

LAMPIRAN 1

DAFTAR NAMA PERUSAHAAN SAMPEL

NO	TAHUN	KODE	NAMA PERUSAHAAN
1	2012	AGRO	BRI Agroniaga
2	2012	BABP	MNC Internasional
3	2012	BACA	Capital Indonesia
4	2012	BAEK	Ekonomi Raharja
5	2012	BBCA	Bank Central Asia
6	2012	BBKP	Bukopin
7	2012	BBNI	Bank Negara Indonesia
8	2012	BBNP	Nusantara Parahyangan
9	2012	BBRI	Bank Republik Indonesia
10	2012	BBTN	Bank Tabungan Negara
11	2012	BCIC	Century
12	2012	BDMN	Danamon
13	2012	BEKS	Pundi
14	2012	BJBR	Jabar Banten
15	2012	BKSW	QNB Kesawan
16	2012	BMRI	Mandiri
17	2012	BNBA	Bumi Arta
18	2012	BNGA	CIMB Niaga
19	2012	BNII	BII
20	2012	BNLI	Permata
21	2012	BSIM	Sinar Mas
22	2012	BSWD	Bank of India
23	2012	BTPN	Tabungan Pensiunan Nasional
24	2012	BVIC	Victoria
25	2012	INPC	Artha Graha
26	2012	MAYA	Mayapada
27	2012	MCOR	Windu
28	2012	MEGA	Mega
29	2012	NISP	OCBC NISP
30	2012	PNBN	Pan Indonesia / Panin
31	2012	SDRA	Woori Saudara
32	2013	AGRO	BRI Agroniaga
33	2013	BABP	MNC Internasional
34	2013	BACA	Capital Indonesia
35	2013	BAEK	Ekonomi Raharja
36	2013	BBCA	Bank Central Asia
37	2013	BBKP	Bukopin

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38	2013	BBNI	Bank Negara Indonesia
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42	2013	BCIC	Century
43	2013	BDMN	Danamon
44	2013	BEKS	Pundi
45	2013	BJBR	Jabar Banten
46	2013	BKSW	QNB Kesawan
47	2013	BMRI	Mandiri
48	2013	BNBA	Bumi Arta
49	2013	BNGA	CIMB Niaga
50	2013	BNII	BII
51	2013	BNLI	Permata
52	2013	BSIM	Sinar Mas
53	2013	BSWD	Bank of India
54	2013	BTPN	Tabungan Pensiunan Nasional
55	2013	BVIC	Victoria
56	2013	INPC	Artha Graha
57	2013	MAYA	Mayapada
58	2013	MCOR	Windu
59	2013	MEGA	Mega
60	2013	NISP	OCBC NISP
61	2013	PNBN	Pan Indonesia / Panin
62	2013	SDRA	Woori Saudara
63	2014	AGRO	BRI Agroniaga
64	2014	BABP	MNC Internasional
65	2014	BACA	Capital Indonesia
66	2014	BAEK	Ekonomi Raharja
67	2014	BBCA	Bank Central Asia
68	2014	BBKP	Bukopin
69	2014	BBNI	Bank Negara Indonesia
70	2014	BBNP	Nusantara Parahyangan
71	2014	BBRI	Bank Republik Indonesia
72	2014	BBTN	Bank Tabungan Negara
73	2014	BCIC	Century
74	2014	BDMN	Danamon
75	2014	BEKS	Pundi
76	2014	BJBR	Jabar Banten
77	2014	BKSW	QNB Kesawan
78	2014	BMRI	Mandiri
79	2014	BNBA	Bumi Arta
80	2014	BNGA	CIMB Niaga

NO	TAHUN	KODE	NAMA PERUSAHAAN
81	2014	BNII	BII
82	2014	BNLI	Permata
83	2014	BSIM	Sinar Mas
84	2014	BSWD	Bank of India
85	2014	BTPN	Tabungan Pensiunan Nasional
86	2014	BVIC	Victoria
87	2014	INPC	Artha Graha
88	2014	MAYA	Mayapada
89	2014	MCOR	Windu
90	2014	MEGA	Mega
91	2014	NISP	OCBC NISP
92	2014	PNBN	Pan Indonesia / Panin
93	2014	SDRA	Woori Saudara

LAMPIRAN 2

DATA PERBANKAN DI BEI TAHUN 2012

		R	G	E	C	KL	RS
No	Nama Bank	LDR	Prgkt	ROA	CAR	ERC	
1	BRI AGRO	82,48%	2	1,63%	14,80%	0,241	-0,13
2	MNC Inter	79,48%	2	0,09%	11,21%	0,241	0,58
3	Bank Capital	59,06%	2	1,32%	18,00%	0,241	-0,25
4	Ekonomi	81,82%	2	1,02%	14,21%	0,241	-0,51
5	BCA	68,60%	1	3,60%	14,20%	0,241	0,14
6	Bukopin	83,81%	3	1,83%	16,34%	0,241	0,05
7	BNI	77,50%	1	2,90%	16,70%	0,241	-0,03
8	BNP	84,94%	2	1,57%	12,17%	0,241	0,00
9	BRI	79,85%	1	5,15%	16,95%	0,241	0,03
10	BTN	102,57%	1	1,68%	17,69%	0,241	0,20
11	Mutiara	82,81%	2	1,06%	10,09%	0,241	0,00
12	Danamon	100,60%	2	2,70%	18,90%	0,241	0,38
13	Pundi	83,68%	2	0,98%	13,27%	0,241	0,10
14	Jabar	74,09%	2	2,46%	18,11%	0,241	0,16
15	QNB	87,37%	3	-0,81%	27,76%	0,241	-0,03
16	Mandiri	83,58%	2	2,50%	17,43%	0,241	0,20
17	Bumi Arta	77,99%	2	2,47%	19,18%	0,241	0,19
18	CIMB Niaga	95,04%	1	3,18%	15,16%	0,241	-0,10
19	BII	92,97%	1	1,62%	13,13%	0,241	-0,04
20	Permata	89,52%	1	1,70%	15,86%	0,241	-0,03
21	Sinarmas	80,78%	2	1,74%	18,09%	0,241	-0,17
22	B of India	89,35%	2	3,11%	17,43%	0,241	1,60
23	BTPN	86,00%	1	4,70%	21,50%	0,241	0,54
24	Victoria	67,59%	2	2,17%	17,96%	0,241	-0,09
25	Artha Graha	87,42%	2	0,66%	16,45%	0,241	0,16
26	Mayapada	80,58%	2	2,41%	10,93%	0,241	1,38
27	Windu	80,22%	4	2,04%	13,86%	0,241	-0,05
28	Mega	52,39%	3	2,74%	16,83%	0,241	-0,04
29	OCBC NISP	86,80%	1	1,79%	16,50%	0,241	0,42
30	Panin	84,00%	1	3,11%	17,43%	0,241	-0,19
31	Woori Saudara	84,00%	2	2,78%	17,30%	0,241	1,05

LAMPIRAN 3

DATA PERBANKAN DI BEI TAHUN 2013

		R	G	E	C	KL	RS
No	Nama Bank	LDR	Prgkt	ROA	CAR	ERC	
1	BRI AGRO	87,11%	2	1,66%	21,60%	0,429	-0,21
2	MNC	80,14%	2	-0,93%	13,09%	0,429	-0,21
3	Bank Capital	63,35%	2	1,59%	20,13%	0,429	-0,27
4	Ekonomi	83,07%	2	1,19%	13,10%	0,429	0,70
5	BCA	75,40%	1	3,80%	15,70%	0,429	0,05
6	Bukopin	85,80%	2	1,75%	15,12%	0,429	0,02
7	BNI	85,30%	2	3,40%	15,10%	0,429	0,07
8	BNP	84,44%	2	1,58%	15,75%	0,429	0,14
9	BRI	88,54%	1	5,03%	16,99%	0,429	0,04
10	BTN	104,42%	3	1,79%	15,62%	0,429	-0,40
11	Mutiara	96,31%	4	-7,58%	14,03%	0,429	0,00
12	Danamon	95,10%	2	2,50%	17,90%	0,429	-0,33
13	Pundi	88,46%	2	-7,88%	11,43%	0,429	-0,30
14	Jabar Banten	96,47%	2	2,61%	16,51%	0,429	-0,16
15	QNB Kesawan	113,30%	1	0,07%	18,73%	0,429	-0,35
16	Mandiri	84,46%	1	3,54%	14,94%	0,429	-0,03
17	Bumi Arta	83,96%	2	2,05%	15,07%	0,429	-0,05
18	CIMB Niaga	94,49%	1	2,76%	15,36%	0,429	-0,16
19	BII	93,24%	1	1,71%	12,81%	0,429	-0,23
20	Permata	89,26%	2	1,55%	14,28%	0,429	-0,05
21	Sinarmas	78,72%	2	1,71%	18,36%	0,429	0,07
22	Bank of India	93,76%	2	3,80%	15,26%	0,429	-0,58
23	BTPN	88,00%	2	4,50%	23,10%	0,429	-0,18
24	Victoria	74,73%	2	1,99%	18,20%	0,429	0,04
25	Artha Graha	88,87%	2	1,39%	15,82%	0,429	-0,18
26	Mayapada	85,61%	2	2,53%	14,07%	0,429	-0,19
27	Windu	82,73%	2	1,74%	14,68%	0,429	-0,29
28	Mega	57,41%	2	1,14%	15,74%	0,429	-0,39
29	OCBC NISP	92,49%	2	1,81%	19,30%	0,429	-0,20
30	Panin	87,71%	2	1,85%	15,32%	0,429	0,05
31	Woori Saudara	90,59%	3	2,23%	13,07%	0,429	0,53

LAMPIRAN 4

DATA PERBANKAN DI BEI TAHUN 2014

		R	G	E	C	KL	RS
No	Nama Bank	LDR	Prgkt	ROA	CAR	ERC	
1	BRI AGRO	88,49%	2	1,53%	19,06%	0,248	-0,13
2	MNC	90,35%	2	-0,92%	17,79%	0,248	-0,37
3	Bank Capital	58,13%	2	1,33%	16,43%	0,248	0,09
4	Ekonomi	84,74%	2	0,30%	19,50%	0,248	0,06
5	BCA	76,80%	1	3,90%	16,90%	0,248	0,37
6	Bukopin	83,89%	2	1,33%	19,57%	0,248	0,21
7	BNI	87,80%	2	3,50%	16,20%	0,248	0,54
8	BNP	85,19%	2	1,32%	16,60%	0,248	0,56
9	BRI	82,06%	1	4,74%	18,31%	0,248	0,61
10	BTN	108,61%	2	1,12%	14,64%	0,248	0,39
11	Mutiara	71,13%	4	-4,96%	13,58%	0,248	0,00
12	Danamon	92,60%	2	1,40%	17,90%	0,248	0,20
13	Pundi	86,11%	2	-1,58%	10,05%	0,248	-0,05
14	Jabar Banten	93,18%	2	1,94%	16,39%	0,248	-0,18
15	QNB Kesawan	93,47%	2	1,05%	15,10%	0,248	-0,09
16	Mandiri	82,02%	1	3,57%	16,60%	0,248	0,29
17	Bumi Arta	79,45%	2	1,52%	16,99%	0,248	0,01
18	CIMB Niaga	99,46%	1	1,44%	15,58%	0,248	-0,09
19	BII	92,67%	1	0,67%	15,72%	0,248	0,02
20	Permata	89,13%	2	1,16%	13,58%	0,248	0,19
21	Sinarmas	83,88%	1	1,02%	18,38%	0,248	0,41
22	Bank of India	88,06%	2	3,37%	14,27%	0,248	0,69
23	BTPN	97,00%	2	3,60%	23,30%	0,248	-0,08
24	Victoria	70,25%	2	0,80%	18,25%	0,248	-0,04
25	Artha Graha	87,62%	2	0,78%	15,76%	0,248	-0,13
26	Mayapada	85,61%	2	2,53%	14,07%	0,248	-0,19
27	Windu	84,03%	2	0,79%	14,15%	0,248	0,61
28	Mega	68,85%	2	1,16%	15,23%	0,248	-0,02
29	OCBC NISP	93,59%	2	1,79%	18,74%	0,248	0,11
30	Panin	90,50%	2	1,79%	15,62%	0,248	0,77
31	Woori Saudara	101,20%	2	2,81%	21,71%	0,248	0,95

LAMPIRAN 5

HASIL REGRESI

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
riskprofile	93	.52	1.13	.8511	.10447
gcg	93	1.00	4.00	1.8817	.64013
earnings	93	-.08	.05	.0177	.02122
capital	93	.10	.28	.1632	.02916
erc	93	.24	.43	.3060	.08749
rs	93	-.58	1.60	.0880	.37555
Valid N (listwise)	93				

HASIL REGRESI RGEC TERHADAP RETURN SAHAM

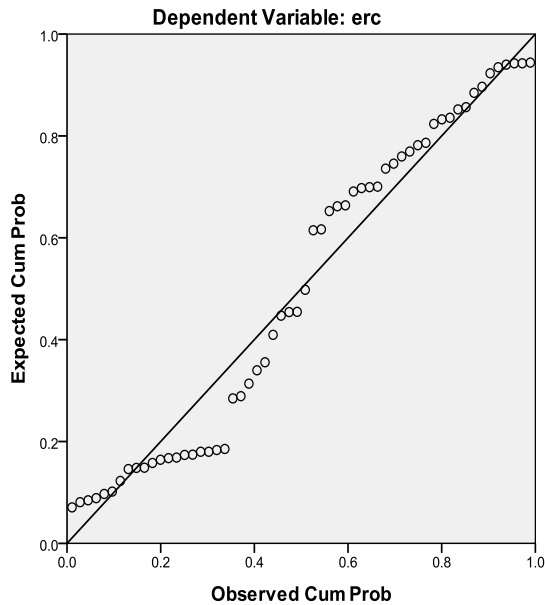
Coefficients ^a						
Model	Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.671	.577		1,163	.250
	riskprofile	-1,126	.528	-,271	-2,133	.038
	gcg	-,464	.329	-,194	-1,410	.164
	earnings	.583	2,545	.032	.229	.820
	capital	2,717	1,421	.240	1,912	.061

a. Dependent Variable: rs

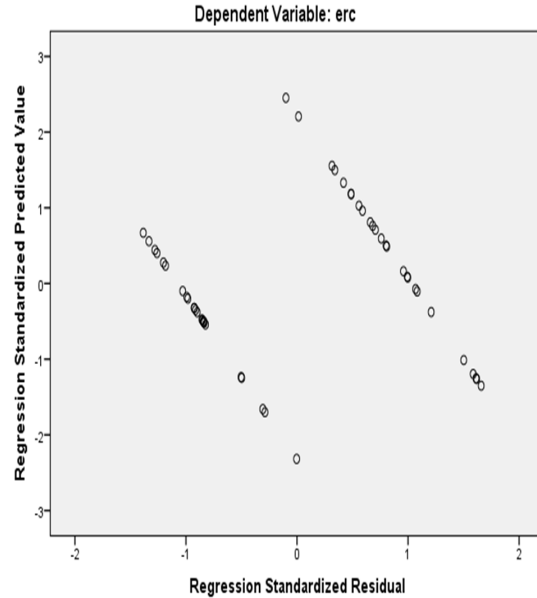
LAMPIRAN 6

HASIL REGRESI RGEK TERHADAP ERC

Normal P-P Plot of Regression Standardized Residual



Scatterplot



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	.208 ^a	.208	.148	.00325	.208	3.479	4	53	.013	.523

Predictors: (Constant), capital, riskprofile, gcg, earnings

Dependent Variable: erc

a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Correlations			Collinearity Statistics		
		B	Std. Error	Beta			Zero-order	Partial	Part	Tolerance	VIF	
1	(Constant)	.236	.005		47.590	.000						
	riskprofile	.006	.005	.158	1.248	.218	.199	.169	.153	.928	1.078	
	gcg	.000	.001	-.075	-.527	.600	.044	-.072	-.064	.732	1.365	
	earnings	-.091	.031	-.429	-2.894	.006	-.268	-.369	-.354	.680	1.471	
	capital	.042	.017	.322	2.433	.018	.200	.317	.297	.851	1.175	

Dependent Variable: erc

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.000	4	.000	3.479	.013 ^b
	Residual	.001	53	.000		
	Total	.001	57			

a. Dependent Variable: erc

b. Predictors: (Constant), capital, riskprofile, gcg, earnings

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.236	.005		47.590	.000
	riskprofile	.006	.005	.158	1.248	.218
	gcg	.000	.001	-.075	-.527	.600
	earnings	-.091	.031	-.429	-2.894	.006
	capital	.042	.017	.322	2.433	.018

a. Dependent Variable: erc

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.434 ^a	.189	.118	.00332

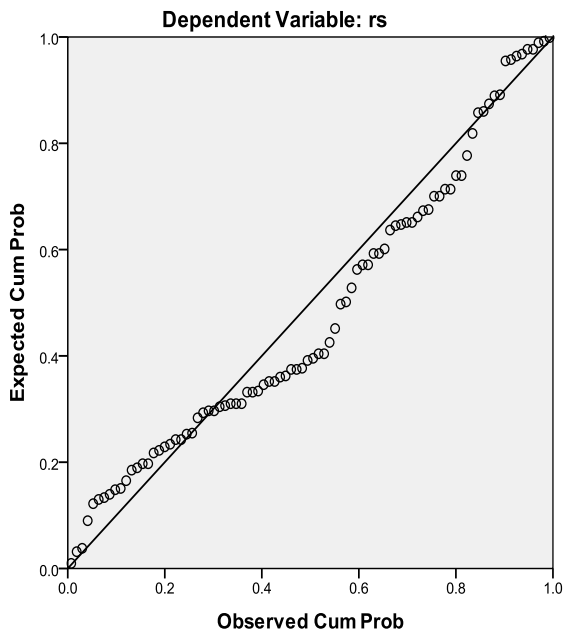
a. Predictors: (Constant), capital, gcg, riskprofile, earnings

b. Dependent Variable: erc

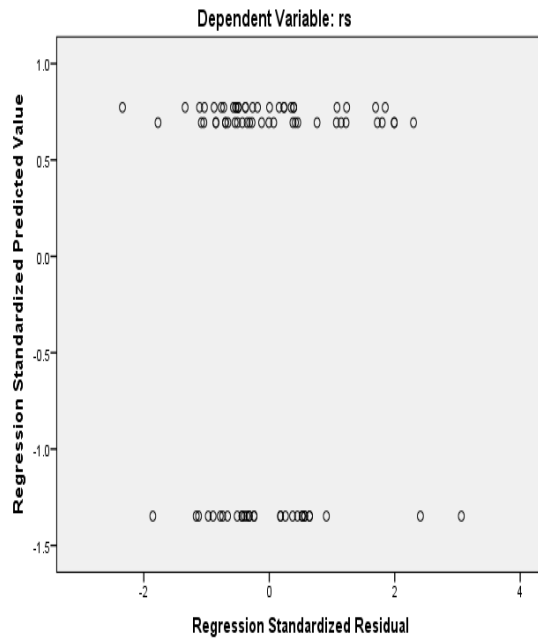
LAMPIRAN 7

HASIL REGRESI ERC TERHADAP RETURN SAHAM

Normal P-P Plot of Regression Standardized Residual



Scatterplot



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	^a	.113	.103	.26023	.113	10.948	1	86	.001	1.807

Predictors: (Constant), erc

Dependent Variable: rs

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.741	1	.741	10.948	.001 ^b
	Residual	5.824	86	.068		
	Total	6.565	87			

a. Dependent Variable: rs

b. Predictors: (Constant), erc

Coefficients ^a					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	.350	.101		3.455	.001
erc	-1.041	.315	-.336	-3.309	.001
a. Dependent Variable: rs					

Model Summary ^b				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.336 ^a	.113	.103	.26023
a. Predictors: (Constant), erc				
b. Dependent Variable: rs				