%	3,91%	4,02%	3,78%
17.	PT Bank Bukopin, Tbk	3,26%	3,22%	3,05%	3,13%	2,79%	3,09%
18.	PT Bank QNB Indonesia, Tbk	2,33%	2,43%	2,77%	1,84%	2,17%	2,31%

Lampiran 2 Tabel Distribusi T

Titik Persentase Distribusi t (df = 1 – 40)

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
1	1.00000	3.07768	6.31375	12.70620	31.82052	63.65674	318.30884
2	0.81650	1.88562	2.91999	4.30265	6.96456	9.92484	22.32712
3	0.76489	1.63774	2.35336	3.18245	4.54070	5.84091	10.21453
4	0.74070	1.53321	2.13185	2.77645	3.74695	4.60409	7.17318
5	0.72669	1.47588	2.01505	2.57058	3.36493	4.03214	5.89343
6	0.71756	1.43976	1.94318	2.44691	3.14267	3.70743	5.20763
7	0.71114	1.41492	1.89458	2.36462	2.99795	3.49948	4.78529
8	0.70639	1.39682	1.85955	2.30600	2.89646	3.35539	4.50079
9	0.70272	1.38303	1.83311	2.26216	2.82144	3.24984	4.29681
10	0.69981	1.37218	1.81246	2.22814	2.76377	3.16927	4.14370
11	0.69745	1.36343	1.79588	2.20099	2.71808	3.10581	4.02470
12	0.69548	1.35622	1.78229	2.17881	2.68100	3.05454	3.92963
13	0.69383	1.35017	1.77093	2.16037	2.65031	3.01228	3.85198
14	0.69242	1.34503	1.76131	2.14479	2.62449	2.97684	3.78739
15	0.69120	1.34061	1.75305	2.13145	2.60248	2.94671	3.73283
16	0.69013	1.33676	1.74588	2.11991	2.58349	2.92078	3.68615
17	0.68920	1.33338	1.73961	2.10982	2.56693	2.89823	3.64577
18	0.68836	1.33039	1.73406	2.10092	2.55238	2.87844	3.61048
19	0.68762	1.32773	1.72913	2.09302	2.53948	2.86093	3.57940
20	0.68695	1.32534	1.72472	2.08596	2.52798	2.84534	3.55181
21	0.68635	1.32319	1.72074	2.07961	2.51765	2.83136	3.52715
22	0.68581	1.32124	1.71714	2.07387	2.50832	2.81876	3.50499
23	0.68531	1.31946	1.71387	2.06866	2.49987	2.80734	3.48496
24	0.68485	1.31784	1.71088	2.06390	2.49216	2.79694	3.46678
25	0.68443	1.31635	1.70814	2.05954	2.48511	2.78744	3.45019
26	0.68404	1.31497	1.70562	2.05553	2.47863	2.77871	3.43500
27	0.68368	1.31370	1.70329	2.05183	2.47266	2.77068	3.42103
28	0.68335	1.31253	1.70113	2.04841	2.46714	2.76326	3.40816
29	0.68304	1.31143	1.69913	2.04523	2.46202	2.75639	3.39624
30	0.68276	1.31042	1.69726	2.04227	2.45726	2.75000	3.38518
31	0.68249	1.30946	1.69552	2.03951	2.45282	2.74404	3.37490
32	0.68223	1.30857	1.69389	2.03693	2.44868	2.73848	3.36531
33	0.68200	1.30774	1.69236	2.03452	2.44479	2.73328	3.35634
34	0.68177	1.30695	1.69092	2.03224	2.44115	2.72839	3.34793
35	0.68156	1.30621	1.68957	2.03011	2.43772	2.72381	3.34005
36	0.68137	1.30551	1.68830	2.02809	2.43449	2.71948	3.33262
37	0.68118	1.30485	1.68709	2.02619	2.43145	2.71541	3.32563
38	0.68100	1.30423	1.68595	2.02439	2.42857	2.71156	3.31903
39	0.68083	1.30364	1.68488	2.02269	2.42584	2.70791	3.31279
40	0.68067	1.30308	1.68385	2.02108	2.42326	2.70446	3.30688

Titik Persentase Distribusi t (df = 41 – 80)

df \ Pr	0.25	0.10	0.05	0.025	0.01	0.005	0.001
	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	2.00665	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

Titik Persentase Distribusi t (df = 81 –120)

df \ Pr	0.25	0.10	0.05	0.025	0.01	0.005	0.001
	0.50	0.20	0.10	0.050	0.02	0.010	0.002
81	0.67753	1.29209	1.66388	1.98969	2.37327	2.63790	3.19392
82	0.67749	1.29196	1.66365	1.98932	2.37269	2.63712	3.19262
83	0.67746	1.29183	1.66342	1.98896	2.37212	2.63637	3.19135
84	0.67742	1.29171	1.66320	1.98861	2.37156	2.63563	3.19011
85	0.67739	1.29159	1.66298	1.98827	2.37102	2.63491	3.18890
86	0.67735	1.29147	1.66277	1.98793	2.37049	2.63421	3.18772
87	0.67732	1.29136	1.66256	1.98761	2.36998	2.63353	3.18657
88	0.67729	1.29125	1.66235	1.98729	2.36947	2.63286	3.18544
89	0.67726	1.29114	1.66216	1.98698	2.36898	2.63220	3.18434
90	0.67723	1.29103	1.66196	1.98667	2.36850	2.63157	3.18327
91	0.67720	1.29092	1.66177	1.98638	2.36803	2.63094	3.18222
92	0.67717	1.29082	1.66159	1.98609	2.36757	2.63033	3.18119
93	0.67714	1.29072	1.66140	1.98580	2.36712	2.62973	3.18019
94	0.67711	1.29062	1.66123	1.98552	2.36667	2.62915	3.17921
95	0.67708	1.29053	1.66105	1.98525	2.36624	2.62858	3.17825
96	0.67705	1.29043	1.66088	1.98498	2.36582	2.62802	3.17731
97	0.67703	1.29034	1.66071	1.98472	2.36541	2.62747	3.17639
98	0.67700	1.29025	1.66055	1.98447	2.36500	2.62693	3.17549
99	0.67698	1.29016	1.66039	1.98422	2.36461	2.62641	3.17460
100	0.67695	1.29007	1.66023	1.98397	2.36422	2.62589	3.17374
101	0.67693	1.28999	1.66008	1.98373	2.36384	2.62539	3.17289
102	0.67690	1.28991	1.65993	1.98350	2.36346	2.62489	3.17206
103	0.67688	1.28982	1.65978	1.98326	2.36310	2.62441	3.17125
104	0.67686	1.28974	1.65964	1.98304	2.36274	2.62393	3.17045
105	0.67683	1.28967	1.65950	1.98282	2.36239	2.62347	3.16967
106	0.67681	1.28959	1.65936	1.98260	2.36204	2.62301	3.16890
107	0.67679	1.28951	1.65922	1.98238	2.36170	2.62256	3.16815
108	0.67677	1.28944	1.65909	1.98217	2.36137	2.62212	3.16741
109	0.67675	1.28937	1.65895	1.98197	2.36105	2.62169	3.16669
110	0.67673	1.28930	1.65882	1.98177	2.36073	2.62126	3.16598
111	0.67671	1.28922	1.65870	1.98157	2.36041	2.62085	3.16528
112	0.67669	1.28916	1.65857	1.98137	2.36010	2.62044	3.16460
113	0.67667	1.28909	1.65845	1.98118	2.35980	2.62004	3.16392
114	0.67665	1.28902	1.65833	1.98099	2.35950	2.61964	3.16326
115	0.67663	1.28896	1.65821	1.98081	2.35921	2.61926	3.16262
116	0.67661	1.28889	1.65810	1.98063	2.35892	2.61888	3.16198
117	0.67659	1.28883	1.65798	1.98045	2.35864	2.61850	3.16135
118	0.67657	1.28877	1.65787	1.98027	2.35837	2.61814	3.16074
119	0.67656	1.28871	1.65776	1.98010	2.35809	2.61778	3.16013
120	0.67654	1.28865	1.65765	1.97993	2.35782	2.61742	3.15954

Lampiran 3 Distribusi F

Titik Persentase Distribusi F untuk Probabilita = 0,05

df untuk penyebut (N2)	df untuk pembilang (N1)														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
1	161	199	216	225	230	234	237	239	241	242	243	244	245	245	246
2	18.51	19.00	19.16	19.25	19.30	19.33	19.35	19.37	19.38	19.40	19.40	19.41	19.42	19.42	19.43
3	10.13	9.55	9.28	9.12	9.01	8.94	8.89	8.85	8.81	8.79	8.76	8.74	8.73	8.71	8.70
4	7.71	6.94	6.59	6.39	6.26	6.16	6.09	6.04	6.00	5.96	5.94	5.91	5.89	5.87	5.86
5	6.61	5.79	5.41	5.19	5.05	4.95	4.88	4.82	4.77	4.74	4.70	4.68	4.66	4.64	4.62
6	5.99	5.14	4.76	4.53	4.39	4.28	4.21	4.15	4.10	4.06	4.03	4.00	3.98	3.96	3.94
7	5.59	4.74	4.35	4.12	3.97	3.87	3.79	3.73	3.68	3.64	3.60	3.57	3.55	3.53	3.51
8	5.32	4.46	4.07	3.84	3.69	3.58	3.50	3.44	3.39	3.35	3.31	3.28	3.26	3.24	3.22
9	5.12	4.26	3.86	3.63	3.48	3.37	3.29	3.23	3.18	3.14	3.10	3.07	3.05	3.03	3.01
10	4.96	4.10	3.71	3.48	3.33	3.22	3.14	3.07	3.02	2.98	2.94	2.91	2.89	2.86	2.85
11	4.84	3.98	3.59	3.36	3.20	3.09	3.01	2.95	2.90	2.85	2.82	2.79	2.76	2.74	2.72
12	4.75	3.89	3.49	3.26	3.11	3.00	2.91	2.85	2.80	2.75	2.72	2.69	2.66	2.64	2.62
13	4.67	3.81	3.41	3.18	3.03	2.92	2.83	2.77	2.71	2.67	2.63	2.60	2.58	2.55	2.53
14	4.60	3.74	3.34	3.11	2.96	2.85	2.76	2.70	2.65	2.60	2.57	2.53	2.51	2.48	2.46
15	4.54	3.68	3.29	3.06	2.90	2.79	2.71	2.64	2.59	2.54	2.51	2.48	2.45	2.42	2.40
16	4.49	3.63	3.24	3.01	2.85	2.74	2.66	2.59	2.54	2.49	2.46	2.42	2.40	2.37	2.35
17	4.45	3.59	3.20	2.96	2.81	2.70	2.61	2.55	2.49	2.45	2.41	2.38	2.35	2.33	2.31
18	4.41	3.55	3.16	2.93	2.77	2.66	2.58	2.51	2.46	2.41	2.37	2.34	2.31	2.29	2.27
19	4.38	3.52	3.13	2.90	2.74	2.63	2.54	2.48	2.42	2.38	2.34	2.31	2.28	2.26	2.23
20	4.35	3.49	3.10	2.87	2.71	2.60	2.51	2.45	2.39	2.35	2.31	2.28	2.25	2.22	2.20
21	4.32	3.47	3.07	2.84	2.68	2.57	2.49	2.42	2.37	2.32	2.28	2.25	2.22	2.20	2.18
22	4.30	3.44	3.05	2.82	2.66	2.55	2.46	2.40	2.34	2.30	2.26	2.23	2.20	2.17	2.15
23	4.28	3.42	3.03	2.80	2.64	2.53	2.44	2.37	2.32	2.27	2.24	2.20	2.18	2.15	2.13
24	4.26	3.40	3.01	2.78	2.62	2.51	2.42	2.36	2.30	2.25	2.22	2.18	2.15	2.13	2.11
25	4.24	3.39	2.99	2.76	2.60	2.49	2.40	2.34	2.28	2.24	2.20	2.16	2.14	2.11	2.09
26	4.23	3.37	2.98	2.74	2.59	2.47	2.39	2.32	2.27	2.22	2.18	2.15	2.12	2.09	2.07
27	4.21	3.35	2.96	2.73	2.57	2.46	2.37	2.31	2.25	2.20	2.17	2.13	2.10	2.08	2.06
28	4.20	3.34	2.95	2.71	2.56	2.45	2.36	2.29	2.24	2.19	2.15	2.12	2.09	2.06	2.04
29	4.18	3.33	2.93	2.70	2.55	2.43	2.35	2.28	2.22	2.18	2.14	2.10	2.08	2.05	2.03
30	4.17	3.32	2.92	2.69	2.53	2.42	2.33	2.27	2.21	2.16	2.13	2.09	2.06	2.04	2.01
31	4.16	3.30	2.91	2.68	2.52	2.41	2.32	2.25	2.20	2.15	2.11	2.08	2.05	2.03	2.00
32	4.15	3.29	2.90	2.67	2.51	2.40	2.31	2.24	2.19	2.14	2.10	2.07	2.04	2.01	1.99
33	4.14	3.28	2.89	2.66	2.50	2.39	2.30	2.23	2.18	2.13	2.09	2.06	2.03	2.00	1.98
34	4.13	3.28	2.88	2.65	2.49	2.38	2.29	2.23	2.17	2.12	2.08	2.05	2.02	1.99	1.97
35	4.12	3.27	2.87	2.64	2.49	2.37	2.29	2.22	2.16	2.11	2.07	2.04	2.01	1.99	1.96
36	4.11	3.26	2.87	2.63	2.48	2.36	2.28	2.21	2.15	2.11	2.07	2.03	2.00	1.98	1.95
37	4.11	3.25	2.86	2.63	2.47	2.36	2.27	2.20	2.14	2.10	2.06	2.02	2.00	1.97	1.95
38	4.10	3.24	2.85	2.62	2.46	2.35	2.26	2.19	2.14	2.09	2.05	2.02	1.99	1.96	1.94
39	4.09	3.24	2.85	2.61	2.46	2.34	2.26	2.19	2.13	2.08	2.04	2.01	1.98	1.95	1.93
40	4.08	3.23	2.84	2.61	2.45	2.34	2.25	2.18	2.12	2.08	2.04	2.00	1.97	1.95	1.92
41	4.08	3.23	2.83	2.60	2.44	2.33	2.24	2.17	2.12	2.07	2.03	2.00	1.97	1.94	1.92
42	4.07	3.22	2.83	2.59	2.44	2.32	2.24	2.17	2.11	2.06	2.03	1.99	1.96	1.94	1.91
43	4.07	3.21	2.82	2.59	2.43	2.32	2.23	2.16	2.11	2.06	2.02	1.99	1.96	1.93	1.91
44	4.06	3.21	2.82	2.58	2.43	2.31	2.23	2.16	2.10	2.05	2.01	1.98	1.95	1.92	1.90
45	4.06	3.20	2.81	2.58	2.42	2.31	2.22	2.15	2.10	2.05	2.01	1.97	1.94	1.92	1.89

Lampiran 4 Hasil Uji Statistik

Descriptive Statistiks

	N	Minimum	Maximum	Mean	Std. Deviation
NIM	90	1.84	8.20	4.9490	1.40113
CAR	90	11.09	37.25	20.1600	5.36356
NPL	90	.19	4.66	1.7990	1.18362
BOPO	90	63.29	113.59	85.8581	10.68340
LDR	90	53.96	104.10	82.7870	11.16429
Valid N (listwise)	90				

One-Sample Kolmogorov-Smirnov Test

Unstandardized

Residual

N		90
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	1.06245885
Most Extreme Differences	Absolute	.073

	Positive	.073
	Negatif	-.045
Test Statistik		.073
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.

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	8.437	1.601		5.271	.000		
	CAR	.072	.024	.277	3.010	.003	.800	1.250
	NPL	.327	.112	.276	2.923	.004	.757	1.320
	BOPO	-.074	.013	-.566	-5.707	.000	.689	1.452
	LDR	.010	.010	.080	.971	.334	.987	1.013

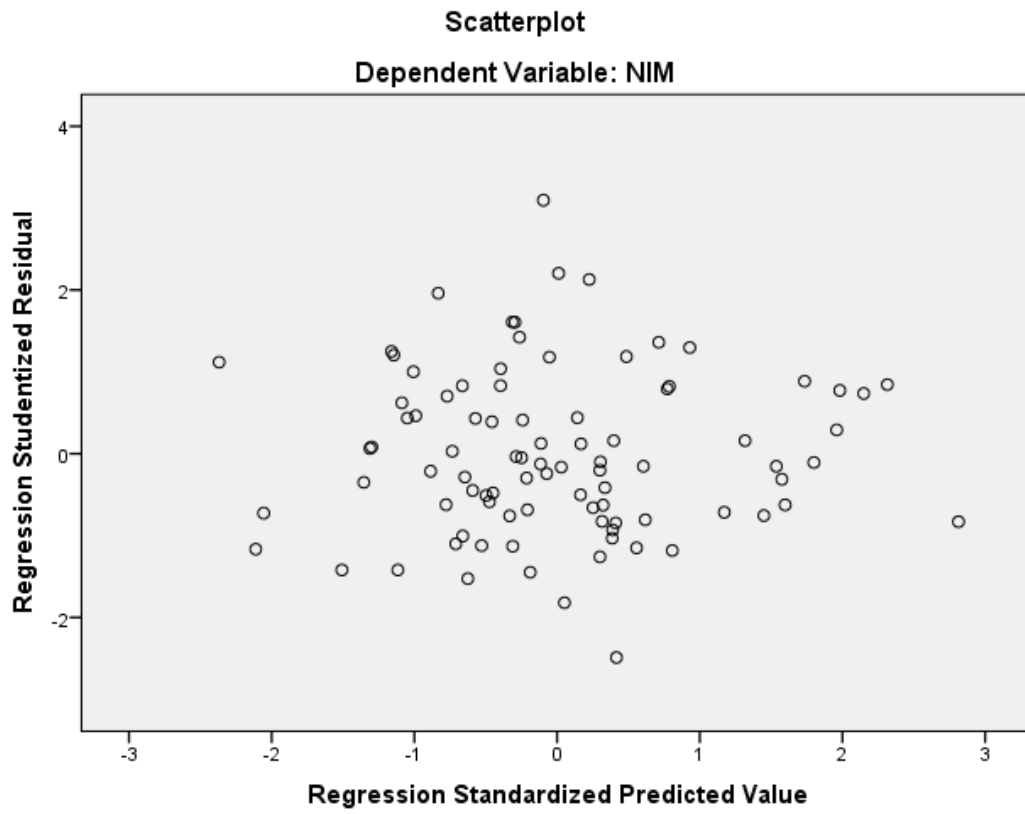
a. Dependent Variabel: NIM

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.652 ^a	.425	.398	1.08717	1.893

a. Predictors: (Constant), LDR, CAR, NPL, BOPO

b. Dependent Variabel: NIM



Correlations

		CAR	NIM
CAR	Pearson Correlation	1	.437**
	Sig. (2-tailed)		.000
	N	90	90
NIM	Pearson Correlation	.437**	1
	Sig. (2-tailed)	.000	
	N	90	90

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

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.437 ^a	.191	.181	1.26772

a. Predictors: (Constant), CAR

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.650	.522		5.072	.000
	CAR	.114	.025	.437	4.552	.000

a. Dependent Variabel: NIM

Correlations

		NPL	NIM
NPL	Pearson Correlation	1	-.087
	Sig. (2-tailed)		.415
	N	90	90
NIM	Pearson Correlation	-.087	1
	Sig. (2-tailed)	.415	
	N	90	90

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
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1	.087 ^a	.008	-.004	1.40373
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a. Predictors: (Constant), NPL

Coefficients^a

Model		Unstandardized Coefficients		Standardized	t	Sig.
		B	Std. Error	Coefficients Beta		
1	(Constant)	5.134	.270		18.997	.000
	NPL	-.103	.126	-.087	-.819	.415

a. Dependent Variabel: NIM

Correlations

		BOPO	NIM
BOPO	Pearson Correlation	1	-.561**
	Sig. (2-tailed)		.000
	N	90	90
NIM	Pearson Correlation	-.561**	1
	Sig. (2-tailed)	.000	
	N	90	90

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

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.561 ^a	.314	.307	1.16681

a. Predictors: (Constant), BOPO

Coefficients^a

Model		Unstandardized Coefficients		Standardized	T	Sig.
		B	Std. Error	Coefficients Beta		
1	(Constant)	11.262	1.002		11.244	.000
	BOPO	-.074	.012	-.561	-6.351	.000

a. Dependent Variabel: NIM

Correlations

		LDR	NIM
LDR	Pearson Correlation	1	.138
	Sig. (2-tailed)		.196
	N	90	90
NIM	Pearson Correlation	.138	1
	Sig. (2-tailed)	.196	
	N	90	90

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.138 ^a	.019	.008	1.39566

a. Predictors: (Constant), LDR

Coefficients^a

Model		Unstandardized Coefficients		Standardized	T	Sig.
		B	Std. Error	Coefficients Beta		
1	(Constant)	3.519	1.107		3.180	.002
	LDR	.017	.013	.138	1.303	.196

a. Dependent Variabel: NIM

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.652 ^a	.425	.398	1.08717

a. Predictors: (Constant), LDR, CAR, NPL, BOPO

Coefficients^a

Model		Unstandardized Coefficients		Standardized	T	Sig.
		B	Std. Error	Coefficients Beta		
1	(Constant)	8.437	1.601		5.271	.000
	CAR	.072	.024	.277	3.010	.003
	NPL	.327	.112	.276	2.923	.004
	BOPO	-.074	.013	-.566	-5.707	.000

LDR	.010	.010	.080	.971	.334
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a. Dependent Variabel: NIM

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	74.257	4	18.564	15.706	.000 ^b
	Residual	100.465	85	1.182		
	Total	174.721	89			

a. Dependent Variabel: NIM

b. Predictors: (Constant), LDR, CAR, NPL, BOPO