



**LAMPIRAN I**

**DAFTAR**

**POPULASI PENELITIAN**

### Populasi Penelitian

No.	Kode Saham	Nama Perusahaan	Tanggal IPO
1.	AGRO	Bank Rakyat Indonesia Agro Niaga Tbk	08 Agts 2003
2.	AGRS	Bank Agris Tbk	22 Des 2014
3.	ARTOS	Bank Artos Indonesia Tbk	12 Jan 2016
4.	BABP	PT Bank MNC Internasional Tbk	15 Jul 2002
5.	BACA	Bank Capital Indonesia Tbk	08 Okt 2007
6.	BBCA	Bank Central Asia Tbk	31 Mei 2000
7.	BBHI	Bank Harda Internasioal Tbk	12 Agts 2015
8.	BBKP	Bank Bukopin Tbk	10 Jul 2006
9.	BBMD	Bank Mestika Dharma Tbk	08 Jul 2013
10.	BBNI	Bank Negara Indonesia (Persero)Tbk	25 Nov 1996
11.	BBNP	Bank Nusantara Parahyangan Tbk	10 Jan 2001
12.	BBRI	Bank Rakyat Indonesia (Persero)Tbk	10 Nov 2003
13.	BBTN	Bank Tabungan Negara (Persero) Tbk	17 Des 2009
14.	BBYB	PT Bank Yudha Bakti Tbk	13 Jan 2015
15.	BCIC	Bank Mutiara Tbk	25 Jun 1997
16.	BDMN	Bank Danamon Tbk	06 Des 1989
17.	BEKS	Bank Pundi Indonesia Tbk	13 Jul 2001
18.	BGTB	Bank Ganesha Tbk	12 Mei 2016
19.	BINA	Bank Ina Perdana Tbk	16 Jan 2014
20.	BJBR	Bank Jabar Banten Tbk	08 Jul 2010
21.	BJTM	Bank Pemda Jawa Timur Tbk	12 Jul 2012
22.	BKSW	Bank Kesawan / QNB Indonesia Tbk	21 Nov 2002
23.	BMAS	Bank Maspion Indonesia Tbk	11 Jul 2013
24.	BMRI	Bank Mandiri (Persero) Tbk	14 Jul 2003
25.	BNBA	Bank Bumi Arta Tbk	31 Des 1999
26.	BNGA	Bank CIMB Niaga Tbk	29 Nov 1989
27.	BNII	Bank Maybank Indonesia / Internasional Indonesia Tbk	21 Nov 1989
28.	BNLI	Bank Permata Tbk	15 Jan 1990
29.	BSIM	Bank Sinar Mas Tbk	13 Des 2010
30.	BSWD	Bank of India Indonesia / Swadesi Tbk	01 Mei 2002
31.	BTPN	Bank Tabungan Pensiunan Nasional Tbk	12 Mar 2008
32.	BVIC	Bank Victoria International Tbk	30 Jun 1999
33.	DNAR	Bank Dinar Indonesia TBK	11 Jul 2014
34.	INPC	Bank Artha Graha International Tbk	29 Agts 1990
35.	MAYA	Bank Mayapada International Tbk	29 Agts 1997
36.	MCOR	Bank Windu Kentjana International Tbk	03 Jul 2007
37.	MEGA	Bank Mega Tbk	17 Apr 2000
38.	NAGA	Bank Mitraniaga Tbk	09 Jul 2013
39.	NISP	Bank NISP OCBC Tbk	20 Okt 1994
40.	NOBU	Bank Nationalnobu Tbk	20 Mei 2013
41.	PNBN	Bank Pan Indonesia Tbk	29 Des 1982
42.	PNBS	Bank Panin Syariah Tbk	15 Jan 2014
43.	SDRA	Bank Himpunan Saudara 1906 Tbk	15 Des 2006

Sumber: [www.idx.co.id](http://www.idx.co.id)



**LAMPIRAN II**  
**KRITERIA PENGAMBILAN SAMPEL**

### KRITERIA PENGAMBILAN SAMPEL

No	Kode Saham	Nama Perusahaan	Tanggal IPO	Kriteria Sampel						Sampel
				2013		2014		2015		
				a	b	a	b	a	b	
1	AGRO	Bank Rakyat Indonesia Agroniaga	08-Agu-03	√	√	√	√	√	√	3
2	AGRS	Bank Agris Tbk	22-Des-14	√	√	√	√	√	√	3
3	ARTO	Bank Artos Indonesia Tbk	12-Jan-16							
4	BABP	Bank MNC Internasional Tbk	15-Jul-02	√	√	√	√	√	√	3
5	BACA	Bank Capital Indonesia Tbk	08-Okt-07	√	√	√	√	√	√	3
6	BBCA	Bank Central Asia Tbk	31-Mei-00	√	√	√	√	√	√	3
7	BBHI	Bank Harda Internasional Tbk	12-Agu-15	√		√		√		
8	BBKP	Bank Bukopin Tbk	10-Jul-06	√	√	√	√	√	√	3
9	BBMD	Bank Mestika Dharma Tbk	08-Jul-13	√		√		√		
10	BBNI	Bank Negara Indonesia (Persero) Tbk	25-Nov-96	√		√		√		
11	BBNP	Bank Nusantara Parahyangan Tbk	10-Jan-01	√	√	√	√	√	√	3
12	BBRI	Bank Rakyat Indonesia (Persero) Tbk	10-Nov-03	√	√	√	√	√	√	3
13	BBTN	Bank Tabungan Negara (Persero) Tbk	17-Des-09	√		√		√		
14	BBYB	PT. Bank Yudha Bakti Tbk	13-Jan-15	√	√	√	√	√	√	3
15	BCIC	Bank Mutiara Tbk	25-Jun-97	√		√		√		
16	BDMN	Bank Danamon Tbk	06-Des-89	√		√		√		
17	BEKS	Bank Pundi Indonesia Tbk	13-Jul-01	√	√	√	√	√	√	3
18	BGTG	Bank Ganesha Tbk	12-Mei-16							
19	BINA	Bank Ina Perdana Tbk	16-Jan-14	√	√	√	√	√	√	3
20	BJBR	Bank Jabar Banten Tbk	08-Jul-16	√		√		√		
21	BJTM	Bank Pemda Jawa Timur Tbk	12-Jul-12	√	√	√	√	√	√	3
22	BKSW	Bank Kesawan/QNB Indonesia Tbk	21-Nov-02	√		√		√		

23	BMAS	Bank Maspion Indonesia Tbk	11-Jul-13	√		√		√		
24	BMRI	Bank Mandiri (Persero) Tbk	14-Jul-03	√		√		√		
25	BNBA	Bank Bumi Arta Tbk	31-Des-99	√	√	√	√	√	√	3
26	BNGA	Bank CIMB Niaga Tbk	29-Nov-89	√		√		√		
27	BNII	Bank Maybank Indonesia/Internasional Indonesia Tbk	21-Nov-89	√		√		√		
28	BNLI	Bank Permata Tbk	15-Jan-90	√	√	√	√	√	√	3
29	BSIM	Bank Sinar Mas Tbk	13-Des-10	√	√	√	√	√	√	3
30	BSWD	Bank of India Indonesia/swadesi Tbk	01-Mei-02	√	√	√	√	√	√	3
31	BTPN	Bnak Tabungan Pensiunan Nasional Tbk	12-Mar-08	√		√		√		
32	BVIC	Bank Victoria Internasional Tbk	30-Jun-99	√		√		√		
33	DNAR	Bank Dinar Indonesia Tbk	11-Jul-14	√	√	√	√	√	√	3
34	INPC	Bank Artha Graha International Tbk	29-Agu-90	√	√	√	√	√	√	3
35	MAYA	Bank Mega Tbk	29-Agu-97	√	√	√	√	√	√	3
36	MCOR	Bank Windu Kentjana Internasional Tbk	03-Jul-07	√	√	√	√	√	√	3
37	MEGA	Bank Mega Tbk	17-Apr-00	√	√	√	√	√	√	3
38	NAGA	Bank Mitraniaga Tbk	09-Jul-13	√	√	√	√	√	√	3
39	NISP	Bank NISP OCBC Tbk	20-Okt-94	√		√		√		
40	NOBU	Bank Nationalnobu Tbk	20-Mei-13	√	√	√	√	√	√	3
41	PNBN	Bank Pan Indonesia Tbk	29-Des-82	√		√		√		
42	PNBS	Bank Panin Syariah Tbk	15-Jan-14							
43	SDRA	Bank Himpunan Saudara 1906 Tbk	15-Des-06	√		√		√		
<b>JUMLAH SAMPEL PENELITIAN</b>										69

Sumber: Laporan Keuangan, 2016



**LAMPIRAN III**

**DAFTAR**

**SAMPEL PENELITIAN**

### SAMPEL PENELITIAN

No	Kode Bank	Nama Perusahaan
1	AGRO	Bank Rakyat Indonesia Agro Niaga Tbk
2	AGRS	Bank Agris Tbk
3	BABP	Bank MNC Internasional Tbk
4	BACA	Bank Capital Indonesia Tbk
5	BBCA	Bank Central Asia Tbk
6	BBKP	Bank Bukopin Tbk
7	BBNP	Bank Nusantara Parahyangan Tbk
8	BBRI	Bank Rakyat Indonesia (Persero) Tbk
9	BBYB	Bank Yudha Bakti Tbk
10	BEKS	Bank Pundi Indonesia Tbk
11	BINA	Bank Ina Perdana
12	BJTM	Bank Daerah Jawa Timur Tbk
13	BNBA	Bank Bumi Arta Tbk
14	BNLI	Bank Permata Tbk
15	BSIM	Bank Sinarmas Tbk
16	BSWD	Bank of India Indonesia/Swadesi Tbk
17	DNAR	Bank Dinar Indonesia Tbk
18	INPC	Bank Artha Graha Internasional Tbk
19	MAYA	Bank Mayapada Internasional Tbk
20	MCOR	Bank Windu Kentjana Internasional Tbk
21	MEGA	Bank Mega Tbk
22	NAGA	Bank Mitraniaga Tbk
23	NOBU	Bank Nationalnobu Tbk

Sumber : [www.idx.co.id](http://www.idx.co.id) , Januari 2016



**LAMPIRAN IV**  
**DATA TINGKAT SUKU**  
**BUNGA**



### DATA TINGKATSUKU BUNGA

No	Kode Bank	Tahun	Suku Bunga Kredit (%)
1	AGRO	2013	13.32
		2014	13.26
		2015	13.29
2	AGRS	2013	11.75
		2014	12.74
		2015	13.98
3	BABP	2013	13.20
		2014	13.29
		2015	13.51
4	BACA	2013	14.78
		2014	15.32
		2015	13.83
5	BBCA	2013	9.57
		2014	10.70
		2015	10.86
6	BBKP	2013	12.15
		2014	12.76
		2015	13.64
7	BBNP	2013	11.25
		2014	12.85
		2015	13.54
8	BBRI	2013	11.79
		2014	12.09
		2015	12.47
9	BBYB	2013	18.00
		2014	18.00
		2015	17.00
10	BEKS	2013	12.28
		2014	12.24
		2015	13.12
11	BINA	2013	18.46
		2014	14.50
		2015	13.85
12	BJTM	2013	14.04
		2014	11.75
		2015	14.37
13	BNBA	2013	12.37
		2014	13.29

		2015	13.13
14	BNLI	2013	11.86
		2014	12.62
		2015	12.72
15	BSIM	2013	13.19
		2014	13.73
		2015	14.71
16	BSWD	2013	13.09
		2014	14.21
		2015	14.06
17	DNAR	2013	13.24
		2014	13.41
		2015	13.71
18	INPC	2013	12.80
		2014	14.70
		2015	14.82
19	MAYA	2013	14.35
		2014	15.63
		2015	15.32
20	MCOR	2013	11.67
		2014	13.30
		2015	13.12
21	MEGA	2013	13.83
		2014	14.29
		2015	14.32
22	NAGA	2013	13.17
		2014	15.46
		2015	15.29
23	NOBU	2013	10.62
		2014	11.55
		2015	11.73

Sumber : [www.idx.com](http://www.idx.com), Januari 2017



**LAMPIRAN V**  
**PERHITUNGAN**  
***LOAN TO DEPOSIT RATIO***

### HASIL PERHITUNGAN LOAN TO DEPOSIT RATIO

No	Kode Bank	Tahun	Kredit yang di berikan (A)	Dana Pihak Ketiga				Loan to Deposit Ratio(%) ( $\frac{A}{B} \times 100\%$ )
				Giro (a)	Tabungan (b)	Deposito (c)	Total (B) (a+b+c)	
1	AGRO	2013	Rp 3.698.592.953.000	Rp 649.443.046.000	Rp 231.042.397.000	Rp 3.239.768.390.000	Rp 4.120.253.833.000	89,77
		2014	Rp 4.694.580.210.000	Rp 354.983.627.000	Rp 308.795.502.000	Rp 4.542.474.337.000	Rp 5.206.253.466.000	90,17
		2015	Rp 6.044.521.633.000	Rp 456.347.756.000	Rp 451.827.362.000	Rp 5.953.876.062.000	Rp 6.862.051.180.000	88,09
2	AGRS	2013	Rp 1.759.468.000.000	Rp 167.337.000.000	Rp 144.157.000.000	Rp 1.747.081.000.000	Rp 2.058.575.000.000	85,47
		2014	Rp 2.438.845.000.000	Rp 245.008.000.000	Rp 249.270.000.000	Rp 2.988.691.000.000	Rp 3.482.969.000.000	70,02
		2015	Rp 2.755.965.000.000	Rp 239.213.000.000	Rp 331.413.000.000	Rp 2.825.044.000.000	Rp 3.395.670.000.000	81,16
3	BABP	2013	Rp 5.516.240.000.000	Rp 648.513.000.000	Rp 841.798.000.000	Rp 5.344.580.000.000	Rp 6.834.891.000.000	80,71
		2014	Rp 6.257.235.000.000	Rp 700.986.000.000	Rp 675.756.000.000	Rp 6.357.692.000.000	Rp 7.734.434.000.000	80,90
		2015	Rp 7.085.227.000.000	Rp 1.069.198.000.000	Rp 567.339.000.000	Rp 8.129.990.000.000	Rp 9.766.527.000.000	72,55
4	BACA	2013	Rp 3.743.319.000.000	Rp 566.908.000.000	Rp 656.311.000.000	Rp 4.669.928.000.000	Rp 5.893.147.000.000	63,52
		2014	Rp 4.737.817.000.000	Rp 424.887.000.000	Rp 1.542.058.000.000	Rp 6.145.336.000.000	Rp 8.112.281.000.000	58,40
		2015	Rp 6.048.374.000.000	Rp 1.064.041.000.000	Rp 2.340.343.000.000	Rp 7.415.475.000.000	Rp 10.819.859.000.000	55,90
5	BBCA	2013	Rp 293.523.106.000.000	Rp 86.316.440.000.000	Rp 206.620.849.000.000	Rp 78.591.438.000.000	Rp 371.528.727.000.000	79,00
		2014	Rp 323.112.385.000.000	Rp 90.500.662.000.000	Rp 216.033.768.000.000	Rp 103.848.832.000.000	Rp 410.383.262.000.000	78,73
		2015	Rp 363.581.572.000.000	Rp 96.918.506.000.000	Rp 230.267.106.000.000	Rp 103.268.594.000.000	Rp 430.454.206.000.000	84,46
6	BBKP	2013	Rp 46.129.712.000.000	Rp 8.074.294.000.000	Rp 14.250.233.000.000	Rp 29.967.697.000.000	Rp 52.292.224.000.000	88,22
		2014	Rp 52.561.056.000.000	Rp 8.029.706.000.000	Rp 15.408.066.000.000	Rp 37.998.747.000.000	Rp 61.436.519.000.000	85,55
		2015	Rp 63.054.185.000.000	Rp 7.222.542.000.000	Rp 16.768.712.000.000	Rp 46.408.222.000.000	Rp 70.399.476.000.000	89,57
7	BBNP	2013	Rp 7.066.300.098.000	Rp 894.663.660.000	Rp 1.545.407.526.000	Rp 5.918.324.090.000	Rp 8.358.395.276.000	84,54
		2014	Rp 6.711.198.648.000	Rp 798.452.639.000	Rp 1.141.339.498.000	Rp 5.936.867.743.000	Rp 7.876.659.880.000	85,20
		2015	Rp 6.477.702.785.000	Rp 674.911.213.000	Rp 977.426.647.000	Rp 5.531.492.588.000	Rp 7.183.830.448.000	90,17

8	BBRI	2013	Rp 434.316.466.000.000	Rp 78.666.064.000.000	Rp 210.234.683.000.000	Rp 201.585.766.000.000	Rp 490.486.513.000.000	88,55
		2014	Rp 495.097.288.000.000	Rp 89.430.267.000.000	Rp 232.722.519.000.000	Rp 283.457.544.000.000	Rp 605.610.330.000.000	81,75
		2015	Rp 564.480.538.000.000	Rp 113.429.343.000.000	Rp 268.058.865.000.000	Rp 267.884.404.000.000	Rp 649.372.612.000.000	86,93
9	BBYB	2013	Rp 1.517.507.321.229	Rp 91.767.525.477	Rp 101.397.998.388	Rp 1.761.641.142.237	Rp 1.954.806.666.102	77,63
		2014	Rp 2.006.304.063.013	Rp 108.472.682.121	Rp 131.829.227.933	Rp 2.089.815.250.520	Rp 2.330.117.160.574	86,10
		2015	Rp 2.638.006.488.438	Rp 154.049.942.553	Rp 137.744.641.769	Rp 2.673.830.866.011	Rp 2.965.625.450.333	88,95
10	BEKS	2013	Rp 6.788.775.000.000	Rp 23.182.000.000	Rp 664.821.000.000	Rp 6.985.458.000.000	Rp 7.673.461.000.000	88,47
		2014	Rp 6.578.209.000.000	Rp 30.527.000.000	Rp 695.002.000.000	Rp 6.913.517.000.000	Rp 7.639.046.000.000	86,11
		2015	Rp 4.134.677.000.000	Rp 31.958.000.000	Rp 552.263.000.000	Rp 4.534.988.000.000	Rp 5.119.209.000.000	80,77
11	BINA	2013	Rp 1.052.068.000.000	Rp 63.806.000.000	Rp 134.337.000.000	Rp 984.958.000.000	Rp 1.183.101.000.000	88,92
		2014	Rp 1.252.750.000.000	Rp 115.562.000.000	Rp 167.941.000.000	Rp 1.342.938.000.000	Rp 1.626.441.000.000	77,02
		2015	Rp 1.455.994.000.000	Rp 139.595.000.000	Rp 142.477.000.000	Rp 1.518.889.000.000	Rp 1.800.961.000.000	80,85
12	BJTM	2013	Rp 22.084.336.000.000	Rp 9.969.015.000.000	Rp 9.970.335.000.000	Rp 6.048.470.000.000	Rp 25.987.820.000.000	84,98
		2014	Rp 26.194.879.000.000	Rp 11.648.999.000.000	Rp 10.991.816.000.000	Rp 7.629.509.000.000	Rp 30.270.324.000.000	86,54
		2015	Rp 28.411.999.000.000	Rp 13.747.600.000.000	Rp 12.753.386.000.000	Rp 7.987.422.000.000	Rp 34.488.408.000.000	82,38
13	BNBA	2013	Rp 3.535.324.522.947	Rp 492.772.091.931	Rp 369.514.626.865	Rp 3.587.715.851.281	Rp 4.450.002.570.077	79,45
		2014	Rp 2.827.421.522.537	Rp 453.762.079.466	Rp 376.406.768.715	Rp 2.537.350.903.242	Rp 3.367.519.751.423	83,96
		2015	Rp 4.314.490.431.942	Rp 613.562.605.237	Rp 406.915.156.849	Rp 4.191.208.131.677	Rp 5.211.685.893.763	82,78
14	BNLI	2013	Rp 118.368.843.000.000	Rp 25.300.186.000.000	Rp 21.455.030.000.000	Rp 86.319.710.000.000	Rp 133.074.926.000.000	88,95
		2014	Rp 131.388.463.000.000	Rp 26.679.229.000.000	Rp 24.316.606.000.000	Rp 97.009.725.000.000	Rp 148.005.560.000.000	88,77
		2015	Rp 125.867.973.000.000	Rp 29.594.863.000.000	Rp 25.524.180.000.000	Rp 90.341.596.000.000	Rp 145.460.639.000.000	86,53
15	BSIM	2013	Rp 10.966.071.000.000	Rp 3.772.352.000.000	Rp 5.236.420.000.000	Rp 4.810.289.000.000	Rp 13.819.061.000.000	79,35
		2014	Rp 14.298.435.000.000	Rp 3.189.731.000.000	Rp 5.247.615.000.000	Rp 8.508.885.000.000	Rp 16.946.231.000.000	84,38
		2015	Rp 17.506.570.000.000	Rp 5.472.160.000.000	Rp 6.691.904.000.000	Rp 10.193.067.000.000	Rp 22.357.131.000.000	78,30
16	BSWD	2013	Rp 2.569.319.049.474	Rp 320.868.023.637	Rp 196.608.856.393	Rp 2.222.737.250.059	Rp 2.740.214.130.089	71,66

		2014	Rp 3.157.426.950.171	Rp 322.717.769.702	Rp 168.515.944.225	Rp 3.094.111.770.278	Rp 3.585.345.484.205	88,06
		2015	Rp 3.592.787.460.232	Rp 297.976.382.082	Rp 144.582.576.136	Rp 3.935.564.178.781	Rp 4.378.123.136.999	82,06
17	DNAR	2013	Rp 491.549.052.642	Rp 20.140.158.248	Rp 75.616.862.367	Rp 463.444.541.880	Rp 559.201.562.495	87,90
		2014	Rp 856.581.895.079	Rp 32.548.092.479	Rp 120.823.904.794	Rp 1.050.945.985.494	Rp 1.204.317.982.767	71,13
		2015	Rp 1.136.823.494.090	Rp 29.032.033.923	Rp 196.176.064.830	Rp 1.245.683.074.830	Rp 1.470.891.173.583	77,29
18	INPC	2013	Rp 15.431.270.000.000	Rp 2.823.376.000.000	Rp 1.247.243.000.000	Rp 13.292.787.000.000	Rp 17.363.406.000.000	88,87
		2014	Rp 17.150.089.000.000	Rp 2.998.993.000.000	Rp 1.259.345.000.000	Rp 15.315.204.000.000	Rp 19.573.542.000.000	87,62
		2015	Rp 17.112.628.000.000	Rp 3.123.450.000.000	Rp 1.390.203.000.000	Rp 16.958.312.000.000	Rp 21.471.965.000.000	79,70
19	MAYA	2013	Rp 17.683.638.543.000	Rp 1.023.216.213.000	Rp 1.624.178.251.000	Rp 17.992.895.286.000	Rp 20.640.289.750.000	85,68
		2014	Rp 26.004.334.198.000	Rp 2.256.591.545.000	Rp 3.099.783.118.000	Rp 26.581.979.581.000	Rp 31.938.354.244.000	81,42
		2015	Rp 34.241.046.410.000	Rp 2.425.668.468.000	Rp 4.249.967.229.000	Rp 34.529.666.993.000	Rp 41.205.302.690.000	83,10
20	MCOR	2013	Rp 5.483.875.000.000	Rp 782.422.000.000	Rp 436.226.000.000	Rp 5.351.840.000.000	Rp 6.570.488.000.000	83,46
		2014	Rp 6.908.478.000.000	Rp 696.825.000.000	Rp 458.071.000.000	Rp 7.033.784.000.000	Rp 8.188.680.000.000	84,37
		2015	Rp 7.260.917.000.000	Rp 677.946.000.000	Rp 646.352.000.000	Rp 7.035.403.000.000	Rp 8.359.701.000.000	86,86
21	MEGA	2013	Rp 30.172.864.000.000	Rp 7.317.018.000.000	Rp 11.797.642.000.000	Rp 33.257.383.000.000	Rp 52.372.043.000.000	57,61
		2014	Rp 33.679.790.000.000	Rp 5.534.751.000.000	Rp 10.652.102.000.000	Rp 34.835.022.000.000	Rp 51.021.875.000.000	66,01
		2015	Rp 32.458.301.000.000	Rp 5.111.618.000.000	Rp 9.993.508.000.000	Rp 34.634.921.000.000	Rp 49.740.047.000.000	65,26
22	NAGA	2013	Rp 615.012.769.747	Rp 29.305.624.294	Rp 55.161.589.926	Rp 1.028.791.799.882	Rp 1.113.259.014.102	55,24
		2014	Rp 879.829.652.489	Rp 35.282.246.679	Rp 108.710.648.282	Rp 1.545.695.358.048	Rp 1.689.688.253.009	52,07
		2015	Rp 1.072.691.973.095	Rp 23.548.698.815	Rp 75.129.809.598	Rp 1.704.545.480.334	Rp 1.803.223.988.747	59,49
23	NOBU	2013	Rp 1.240.058.000.000	Rp 1.227.345.000.000	Rp 292.683.000.000	Rp 1.192.156.000.000	Rp 2.712.184.000.000	45,72
		2014	Rp 2.403.881.000.000	Rp 1.331.152.000.000	Rp 389.372.000.000	Rp 2.732.236.000.000	Rp 4.452.760.000.000	53,99
		2015	Rp 3.482.580.000.000	Rp 1.609.989.000.000	Rp 606.599.000.000	Rp 2.584.659.000.000	Rp 4.801.247.000.000	72,53

Sumber : [www.idx.com](http://www.idx.com), Januari 2017.



**LAMPIRAN VI**

**DATA**

***NON PERFORMING LOAN***

**DATA NON PERFORMING LOAN**

<b>No</b>	<b>Kode Bank</b>	<b>Tahun</b>	<b><i>Non Performing Loan (%)</i></b>
1	AGRO	2013	2.27
		2014	2.02
		2015	1.90
2	AGRS	2013	0.34
		2014	0.67
		2015	1.75
3	BABP	2013	4.88
		2014	5.88
		2015	2.97
4	BACA	2013	0.37
		2014	0.34
		2015	0.79
5	BBCA	2013	0.44
		2014	0.60
		2015	0.72
6	BBKP	2013	2.43
		2014	2.77
		2015	2.84
7	BBNP	2013	0.92
		2014	1.86
		2015	4.74
8	BBRI	2013	1.55
		2014	1.69
		2015	2.02
9	BBYB	2013	3.91
		2014	3.74
		2015	2.98
10	BEKS	2013	6.75
		2014	6.94
		2015	4.94
11	BINA	2013	0.38
		2014	0.80
		2015	0.21
12	BJTM	2013	3.44
		2014	3.31
		2015	4.29



13	BNBA	2013	0.21
		2014	0.25
		2015	0.78
14	BNLI	2013	1.40
		2014	1.70
		2015	2.70
15	BSIM	2013	2.50
		2014	3.00
		2015	3.95
16	BSWD	2013	1.60
		2014	0.80
		2015	8.90
17	DNAR	2013	0.79
		2014	0.86
		2015	0.74
18	INPC	2013	2.33
		2014	1.92
		2015	2.33
19	MAYA	2013	1.04
		2014	1.46
		2015	2.52
20	MCOR	2013	1.69
		2014	2.71
		2015	1.98
21	MEGA	2013	2.17
		2014	2.09
		2015	1.34
22	NAGA	2013	0.18
		2014	0.16
		2015	0.34
23	NOBU	2013	0.00
		2014	0.00
		2015	0.00

Sumber : [www.idx.com](http://www.idx.com), Januari 2017



## **LAMPIRAN VII**

### **Output SPSS**

## Statistik Deskriptif

```
DESCRIPTIVES VARIABLES=X1 X2 Y
```

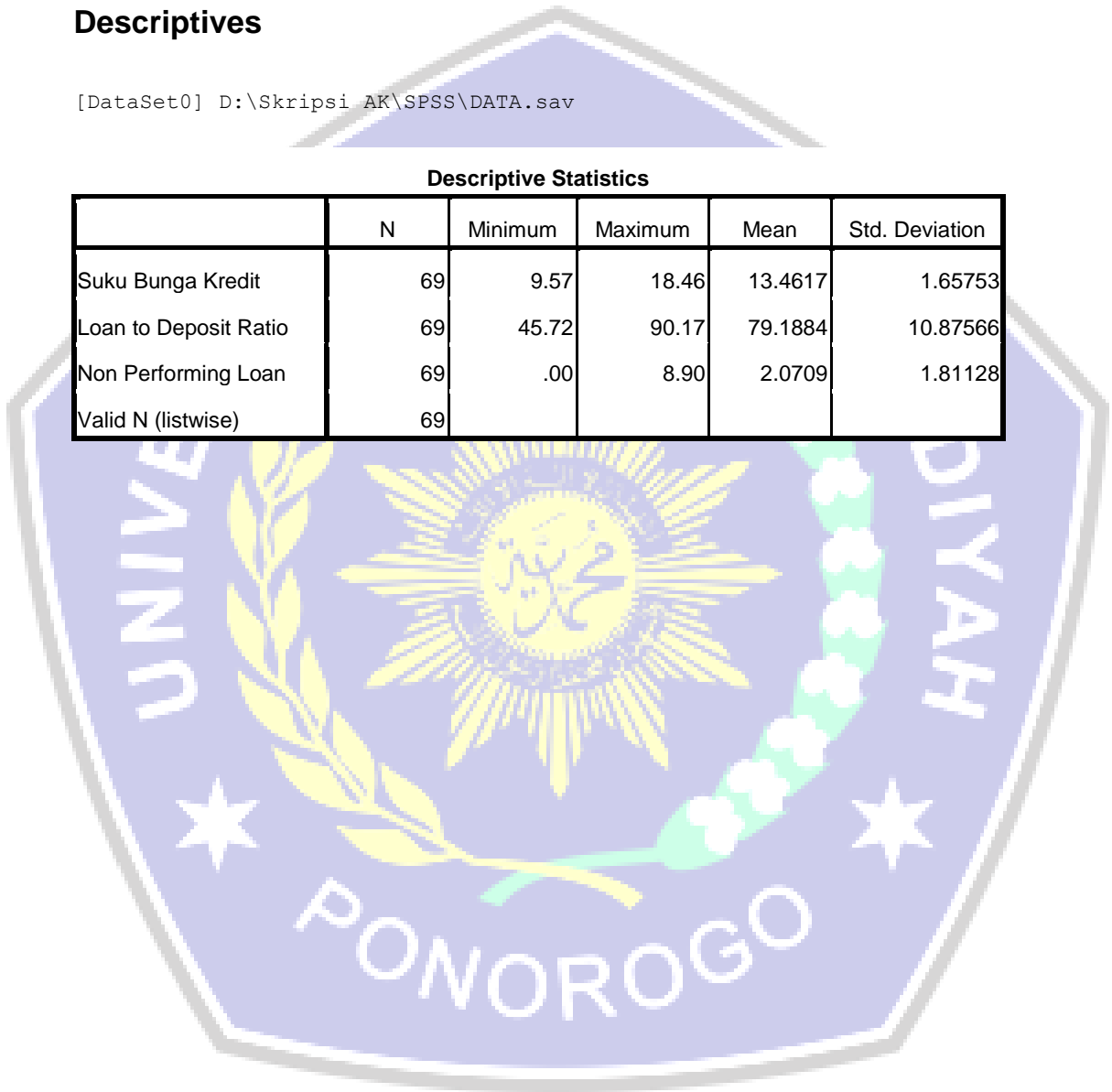
```
  /STATISTICS=MEAN STDDEV MIN MAX.
```

### Descriptives

[DataSet0] D:\Skripsi AK\SPSS\DATA.sav

**Descriptive Statistics**

	N	Minimum	Maximum	Mean	Std. Deviation
Suku Bunga Kredit	69	9.57	18.46	13.4617	1.65753
Loan to Deposit Ratio	69	45.72	90.17	79.1884	10.87566
Non Performing Loan	69	.00	8.90	2.0709	1.81128
Valid N (listwise)	69				



## Uji Normalitas

```
REGRESSION  
  /MISSING LISTWISE  
  /STATISTICS COEFF OUTS R ANOVA  
  /CRITERIA=PIN(.05) POUT(.10)  
  /NOORIGIN  
  /DEPENDENT Y  
  /METHOD=ENTER X1 X2  
  
  /SAVE RESID.
```

### Regression

[DataSet0] D:\Skripsi AK\SPSS\DATA.sav

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

Model	Variables Entered	Variables Removed	Method
1	Loan to Deposit Ratio, Suku Bunga Kredit <sup>a</sup>		. Enter

a. All requested variables entered.

b. Dependent Variable: Non Performing Loan

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

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.397 <sup>a</sup>	.157	.132	1.68780

a. Predictors: (Constant), Loan to Deposit Ratio, Suku Bunga Kredit

b. Dependent Variable: Non Performing Loan

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

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	35.078	2	17.539	6.157	.004 <sup>a</sup>
	Residual	188.011	66	2.849		
	Total	223.090	68			

a. Predictors: (Constant), Loan to Deposit Ratio, Suku Bunga Kredit

b. Dependent Variable: Non Performing Loan

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

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-4.929	2.277		-2.165	.034
	Suku Bunga Kredit	.152	.124	.139	1.229	.223
	Loan to Deposit Ratio	.063	.019	.376	3.324	.001

a. Dependent Variable: Non Performing Loan

**Residuals Statistics<sup>a</sup>**

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	-.4553	3.4390	2.0709	.71823	69
Residual	-3.05899	6.55856	.00000	1.66279	69
Std. Predicted Value	-3.517	1.905	.000	1.000	69
Std. Residual	-1.812	3.886	.000	.985	69

a. Dependent Variable: Non Performing Loan

```

NPAR TESTS
  /K-S (NORMAL) =RES_1

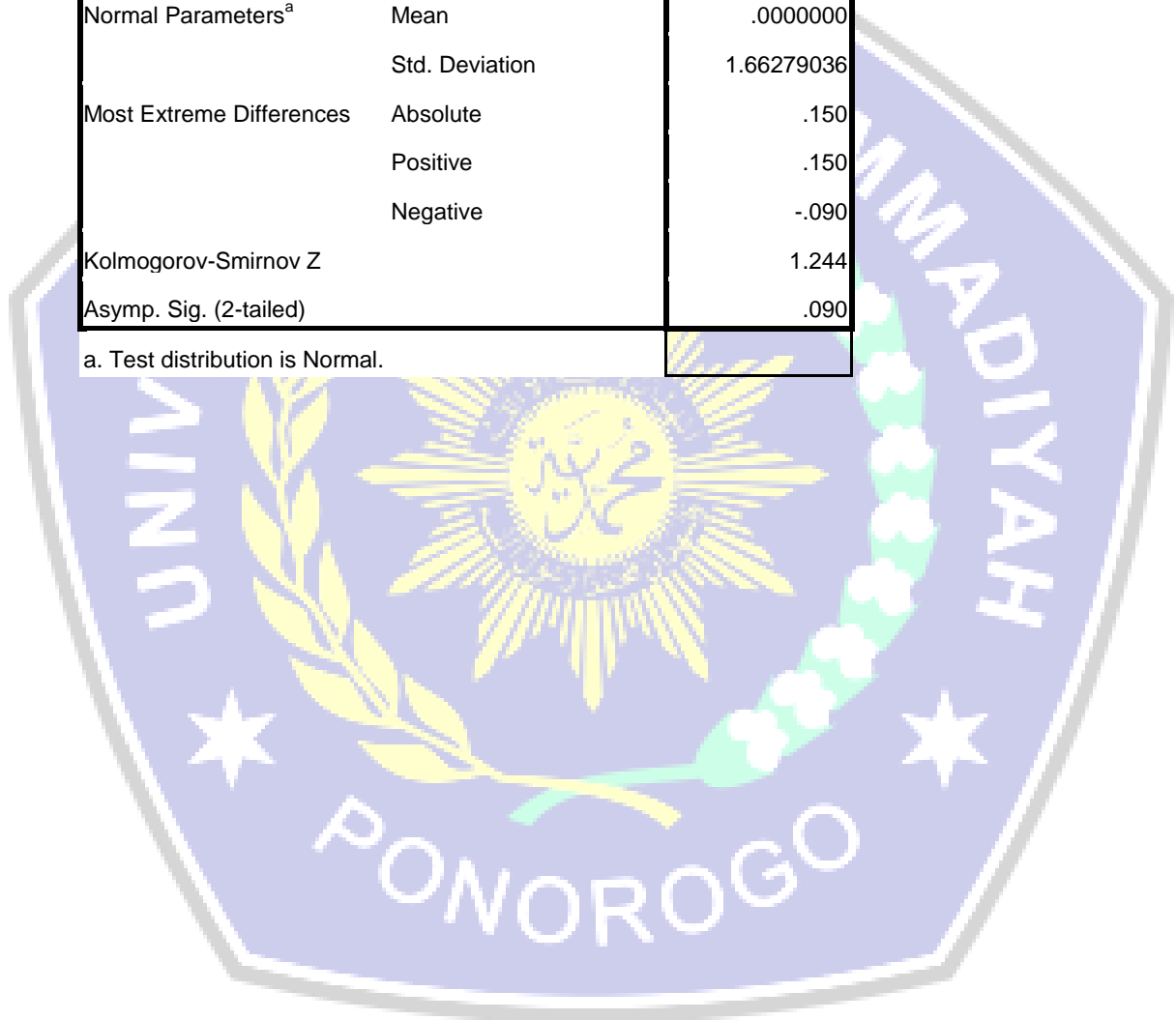
  /MISSING ANALYSIS.
    
```

## NPar Tests

[DataSet0] D:\Skripsi AK\SPSS\DATA.sav

### One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		69
Normal Parameters <sup>a</sup>	Mean	.0000000
	Std. Deviation	1.66279036
Most Extreme Differences	Absolute	.150
	Positive	.150
	Negative	-.090
Kolmogorov-Smirnov Z		1.244
Asymp. Sig. (2-tailed)		.090
a. Test distribution is Normal.		



## Uji Multikolinieritas

```

REGRESSION
  /MISSING LISTWISE
  /STATISTICS COEFF OUTS R ANOVA COLLIN TOL
  /CRITERIA=PIN(.05) POUT(.10)
  /NOORIGIN
  /DEPENDENT Y

  /METHOD=ENTER X1 X2.
    
```

### Regression

[DataSet0] D:\Skripsi AK\SPSS\DATA.sav

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

Model	Variables Entered	Variables Removed	Method
1	Loan to Deposit Ratio, Suku Bunga Kredit <sup>a</sup>		. Enter

a. All requested variables entered.

b. Dependent Variable: Non Performing Loan

**Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.397 <sup>a</sup>	.157	.132	1.68780

a. Predictors: (Constant), Loan to Deposit Ratio, Suku Bunga Kredit

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

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	35.078	2	17.539	6.157	.004 <sup>a</sup>
	Residual	188.011	66	2.849		
	Total	223.090	68			

a. Predictors: (Constant), Loan to Deposit Ratio, Suku Bunga Kredit

b. Dependent Variable: Non Performing Loan

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

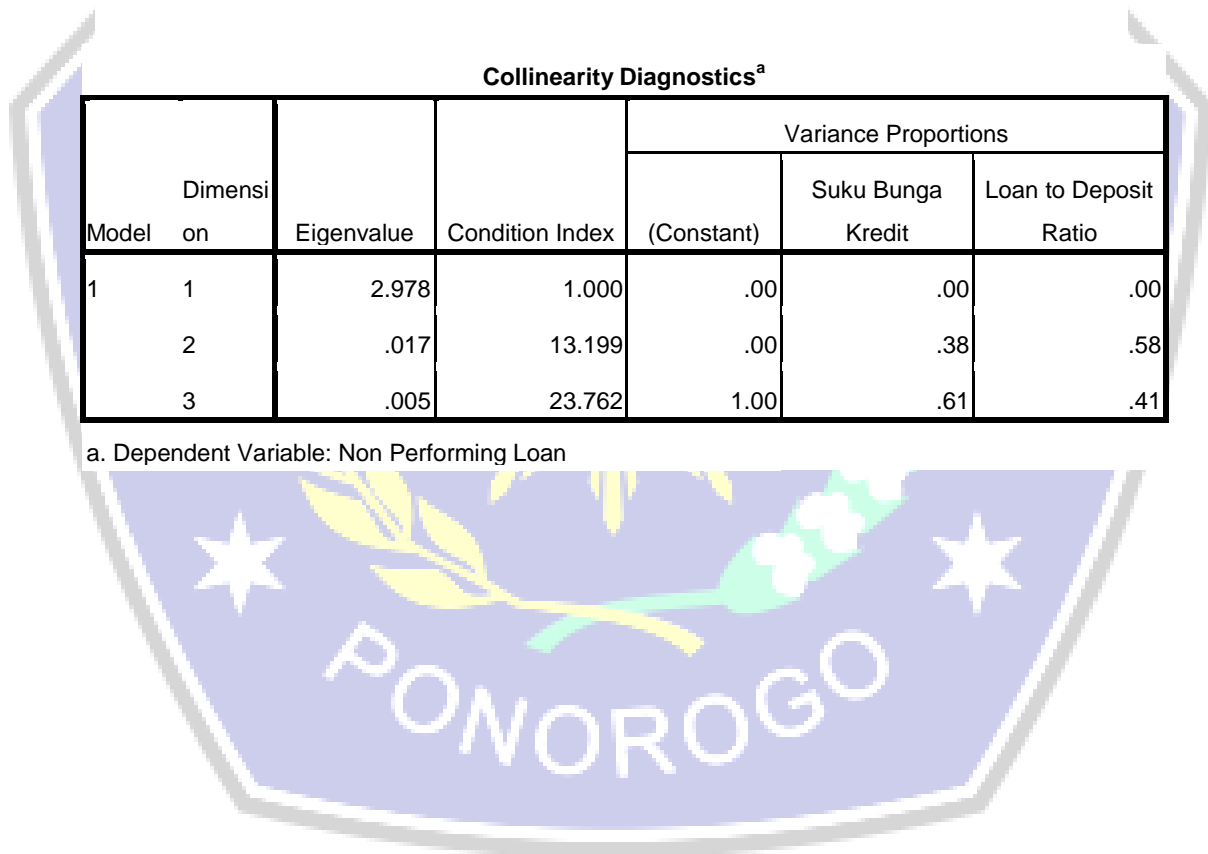
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	-4.929	2.277		-2.165	.034		
Suku Bunga Kredit	.152	.124	.139	1.229	.223	.999	1.001
Loan to Deposit Ratio	.063	.019	.376	3.324	.001	.999	1.001

a. Dependent Variable: Non Performing Loan

**Collinearity Diagnostics<sup>a</sup>**

Model	Dimensi	Eigenvalue	Condition Index	Variance Proportions		
				(Constant)	Suku Bunga Kredit	Loan to Deposit Ratio
1	1	2.978	1.000	.00	.00	.00
	2	.017	13.199	.00	.38	.58
	3	.005	23.762	1.00	.61	.41

a. Dependent Variable: Non Performing Loan





## Uji Autokorelasi

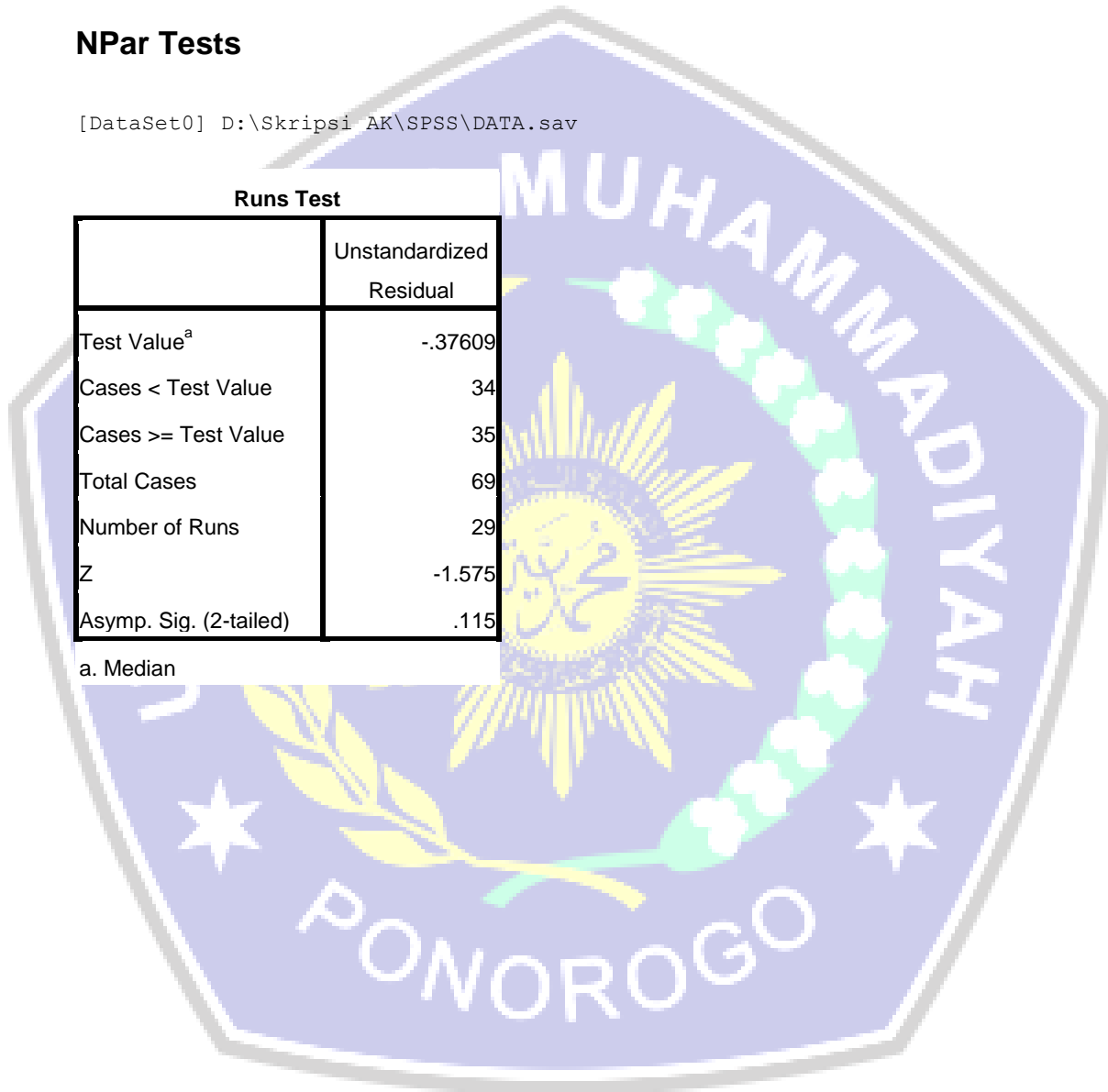
```
NPAR TESTS  
  /RUNS (MEDIAN) =RES_1  
  
  /MISSING ANALYSIS.
```

### NPar Tests

[DataSet0] D:\Skripsi AK\SPSS\DATA.sav

Runs Test	
	Unstandardized Residual
Test Value <sup>a</sup>	-.37609
Cases < Test Value	34
Cases >= Test Value	35
Total Cases	69
Number of Runs	29
Z	-1.575
Asymp. Sig. (2-tailed)	.115

a. Median



## Uji Heteroskedastisitas

```

COMPUTE ABSRESIDUAL=ABS (RES_1) .
EXECUTE.
REGRESSION
  /MISSING LISTWISE
  /STATISTICS COEFF OUTS R ANOVA
  /CRITERIA=PIN(.05) POUT(.10)
  /NOORIGIN
  /DEPENDENT ABSRESIDUAL

  /METHOD=ENTER X1 X2.
    
```

### Regression

[DataSet0] D:\Skripsi AK\SPSS\DATA.sav

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

Model	Variables Entered	Variables Removed	Method
1	Loan to Deposit Ratio, Suku Bunga Kredit <sup>a</sup>		. Enter

a. All requested variables entered.

b. Dependent Variable: ABSRESIDUAL

#### Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.209 <sup>a</sup>	.044	.015	1.15936

a. Predictors: (Constant), Loan to Deposit Ratio, Suku Bunga Kredit

#### ANOVA<sup>b</sup>

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	4.054	2	2.027	1.508	.229 <sup>a</sup>
	Residual	88.711	66	1.344		
	Total	92.765	68			

a. Predictors: (Constant), Loan to Deposit Ratio, Suku Bunga Kredit

b. Dependent Variable: ABSRESIDUAL

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

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.875	1.564		-.559	.578
	Suku Bunga Kredit	.021	.085	.030	.247	.806
	Loan to Deposit Ratio	.022	.013	.208	1.726	.089

a. Dependent Variable:  
ABSRESIDUAL



## Analisis Regresi Linier Berganda

```
REGRESSION  
  /MISSING LISTWISE  
  /STATISTICS COEFF OUTS R ANOVA  
  /CRITERIA=PIN(.05) POUT(.10)  
  /NOORIGIN  
  /DEPENDENT Y  
  
  /METHOD=ENTER X1 X2.
```

### Regression

[DataSet0] D:\Skripsi AK\SPSS\DATA.sav

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

Model	Variables Entered	Variables Removed	Method
1	Loan to Deposit Ratio, Suku Bunga Kredit <sup>a</sup>		. Enter

a. All requested variables entered.

b. Dependent Variable: Non Performing Loan

#### Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.397 <sup>a</sup>	.157	.132	1.68780

a. Predictors: (Constant), Loan to Deposit Ratio, Suku Bunga Kredit

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

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	35.078	2	17.539	6.157	.004 <sup>a</sup>
	Residual	188.011	66	2.849		
	Total	223.090	68			

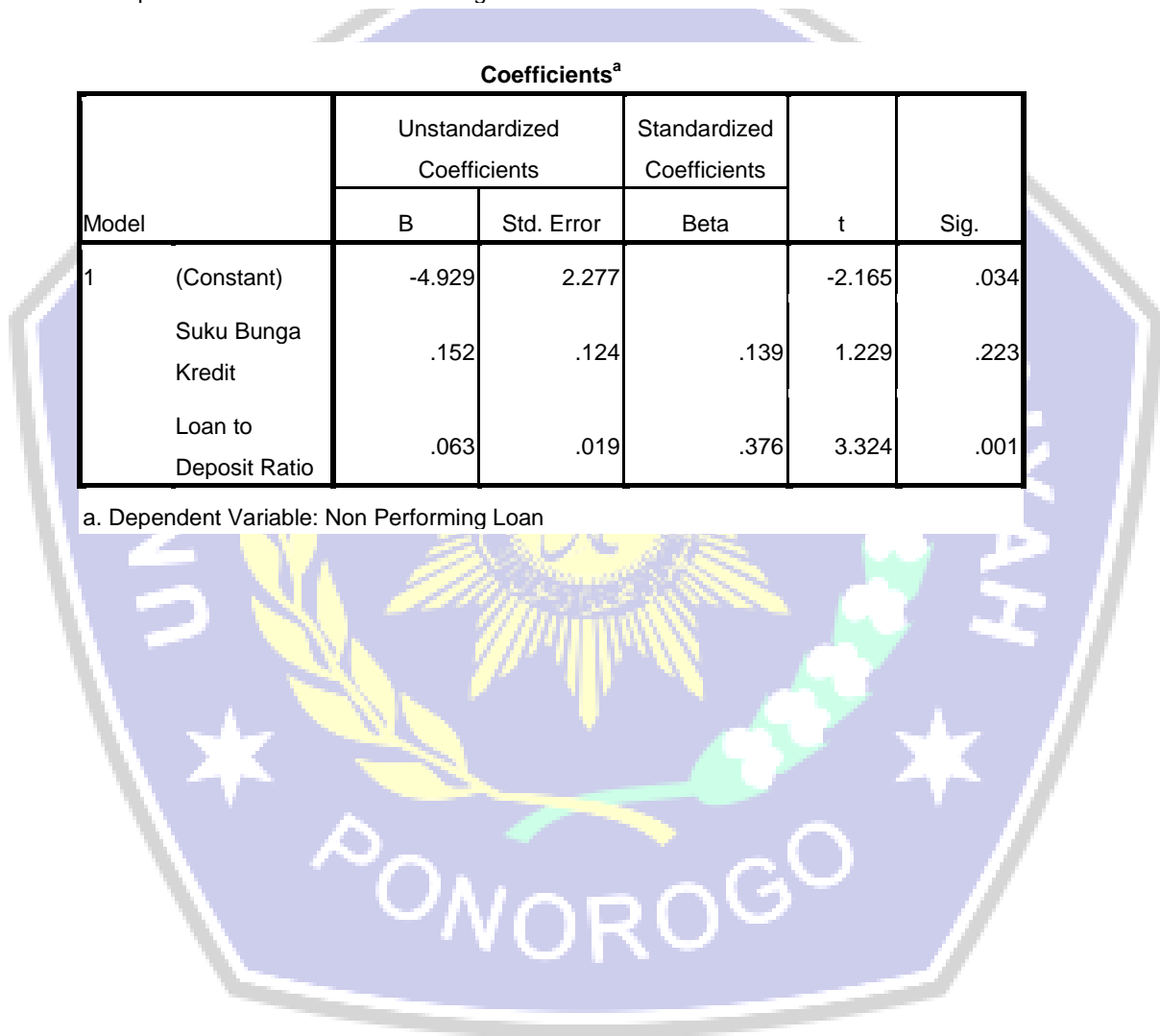
a. Predictors: (Constant), Loan to Deposit Ratio, Suku Bunga Kredit

b. Dependent Variable: Non Performing Loan

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

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-4.929	2.277		-2.165	.034
	Suku Bunga Kredit	.152	.124	.139	1.229	.223
	Loan to Deposit Ratio	.063	.019	.376	3.324	.001

a. Dependent Variable: Non Performing Loan





UNIVERSITAS MUHAMMADIYAH PONOROGO  
**FAKULTAS EKONOMI**  
Kampus : Jl. Budi Utomo No. 10 Telp. (0352) 481124 Fax. (0352) 461796  
**PONOROGO - 63471**


**BERITA ACARA BIMBINGAN SKRIPSI**

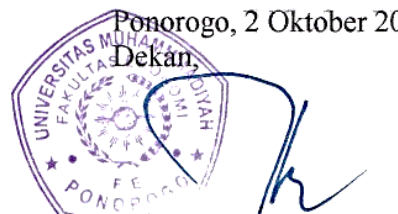
1. Nama Mahasiswa : **SUSILOWATI**
2. NIM : 12440383
3. Jurusan : Akuntansi S-1
4. Bidang : Sistem Informasi Akuntansi
5. Alamat : Jl. Kalimantan No. 98 Ponorogo
6. Judul Skripsi : Pengaruh Tingkat Suku Bunga Dan *Loan To Deposit Ratio* Terhadap *Non Performing Loan* Perusahaan Perbankan Yang Terdaftar di Bursa Efek Indonesia Periode Tahun 2013-2015
7. Masa Pembimbingan : September 2017 s/d Agustus 2018
8. Tanggal Mengajukan Skripsi :
9. Konsultasi :

Tanggal Disetujui	BAB	Paraf Pembimbing
10-11-2017	Revisi bab 1, 2, 3	
18-12-2017	ACC bab 1, 2, 3	
3-1-2018	Revisi bab 4 / pem- bahasaan	
30-1-2018	Pembahasan	
9-2-2018	Pembahasan & tambahan, hal depan, lampiran bab 5	
23-2-2018	pembahasan & diperjelas	
9-3-2018	Revisi Pembahasan simultan & tambahan margin	
22-3-2018	cek plagiasi	
17-7-2018	ACC bab 1-5	

Tanggal Disetujui	BAB	Paraf Pembimbing

10. Tanggal Selesai Penulisan Skripsi : \_\_\_\_\_
11. Keterangan Bimbingan Telah Selesai : \_\_\_\_\_
12. Telah Di Evaluasi/Di Uji Dengan Nilai : \_\_\_\_\_ (angka)  
\_\_\_\_\_ (huruf)

Pembimbing,  
  
**Dra. Hj. KHUSNATUL Z. W, SE, MM, Ak CA**  
NIK. 19670822 199705 12

Ponorogo, 2 Oktober 2017  
Dekan,  
  
**TITI RAPINI, SE, MM**  
NIP. 19630505 199003 2 003