

DAFTAR LAMPIRAN

Lampiran 1. Daftar Perusahaan Yang Dijadikan Sampel

	Kode Perusahaan	Nama Perusahaan
1	AGRO	PT Bank Rakyat Indonesia Agroniaga Tbk.
2	AGRS	PT Bank IBK Indonesia Tbk.
3	BABP	PT Bank MNC Internasional Tbk.
4	BACA	PT Bank Capital Indonesia Tbk.
5	BBCA	PT Bank Central Asia Tbk.
6	BBHI	PT Bank Harda Internasional Tbk.
7	BBKP	Bank Bukopin Tbk.
8	BBMD	PT Bank Mestika Darma Tbk.
9	BBNI	PT Bank Negara Indonesia (Persero) Tbk.
10	BBRI	PT Bank Rakyat Indonesia (Persero) Tbk.
11	BBTN	PT Bank Tabungan Negara (Persero) Tbk.
12	BBYB	PT Bank Yudha Bhakti Tbk.
13	BCIC	PT Bank Jtrust Indonesia Tbk.
14	BDMN	PT Bank Danamon Indonesia Tbk.
15	BJBR	Bank Pembangunan Daerah Jawa Barat dan Banten Tbk.
16	BJTM	Bank Pembangunan Daerah Jawa Timut Tbk.
17	BKSW	PT Bank QNB Indonesia Tbk.
18	BMAS	PT Bank Maspion Indonesia Tbk.
19	BMRI	PT Bank Mandiri (Persero)Tbk.
20	BNII	PT Bank Maybank Indonesia Tbk.
21	BNLI	Bank Permata Tbk.
22	BRIS	Bank BRI Syariah Tbk.
23	BSIM	Bank Sinarman Tbk.
24	BSWD	Bank of India Indonesia Tbk.
25	BTPN	PY Bank BTPN Syariah Tbk.

26	BVIC	Bank Victoria Internasional Tbk.
27	DNAR	PT Bak Oke Indonesia Tbk.
28	MAYA	PT Bank Mayapada Indoensia Tbk.
29	MCOR	PT Bank China Construstion Bank Indonesia Tbk.
30	MEGA	PT Bank Mega Tbk.
31	NISP	PT Bank OCBC NISP Tbk.
32	PNBN	Bank Pan Indonesia Tbk.
33	BEKS	PT Bank Pembangunan Daerah Banten Tbk.
34	BGTG	PT Bank Ganesha Tbk.

Lampiran 2. Data Penelitian

1. Data Hasil Penelitian

No	Kode	Tahun	Y_KW	X1_ROA	X2_DAR	X3_DER	X4_TA	X5_KAP
1	AGRO	2017	0	0,31	80,94	424,71	16,61	0
	AGRO	2018	0	1,54	81,02	426,95	16,96	0
	AGRO	2019	0	1,45	83,44	503,96	17,11	0
2	AGRS	2017	1	-0,20	85,51	589,97	15,17	1
	AGRS	2018	0	-0,77	87,16	679,12	15,24	1
	AGRS	2019	1	3,87	81,27	434,00	15,68	1
3	BABP	2017	0	-7,47	88,30	754,75	16,19	0
	BABP	2018	0	0,74	86,83	659,09	16,20	1
	BABP	2019	0	0,27	85,30	580,23	16,18	1
4	BACA	2017	0	0,79	91,39	1060,87	16,61	1
	BACA	2018	0	0,90	91,76	1113,47	16,71	1
	BACA	2019	1	0,13	91,89	1133,03	16,76	1
5	BBCA	2017	0	3,90	81,96	467,99	20,44	0
	BBCA	2018	0	4,00	81,04	440,48	20,53	0
	BBCA	2019	0	4,00	80,53	424,98	20,64	0
6	BBHI	2017	0	0,69	82,09	458,40	14,72	1
	BBHI	2018	0	-5,06	85,14	572,90	14,63	1
	BBHI	2019	0	-1,87	88,14	743,05	14,74	1
7	BBKP	2017	1	0,09	93,65	1474,84	18,48	0
	BBKP	2018	0	0,22	91,01	1012,86	18,38	1
	BBKP	2019	0	0,13	91,12	1025,87	18,42	1
8	BBMD	2017	1	69,04	73,92	283,37	16,29	1
	BBMD	2018	0	68,09	74,46	291,61	16,31	1
	BBMD	2019	0	2,72	73,02	270,65	16,37	1
9	BBNI	2017	0	2,70	82,34	578,86	20,38	0
	BBNI	2018	1	2,80	83,02	608,15	20,51	0
	BBNI	2019	0	2,40	81,42	550,77	20,56	0
10	BBRI	2017	0	3,69	85,10	573,32	13,94	0
	BBRI	2018	1	3,84	85,71	599,99	14,08	0
	BBRI	2019	0	4,19	85,26	578,58	14,16	0
11	BBTN	2017	0	1,71	85,68	1033,71	19,38	0
	BBTN	2018	0	1,34	86,08	1106,46	19,54	0
	BBTN	2019	0	0,13	86,42	1130,43	19,56	0

Lanjutan

No	Kode	Tahun	Y_KW	X1_ROA	X2_DAR	X3_DER	X4_TA	X5_KAP
12	BBYB	2017	0	0,43	86,49	640,15	15,43	1
	BBYB	2018	0	-2,83	86,76	655,14	15,33	1
	BBYB	2019	0	0,37	81,54	441,75	15,45	1
13	BCIC	2017	1	0,73	91,19	1035,42	16,66	1
	BCIC	2018	1	2,25	92,62	1255,51	16,70	1
	BCIC	2019	0	0,29	70,33	934,25	16,67	1
14	BDMN	2017	0	3,10	78,02	355,06	19,00	0
	BDMN	2018	0	3,10	77,54	345,31	19,05	0
	BDMN	2019	0	3,00	76,53	326,13	19,08	0
15	BJBR	2017	0	2,01	85,95	977,94	18,56	0
	BJBR	2018	0	1,71	86,56	921,87	18,60	1
	BJBR	2019	0	1,68	85,73	878,98	18,63	1
16	BJTM	2017	0	3,12	84,83	559,14	17,76	1
	BJTM	2018	0	2,96	86,49	639,96	17,95	1
	BJTM	2019	0	2,73	88,03	735,16	18,16	1
17	BKSW	2017	0	-3,72	83,80	517,39	17,02	0
	BKSW	2018	1	0,12	77,19	338,50	16,84	0
	BKSW	2019	0	0,02	79,63	390,92	16,95	1
18	BMAS	2017	0	1,60	80,81	421,00	15,62	0
	BMAS	2018	0	1,54	82,06	457,49	15,72	0
	BMAS	2019	0	1,13	83,76	515,95	15,84	1
19	BMRI	2017	0	2,72	78,96	522,35	20,84	0
	BMRI	2018	0	3,17	78,35	509,27	20,91	0
	BMRI	2019	0	3,03	77,81	490,71	21,00	0
20	BNII	2017	0	1,48	88,01	733,95	18,97	0
	BNII	2018	0	1,74	85,87	607,56	18,99	0
	BNII	2019	0	1,45	84,22	533,63	18,95	0
21	BNLI	2017	0	0,60	85,50	589,55	18,81	0
	BNLI	2018	0	0,80	85,32	580,98	18,85	0
	BNLI	2019	0	1,30	85,11	571,67	18,90	0
22	BRIS	2017	0	0,51	28,85	349,64	17,27	0
	BRIS	2018	0	0,43	28,65	215,83	17,45	0
	BRIS	2019	0	0,31	27,55	233,49	17,58	0
23	BSIM	2017	0	1,26	84,07	527,64	17,23	1
	BSIM	2018	0	0,25	76,53	484,57	17,24	1
	BSIM	2019	0	0,23	72,17	434,37	17,41	1

Lanjutan

No	Kode	Tahun	Y_KW	X1_ROA	X2_DAR	X3_DER	X4_TA	X5_KAP
24	BSWD	2017	1	3,39	75,02	300,21	15,32	1
	BSWD	2018	0	0,24	70,99	244,78	15,18	1
	BSWD	2019	0	0,60	70,98	244,56	15,20	1
25	BTPN	2017	0	2,10	82,37	467,33	18,37	0
	BTPN	2018	0	3,00	81,46	439,44	18,43	0
	BTPN	2019	0	2,30	82,67	477,12	19,02	0
26	BVIC	2017	0	0,64	84,94	860,19	17,18	0
	BVIC	2018	0	0,33	85,54	919,76	17,22	0
	BVIC	2019	0	-0,09	84,65	863,31	17,23	0
27	DNAR	2017	0	0,69	81,93	453,41	14,75	1
	DNAR	2018	0	0,65	81,29	434,59	14,75	1
	DNAR	2019	0	-0,27	60,42	152,68	15,45	1
28	MAYA	2017	0	1,30	88,57	774,90	18,13	0
	MAYA	2018	0	0,73	87,60	706,15	18,28	1
	MAYA	2019	0	0,78	86,79	656,84	18,35	1
29	MCOR	2017	1	0,54	84,52	546,07	16,57	0
	MCOR	2018	0	0,86	84,27	535,59	16,59	0
	MCOR	2019	0	0,71	85,21	576,02	16,75	0
30	MEGA	2017	0	2,24	84,13	529,92	18,23	0
	MEGA	2018	0	2,47	83,55	507,73	18,24	0
	MEGA	2019	0	2,90	84,58	548,61	18,43	1
31	NISP	2017	0	1,96	85,83	605,89	18,85	0
	NISP	2018	0	2,10	85,93	610,58	18,97	0
	NISP	2019	0	2,22	84,69	553,20	19,01	0
32	PNBN	2017	0	1,61	83,01	488,45	19,18	0
	PNBN	2018	0	2,16	80,33	408,51	19,15	0
	PNBN	2019	0	2,08	78,97	375,43	19,17	0
33	BEKS	2017	0	-1,43	89,71	871,50	15,85	1
	BEKS	2018	1	-1,57	72,69	1267,49	16,06	1
	BEKS	2019	1	-2,09	73,21	1373,49	15,91	1
34	BGTG	2017	0	1,59	75,59	309,70	15,34	0
	BGTG	2018	0	0,16	74,96	299,32	15,32	0
	BGTG	2019	0	0,31	76,30	321,91	15,39	1

2. Hasil Statistik Deskriptif

Date: 08/04/20

Time: 00:12

Sample: 1 102

	Y_KW	X1_ROA	X2_DAR	X3_DER	X4_TA	X5_KAP
Mean	0.137255	2.452353	81.15147	608.2385	17.39971	0.441176
Median	0.000000	1.280000	83.93500	549.6900	17.23000	0.000000
Maximum	1.000000	69.04000	93.65000	1474.840	21.00000	1.000000
Minimum	0.000000	-7.470000	27.55000	152.6800	13.94000	0.000000
Std. Dev.	0.345816	9.571202	10.79503	272.5969	1.775429	0.498980
Skewness	2.108271	6.531435	-3.498562	1.025452	0.108190	0.236940
Kurtosis	5.444805	45.56077	17.47230	3.652718	2.140753	1.056140
Jarque-Bera	100.9642	8423.746	1098.230	19.68707	3.336784	17.01339
Probability	0.000000	0.000000	0.000000	0.000053	0.188550	0.000202
Sum	14.00000	250.1400	8277.450	62040.33	1774.770	45.00000
Sum Sq. Dev.	12.07843	9252.398	11769.80	7505214.	318.3671	25.14706
Observations	102	102	102	102	102	102

Lampiran 3. Hasil Regresi Logistik dengan Program Eviews

1. Hasil Uji Hosmer Lameshow's Goodness of Fit

Goodness-of-Fit Evaluation for Binary Specification

Andrews and Hosmer-Lemeshow

Tests

Equation: UNTITLED

Date: 08/04/20 Time: 00:11

Grouping based upon predicted risk (randomize ties)

	Quantile of Risk			Dep=0		Dep=1	Total	H-L
	Low	High	Actual	Expect	Actual	Expect	Obs	Value
1	0.0083	0.0146	10	9.88698	0	0.11302	10	0.11431
2	0.0155	0.0303	9	9.77874	1	0.22126	10	2.80278
3	0.0314	0.0401	10	9.64373	0	0.35627	10	0.36943
4	0.0407	0.0545	9	9.54776	1	0.45224	10	0.69489
5	0.0550	0.0742	11	10.3128	0	0.68723	11	0.73303
6	0.0744	0.1003	8	9.09313	2	0.90687	10	1.44906
7	0.1020	0.1488	9	8.77601	1	1.22399	10	0.04671
8	0.1532	0.1804	9	8.34630	1	1.65370	10	0.30961
9	0.1880	0.3548	9	7.31405	1	2.68595	10	1.44689
10	0.3733	0.7875	4	5.30053	7	5.69947	11	0.61585
		Total	88	88.0000	14	14.0000	102	8.58255

H-L Statistic	8.5826	Prob. Chi-Sq(8)	0.3787
Andrews Statistic	44.9554	Prob. Chi-Sq(10)	0.0000

2. Hasil Uji Overall Model

Iteration History^{a,b,c}

Iteration	-2 Log likelihood	Coefficients	
		Constant	
Step 0	1	83,577	-1,451
	2	81,615	-1,793
	3	81,590	-1,838
	4	81,590	-1,838

a. Constant is included in the model.

b. Initial -2 Log Likelihood: 81,590

c. Estimation terminated at iteration number 4 because parameter estimates changed by less than ,001.

Iteration History^{a,b,c,d}

Iteration	-2 Log likelihood	Coefficients				
		Constant	ROA	DAR	TA	KAP
Step 1 1	71,653	1,616	,033	-,012	-,196	-,107
2	64,613	4,035	,044	-,016	-,391	-,180
3	63,601	5,769	,049	-,017	-,525	-,196
4	63,559	6,196	,050	-,016	-,560	-,192
5	63,559	6,215	,050	-,016	-,561	-,192
6	63,559	6,215	,050	-,016	-,561	-,192

a. Method: Enter

b. Constant is included in the model.

c. Initial -2 Log Likelihood: 81,590

d. Estimation terminated at iteration number 6 because parameter estimates changed by less than ,001.

3. Hasil Uji Multikolinieritas

Variance Inflation Factors

Date: 08/04/20 Time: 00:12

Sample: 1 102

Included observations: 102

Variable	Coefficient Variance	Uncentered VIF	Centered VIF
X1_ROA	1.19E-05	1.150213	1.078696
X2_DAR	1.14E-05	76.09473	1.310350
X3_TA	0.000443	135.1552	1.379185
X4_KAP	0.005823	2.563596	1.432598
C	0.189230	188.8185	NA

4. Hasil Uji Regresi Logit

Dependent Variable: Y_KW
 Method: Least Squares
 Date: 08/04/20 Time: 00:12
 Sample: 1 102
 Included observations: 102

Variable	Coefficient	Std. Error	t-Statistic	Prob.
X1_ROA	0.008128	0.003452	2.354319	0.0206
X2_DAR	-0.002932	0.003374	-0.869007	0.3870
X3_TA	-0.048892	0.021044	-2.323361	0.0223
X4_KAP	-0.026753	0.076312	-0.350573	0.7267
C	0.904013	0.435005	2.078165	0.0404

R-squared	0.187533	Mean dependent var	0.137255
Adjusted R-squared	0.145217	S.D. dependent var	0.345816
S.E. of regression	0.319722	Akaike info criterion	0.614292
Sum squared resid	9.813322	Schwarz criterion	0.768702
Log likelihood	-25.32890	Hannan-Quinn criter.	0.676818
F-statistic	4.431740	Durbin-Watson stat	2.159276
Prob(F-statistic)	0.001126		

5. Hasil Representation Regresi Logit

Estimation Command:

```
=====  

LS Y_KW X1_ROA X2_DAR X3_DER X4_TA X5_KAP C
```

Estimation Equation:

```
=====  

Y_KW = C(1)*X1_ROA + C(2)*X2_DAR + C(3)*X3_DER + C(4)*X4_TA + C(5)*X5_KAP + C(6)
```

Forecasting Equation:

```
=====  

Y_KW = C(1)*X1_ROA + C(2)*X2_DAR + C(3)*X3_DER + C(4)*X4_TA + C(5)*X5_KAP + C(6)
```

Substituted Coefficients:

```
=====  

Y_KW = 0.00812755789088*X1_ROA - 0.00293159873922*X2_DAR + 0.00051578473257*X3_DER -  

0.0488918339217*X4_TA - 0.0267528081094*X5_KAP + 0.90401290284
```

Lampiran 4. Daftar Riwayat Hidup

DAFTAR RIWAYAT HIDUP PENELITI

Data Pribadi

Nama : Nola Dwi Anggraeni
 NPM : 11160560516
 Tempat dan Tanggal Lahir : Bekasi, 19 November 1996
 Agama : Islam
 Kewarganegaraan : Indonesia
 Alamat : Pondok Ungu Permai Blok D16 No. 7
 RT 008 / RW 013, Kel. Kaliabang
 Tengah, Bekasi Utara 17125
 Telepon : 082111619881
 Email : nola.anggraeni@gmail.com

Pendidikan Formal

SDN Kaliabang Tengah VII : Lulus Tahun 2009
 SMPN 19, Bekasi : Lulus Tahun 2012
 SMK Perbankan Nasional, Jakarta : Lulus Tahun 2015
 STIE Indonesia, Jakarta : Tahun 2016 sampai sekarang

Pekerjaan

: Karyawan Swasta
 Alamat Kantor : Jln Scientia Boulevard Kav. U2,
 Serpong, Tangerang

Pengalaman Organisasi

2010 – 2011 : Koordinator SekBid 5 OSIS SMPN 19, Bekasi
 2016 – 2017 : Ketua Ekskul *Math Club* SMK Perbankan Nasional, Jakarta