

Lampiran 01. Daftar Nama Bank Umum Swasta Nasional yang Terdaftar di Bursa Efek Indonesia

No	Kode Emiten	Nama Bank
1.	AGRO	Bank Rakyat Indonesia Agroniaga Tbk.
2.	INPC	Bank Artha Graha Internasional Tbk.
3.	BBKP	Bank Bukopin Tbk.
4.	BABP	Bank MNC Internasional Tbk.
5.	BNBA	Bank Bumi Arta Tbk.
6.	MCOR	Bank China Construction Bank Indonesia Tbk.
7.	BNGA	Bank CIMB Niaga Tbk.
8.	BGTB	Bank Ganesha Tbk.
9.	SDRA	Bank Woori Saudara Indonesia Tbk.
10.	BNII	Bank Maybank Indonesia Tbk.
11.	BKSW	Bank QNB Indonesia Tbk.
12.	MEGA	Bank Mega Tbk.
13.	BMAS	Bank Maspion Indonesia Tbk.
14.	BBMD	Bank Mestika Dharma Tbk.
15.	BCIC	Bank J Trust Indonesia Tbk.
16.	NISP	Bank OCBC NISP Tbk.
17.	PNBN	Bank Panin Tbk.
18.	BNLI	Bank Permata Tbk.
19.	BSIM	Bank Sinar Mas Tbk.
20.	BACA	Bank Capital Indonesia Tbk.
21.	AGRS	Bank Agris Tbk.
22.	ARTO	Bank Artos Indonesia Tbk.
23.	BINA	Bank Ina Perdana Tbk.
24.	BBHI	Bank Harda Internasional Tbk.
25.	DNAR	Bank Dinar Indonesia Tbk.
26.	NAGA	Bank Mitra Niaga Tbk.
27.	NOBU	Bank Nationalnobu Tbk.
28.	BTPN	Bank Tabungan Pensiunan Nasional Tbk.
29.	BVIC	Bank Victoria Internasional Tbk.
30.	BBYB	Bank Yudha Bhakti Tbk.
31.	BBCA	Bank Central Asia Tbk.
32.	BDMN	Bank Danamon Tbk.

Sumber: www.sahamok.com, 2019.

Lampiran 02. Data Pertumbuhan Profitabilitas (ROA) pada Bank Umum Swasta Nasional Periode 2016 - 2018

No.	Nama Bank Umum Swasta Nasional	Tingkat ROA (%)		
		2016	2017	2018
1.	Bank Rakyat Indonesia Agroniaga Tbk.	1.49	1.45	1.54
2.	Bank Artha Graha Internasional Tbk.	0.33	0.31	0.27
3.	Bank Bukopin Tbk.	0.54	0.09	0.22
4.	Bank MNC Internasional Tbk.	0.11	(3.47)	0.74
5.	Bank Bumi Arta Tbk.	1.77	1.73	0.77
6.	Bank China Construction Bank Indonesia Tbk.	0.69	0.54	0.86
7.	Bank CIMB Niaga Tbk.	1.09	1.70	1.85
8.	Bank Ganesha Tbk.	0.93	1.59	0.12
9.	Bank Woori Saudara Indonesia Tbk.	1.93	2.37	2.59
10.	Bank Maybank Indonesia Tbk.	1.60	1.48	1.74
11.	Bank QNB Indonesia Tbk.	(3.34)	(3.72)	0.12
12.	Bank Mega Tbk.	2.36	1.24	1.47
13.	Bank Maspion Indonesia Tbk.	1.67	1.60	1.54
14.	Bank Mestika Dharma Tbk.	2.30	3.19	2.96
15.	Bank J Trust Indonesia Tbk.	(2.02)	0.73	(2,25)
16.	Bank OCBC NISP Tbk.	1.85	1.96	1.10
17.	Bank Panin Tbk.	1.69	1.61	2.16
18.	Bank Permata Tbk.	(4.9)	0.6	(1.08)
19.	Bank Sinar Mas Tbk.	1.72	1.26	0.25
20.	Bank Capital Indonesia Tbk.	1.0	0.79	0.90
21.	Bank Agris Tbk.	0.15	(0.20)	0.77
22.	Bank Artos Indonesia Tbk.	(3.25)	(1.04)	(2.76)
23.	Bank Ina Perdana Tbk.	1.02	0.82	0.50
24.	Bank Harda Internasional Tbk.	0.53	0.69	(2.06)
25.	Bank Dinar Indonesia Tbk.	0.83	0.57	0.81
26.	Bank Mitra Niaga Tbk.	0.76	0.37	0.51
27.	Bank Nationalnobu Tbk.	0.52	0.48	0.42
28.	Bank Tabungan Pensiunan Nasional Tbk.	3.1	3.15	3.1
29.	Bank Victoria Internasional Tbk.	0.52	0.64	0.33
30.	Bank Yudha Bhakti Tbk.	2.53	0.43	(2.83)
31.	Bank Central Asia Tbk.	3.04	3.03	3,12
32.	Bank Danamon Tbk.	2.5	3,1	3.1
Rata-Rata ROA		0,78	0,90	0,71

Sumber: *www.idx.co.id*, 2019

Lampiran 03. Data Pertumbuhan Profitabilitas (ROA) pada Bank Persero (BUMN) Periode 2016 - 2018

No.	Nama Bank Persero (BUMN)	Tingkat ROA (%)		
		2016	2017	2018
1.	Bank Negara Indonesia	2,7	2,7	2,8
2.	Bank Rakyat Indonesia	3,84	3,69	3,68
3.	Bank Tabungan Negara	1,76	1,71	1,34
4.	Bank Mandiri	1,95	2,72	3,17
Rata-Rata ROA		2,56	2,70	2,75

Sumber: *www.idx.co.id*, 2019



**Lampiran 04. Data Profitabilitas (ROA) pada Bank Umum Swasta Nasional
Tahun 2017 - 2018**

No	Nama Bank	Tahun	ROA (%)
1.	Bank Rakyat Indonesia Agroniaga Tbk.	2017	1,45
		2018	1,54
2.	Bank Artha Graha Internasional Tbk.	2017	0,31
		2018	0,27
3.	Bank Bukopin Tbk.	2017	0,09
		2018	0,22
4.	Bank MNC Internasional Tbk.	2017	(3,47)
		2018	0,74
5.	Bank Bumi Arta Tbk.	2017	1,73
		2018	0,77
6.	Bank China Construction Bank Indonesia Tbk.	2017	0,54
		2018	0,86
7.	Bank CIMB Niaga Tbk.	2017	1,70
		2018	1,85
8.	Bank Ganesha Tbk.	2017	1,59
		2018	0,12
9.	Bank Woori Saudara Indonesia Tbk.	2017	2,37
		2018	2,59
10.	Bank Maybank Indonesia Tbk.	2017	1,48
		2018	1,74
11.	Bank QNB Indonesia Tbk.	2017	(3,72)
		2018	0,12
12.	Bank Mega Tbk.	2017	1,24
		2018	1,47
13.	Bank Maspion Indonesia Tbk.	2017	1,60
		2018	1,54
14.	Bank Mestika Dharma Tbk.	2017	3,19
		2018	2,96
15.	Bank J Trust Indonesia Tbk.	2017	0,73
		2018	(2,25)
16.	Bank OCBC NISP Tbk.	2017	1,96
		2018	1,10
17.	Bank Panin Tbk.	2017	1,61
		2018	2,16
18.	Bank Permata Tbk.	2017	0,60
		2018	(1,08)
19.	Bank Sinar Mas Tbk.	2017	1,26
		2018	0,25
20.	Bank Capital Indonesia Tbk.	2017	0,79
		2018	0,90
21.	Bank Agris Tbk.	2017	(0,20)
		2018	0,77

22.	Bank Artos Indonesia Tbk.	2017	(1,04)
		2018	(2,76)
23.	Bank Ina Perdana Tbk.	2017	0,82
		2018	0,50
24.	Bank Harda Internasional Tbk.	2017	0,69
		2018	(2,06)
25.	Bank Dinar Indonesia Tbk.	2017	0,57
		2018	0,81
26.	Bank Mitra Niaga Tbk.	2017	0,37
		2018	0,51
27.	Bank Nationalnobi Tbk.	2017	0,48
		2018	0,42
28.	Bank Tabungan Pensiunan Nasional Tbk.	2017	3,15
		2018	3,10
29.	Bank Victoria Internasional Tbk.	2017	0,64
		2018	0,33
30.	Bank Yudha Bhakti Tbk.	2017	0,43
		2018	(2,83)
31.	Bank Central Asia Tbk.	2017	3,03
		2018	3,12
32.	Bank Danamon Tbk.	2017	3,10
		2018	3,10

Sumber: www.idx.co.id, 2019



Lampiran 05. Data Efisiensi Operasional (BOPO) pada Bank Umum Swasta Nasional Tahun 2017 - 2018

No	Nama Bank	Tahun	BOPO (%)
1.	Bank Rakyat Indonesia Agroniaga Tbk.	2017	86,48
		2018	83,55
2.	Bank Artha Graha Internasional Tbk.	2017	96,55
		2018	97,12
3.	Bank Bukopin Tbk.	2017	99,04
		2018	98,41
4.	Bank MNC Internasional Tbk.	2017	144,15
		2018	93,51
5.	Bank Bumi Arta Tbk.	2017	82,86
		2018	81,43
6.	Bank China Construction Bank Indonesia Tbk.	2017	93,45
		2018	90,60
7.	Bank CIMB Niaga Tbk.	2017	83,48
		2018	80,97
8.	Bank Ganesha Tbk.	2017	83,81
		2018	97,57
9.	Bank Woori Saudara Indonesia Tbk.	2017	73,05
		2018	70,39
10.	Bank Maybank Indonesia Tbk.	2017	83,47
		2018	85,97
11.	Bank QNB Indonesia Tbk.	2017	129,15
		2018	90,68
12.	Bank Mega Tbk.	2017	81,28
		2018	68,22
13.	Bank Maspion Indonesia Tbk.	2017	83,34
		2018	87,25
14.	Bank Mestika Dharma Tbk.	2017	96,26
		2018	68,09
15.	Bank J Trust Indonesia Tbk.	2017	83,87
		2018	116,32
16.	Bank OCBC NISP Tbk.	2017	77,07
		2018	74,43
17.	Bank Panin Tbk.	2017	85,04
		2018	78,27
18.	Bank Permata Tbk.	2017	94,80
		2018	93,40
19.	Bank Sinar Mas Tbk.	2017	88,94
		2018	97,62
20.	Bank Capital Indonesia Tbk.	2017	92,24
		2018	92,11
21.	Bank Agris Tbk.	2017	100,82
		2018	108,48

22.	Bank Artos Indonesia Tbk.	2017	113,70
		2018	127,00
23.	Bank Ina Perdana Tbk.	2017	90,11
		2018	93,06
24.	Bank Harda Internasional Tbk.	2017	93,84
		2018	151,19
25.	Bank Dinar Indonesia Tbk.	2017	94,13
		2018	101,01
26.	Bank Mitra Niaga Tbk.	2017	96,17
		2018	94,49
27.	Bank Nationalnobi Tbk.	2017	93,21
		2018	94,77
28.	Bank Tabungan Pensiunan Nasional Tbk.	2017	79,20
		2018	86,50
29.	Bank Victoria Internasional Tbk.	2017	94,53
		2018	100,24
30.	Bank Yudha Bhakti Tbk.	2017	96,93
		2018	122,97
31.	Bank Central Asia Tbk.	2017	60,78
		2018	61,29
32.	Bank Danamon Tbk.	2017	89,82
		2018	89,73

Sumber: www.idx.co.id, 2019



**Lampiran 06. Data Likuiditas (LDR) pada Bank Umum Swasta Nasional
Tahun 2017 - 2018**

No	Nama Bank	Tahun	LDR (%)
1.	Bank Rakyat Indonesia Agroniaga Tbk.	2017	88,33
		2018	86,73
2.	Bank Artha Graha Internasional Tbk.	2017	82,89
		2018	77,18
3.	Bank Bukopin Tbk.	2017	81,34
		2018	86,18
4.	Bank MNC Internasional Tbk.	2017	62,30
		2018	88,64
5.	Bank Bumi Arta Tbk.	2017	82,10
		2018	84,26
6.	Bank China Construction Bank Indonesia Tbk.	2017	79,49
		2018	88,35
7.	Bank CIMB Niaga Tbk.	2017	96,24
		2018	97,18
8.	Bank Ganesha Tbk.	2017	85,55
		2018	87,81
9.	Bank Woori Saudara Indonesia Tbk.	2017	111,07
		2018	145,26
10.	Bank Maybank Indonesia Tbk.	2017	88,12
		2018	96,46
11.	Bank QNB Indonesia Tbk.	2017	57,25
		2018	72,57
12.	Bank Mega Tbk.	2017	92,14
		2018	76,15
13.	Bank Maspion Indonesia Tbk.	2017	97,14
		2018	100,87
14.	Bank Mestika Dharma Tbk.	2017	81,02
		2018	86,93
15.	Bank J Trust Indonesia Tbk.	2017	88,87
		2018	53,43
16.	Bank OCBC NISP Tbk.	2017	93,42
		2018	93,51
17.	Bank Panin Tbk.	2017	92,10
		2018	104,15
18.	Bank Permata Tbk.	2017	87,50
		2018	72,10
19.	Bank Sinar Mas Tbk.	2017	84,24
		2018	80,57
20.	Bank Capital Indonesia Tbk.	2017	50,61
		2018	51,98
21.	Bank Agris Tbk.	2017	84,46
		2018	84,68

22.	Bank Artos Indonesia Tbk.	2017	68,70
		2018	56,74
23.	Bank Ina Perdana Tbk.	2017	77,61
		2018	69,28
24.	Bank Harda Internasional Tbk.	2017	99,74
		2018	94,19
25.	Bank Dinar Indonesia Tbk.	2017	69,57
		2018	69,28
26.	Bank Mitra Niaga Tbk.	2017	42,02
		2018	41,99
27.	Bank Nationalnobu Tbk.	2017	51,57
		2018	75,35
28.	Bank Tabungan Pensiunan Nasional Tbk.	2017	120,32
		2018	96,20
29.	Bank Victoria Internasional Tbk.	2017	70,25
		2018	73,61
30.	Bank Yudha Bhakti Tbk.	2017	74,30
		2018	93,86
31.	Bank Central Asia Tbk.	2017	80,45
		2018	85,43
32.	Bank Danamon Tbk.	2017	93,30
		2018	95,00

Sumber: www.idx.co.id, 2019



Lampiran 07. Data Ukuran Perusahaan (Size) pada Bank Umum Swasta Nasional Tahun 2017 - 2018

No	Nama Bank	Tahun	Ln (%)
1.	Bank Rakyat Indonesia Agroniaga Tbk.	2017	30,42
		2018	30,78
2.	Bank Artha Graha Internasional Tbk.	2017	33,25
		2018	30,89
3.	Bank Bukopin Tbk.	2017	32,29
		2018	32,19
4.	Bank MNC Internasional Tbk.	2017	30,00
		2018	30,01
5.	Bank Bumi Arta Tbk.	2017	29,57
		2018	29,61
6.	Bank China Construction Bank Indonesia Tbk.	2017	30,39
		2018	30,40
7.	Bank CIMB Niaga Tbk.	2017	33,21
		2018	33,21
8.	Bank Ganesha Tbk.	2017	29,15
		2018	29,13
9.	Bank Woori Saudara Indonesia Tbk.	2017	30,93
		2018	32,04
10.	Bank Maybank Indonesia Tbk.	2017	32,78
		2018	32,81
11.	Bank QNB Indonesia Tbk.	2017	28,97
		2018	30,65
12.	Bank Mega Tbk.	2017	32,04
		2018	32,05
13.	Bank Maspion Indonesia Tbk.	2017	30,99
		2018	30,85
14.	Bank Mestika Dharma Tbk.	2017	33,20
		2018	32,77
15.	Bank J Trust Indonesia Tbk.	2017	30,47
		2018	27,23
16.	Bank OCBC NISP Tbk.	2017	32,66
		2018	32,78
17.	Bank Panin Tbk.	2017	32,99
		2018	32,96
18.	Bank Permata Tbk.	2017	32,96
		2018	28,46
19.	Bank Sinar Mas Tbk.	2017	31,04
		2018	31,05
20.	Bank Capital Indonesia Tbk.	2017	30,42
		2018	30,52
21.	Bank Agris Tbk.	2017	28,96
		2018	29,01

22.	Bank Artos Indonesia Tbk.	2017	27,45
		2018	27,22
23.	Bank Ina Perdana Tbk.	2017	28,76
		2018	28,98
24.	Bank Harda Internasional Tbk.	2017	28,53
		2018	28,44
25.	Bank Dinar Indonesia Tbk.	2017	28,56
		2018	28,56
26.	Bank Mitra Niaga Tbk.	2017	30,08
		2018	30,11
27.	Bank Nationalnobu Tbk.	2017	30,03
		2018	30,09
28.	Bank Tabungan Pensiunan Nasional Tbk.	2017	32,50
		2018	32,25
29.	Bank Victoria Internasional Tbk.	2017	30,99
		2018	31,03
30.	Bank Yudha Bhakti Tbk.	2017	29,24
		2018	28,16
31.	Bank Central Asia Tbk.	2017	32,99
		2018	32,96
32.	Bank Danamon Tbk.	2017	32,81
		2018	32,86

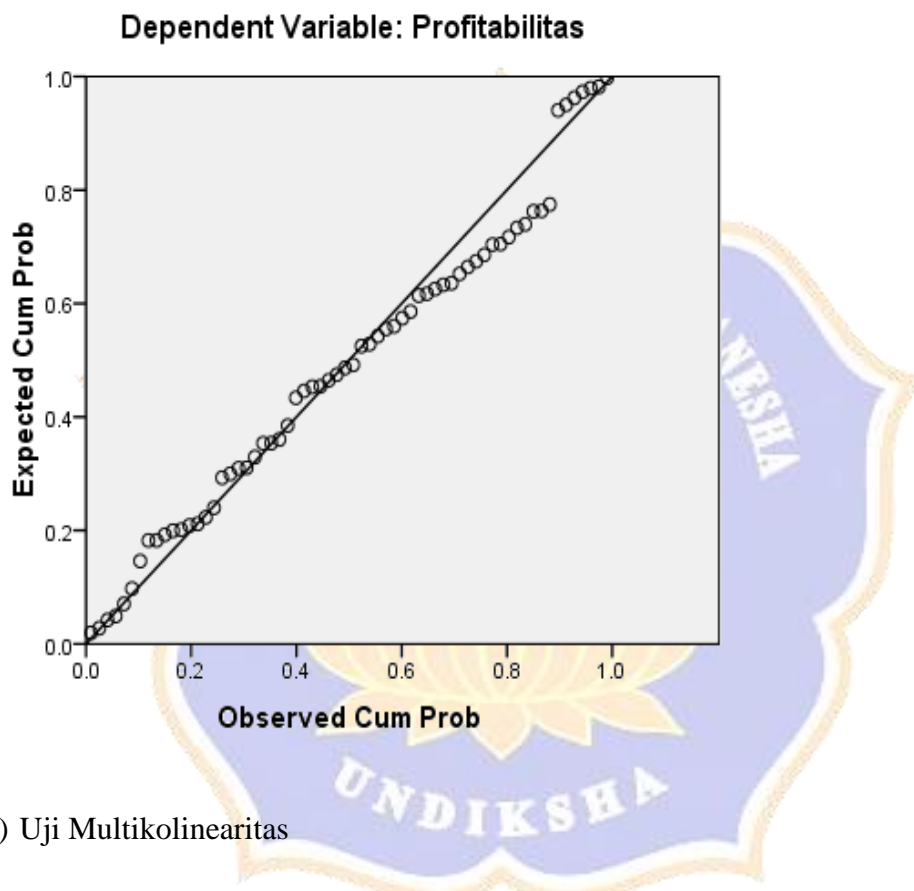
Sumber: www.idx.co.id, 2019



Lampiran 08. Output SPSS 17.0 for Windows. Hasil Uji Asumsi Klasik Efisiensi Operasional, Likuiditas, Ukuran Perusahaan, dan Profitabilitas

(1) Uji Normalitas

Normal P-P Plot of Regression Standardized Residual



(2) Uji Multikolinearitas

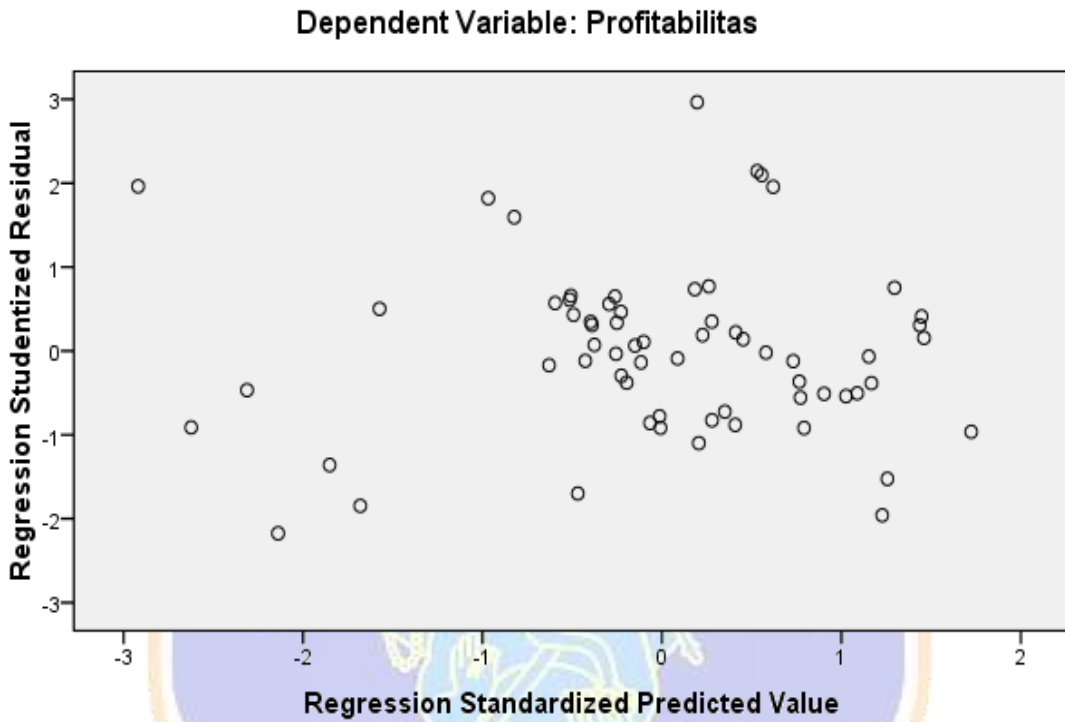
Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	-.799	2.404		-.332	.741		
Efisiensi_Operasional	-.064	.007	-.672	-9.293	.000	.674	1.484
Likuiditas	.011	.006	.129	1.878	.065	.748	1.337
Ukuran_Perusahaan	.213	.069	.231	3.085	.003	.628	1.592

a. Dependent Variable: Profitabilitas

(3) Uji Heteroskedastisitas

Scatterplot



(4) Uji Autokorelasi

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.888 ^a	.789	.778	.74236	.789	74.651	3	60	.000	1.623

a. Predictors: (Constant), Ukuran_Perusahaan, Likuiditas, Efisiensi_Operasional

b. Dependent Variable: Profitabilitas

Lampiran 09. Hasil Output SPSS 17.0 for Windows Analisis Regresi Linier Berganda Efisiensi Operasional, Likuiditas, Ukuran Perusahaan, dan Profitabilitas

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Efisiensi_Operasional	64	60.78	151.19	92.4798	16.63064
Likuiditas	64	41.99	145.26	82.4989	17.67560
Ukuran_Perusahaan	64	27.22	33.25	30.7048	1.70837
Profitabilitas	64	-3.72	3.19	.8042	1.57604
Valid N (listwise)	64				

Correlations

		Profitabilitas	Efisiensi_Operasional	Likuiditas	Ukuran_Perusahaan
Pearson Correlation	Profitabilitas	1.000	-.850	.509	.658
	Efisiensi_Operasional	-.850	1.000	-.405	-.546
	Likuiditas	.509	-.405	1.000	.470
	Ukuran_Perusahaan	.658	-.546	.470	1.000
Sig. (1-tailed)	Profitabilitas	.000	.000	.000	.000
	Efisiensi_Operasional	.000	.	.000	.000
	Likuiditas	.000	.000	.	.000
	Ukuran_Perusahaan	.000	.000	.000	.
N	Profitabilitas	64	64	64	64
	Efisiensi_Operasional	64	64	64	64
	Likuiditas	64	64	64	64
	Ukuran_Perusahaan	64	64	64	64

Variables Entered/Removed

Model	Variables Entered	Variables Removed	Method
1	Ukuran_Perusahaan, Likuiditas, Efisiensi_Operasional ^a		Enter

a. All requested variables entered.

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.888 ^a	.789	.778	.74236	.789	74.651	3	60	.000	1.623

a. Predictors: (Constant), Ukuran_Perusahaan, Likuiditas, Efisiensi_Operasional

b. Dependent Variable: Profitabilitas

ANOVA^b

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	123.419	3	41.140	74.651	.000 ^a
	Residual	33.066	60	.551		
	Total	156.485	63			

a. Predictors: (Constant), Ukuran_Perusahaan, Likuiditas, Efisiensi_Operasional

b. Dependent Variable: Profitabilitas

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Correlations		
	B	Std. Error	Beta			Zero-order	Partial	Part
1(Constant)	-.799	2.404		-.332	.741			
Efisiensi_Operasional	-.064	.007	-.672	-9.293	.000	-.850	-.768	-.551
Likuiditas	.011	.006	.129	1.878	.065	.509	.236	.111
Ukuran_Perusahaan	.213	.069	.231	3.085	.003	.658	.370	.183

a. Dependent Variable: Profitabilitas

Collinearity Diagnostics^a

Model	Dimension	Eigenvalue	Condition Index	Variance Proportions			
				(Constant)	Efisiensi_Operasional	Likuiditas	Ukuran_Perusahaan
1	1	3.935	1.000	.00	.00	.00	.00
	2	.052	8.664	.00	.19	.31	.00
	3	.012	18.032	.02	.44	.66	.05
	4	.001	67.920	.98	.37	.02	.95

a. Dependent Variable: Profitabilitas

Residuals Statistics^a

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	-3.2818	3.2162	.8042	1.39966	64
Std. Predicted Value	-2.919	1.723	.000	1.000	64
Standard Error of Predicted Value	.095	.404	.175	.061	64
Adjusted Predicted Value	-3.7965	3.4073	.8028	1.41363	64
Residual	-1.52984	2.11174	.00000	.72447	64
Std. Residual	-2.061	2.845	.000	.976	64
Stud. Residual	-2.174	2.965	.001	1.018	64
Deleted Residual	-1.70228	2.29463	.00137	.79121	64
Stud. Deleted Residual	-2.246	3.183	.005	1.043	64
Mahal. Distance	.048	17.689	2.953	3.158	64
Cook's Distance	.000	.405	.024	.059	64
Centered Leverage Value	.001	.281	.047	.050	64

a. Dependent Variable: Profitabilitas

