LAMPIRAN

Perkumpulan Pengelola Pendidikan Malangkuçeçwara (P3.M)

STIE MALANGKUÇEÇWARA
d/h. ABM School *of* Economics

Terakreditasi "A", AKUNTANSI, 3233/SK/BAN-PT/Akred/S/XII/2018
Terakreditasi "A", MANAJEMEN, 2812/SK/BAN-PT/Akred/S/X/2018

Penetapan Dosen Pembimbing Skripsi

Semester GASAL Tahun Akademik 2019/2020

Nomor : 1103/BAAK/X/2019

Setelah memperhatikan Surat Ketua Program Studi tentang usulan dosen pembimbing skripsi dengan ini Ketua STIE Malangkuçeçwara Malang menetapkan :

Nama	: Dra. TITA BOEDI ASTUTI, MM
Sebagai	: Dosen Pembimbing 1
Nama	: -
Sebagai	: Dosen Pembimbing 2

Untuk mahasiswa berikut

Nama	: NAILA ADIBA
Nomor Pokok	: K.2016.1.33902
Skripsi yang diajukan	
Bidang Kajian	: MANAJEMEN KEUANGAN
Pokok Bahasan	: ROI DAN RI
Tempat/Obyek	: -
Judul Skripsi	: -

Demikian surat penetapan ini dikeluarkan untuk dilaksanakan dengan sebaiknya. Penetapan ini berlaku sejak dikeluarkan.

Dikeluarkan di : Malang
Pada Tanggal : 09/10/2019
Ketua Program Studi Manajemen,

SEKOLAH TINGGI ILMU EKONOMI MALANGKUÇEÇWARA P3M MALANG

Dra. LINDANANTY, MM.
NIK-P.3M : 202.710.194

Jalan Terusan Candi Kalasan   Telp. 62 341 491813 (Hunting)   http://www.stie-mce.ac.id

STIE Malangkuçeçwara
(Accounting Business Management)
Jl. Terusan Candi Kalasan - Malang Telp. 0341-491813

KARTU BIMBINGAN SKRIPSI
BAB.I s.d BAB. III

BLN/TGL	BAB	PERMASALAHAN	PARAF
		Bulan : Oktober	
	I - III	Pengambilan Populasi dan sampel	
	I - III	Pengambilan Teori Yang benar	
		Bulan :	
	II	Penulisan Sumber	
	II	tambah teori	
		Bulan :	
	III	Rumus yg benar	
	III	Pengambilan tingkat kesalahan	
		Bulan :	
		Bulan :	

Dosen Pembimbing 1

20/12 2019

TITA

Dosen Pembimbing 2

Catatan:

Bobot Penilaian skripsi oleh pembimbing sebesar 50% dengan kreteria penilaian:

6. Ide/inovasi penelitian
7. Pemahaman konsep/teori
8. Pemahaman Metodologi
9. Kemampuan Analisis
10. Rutinitas Pembimbingan

Perkumpulan Pengelola Pendidikan Malangkuçeçwara (P3.M)

STIE MALANGKUÇEÇWARA
ABM School of Economics

Terakreditasi "A", AKUNTANSI, 3233/SK/BAN-PT/Akred/S/XII/2018
Terakreditasi "A", MANAJEMEN, 2812/SK/BAN-PT/Akred/S/X/2018

Penetapan Dosen Pembimbing Skripsi

Semester GASAL Tahun Akademik 2019/2020

Nomor : 1103/BAAK/X/2019

Setelah memperhatikan Surat Ketua Program Studi tentang usulan dosen pembimbing skripsi dengan ini Ketua STIE Malangkuçeçwara Malang menetapkan :

Nama	:	Dra. TITA BOEDI ASTUTI, MM
Sebagai	:	Dosen Pembimbing 1
Nama	:	-
Sebagai	:	Dosen Pembimbing 2

Untuk mahasiswa berikut

Nama	:	NAILA ADIBA
Nomor Pokok	:	K.2016.1.33902
Skripsi yang diajukan		
Bidang Kajian	:	MANAJEMEN KEUANGAN
Pokok Bahasan	:	ROA,STRUKTUR KEPEMILIKAN SAHAM
Tempat/Obyek	:	BANK BANK YANG BELUM GO PUBLIC
Judul Skripsi	:	PENGARUH FAKTOR EKSTERNAL DAN INTERNAL TERHADAP ROA STUDI PADA PENDAPATAN BANK NON GO PUBLIC

Demikian surat penetapan ini dikeluarkan untuk dilaksanakan dengan sebaiknya.
Penetapan ini berlaku sejak dikeluarkan.

Dikeluarkan di : Malang
Pada Tanggal : 14/01/2020
Ketua Program Studi Manajemen,

SEKOLAH TINGGI ILMU EKONOMI MALANGKUÇEÇWARA [P3M] MALANG

Dra. LINDANANTY, MM.
NIK-P.3M : 202.710.194

STIE Malangkuçeçwara

(Accounting Business Management)

Jl. Terusan Candi Kalasan - Malang Telp. 0341-491813

KARTU BIMBINGAN SKRIPSI
BAB IV s.d. BAB V

BLN/TGL	BAB	PERMASALAHAN	PARAF
		Bulan : November	
29	IV	Susunan isi di bab IV	
	IV	ACC / persetujuan isi yg telah diajukan	
		Bulan : Desember	
11	IV	Konsultasi perhitungan ROA, BOPO, LDR & NPL	
23	IV	Susunan yang di tampilkan dalam perhitungan dan sumber BI rate & Inflasi yg benar	
		Bulan : Januari	
4	IV	Susunan & menunjukkan perhitungan SPSS	
17	IV	ACC perhitungan SPSS yang di teliti	
		Bulan : Januari	
22	V	Isi kesimpulan yang benar	
26	V	ACC bab V (Isi dari bab V)	
		Bulan :	

Dosen Pembimbing 1

Dosen Pembimbing 2

Catatan:

Bobot Penilaian skripsi oleh pembimbing sebesar 50% dengan kreteria penilaian:

6. Ide/inovasi penelitian
7. Pemahaman konsep/teori
8. Pemahaman Metodologi
9. Kemampuan Analisis
10. Rutinitas Pembimbingan

Perkembangan ROA (Return Of Asset) pada 51 bank di Indonesia

1) Bank Mayora

$$2017 = \frac{45.939.000.000}{6.048.000.000} \times 100\% = 0{,}75\%$$

$$2018 = \frac{44.105.000.000}{6.073.954.000.000} \times 100\% = 0{,}72\%$$

2) Bank Mandiri Syariah

$$2017 = \frac{-673.396.000.000}{87.915.020.000.000} \times 100\% = -7{,}65\%$$

$$2018 = \frac{-753.292.000.000}{98.341.116.000.000} \times 100\% = -7{,}65\%$$

3) Bank Kalimantan Selatan

$$2017 = \frac{224.176.989.776}{130.527.841.033} \times 100\% = 1{,}71\%$$

$$2018 = \frac{180.303.893.399}{1.181.976.751.090} \times 100\% = 1{,}52\%$$

4) Bank SBI

$$2017 = \frac{108.446.000.000}{4.489.829.000.000} \times 100\% = 2{,}41\%$$

$$2018 = \frac{176.277.000.000}{4.821.316.000.000} \times 100\% = 3{,}65\%$$

5) Bank Panin Syariah

$$2017 = \frac{2.898.771.000.000}{8.629.275.000.000} \times 100\% = 0{,}33\%$$

$$2018 = \frac{4.375.093.000.000}{8.771.058.000.000} \times 100\% = 0{,}49\%$$

6) Bank Bisnis

$$2017 = \frac{25.407.000.000}{788.000.000.000} \times 100\% = 3{,}22\%$$

$$2018 = \frac{330.930.000.000}{866.000.000.000} \times 100\% = 3{,}82\%$$

7) Maybank Syariah

$$2017 = \frac{71.493.000.000}{1.275.548.000.000} \times 100\% = 5{,}60\%$$

$$2018 = \frac{-64.218.000.000}{661.912.000.000} \times 100\% = 9{,}70\%$$

8) Bank Yogyakarta

$$2017 = \frac{298.058.000.000}{10.695.372.000.000} \times 100\% = 2{,}78\%$$

$$2018 = \frac{311.321.000.000}{11.993.576.000.000} \times 100\% = 2{,}59\%$$

9) Bank ANZ

$$2017 = \frac{959.755.000.000}{31.158.639.000.000} \times 100\% = 3{,}08\%$$

$$2018 = \frac{613.015.000.000}{23.543.233.000.000} \times 100\% = 2{,}60\%$$

10) Bank Jambi

$$2017 = \frac{325.165.000.000}{9.526.849.000.000} \times 100\% = 3{,}41\%$$

$$2018 = \frac{314.185.000.000}{10.895.787.000.000} \times 100\% = 2{,}88\%$$

11) Bank Aceh

$$2017 = \frac{532.687.000.000}{22.612.006.000.000} \times 100\% = 2{,}35\%$$

$$2018 = \frac{540.281.000.000}{23.095.159.000.000} \times 100\% = 2{,}33\%$$

12) Bank Sumitomo

$$2017 = \frac{1.188.080.000.000}{78.696.884.000.000} \times 100\% = 2{,}38\%$$

$$2018 = \frac{1.330.249.000.000}{88.000.466.000.000} \times 100\% = 1{,}51\%$$

13) Bank Sulawesi Tengah

$$2017 = \frac{138.378.000.000}{5.259.524.000.000} \times 100\% = 2{,}63\%$$

$$2018 = \frac{152.398.000.000}{6.042.682.000.000} \times 100\% = 2{,}52\%$$

14) Bank Papua

$$2017 = \frac{144.385.707.300}{20.400.812.611.119} \times 100\% = 0,70\%$$

$$2018 = \frac{283.793.061.143}{22.456.758.784.212} \times 100\% = 1,26\%$$

15) Bank Lampung

$$2017 = \frac{182.621.948.199}{5.979.450.593.305} \times 100\% = 3,05\%$$

$$2018 = \frac{183.039.500.721}{7.348.167.382.969} \times 100\% = 2,49\%$$

16) Bank Jawa Tengah

$$2017 = \frac{1.646.603.000.000}{61.466.427.000.000} \times 100\% = 2,67\%$$

$$2018 = \frac{1.733.765.000.000}{66.844.677.000.000} \times 100\% = 2,59\%$$

17) Bank DBS

$$2017 = \frac{693.279.000.000}{43.923.719.000.000} \times 100\% = 1,57\%$$

$$2018 = \frac{40.778.000.000}{59.923.163.000.000} \times 100\% = 0,068\%$$

18) Bank Riau Kepri

$$2017 = \frac{577.674.775.545}{25.492.549.495.353} \times 100\% = 2,26\%$$

$$2018 = \frac{495.322.671.914}{27.414.272.407.258} \times 100\% = 1,80\%$$

19) Bank Metro Express

$$2017 = \frac{137.456.991.047}{8.357.383.678.706} \times 100\% = 1,64\%$$

$$2018 = \frac{208.900.603.012}{12.343.817.004.946} \times 100\% = 1,69\%$$

20) Bank BNI Syariah

$$2017 = \frac{408.750.000.000}{34.822.442.000.000} \times 100\% = 1,17\%$$

$$2018 = \frac{550.240.000.000}{41.048.545.000.000} \times 100\% = 1,34\%$$

21) Bank Victoria Syariah

$$2017 = \frac{6.099.951.987.000}{2.003.114.000.000} \times 100\% = 3{,}04\%$$

$$2018 = \frac{6.336.852.696.000}{2.126.019.000.000} \times 100\% = 2{,}98\%$$

22) Bank Mega Syariah

$$2017 = \frac{96.432.189.000}{7.034.299.832.000} \times 100\% = 1{,}37\%$$

$$2018 = \frac{60.712.975.000}{7.336.342.210.000} \times 100\% = 0{,}82\%$$

23) Bank Multi Artha Santosa

$$2017 = \frac{143.831.598.973}{10.664.601.538.236} \times 100\% = 1{,}34\%$$

$$2018 = \frac{196.039.382.390}{11.133.019.155.204} \times 100\% = 1{,}76\%$$

24) Bank Index

$$2017 = \frac{123.814.160.861}{250.295.903.667} \times 100\% = 0{,}49\%$$

$$2018 = \frac{121.004.640.665}{146.087.612.876} \times 100\% = 0{,}82\%$$

25) Bank UOB

$$2017 = \frac{308.503.000.000}{95.244.000.000} \times 100\% = 3{,}23\%$$

$$2018 = \frac{710.204.000.000}{103.676.000.000} \times 100\% = 6{,}85\%$$

26) Bank Prima

$$2017 = \frac{17.485.459.943}{2.345.640.902.917} \times 100\% = 0{,}74\%$$

$$2018 = \frac{21.021.500.384}{2.370.520.414.546} \times 100\% = 0{,}88\%$$

27) Bank BJB Syariah

$$2017 = \frac{-422.890.000.000}{7.713.558.000.000} \times 100\% = -5{,}48\%$$

$$2018 = \frac{37.090.000.000}{6.741.449.000.000} \times 100\% = 5{,}50\%$$

28) Bank Fama

$$2017 = \frac{25.586.000.000}{1.148.035.000.000} \times 100\% = 2{,}22\%$$

$$2018 = \frac{29.353.000.000}{1.140.742.000.000} \times 100\% = 2{,}57\%$$

29) Bank BKE

$$2017 = \frac{19.804.835.609}{4.121.876.652.898} \times 100\% = 4{,}80\%$$

$$2018 = \frac{23.758.520.055}{4.476.627.600.321} \times 100\% = 5{,}30\%$$

30) Bank Jasa Jakarta

$$2017 = \frac{138.658.915.218}{5.499.852.980.071} \times 100\% = 2{,}52\%$$

$$2018 = \frac{140.444.568.828}{5.761.590.943.114} \times 100\% = 2{,}43\%$$

31) Bank BBYB

$$2017 = \frac{16.536.989.113}{315.248.288.365} \times 100\% = 5{,}24\%$$

$$2018 = \frac{1990.595.097.000}{315.248.288.365} \times 100\% = 5{,}24\%$$

32) Bank Sulawesi Tenggara

$$2017 = \frac{249.922.971.368}{6.161.552.755.020} \times 100\% = 4{,}05\%$$

$$2018 = \frac{296.227.387.358}{7.050.027.013.643} \times 100\% = 4{,}20\%$$

33) Bank BCA Syariah

$$2017 = \frac{62.192.686.074}{5.961.174.477.140} \times 100\% = 1{,}04\%$$

$$2018 = \frac{72.393.453.347}{7.064.008.145.080} \times 100\% = 1{,}02\%$$

34) Bank Kalimantan Utara

$$2017 = \frac{642.280.000.000}{22.696.975.000.000} = 2{,}83\%$$

$$2018 = \frac{597.590.000.000}{25.344.194.000.000} \times 100\% = 2{,}35\%$$

35) Bank KEB Hana

$$2017 = \frac{975.772.000.000}{39.266.155.000.000} \times 100\% = 2{,}48\%$$

$$2018 = \frac{729.911.000.000}{46.206.842.000.000} \times 100\% = 1{,}57\%$$

36) Bank Bengkulu

$$2017 = \frac{138.890.000.000}{5.865.000.000.000} \times 100\% = 2{,}36\%$$

$$2018 = \frac{107.626.000.000}{5.893.388.000.000} \times 100\% = 1{,}82\%$$

37) Bank DKI

$$2017 = \frac{967.000.000.000}{51.417.000.000.000} \times 100\% = 1{,}88\%$$

$$2018 = \frac{1.074.000.000}{53.028.000.000} \times 100\% = 2{,}02\%$$

38) Bank Kalimantan Barat

$$2017 = \frac{477.556.000.000}{16.575.747.000.000} \times 100\% = 2{,}88\%$$

$$2018 = \frac{488.472.000.000}{17.457.762.000.000} \times 100\% = 2{,}79\%$$

39) Bank Nusa Tenggara Timur

$$2017 = \frac{341.638.948.376}{10.379.174.000.000} \times 100\% = 3{,}29\%$$

$$2018 = \frac{342.070.189.287}{11.215.954.000.000} \times 100\% = 3{,}04\%$$

40) Bank Sulawesi Utara dan Gorontalo

$$2017 = \frac{391.411.519.205}{14.075.392.442.223} \times 100\% = 2{,}78\%$$

$$2018 = \frac{346.509.342.465}{14.429.286.687.344} \times 100\% = 2{,}40\%$$

41) Bank Commonwealth

$$2017 = \frac{106.228.000.000}{20.097.680.000.000} \times 100\% = 0{,}52\%$$

$$2018 = \frac{79.389.000.000}{21.540.527.000.000} \times 100\% = 0{,}36\%$$

42) Bank Nusa Tenggara Barat Syariah

$$2017 = \frac{226.127.000.000}{7.387.634.000.000} \times 100\% = 3{,}06\%$$

$$2018 = \frac{212.712.000.000}{8.068.346.000.000} \times 100\% = 2{,}63\%$$

43) Bank Royal

$$2017 = \frac{-17.909.998.238}{903.212.787.489} \times 100\% = -1{,}98\%$$

$$2018 = \frac{4.878.510.807}{968.463.652.163} \times 100\% = 0{,}50\%$$

44) Bank Sulawesi Selatan dan Barat

$$2017 = \frac{723.977.000.000}{17.545.644.000.000} \times 100\% = 4{,}12\%$$

$$2018 = \frac{802.245.000.000}{20.576.423.000.000} \times 100\% = 3{,}89\%$$

45) Bank Capital

$$2017 = \frac{114.738.000.000}{16.349.473.000.000} \times 100\% = 0{,}70\%$$

$$2018 = \frac{142.073.000.000}{18.019.614.000.000} \times 100\% = 0{,}78\%$$

46) Bank Mizuho

$$2017 = \frac{1.023.715.000.000}{48.398.180.000.000} \times 100\% = 2{,}11\%$$

$$2018 = \frac{1.009.030.000.000}{61.634.442.000.000} \times 100\% = 1{,}63\%$$

47) Bank Rabobank

$$2017 = \frac{34.191.000.000}{11.888.583.000.000} \times 100\% = 0{,}28\%$$

$$2018 = \frac{-695.692.000.000}{13.816.214.000.000} \times 100\% = -5{,}03\%$$

48) Bank Sumatera Utara

$$2017 = \frac{843.415.724.261}{28.931.823.934.130} \times 100\% = 2{,}91\%$$

$$2018 = \frac{673.541.735.866}{28.121.107.028.840} \times 100\% = 2{,}39\%$$

49) Bank China Trust

$$2017 = \frac{76.240.000.000}{13.646.880.000.000} \times 100\% = 0,55\%$$

$$2018 = \frac{126.940.000.000}{14.880.070.000.000} \times 100\% = 0,85\%$$

50) Bank Sampoerna

$$2017 = \frac{5.250.000.000}{819.724.000.000} \times 100\% = 6,4\%$$

$$2018 = \frac{1.098.600.000}{1.982.089.100} \times 100\% = 1,11\%$$

51) Bank Maluku

$$2017 = \frac{211.193.000.000}{6.369.510.000.000} \times 100\% = 3,31\%$$

$$2018 = \frac{222.011.000.000}{6.903.977.000.000} \times 100\% = 3,21\%$$

Perkembangan Internal pada Bank Non Go Public

A. BOPO

1. Bank Mayora

$$2017 = \frac{247.340.000.000}{293.327.000.000} \times 100\% = 84,32\%$$

$$2018 = \frac{254.636.000.000}{298.741.000.000} \times 100\% = 85,23\%$$

2. Bank Mandiri Syariah

$$2017 = \frac{2.051.030.000.000}{3.237.198.000.000} \times 100\% = 63,35\%$$

$$2018 = \frac{2.583.196.000.000}{3.690.665.000.000} \times 100\% = 69,99\%$$

3. Bank Kalimantan Selatan

$$2017 = \frac{1.135.028.266.0.42}{1.358.743.338.705} \times 100\% = 83,53\%$$

$$2018 = \frac{1.195.164.061.133}{1.360.862.458.703} \times 100\% = 87,82\%$$

4. Bank SBI

$$2017 = \frac{242.031.000.000}{347.973.000.000} \times 100\% = 69{,}55\%$$

$$2018 = \frac{240.207.000.000}{400.664.000.000} \times 100\% = 59{,}95\%$$

5. Bank Panin Syariah

$$2017 = \frac{13.567.780.000.000}{19.028.939.000.000} \times 100\% = 71{,}30\%$$

$$2018 = \frac{13.295.817.000.000}{19.619.221.000.000} \times 100\% = 67{,}76\%$$

6. Bank Bisnis

$$2017 = \frac{51.188.000.000}{46.923.000.000} \times 100\% = 109{,}08\%$$

$$2018 = \frac{51.478.000.000}{54.627.000.000} \times 100\% = 94{,}23\%$$

7. Maybank Syariah

$$2017 = \frac{327.099.000.000}{212.608.000.000} \times 100\% = 153.85\%$$

$$2018 = \frac{180.128.000.000}{129.241.000.000} \times 100\% = 139{,}37\%$$

8. Bank Yogyakarta

$$2017 = \frac{715.220.000.000}{1.021.880.000.000} \times 100\% = 69{,}99\%$$

$$2018 = \frac{779.358.000.000}{1.067.027.000.000} \times 100\% = 72{,}99\%$$

9. Bank ANZ

$$2017 = \frac{271.223.000.000.000}{2.036.451.000.000} \times 100\% = 133{,}18\%$$

$$2018 = \frac{605.086.000.000}{60.319.830.000} \times 100\% = 100{,}31\%$$

10. Bank Jambi

$$2017 \frac{644.452.000.000}{986.241.000.000} \times 100\% = 65{,}34\%$$

$$2018 = \frac{754.576.000.000}{1.295.348.000.000} \times 100\% = 58{,}25\%$$

11. Bank Aceh

$$2017 = \frac{1.664.271.000.000}{2.233.588.000.000} \times 100\% = 74{,}51\%$$

$$2018 = \frac{1.746.866.000.000}{2.527.488.000.000} \times 100\% = 69{,}11\%$$

12. Bank Sumitomo

$$2017 = \frac{4.145.570.000.000}{5.270.169.000.000} \times 100\% = 78{,}66\%$$

$$2018 = \frac{6.686.639.000.000}{7.862.759.000.000} \times 100\% = 85{,}04\%$$

13. Bank Sulawesi Tengah

$$2017 = \frac{218.590.000.000}{573.271.000.000} \times 100\% = 38{,}13\%\%$$

$$2018 = \frac{234.971.000.000}{630.872.000.000} \times 100\% = 37{,}24\%$$

14. Bank Papua

$$2017 = \frac{1.479.335.043.822}{2.293.605.532.941} \times 100\% = 64{,}49\%$$

$$2018 = \frac{1.438.255.124.630}{2.114.485.940.555} \times 100\% = 68{,}01\%$$

15. Bank Lampung

$$2017 = \frac{567.354.982.625}{759.044.744.296} \times 100\% = 132{,}63\%$$

$$2018 = \frac{632.417.151.750}{819.373.021.497} \times 100\% = 77{,}18\%$$

16. Bank Jawa Tengah

$$2017 = \frac{7.964.177.000.000}{6.354.421.000.000} \times 100\% = 125{,}33\%$$

$$2018 = \frac{4.700.292.000.000}{6.679.271.000.000} \times 100\% = 70{,}37\%$$

17. Bank DBS

$$2017 = \frac{4.940.119.000.000}{5.625.076.000.000} \times 100\% = 87{,}82\%$$

$$2018 = \frac{7.254.559.000.000}{7.265.630.000.000} \times 100\% = 99{,}84\%$$

18. Bank Raiu Kepri

$$2017 = \frac{2.025.051.754.466}{2.611.601.098.784} \times 100\% = 77{,}54\%$$

$$2018 = \frac{1.982.214.468.569}{2.535.557.116.269} \times 100\% = 78{,}17\%$$

19. Bank Metro Express

$$2017 = \frac{236.536.951.820}{299.241.639.225} \times 100\% = 47{,}85\%$$

$$2018 = \frac{563.830.559.870}{811.837.970.475} \times 100\% = 69{,}45\%$$

20. Bank BNI Syariah

$$2017 = \frac{3.293.570.000.000}{3.306.150.000.000} \times 100\% = 99{,}61\%$$

$$2018 = \frac{3.587.270.000.000}{3.726.730.000.000} \times 100\% = 96{,}25\%$$

21. Bank Victoria Syariah

$$2017 = \frac{49.712.000.000.000}{55.967.000.000.000} \times 100\% = 88{,}82\%$$

$$2018 = \frac{56.195.000.000.000}{62.412.000.000.000} \times 100\% = 90{,}03\%$$

22. Bank Mega Syariah

$$2017 = \frac{748.924.338.000.000}{839.781.741.000.000} \times 100\% = 89{,}18\%$$

$$2018 = \frac{803.638.978.000.000}{837.748.680.000.000} \times 100\% = 95{,}92\%$$

23. Bank Multi Artha Santosa

$$2017 = \frac{9.616.832.913.000}{22.702.748.863.000} \times 100\% = 42{,}35\%$$

$$2018 = \frac{10.826.134.183.000}{25.592.540.008.000} \times 100\% = 42{,}30\%$$

24. Bank Index

$$2017 = \frac{1.105.573.276.570}{9.891.344.607.000} \times 100\% = 111{,}17\%$$

$$2018 = \frac{1.233.485.775.696}{12.696.123.158} \times 100\% = 97{,}15\%$$

25. Bank UOB

$$2017 = \frac{4.160.000.000.000}{794.000.000.000} \times 100\% = 56{,}17\%$$

$$2018 = \frac{3.778.000.000.000}{856.000.000.000} \times 100\% = 44{,}13\%$$

26. Bank Prima

$$2017 = \frac{82.048.122.446.000}{122.381.437.117.000} \times 100\% = 67{,}04\%$$

$$2018 = \frac{88.572.772.411.000}{129.310.803.469.000} \times 100\% = 68{,}49\%$$

27. Bank BJB Syariah

$$2017 = \frac{369.200.000.000.000}{749.750.000.000.000} \times 100\% = 49{,}24\%$$

$$2018 = \frac{362.400.000.000.000}{690.300.000.000.000} \times 100\% = 52{,}49\%$$

28. Bank Fama

$$2017 = \frac{66.699.000.000.000}{66.871.000.000.000} \times 100\% = 99{,}74\%$$

$$2018 = \frac{51.858.000.000.000}{68.780.000.000.000} \times 100\% = 75{,}39\%$$

29. Bank BKE

$$2017 = \frac{200.103.158.774.000}{24.849.788.235.000} \times 100\% = 80.52\%$$

$$2018 = \frac{193.901.302.923.000}{20.543.668.415.000} \times 100\% = 94{,}09\%$$

30. Bank Jasa Jakarta

$$2017 = \frac{93.228.918.602.000}{2.297.575.561.000} \times 100\% = 40{,}57\%$$

$$2018 = \frac{94.731.814.106.000}{2.335.578.502.000} \times 100\% = 40{,}56\%$$

31. Bank BBYB

$$2017 = \frac{610.388.000.000.000}{939.175.000.000.000} \times 100\% = 64{,}99\%$$

$$2018 = \frac{741.629.000.000.000}{889.441.000.000.000} \times 100\% = 83{,}38\%$$

32. Bank Sulawesi Tenggara

$$2017 = \frac{1.218.279.640.675}{633.350.680.465} \times 100\% = 192{,}35\%$$

$$2018 = \frac{1.259.048.950.377}{749.492.372.747} \times 100\% = 167{,}98\%$$

33. Bank BCA Syariah

$$2017 = \frac{5.466.000.000}{6.205.000.000} \times 100\% = 88{,}09\%$$

$$2018 = \frac{5.658.000.000}{5.422.000.000} \times 100\% = 104{,}35\%$$

34. Bank Kalimantan Utara

$$2017 = \frac{1.615.695.000}{2.392.131.000} \times 100\% = 67{,}54\%$$

$$2018 = \frac{1.767.425.000}{2.097.098.000} \times 100\% = 84{,}27\%$$

35. Bank KEB Hana

$$2017 = \frac{1.993.801.000}{2.630.194.000} \times 100\% = 75{,}80\%$$

$$2018 = \frac{2.292.010.000}{2.388.871.000} \times 100\% = 95{,}94\%$$

36. Bank Bengkulu

$$2017 = \frac{1.695.534.000}{2.512.252.000} \times 100\% = 67{,}49\%$$

$$2018 = \frac{750.905.000.000}{1.308.118.000} \times 100\% = 57{,}40\%$$

37. Bank DKI

$$2017 = \frac{2.639.000.000.000}{4.020.000.000.000} \times 100\% = 65{,}64\%$$

$$2018 = \frac{2.539.000.000.000}{4.141.000.000.000} \times 100\% = 61{,}31\%$$

38. Bank Kalimantan Barat

$$2017 = \frac{1.176.294.000.000}{1.720.569.000.000} \times 100\% = 68{,}36\%$$

$$2018 = \frac{1.219.131.000.000}{1.795.128.000.000} \times 100\% = 67{,}91\%$$

39. Bank Nusa Tenggara Timur

$$2017 = \frac{1.987.876.443.190}{2.287.485.873.491} \times 100\% = 86,90\%$$

$$2018 = \frac{2.090.543.086.739}{2.416.018.942.094} \times 100\% = 86,52\%$$

40. Bank Sulawesi Utara dan Gorontalo

$$2017 = \frac{1.789.559.117.694}{2.279.736.159.038} \times 100\% = 78,49\%$$

$$2018 = \frac{1.713.531.148.483}{2.107.026.754.528} \times 100\% = 81,32\%$$

41. Bank Commawealth

$$2017 = \frac{2.575.861.000.000}{2.943.994.000.000} \times 100\% = 87,49\%$$

$$2018 = \frac{2.669.919.000.000}{3.034.992.000.000} \times 100\% = 87,97\%$$

42. Bank Nusa Tenggara Barat Syariah

$$2017 = \frac{728.564.000.000}{989.974.000.000} \times 100\% = 73,59\%$$

$$2018 = \frac{744.875.000.000}{946.722.000.000} \times 100\% = 78,67\%$$

43. Bank Royal

$$2017 = \frac{74.260.525.435}{77.666.212.493} \times 100\% = 95,61\%$$

$$2018 = \frac{77.867.770.322}{86.905.870.382} \times 100\% = 89,60\%$$

44. Bank Sulawesi Selatan dan Barat

$$2017 = \frac{1.500.767.000.000}{2.202.135.000.000} \times 100\% = 68,15\%$$

$$2018 = \frac{1.597.601.000.000}{2.387.766.000.000} \times 100\% = 66,90\%$$

45. Bank Capital

$$2017 = \frac{290.740.000.000}{367.640.000.000} \times 100\% = 79,08\%$$

$$2018 = \frac{333.290.000.000}{430.960.000.000} \times 100\% = 77,33\%$$

46. Bank Mizuho

$$2017 = \frac{1.027.537.000.000}{1.922.866.000.000} \times 100\% = 53{,}43\%$$

$$2018 = \frac{1.608.417.000.000}{2.588.834.000.000} \times 100\% = 62{,}12\%$$

47. Bank Rebobank

$$2017 = \frac{972.860.000.000}{1.019.627.000.000} \times 100\% = 95{,}41\%$$

$$2018 = \frac{1.281.795.000.000}{1.002.356.000.000} \times 100\% = 127{,}87\%$$

48. Bank Sumatera Utara

$$2017 = \frac{2.571.134.602.552}{3.407.698.419.021} \times 100\% = 75{,}45\%$$

$$2018 = \frac{2.759.745.333.414}{3.443.748.125.028} \times 100\% = 80{,}13\%$$

49. Bank China Thrust

$$2017 = \frac{948.450.000.000}{1.024.690.000.000} \times 100\% = 92{,}55\%$$

$$2018 = \frac{908.350.000.000}{1.035.290.000.000} \times 100\% = 87{,}73\%$$

50. Bank Sampoerna

$$2017 = \frac{320.257.000.000}{24.970.000.000} \times 100\% = 128{,}25\%$$

$$2018 = \frac{320.250.000.000}{39.550.000.000} \times 100\% = 80{,}97\%$$

51. Bank Maluku

$$2017 = \frac{883.902.000.000}{811.992.000.000} \times 100\% = 108{,}85\%$$

$$2018 = \frac{969.504.000.000}{881.123.000.000} \times 100\% = 110{,}03\%$$

B. LDR

1. Bank Mayora

$$2017 = \frac{3.861.645.000.000}{3.816.120.000.000} \times 100\% = 101{,}19\%$$

$$2018 = \frac{3.960.777.000.000}{3.882.036.000.000} \times 100\% = 102{,}02\%$$

2. Bank Mandiri Syariah

$$2017 = \frac{20.628.438.000.000}{401.237.000.000} \times 100\% = 51{,}41\%$$

$$2018 = \frac{23.849.276.000.000}{508.115.000.000} \times 100\% = 46{,}93\%$$

3. Bank Kalimantan Selatan

$$2017 = \frac{7.693.276.660.906}{8.067.464.000.000} \times 100\% = 95{,}36\%$$

$$2018 = \frac{8.102.759.945.018}{9.998.663.000.000} \times 100\% = 81{,}03\%$$

4. Bank SBI

$$2017 = \frac{2.109.381.000.000}{5.677.892.814.000} \times 100\% = 37{,}15\%$$

$$2018 = \frac{2.269.683.000.000}{5.836.993.977.000} \times 100\% = 38{,}88\%$$

5. Bank Panin Syariah

$$2017 = \frac{987.017.639.000.000}{1.069.027.034.000.000} \times 100\% = 92{,}32\%$$

$$2018 = \frac{458.877.969.000.000}{755.991.787.000.000} \times 100\% = 60{,}69\%$$

6. Bank Bisnis

$$2017 = \frac{514.550.00.000}{393.000.000.000} \times 100\% = 130{,}92\%$$

$$2018 = \frac{91.704.000.000}{443.000.000.000} \times 100\% = 207{,}00\%$$

7. Bank Maybank Syariah

$$2017 = \frac{444.663.000.000}{274.805.000.000} \times 100\% = 161{,}81\%$$

$$2018 = \frac{172.698.000.000}{17.000.000.000} \times 100\% = 101{,}58\%$$

8. Bank Yogyakarta

$$2017 = \frac{6.022.562.000.000}{8.085.299.000.000} \times 100\% = 74{,}48\%$$

$$2018 = \frac{6.583.562.000.000}{8.863.311.000.000} \times 100\% = 74{,}27\%$$

9. Bank ANZ

$$2017 = \frac{17.274.257.000.000}{19.618.627.000.000} \times 100\% = 88{,}05\%$$

$$2018 = \frac{11.478.441.000.000}{12.967.524.000.000} \times 100\% = 88{,}51\%$$

10. Bank Jambi

$$2017 = \frac{5.772.373.000.000}{5.729.482.000.000} \times 100\% = 100{,}74\%$$

$$2018 = \frac{6.879.550.000.000}{6.835.751.000.000} \times 100\% = 100{,}64\%$$

11. Bank Aceh

$$2017 = \frac{12.846.658.000.000}{9.155.490.000.000} \times 100\% = 140{,}31\%$$

$$2018 = \frac{13.236.773.000.000}{966.098.000.000} \times 100\% = 137{,}01\%$$

12. Bank Sumitomo

$$2017 = \frac{64.082.032.000.000}{65.055.362.000.000} \times 100\% = 98{,}50\%$$

$$2018 = \frac{67.839.004.000.000}{67.128.511.000.000} \times 100\% = 101{,}05\%$$

13. Bank Sulawesi Tengah

$$2017 = \frac{2.958.698.000.000}{3.125.940.000.000} \times 100\% = 94{,}64\%$$

$$2018 = \frac{3.419.159.000.000}{3.670.000.000.000} \times 100\% = 93{,}16\%$$

14. Bank Papua

$$2017 = \frac{13.270.907.914.148}{16.655.675.000.000} \times 100\% = 79{,}67\%$$

$$2018 = \frac{14.147.217.383.771}{17.993.816.000.000} \times 100\% = 78{,}62\%$$

15. Bank Lampung

$$2017 = \frac{4.114.973.662.807}{5.070.876.331.256} \times 100\% = 81,14\%$$

$$2018 = \frac{4.557.704.371.576}{5.318.446.406.116} \times 100\% = 85,69\%$$

16. Bank Jawa Tengah

$$2017 = \frac{42.072.886.000.000}{44.636.973.000.000} \times 100\% = 94,25\%$$

$$2018 = \frac{45.332.159.000.000}{45.191.700.000.000} \times 100\% = 100,31\%$$

17. Bank DBS

$$2017 = \frac{39.858.237.000.000}{30.184.466.000.000} \times 100\% = 132,04\%$$

$$2018 = \frac{56.856.489.000.000}{43.760.186.000.000} \times 100\% = 129,92\%$$

18. Bank Raiu Kepri

$$2017 = \frac{14.938.055.055.640}{16.520.346.000.000} \times 100\% = 90,42\%$$

$$2018 = \frac{16.168.452.515.901}{16.964.255.000.000} \times 100\% = 95,30\%$$

19. Bank Metro Express

$$2017 = \frac{3.897.176.997.912}{2.070.918.195.231} \times 100\% = 188,18\%$$

$$2018 = \frac{6.305.712.115.356}{3.381.082.584.961} \times 100\% = 186,49\%$$

20. Bank BNI Syariah

$$2017 = \frac{23.596.700.000.000}{23.923.250.000.000} \times 100\% = 98,63\%$$

$$2018 = \frac{28.299.300.000.000}{28.795.283.000.000} \times 100\% = 98,27\%$$

21. Bank Victoriah Syariah

$$2017 = \frac{26.126.472.819.000}{1.512.008.000.000} \times 100\% = 172,79\%$$

$$2018 = \frac{120.791.951.259.000}{149.144.100.000.000} \times 100\% = 80,49\%$$

22. Bank Mega Syariah

$$2017 = \frac{3.937.252.567}{456.127.218.000} \times 100\% = 86,31\%$$

$$2018 = \frac{3.885.573.592}{394.836.223.000} \times 100\% = 98,40\%$$

23. Bank Multi Artha Santosa

$$2017 = \frac{1.523.656.968.699}{1.675.712.935.548} \times 100\% = 90,92\%$$

$$2018 = \frac{1.790.076.144.478}{2.380.579.999.651} \times 100\% = 75,19\%$$

24. Bank Index

$$2017 = \frac{253.380.765.050}{200.572.663.000} \times 100\% = 126,32\%$$

$$2018 = \frac{1.275.108.701.024}{10.710.074.000.000} \times 100\% = 119,05\%$$

25. Bank UOB

$$2017 = \frac{61.998.000.000.000}{51.890.130.000.000} \times 100\% = 119,41\%$$

$$2018 = \frac{72.308.000.000.000}{52.597.419.000.000} \times 100\% = 132,43\%$$

26. Bank Prima

$$2017 = \frac{1.585.041.382.032}{1.924.475.681.604} \times 100\% = 82,36\%$$

$$2018 = \frac{1.534.335.284.534}{1.348.750.602.422} \times 100\% = 82,36\%$$

27. Bank BJB Syariah

$$2017 = \frac{66.122.000.000}{6.054.667.000.000} \times 100\% = 109,20\%$$

$$2018 = \frac{66.987.000.000}{4.570.652.000.000} \times 100\% = 137,53\%$$

28. Bank Fama

$$2017 = \frac{802.113.000.000}{773.327.000.000} \times 100\% = 103,7\%$$

$$2018 = \frac{862.748.000.000}{649.839.000.000} \times 100\% = 132,14\%$$

29. Bank BKE

$$2017 = \frac{833.784.838.530}{2.057.965.585.029} \times 100\% = 40{,}51\%$$

$$2018 = \frac{237.350.334.026}{2.262.310.489.972} \times 100\% = 72{,}75\%$$

30. Bank Jasa Jakarta

$$2017 = \frac{3.686.483.191.022}{3.706.515.845.819} \times 100\% = 99{,}45\%$$

$$2018 = \frac{3.923.980.703.984}{3.949.211.393.647} \times 100\% = 99{,}36\%$$

31. Bank BBYB

$$2017 = \frac{3.788.185.809.481}{4.138.413.000.000} \times 100\% = 91{,}54\%$$

$$2018 = \frac{3.681.321.123.146}{3.661.401.000.000} \times 100\% = 100{,}54\%$$

32. Bank Sulawesi Tenggara

$$2017 = \frac{4.611.044.290.848}{3.833.061.021.819} \times 100\% = 120{,}31\%$$

$$2018 = \frac{5.407.346.429.052}{4.563.345.317.053} \times 100\% = 118{,}49\%$$

33. Bank BCA Syariah

$$2017 = \frac{4.191.100.000.000}{4.736.400.000.000} \times 100\% = 88{,}48\%$$

$$2018 = \frac{4.899.700.000.000}{5.506.100.000.000} \times 100\% = 88{,}98\%$$

34. Bank Kalimantan Utara

$$2017 = \frac{18.892.000.000}{15.687.512.000} \times 100\% = 120{,}42\%$$

$$2018 = \frac{13.723.000.000}{18.892.178.000} \times 100\% = 72{,}63\%$$

35. Bank KEB Hana

$$2017 = \frac{29.887.097.000.000}{20.084.864.000.000} \times 100\% = 148{,}80\%$$

$$2018 = \frac{34.980.626.000.000}{27.661.737.000.000} \times 100\% = 126{,}45\%$$

36. Bank Bengkulu

$$2017 = \frac{4.165.373.000.000}{4.611.655.000.000} \times 100\% = 90{,}32\%$$

$$2018 = \frac{4.602.714.000.000}{4.393.612.000.000} \times 100\% = 104{,}75\%$$

37. Bank DKI

$$2017 = \frac{27.132.000.000}{38.335.000.000} \times 100\% = 70{,}77\%$$

$$2018 = \frac{34.696.000.000}{37.293.000.000} \times 100\% = 93{,}03\%$$

38. Bank Kalimantan Barat

$$2017 = \frac{10.637.856.000.000}{13.710.510.000.000} \times 100\% = 77{,}58\%$$

$$2018 = \frac{11.718.447.000.000}{14.211.429.000.000} \times 100\% = 82{,}45\%$$

39. Bank Nusa Tenggara Timur

$$2017 = \frac{7.995.393.138.356}{7.012.950.012.992} \times 100\% = 114{,}08\%$$

$$2018 = \frac{8.769.590.694.469}{7.607.448.71.019} \times 100\% = 115{,}27\%$$

40. Bank Sulawesi Utara dan Gorontalo

$$2017 = \frac{10.792.401.822.228}{11.329.363.462.302} \times 100\% = 95{,}26\%$$

$$2018 = \frac{11.100.329.103.494}{10.790.358.617.616} \times 100\% = 102{,}87\%$$

41. Bank Commonwealth

$$2017 = \frac{12.932.641.000.000}{14.469.273.000.000} \times 100\% = 89{,}38\%$$

$$2018 = \frac{13.979.807.000.000}{14.279.000.000.000} \times 100\% = 97{,}90\%$$

42. Bank Nusa Tenggara Barat Syariah

$$2017 = \frac{5.397.446.000.000}{7.190.683.000.000} \times 100\% = 75{,}06\%$$

$$2018 = \frac{4.975.480.000.000}{6.168.321.000.000} \times 100\% = 80{,}66\%$$

43. Bank Royal

$$2017 = \frac{574.548.751.281}{519.249.114.745} \times 100\% = 101{,}39\%$$

$$2018 = \frac{566.931.138.286}{528.093.575.323} \times 100\% = 107{,}35\%$$

44. Bank Sulawesi Selatan dan Barat

$$2017 = \frac{13.352.643.000.000}{11.206.751.000.000} \times 100\% = 119{,}14\%$$

$$2018 = \frac{15.230.188.000.000}{12.736.023.000.000} \times 100\% = 119{,}58\%$$

45. Bank Capital

$$2017 = \frac{7.140.000.000.000}{14.109.109.000.000} \times 100\% = 50{,}60\%$$

$$2018 = \frac{8.010.000.000.000}{15.422.541.000.000} \times 100\% = 51{,}93\%$$

46. Bank Mizuho

$$2017 = \frac{36.159.276.000.000}{19.212.846.000.000} \times 100\% = 188{,}20\%$$

$$2018 = \frac{45.135.685.000.000}{23.072.598.000.000} \times 100\% = 195{,}62\%$$

47. Bank Rabobank

$$2017 = \frac{8.331.229.000.000}{7.921.059.000.000} \times 100\% = 105{,}17\%$$

$$2018 = \frac{10.989.427.000.000}{7.81.898.000.000} \times 100\% = 140{,}13\%$$

48. Bank Sumatera Utara

$$2017 = \frac{18.465.683.221.000}{21.127.317.037.162} \times 100\% = 87{,}15\%$$

$$2018 = \frac{19.373.312.202.000}{20.240.160.226.711} \times 100\% = 95{,}71\%$$

49. Bank China Thrusht

$$2017 = \frac{9.502.320.000.000}{9.653.580.000.000} \times 100\% = 98{,}47\%$$

50. Bank Sampoerna

$$2017 = \frac{320.257.000.000.000}{24.970.000.000.000} \times 100\% = 128{,}25\%$$

$$2018 = \frac{320.250.000.000.000}{39.550.000.000.000} \times 100\% = 80,97\%$$

51. Bank Maluku

$$2017 = \frac{3.891.296.000.000}{4.408.657.000.000} \times 100\% = 88,26\%$$

$$2018 = \frac{4.217.195.000.000}{4.690.660.000.000} \times 100\% = 89,90\%$$

C. NPL *(Non Perfoming Loan)*

1. Bank Mayora

$$2017 = \frac{137.563.000.000 - 15.110.000.000}{3.861.645.000.000} \times 100\%$$
$$= 3,17\%$$

$$2018 = \frac{199.225.000.000 - 19.451.000.000}{3.882.036.000.000} \times 100\%$$
$$= 4,06\%$$

2. Bank Mandiri Syariah

$$2017 = \frac{3.483.314.000.000 - 1.245.976.000.000}{401.237.000.000} \times 100\%$$
$$= 5,57\%$$

$$2018 = \frac{2.174.667.000.000 - 1.395.016.000.000}{23.849.276.000.000} \times 100\%$$
$$= 3,26\%$$

3. Bank Kalimantan Selatan

$$2017 = \frac{1.048.499.012.354 - 13.195.747.597}{7.693.276.660.906} \times 100\%$$
$$= 13,45\%$$

$$2018 = \frac{486.922.516.068 - 12.907926.614}{8.102.759.945.018} \times 100\%$$
$$= 5,85\%$$

4. Bank SBI

$$2017 = \frac{313.566.000.000 - 17.752.000.000}{2.109.381.000.000} \times 100\%$$
$$= 14,02\%$$

$$2018 = \frac{231.541.000.000 - 17.752.000.000}{2.269.683.000.000} \times 100\%$$
$$= 9{,}41\%$$

5. Bank Panin Syariah

$$2017 = \frac{133.826.931.000.000 - 13.291.525.000.000}{987.017.639.000.000}$$
$$\times 100\% = 12{,}21\%$$
$$2018 = \frac{70.879.750.000.000 - 13.291.525.000.000}{458.877.969.000.000} \times 100\%$$
$$= 12{,}54\%$$

6. Bank Bisnis

$$2017 = \frac{638.396.000.000 - 0}{51.455.000.000} \times 100\% = 1{,}24\%$$
$$2018 = \frac{694.906.000.000 - 0}{91.704.000.000} \times 100\% = 7{,}57\%$$

7. Bank Mayban Syariah

$$2017 = \frac{35.887.000.000 - 1.125.000.000}{444.663.000.000} \times 100\% = 7{,}18\%$$
$$2018 = \frac{75.829.000.000 - 1.125.000.000}{1.726.980.000.000} \times 100\% = 4{,}32\%$$

8. Bank Yogyakarta

$$2017 = \frac{268.484.000.000 - 0}{6.022.562.000.000} \times 100\% = 4{,}45\%$$
$$2018 = \frac{296.604.000.000 - 0}{6.583.562.000.000} \times 100\% = 4{,}50\%$$

9. Bank ANZ

$$2017 = \frac{1.407.678.000.000 - 257.268.000.000}{17.274.257.000.000} \times 100\%$$
$$= 6{,}65\%$$
$$2018 = \frac{1.275.818.000.000 - 557.262.000.000}{11.478.441.000.000} \times 100\%$$
$$= 6{,}25\%$$

10. Bank Jambi

$$2017 = \frac{43.299.000.000 - 0}{5.772.373.000.000} \times 100\% = 0{,}75\%$$

$$2018 = \frac{80.782.000.000 - 0}{6.879.550.000.000} \times 100\% = 1{,}17\%$$

11. Bank Aceh

$$2017 = \frac{375.889.000.000 - 0}{12.846.658.000.000} \times 100\% = 2{,}92\%$$

$$2018 = \frac{506.463.000.000 - 0}{13.236.773.000.000} \times 100\% = 3{,}82\%$$

12. Bank Sumitomo

$$2017 = \frac{2.175.218.000.000 - 881.994.000.000}{64.082.032.000.000} \times 100\%$$

$$= 2{,}01\%$$

$$2018 = \frac{3.157.316.000.000 - 1.069.803.000.000}{67.389.004.000.000} \times 100\%$$

$$= 3{,}07\%$$

13. Bank Sulawesi Tengah

$$2017 = \frac{99.349.000.000 - 0}{2.958.698.000.000} \times 100\% = 3{,}35\%$$

$$2018 = \frac{79.610.000.000 - 0}{3.419.159.000.000} \times 100\% = 2{,}32\%$$

14. Bank Papua

$$2017 = \frac{3.363.910.838.451 - 687.937.075.886}{14.147.217.383.771} \times 100\%$$

$$= 20{,}16\%$$

$$2018 = \frac{1.957.478.548.747 - 484.460.936.769}{14.147.217.383.771} \times 100\%$$

$$= 10{,}41\%$$

15. Bank Lampung

$$2017 = \frac{30.158.292.801 - 0}{4.114.973.662.807} \times 100\% = 0{,}73\%$$

$$2018 = \frac{64.875.064.843 - 0}{4.557.704.371.576} \times 100\% = 1{,}42\%$$

16. Bank Jawa Tengah

$$2017 = \frac{6.045.562.000.000 - 0}{42.072.886.000.000} \times 100\% = 14{,}36\%$$

$$2018 = \frac{8.870.501.000.000 - 0}{45.332.159.000.000} \times 100\% = 19{,}56\%$$

17. Bank DBS

$$2017 = \frac{2.311.182.000.000 - 0}{39.858.237.000.000} \times 100\% = 5{,}79\%$$

$$2018 = \frac{4.316.969.000.000 - 0}{56.856.489.000.000} \times 100\% = 7{,}59\%$$

18. Bank Riau Kepri

$$2017 = \frac{807.911.520.918 - 690.415.375.593}{14.938.055.055.640} \times 100\%$$
$$= 0{,}78\%$$

$$2018 = \frac{900.361.248.596 - 581.980.141.306}{16.168.452.515.901} \times 100\%$$
$$= 1{,}96\%$$

19. Bank Metro Express

$$2017 = \frac{13.697.602.760 - 0}{3.897.176.997.912} \times 100\% = 0{,}35\%$$

$$2018 = \frac{178.811.263.111 - 0}{6.305.712.115.356} \times 100\% = 2{,}83\%$$

20. Bank BNI Syariah

$$2017 = \frac{1.770.600.000.000 - 328.200.000.000}{23.596.700.000.000} \times 100\%$$
$$= 6{,}11\%$$

$$2018 = \frac{2.029.200.000.000 - 483.900.000.000}{28.299.300.000.000} \times 100\%$$
$$= 5{,}46\%$$

21. Bank Victoria Syariah

$$2017 = \frac{26.126.472.819 - 0}{26.126.472.819} \times 100\% = 1\%$$

$$2018 = \frac{25.451.630.927 - 0}{120.791.951.259} \times 100\% = 0{,}21\%$$

22. Bank Mega Syariah

$$2017 = \frac{1.559.112.622 - 0}{39.372.525.670} \times 100\% = 3{,}95\%$$

$$2018 = \frac{1.473.621.500 - 0}{38.855.735.920} \times 100\% = 3{,}79\%$$

23. Bank Multi Artha Santosa

$$2017 = \frac{84.860.104.633 - 687.366.847}{1.523.656.968.699} \times 100\% = 5{,}52\%$$

$$2018 = \frac{74.160.794.483 - 415.300.449}{1.790.076.144.478} \times 100\% = 4{,}11\%$$

24. Bank Index

$$2017 = \frac{126.324.180.845 - 0}{5.088.735.766.088} \times 100\% = 2{,}48\%$$

$$2018 = \frac{185.154.918.369 - 0}{6.363.844.467.111} \times 100\% = 2{,}90\%$$

25. Bank UOB

$$2017 = \frac{2.194.236.000.000 - 65.555.000.000}{61.998.000.000} \times 100\%$$
$$= 3{,}43\%$$

$$2018 = \frac{2.391.612.000.000 - 68.350.000.000}{72.308.000.000} \times 100\%$$
$$= 3{,}21\%$$

26. Bank Prima

$$2017 = \frac{53.851.980.866 - 24.252.000.000}{1.585.041.382.032} \times 100\%$$
$$= 3{,}24\%$$

$$2018 = \frac{101.766.098.037 - 0}{1.534.355.284.534} \times 100\% = 6{,}63\%$$

27. Bank BJB Syariah

$$2017 = \frac{10.251.280.000.000 - 0}{6.054.667.000.000} \times 100\% = 1{,}69\%$$

$$2018 = \frac{788.560.000.000.000 - 0}{66.987.000.000} \times 100\% = 1{,}17\%$$

28. Bank Fama

$$2017 = \frac{318.602.000.000 - 0}{773.322.000.000} \times 100\% = 0{,}41\%$$

$$2018 = \frac{287.779.000.000 - 0}{862.748.000.000} \times 100\% = 0{,}32\%$$

29. Bank BKE

$$2017 = \frac{2.359.677.954 - 0}{833.784.838.530} \times 100\% = 2{,}83\%$$

$$2018 = \frac{2.267.737.737 - 0}{237.350.334.026} \times 100\% = 9{,}55\%$$

30. Bank Jasa Jakarta

$$2017 = \frac{6.964.590.677 - 34.578.725}{3.686.483.191.022} \times 100\% = 1{,}88\%$$

$$2018 = \frac{8.716.991.673 - 1.910.637.000}{3.923.980.703.984} \times 100\% = 2{,}22\%$$

31. Bank BBYB

$$2017 = \frac{176.249.788.396 - 32.292.000.000}{3.788.185.809.481} \times 100\%$$

$$= 3{,}80\%$$

$$2018 = \frac{308.277.295.793 - 29.665.000.000}{3.881.321.123.146} \times 100\%$$

$$= 7{,}17\%$$

32. Bank Sulawesi Tenggara

$$2017 = \frac{127.537.640.088 - 0}{4.611.644.290.848} \times 100\% = 2{,}76\%$$

$$2018 = \frac{135.555.852.139 - 0}{5.407.346.429.052} \times 100\% = 2{,}50\%$$

33. Bank BCA Syariah

$$2017 = \frac{57.900.000.000 - 32.600.000.000}{4.736.400.000.000} \times 100\%$$

$$= 1{,}15\%$$

$$2018 = \frac{409.300.000.000 - 20.500.000.000}{4.899.700.000.000} \times 100\%$$

$$= 7{,}93\%$$

34. Bank Kalimantan Utara

$$2017 = \frac{793.380.000.000 - 2.325.000.000}{18.892.000.000} \times 100\%$$

$$= 4{,}18\%$$

$$2018 = \frac{413.265.000.000 - 342.838.000.000}{13.723.000.000} \times 100\%$$

$$= 5{,}13\%$$

35. Bank KEB Hana

$$2017 = \frac{253.774.000.000 - 658.030.000}{29.887.097.000} \times 100\% = 8{,}46\%$$

$$2018 = \frac{703.358.000.000 - 754.112.000}{32.980.626.000.000} \times 100\% = 2{,}08\%$$

36. Bank Bengkulu

$$2017 = \frac{58.067.000.000 - 31.581.000.000}{4.165.373.000} \times 100\%$$

$$= 0{,}63\%$$

$$2018 = \frac{73.363.000.000 - 34.905.000.000}{4.602.714.000} \times 100\%$$

$$= 0{,}83\%$$

37. Bank DKI

$$2017 = \frac{1.912.000.000.000 - 0}{27.132.000.000.000} \times 100\% = 7{,}04\%$$

$$2018 = \frac{1.541.000.000.000 - 0}{34.696.000.000.000} \times 100\% = 4{,}44\%$$

38. Bank Kalimantan Barat

$$2017 = \frac{173.303.000.000 - 0}{13.710.510.000} \times 100\% = 1{,}26\%$$

$$2018 = \frac{262.431.000.000 - 0}{11.718.447.000} \times 100\% = 2.23\%$$

39. Bank Nusa Tenggara Timur

$$2017 = \frac{302.016.146.482 - 2.247.000.000}{7.995.393.138.356} \times 100\%$$

$$= 3{,}74\%$$

$$2018 = \frac{389.483.297.737 - 2.247.000.000}{8.769.590.694.469} \times 100\%$$
$$= 4,41\%$$

40. Bank Sulawesi Utara dan Gorontalo

$$2017 = \frac{129.680.201.149 - 0}{10.792.401.822.228} \times 100\% = 1,20\%$$
$$2018 = \frac{668.210.585.115 - 54.174.163.141}{11.100.329.103.494} \times 100\%$$
$$= 5,53\%$$

41. Bank Commowealth

$$2017 = \frac{1.055.541.000.000 - 559.767.000.000}{12.932.641.000.000} \times 100\%$$
$$= 3,83\%$$
$$2018 = \frac{1.334.442.000.000 - 487.562.000.000}{13.979.807.000.000} \times 100\%$$
$$= 6,05\%$$

42. Bank Nusa Tenggara Barat Syariah

$$2017 = \frac{87.855.000.000 - 41.113.000.000}{5.397.446.000.000} \times 100\%$$
$$= 0,86\%$$
$$2018 = \frac{161.232.000.000 - 41.113.000.000}{4.975.480.000.000} \times 100\%$$
$$= 2,41\%$$

43. Bank Royal

$$2017 = \frac{32.309.718.035 - 0}{574.548.751.281} \times 100\% = 5,62\%$$
$$2018 = \frac{12.831.111.737 - 0}{566.931.138.286} \times 100\% = 2,26\%$$

44. Bank Sulawesi Selatan dan Barat

$$2017 = \frac{98.788.000.000 - 0}{13.352.643.000.000} \times 100\% = 0,73\%$$
$$2018 = \frac{155.851.000.000 - 0}{15.230.188.000.000} \times 100\% = 1,02\%$$

45. Bank Capital

$$2017 = \frac{1.040.000.000 - 0}{7.140.000.000} \times 100\% = 1{,}45\%$$

$$2018 = \frac{1.760.000.000 - 0}{801.000.000} \times 100\% = 2{,}19\%$$

46. Bank Mizuho

$$2017 = \frac{1.945.818.000.000 - 0}{36.159.276.000.000} \times 100\% = 5{,}38\%$$

$$2018 = \frac{1.523.535.000.000 - 0}{45.135.685.000} \times 100\% = 3{,}37\%$$

47. Bank Rabobank

$$2017 = \frac{247.246.000.000 - 0}{8331.229.000.000} \times 100\% = 2{,}96\%$$

$$2018 = \frac{739.967.000.000 - 0}{10.989.427.000.000} \times 100\% = 6{,}73\%$$

48. Bank Sumatera Utara

$$2017 = \frac{964.006.724.000 - 0}{18.465.683.221.000} \times 100\% = 5{,}22\%$$

$$2018 = \frac{1.024.809.409.000 - 0}{19.373.312.202.000} \times 100\% = 5{,}28\%$$

49. Bank China Thrust

$$2017 = \frac{245.020.000.000 - 0}{9.506.320.000.000} \times 100\% = 2{,}57\%$$

$$2018 = \frac{309.700.000.000 - 0}{10.347.610.000.000} \times 100\% = 2{,}99\%$$

50. Bank Sampoerna

$$2017 = \frac{723.809.000.000 - 0}{6.696.590.000.000} \times 100\% = 0{,}10\%$$

$$2018 = \frac{825.046.000.000 - 0}{7.235.652.000.000} \times 100\% = 0{,}11\%$$

51. Bank Maluku

$$2017 = \frac{91.658.000.000 - 0}{3.891.296.000.000} \times 100\% = 2{,}35\%$$

$$2018 = \frac{88.571.000.000 - 0}{4.217.195.000.000} \times 100\% = 2{,}10\%$$

Lampiran SPSS

Lampiran 1. Statistik Deskriptif

Descriptives

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Inflasi	102	3.51	3.61	3.5590	.05024
BI Rate	102	4.75	5.83	5.2900	.54267
BOPO	102	40.56	192.35	83.9275	24.96423
LDR	102	37.15	207.00	101.5451	31.89678
NPL	102	.10	20.16	4.4206	3.91161
ROA	102	-7.65	9.70	2.0266	2.35682
Valid N (listwise)	102				

Lampiran 2. Uji Asumsi Klasik

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.738[a]	.544	.520	1.63212	2.103

a. Predictors: (Constant), X5, X1, X3, X4, X2

b. Dependent Variable: Y

Coefficients[a]

Model		Collinearity Statistics	
		Tolerance	VIF
1	X1	.181	5.534
	X2	.178	5.632
	X3	.802	1.247
	X4	.782	1.279
	X5	.727	1.376

a. Dependent Variable: Y

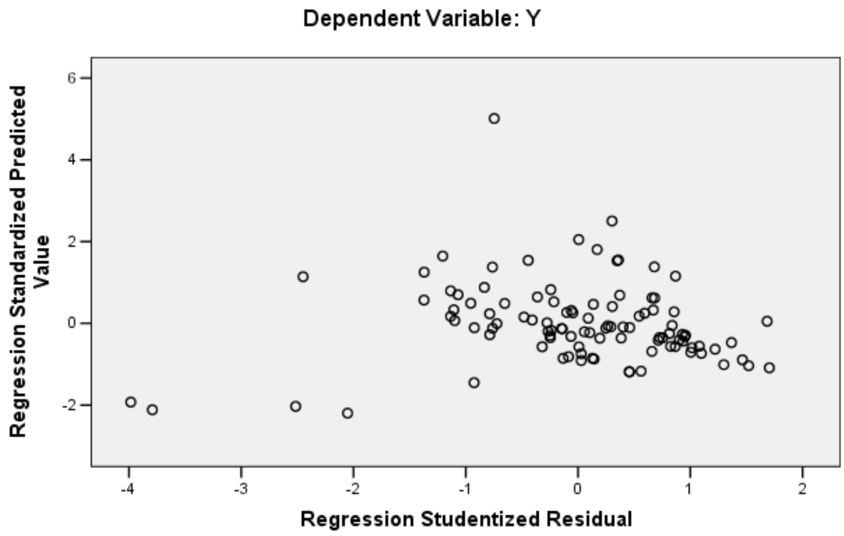
One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		102
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	1.59120730
Most Extreme Differences	Absolute	.110
	Positive	.064
	Negative	-.110
Kolmogorov-Smirnov Z		1.109
Asymp. Sig. (2-tailed)		.171

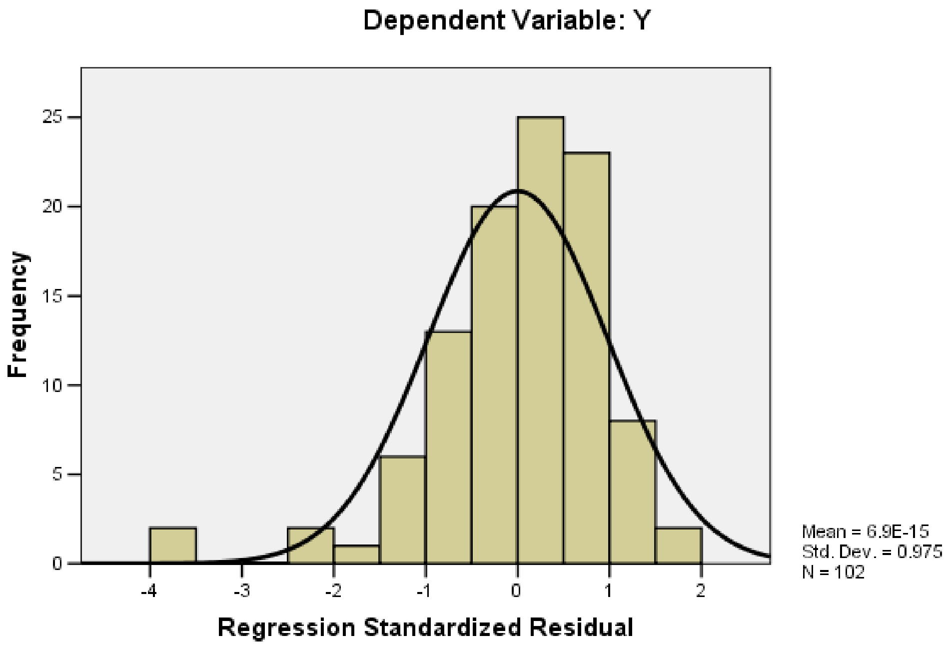
a. Test distribution is Normal.

b. Calculated from data.

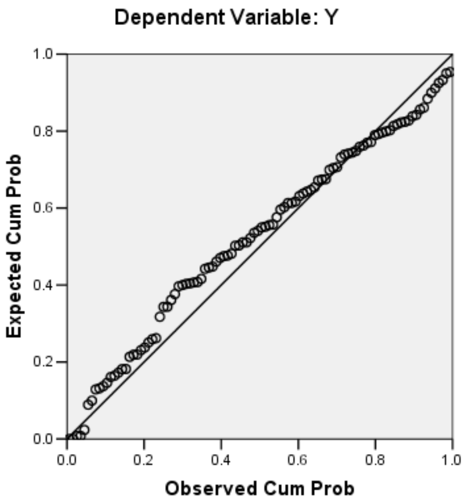
Scatterplot



Histogram



Normal P-P Plot of Regression Standardized Residual



Lampiran 3. Regresi Linier Berganda

Regression

Descriptive Statistics

	Mean	Std. Deviation	N
Y	2.0266	2.35682	102
X1	3.5590	.05024	102
X2	5.2900	.54267	102
X3	83.9275	24.96423	102
X4	101.5451	31.89678	102
X5	4.4206	3.91161	102

Correlations

		Y	X1	X2	X3	X4	X5
Pearson Correlation	Y	1.000	-.233	.265	.586	.533	.542
	X1	-.233	1.000	-.902	-.141	-.074	-.074
	X2	.265	-.902	1.000	.164	.104	.159
	X3	.586	-.141	.164	1.000	.342	.386
	X4	.533	-.074	.104	.342	1.000	.425
	X5	.542	-.074	.159	.386	.425	1.000
Sig. (1-tailed)	Y	.	.009	.004	.000	.000	.000
	X1	.009	.	.000	.078	.231	.229
	X2	.004	.000	.	.050	.149	.055
	X3	.000	.078	.050	.	.000	.000
	X4	.000	.231	.149	.000	.	.000
	X5	.000	.229	.055	.000	.000	.
N	Y	102	102	102	102	102	102
	X1	102	102	102	102	102	102
	X2	102	102	102	102	102	102
	X3	102	102	102	102	102	102
	X4	102	102	102	102	102	102
	X5	102	102	102	102	102	102

Variables Entered/Removed[b]

Model	Variables Entered	Variables Removed	Method
1	X5, X1, X3, X4, X2[a]	.	Enter

a. All requested variables entered.

b. Dependent Variable: Y

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.738[a]	.544	.520	1.63212	2.103

a. Predictors: (Constant), X5, X1, X3, X4, X2

b. Dependent Variable: Y

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	305.288	5	61.058	22.921	.000[a]
	Residual	255.726	96	2.664		
	Total	561.014	101			

a. Predictors: (Constant), X5, X1, X3, X4, X2

b. Dependent Variable: Y

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	14.244	30.503		.467	.642
	X1	-5.247	7.605	-.112	-.690	.492
	X2	.138	.710	.032	.195	.846
	X3	.034	.007	.365	4.747	.000
	X4	.021	.006	.283	3.625	.000
	X5	.161	.049	.268	3.312	.001

a. Dependent Variable: Y