

# LAMPIRAN

## Lampiran 1

### Daftar Populasi Perbankan

No	Kode Saham	Nama Emiten
1	AGRO	Bank Rakyat Indonesia Agro Niaga Tbk
2	BABP	Bank MNC Internasional Tbk
3	BACA	Bank Capital Indonesia Tbk
4	BBCA	Bank Central Asia Tbk
5	BBKP	Bank Bukopin Tbk
6	BBMD	Bank Mestika Dharma Tbk
7	BBNI	Bank Negara Indonesia (Persero) Tbk
8	BBNP	Bank Nusantara Parahyangan Tbk
9	BBRI	Bank Rakyat Indonesia (Persero) Tbk
10	BBTN	Bank Tabungan Negara (Persero) Tbk
11	BCIC	Bank J Trust Indonesia Tbk
12	BDMN	Bank Danamon Indonesia Tbk
13	BEKS	Bank Pundi Indonesia Tbk
14	BJBR	Bank Jabar Banten Tbk
15	BJTM	Bank Pembangunan Daerah Jawa Timur
16	BKSW	Bank QNB Indonesia Tbk
17	BMAS	Bank Maspion Indonesia Tbk
18	BMRI	Bank Mandiri (Persero) Tbk
19	BNBA	Bank Bumi Arta Tbk
20	BNGA	Bank CIMB Niaga Tbk
21	BNII	Bank Maybank Indonesia Tbk
22	BNLI	Bank Permata Tbk
23	BSIM	Bank Sinar Mas Tbk
24	BSWD	Bank of India Indonesia Tbk
25	BTPN	Bank Tabungan Pensiunan Nasional Tbl
26	BVIC	Bank Victoria Internasional Tbk
27	INPC	Bank Artha Graha International Tbk
28	MAYA	Bank Mayapada International Tbk
29	MCOR	Bank Windu Kentjana International Tbk
30	MEGA	Bank Mega Tbk
31	NAGA	Bank Mitraniaga Tbk
32	NISP	Bank OCBC NISP Tbk
33	NOBU	Bank Nationalnobu Tbk
34	PNBN	Bank Pan Indonesia Tbk
35	SDRA	Bank Woori Saudara Indonesia 1906 Tbk

## Lampiran 2

### Daftar Sampel Perbankan

No	Kode Saham	Nama Emiten
1	AGRO	Bank Rakyat Indonesia Agro Niaga Tbk
2	BACA	Bank Capital Indonesia Tbk
3	BBCA	Bank Central Asia Tbk
4	BBKP	Bank Bukopin Tbk
5	BBMD	Bank Mestika Dharma Tbk
6	BBNI	Bank Negara Indonesia (Persero) Tbk
7	BBNP	Bank Nusantara Parahyangan Tbk
8	BBRI	Bank Rakyat Indonesia (Persero) Tbk
9	BBTN	Bank Tabungan Negara (Persero) Tbk
10	BDMN	Bank Danamon Indonesia Tbk
11	BJBR	Bank Jabar Banten Tbk
12	BJTM	Bank Pembangunan Daerah Jawa Timur
13	BKSW	Bank QNB Indonesia Tbk
14	BMAS	Bank Maspion Indonesia Tbk
15	BMRI	Bank Mandiri (Persero) Tbk
16	BNBA	Bank Bumi Arta Tbk
17	BNGA	Bank CIMB Niaga Tbk
18	BNII	Bank Maybank Indonesia Tbk
19	BNLI	Bank Permata Tbk
20	BSIM	Bank Sinar Mas Tbk
21	BTPN	Bank Tabungan Pensiunan Nasional Tbl
22	BVIC	Bank Victoria Internasional Tbk
23	INPC	Bank Artha Graha International Tbk
24	MAYA	Bank Mayapada International Tbk
25	MCOR	Bank Windu Kentjana International Tbk
26	MEGA	Bank Mega Tbk
27	NAGA	Bank Mitraniaga Tbk
28	NISP	Bank OCBC NISP Tbk
29	NOBU	Bank Nationalnobu Tbk
30	PNBN	Bank Pan Indonesia Tbk
31	SDRA	Bank Woori Saudara Indonesia 1906 Tbk

### Lampiran 3

#### Hasil perhitungan masing-masing variabel

NO	TAHUN	KODE BANK	NAMA BANK	VAHU (X <sub>1</sub> )	STVA (X <sub>2</sub> )	VACA (X <sub>3</sub> )	ROA (Y <sub>1</sub> )	ROE (Y <sub>2</sub> )
1	2013	AGRO	Bank Rakyat Indonesia Agro Niaga Tbk	1.55	0.36	0.18	0.01	0.06
2	2013	BACA	Bank Capital Indonesia Tbk	1.96	0.49	0.16	0.01	0.08
3	2013	BBCA	Bank Central Asia Tbk	3.08	0.67	0.34	0.04	0.23
4	2013	BBKP	Bank Bukopin Tbk	2.12	0.53	0.29	0.02	0.15
5	2013	BBMD	Bank Mestika Dharma Tbk	3.24	0.69	0.20	0.05	0.16
6	2013	BBNI	Bank Negara Indonesia (Persero) Tbk	2.49	0.60	0.32	0.03	0.19
7	2013	BBNP	Bank Nusantara Parahyangan Tbk	1.60	0.37	0.27	0.01	0.10
8	2013	BBRI	Bank Rakyat Indonesia (Persero) Tbk	2.75	0.64	0.42	0.04	0.27
9	2013	BBTN	Bank Tabungan Negara (Persero) Tbk	1.97	0.49	0.27	0.02	0.14
10	2013	BDMN	Bank Danamon Indonesia Tbk	1.73	0.42	0.32	0.03	0.13
11	2013	BJBR	Bank Jabar Banten Tbk	2.09	0.52	0.39	0.02	0.20
12	2013	BJTM	Bank Pembangunan Daerah Jawa Timur	2.42	0.59	0.25	0.03	0.14
13	2013	BKSW	Bank QNB Indonesia Tbk	1.02	0.02	0.17	0.00	0.00
14	2013	BMAS	Bank Maspion Indonesia Tbk	1.39	0.28	0.17	0.01	0.05
15	2013	BMRI	Bank Mandiri (Persero) Tbk	3.00	0.67	0.32	0.03	0.21
16	2013	BNBA	Bank Bumi Arta Tbk	1.64	0.39	0.25	0.02	0.10
17	2013	BNGA	Bank CIMB Niaga Tbk	2.33	0.57	0.29	0.03	0.17
18	2013	BNII	Bank Maybank Indonesia Tbk	1.67	0.40	0.37	0.02	0.15
19	2013	BNLI	Bank Permata Tbk	1.82	0.45	0.27	0.01	0.12
20	2013	BSIM	Bank Sinar Mas Tbk	1.78	0.44	0.18	0.02	0.08
21	2013	BTPN	Bank Tabungan Pensiunan Nasional Tbl	1.99	0.50	0.44	0.04	0.22
22	2013	BVIC	Bank Victoria Internasional Tbk	2.58	0.61	0.25	0.02	0.15
23	2013	INPC	Bank Artha Graha International Tbk	1.70	0.41	0.21	0.01	0.09

24	2013	MAYA	Bank Mayapada International Tbk	2.27	0.56	0.29	0.02	0.16
25	2013	MCOR	Bank Windu Kentjana International Tbk	1.68	0.40	0.19	0.01	0.08
26	2013	MEGA	Bank Mega Tbk	1.47	0.32	0.27	0.01	0.08
27	2013	NAGA	Bank Mitraniaga Tbk	1.18	0.16	0.13	0.00	0.02
28	2013	NISP	Bank OCBC NISP Tbk	1.84	0.46	0.18	0.02	0.08
29	2013	NOBU	Bank Nationalnobu Tbk	1.42	0.29	0.05	0.01	0.01
30	2013	PNBN	Bank Pan Indonesia Tbk	2.78	0.64	0.20	0.02	0.13
31	2013	SDRA	Bank Woori Saudara Indonesia 1906 Tbk	9.38	0.89	0.14	0.04	0.12
32	2014	AGRO	Bank Rakyat Indonesia Agro Niaga Tbk	1.55	0.35	0.19	0.01	0.07
33	2014	BACA	Bank Capital Indonesia Tbk	1.84	0.46	0.17	0.01	0.08
34	2014	BBCA	Bank Central Asia Tbk	2.90	0.66	0.33	0.04	0.22
35	2014	BBKP	Bank Bukopin Tbk	1.71	0.41	0.24	0.01	0.10
36	2014	BBMD	Bank Mestika Dharma Tbk	2.56	0.61	0.16	0.04	0.11
37	2014	BBNI	Bank Negara Indonesia (Persero) Tbk	2.60	0.61	0.29	0.03	0.18
38	2014	BBNP	Bank Nusantara Parahyangan Tbk	1.50	0.33	0.26	0.01	0.08
39	2014	BBRI	Bank Rakyat Indonesia (Persero) Tbk	2.71	0.63	0.39	0.04	0.25
40	2014	BBTN	Bank Tabungan Negara (Persero) Tbk	1.73	0.42	0.22	0.01	0.09
41	2014	BDMN	Bank Danamon Indonesia Tbk	1.46	0.32	0.26	0.02	0.08
42	2014	BJBR	Bank Jabar Banten Tbk	1.83	0.45	0.34	0.02	0.16
43	2014	BJTM	Bank Pembangunan Daerah Jawa Timur	2.27	0.56	0.28	0.04	0.16
44	2014	BKSW	Bank QNB Indonesia Tbk	1.42	0.29	0.18	0.01	0.05
45	2014	BMAS	Bank Maspion Indonesia Tbk	1.28	0.22	0.17	0.01	0.04
46	2014	BMRI	Bank Mandiri (Persero) Tbk	2.90	0.66	0.30	0.03	0.20
47	2014	BNBA	Bank Bumi Arta Tbk	1.48	0.33	0.26	0.01	0.09
48	2014	BNGA	Bank CIMB Niaga Tbk	1.71	0.42	0.20	0.01	0.08
49	2014	BNII	Bank Maybank Indonesia Tbk	1.34	0.25	0.21	0.01	0.05
50	2014	BNLI	Bank Permata Tbk	1.70	0.41	0.23	0.01	0.09
51	2014	BSIM	Bank Sinar Mas Tbk	1.46	0.32	0.16	0.01	0.05
52	2014	BTPN	Bank Tabungan Pensiunan Nasional Tbl	1.76	0.43	0.37	0.03	0.16
53	2014	BVIC	Bank Victoria	1.58	0.37	0.16	0.01	0.06

			Internasional Tbk					
54	2014	INPC	Bank Artha Graha International Tbk	1.42	0.30	0.14	0.01	0.04
55	2014	MAYA	Bank Mayapada International Tbk	2.12	0.53	0.29	0.02	0.15
56	2014	MCOR	Bank Windu Kentjana International Tbk	1.46	0.32	0.14	0.01	0.04
57	2014	MEGA	Bank Mega Tbk	1.50	0.33	0.24	0.01	0.08
58	2014	NAGA	Bank Mitraniaga Tbk	1.29	0.23	0.14	0.00	0.03
59	2014	NISP	Bank OCBC NISP Tbk	1.91	0.48	0.19	0.02	0.09
60	2014	NOBU	Bank Nationalnobu Tbk	1.25	0.20	0.07	0.00	0.01
61	2014	PNBN	Bank Pan Indonesia Tbk	2.62	0.62	0.18	0.02	0.11
62	2014	SDRA	Bank Woori Saudara Indonesia 1906 Tbk	6.01	0.83	0.04	0.01	0.04
63	2015	AGRO	Bank Rakyat Indonesia Agro Niaga Tbk	1.66	0.40	0.15	0.01	0.06
64	2015	BACA	Bank Capital Indonesia Tbk	1.76	0.43	0.20	0.01	0.09
65	2015	BBCA	Bank Central Asia Tbk	2.85	0.65	0.31	0.04	0.20
66	2015	BBKP	Bank Bukopin Tbk	1.93	0.48	0.27	0.01	0.13
67	2015	BBMD	Bank Mestika Dharma Tbk	2.44	0.59	0.16	0.03	0.11
68	2015	BBNI	Bank Negara Indonesia (Persero) Tbk	2.24	0.55	0.21	0.02	0.12
69	2015	BBNP	Bank Nusantara Parahyangan Tbk	1.32	0.24	0.23	0.01	0.06
70	2015	BBRI	Bank Rakyat Indonesia (Persero) Tbk	2.53	0.60	0.37	0.04	0.22
71	2015	BBTN	Bank Tabungan Negara (Persero) Tbk	1.96	0.49	0.27	0.01	0.13
72	2015	BDMN	Bank Danamon Indonesia Tbk	1.51	0.34	0.21	0.02	0.07
73	2015	BJBR	Bank Jabar Banten Tbk	1.78	0.44	0.41	0.02	0.18
74	2015	BJTM	Bank Pembangunan Daerah Jawa Timur	1.94	0.48	0.29	0.03	0.14
75	2015	BKSW	Bank QNB Indonesia Tbk	1.42	0.29	0.22	0.01	0.06
76	2015	BMAS	Bank Maspion Indonesia Tbk	1.46	0.31	0.14	0.01	0.05
77	2015	BMRI	Bank Mandiri (Persero) Tbk	2.71	0.63	0.28	0.03	0.18
78	2015	BNBA	Bank Bumi Arta Tbk	1.60	0.37	0.12	0.01	0.05
79	2015	BNGA	Bank CIMB Niaga Tbk	1.10	0.09	0.16	0.00	0.01
80	2015	BNII	Bank Maybank Indonesia Tbk	1.49	0.33	0.23	0.01	0.08
81	2015	BNLI	Bank Permata Tbk	1.11	0.10	0.13	0.00	0.01
82	2015	BSIM	Bank Sinar Mas Tbk	1.44	0.30	0.17	0.01	0.05

83	2015	BTPN	Bank Tabungan Pensiunan Nasional Tbk	1.61	0.38	0.34	0.03	0.13
84	2015	BVIC	Bank Victoria Internasional Tbk	1.57	0.36	0.12	0.00	0.04
85	2015	INPC	Bank Artha Graha International Tbk	1.24	0.19	0.13	0.00	0.03
86	2015	MAYA	Bank Mayapada International Tbk	2.37	0.58	0.25	0.02	0.14
87	2015	MCOR	Bank Windu Kentjana International Tbk	1.47	0.32	0.15	0.01	0.05
88	2015	MEGA	Bank Mega Tbk	1.95	0.49	0.19	0.02	0.09
89	2015	NAGA	Bank Mitraniaga Tbk	1.52	0.34	0.14	0.01	0.05
90	2015	NISP	Bank OCBC NISP Tbk	1.88	0.47	0.20	0.02	0.09
91	2015	NOBU	Bank Nationalnobu Tbk	1.20	0.17	0.09	0.00	0.02
92	2015	PNBN	Bank Pan Indonesia Tbk	1.90	0.47	0.11	0.01	0.05
93	2015	SDRA	Bank Woori Saudara Indonesia 1906 Tbk	2.10	0.52	0.12	0.02	0.06

#### Lampiran 4

##### Hasil Uji Statistik Deskriptif

	ROA	ROE	STVA	VACA	VAHU
Mean	0.017935	0.104081	0.436660	0.225251	1.998596
Median	0.014800	0.089100	0.430530	0.213444	1.756018
Maximum	0.051900	0.268400	0.893371	0.440423	9.378317
Minimum	0.000600	0.003100	0.018387	0.042420	1.018731
Std. Dev.	0.011526	0.061149	0.159938	0.085429	1.023109
Skewness	0.835319	0.575761	0.063072	0.366024	4.760938
Kurtosis	2.885983	2.610004	3.126432	2.715536	32.49596

## Lampiran 5

### *Chow Test (ROA)*

Redundant Fixed Effects Tests  
Equation: EQ01  
Test cross-section fixed effects

Effects Test	Statistic	d.f.	Prob.
Cross-section F	10.471374	(30,59)	0.0000
Cross-section Chi-square	171.531015	30	0.0000

### *Chow Test (ROE)*

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

Effects Test	Statistic	d.f.	Prob.
Cross-section F	7.530998	(30,59)	0.0000
Cross-section Chi-square	146.447646	30	0.0000

## Lampiran 6

### Hasil Uji Hausman Test (ROA)

Correlated Random Effects - Hausman Test  
Equation: Untitled  
Test cross-section random effects

Test Summary	Chi-Sq. Statistic	Chi-Sq. d.f.	Prob.
Cross-section random	4.158362	3	0.2449

### Hasil Uji Hausman Test (ROE)

Correlated Random Effects - Hausman Test  
Equation: Untitled  
Test cross-section random effects

Test Summary	Chi-Sq. Statistic	Chi-Sq. d.f.	Prob.
Cross-section random	7.619200	3	0.0546



## Lampiran 7

### Hasil Regresi Model Random Effect

#### Hasil Uji Regresi Panel (ROA)

Dependent Variable: ROA  
 Method: Panel EGLS (Cross-section random effects)  
 Date: 08/10/17 Time: 21:46  
 Sample: 2013 2015  
 Periods included: 3  
 Cross-sections included: 31  
 Total panel (balanced) observations: 93  
 Swamy and Arora estimator of component variances

Weighted Statistics				
R-squared	0.733055	Mean dependent var	0.005408	
Adjusted R-squared	0.724057	S.D. dependent var	0.005597	
S.E. of regression	0.002940	Sum squared resid	0.000769	
F-statistic	81.46721	Durbin-Watson stat	2.149403	
Prob(F-statistic)	0.000000			
Variable	Coefficient	Std. Error	t-Statistic	Prob.
STVA	0.024988	0.005319	4.697674	0.0000
VACA	0.057392	0.008459	6.784799	0.0000
VAHU	0.002406	0.000669	3.594490	0.0005
C	-0.010712	0.002134	-5.018929	0.0000
Effects Specification				
		S.D.	Rho	
Cross-section random		0.005333	0.7692	
Idiosyncratic random		0.002921	0.2308	
Unweighted Statistics				
R-squared	0.725091	Mean dependent var	0.017935	
Sum squared resid	0.003360	Durbin-Watson stat	0.492219	

### Hasil Uji Regresi Panel (ROE)

Dependent Variable: ROE  
 Method: Panel EGLS (Cross-section random effects)  
 Date: 08/10/17 Time: 21:48  
 Sample: 2013 2015  
 Periods included: 3  
 Cross-sections included: 31  
 Total panel (balanced) observations: 93  
 Swamy and Arora estimator of component variances

Weighted Statistics				
R-squared	0.952352	Mean dependent var	0.038519	
Adjusted R-squared	0.950746	S.D. dependent var	0.033047	
S.E. of regression	0.007334	Sum squared resid	0.004787	
F-statistic	592.9574	Durbin-Watson stat	1.833611	
Prob(F-statistic)	0.000000			
Variable	Coefficient	Std. Error	t-Statistic	Prob.
STVA	0.175943	0.012540	14.03102	0.0000
VACA	0.494870	0.019134	25.86273	0.0000
VAHU	-0.001164	0.001610	-0.723042	0.4715
C	-0.081889	0.004768	-17.17638	0.0000
Effects Specification				
			S.D.	Rho
Cross-section random			0.010363	0.6775
Idiosyncratic random			0.007151	0.3225
Unweighted Statistics				
R-squared	0.954921	Mean dependent var	0.104081	
Sum squared resid	0.015507	Durbin-Watson stat	0.566051	

### Lampiran 8

#### Hasil Koefisien Determinasi ( $R^2$ )

#### Hasil Koefisien Determinasi ( $R^2$ ) (ROA)

Weighted Statistics			
R-squared	0.733055	Mean dependent var	0.005408
Adjusted R-squared	0.724057	S.D. dependent var	0.005597
S.E. of regression	0.002940	Sum squared resid	0.000769
F-statistic	81.46721	Durbin-Watson stat	2.149403
Prob(F-statistic)	0.000000		

### Hasil Koefisien Determinasi ( $R^2$ ) (ROE)

Weighted Statistics			
R-squared	0.952352	Mean dependent var	0.038519
Adjusted R-squared	0.950746	S.D. dependent var	0.033047
S.E. of regression	0.007334	Sum squared resid	0.004787
F-statistic	592.9574	Durbin-Watson stat	1.833611
Prob(F-statistic)	0.000000		

### Lampiran 9

#### Hasil Uji Hipotesis

##### Uji Signifikan Simultan (Uji-F) (ROA)

Weighted Statistics			
R-squared	0.733055	Mean dependent var	0.005408
Adjusted R-squared	0.724057	S.D. dependent var	0.005597
S.E. of regression	0.002940	Sum squared resid	0.000769
F-statistic	81.46721	Durbin-Watson stat	2.149403
Prob(F-statistic)	0.000000		

##### Uji Signifikan Simultan (Uji-F) (ROE)

Weighted Statistics			
R-squared	0.952352	Mean dependent var	0.038519
Adjusted R-squared	0.950746	S.D. dependent var	0.033047
S.E. of regression	0.007334	Sum squared resid	0.004787
F-statistic	592.9574	Durbin-Watson stat	1.833611
Prob(F-statistic)	0.000000		

##### Uji Signifikan Partial (Uji-t) (ROA)

Variable	Coefficient	Std. Error	t-Statistic	Prob.
STVA	0.024988	0.005319	4.697674	0.0000
VAHU	0.002406	0.000669	3.594490	0.0005
VACA	0.057392	0.008459	6.784799	0.0000
C	-0.010712	0.002134	-5.018929	0.0000

### Uji Signifikan Partial (Uji-t) (ROE)

Variable	Coefficient	Std. Error	t-Statistic	Prob.
STVA	0.175943	0.012540	14.03102	0.0000
VACA	0.494870	0.019134	25.86273	0.0000
VAHU	-0.001164	0.001610	-0.723042	0.4715
C	-0.081889	0.004768	-17.17638	0.0000

### Hasil Analisis Regresi Linear Data Panel (ROA)

Variable	Coefficient	Std. Error	t-Statistic	Prob.
STVA	0.024988	0.005319	4.697674	0.0000
VAHU	0.002406	0.000669	3.594490	0.0005
VACA	0.057392	0.008459	6.784799	0.0000
C	-0.010712	0.002134	-5.018929	0.0000

### Hasil Analisis Regresi Linear Data Panel (ROE)

Variable	Coefficient	Std. Error	t-Statistic	Prob.
STVA	0.175943	0.012540	14.03102	0.0000
VACA	0.494870	0.019134	25.86273	0.0000
VAHU	-0.001164	0.001610	-0.723042	0.4715
C	-0.081889	0.004768	-17.17638	0.0000