**LAMPIRAN**

**Lampiran 1 Data Penelitian**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| No | Bank | *Capital Adequacy Ratio* (CAR) | | | | | 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% |

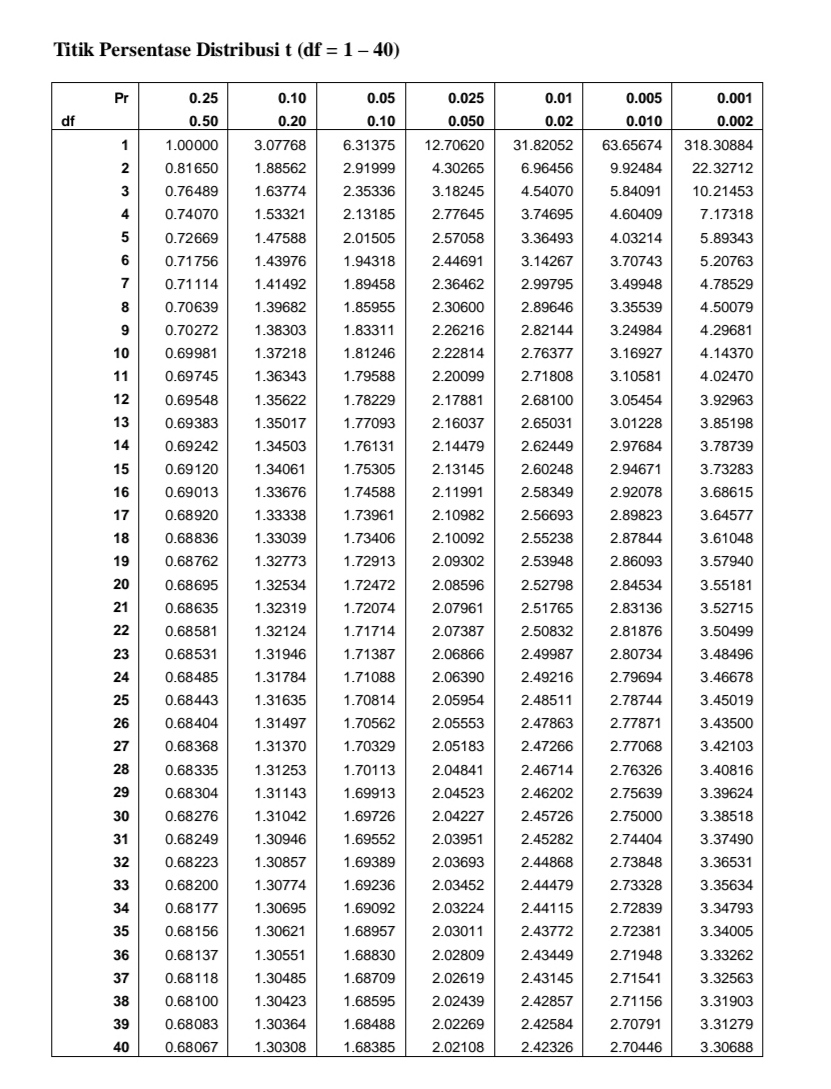
|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| No | Nama Bank | *Non Performing Loan* (NPL) | | | | | Rata-rata |
| 2015 | 2016 | 2017 | 2018 | 2019 |
| 1. | PT Bank Maspion Indonesia, Tbk | 0,76% | 0,48% | 0,98% | 1,43% | 2,36% | 1,20% |
| 2. | PT Bank Central Asia, Tbk | 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% |

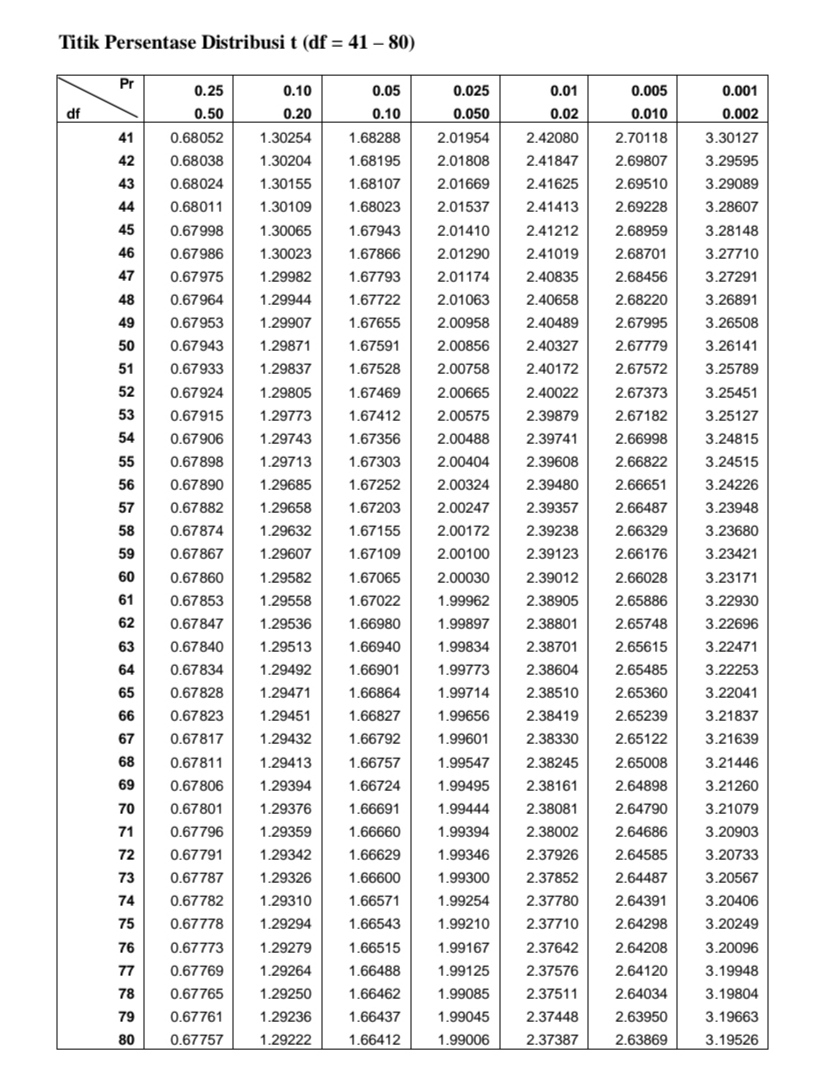
|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| No | Bank | Beban Operasi Pendapatan Operasi | | | | | Rata-rata |
| 2015 | 2016 | 2017 | 2018 | 2019 |
| 1. | PT Bank Central Asia, Tbk | 67,44% | 69,75% | 65,20% | 63,29% | 65,20% | 66,18% |
| 2. | PT Bank Mestika Dharma, 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% |

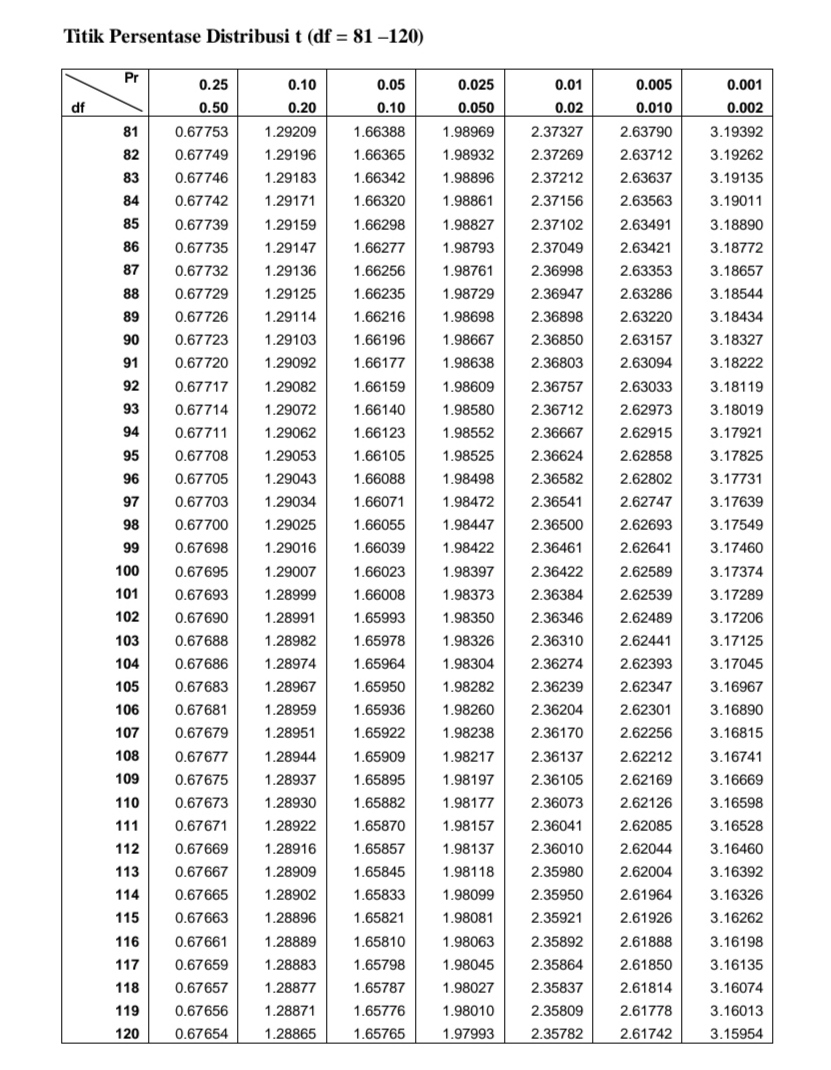
|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| No | Bank | Loan to Deposit Ratio (LDR) | | | | | Rata-rata |
| 2015 | 2016 | 2017 | 2018 | 2019 |
| 1. | PT Bank Capital Indonesia, Tbk | 58,31% | 62,19% | 56,08% | 54,07% | 53,96% | 56,92% |
| 2. | PT Bank Mega, Tbk | 66,56% | 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% |

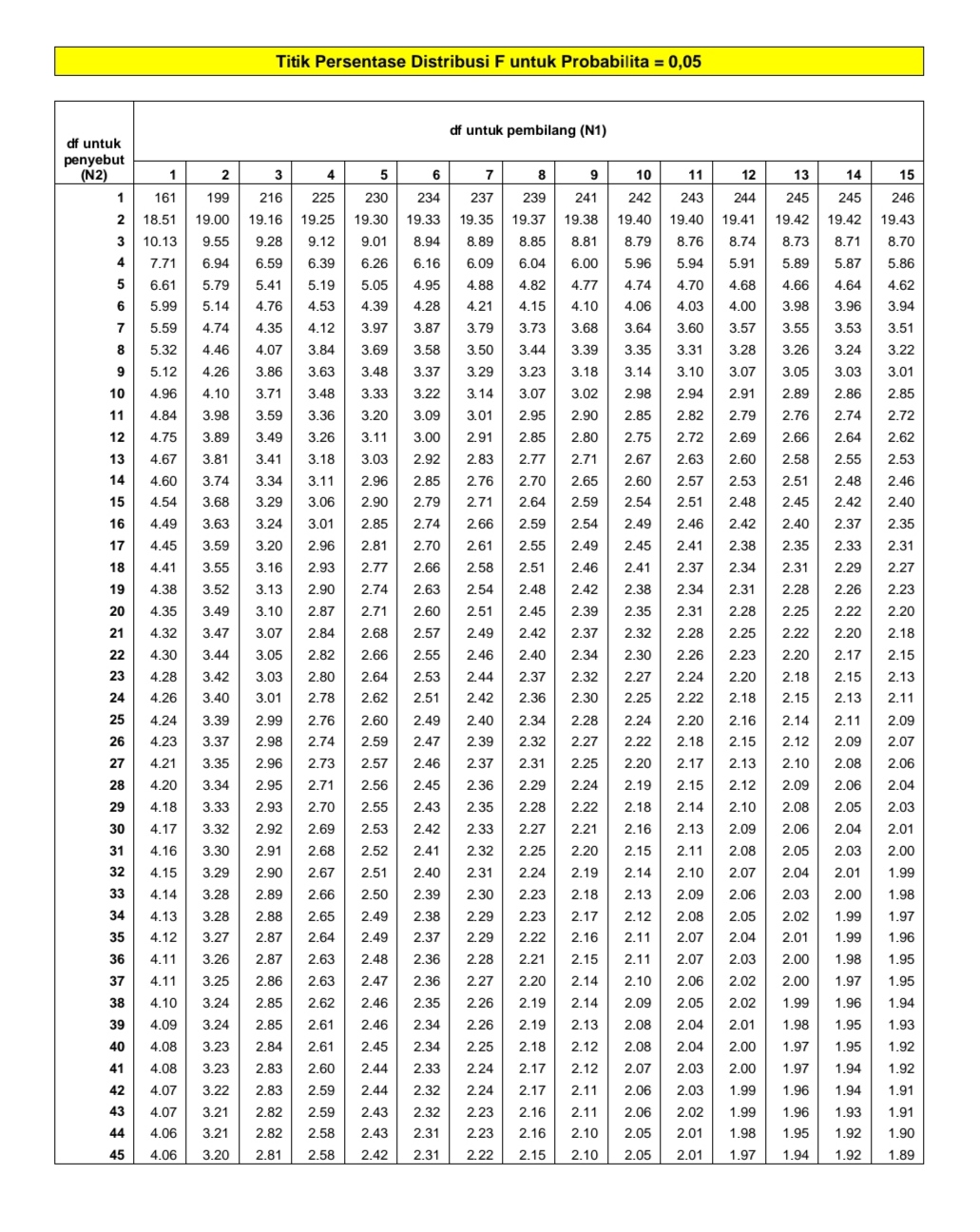
|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| No | Bank | Net Interest Margin (NIM) | | | | | Rata-rata |
| 2015 | 2016 | 2017 | 2018 | 2019 |
| 1. | PT Bank Mestika Dharma | 7,94% | 7,56% | 7,67% | 7,04% | 6,68% | 7,38% |
| 2. | PT Bank Sinarmas, Tbk | 6,30% | 5,70% | 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**







**Lampiran 3 Distribusi F**

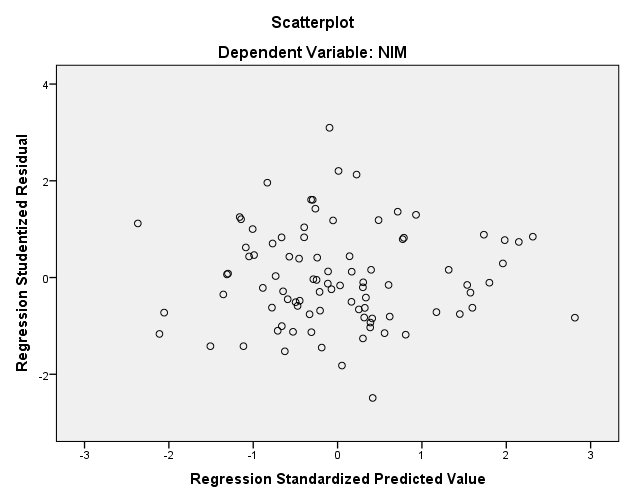
**Lampiran 4 Hasil Uji Statistik**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **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 Parametersa,b | Mean | .0000000 |
| Std. Deviation | 1.06245885 |
| Most Extreme Differences | Absolute | .073 |
| Positive | .073 |
| Negatif | -.045 |
| Test Statistik | | .073 |
| Asymp. Sig. (2-tailed) | | .200c,d |
| a. Test distribution is Normal. | | |
| b. Calculated from data. | | |
| c. Lilliefors Significance Correction. | | |
| d. This is a lower bound of the true significance. | | |

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Coefficientsa** | | | | | | | | |
| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. | Collinearity Statistiks | |
| 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 Summaryb** | | | | | |
| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate | Durbin-Watson |
| 1 | .652a | .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 | .437a | .191 | .181 | 1.26772 |
| a. Predictors: (Constant), CAR | | | | |

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Coefficientsa** | | | | | | |
| 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 |
| 1 | .087a | .008 | -.004 | 1.40373 |
| a. Predictors: (Constant), NPL | | | | |

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Coefficientsa** | | | | | | |
| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
| B | Std. Error | 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 | .561a | .314 | .307 | 1.16681 |
| a. Predictors: (Constant), BOPO | | | | |

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Coefficientsa** | | | | | | |
| Model | | Unstandardized Coefficients | | Standardized Coefficients | T | Sig. |
| B | Std. Error | 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 | .138a | .019 | .008 | 1.39566 |
| a. Predictors: (Constant), LDR | | | | |

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Coefficientsa** | | | | | | |
| Model | | Unstandardized Coefficients | | Standardized Coefficients | T | Sig. |
| B | Std. Error | 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 | .652a | .425 | .398 | 1.08717 |
| a. Predictors: (Constant), LDR, CAR, NPL, BOPO | | | | |

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Coefficientsa** | | | | | | |
| Model | | Unstandardized Coefficients | | Standardized Coefficients | T | Sig. |
| B | Std. Error | 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 |
| a. Dependent Variabel: NIM | | | | | | |

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **ANOVAa** | | | | | | |
| Model | | Sum of Squares | df | Mean Square | F | Sig. |
| 1 | Regression | 74.257 | 4 | 18.564 | 15.706 | .000b |
| Residual | 100.465 | 85 | 1.182 |  |  |
| Total | 174.721 | 89 |  |  |  |
| a. Dependent Variabel: NIM | | | | | | |
| b. Predictors: (Constant), LDR, CAR, NPL, BOPO | | | | | | |