

Lampiran 1. Tabel Perhitungan *Loan to Deposit Ratio* Periode 2015-2019

Kode Bank	Tahun	Kredit yang diberikan	Total dana yang diterima	LDR	%
AGRO	2015	6,044,521,633	6,862,051,180	0.880862	88.09
	2016	8,179,753,799	9,241,778,503	0.885084	88.51
	2017	10,981,623,081	12,919,897,193	0.849978	85.00
	2018	15,670,832,413	18,563,072,907	0.844194	84.42
	2019	19,366,245,488	21,643,760,693	0.894773	89.48
BBCA	2015	387,642,637	473,666,215	0.818388	81.84
	2016	415,896,245	530,133,625	0.784512	78.45
	2017	467,508,825	581,115,442	0.804502	80.45
	2018	505,898,567	629,812,017	0.803253	80.33
	2019	586,939,583	698,980,068	0.839709	83.97
BBKP	2015	66,043,142	78,055,303	0.846107	84.61
	2016	72,474,597	86,221,404	0.840564	84.06
	2017	73,940,488	96,601,173	0.765420	76.54
	2018	69,545,545	79,445,056	0.875392	87.54
	2019	69,545,545	82,611,406	0.841840	84.18
BBMD	2015	7,110,427,152	6,998,086,503	1.016053	101.61
	2016	6,288,416,016	7,769,786,766	0.809342	80.93
	2017	6,783,698,638	8,373,301,489	0.810158	81.02
	2018	7,118,535,582	8,368,784,486	0.850606	85.06
	2019	7,648,330,156	8,871,009,275	0.862171	86.22
BBNI	2015	326,105,149	353,936,880	0.921365	92.14
	2016	393,275,392	415,453,084	0.946618	94.66
	2017	441,313,566	492,747,948	0.895617	89.56
	2018	512,778,497	552,172,202	0.928657	92.87
	2019	556,770,947	582,540,625	0.955763	95.58
BBRI	2015	564,480,538	679,516,482	0.830709	83.07
	2016	643,470,975	779,327,155	0.825675	82.57
	2017	718,982,668	872,276,108	0.824260	82.43
	2018	814,552,767	954,500,076	0.853382	85.34
	2019	877,431,193	1,034,998,662	0.847761	84.78
BBTN	2015	127,732,158	127,708,670	1.000184	100.02
	2016	150,221,960	147,787,618	1.016472	101.65
	2017	181,002,783	177,091,421	1.022087	102.21
	2018	216,256,305	206,905,692	1.045193	104.52

	2019	232,212,539	206,905,692	1.122311	112.23
BJBR	2015	55,561,396	62,903,150	0.883285	88.33
	2016	63,419,185	73,029,838	0.868401	86.84
	2017	71,035,168	81,222,167	0.874579	87.46
	2018	75,349,849	81,820,984	0.920911	92.09
	2019	81,887,246	83,564,393	0.979930	97.99
BJTM	2015	28,411,999	34,263,920	0.829210	82.92
	2016	29,675,422	32,798,657	0.904776	90.48
	2017	32,798,657	39,845,108	0.823154	82.32
	2018	33,893,237	50,915,931	0.665671	66.57
	2019	38,352,300	60,545,872	0.633442	63.34
BMRI	2015	586,675,437	622,332,331	0.942704	94.27
	2016	649,322,953	702,060,230	0.924882	92.49
	2017	712,037,865	749,583,982	0.949911	94.99
	2018	799,557,188	766,008,893	1.043796	104.38
	2019	885,835,237	850,108,345	1.042026	104.20
BNGA	2015	170,732,978	178,533,077	0.956310	95.63
	2016	173,587,691	180,571,134	0.961326	96.13
	2017	181,405,722	189,317,196	0.958210	95.82
	2018	186,262,631	190,750,218	0.976474	97.65
	2019	190,983,118	195,600,300	0.976395	97.64
BNII	2015	326,105,149	353,936,880	0.921365	92.14
	2016	393,275,392	415,453,084	0.946618	94.66
	2017	441,313,566	492,747,948	0.895617	89.56
	2018	121,972,870	126,617,633	0.963317	96.33
	2019	111,611,893	120,206,321	0.928503	92.85
BTPN	2015	54,909,356	57,221,977	0.959585	95.96
	2016	58,171,598	61,806,798	0.941184	94.12
	2017	59,298,564	62,670,025	0.946203	94.62
	2018	60,859,618	64,851,852	0.938441	93.84
	2019	132,760,609	79,388,815	1.672284	167.23
NISP	2015	85,577,341	92,672,622	0.923437	92.34
	2016	93,057,977	107,458,951	0.865986	86.60
	2017	105,977,270	119,589,283	0.886177	88.62
	2018	117,408,472	129,933,904	0.903602	90.36
	2019	118,651,323	128,062,050	0.926514	92.65
BDMN	2015	99,483,055	115,141,528	0.864007	86.40
	2016	91,888,516	103,739,516	0.885762	88.58

	2017	94,045,506	101,896,818	0.922948	92.29
	2018	101,650,553	107,695,796	0.943867	94.39
	2019	106,865,502	109,791,910	0.973346	97.33
SDRA	2015	13,958,921	14,450,280	0.965997	96.60
	2016	16,440,835	14,981,435	1.097414	109.74
	2017	18,804,986	16,928,615	1.110840	111.08
	2018	22,528,964	15,391,187	1.463757	146.38
	2019	26,674,450	19,065,370	1.399105	139.91
BINA	2015	1,455,994	1,734,291	0.839533	83.95
	2016	1,378,153	1,800,961	0.765232	76.52
	2017	1,469,552	1,893,345	0.776167	77.62
	2018	1,759,096	2,539,232	0.692767	69.28
	2019	2,519,213	4,002,762	0.629369	62.94
AGRS	2015	2,745,252	3,494,487	0.785595	78.56
	2016	2,875,315	3,419,553	0.840845	84.08
	2017	2,571,985	3,483,438	0.738347	73.83
	2018	2,922,154	3,488,648	0.837618	83.76
	2019	3,870,807	4,868,738	0.795033	79.50
BABP	2015	7,047,265	9,766,527	0.721573	72.16
	2016	7,941,795	10,339,407	0.768109	76.81
	2017	6,783,806	9,027,709	0.751443	75.14
	2018	7,511,633	8,469,956	0.886856	88.69
	2019	7,554,481	8,431,272	0.896007	89.60
BCIC	2015	9,176,579	11,020,779	0.832662	83.27
	2016	10,698,065	11,664,889	0.917117	91.71
	2017	11,281,861	12,904,620	0.874250	87.42
	2018	10,129,117	13,248,605	0.764542	76.45
	2019	6,132,883	12,806,232	0.478898	47.89
BKSW	2015	20,830,044	18,509,008	1.125400	112.54
	2016	18,287,914	19,660,482	0.930186	93.02
	2017	14,021,839	19,926,181	0.703689	70.37
	2018	11,218,751	15,558,242	0.721081	72.11
	2019	14,050,161	17,357,969	0.809436	80.94
BVIC	2015	12,018,366,560	18,120,603,038	0.663243	66.32
	2016	14,537,940,067	20,519,432,200	0.708496	70.85
	2017	15,831,264,327	21,915,395,338	0.722381	72.24
	2018	15,159,025,369	20,753,681,356	0.730426	73.04
	2019	16,208,505,865	23,548,477,419	0.688304	68.83

INPC	2015	17,339,225	21,471,965	0.807529	80.75
	2016	17,744,173	20,848,803	0.851088	85.11
	2017	18,067,674	22,276,236	0.811074	81.11
	2018	15,076,319	20,455,053	0.737046	73.70
	2019	13,459,487	20,249,792	0.664673	66.47
MCOR	2015	7,260,917	8,359,702	0.868562	86.86
	2016	8,229,739	9,518,000	0.864650	86.47
	2017	10,109,907	12,713,399	0.795217	79.52
	2018	11,550,654	13,073,223	0.883535	88.35
	2019	13,858,412	12,861,778	1.077488	107.75
PNBN	2015	117,743,573	130,317,321	0.903514	90.35
	2016	125,049,120	148,614,771	0.841431	84.14
	2017	128,651,727	150,519,397	0.854719	85.47
	2018	132,653,408	140,407,114	0.944777	94.48
	2019	128,775,527	132,350,240	0.972991	97.30

Lampiran 2. Tabel Perhitungan *Capital Adequacy Ratio* Periode 2015-2019

Kode Bank	Tahun	Total Modal	Total ATMR	CAR	%
AGRO	2015	1,370,673,905	6,196,867,449	0.221188	22.12
	2016	1,966,244,530	8,303,739,979	0.236790	23.68
	2017	3,175,341,385	10,735,800,044	0.295771	29.58
	2018	4,416,738,376	15,582,815,435	0.283436	28.34
	2019	4,580,127,430	18,863,096,365	0.242809	24.28
BBCA	2015	87,887,273	471,241,747	0.186501	18.65
	2016	110,190,013	503,236,865	0.218963	21.90
	2017	127,964,059	554,823,436	0.230639	23.06
	2018	148,193,541	633,633,831	0.233879	23.39
	2019	167,281,590	702,925,299	0.237979	23.80
BBKP	2015	8,384,414	61,814,951	0.135637	13.56
	2016	8,384,414	65,341,348	0.128317	12.83
	2017	7,796,746	74,090,068	0.105233	10.52
	2018	7,796,746	65,074,593	0.119812	11.98
	2019	8,234,148	65,074,593	0.126534	12.65
BBMD	2015	26,803,874	128,283,618	0.208942	20.89
	2016	27,645,640	123,952,278	0.223035	22.30
	2017	29,356,326	126,334,355	0.232370	23.24
	2018	29,719,755	130,386,964	0.227935	22.79
	2019	33,445,305	135,997,251	0.245926	24.59
BBNI	2015	73,798,800	378,564,646	0.194944	19.49
	2016	84,278,075	435,353,579	0.193585	19.36
	2017	95,306,890	514,476,829	0.185250	18.53
	2018	104,254,095	563,439,969	0.185031	18.50
	2019	118,095,752	598,483,859	0.197325	19.73
BBRI	2015	110,580,617	537,074,938	0.205894	20.59
	2016	142,910,432	623,857,728	0.229075	22.91
	2017	161,751,939	704,515,985	0.229593	22.96
	2018	173,618,421	818,608,240	0.212090	21.21
	2019	195,986,650	869,020,388	0.225526	22.55
BBTN	2015	13,893,026	81,882,087	0.169671	16.97
	2016	20,219,944	117,092,266	0.172684	17.27
	2017	22,094,944	117,092,266	0.188697	18.87
	2018	23,328,446	128,137,749	0.182058	18.21

	2019	23,350,625	134,844,273	0.173167	17.32
BJBR	2015	6,744,185	41,613,610	0.162067	16.21
	2016	8,508,507	46,159,182	0.184330	18.43
	2017	9,983,958	52,076,254	0.191718	19.17
	2018	11,039,180	59,243,425	0.186336	18.63
	2019	11,391,189	64,308,062	0.177135	17.71
BJTM	2015	5,818,258	27,421,487	0.212179	21.22
	2016	6,856,176	28,708,516	0.238820	23.88
	2017	7,213,983	29,267,301	0.246486	24.65
	2018	7,748,250	32,009,836	0.242058	24.21
	2019	8,202,293	37,675,659	0.217708	21.77
BMRI	2015	107,388,146	577,345,989	0.186003	18.60
	2016	137,432,214	643,379,490	0.213610	21.36
	2017	153,178,315	707,791,497	0.216417	21.64
	2018	167,557,982	799,235,097	0.209648	20.96
	2019	188,828,259	882,905,621	0.213871	21.39
BNGA	2015	31,653	194,398	0.162826	16.28
	2016	35,412,743	197,207,014	0.179571	17.96
	2017	38,176,404	205,238,857	0.186010	18.60
	2018	40,887,290	207,942,602	0.196628	19.66
	2019	44,722,747	208,347,385	0.214655	21.47
BNII	2015	18,036,571	118,914,453	0.151677	15.17
	2016	21,784,193	129,880,505	0.167725	16.77
	2017	22,615	128,976	0.175343	17.53
	2018	26,066	136,888	0.190418	19.04
	2019	26,770	125,234	0.213760	21.38
BTPN	2015	13,206,999	55,500,147	0.237963	23.80
	2016	15,153,392	60,540,301	0.250303	25.03
	2017	15,706,725	63,755,973	0.246357	24.64
	2018	17,106,367	67,716,744	0.252617	25.26
	2019	34,803,067	143,582,952	0.242390	24.24
NISP	2015	17,488,007	100,982,940	0.173178	17.32
	2016	20,305,689	111,058,870	0.182837	18.28
	2017	22,439,974	128,164,119	0.175088	17.51
	2018	25,042,934	142,059,934	0.176284	17.63
	2019	28,297,214	147,586,674	0.191733	19.17
BDMN	2015	26,803,874	128,283,618	0.208942	20.89
	2016	27,645,640	123,952,278	0.223035	22.30

	2017	29,356,326	126,334,355	0.232370	23.24
	2018	29,719,755	130,386,964	0.227935	22.79
	2019	33,445,305	135,997,251	0.245926	24.59
SDRA	2015	2,433,342	11,114,549	0.218933	21.89
	2016	2,570,546	14,963,782	0.171785	17.18
	2017	4,216,125	16,956,489	0.248644	24.86
	2018	4,549,180	19,743,210	0.230417	23.04
	2019	4,939,254	24,670,377	0.200210	20.02
BINA	2015	280,166	1,425,150	0.196587	19.66
	2016	454,469	1,496,821	0.303623	30.36
	2017	1,163,528	1,751,553	0.664284	66.43
	2018	1,193,360	2,168,663	0.550275	55.03
	2019	1,175,257	3,141,569	0.374099	37.41
AGRS	2015	526,583	3,035,522	0.173474	17.35
	2016	555,594	3,304,713	0.168122	16.81
	2017	532,722	3,129,684	0.170216	17.02
	2018	508,973	3,300,379	0.154217	15.42
	2019	1,303,633	4,919,000	0.265020	26.50
BABP	2015	1,495,512	8,387,537	0.178302	17.83
	2016	1,681,386	8,604,972	0.195397	19.54
	2017	1,002,058	7,962,682	0.125844	12.58
	2018	1,164,753	7,157,428	0.162733	16.27
	2019	1,267,964	8,365,359	0.151573	15.16
BCIC	2015	1,441,814	9,305,806	0.154937	15.49
	2016	1,824,602	11,944,642	0.152755	15.28
	2017	1,813,289	12,812,953	0.141520	14.15
	2018	1,786,384	12,731,574	0.140311	14.03
	2019	1,833,335	12,617,667	0.145299	14.53
BKSW	2015	3,225,288	19,931,562	0.161818	16.18
	2016	3,321,304	20,182,108	0.164567	16.46
	2017	3,579,926	17,635,696	0.202993	20.30
	2018	4,122,177	15,558,242	0.264951	26.50
	2019	3,659,131	17,357,969	0.210804	21.08
BVIC	2015	2,707,521,742	14,252,766,647	0.189965	19.00
	2016	2,716,648,309	11,054,118,438	0.245759	24.58
	2017	2,918,031,897	16,060,733,941	0.181687	18.17
	2018	3,015,858,874	18,027,065,842	0.167296	16.73
	2019	3,308,620,142	19,134,836,046	0.172911	17.29

INPC	2015	2,999,091	19,345,056	0.155031	15.50
	2016	4,416,128	22,168,573	0.199207	19.92
	2017	4,077,978	23,377,809	0.174438	17.44
	2018	215,600	20,656,242	0.010438	1.04
	2019	116,869	19,128,219	0.006110	0.61
MCOR	2015	1,383,164	8,440,446	0.163873	16.39
	2016	2,125,425	10,941,627	0.194251	19.43
	2017	2,144,650	13,618,414	0.157482	15.75
	2018	2,263,756	14,431,686	0.156860	15.69
	2019	2,852,953	16,412,377	0.173829	17.38
PNBN	2015	28,377,690	142,299,939	0.199422	19.94
	2016	30,561,303	150,370,961	0.203239	20.32
	2017	33,618,213	151,010,442	0.222622	22.26
	2018	41,488,579	177,856,566	0.233270	23.33
	2019	44,104,733	188,423,308	0.234073	23.41

Lampiran 3. Tabel Perhitungan *Bank Size* Periode 2015-2019

Kode Bank	Tahun	Total Asset	Ln(Total Asset)
AGRO	2015	8,364,502,563	22.847
	2016	7,939,828,899	22.795
	2017	16,325,247,007	23.516
	2018	23,313,671,252	23.872
	2019	27,067,922,912	24.022
BBCA	2015	594,372,770	20.203
	2016	676,738,753	20.333
	2017	750,319,671	20.436
	2018	824,787,944	20.531
	2019	918,989,312	20.639
BBKP	2015	94,366,502	18.363
	2016	105,406,002	18.473
	2017	113,223,944	18.545
	2018	95,643,923	18.376
	2019	100,264,248	18.423
BBMD	2015	9,409,596,959,532	29.873
	2016	10,587,950,826,941	29.991
	2017	11,817,844,456,356	30.101
	2018	12,093,079,368,934	30.124
	2019	11,817,844,456,356	30.101
BBNI	2015	508,595,288	20.047
	2016	603,031,880	20.217
	2017	709,330,084	20.380
	2018	808,572,011	20.511
	2019	845,605,208	20.556
BBRI	2015	878,426,312	20.594
	2016	1,003,644,426	20.727
	2017	1,126,248,442	20.842
	2018	1,296,898,292	20.983
	2019	1,416,758,840	21.072
BBTN	2015	171,807,592	18.962
	2016	214,168,479	19.182
	2017	261,365,267	19.381
	2018	306,436,194	19.541

	2019	311,776,828	19.558
BJBR	2015	88,697,430	18.301
	2016	102,318,457	18.444
	2017	114,980,168	18.560
	2018	120,191,387	18.605
	2019	123,536,474	18.632
BJTM	2015	42,803,631	17.572
	2016	43,032,950	17.577
	2017	51,518,681	17.757
	2018	62,689,118	17.954
	2019	76,715,290	18.156
BMRI	2015	910,063,409	20.629
	2016	1,038,706,009	20.761
	2017	1,124,700,847	20.841
	2018	1,202,252,094	20.907
	2019	1,318,246,335	21.000
BNGA	2015	238,849,252	19.291
	2016	241,571,728	19.303
	2017	266,305,445	19.400
	2018	266,781,498	19.402
	2019	274,467,227	19.430
BNII	2015	508,595,288	20.047
	2016	603,031,880	20.217
	2017	709,330,084	20.380
	2018	177,532,858	18.995
	2019	169,082,830	18.946
BTPN	2015	81,039,663	18.210
	2016	91,371,387	18.330
	2017	95,489,850	18.375
	2018	101,341,224	18.434
	2019	181,631,385	19.017
NISP	2015	120,480,402	18.607
	2016	138,196,341	18.744
	2017	153,773,957	18.851
	2018	173,582,894	18.972
	2019	180,706,987	19.012
BDMN	2015	188,057,412	19.052
	2016	174,436,521	18.977

	2017	178,257,092	18.999
	2018	186,762,189	19.045
	2019	193,533,970	19.081
SDRA	2015	20,019,523	16.812
	2016	22,630,634	16.935
	2017	27,086,504	17.115
	2018	29,631,693	17.204
	2019	36,936,262	17.425
BINA	2015	2,081,523	14.549
	2016	2,359,089	14.674
	2017	3,123,345	14.954
	2018	3,854,174	15.165
	2019	5,262,429	15.476
AGRS	2015	4,217,368	15.255
	2016	4,059,950	15.217
	2017	4,148,918	15.238
	2018	4,151,151	15.239
	2019	6,421,844	15.675
BABP	2015	12,137,004	16.312
	2016	13,057,549	16.385
	2017	10,706,094	16.186
	2018	10,854,855	16.200
	2019	10,607,879	16.177
BCIC	2015	13,183,503	16.394
	2016	16,065,303	16.592
	2017	17,171,181	16.659
	2018	17,823,669	16.696
	2019	17,311,597	16.667
BKSW	2015	25,757,649	17.064
	2016	24,372,702	17.009
	2017	24,635,233	17.020
	2018	20,486,926	16.835
	2019	23,021,785	16.952
BVIC	2015	22,056,162,584	23.817
	2016	25,999,981,283	23.981
	2017	28,825,608,648	24.085
	2018	28,348,692,393	24.068
	2019	28,547,932,506	24.075

INPC	2015	25,119,249	17.039
	2016	26,219,938	17.082
	2017	27,727,008	17.138
	2018	26,025,188	17.075
	2019	25,532,041	17.055
MCOR	2015	10,089,121	16.127
	2016	12,257,391	16.322
	2017	15,788,738	16.575
	2018	15,992,475	16.588
	2019	8,893,684	16.001
PNBN	2015	183,120,540	19.026
	2016	199,175,053	19.110
	2017	213,541,797	19.179
	2018	188,898,490	19.057
	2019	190,252,348	19.064

Lampiran 4. Tabel Perhitungan Inflasi Periode 2015-2019

Kode bank	Tahun	Inflasi
AGRO	2015	6.38
	2016	3.53
	2017	3.81
	2018	3.19
	2019	3.03
BBCA	2015	6.38
	2016	3.53
	2017	3.81
	2018	3.19
	2019	3.03
BBKP	2015	6.38
	2016	3.53
	2017	3.81
	2018	3.19
	2019	3.03
BBMD	2015	6.38
	2016	3.53
	2017	3.81
	2018	3.19
	2019	3.03
BBNI	2015	6.38
	2016	3.53
	2017	3.81
	2018	3.19
	2019	3.03
BBRI	2015	6.38
	2016	3.53
	2017	3.81
	2018	3.19
	2019	3.03
BBTN	2015	6.38
	2016	3.53
	2017	3.81
	2018	3.19

	2019	3.03
BJBR	2015	6.38
	2016	3.53
	2017	3.81
	2018	3.19
	2019	3.03
BJTM	2015	6.38
	2016	3.53
	2017	3.81
	2018	3.19
	2019	3.03
BMRI	2015	6.38
	2016	3.53
	2017	3.81
	2018	3.19
	2019	3.03
BNGA	2015	6.38
	2016	3.53
	2017	3.81
	2018	3.19
	2019	3.03
BNII	2015	6.38
	2016	3.53
	2017	3.81
	2018	3.19
	2019	3.03
BTPN	2015	6.38
	2016	3.53
	2017	3.81
	2018	3.19
	2019	3.03
NISP	2015	6.38
	2016	3.53
	2017	3.81
	2018	3.19
	2019	3.03
BDMN	2015	6.38
	2016	3.53

	2017	3.81
	2018	3.19
	2019	3.03
SDRA	2015	6.38
	2016	3.53
	2017	3.81
	2018	3.19
	2019	3.03
BINA	2015	6.38
	2016	3.53
	2017	3.81
	2018	3.19
	2019	3.03
AGRS	2015	6.38
	2016	3.53
	2017	3.81
	2018	3.19
	2019	3.03
BABP	2015	6.38
	2016	3.53
	2017	3.81
	2018	3.19
	2019	3.03
BCIC	2015	6.38
	2016	3.53
	2017	3.81
	2018	3.19
	2019	3.03
BKSW	2015	6.38
	2016	3.53
	2017	3.81
	2018	3.19
	2019	3.03
BVIC	2015	6.38
	2016	3.53
	2017	3.81
	2018	3.19
	2019	3.03

INPC	2015	6.38
	2016	3.53
	2017	3.81
	2018	3.19
	2019	3.03
MCOR	2015	6.38
	2016	3.53
	2017	3.81
	2018	3.19
	2019	3.03
PNBN	2015	6.38
	2016	3.53
	2017	3.81
	2018	3.19
	2019	3.03

Lampiran 5. Tabel Perhitungan *Non Performing Loan* Periode 2015-2019

Kode Bank	Tahun	Jumlah Kredit	Kurang Lancar	Diragukan	Macet	NPL	%
AGRO	2015	6,044,521,633	11,904,073	16,817,984	84,614,434	0.018750	1.88
	2016	8,179,753,799	7,829,251	8,964,062	111,068,495	0.015631	1.56
	2017	10,981,623,081	10,214,686	15,144,806	149,686,048	0.015940	1.59
	2018	15,670,832,413	5,577,609	14,580,104	168,821,473	0.012059	1.21
	2019	19,366,245,488	20,969,940	33,961,781	205,538,485	0.013450	1.34
BBCA	2015	387,642,637	297,907	97,918	1,524,585	0.004954	0.50
	2016	415,896,245	534,408	522,618	4,394,838	0.013109	1.31
	2017	467,508,825	1,986,211	686,357	4,272,765	0.014856	1.49
	2018	505,898,567	1,677,728	1,185,460	4,730,866	0.015011	1.50
	2019	586,939,583	1,307,395	686,997	5,882,534	0.013420	1.34
BBKP	2015	66,043,142	429,172	91,105	896,767	0.021456	2.15
	2016	72,474,597	323,767	269,990	1,403,307	0.027555	2.76
	2017	73,940,488	1,615,195	1,029,643	1,859,034	0.060912	6.09
	2018	69,545,545	980,201	148,756	1,961,467	0.044437	4.44
	2019	69,545,545	183,738	757,573	2,117,347	0.043981	4.40
BBMD	2015	7,110,427,152	14,703,103	18,964,620	126,895,355	0.022581	2.26
	2016	6,288,416,016	55,438,275	36,169,925	133,861,261	0.035855	3.59
	2017	6,783,698,638	35,460,329	47,043,680	92,636,900	0.025818	2.58
	2018	7,118,535,582	3,062,977	8,274,450	64,024,086	0.010587	1.06
	2019	7,648,330,156	2,416,576	31,605,572	14,873,052	0.006393	0.64
BBNI	2015	326,105,149	2,723,000	848,000	5,139,000	0.026709	2.67
	2016	393,275,392	1,594,000	839,000	9,212,000	0.029610	2.96
	2017	441,313,566	1,271,000	1,592,000	7,234,000	0.022879	2.29
	2018	512,778,497	2,028,000	3,009,000	5,001,000	0.019576	1.96
	2019	556,770,947	5,041,000	696,000	7,225,000	0.023281	2.33
BBRI	2015	564,480,538	1,160,311	1,224,930	4,213,597	0.011690	1.17
	2016	643,470,975	1,056,103	1,128,476	4,605,802	0.010553	1.06
	2017	718,982,668	1,290,701	1,408,731	5,216,546	0.011010	1.10
	2018	814,552,767	1,573,704	1,777,038	6,280,707	0.011824	1.18
	2019	877,431,193	2,359,753	2,518,424	6,622,313	0.013107	1.31
BBTN	2015	127,732,158	250,491	350,452	3,771,677	0.034233	3.42
	2016	150,221,960	36,963	327,722	3,645,468	0.026695	2.67
	2017	181,002,783	236,000	349,000	4,703,000	0.029215	2.92
	2018	216,256,305	570,002	473,460	5,656,233	0.030980	3.10

	2019	232,212,539	3,087,667	1,395,628	7,746,939	0.052668	5.27
BJBR	2015	55,561,396	54,161	94,254	859,273	0.018136	1.81
	2016	63,419,185	58,740	67,227	487,197	0.009668	0.97
	2017	71,035,168	57,975	95,847	428,091	0.008192	0.82
	2018	75,349,849	43,687	68,572	370,269	0.006404	0.64
	2019	81,887,246	24,091	57,926	339,534	0.005148	0.51
BJTM	2015	28,411,999	21,287	31,019	259,737	0.010983	1.10
	2016	29,675,422	9,997	13,718	169,215	0.006501	0.65
	2017	32,798,657	10,670	14,718	117,096	0.004344	0.43
	2018	33,893,237	26,679	34,081	145,618	0.006089	0.61
	2019	38,352,300	44,854	62,426	166,780	0.007146	0.71
BMRI	2015	586,675,437	1,944,487	1,014,802	2,323,426	0.009004	0.90
	2016	649,322,953	5,830,816	1,517,140	2,555,309	0.015252	1.53
	2017	712,037,865	4,879,766	2,240,512	1,340,983	0.011883	1.19
	2018	799,557,188	2,418,240	1,061,240	2,325,365	0.007260	0.73
	2019	885,835,237	2,741,424	2,357,735	2,252,899	0.008300	0.83
BNGA	2015	170,732,978	480,566	772,937	5,318,364	0.038492	3.85
	2016	173,587,691	977,238	411,288	5,399,381	0.039104	3.91
	2017	181,405,722	1,356,042	810,404	4,610,802	0.037360	3.74
	2018	186,262,631	781,704	473,636	4,453,025	0.030647	3.06
	2019	190,983,118	277,713	821,191	4,214,265	0.027820	2.78
BNII	2015	326,105,149	234,273	560,570	2,017,356	0.008624	0.86
	2016	393,275,392	263,389	305,630	3,225,051	0.009647	0.96
	2017	441,313,566	694,173	193,384	2,363,787	0.007367	0.74
	2018	121,972,870	337,848	817,621	1,931,424	0.025308	2.53
	2019	111,611,893	337,848	1,234,107	2,284,408	0.034552	3.46
BTPN	2015	54,909,356	77,348	89,095	69,924	0.004305	0.43
	2016	58,171,598	85,264	86,917	70,078	0.004165	0.42
	2017	59,298,564	111,875	104,653	50,741	0.004507	0.45
	2018	60,859,618	79,253	109,975	155,184	0.005659	0.57
	2019	132,760,609	222,717	154,997	238,303	0.004640	0.46
NISP	2015	85,577,341	382,192	101,258	633,014	0.013046	1.30
	2016	93,057,977	271,967	192,948	1,284,017	0.018794	1.88
	2017	105,977,270	137,639	136,629	1,624,946	0.017921	1.79
	2018	117,408,472	390,435	380,755	1,259,799	0.017298	1.73
	2019	118,651,323	57,143	300,395	1,679,764	0.017170	1.72
BDMN	2015	99,483,055	636,754	1,013,424	1,730,050	0.033978	3.40
	2016	91,888,516	511,125	628,899	2,163,081	0.035947	3.59

	2017	94,045,506	418,596	970,198	1,452,392	0.030211	3.02
	2018	101,650,553	357,095	467,622	2,229,718	0.030048	3.00
	2019	106,865,502	490,535	700,119	2,229,718	0.032006	3.20
SDRA	2015	13,958,921	12,330	9,760	152,166	0.012483	1.25
	2016	16,440,835	16,929	11,698	131,691	0.009751	0.98
	2017	18,804,986	7,185	4,417	157,065	0.008969	0.90
	2018	22,528,964	23,274	31,804	188,744	0.010823	1.08
	2019	26,674,450	32,166	9,968	271,620	0.011762	1.18
BINA	2015	1,455,994	34	916	2,112	0.002103	0.21
	2016	1,378,153	38,468	1,113	4,686	0.032121	3.21
	2017	1,469,552	11,062	1,792	54,810	0.046044	4.60
	2018	1,759,096	53	34,397	8,375	0.024345	2.43
	2019	2,519,213	24,859	41,831	53,182	0.047583	4.76
AGRS	2015	2,745,252	14,965	4,591	28,725	0.017587	1.76
	2016	2,875,315	39,356	1,816	61,751	0.035795	3.58
	2017	2,571,985	13,075	2,486	78,208	0.036458	3.65
	2018	2,922,154	4,365	46,626	140,997	0.065701	6.57
	2019	3,870,807	32,341	151,020	302,056	0.125405	12.54
BABP	2015	7,047,265	41,335	12,492	155,547	0.029710	2.97
	2016	7,941,795	12,286	23,546	185,458	0.027864	2.79
	2017	6,783,806	90,968	110,573	313,051	0.075856	7.59
	2018	7,511,633	26,619	115,482	287,277	0.057162	5.72
	2019	7,554,481	71,278	31,083	334,025	0.057765	5.78
BCIC	2015	9,176,579	57,180	26,489	264,254	0.037914	3.79
	2016	10,698,065	341,133	102,931	340,139	0.073303	7.33
	2017	11,281,861	3,202	9,110	324,497	0.029854	2.99
	2018	10,129,117	21,925	216,320	199,218	0.043189	4.32
	2019	6,132,883	7,036	6,387	79,376	0.015131	1.51
BKSW	2015	20,830,044	24,046	20,512	454,132	0.023941	2.39
	2016	18,287,914	21,630	140,204	376,233	0.029422	2.94
	2017	14,021,839	29,280	31,554	98,817	0.011386	1.14
	2018	11,218,751	17,098	8,469	139,073	0.014675	1.47
	2019	14,050,161	7,873	25,416	592,641	0.044550	4.45
BVIC	2015	12,018,366,560	158,498,601	88,482,456	397,179,321	0.053598	5.36
	2016	14,537,940,067	60,243,882	89,690,380	455,863,205	0.041670	4.17
	2017	15,831,264,327	39,977,174	39,280,558	423,506,839	0.031758	3.18
	2018	15,159,025,369	14,009,982	69,353,717	493,882,285	0.038079	3.81
	2019	16,208,505,865	257,463,234	172,021,264	715,751,204	0.070656	7.07

INPC	2015	17,339,225	52,761	18,832	332,976	0.023333	2.33
	2016	17,744,173	52,159	45,734	400,894	0.028110	2.81
	2017	18,067,674	537,694	58,223	531,513	0.062400	6.24
	2018	15,076,319	147,986	55,751	734,540	0.062235	6.22
	2019	13,459,487	19,023	108,195	604,875	0.054392	5.44
MCOR	2015	7,260,917	344	17,063	118,483	0.018715	1.87
	2016	8,229,739	16,886	86,266	146,559	0.030343	3.03
	2017	10,109,907	37,320	27,308	246,181	0.030743	3.07
	2018	11,550,654	6,588	6,974	280,098	0.025424	2.54
	2019	13,858,412	21,531	43,242	298,208	0.026192	2.62
PNBN	2015	117,743,573	35,538	3,004	326,381	0.003099	0.31
	2016	125,049,120	77,232	140,126	355,258	0.004579	0.46
	2017	128,651,727	27,895	112,382	459,004	0.004658	0.47
	2018	132,653,408	100,870	113,376	905,651	0.008442	0.84
	2019	128,775,527	85,596	129,805	799,842	0.007884	0.79

Lampiran 6. Statistik Deskriptif Sampel 2015-2019

Variabel	Minimum	Maximum	Mean	Std.Deviasi
NPL	0.210000	12.54000	2.511120	1.921310
LDR	47.89000	167.2300	88.47464	14.70527
CAR	0.610000	66.43000	20.30032	7.010047
BANK SIZE	14.54900	30.12400	19.16380	3.125427
INFLASI	3.030000	6.380000	3.988000	1.231122

MODEL CEM

Dependent Variable: NPL

Method: Panel Least Squares

Date: 07/16/21 Time: 18:22

Sample: 2015 2019

Periods included: 5

Cross-sections included: 25

Total panel (balanced) observations: 125

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	9.862480	1.5599864	6.164572	0.0000
LDR	-0.034067	0.011019	-3.091818	0.0025
CAR	-0.052177	0.023284	-2.240899	0.0269
SIZE	-0.111968	0.051848	-2.159520	0.0328
INFLASI	-0.283935	0.132552	-2.142060	0.0342
R-squared	0.156918	Mean dependent var	2.511120	
Adjusted R-squared	0.128815	S.D. dependent var	1.931310	
S.E. of regression	1.802632	Akaike info criterion	4.055551	
Sum squared resid	389.9379	Schwarz criterion	4.168683	
Log likelihood	-248.4719	Hannan-Quinn criter.	4.101511	
F-statistic	5.583713	Durbin-Watson stat	0.749158	
Prob(F-statistic)	0.000371			

MODEL FEM

Dependent Variable: NPL

Method: Panel Least Squares

Date: 07/16/21 Time: 18:24

Sample: 2015 2019

Periods included: 5

Cross-sections included: 25

Total panel (balanced) observations: 125

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	12.14095	11.18589	1.085381	0.2805
LDR	0.006600	0.012621	0.522962	0.6022
CAR	0.024321	0.029170	0.833769	0.4065
SIZE	-0.507705	0.579036	-0.876811	0.3828
INFLASI	-0.245230	0.106735	-2.297561	0.0238

Effects Specification

Cross-section fixed (dummy variables)

R-squared	0.630904	Mean dependent var	2.511120
Adjusted R-squared	0.523251	S.D. dependent var	1.931310
S.E. of regression	1.333511	Akaike info criterion	3.613543
Sum squared resid	170.7122	Schwarz criterion	4.269711
Log likelihood	-196.8464	Hannan-Quinn criter.	3.880109
F-statistic	5.860537	Durbin-Watson stat	1.511240
Prob(F-statistic)	0.000000		

MODEL REM

Dependent Variable: NPL
 Method: Panel EGLS (Cross-section random effects)
 Date: 07/16/21 Time: 18:26
 Sample: 2015 2019
 Periods included: 5
 Cross-sections included: 25
 Total panel (balanced) observations: 125
 Swamy and Arora estimator of component variances

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	6.916044	1.988675	3.477714	0.0007
LDR	-0.010151	0.011019	-0.921194	0.3588
CAR	-0.010467	0.024541	-0.426522	0.6705
SIZE	-0.120389	0.081412	-1.478765	0.1418
INFLASI	-0.247548	0.098933	-2.502163	0.0137

Effects Specification

	S.D.	Rho
Cross-section random	1.128010	0.4171
Idiosyncratic random	1.333511	0.5829

Weighted Statistics

R-squared	0.063936	Mean dependent var	1.173666
Adjusted R-squared	0.032734	S.D. dependent var	1.403434
S.E. of regression	1.380273	Sum squared resid	228.6186
F-statistic	2.049082	Durbin-Watson stat	1.139902
Prob(F-statistic)	0.091799		

Unweighted Statistics

R-squared	0.102789	Mean dependent var	2.511120
Sum squared resid	414.9732	Durbin-Watson stat	0.627999

UJI CHOW

Redundant Fixed Effects Tests
 Equation: MODEL_FEM
 Test cross-section fixed effects

Effects Test	Statistic	d.f.	Prob.
Cross-section F	5.136731	(24,96)	0.0000
Cross-section Chi-square	103.251031	24	0.0000

Cross-section fixed effects test equation:

Dependent Variable: NPL

Method: Panel Least Squares

Date: 07/16/21 Time: 18:44

Sample: 2015 2019

Periods included: 5

Cross-sections included: 25

Total panel (balanced) observations: 125

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	9.862480	1.599864	6.164572	0.0000
LDR	-0.034067	0.011019	-3.091818	0.0025
CAR	-0.052177	0.023284	-2.240899	0.0269
SIZE	-0.111968	0.051848	-2.159520	0.0328
INFLASI	-0.283935	0.132552	-2.142060	0.0342
R-squared	0.156918	Mean dependent var	2.511120	
Adjusted R-squared	0.128815	S.D. dependent var	1.931310	
S.E. of regression	1.802632	Akaike info criterion	4.055551	
Sum squared resid	389.9379	Schwarz criterion	4.168683	
Log likelihood	-248.4719	Hannan-Quinn criter.	4.101511	
F-statistic	5.583713	Durbin-Watson stat	0.749158	
Prob(F-statistic)	0.000371			

UJI HAUSMAN

Correlated Random Effects - Hausman Test

Equation: MODEL_REM

Test cross-section random effects

Test Summary	Chi-Sq. Statistic	Chi-Sq. d.f.	Prob.
Cross-section random	11.563624	4	0.0209

Cross-section random effects test comparisons:

Variable	Fixed	Random	Var(Diff.)	Prob.
LDR	0.006600	-0.010151	0.000038	0.0065
CAR	0.024321	-0.010467	0.000249	0.0274
SIZE	-0.507705	-0.120389	0.328655	0.4993
INFLASI	-0.245230	-0.247548	0.001605	0.9539

Cross-section random effects test equation:

Dependent Variable: NPL

Method: Panel Least Squares

Date: 07/16/21 Time: 18:48

Sample: 2015 2019

Periods included: 5

Cross-sections included: 25

Total panel (balanced) observations: 125

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	12.14095	11.18589	1.085381	0.2805
LDR	0.006600	0.012621	0.522962	0.6022
CAR	0.024321	0.029170	0.833769	0.4065
SIZE	-0.507705	0.579036	-0.876811	0.3828
INFLASI	-0.245230	0.106735	-2.297561	0.0238

Effects Specification

Cross-section fixed (dummy variables)

R-squared	0.630904	Mean dependent var	2.511120
Adjusted R-squared	0.523251	S.D. dependent var	1.931310
S.E. of regression	1.333511	Akaike info criterion	3.613543
Sum squared resid	170.7122	Schwarz criterion	4.269711
Log likelihood	-196.8464	Hannan-Quinn criter.	3.880109
F-statistic	5.860537	Durbin-Watson stat	1.511240
Prob(F-statistic)	0.000000		

MODEL FEM EGLS

Dependent Variable: NPL
 Method: Panel EGLS (Cross-section weights)
 Date: 07/29/21 Time: 22:42
 Sample: 2015 2019
 Periods included: 5
 Cross-sections included: 25
 Total panel (balanced) observations: 125
 Linear estimation after one-step weighting matrix

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	13.61269	4.037816	3.371299	0.0011
LDR	-0.000418	0.003898	-0.107216	0.9148
CAR	0.035843	0.021387	1.675906	0.0970
SIZE	-0.581014	0.209051	-2.779291	0.0066
INFLASI	-0.164943	0.033666	-4.899416	0.0000

Effects Specification

Cross-section fixed (dummy variables)

Weighted Statistics

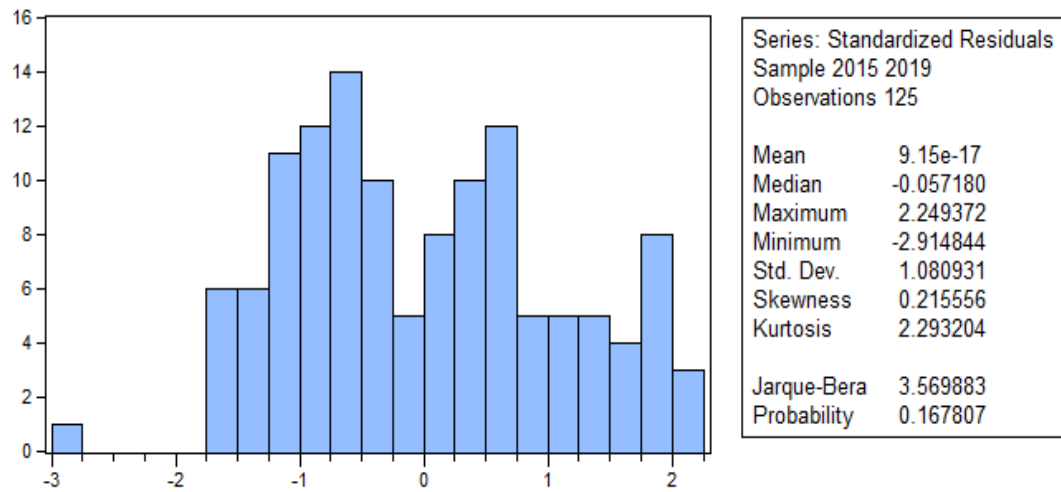
R-squared	0.854250	Mean dependent var	4.652607
Adjusted R-squared	0.811740	S.D. dependent var	4.039086
S.E. of regression	1.228494	Sum squared resid	144.8829
F-statistic	20.09515	Durbin-Watson stat	1.624248
Prob(F-statistic)	0.000000		

Unweighted Statistics

R-squared	0.626353	Mean dependent var	2.511120
Sum squared resid	172.8172	Durbin-Watson stat	1.486932

UJI ASUMSI KLASIK

A. NORMALITAS



B. MULTIKOLINEARITAS

	LDR	CAR	SIZE	INFLASI
LDR	1.000000	-0.025328	0.009936	-0.029924
CAR	-0.025328	1.000000	0.037489	-0.119724
SIZE	0.009936	0.037489	1.000000	-0.027852
INFLASI	-0.029924	-0.119724	-0.027852	1.000000

C. HETEROSKEDASTISITAS

Heteroskedasticity Test: White

F-statistic	1.413124	Prob. F(14,110)	0.1589
Obs*R-squared	19.05452	Prob. Chi-Square(14)	0.1629
Scaled explained SS	62.80431	Prob. Chi-Square(14)	0.0000

Test Equation:

Dependent Variable: RESID^2

Method: Least Squares

Date: 07/16/21 Time: 22:44

Sample: 1 125

Included observations: 125

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	60.97082	53.89864	1.131213	0.2604
LDR^2	-0.001424	0.001724	-0.825556	0.4108
LDR*CAR	0.028732	0.015870	1.810449	0.0730
LDR*SIZE	-0.034014	0.026838	-1.267397	0.2077
LDR*INFLASI	0.036214	0.059468	0.608974	0.5438
LDR	0.079767	0.624053	0.127820	0.8985
CAR^2	-0.009244	0.006325	-1.461628	0.1467
CAR*SIZE	-0.117483	0.077033	-1.525108	0.1301
CAR*INFLASI	-0.192659	0.226504	-0.850574	0.3969
CAR	1.061734	1.487752	0.713650	0.4770
SIZE^2	0.107083	0.051028	2.098514	0.0381
SIZE*INFLASI	0.403030	0.228858	1.761047	0.0810
SIZE	-1.327427	2.957286	-0.448867	0.6544
INFLASI^2	1.429561	1.002551	1.425924	0.1567
INFLASI	-21.74624	12.26266	-1.773371	0.0789
R-squared	0.152436	Mean dependent var	3.119503	
Adjusted R-squared	0.044564	S.D. dependent var	8.376625	
S.E. of regression	8.187848	Akaike info criterion	7.155346	
Sum squared resid	7374.494	Schwarz criterion	7.494744	
Log likelihood	-432.2091	Hannan-Quinn criter.	7.293225	
F-statistic	1.413124	Durbin-Watson stat	1.982080	
Prob(F-statistic)	0.158923			

D. AUTOKORELASI

Breusch-Godfrey Serial Correlation LM Test:

F-statistic	2.319649	Prob. F(2,116)	0.1029
Obs*R-squared	4.768538	Prob. Chi-Square(2)	0.0922

Test Equation:

Dependent Variable: RESID

Method: Least Squares

Date: 08/01/21 Time: 12:24

Sample: 2 125

Included observations: 124

Presample missing value lagged residuals set to zero.

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-1.653635	1.725709	-0.958235	0.3399
LDR	0.002790	0.009949	0.280457	0.7796
CAR	0.010625	0.021090	0.503816	0.6153
SIZE	0.027766	0.046937	0.591569	0.5553
INFLASI	-0.041936	0.117941	-0.355563	0.7228
NPL(-1)	0.329901	0.177449	1.859132	0.0655
RESID(-1)	-0.378788	0.197317	-1.919690	0.0574
RESID(-2)	-0.250433	0.127517	-1.963918	0.0519
R-squared	0.038456	Mean dependent var	-2.23E-15	
Adjusted R-squared	-0.019568	S.D. dependent var	1.523641	
S.E. of regression	1.538476	Akaike info criterion	3.761803	
Sum squared resid	274.5615	Schwarz criterion	3.943757	
Log likelihood	-225.2318	Hannan-Quinn criter.	3.835717	
F-statistic	0.662757	Durbin-Watson stat	2.025816	
Prob(F-statistic)	0.703070			

Lampiran 7. Daftar Riwayat Hidup

DAFTAR RIWAYAT HIDUP PENELITI

Data Pribadi

Nama : Risma Wati
 NPM : 21170000332
 Tempat dan Tanggal Lahir : Jakarta, 12 Oktober 1997
 Agama : Islam
 Kewarganegaraan : Indonesia
 Alamat : Kp. Muara Bahari No.11 RT 007/RW 015
 Kelurahan Tg. Priok, Kecamatan Tg. Priok
 Jakarta Utara 14310
 Telepon : 0895605055630/081288649048
 Email : Rismawati4660@gmail.com

Pendidikan Formal

SDN Rawa Badak Utara 05 Pagi : Lulus Tahun 2009
 Mts. Al Khairiyah Kp. Bahari : Lulus Tahun 2012
 SMK Barunawati Jakarta : Lulus Tahun 2015
 STIE Indonesia Jakarta : Tahun 2017 sampai sekarang

Pekerjaan

: Wiraswasta
 Alamat Kantor : Jl. Pangeran Jayakarta 121/55, Jakarta 10730

Pengalaman Organisasi

2010-2012 : Anggota Paskibraka Mts.Al Khairiyah Kp.
 Bahari
 2013-2014 : Bendahara OSIS SMK Barunawati Jakarta