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LAMPIRAN



LAMPIRAN 1

NILAI RETURN ON ASSET (ROA) BANK UMUM GO PUBLIC TAHUN 2013-2017

| No | Nama Bank | Kode | Tahun | Laba Sebelum Pajak | Total Aktiva | ROA (Y) |
|------|-------------------------------------|------|-----------------|--------------------|--------------------|--|
| | | | | | | $Y = (\text{Laba Sebelum Pajak}) / (\text{Total Aktiva}) \times 100\%$ |
| 1 | Bank Rakyat Indonesia Agroniaga Tbk | AGRO | 2013 | 68,689,000,000 | 4,224,070,000,000 | 1.66% |
| | | | 2014 | 91,896,000,000 | 6,388,305,000,000 | 1.47% |
| | | | 2015 | 132,795,000,000 | 8,364,503,000,000 | 1.55% |
| | | | 2016 | 171,266,000,000 | 11,377,961,000,000 | 1.49% |
| | | | 2017 | 236,633,000,000 | 16,325,247,000,000 | 1.45% |
| 2 | Bank Capital Indonesia Tbk | BACA | 2013 | 93,343,000,000 | 5,882,649,000,000 | 1.59% |
| | | | 2014 | 96,373,000,000 | 6,952,649,000,000 | 1.33% |
| | | | 2015 | 119,648,000,000 | 10,159,197,000,000 | 1.10% |
| | | | 2016 | 126,025,000,000 | 12,207,414,000,000 | 1% |
| | | | 2017 | 114,738,000,000 | 14,349,473,000,000 | 0.79% |
| 3 | Bank Bukopin Tbk | BBKP | 2013 | 121,600,000,000 | 6,844,500,000,000 | 1.78% |
| | | | 2014 | 89,900,000,000 | 7,305,300,000,000 | 1.23% |
| | | | 2015 | 117,900,000,000 | 8,436,700,000,000 | 1.39% |
| | | | 2016 | 135,700,000,000 | 9,840,600,000,000 | 1.38% |
| | | | 2017 | 122,000,000,000 | 10,644,300,000,000 | 1.09% |
| 4 | PT Bank Mestika Dharma Tbk. | BBMD | 2013 | 410,559,000,000 | 7,511,550,000,000 | 5.42% |
| | | | 2014 | 315,940,000,000 | 8,172,084,000,000 | 3.86% |
| | | | 2015 | 322,436,000,000 | 9,109,597,000,000 | 3.53% |
| | | | 2016 | 239,866,000,000 | 10,587,951,000,000 | 2.30% |
| | | | 2017 | 353,573,000,000 | 11,767,844,000,000 | 3.19% |
| 5 | Bank Negara Indonesia (Persero) Tbk | BBNI | 2013 | 112,780,000,000 | 3,866,550,000,000 | 3.40% |
| | | | 2014 | 135,240,000,000 | 3,865,740,000,000 | 3.50% |
| | | | 2015 | 111,660,000,000 | 4,055,950,000,000 | 2.60% |
| | | | 2016 | 143,030,000,000 | 5,430,320,000,000 | 2.70% |
| | | | 2017 | 171,650,000,000 | 6,273,300,000,000 | 2.70% |
| | Bank Rakyat Indonesia Tbk | BBRI | 2013 | 279,100,000,000 | 5,561,010,000,000 | 5.03% |
| 2014 | | | 322,040,000,000 | 6,819,840,000,000 | 4.73% | |
| 2015 | | | 324,940,000,000 | 7,784,260,000,000 | 4.19% | |
| 2016 | | | 339,740,000,000 | 9,016,440,000,000 | 3.84% | |



| | | | | | | |
|----|---|------|------|-----------------|--------------------|-------|
| | | | 2017 | 370,220,000,000 | 10,262,480,000,000 | 3.69% |
| 7 | Bank Tabungan Negara (Persero) Tbk | BBTN | 2013 | 214,077,100,000 | 13,116,973,000,000 | 1.79% |
| | | | 2014 | 157,932,700,000 | 14,458,235,300,000 | 1.14% |
| | | | 2015 | 254,188,600,000 | 17,180,759,200,000 | 1.61% |
| | | | 2016 | 333,008,400,000 | 21,416,847,900,000 | 1.76% |
| | | | 2017 | 386,155,500,000 | 26,136,526,700,000 | 1.71% |
| 8 | Bank Pembangunan Daerah Jawa Barat dan Banten Tbk | BJBR | 2013 | 175,287,400,000 | 7,095,823,300,000 | 2.61% |
| | | | 2014 | 142,314,100,000 | 7,586,131,000,000 | 1.92% |
| | | | 2015 | 176,639,800,000 | 8,869,743,000,000 | 2.04% |
| | | | 2016 | 146,390,800,000 | 6,231,845,700,000 | 2.22% |
| | | | 2017 | 163,196,500,000 | 7,488,050,800,000 | 2.01% |
| 9 | Bank Pembangunan Daerah Jawa Timur Tbk | BJTM | 2013 | 115,351,000,000 | 3,304,653,700,000 | 3.82% |
| | | | 2014 | 137,583,600,000 | 3,799,804,600,000 | 3.52% |
| | | | 2015 | 126,125,300,000 | 4,280,363,100,000 | 2.67% |
| | | | 2016 | 145,212,800,000 | 5,103,295,000,000 | 2.98% |
| | | | 2017 | 163,694,100,000 | 5,151,868,100,000 | 3.12% |
| 10 | PT Bank Maspion Indonesia Tbk. | BMAS | 2013 | 42,483,000,000 | 3,772,915,000,000 | 1.12% |
| | | | 2014 | 34,242,000,000 | 4,131,637,000,000 | 0.82% |
| | | | 2015 | 54,654,000,000 | 5,243,936,000,000 | 1.10% |
| | | | 2016 | 91,999,000,000 | 5,481,519,000,000 | 1.67% |
| | | | 2017 | 93,160,000,000 | 5,754,845,000,000 | 1.60% |
| 11 | Bank Mandiri (Persero) Tbk | BMRI | 2013 | 240,618,370,000 | 6,630,997,620,000 | 3.66% |
| | | | 2014 | 260,080,150,000 | 7,290,396,730,000 | 3.57% |
| | | | 2015 | 263,694,300,000 | 8,500,634,090,000 | 3.15% |
| | | | 2016 | 185,729,650,000 | 9,377,060,098,000 | 1.95% |
| | | | 2017 | 271,568,630,000 | 10,147,008,470,000 | 2.72% |
| 12 | Bank CIMB Niaga Tbk | BNGA | 2013 | 58,320,170,000 | 2,188,664,090,000 | 2.60% |
| | | | 2014 | 29,616,180,000 | 2,091,624,230,000 | 1.44% |
| | | | 2015 | 11,410,040,000 | 4,598,492,520,000 | 0.24% |
| | | | 2016 | 25,749,240,000 | 2,115,717,280,000 | 1.20% |
| | | | 2017 | 41,550,200,000 | 2,373,054,450,000 | 1.70% |
| 13 | PT Bank Maybank Indonesia Tbk | BNII | 2013 | 221,785,000,000 | 12,552,563,000,000 | 1.74% |
| | | | 2014 | 97,291,800,000 | 7,098,303,700,000 | 0.68% |
| | | | 2015 | 154,502,300,000 | 16,249,211,200,000 | 1.01% |
| | | | 2016 | 261,378,300,000 | 16,214,895,800,000 | 1.60% |
| | | | 2017 | 251,969,000,000 | 16,896,619,700,000 | 1.48% |
| | | | 2013 | 286,316,000,000 | 16,447,455,000,000 | 1.71% |
| | | | 2014 | 200,895,000,000 | 18,259,549,000,000 | 1.02% |
| | | | 2015 | 238,953,000,000 | 25,068,688,000,000 | 0.95% |



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|------|---|-------------------|------|---------------------------------|--------------------|-------|
| | | | 2016 | 493,630,000,000 | 28,192,626,000,000 | 1.72% |
| | | | 2017 | 407,459,000,000 | 33,404,078,000,000 | 1.26% |
| 15 | Bank Tabungan Pensiunan Nasional Tbk | BTPN | 2013 | 287,876,400,000 | 6,302,580,000,000 | 4.50% |
| | | | 2014 | 254,399,000,000 | 7,059,223,000,000 | 3.60% |
| | | | 2015 | 243,261,100,000 | 7,839,663,000,000 | 3.10% |
| | | | 2016 | 260,451,900,000 | 8,371,387,000,000 | 3.10% |
| | | | 2017 | 193,684,500,000 | 9,189,850,000,000 | 2.10% |
| | | | 16 | Bank Victoria International Tbk | BVIC | 2013 |
| 2014 | 12,153,300,000 | 1,461,900,000,000 | | | | 0.80% |
| 2015 | 7,800,900,000 | 1,191,000,000,000 | | | | 0.65% |
| 2016 | 9,286,100,000 | 1,799,000,000,000 | | | | 0.52% |
| 2017 | 17,613,700,000 | 2,789,000,000,000 | | | | 0.64% |
| 17 | PT Bank Dinar Indonesia Tbk. | DNAR | 2013 | 9,646,000,000 | 655,480,100,000 | 1.46% |
| | | | 2014 | 406,000,000 | 11,550,000,000 | 0.32% |
| | | | 2015 | 18,078,000,000 | 1,277,367,000,000 | 1.00% |
| | | | 2016 | 17,070,000,000 | 190,229,000,000 | 0.83% |
| | | | 2017 | 12,985,000,000 | 239,511,100,000 | 0.57% |
| 18 | PT Bank China Construction Bank Indonesia Tbk | MCOR | 2013 | 11,956,000,000 | 691,721,400,000 | 1.74% |
| | | | 2014 | 7,148,200,000 | 906,959,100,000 | 0.79% |
| | | | 2015 | 9,652,800,000 | 908,912,100,000 | 1.03% |
| | | | 2016 | 7,944,500,000 | 1,135,739,100,000 | 0.69% |
| | | | 2017 | 7,531,700,000 | 1,378,873,800,000 | 0.54% |
| 19 | Bank Mega Tbk | MEGA | 2013 | 63,300,000,000 | 5,339,600,000,000 | 1.14% |
| | | | 2014 | 65,900,000,000 | 5,658,200,000,000 | 1.16% |
| | | | 2015 | 123,900,000,000 | 6,422,500,000,000 | 1.97% |
| | | | 2016 | 154,500,000,000 | 6,653,200,000,000 | 2.36% |
| | | | 2017 | 164,900,000,000 | 7,329,700,000,000 | 2.24% |
| 20 | PT Bank Mitraniaga Tbk. | NAGA | 2013 | 4,291,224,165 | 1,085,156,786,339 | 0.39% |
| | | | 2014 | 8,824,713,218 | 1,492,362,149,138 | 0.59% |
| | | | 2015 | 14,586,860,375 | 2,038,205,238,810 | 0.71% |
| | | | 2016 | 16,408,000,000 | 2,212,095,000,000 | 0.76% |
| | | | 2017 | 8,843,000,000 | 2,494,412,000,000 | 0.37% |
| 21 | Bank OCBC NISP Tbk | NISP | 2013 | 15,297,160,000 | 845,101,060,000 | 1.81% |
| | | | 2014 | 17,767,120,000 | 1,004,151,140,000 | 1.79% |
| | | | 2015 | 20,014,610,000 | 1,204,804,020,000 | 1.68% |
| | | | 2016 | 23,511,020,000 | 1,281,963,410,000 | 1.85% |
| | | | 2017 | 28,776,540,000 | 1,477,839,570,000 | 1.96% |
| | | NOBU | 2013 | 19,778,000,000 | 2,518,400,000,000 | 0.78% |
| | | | 2014 | 20,211,000,000 | 4,679,700,000,000 | 0.43% |



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|----|--|------|------|----------------|-------------------|-------|
| | PT Bank Nationalnobu Tbk. | | 2015 | 22,715,000,000 | 5,849,300,000,000 | 0.38% |
| | | | 2016 | 39,232,000,000 | 7,522,600,000,000 | 0.52% |
| | | | 2017 | 44,595,000,000 | 9,250,300,000,000 | 0.48% |
| 23 | PT Bank Woori Saudara Indonesia 1906 Tbk | SDRA | 2013 | 27,262,300,000 | 532,188,000,000 | 5.14% |
| | | | 2014 | 19,204,800,000 | 673,277,600,000 | 2.81% |
| | | | 2015 | 36,545,500,000 | 1,911,952,300,000 | 1.94% |
| | | | 2016 | 41,390,100,000 | 2,163,063,400,000 | 1.93% |
| | | | 2017 | 58,817,800,000 | 2,508,650,400,000 | 2.37% |



LAMPIRAN 2

NILAI LOAN TO DEPOSIT RATIO (LDR) BANK UMUM GO PUBLIC TAHUN 2013-2017

| No | Nama Bank | Kode | Tahun | Jumlah Kredit yang diberikan | Dana Pihak Ketiga | LDR (X_1) |
|----|-------------------------------------|------|-------|------------------------------|-------------------|---|
| | | | | | | (X_1) = (Jumlah kredit yang diberikan)/(Dana Pihak Ketiga)x100% |
| 1 | Bank Rakyat Indonesia Agroniaga Tbk | AGRO | 2013 | 3,599,256,000 | 4,120,254,000 | 87.11% |
| | | | 2014 | 4,593,676,000 | 5,206,254,000 | 88.49% |
| | | | 2015 | 5,912,690,000 | 6,862,051,000 | 87.15% |
| | | | 2016 | 7,939,829,000 | 9,223,779,000 | 88.25% |
| | | | 2017 | 10,620,505,000 | 12,421,933,000 | 88.33% |
| 2 | Bank Capital Indonesia Tbk | BACA | 2013 | 3,743,319,000 | 5,893,147,000 | 63.35% |
| | | | 2014 | 4,737,817,000 | 8,112,281,000 | 58.13% |
| | | | 2015 | 6,048,374,000 | 10,819,859,000 | 55.78% |
| | | | 2016 | 6,652,992,000 | 12,019,809,000 | 55.34% |
| | | | 2017 | 7,140,797,000 | 14,109,109,000 | 50.61% |
| 3 | Bank Bukopin Tbk | BBKP | 2013 | 4,766,300,000 | 5,587,613,200 | 85.80% |
| | | | 2014 | 5,434,400,000 | 6,479,321,700 | 83.89% |
| | | | 2015 | 6,486,300,000 | 7,536,321,907 | 86.34% |
| | | | 2016 | 7,096,700,000 | 8,207,452,700 | 86.04% |
| | | | 2017 | 7,048,000,000 | 8,608,113,645 | 81.34% |
| 4 | PT Bank Mestika Dharma Tbk. | BBMD | 2013 | 5,989,260,000 | 5,851,651,000 | 102.35% |
| | | | 2014 | 6,541,263,000 | 6,439,811,000 | 101.30% |
| | | | 2015 | 7,110,427,000 | 6,998,086,000 | 101.61% |
| | | | 2016 | 6,288,416,000 | 7,775,001,234 | 80.93% |
| | | | 2017 | 6,783,699,000 | 8,294,213,713 | 81.02% |
| 5 | Bank Negara Indonesia (Persero) Tbk | BBNI | 2013 | 2,437,578,070 | 2,839,954,000 | 85.30% |
| | | | 2014 | 2,706,519,860 | 3,102,648,090 | 87.80% |
| | | | 2015 | 3,140,665,310 | 3,639,368,800 | 87.80% |
| | | | 2016 | 3,765,945,270 | 4,154,530,840 | 90.40% |
| | | | 2017 | 4,267,899,810 | 4,927,479,480 | 85.60% |
| | | BBRI | 2013 | 4,459,447,300 | 5,042,810,000 | 88.54% |
| | | | 2014 | 4,672,111,430 | 5,723,220,000 | 81.68% |
| | | | 2015 | 5,473,183,550 | 6,689,950,000 | 86.88% |
| | | | 2016 | 6,212,866,790 | 7,145,260,000 | 87.77% |



| | | | | | | | |
|----|---|------|------|----------------|----------------|----------------|--------|
| | | | 2017 | 6,895,592,280 | 7,916,560,000 | 88.13% | |
| 7 | Bank Tabungan Negara (Persero) Tbk | BBTN | 2013 | 9,223,863,080 | 9,020,762,200 | 104.42 | |
| | | | 2014 | 10,627,127,700 | 8,647,067,700 | 108.86% | |
| | | | 2015 | 12,773,215,800 | 11,770,867,000 | 108.78% | |
| | | | 2016 | 15,022,196,000 | 14,778,761,800 | 102.66% | |
| | | | 2017 | 18,100,278,300 | 17,709,142,100 | 103.11% | |
| 8 | Bank Pembangunan Daerah Jawa Barat dan Banten Tbk | BJBR | 2013 | 4,530,858,000 | 4,770,132,000 | 96.47% | |
| | | | 2014 | 4,961,699,800 | 5,348,094,000 | 93.18% | |
| | | | 2015 | 5,556,139,600 | 6,290,112,000 | 88.13% | |
| | | | 2016 | 6,341,918,500 | 7,249,605,000 | 86.70% | |
| | | | 2017 | 7,103,516,800 | 8,580,551,000 | 83.36% | |
| 9 | Bank Pembangunan Daerah Jawa Timur Tbk | BJTM | 2013 | 2,208,433,600 | 2,598,782,000 | 84.98% | |
| | | | 2014 | 2,619,487,900 | 3,027,032,400 | 86.54% | |
| | | | 2015 | 2,841,199,900 | 3,426,392,000 | 82.92% | |
| | | | 2016 | 2,967,542,200 | 3,279,865,700 | 90.48% | |
| | | | 2017 | 3,175,441,300 | 3,984,510,800 | 79.69% | |
| 10 | PT Bank Maspion Indonesia Tbk. | BMAS | 2013 | 2,952,212,000 | 3,454,980,900 | 85.73% | |
| | | | 2014 | 3,133,621,000 | 4,075,987,600 | 77.20% | |
| | | | 2015 | 4,038,570,000 | 4,398,004,000 | 92.96% | |
| | | | 2016 | 4,183,363,000 | 4,199,068,120 | 99.88% | |
| | | | 2017 | 4,522,409,000 | 4,620,970,000 | 97.14% | |
| 11 | Bank Mandiri (Persero) Tbk | BMRI | 2013 | 4,506,347,980 | 5,476,430,000 | 82.97% | |
| | | | 2014 | 5,053,948,700 | 6,123,890,000 | 82.02% | |
| | | | 2015 | 5,643,935,950 | 6,487,700,000 | 87.05% | |
| | | | 2016 | 6,167,061,930 | 7,245,900,000 | 85.86% | |
| | | | 2017 | 6,782,925,200 | 7,786,911,000 | 87.16% | |
| 12 | Bank CIMB Niaga Tbk | BNGA | 2013 | 15,698,410,500 | 16,573,736,200 | 94.49% | |
| | | | 2014 | 17,638,344,900 | 17,772,323,400 | 99.46% | |
| | | | 2015 | 17,735,682,900 | 18,353,307,700 | 97.98% | |
| | | | 2016 | 18,008,161,200 | 18,257,113,400 | 98.38% | |
| | | | 2017 | 18,511,580,600 | 19,231,719,600 | 96.24% | |
| 13 | PT Bank Maybank Indonesia Tbk | BNII | 2013 | 10,097,734,500 | 11,525,765,800 | 87.04% | |
| | | | 2014 | 10,490,369,700 | 11,384,701,000 | 92.67% | |
| | | | 2015 | 11,048,990,700 | 12,765,403,900 | 86.14% | |
| | | | 2016 | 11,373,576,500 | 12,805,321,700 | 88.92% | |
| | | | 2017 | 12,329,810,200 | 13,967,974,660 | 88.12% | |
| | | mas | BSIM | 2013 | 10,909,738,000 | 13,965,453,000 | 78.72% |
| | | 2014 | | 14,223,357,000 | 16,989,321,000 | 83.88% | |
| | | 2015 | | 17,327,762,000 | 22,234,576,000 | 78.04% | |



| | | | | | | |
|------|---|---------------|------|---------------------------------|-----------------|--------|
| | | | 2016 | 19,111,131,000 | 24,745,245,000 | 77.47% |
| | | | 2017 | 18,364,562,000 | 22,765,920,000 | 80.57% |
| 15 | Bank Tabungan Pensiunan Nasional Tbk | BTPN | 2013 | 4,610,543,700 | 5,212,456,900 | 88.00% |
| | | | 2014 | 5,199,357,400 | 5,359,357,500 | 97.00% |
| | | | 2015 | 5,858,738,300 | 6,018,758,300 | 97.00% |
| | | | 2016 | 6,316,841,000 | 6,629,016,500 | 95.40% |
| | | | 2017 | 6,535,183,700 | 6,784,511,900 | 96.20% |
| | | | 16 | Bank Victoria International Tbk | BVIC | 2013 |
| 2014 | 1,224,567,700 | 1,738,564,800 | | | | 70.25% |
| 2015 | 1,282,474,400 | 1,811,380,090 | | | | 70.17% |
| 2016 | 1,426,084,700 | 2,078,902,400 | | | | 68.38% |
| 2017 | 1,557,668,800 | 2,216,342,900 | | | | 70.25% |
| 17 | PT Bank Dinar Indonesia Tbk. | DNAR | 2013 | 4,915,490,000 | 5,592,020,000 | 86.05% |
| | | | 2014 | 8,565,820,000 | 12,043,180,000 | 69.62% |
| | | | 2015 | 11,368,230,000 | 14,708,910,000 | 77.29% |
| | | | 2016 | 13,323,590,000 | 16,150,940,000 | 81.91% |
| | | | 2017 | 13,833,580,000 | 19,818,230,000 | 69.57% |
| 18 | PT Bank China Construction Bank Indonesia Tbk | MCOR | 2013 | 5,483,875,000 | 6,613,987,900 | 82.73% |
| | | | 2014 | 6,908,478,000 | 8,202,124,921 | 84.03% |
| | | | 2015 | 7,260,917,000 | 8,413,751,900 | 86.82% |
| | | | 2016 | 8,229,793,000 | 9,513,781,890 | 86.43% |
| | | | 2017 | 10,109,907,000 | 12,701,235,901 | 79.49% |
| 19 | Bank Mega Tbk | MEGA | 2013 | 30,173,000,000 | 52,372,000,000 | 57.41% |
| | | | 2014 | 33,614,000,000 | 51,022,000,000 | 65.85% |
| | | | 2015 | 32,398,000,000 | 49,740,000,000 | 65.05% |
| | | | 2016 | 28,277,000,000 | 51,073,000,000 | 55.35% |
| | | | 2017 | 35,223,000,000 | 62,283,000,000 | 56.47% |
| 20 | PT Bank Mitraniaga Tbk. | NAGA | 2013 | 61,320,779,925 | 111,325,902,410 | 55.15% |
| | | | 2014 | 87,736,661,099 | 168,968,825,300 | 51.97% |
| | | | 2015 | 106,833,534,845 | 180,322,398,874 | 59.34% |
| | | | 2016 | 100,006,900,000 | 198,954,100,000 | 50.27% |
| | | | 2017 | 94,176,600,000 | 224,124,700,000 | 42.02% |
| 21 | Bank OCBC NISP Tbk | NISP | 2013 | 62,706,614,000 | 67,936,691,000 | 92.49% |
| | | | 2014 | 66,933,120,000 | 71,805,057,000 | 93.59% |
| | | | 2015 | 84,040,768,000 | 85,580,244,000 | 98.05% |
| | | | 2016 | 90,247,652,000 | 100,559,959,000 | 89.86% |
| | | | 2017 | 102,189,794,000 | 109,440,672,000 | 93.42% |
| | | NOBU | 2013 | 12,400,580,000 | 27,121,840,000 | 45.72% |
| | | | 2014 | 24,038,810,000 | 44,527,590,000 | 53.99% |



| | | | | | | |
|----|--|------|------|-----------------|-----------------|---------|
| | PT Bank Nationalnobu Tbk. | | 2015 | 34,825,800,000 | 48,012,470,000 | 72.53% |
| | | | 2016 | 39,958,870,000 | 75,388,900,000 | 53.02% |
| | | | 2017 | 48,877,930,000 | 94,785,290,000 | 51.57% |
| 23 | PT Bank Woori Saudara Indonesia 1906 Tbk | SDRA | 2013 | 49,175,140,000 | 34,973,300,000 | 140.72% |
| | | | 2014 | 113,066,320,000 | 111,039,580,000 | 101.20% |
| | | | 2015 | 137,756,380,000 | 141,462,470,000 | 97.22% |
| | | | 2016 | 162,608,280,000 | 146,796,090,000 | 110.45% |
| | | | 2017 | 186,496,640,000 | 167,286,150,000 | 111.07% |



LAMPIRAN 3

**NILAI CAPITAL ADEQUACY RATIO (CAR) BANK UMUM GO PUBLIC TAHUN
2013-2017**

| No | Nama Bank | Kode | Tahun | Modal Bank | ATMR | CAR (X ₂) |
|----|-------------------------------------|------|-------|-------------|---------------|--|
| | | | | | | (X ₂) = (Modal Bank)/(ATMR)x100% |
| 1 | Bank Rakyat Indonesia Agroniaga Tbk | AGRO | 2013 | 83,690,700 | 387,656,000 | 21.60% |
| | | | 2014 | 89,468,100 | 469,167,650 | 19.06% |
| | | | 2015 | 135,241,200 | 609,908,540 | 22.12% |
| | | | 2016 | 193,625,200 | 839,700,876 | 23.68% |
| | | | 2017 | 311,128,500 | 1,060,490,876 | 29.58% |
| 2 | Bank Capital Indonesia Tbk | BACA | 2013 | 90,623,600 | 436,590,862 | 20.13% |
| | | | 2014 | 97,178,800 | 597,591,200 | 16.43% |
| | | | 2015 | 105,341,600 | 599,102,100 | 17.70% |
| | | | 2016 | 131,504,000 | 629,876,511 | 20.64% |
| | | | 2017 | 140,838,600 | 632,513,113 | 22.56% |
| 3 | Bank Bukopin Tbk | BBKP | 2013 | 62,440,000 | 411,243,265 | 15.10% |
| | | | 2014 | 68,060,000 | 479,665,411 | 14.20% |
| | | | 2015 | 753,500,000 | 550,799,776 | 13.56% |
| | | | 2016 | 953,800,000 | 635,545,189 | 15.03% |
| | | | 2017 | 675,900,000 | 614,500,582 | 10.52% |
| 4 | PT Bank Mestika Dharma Tbk. | BBMD | 2013 | 193,096,300 | 717,982,200 | 26.99% |
| | | | 2014 | 213,082,100 | 801,324,366 | 26.66% |
| | | | 2015 | 226,383,500 | 789,761,400 | 28.26% |
| | | | 2016 | 268,177,400 | 754,167,132 | 35.12% |
| | | | 2017 | 308,215,100 | 898,934,271 | 34.68% |
| 5 | Bank Negara Indonesia (Persero) Tbk | BBNI | 2013 | 43,563,420 | 288,616,781 | 15.20% |
| | | | 2014 | 50,351,050 | 310,485,402 | 16.20% |
| | | | 2015 | 73,798,800 | 378,564,646 | 19.50% |
| | | | 2016 | 84,278,075 | 435,353,579 | 19.40% |
| | | | 2017 | 95,306,890 | 514,476,829 | 18.50% |
| | Bank Rakyat Indonesia Tbk | BBRI | 2013 | 69,472,036 | 408,858,393 | 16.99% |
| | | | 2014 | 85,706,557 | 468,182,076 | 18.31% |
| | | | 2015 | 110,580,617 | 537,074,938 | 21% |
| | | | 2016 | 142,910,432 | 623,857,728 | 22.91% |



| | | | | | | |
|----|---|------|------|-------------|-------------|--------|
| | | | 2017 | 161,751,939 | 704,515,959 | 22.96% |
| 7 | Bank Tabungan Negara (Persero) Tbk | BBTN | 2013 | 10,353,005 | 66,261,700 | 15.62% |
| | | | 2014 | 11,171,458 | 76,332,641 | 14.04% |
| | | | 2015 | 13,893,026 | 81,882,087 | 16.97% |
| | | | 2016 | 20,219,637 | 99,431,853 | 20.34% |
| | | | 2017 | 22,094,944 | 117,092,266 | 18.87% |
| 8 | Bank Pembangunan Daerah Jawa Barat dan Banten Tbk | BJBR | 2013 | 67,329,450 | 416,908,000 | 16.51% |
| | | | 2014 | 70,817,030 | 413,987,000 | 16.08% |
| | | | 2015 | 77,572,180 | 482,976,000 | 16.21% |
| | | | 2016 | 96,742,280 | 512,980,000 | 18.43% |
| | | | 2017 | 101,053,150 | 532,897,000 | 18.47% |
| 9 | Bank Pembangunan Daerah Jawa Timur Tbk | BJTM | 2013 | 57,186,630 | 252,998,000 | 23.72% |
| | | | 2014 | 60,436,350 | 267,985,000 | 22.17% |
| | | | 2015 | 62,954,610 | 293,984,000 | 21.22% |
| | | | 2016 | 72,095,720 | 315,983,000 | 23.88% |
| | | | 2017 | 78,160,740 | 301,181,000 | 24.65% |
| 10 | PT Bank Maspion Indonesia Tbk. | BMAS | 2013 | 62,956,000 | 298,900,000 | 21.01% |
| | | | 2014 | 63,694,100 | 324,813,000 | 19.45% |
| | | | 2015 | 84,800,600 | 448,970,000 | 19.33% |
| | | | 2016 | 111,161,200 | 467,998,290 | 24.32% |
| | | | 2017 | 116,215,700 | 545,907,000 | 21.59% |
| 11 | Bank Mandiri (Persero) Tbk | BMRI | 2013 | 73,345,421 | 491,276,170 | 14.93% |
| | | | 2014 | 85,479,697 | 514,904,536 | 16.60% |
| | | | 2015 | 107,388,146 | 577,345,989 | 18.60% |
| | | | 2016 | 137,432,214 | 642,379,490 | 21.36% |
| | | | 2017 | 153,178,315 | 707,791,497 | 21.64% |
| 12 | Bank CIMB Niaga Tbk | BNGA | 2013 | 25,792,028 | 169,378,910 | 15.36% |
| | | | 2014 | 28,446,960 | 188,760,000 | 15.58% |
| | | | 2015 | 28,678,599 | 177,981,920 | 16.28% |
| | | | 2016 | 34,206,804 | 206,905,076 | 17.96% |
| | | | 2017 | 36,950,115 | 203,904,123 | 18.60% |
| 13 | PT Bank Maybank Indonesia Tbk | BNII | 2013 | 12,230,848 | 94,592,412 | 12.74% |
| | | | 2014 | 14,495,147 | 93,491,324 | 15.76% |
| | | | 2015 | 15,743,268 | 99,527,890 | 15.17% |
| | | | 2016 | 19,272,606 | 117,578,906 | 16.77% |
| | | | 2017 | 20,775,040 | 120,450,038 | 17.53% |
| | | | 2013 | 27,534,440 | 126,907,654 | 21.82% |
| | | | 2014 | 31,641,140 | 172,540,879 | 18.38% |
| | | | 2015 | 36,696,110 | 259,754,908 | 14.37% |



| | | | | | | |
|----|---|------|------|-------------|-------------|--------|
| | | | 2016 | 44,753,220 | 273,908,765 | 16.70% |
| | | | 2017 | 48,441,840 | 257,912,380 | 18.31% |
| 15 | Bank Tabungan Pensiunan Nasional Tbk | BTPN | 2013 | 9,784,519 | 42,692,198 | 23.10% |
| | | | 2014 | 11,679,641 | 49,312,370 | 23.20% |
| | | | 2015 | 13,576,068 | 58,921,851 | 23.80% |
| | | | 2016 | 15,837,896 | 61,290,123 | 25% |
| | | | 2017 | 16,529,493 | 64,378,190 | 25% |
| 16 | Bank Victoria International Tbk | BVIC | 2013 | 16,265,550 | 95,190,223 | 17.95% |
| | | | 2014 | 17,598,290 | 97,459,039 | 18.35% |
| | | | 2015 | 21,136,900 | 108,231,657 | 19.30% |
| | | | 2016 | 26,262,710 | 108,912,712 | 24.58% |
| | | | 2017 | 28,463,460 | 153,876,231 | 18.17% |
| 17 | PT Bank Dinar Indonesia Tbk. | DNAR | 2013 | 27,358,800 | 61,654,123 | 44.02% |
| | | | 2014 | 41,901,600 | 133,901,234 | 31.06% |
| | | | 2015 | 43,268,100 | 141,874,421 | 30.50% |
| | | | 2016 | 44,607,800 | 171,897,431 | 26.84% |
| | | | 2017 | 45,808,800 | 181,902,800 | 25.83% |
| 18 | PT Bank China Construction Bank Indonesia Tbk | MCOR | 2013 | 10,350,130 | 71,902,198 | 14.68% |
| | | | 2014 | 12,210,790 | 83,901,254 | 14.15% |
| | | | 2015 | 14,137,320 | 86,902,187 | 16.39% |
| | | | 2016 | 23,961,840 | 123,902,125 | 19.43% |
| | | | 2017 | 24,437,950 | 157,901,903 | 15.75% |
| 19 | Bank Mega Tbk | MEGA | 2013 | 61,830,000 | 394,756,890 | 15.74% |
| | | | 2014 | 69,700,000 | 445,226,721 | 15.23% |
| | | | 2015 | 115,170,000 | 503,908,612 | 22.85% |
| | | | 2016 | 122,660,000 | 461,590,912 | 26.21% |
| | | | 2017 | 130,650,000 | 535,891,902 | 24.11% |
| 20 | PT Bank Mitraniaga Tbk. | NAGA | 2013 | 15,976,397 | 65,391,218 | 24.48% |
| | | | 2014 | 18,395,027 | 99,721,380 | 18.53% |
| | | | 2015 | 21,411,239 | 139,290,125 | 15.20% |
| | | | 2016 | 19,107,200 | 113,901,231 | 16.60% |
| | | | 2017 | 21,691,900 | 106,901,214 | 20.16% |
| 21 | Bank OCBC NISP Tbk | NISP | 2013 | 13,539,845 | 70,571,904 | 19.28% |
| | | | 2014 | 14,943,366 | 79,906,871 | 18.74% |
| | | | 2015 | 16,411,347 | 94,491,213 | 17.32% |
| | | | 2016 | 19,506,576 | 106,925,812 | 18.28% |
| | | | 2017 | 21,784,354 | 124,156,278 | 17.51% |
| | | NOBU | 2013 | 102,474,100 | 116,980,785 | 87.49% |
| | | | 2014 | 118,246,900 | 244,906,534 | 48.38% |



| | | | | | | |
|----|--|------|------|-------------|-------------|--------|
| | PT Bank Nationalnobu Tbk. | | 2015 | 118,965,800 | 435,923,876 | 27.48% |
| | | | 2016 | 133,175,700 | 502,781,321 | 26.06% |
| | | | 2017 | 139,194,600 | 521,945,812 | 26.83% |
| 23 | PT Bank Woori Saudara Indonesia 1906 Tbk | SDRA | 2013 | 16,479,620 | 59,312,456 | 27.91% |
| | | | 2014 | 39,042,650 | 180,904,812 | 21.71% |
| | | | 2015 | 41,359,310 | 220,945,921 | 18.82% |
| | | | 2016 | 44,118,900 | 255,912,564 | 17.20% |
| | | | 2017 | 61,069,980 | 249,165,781 | 24.86% |



LAMPIRAN 4

NILAI NET INTEREST MARGIN (NIM) BANK UMUM GO PUBLIC TAHUN

2013-2017

| No | Nama Bank | Kode | Tahun | Pendapatan Bunga Bersih | Total Aktiva | NIM (X ₃) |
|----|-------------------------------------|------|-----------------|-------------------------|--------------------|--|
| | | | | | | (X ₃) = (Pendapatan Bunga Bersih)/(Total Aktiva)x100% |
| 1 | Bank Rakyat Indonesia Agroniaga Tbk | AGRO | 2013 | 224,530,000,000 | 4,224,070,000,000 | 5.31% |
| | | | 2014 | 299,192,000,000 | 6,388,305,000,000 | 4.62% |
| | | | 2015 | 390,771,000,000 | 8,364,503,000,000 | 4.77% |
| | | | 2016 | 497,356,000,000 | 11,377,961,000,000 | 4.35% |
| | | | 2017 | 613,123,000,000 | 16,325,247,000,000 | 3.76% |
| 2 | Bank Capital Indonesia Tbk | BACA | 2013 | 269,042,000,000 | 5,882,649,000,000 | 4.67% |
| | | | 2014 | 271,761,000,000 | 6,952,649,000,000 | 3.96% |
| | | | 2015 | 485,412,000,000 | 10,159,197,000,000 | 4.73% |
| | | | 2016 | 530,414,000,000 | 12,207,414,000,000 | 4.37% |
| | | | 2017 | 607,639,000,000 | 14,349,473,000,000 | 4.21% |
| 3 | Bank Bukopin Tbk | BBKP | 2013 | 264,400,000,000 | 6,844,500,000,000 | 3.82% |
| | | | 2014 | 277,300,000,000 | 7,305,300,000,000 | 3.70% |
| | | | 2015 | 299,700,000,000 | 8,436,700,000,000 | 3.58% |
| | | | 2016 | 381,300,000,000 | 9,840,600,000,000 | 3.88% |
| | | | 2017 | 303,300,000,000 | 10,644,300,000,000 | 2.89% |
| 4 | PT Bank Mestika Dharma Tbk. | BBMD | 2013 | 628,078,000,000 | 7,511,550,000,000 | 8.36% |
| | | | 2014 | 674,002,000,000 | 8,172,084,000,000 | 8.24% |
| | | | 2015 | 745,976,000,000 | 9,109,597,000,000 | 8.13% |
| | | | 2016 | 790,673,000,000 | 10,587,951,000,000 | 7.48% |
| | | | 2017 | 874,306,000,000 | 11,767,844,000,000 | 7.40% |
| 5 | Bank Negara Indonesia (Persero) Tbk | BBNI | 2013 | 235,120,000,000 | 3,866,550,000,000 | 6.10% |
| | | | 2014 | 237,610,000,000 | 3,865,740,000,000 | 6.20% |
| | | | 2015 | 258,600,000,000 | 4,055,950,000,000 | 6.40% |
| | | | 2016 | 337,950,000,000 | 5,430,320,000,000 | 6.20% |
| | | | 2017 | 349,380,000,000 | 6,273,300,000,000 | 5.50% |
| | | BBRI | 2013 | 475,908,000,000 | 5,561,010,000,000 | 8.55% |
| | 2014 | | 580,098,000,000 | 6,819,840,000,000 | 8.51% | |
| | 2015 | | 635,908,000,000 | 7,784,260,000,000 | 8.13% | |



| | | | | | | |
|----|---|------|------|-------------------|--------------------|-------|
| | | | 2016 | 712,876,000,000 | 9,016,440,000,000 | 8% |
| | | | 2017 | 806,298,700,000 | 10,262,480,000,000 | 7.93% |
| 7 | Bank Tabungan Negara (Persero) Tbk | BBTN | 2013 | 717,906,000,000 | 13,116,973,000,000 | 5.44% |
| | | | 2014 | 662,908,000,000 | 14,458,235,300,000 | 4.47% |
| | | | 2015 | 850,987,000,000 | 17,180,759,200,000 | 4.87% |
| | | | 2016 | 1,060,876,000,000 | 21,416,847,900,000 | 4.98% |
| | | | 2017 | 1,239,915,000,000 | 26,136,526,700,000 | 4.76% |
| 8 | Bank Pembangunan Daerah Jawa Barat dan Banten Tbk | BJBR | 2013 | 478,214,300,000 | 7,095,823,300,000 | 7.96% |
| | | | 2014 | 446,159,800,000 | 7,586,131,000,000 | 6.79% |
| | | | 2015 | 479,617,400,000 | 8,869,743,000,000 | 6.32% |
| | | | 2016 | 477,861,200,000 | 6,231,845,700,000 | 7.40% |
| | | | 2017 | 479,285,500,000 | 7,488,050,800,000 | 6.76% |
| 9 | Bank Pembangunan Daerah Jawa Timur Tbk | BJTM | 2013 | 238,553,700,000 | 3,304,653,700,000 | 7.14% |
| | | | 2014 | 268,394,300,000 | 3,799,804,600,000 | 6.90% |
| | | | 2015 | 270,365,500,000 | 4,280,363,100,000 | 6.41% |
| | | | 2016 | 360,437,800,000 | 5,103,295,000,000 | 6.94% |
| | | | 2017 | 349,967,400,000 | 5,151,868,100,000 | 6.68% |
| 10 | PT Bank Maspion Indonesia Tbk. | BMAS | 2013 | 190,532,000,000 | 3,772,915,000,000 | 5.07% |
| | | | 2014 | 199,154,000,000 | 4,131,637,000,000 | 4.93% |
| | | | 2015 | 233,505,000,000 | 5,243,936,000,000 | 4.42% |
| | | | 2016 | 281,611,000,000 | 5,481,519,000,000 | 5.28% |
| | | | 2017 | 280,631,000,000 | 5,754,845,000,000 | 4.95% |
| 11 | Bank Mandiri (Persero) Tbk | BMRI | 2013 | 368,094,180,000 | 6,630,997,620,000 | 5.68% |
| | | | 2014 | 431,324,240,000 | 7,290,396,730,000 | 5.94% |
| | | | 2015 | 493,631,030,000 | 8,500,634,090,000 | 5.90% |
| | | | 2016 | 588,253,690,000 | 9,377,060,098,000 | 6.29% |
| | | | 2017 | 563,271,590,000 | 10,147,008,470,000 | 5.63% |
| 12 | Bank CIMB Niaga Tbk | BNGA | 2013 | 117,206,910,000 | 2,188,664,090,000 | 5.34% |
| | | | 2014 | 109,894,950,000 | 2,091,624,230,000 | 5.36% |
| | | | 2015 | 243,863,600,000 | 4,598,492,520,000 | 5.21% |
| | | | 2016 | 118,940,300,000 | 2,115,717,280,000 | 5.64% |
| | | | 2017 | 134,033,790,000 | 2,373,054,450,000 | 5.60% |
| 13 | PT Bank Maybank Indonesia Tbk | BNII | 2013 | 623,487,000,000 | 12,552,563,000,000 | 4.94% |
| | | | 2014 | 336,169,600,000 | 7,098,303,700,000 | 4.76% |
| | | | 2015 | 788,223,800,000 | 16,249,211,200,000 | 4.84% |
| | | | 2016 | 843,030,300,000 | 16,214,895,800,000 | 5.18% |
| | | | 2017 | 870,215,000,000 | 16,896,619,700,000 | 5.17% |
| | | bsk | 2013 | 866,360,000,000 | 16,447,455,000,000 | 5.23% |
| | | | 2014 | 1,059,870,000,000 | 18,259,549,000,000 | 5.87% |



| | | | | | | |
|----|---|------|------|-------------------|--------------------|--------|
| | | | 2015 | 1,430,870,000,000 | 25,068,688,000,000 | 5.77% |
| | | | 2016 | 1,824,976,000,000 | 28,192,626,000,000 | 6.44% |
| | | | 2017 | 2,128,212,000,000 | 33,404,078,000,000 | 6.46% |
| 15 | Bank Tabungan Pensiunan Nasional Tbk | BTPN | 2013 | 799,844,900,000 | 6,302,580,000,000 | 12.70% |
| | | | 2014 | 809,078,300,000 | 7,059,223,000,000 | 11.40% |
| | | | 2015 | 879,561,100,000 | 7,839,663,000,000 | 11.30% |
| | | | 2016 | 1,053,979,000,000 | 8,371,387,000,000 | 12.00% |
| | | | 2017 | 1,063,161,000,000 | 9,189,850,000,000 | 11.60% |
| 16 | Bank Victoria International Tbk | BVIC | 2013 | 41,526,400,000 | 1,643,800,000,000 | 2.33% |
| | | | 2014 | 27,762,000,000 | 1,461,900,000,000 | 1.88% |
| | | | 2015 | 30,647,900,000 | 1,191,000,000,000 | 2.08% |
| | | | 2016 | 28,362,400,000 | 1,799,000,000,000 | 1.53% |
| | | | 2017 | 60,767,700,000 | 2,789,000,000,000 | 2.13% |
| 17 | PT Bank Dinar Indonesia Tbk. | DNAR | 2013 | 33,387,000,000 | 655,480,100,000 | 5.19% |
| | | | 2014 | 404,290,000 | 11,550,000,000 | 3.50% |
| | | | 2015 | 55,880,000,000 | 1,277,367,000,000 | 4.41% |
| | | | 2016 | 8,355,600,000 | 190,229,000,000 | 4.07% |
| | | | 2017 | 9,585,700,000 | 239,511,100,000 | 4.07% |
| 18 | PT Bank China Construction Bank Indonesia Tbk | MCOR | 2013 | 33,809,900,000 | 691,721,400,000 | 4.87% |
| | | | 2014 | 33,650,200,000 | 906,959,100,000 | 3.76% |
| | | | 2015 | 40,853,600,000 | 908,912,100,000 | 4.44% |
| | | | 2016 | 50,722,300,000 | 1,135,739,100,000 | 4.48% |
| | | | 2017 | 63,973,700,000 | 1,378,873,800,000 | 4.69% |
| 19 | Bank Mega Tbk | MEGA | 2013 | 285,600,000,000 | 5,339,600,000,000 | 5.38% |
| | | | 2014 | 294,500,000,000 | 5,658,200,000,000 | 5.27% |
| | | | 2015 | 390,300,000,000 | 6,422,500,000,000 | 6.04% |
| | | | 2016 | 468,800,000,000 | 6,653,200,000,000 | 7.01% |
| | | | 2017 | 430,900,000,000 | 7,329,700,000,000 | 5.80% |
| 20 | PT Bank Mitraniaga Tbk. | NAGA | 2013 | 28,409,664,969 | 1,085,156,786,339 | 2.59% |
| | | | 2014 | 32,025,760,143 | 1,492,362,149,138 | 2.16% |
| | | | 2015 | 52,741,758,222 | 2,038,205,238,810 | 2.53% |
| | | | 2016 | 65,124,023,901 | 2,212,095,000,000 | 2.98% |
| | | | 2017 | 55,923,457,904 | 2,494,412,000,000 | 2.24% |
| 21 | Bank OCBC NISP Tbk | NISP | 2013 | 34,982,880,000 | 845,101,060,000 | 4.11% |
| | | | 2014 | 41,446,980,000 | 1,004,151,140,000 | 4.15% |
| | | | 2015 | 50,108,917,000 | 1,204,804,020,000 | 4.07% |
| | | | 2016 | 59,932,870,000 | 1,281,963,410,000 | 4.62% |
| | | | 2017 | 66,392,550,000 | 1,477,839,570,000 | 4.47% |
| | | NOBU | 2013 | 82,058,000,000 | 2,518,400,000,000 | 3.22% |

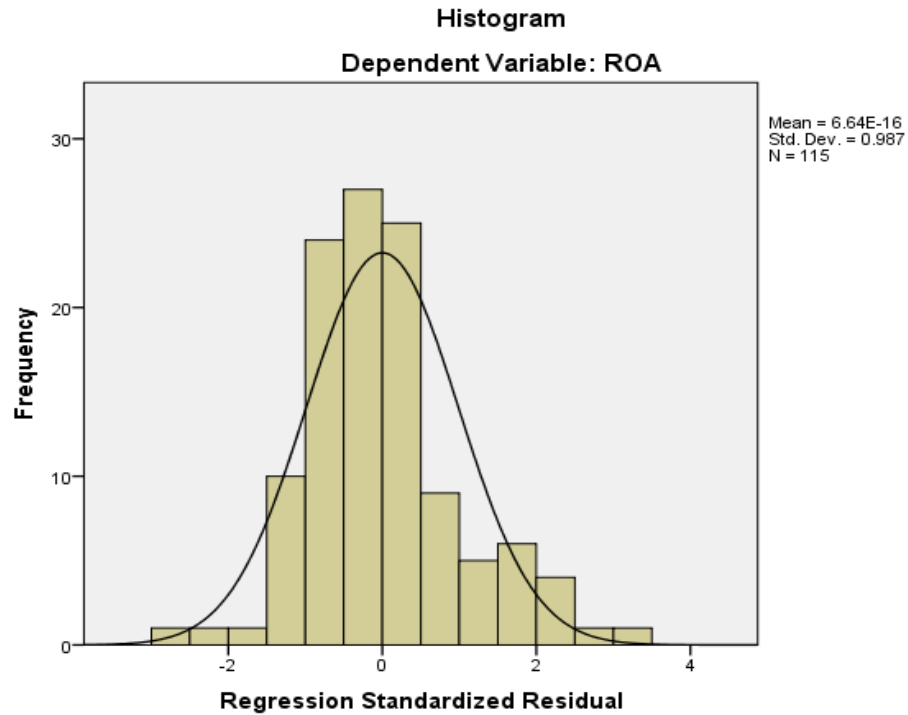


| | | | | | | |
|----|--|------|------|-----------------|-------------------|-------|
| | PT Bank Nationalnobu Tbk. | | 2014 | 179,905,000,000 | 4,679,700,000,000 | 3.74% |
| | | | 2015 | 207,132,000,000 | 5,849,300,000,000 | 3.89% |
| | | | 2016 | 329,823,000,000 | 7,522,600,000,000 | 4.31% |
| | | | 2017 | 392,526,000,000 | 9,250,300,000,000 | 4.22% |
| 23 | PT Bank Woori Saudara Indonesia 1906 Tbk | SDRA | 2013 | 20,592,100,000 | 532,188,000,000 | 3.83% |
| | | | 2014 | 12,531,200,000 | 673,277,600,000 | 1.89% |
| | | | 2015 | 90,466,900,000 | 1,911,952,300,000 | 4.74% |
| | | | 2016 | 90,524,600,000 | 2,163,063,400,000 | 4.74% |
| | | | 2017 | 121,655,500,000 | 2,508,650,400,000 | 4.86% |

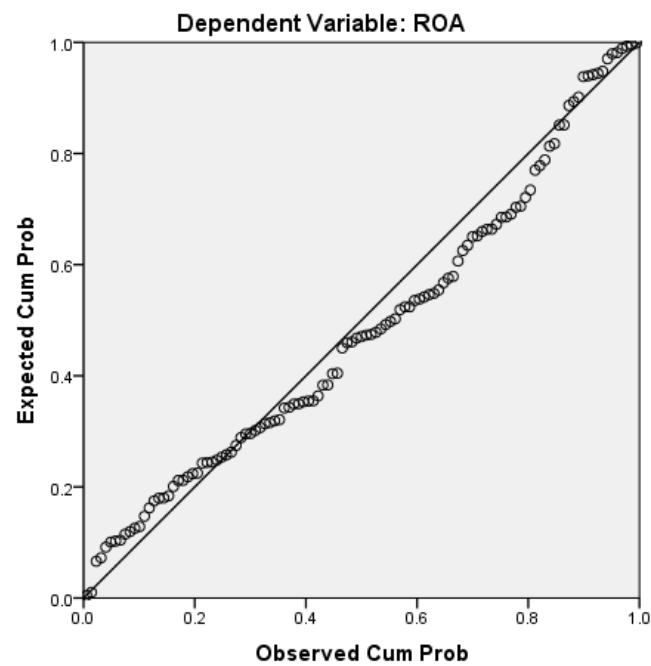


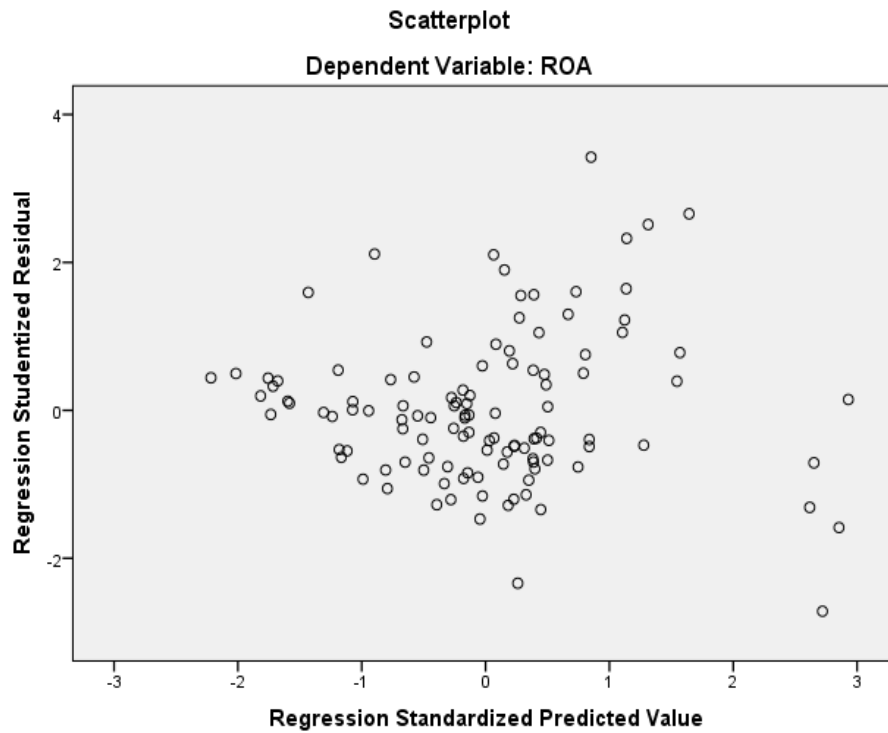
LAMPIRAN 5

Hasil Analisis Data menggunakan SPSS 22



Normal P-P Plot of Regression Standardized Residual



**Model Summary^b**

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate | Durbin-Watson |
|-------|-------------------|----------|-------------------|----------------------------|---------------|
| 1 | .726 ^a | .527 | .514 | .81394 | .913 |

a. Predictors: (Constant), NIM, CAR, LDR

b. Dependent Variable: ROA



ANOVA^a

| Model | | Sum of Squares | df | Mean Square | F | Sig. |
|-------|------------|----------------|-----|-------------|--------|-------------------|
| 1 | Regression | 81.943 | 3 | 27.314 | 41.229 | .000 ^b |
| | Residual | 73.537 | 111 | .662 | | |
| | Total | 155.481 | 114 | | | |

a. Dependent Variable: ROA

Coefficients^a

| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
|-------|------------|-----------------------------|------------|---------------------------|--------|------|
| | | B | Std. Error | Beta | | |
| 1 | (Constant) | -1.684 | .494 | | -3.409 | .001 |
| | LDR | .021 | .005 | .287 | 4.008 | .000 |
| | CAR | .006 | .009 | .041 | .601 | .549 |
| | NIM | .325 | .039 | .580 | 8.311 | .000 |

a. Dependent Variable: ROA



LAMPIRAN 6

BIODATA

Identitas Diri

Nama Lengkap : Nurul Astaria
 NIM : A21115313
 Tempat, tanggal lahir : Bone, 16 Januari 1997
 Jenis Kelamin : Perempuan
 Agama : Islam
 Alamat : Jl. Abd. Daeng Sirua BTN CV. Dewi C5/6
 Telepon : 085242455112
 E-mail : nurulastaria@gmail.com

Riwayat Pendidikan

- Pendidikan Formal

SD Negeri 57 Parepare : Tahun 2003 – 2009
 SMP Negeri 1 Parepare : Tahun 2009 – 2012
 SMA Negeri 1 Parepare : Tahun 2012 – 2015

- Pendidikan Non Formal

1. Kursus Bahasa Inggris, Briton (2017)
2. Pelatihan *Basic Study Skill* (BCSS) Universitas Hasanuddin (2015)
3. *Library Orientation* Universitas Hasanuddin (2015)
4. Latihan Kepemimpinan Tingkat Pertama (LK 1), IMMAJ FEB-UH (2016)

Pengalaman Organisasi

1. Palang Merah Remaja SMA Negeri 1 Parepare (2013)
2. Pasukan Pengibar Bendera Pusaka (PASKIBRAKA) Kota Parepare (2013)
3. Ikatan Mahasiswa Manajemen (IMMAJ) FEB-UH (2017/2018)

Biodata ini dibuat dengan sebenarnya.



Makassar, 20 Januari 2019

Nurul Astaria

