

## LAMPIRAN 1

### DATA PERBANKAN TAHUN 2012- 2014

| No. | Nama Perbankan                        | Kode Perbankan |
|-----|---------------------------------------|----------------|
| 1   | Bank Capital Indonesia Tbk            | BACA           |
| 2   | Bank Central Asia Tbk                 | BBCA           |
| 3   | Bank Bukopin Tbk                      | BBKP           |
| 4   | Bank Negara Indonesia (Persero)Tbk    | BBNI           |
| 5   | Bank Tabungan Negara (Persero) Tbk    | BBTN           |
| 6   | Bank Danamon Indonesia Tbk            | BDMN           |
| 7   | Bank Mandiri (Persero) Tbk            | BMRI           |
| 8   | Bank Sinar Mas Tbk                    | BSIM           |
| 9   | Bank Swadesi Tbk                      | BSWD           |
| 10  | Bank Tabungan Pensiunan Nasional Tbk  | BTPN           |
| 11  | Bank Victoria International Tbk       | BVIC           |
| 12  | Bank Mayapada International Tbk       | MAYA           |
| 13  | Bank Windu Kentjana International Tbk | MCOR           |
| 14  | Bank Mega Tbk                         | MEGA           |
| 15  | Bank NISP OCBC Tbk                    | NISP           |
| 16  | Bank Himpunan Saudara 1906 Tbk        | SDRA           |
| 17  | Bank Jabar Banten Tbk                 | BJBR           |

**LAMPIRAN 2**  
**DATA PENGOLAHAN RETURN ON ASSET (ROA)**

| <b>NO</b> | <b>KODE</b> | <b>TAHUN</b> | <b>LABA SEBELUM PAJAK<br/>(Dalam jutaan rupiah)</b> | <b>TOTAL AKTIVA<br/>(Dalam jutaan rupiah)</b> | <b>ROA<br/>( % )</b> |
|-----------|-------------|--------------|---|---|----------------------|
| 1         | BACA        | 2012         | Rp 62.561   | Rp 5.666.177                                  | 1.10                 |
|           |             | 2013         | Rp 93.343   | Rp 7.139.276                                  | 1.31                 |
|           |             | 2014         | Rp 98.896   | Rp 9.251.776                                  | 1.07                 |
| 2         | BBCA        | 2012         | Rp 14.686.046                                       | Rp 442.994.197                                | 3.32                 |
|           |             | 2013         | Rp 17.815.606                                       | Rp 496.304.573                                | 3.59                 |
|           |             | 2014         | Rp 20.741.121                                       | Rp 552.423.892                                | 3.75                 |
| 3         | BBKP        | 2012         | Rp 1.059.370  | Rp 65.689.830                                 | 1.61                 |
|           |             | 2013         | Rp 1.193.605  | Rp 69.457.663                                 | 1.72                 |
|           |             | 2014         | Rp 971.121  | Rp 79.051.268                                 | 1.23                 |
| 4         | BBNI        | 2012         | Rp 8.899.562  | Rp 333.303.506                                | 2.67                 |
|           |             | 2013         | Rp 11.278.165                                       | Rp 386.654.815                                | 2.92                 |
|           |             | 2014         | Rp 13.524.310                                       | Rp 416.573.708                                | 3.25                 |
| 5         | BBTN        | 2012         | Rp 1.863.202  | Rp 111.748.593                                | 1.67                 |
|           |             | 2013         | Rp 2.140.771  | Rp 131.169.730                                | 1.63                 |
|           |             | 2014         | Rp 1.548.172  | Rp 144.575.961                                | 1.07                 |
| 6         | BDMN        | 2012         | Rp 5.486.679  | Rp 155.791.308                                | 3.52                 |
|           |             | 2013         | Rp 5.530.213  | Rp 184.237.348                                | 3.00                 |
|           |             | 2014         | Rp 3.553.534  | Rp 195.708.593                                | 1.82                 |
| 7         | BMRI        | 2012         | Rp 20.504.268                                       | Rp 635.618.708                                | 3.23                 |
|           |             | 2013         | Rp 24.061.837                                       | Rp 733.099.762                                | 3.28                 |
|           |             | 2014         | Rp 26.008.015                                       | Rp 855.039.673                                | 3.04                 |
| 8         | BSIM        | 2012         | Rp 285.479  | Rp 15.151.892                                 | 1.88                 |
|           |             | 2013         | Rp 286.100  | Rp 17.447.455                                 | 1.64                 |
|           |             | 2014         | Rp 200.895  | Rp 21.259.549                                 | 0.94                 |
| 9         | BSWD        | 2012         | Rp 73.922   | Rp 2.540.741                                  | 2.91                 |
|           |             | 2013         | Rp 109.583  | Rp 3.601.336                                  | 3.04                 |
|           |             | 2014         | Rp 142.022  | Rp 5.199.185                                  | 2.73                 |

| <b>NO</b> | <b>KODE</b> | <b>TAHUN</b> | <b>LABA SEBELUM PAJAK<br/>(Dalam jutaan rupiah)</b> | <b>TOTAL AKTIVA<br/>(Dalam jutaan rupiah)</b> | <b>ROA<br/>( % )</b> |
|-----------|-------------|--------------|---|---|----------------------|
| 10        | BTPN        | 2012         | Rp 2.485.314  | Rp 59.077.911                                 | 4.21                 |
|           |             | 2013         | Rp 2.868.855  | Rp 69.661.464                                 | 4.12                 |
|           |             | 2014         | Rp 2.522.528  | Rp 75.014.737                                 | 3.36                 |
| 11        | BVIC        | 2012         | Rp 252.594  | Rp 14.352.840                                 | 1.76                 |
|           |             | 2013         | Rp 311.950  | Rp 19.153.131                                 | 1.63                 |
|           |             | 2014         | Rp 121.533  | Rp 21.364.882                                 | 0.57                 |
| 12        | MAYA        | 2012         | Rp 351.141  | Rp 17.166.552                                 | 2.05                 |
|           |             | 2013         | Rp 509.628  | Rp 24.015.572                                 | 2.12                 |
|           |             | 2014         | Rp 580.328  | Rp 36.173.591                                 | 1.60                 |
| 13        | MCOR        | 2012         | Rp 128.018  | Rp 6.495.246                                  | 1.97                 |
|           |             | 2013         | Rp 118.708  | Rp 7.917.214                                  | 1.50                 |
|           |             | 2014         | Rp 71.448   | Rp 9.769.591                                  | 0.73                 |
| 14        | MEGA        | 2012         | Rp 1.566.014  | Rp 65.219.108                                 | 2.40                 |
|           |             | 2013         | Rp 632.550  | Rp 66.475.698                                 | 0.95                 |
|           |             | 2014         | Rp 697.981  | Rp 66.647.891                                 | 1.05                 |
| 15        | NISP        | 2012         | Rp 1.222.241  | Rp 79.141.737                                 | 1.54                 |
|           |             | 2013         | Rp 1.529.716  | Rp 97.524.537                                 | 1.57                 |
|           |             | 2014         | Rp 1.776.712  | Rp 103.123.179                                | 1.72                 |
| 16        | SDRA        | 2012         | Rp 160.367  | Rp 7.621.309                                  | 2.10                 |
|           |             | 2013         | Rp 272.623  | Rp 6.221.880                                  | 4.38                 |
|           |             | 2014         | Rp 188.798  | Rp 16.432.776                                 | 1.15                 |
| 17        | BJBR        | 2012         | Rp 1.512.499  | Rp 70.840.878                                 | 2.14                 |
|           |             | 2013         | Rp 1.752.874  | Rp 70.958.233                                 | 2.47                 |
|           |             | 2014         | Rp 1.438.489  | Rp 75.836.537                                 | 1.90                 |

**LAMPIRAN 3****DATA NON PERFORMING LOAN (NPL)**

| <b>NO</b> | <b>KODE BANK</b> | <b>TAHUN</b> | <b>NPL (%)</b> |
|-----------|------------------|--------------|----------------|
| 1         | BACA             | 2012         | 2.11           |
|           |                  | 2013         | 0.37           |
|           |                  | 2014         | 0.34           |
| 2         | BBCA             | 2012         | 0.40           |
|           |                  | 2013         | 0.40           |
|           |                  | 2014         | 0.60           |
| 3         | BBKP             | 2012         | 2.78           |
|           |                  | 2013         | 2.26           |
|           |                  | 2014         | 2.66           |
| 4         | BBNI             | 2012         | 2.84           |
|           |                  | 2013         | 2.17           |
|           |                  | 2014         | 1.96           |
| 5         | BBTN             | 2012         | 4.09           |
|           |                  | 2013         | 4.05           |
|           |                  | 2014         | 4.01           |
| 6         | BDMN             | 2012         | 2.40           |
|           |                  | 2013         | 1.90           |
|           |                  | 2014         | 2.30           |
| 7         | BMRI             | 2012         | 1.74           |
|           |                  | 2013         | 1.60           |
|           |                  | 2014         | 1.66           |
| 8         | BSIM             | 2012         | 3.18           |
|           |                  | 2013         | 2.50           |
|           |                  | 2014         | 3.00           |
| 9         | BSWD             | 2012         | 1.40           |
|           |                  | 2013         | 1.59           |
|           |                  | 2014         | 1.15           |
| 10        | BTPN             | 2012         | 0.60           |
|           |                  | 2013         | 0.70           |
|           |                  | 2014         | 0.70           |
| 11        | BVIC             | 2012         | 2.30           |
|           |                  | 2013         | 0.70           |
|           |                  | 2014         | 3.52           |

| <b>NO</b> | <b>KODE BANK</b> | <b>TAHUN</b> | <b>NPL (%)</b> |
|-----------|------------------|--------------|----------------|
| 12        | MAYA             | 2012         | 3.02           |
|           |                  | 2013         | 1.04           |
|           |                  | 2014         | 1.46           |
| 13        | MCOR             | 2012         | 1.98           |
|           |                  | 2013         | 1.69           |
|           |                  | 2014         | 2.71           |
| 14        | MEGA             | 2012         | 2.09           |
|           |                  | 2013         | 2.17           |
|           |                  | 2014         | 2.09           |
| 15        | NISP             | 2012         | 0.91           |
|           |                  | 2013         | 0.73           |
|           |                  | 2014         | 1.34           |
| 16        | SDRA             | 2012         | 0.65           |
|           |                  | 2013         | 0.48           |
|           |                  | 2014         | 2.51           |
| 17        | BJBR             | 2012         | 2.07           |
|           |                  | 2013         | 2.83           |
|           |                  | 2014         | 4.15           |



**LAMPIRAN 4**  
**DATA PENGOLAHAN KEPEMILIKAN MANAJERIAL**

| <b>No.</b> | <b>Kode Bank</b> | <b>Tahun</b> | <b>Saham<br/>Direktur &amp; Komisaris<br/>(Dalam Lembaran)</b> | <b>Total<br/>Saham Beredar<br/>(Dalam Lembaran)</b> | <b>Kepemilikan<br/>Manajerial<br/>( % )</b> |
|------------|------------------|--------------|--|---|---|
| 1          | BACA             | 2012         | 983.634.709  | 4.550.852.657                                       | 21.61                                       |
|            |                  | 2013         | 1.806.298.497  | 6.397.416.110                                       | 28.23                                       |
|            |                  | 2014         | 1.806.298.497  | 6.397.416.110                                       | 28.23                                       |
| 2          | BBCA             | 2012         | 64.715.438   | 24.456.229.000                                      | 0.26  |
|            |                  | 2013         | 63.847.068   | 24.655.010.000                                      | 0.26  |
|            |                  | 2014         | 59.913.360   | 24.655.010.000                                      | 0.24  |
| 3          | BBKP             | 2012         | 18.819.665   | 7.970.061.291                                       | 0.24  |
|            |                  | 2013         | 13.795.499   | 8.500.687.441                                       | 0.16  |
|            |                  | 2014         | 13.862.327   | 9.086.620.432                                       | 0.15  |
| 4          | BBNI             | 2012         | 43.760.136   | 18.648.656.458                                      | 0.23  |
|            |                  | 2013         | 39.929.446   | 18.648.656.458                                      | 0.21  |
|            |                  | 2014         | 37.541.246   | 18.648.656.458                                      | 0.20  |
| 5          | BBTN             | 2012         | 10.563.150   | 10.356.440.500                                      | 0.10  |
|            |                  | 2013         | 14.054.650   | 10.564.853.500                                      | 0.13  |
|            |                  | 2014         | 5.396.150  | 10.567.696.000                                      | 0.05  |
| 6          | BDMN             | 2012         | 25.870.272   | 9.584.643.365                                       | 0.27  |
|            |                  | 2013         | 25.870.272   | 9.584.643.365                                       | 0.27  |
|            |                  | 2014         | 17.223.642   | 9.584.643.365                                       | 0.18  |
| 7          | BMRI             | 2012         | 22.132.760   | 23.333.333.333                                      | 0.09  |
|            |                  | 2013         | 15.598.741   | 23.333.333.333                                      | 0.07  |
|            |                  | 2014         | 13.892.900   | 23.333.333.333                                      | 0.06  |
| 8          | BSIM             | 2012         | 3.554.375  | 10.283.836.238                                      | 0.03  |
|            |                  | 2013         | 3.954.375  | 13.116.881.498                                      | 0.03  |
|            |                  | 2014         | 4.154.375  | 14.040.168.349                                      | 0.03  |

| No.           | Kode Bank | Tahun | Saham<br>Direktur & Komisaris<br>(Dalam Lembaran) | Total<br>Saham Beredar<br>(Dalam Lembaran) | Kepemilikan<br>Manajerial<br>( % ) |
|---------------|-----------|-------|---|--|------------------------------------|
| 9             | BSWD      | 2012  | 14.000.000  | 868.000.000                                | 1.61                               |
|               |           | 2013  | 14.000.000  | 868.000.000                                | 1.61                               |
|               |           | 2014  | 14.000.000  | 868.000.000                                | 1.61                               |
| 10            | BTPN      | 2012  | 49.618.500  | 5.840.287.257                              | 0.85                               |
|               |           | 2013  | 49.618.500  | 5.840.287.257                              | 0.85                               |
|               |           | 2014  | 46.967.100  | 5.840.287.257                              | 0.80                               |
| 11            | BVIC      | 2012  | 882.000.000                                       | 6.604.344.442                              | 13.35                              |
|               |           | 2013  | 882.000.000                                       | 6.630.268.273                              | 13.30                              |
|               |           | 2014  | 882.000.000                                       | 7.139.166.980                              | 12.35                              |
| 12            | MAYA      | 2012  | 28.972.500  | 3.091.838.400                              | 0.94                               |
|               |           | 2013  | 28.972.500  | 3.478.318.200                              | 0.83                               |
|               |           | 2014  | 28.972.500  | 3.478.318.200                              | 0.83                               |
| 13            | MCOR      | 2012  | 51.495.306  | 4.282.838.507                              | 1.20                               |
|               |           | 2013  | 51.495.306  | 5.910.324.430                              | 0.87                               |
|               |           | 2014  | 51.495.306  | 5.910.894.430                              | 0.87                               |
| 14            | MEGA      | 2012  | 2.108.167.412                                     | 3.645.956.050                              | 57.82                              |
|               |           | 2013  | 718.500   | 163.756.000                                | 0.44                               |
|               |           | 2014  | 8.413.200   | 163.756.000                                | 5.14                               |
| 15            | NISP      | 2012  | 1.267.223   | 8.548.918.395                              | 0.01                               |
|               |           | 2013  | 1.645.209   | 11.472.648.486                             | 0.01                               |
|               |           | 2014  | 1.596.649   | 11.472.648.486                             | 0.01                               |
| 16            | SDRA      | 2012  | 12.464.310  | 2.316.373.000                              | 0.54                               |
|               |           | 2013  | 16.359.960  | 2.316.373.000                              | 0.71                               |
|               |           | 2014  | 11.868.510  | 5.072.356.660                              | 0.23                               |
| 17            | BJBR      | 2012  | 4.032.000   | 9.696.291.166                              | 0.04                               |
|               |           | 2013  | 4.032.000   | 9.696.291.166                              | 0.04                               |
|               |           | 2014  | 2.346.500   | 9.696.291.166                              | 0.02                               |
| <b>JUMLAH</b> |           |       | <b>10.363.200.541</b>                             | <b>481.211.911.802</b>                     |                                    |

**LAMPIRAN 5****DATA HASIL PENGOLAHAN SEMUA VARIABEL**

| <b>NO</b> | <b>KODE BANK</b> | <b>TAHUN</b> | <b>ROA (%)</b> | <b>NPL (%)</b> | <b>KEP. Manajerial (%)</b> |
|-----------|------------------|--------------|----------------|----------------|----------------------------|
| 1         | BACA             | 2012         | 1.10           | 2.11           | 21.61                      |
|           | BACA             | 2013         | 1.31           | 0.37           | 28.23                      |
|           | BACA             | 2014         | 1.07           | 0.34           | 28.23                      |
| 2         | BBCA             | 2012         | 3.32           | 0.40           | 0.26                       |
|           | BBCA             | 2013         | 3.59           | 0.40           | 0.26                       |
|           | BBCA             | 2014         | 3.75           | 0.60           | 0.24                       |
| 3         | BBKP             | 2012         | 1.61           | 2.78           | 0.24                       |
|           | BBKP             | 2013         | 1.72           | 2.26           | 0.16                       |
|           | BBKP             | 2014         | 1.23           | 2.66           | 0.15                       |
| 4         | BBNI             | 2012         | 2.67           | 2.84           | 0.23                       |
|           | BBNI             | 2013         | 2.92           | 2.17           | 0.21                       |
|           | BBNI             | 2014         | 3.25           | 1.96           | 0.20                       |
| 5         | BBTN             | 2012         | 1.67           | 4.09           | 0.10                       |
|           | BBTN             | 2013         | 1.63           | 4.05           | 0.13                       |
|           | BBTN             | 2014         | 1.07           | 4.01           | 0.05                       |
| 6         | BDMN             | 2012         | 3.52           | 2.40           | 0.27                       |
|           | BDMN             | 2013         | 3.00           | 1.90           | 0.27                       |
|           | BDMN             | 2014         | 1.82           | 2.30           | 0.18                       |
| 7         | BMRI             | 2012         | 3.23           | 1.74           | 0.09                       |
|           | BMRI             | 2013         | 3.28           | 1.60           | 0.07                       |
|           | BMRI             | 2014         | 3.04           | 1.66           | 0.06                       |
| 8         | BSIM             | 2012         | 1.88           | 3.18           | 0.03                       |
|           | BSIM             | 2013         | 1.64           | 2.50           | 0.03                       |
|           | BSIM             | 2014         | 0.94           | 3.00           | 0.03                       |
| 9         | BSWD             | 2012         | 2.91           | 1.40           | 1.61                       |
|           | BSWD             | 2013         | 3.04           | 1.59           | 1.61                       |
|           | BSWD             | 2014         | 2.73           | 1.15           | 1.61                       |
| 10        | BTPN             | 2012         | 4.21           | 0.60           | 0.85                       |
|           | BTPN             | 2013         | 4.12           | 0.70           | 0.85                       |
|           | BTPN             | 2014         | 3.36           | 0.70           | 0.80                       |
| 11        | BVIC             | 2012         | 1.76           | 2.30           | 13.35                      |
|           | BVIC             | 2013         | 1.63           | 0.70           | 13.30                      |
|           | BVIC             | 2014         | 0.57           | 3.52           | 12.35                      |



| <b>NO</b> | <b>KODE BANK</b> | <b>TAHUN</b> | <b>ROA (%)</b> | <b>NPL (%)</b> | <b>Kepemilikan Manajerial (%)</b> |
|-----------|------------------|--------------|----------------|----------------|-----------------------------------|
| 12        | MAYA             | 2012         | 2.05           | 3.02           | 0.94                              |
|           | MAYA             | 2013         | 2.12           | 1.04           | 0.83                              |
|           | MAYA             | 2014         | 1.60           | 1.46           | 0.83                              |
| 13        | MCOR             | 2012         | 1.97           | 1.98           | 1.20                              |
|           | MCOR             | 2013         | 1.50           | 1.69           | 0.87                              |
|           | MCOR             | 2014         | 0.73           | 2.71           | 0.87                              |
| 14        | MEGA             | 2012         | 2.40           | 2.09           | 57.82                             |
|           | MEGA             | 2013         | 0.95           | 2.17           | 0.44                              |
|           | MEGA             | 2014         | 1.05           | 2.09           | 5.14                              |
| 15        | NISP             | 2012         | 1.54           | 0.91           | 0.01                              |
|           | NISP             | 2013         | 1.57           | 0.73           | 0.01                              |
|           | NISP             | 2014         | 1.72           | 1.34           | 0.01                              |
| 16        | SDRA             | 2012         | 2.10           | 0.65           | 0.54                              |
|           | SDRA             | 2013         | 4.38           | 0.48           | 0.71                              |
|           | SDRA             | 2014         | 1.15           | 2.51           | 0.23                              |
| 17        | BJBR             | 2012         | 2.14           | 2.07           | 0.04                              |
|           | BJBR             | 2013         | 2.47           | 2.83           | 0.04                              |
|           | BJBR             | 2014         | 1.90           | 4.15           | 0.02                              |



**LAMPIRAN 6****RATA-RATA RISIKO KREDIT (NPL)**

| <b>NO</b>        | <b>NAMA PERUSAHAAN</b>                | <b>KODE BANK</b> | <b>TAHUN 2012</b> | <b>TAHUN 2013</b> | <b>TAHUN 2014</b> |
|------------------|---------------------------------------|------------------|-------------------|-------------------|-------------------|
| 1                | Bank Capital Indonesia Tbk            | BACA             | 2,11              | 0,37              | 0,34              |
| 2                | Bank Central Asia Tbk                 | BBCA             | 0,40              | 0,40              | 0,60              |
| 3                | Bank Bukopin Tbk                      | BBKP             | 2,78              | 2,26              | 2,66              |
| 4                | Bank Negara Indonesia (Persero)Tbk    | BBNI             | 2,84              | 2,17              | 1,96              |
| 5                | Bank Tabungan Negara (Persero) Tbk    | BBTN             | 4,09              | 4,05              | 4,01              |
| 6                | Bank Danamon Indonesia Tbk            | BDMN             | 2,40              | 1,90              | 2,30              |
| 7                | Bank Mandiri (Persero) Tbk            | BMRI             | 1,74              | 1,60              | 1,66              |
| 8                | Bank Sinar Mas Tbk                    | BSIM             | 3,18              | 2,50              | 3,00              |
| 9                | Bank Swadesi Tbk                      | BSWD             | 1,40              | 1,59              | 1,15              |
| 10               | Bank Tabungan Pensiunan Nasional Tbk  | BTPN             | 0,60              | 0,70              | 0,70              |
| 11               | Bank Victoria International Tbk       | BVIC             | 2,30              | 0,70              | 3,52              |
| 12               | Bank Mayapada International Tbk       | MAYA             | 3,02              | 1,04              | 1,46              |
| 13               | Bank Windu Kentjana International Tbk | MCOR             | 1,98              | 1,69              | 2,71              |
| 14               | Bank Mega Tbk                         | MEGA             | 2,09              | 2,17              | 2,09              |
| 15               | Bank NISP OCBC Tbk                    | NISP             | 0,91              | 0,73              | 1,34              |
| 16               | Bank Himpunan Saudara 1906 Tbk        | SDRA             | 0,65              | 0,48              | 2,51              |
| 17               | Bank Jabar Banten Tbk                 | BJBR             | 2,07              | 2,83              | 4,15              |
| <b>RATA-RATA</b> |                                       |                  | <b>2,03</b>       | <b>1,60</b>       | <b>2,13</b>       |

**LAMPIRAN 7****RATA-RATA PROFITABILITAS (ROA)**

| <b>NO</b>        | <b>NAMA PERUSAHAAN</b>                | <b>KODE BANK</b> | <b>TAHUN 2012</b> | <b>TAHUN 2013</b> | <b>TAHUN 2014</b> |
|------------------|---------------------------------------|------------------|-------------------|-------------------|-------------------|
| 1                | Bank Capital Indonesia Tbk            | BACA             | 1,10              | 1,31              | 1,07              |
| 2                | Bank Central Asia Tbk                 | BBCA             | 3,32              | 3,59              | 3,75              |
| 3                | Bank Bukopin Tbk                      | BBKP             | 1,61              | 1,72              | 1,23              |
| 4                | Bank Negara Indonesia (Persero)Tbk    | BBNI             | 2,67              | 2,92              | 3,25              |
| 5                | Bank Tabungan Negara (Persero) Tbk    | BBTN             | 1,67              | 1,63              | 1,07              |
| 6                | Bank Danamon Indonesia Tbk            | BDMN             | 3,52              | 3,00              | 1,82              |
| 7                | Bank Mandiri (Persero) Tbk            | BMRI             | 3,23              | 3,28              | 3,04              |
| 8                | Bank Sinar Mas Tbk                    | BSIM             | 1,88              | 1,64              | 0,94              |
| 9                | Bank Swadesi Tbk                      | BSWD             | 2,91              | 3,04              | 2,73              |
| 10               | Bank Tabungan Pensiunan Nasional Tbk  | BTPN             | 4,21              | 4,12              | 3,36              |
| 11               | Bank Victoria International Tbk       | BVIC             | 1,76              | 1,63              | 0,57              |
| 12               | Bank Mayapada International Tbk       | MAYA             | 2,05              | 2,12              | 1,60              |
| 13               | Bank Windu Kentjana International Tbk | MCOR             | 1,97              | 1,50              | 0,73              |
| 14               | Bank Mega Tbk                         | MEGA             | 2,40              | 0,95              | 1,05              |
| 15               | Bank NISP OCBC Tbk                    | NISP             | 1,54              | 1,57              | 1,72              |
| 16               | Bank Himpunan Saudara 1906 Tbk        | SDRA             | 2,10              | 4,38              | 1,15              |
| 17               | Bank Jabar Banten Tbk                 | BJBR             | 2,14              | 2,47              | 1,90              |
| <b>RATA-RATA</b> |                                       |                  | <b>2,36</b>       | <b>2,40</b>       | <b>1,82</b>       |


**LAMPIRAN 8****RATA-RATA KEPEMILIKAN MANAJERIAL**

| <b>NO</b>        | <b>NAMA PERUSAHAAN</b>                | <b>KODE BANK</b> | <b>TAHUN 2012</b> | <b>TAHUN 2013</b> | <b>TAHUN 2014</b> |
|------------------|---------------------------------------|------------------|-------------------|-------------------|-------------------|
| 1                | Bank Capital Indonesia Tbk            | BACA             | 21,61             | 28,23             | 28,23             |
| 2                | Bank Central Asia Tbk                 | BBCA             | 0,26              | 0,26              | 0,24              |
| 3                | Bank Bukopin Tbk                      | BBKP             | 0,24              | 0,16              | 0,15              |
| 4                | Bank Negara Indonesia (Persero)Tbk    | BBNI             | 0,23              | 0,21              | 0,20              |
| 5                | Bank Tabungan Negara (Persero) Tbk    | BBTN             | 0,10              | 0,13              | 0,05              |
| 6                | Bank Danamon Indonesia Tbk            | BDMN             | 0,27              | 0,27              | 0,18              |
| 7                | Bank Mandiri (Persero) Tbk            | BMRI             | 0,09              | 0,07              | 0,06              |
| 8                | Bank Sinar Mas Tbk                    | BSIM             | 0,03              | 0,03              | 0,03              |
| 9                | Bank Swadesi Tbk                      | BSWD             | 1,61              | 1,61              | 1,61              |
| 10               | Bank Tabungan Pensiunan Nasional Tbk  | BTPN             | 0,85              | 0,85              | 0,80              |
| 11               | Bank Victoria International Tbk       | BVIC             | 13,35             | 13,30             | 12,35             |
| 12               | Bank Mayapada International Tbk       | MAYA             | 0,94              | 0,83              | 0,83              |
| 13               | Bank Windu Kentjana International Tbk | MCOR             | 1,20              | 0,87              | 0,87              |
| 14               | Bank Mega Tbk                         | MEGA             | 57,82             | 0,44              | 5,14              |
| 15               | Bank NISP OCBC Tbk                    | NISP             | 0,01              | 0,01              | 0,01              |
| 16               | Bank Himpunan Saudara 1906 Tbk        | SDRA             | 0,54              | 0,71              | 0,23              |
| 17               | Bank Jabar Banten Tbk                 | BJBR             | 0,04              | 0,04              | 0,02              |
| <b>RATA-RATA</b> |                                       |                  | <b>5,83</b>       | <b>2,82</b>       | <b>3,00</b>       |

**LAMPIRAN 9**

**PERBANDINGAN RATA-RATA RISIKO KREDIT DENGAN PROFITABILITAS**

**TAHUN 2012 SAMPAI 2014**

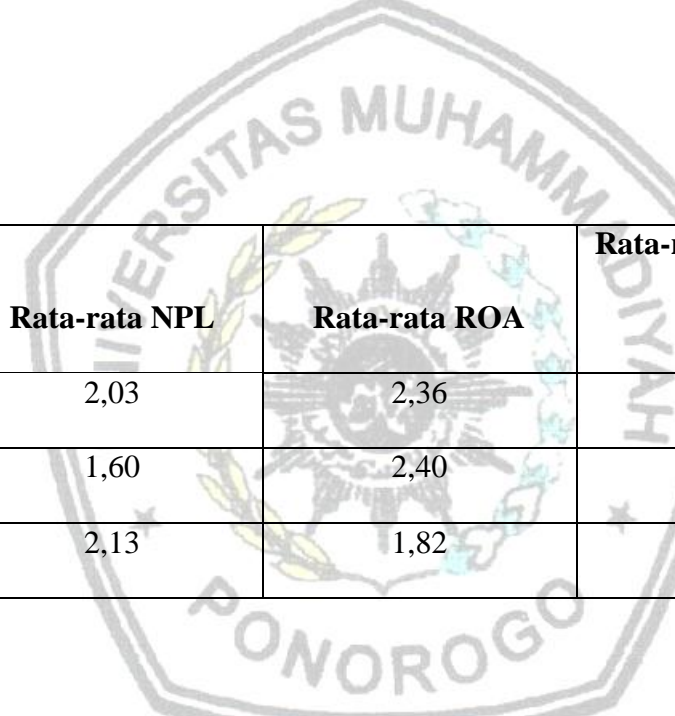


| <b>Tahun</b> | <b>Rata-rata NPL</b> | <b>Rata-rata ROA</b> |
|--------------|----------------------|----------------------|
| 2011         | 2,03                 | 2,36                 |
| 2012         | 1,60                 | 2,40                 |
| 2013         | 2,13                 | 1,82                 |

**LAMPIRAN 10**

**PERBANDINGAN RATA-RATA NPL, ROA, DAN KEPEMILIKAN MANAJERIAL**

**TAHUN 2012 SAMPAI 2014**



| <b>Tahun</b> | <b>Rata-rata NPL</b> | <b>Rata-rata ROA</b> | <b>Rata-rata Kepemilikan Manajerial</b> |
|--------------|----------------------|----------------------|---|
| 2011         | 2,03                 | 2,36                 | 5,83                                    |
| 2012         | 1,60                 | 2,40                 | 2,83                                    |
| 2013         | 2,13                 | 1,82                 | 3,00                                    |

## LAMPIRAN 11

### HASIL UJI STATISTIK DESKRIPTIF

**Descriptive Statistics**

|                    | N  | Minimum | Maximum | Mean   | Std. Deviation |
|--------------------|----|---------|---------|--------|----------------|
| ROA                | 51 | .57     | 4.38    | 2.1947 | .98411         |
| NPL                | 51 | .34     | 4.15    | 1.9196 | 1.06212        |
| GCG                | 51 | .01     | 57.82   | 3.8865 | 10.18284       |
| Valid N (listwise) | 51 |         |         |        |                |



## LAMPIRAN 12

### HASIL UJI ASUMSI KLASIK

#### 1. UJI NORMALITAS

One-Sample Kolmogorov-Smirnov Test

|                                 |                | Unstandardized Residual |
|---------------------------------|----------------|-------------------------|
| N                               |                | 51                      |
| Normal Parameters <sup>a</sup>  | Mean           | .0000000                |
|                                 | Std. Deviation | .42652502               |
| Most Extreme Differences        | Absolute       | .111                    |
|                                 | Positive       | .080                    |
|                                 | Negative       | -.111                   |
| Kolmogorov-Smirnov Z            |                | .792                    |
| Asymp. Sig. (2-tailed)          |                | .558                    |
| a. Test distribution is Normal. |                |                         |

#### 2. UJI MULTIKOLINEARITAS

Coefficients<sup>a</sup>

| Model        | Unstandardized Coefficients |            | Standardized Coefficients | t      | Sig. | Collinearity Statistics |       |
|--------------|-----------------------------|------------|---------------------------|--------|------|-------------------------|-------|
|              | B                           | Std. Error | Beta                      |        |      | Tolerance               | VIF   |
| 1 (Constant) | .774                        | .075       |                           | 10.277 | .000 |                         |       |
| Ln_X1        | -.295                       | .094       | -.428                     | -3.145 | .003 | .886                    | 1.129 |
| Ln_X2        | -.074                       | .033       | -.333                     | -2.245 | .030 | .745                    | 1.343 |
| Ln_X1.Ln_X2  | .037                        | .038       | .145                      | .966   | .339 | .726                    | 1.378 |

a. Dependent Variable: Ln\_Y



### 3. UJI HETEROKEDASTISITAS

**Coefficients<sup>a</sup>**

| Model        | Unstandardized Coefficients |            | Standardized Coefficients | t      | Sig. |
|--------------|-----------------------------|------------|---------------------------|--------|------|
|              | B                           | Std. Error | Beta                      |        |      |
| 1 (Constant) | .040                        | .030       |                           | 1.318  | .194 |
| X1           | .019                        | .013       | .100                      | 1.452  | .153 |
| X2           | .032                        | .003       | 1.570                     | 10.968 | .000 |
| MODERATING   | -.009                       | .002       | -.842                     | -5.921 | .000 |

a. Dependent Variable: ABS



**Coefficients<sup>a</sup>**

| Model        | Unstandardized Coefficients |            | Standardized Coefficients | t      | Sig. |
|--------------|-----------------------------|------------|---------------------------|--------|------|
|              | B                           | Std. Error | Beta                      |        |      |
| 1 (Constant) | .045                        | .007       |                           | 6.452  | .000 |
| Ln_X1        | -.011                       | .009       | -.190                     | -1.284 | .205 |
| Ln_X2        | .004                        | .003       | .231                      | 1.434  | .158 |
| Ln_X1.Ln_X2  | -.005                       | .004       | -.241                     | -1.472 | .148 |

a. Dependent Variable: ABS

#### 4. UJI AUTOKORELASI

**Model Summary<sup>b</sup>**

| Model | R                 | R Square | Adjusted R Square | Std. Error of the Estimate | Durbin-Watson |
|-------|-------------------|----------|-------------------|----------------------------|---------------|
| 1     | .479 <sup>a</sup> | .229     | .180              | .43563                     | 1.394         |

a. Predictors: (Constant), Ln\_X1.Ln\_X2, Ln\_X1, Ln\_X2

b. Dependent Variable: Ln\_Y



**Model Summary<sup>b</sup>**

| Model | R                 | R Square | Adjusted R Square | Std. Error of the Estimate | Durbin-Watson |
|-------|-------------------|----------|-------------------|----------------------------|---------------|
| 1     | .263 <sup>a</sup> | .069     | .050              | .41846946                  | 2.032         |

a. Predictors: (Constant), Ut\_1

b. Dependent Variable: Unstandardized Residual

## LAMPIRAN 13

### HASIL UJI ANALISIS REGRESI

#### 1. REGRESI LINIER SEDERHANA

**Variables Entered/Removed<sup>b</sup>**

| Model | Variables Entered  | Variables Removed | Method |
|-------|--------------------|-------------------|--------|
| 1     | Ln_X1 <sup>a</sup> |                   | Enter  |

a. All requested variables entered.

b. Dependent Variable: Ln\_Y

**Model Summary**

| Model | R                 | R Square | Adjusted R Square | Std. Error of the Estimate |
|-------|-------------------|----------|-------------------|----------------------------|
| 1     | .383 <sup>a</sup> | .147     | .129              | .44893                     |

a. Predictors: (Constant), Ln\_X1

b.

**ANOVA<sup>b</sup>**

| Model |            | Sum of Squares | df | Mean Square | F     | Sig.              |
|-------|------------|----------------|----|-------------|-------|-------------------|
| 1     | Regression | 1.699          | 1  | 1.699       | 8.430 | .006 <sup>a</sup> |
|       | Residual   | 9.876          | 49 | .202        |       |                   |
|       | Total      | 11.575         | 50 |             |       |                   |

a. Predictors: (Constant), Ln\_X1

b. Dependent Variable: Ln\_Y

**Coefficients<sup>a</sup>**

| Model |            | Unstandardized Coefficients |            | Standardized Coefficients | t      | Sig. |
|-------|------------|-----------------------------|------------|---------------------------|--------|------|
|       |            | B                           | Std. Error | Beta                      |        |      |
| 1     | (Constant) | .800                        | .075       |                           | 10.631 | .000 |
|       | Ln_X1      | -.264                       | .091       | -.383                     | -2.903 | .006 |

a. Dependent Variable: Ln\_Y

## 2. REGRESI LINIER BERGANDA

**Variables Entered/Removed<sup>b</sup>**

| Model | Variables Entered                         | Variables Removed | Method  |
|-------|---|-------------------|---------|
| 1     | Ln_X1.Ln_X2,<br>Ln_X1, Ln_X2 <sup>a</sup> |                   | . Enter |

a. All requested variables entered.

b. Dependent Variable: Ln\_Y

**Model Summary**

| Model | R                 | R Square | Adjusted R Square | Std. Error of the Estimate |
|-------|-------------------|----------|-------------------|----------------------------|
| 1     | .479 <sup>a</sup> | .229     | .180              | .43563                     |

a. Predictors: (Constant), Ln\_X1.Ln\_X2, Ln\_X1, Ln\_X2

**ANOVA<sup>b</sup>**

| Model |            | Sum of Squares | df | Mean Square | F     | Sig.              |
|-------|------------|----------------|----|-------------|-------|-------------------|
| 1     | Regression | 2.655          | 3  | .885        | 4.664 | .006 <sup>a</sup> |
|       | Residual   | 8.919          | 47 | .190        |       |                   |
|       | Total      | 11.575         | 50 |             |       |                   |

a. Predictors: (Constant), Ln\_X1.Ln\_X2, Ln\_X1, Ln\_X2

b. Dependent Variable: Ln\_Y

**Coefficients<sup>a</sup>**

| Model |             | Unstandardized Coefficients |            | Standardized Coefficients | t      | Sig. |
|-------|-------------|-----------------------------|------------|---------------------------|--------|------|
|       |             | B                           | Std. Error | Beta                      |        |      |
| 1     | (Constant)  | .774                        | .075       |                           | 10.277 | .000 |
|       | Ln_X1       | -.295                       | .094       | -.428                     | -3.145 | .003 |
|       | Ln_X2       | -.074                       | .033       | -.333                     | -2.245 | .030 |
|       | Ln_X1.Ln_X2 | .037                        | .038       | .145                      | .966   | .339 |

a. Dependent Variable: Ln\_Y

**LAMPIRAN 14**  
**HASIL PENGUJIAN HIPOTESIS**

**1. UJI KOEFISIEN DTERMINASI ( $R^2$ )**

**Model Summary**

| Model | R                 | R Square | Adjusted R Square | Std. Error of the Estimate |
|-------|-------------------|----------|-------------------|----------------------------|
| 1     | .479 <sup>a</sup> | .229     | .180              | .43563                     |

a. Predictors: (Constant), Ln\_X1.Ln\_X2, Ln\_X1, Ln\_X2

**2. UJI T (UJI PARSIAL)**

**Coefficients<sup>a</sup>**

| Model |            | Unstandardized Coefficients |            | Standardized Coefficients | t      | Sig. |
|-------|------------|-----------------------------|------------|---------------------------|--------|------|
|       |            | B                           | Std. Error | Beta                      |        |      |
| 1     | (Constant) | .800                        | .075       |                           | 10.631 | .000 |
|       | Ln_X1      | -.264                       | .091       | -.383                     | -2.903 | .006 |

a. Dependent Variable: Ln\_Y

**3. UJI F (UJI SIMULTAN)**

**ANOVA<sup>a</sup>**

| Model |            | Sum of Squares | df | Mean Square | F     | Sig.              |
|-------|------------|----------------|----|-------------|-------|-------------------|
| 1     | Regression | 2.655          | 3  | .885        | 4.664 | .006 <sup>a</sup> |
|       | Residual   | 8.919          | 47 | .190        |       |                   |
|       | Total      | 11.575         | 50 |             |       |                   |

a. Predictors: (Constant), Ln\_X1.Ln\_X2, Ln\_X1, Ln\_X2

b. Dependent Variable: Ln\_Y

