

Lampiran 1

Daftar Perbankan Indonesia yang menjadi Sampel Penelitian Tahun 2012-2015

No	Kode	Nama Bank
1.	BACA	PT. Bank Capital Indonesia, Tbk
2.	BBCA	PT. Bank Central Asia, Tbk
3.	BBNI	PT. Bank Negara Indonesia (Persero), Tbk
4.	BDMN	PT. Bank Danamon Indonesia, Tbk
5.	BEKS	PT. Bank Pundi Indonesia, Tbk
6.	BSIM	PT. Bank Sinarmas, Tbk
7.	BSWD	PT. Bank Swadesi, Tbk
8.	BTPN	PT. Bank Tabungan Pensiunan Nasional, Tbk
9.	BVIC	PT. Bank Victoria International, Tbk
10.	MCOR	PT. Bank Windu Kentjana International, Tbk
11.	NISP	PT. Bank OCBC NISP, Tbk
12.	NOBU	PT. Bank National NOBU, Tbk
13.	SDRA	PT. Bank Himpunan Saudara Indonesia 1906, Tbk

Lampiran 2

Daftar Perbankan Malaysia yang menjadi Sampel Penelitian Tahun 2012-2015

No	Kode	Nama Bank
1.	ABB	Affin Bank Berhad
2.	ABMB	Alliance Bank Malaysia Berhad
3.	AMB	AmBank (M) Berhad
4.	BBB	Bangkok Bank Berhad
5.	BAMB	Bank of America Malaysia Berhad
6.	BTMB	Bank of Tokyo-Mitsubshi UFJ (Malaysia) Berhad
7.	BNPB	BNP Paribas Malaysia Berhad
8.	CBB	CIMB Bank Berhad
9.	CB	Citibank Berhad
10.	HBB	Hong Leong Bank Berhad
11.	HBMB	HSBC Bank Malaysia Berhad
12.	ICBCB	Industrial and Commerical Bank of China (Malaysia) Berhad
13.	MCBB	J.P. Morgan Chase Bank Berhad
14.	MBB	Malayan Banking Berhad
15.	NBAD	National Bank of Abu Dhabi Malaysia Berhad
16.	OBB	OCBC Bank (Malaysia) Berhad
17.	PBB	Public Bank Berhad
18.	RBB	RHB Bank Berhad
19.	SCBM	Standard Chartered Bank Malaysia Berhad
20.	UOBB	United Overseas Bank (Malaysia) Berhad

Lampiran 3

Daftar ROA Perbankan Indonesia Tahun 2012-2015

No	Kode	Nama Bank	Kinerja (ROA)			
			2012	2013	2014	2015
1.	BACA	PT. Bank Capital Indonesia, Tbk	0.008421	0.009872	0.008095	0.007469
2.	BBCA	PT. Bank Central Asia, Tbk	0.026452	0.028693	0.029851	0.030345
3.	BBNI	PT. Bank Negara Indonesia (Persero), Tbk	0.021147	0.023426	0.025243	0.016965
4.	BDMN	PT. Bank Danamon Indonesia, Tbk	0.026426	0.022574	0.013700	0.013130
5.	BEKS	PT. Bank Pundi Indonesia, Tbk	0.006689	0.011530	-0.001417	-0.06148
6.	BSIM	PT. Bank Sinarmas, Tbk	0.015041	0.000127	0.007288	0.006644
7.	BSWD	PT. Bank Swadesi, Tbk	0.021646	0.022629	0.020490	-0.00726
8.	BTPN	PT. Bank Tabungan Pensiunan Nasional, Tbk	0.033498	0.030697	0.026217	0.022903
9.	BVIC	PT. Bank Victoria International, Tbk	0.014323	0.013712	0.004947	0.004046
10.	MCOR	PT. Bank Windu Kentjana International, Tbk	0.014626	0.009971	0.005415	0.006678
11.	NISP	PT. Bank OCBC NISP, Tbk	0.011567	0.011719	0.012920	0.012457
12.	NOBU	PT. Bank National NOBU, Tbk	0.002296	0.003762	0.002739	0.002716
13.	SDRA	PT. Bank Himpunan Saudara Indonesia 1906, Tbk	0.001356	0.010111	0.008402	0.013249

Sumber: Data Sekunder yang diolah dengan SPSS 15, 2017

Lampiran 4**Daftar ROA Perbankan Malaysia
Tahun 2012-2015**

No	Kode	Nama Bank	Kinerja (ROA)			
			2012	2013	2014	2015
1.	ABB	Affin Bank Berhad	1,43	1,48	1,30	1,5
2.	ABMB	Alliance Bank Malaysia Berhad	1,58	1,63	1,56	1,65
3.	AMB	AmBank (M) Berhad	1,40	1,71	1,61	1,73
4.	BBB	Bangkok Bank Berhad	0,63	0,58	0,18	0,18
5.	BAMB	Bank of America Malaysia Berhad	0,49	0,41	0,42	0,43
6.	BTMB	Bank of Tokyo-Mitsubshi UFJ (Malaysia) Berhad	1,88	1,54	1,30	1,3
7.	BNPB	BNP Paribas Malaysia Berhad	0,90	0,67	1,31	1,31
8.	CBB	CIMB Bank Berhad	1,50	1,57	1,03	1,5
9.	CB	Citibank Berhad	2,05	1,86	1,90	1,9
10.	HBB	Hong Leong Bank Berhad	1,19	1,35	1,38	1,4
11.	HBMB	HSBC Bank Malaysia Berhad	1,83	1,95	1,85	1,9
12.	ICBCB	Industrial and Commerical Bank of China (Malaysia) Berhad	1,75	1,87	1,75	1,87
13.	MCBB	J.P. Morgan Chase Bank Berhad	0,73	1,44	0,25	1,3
14.	MBB	Malayan Banking Berhad	2,30	1,58	1,62	1,8
15.	NBAD	National Bank of Abu Dhabi Malaysia Berhad	1,92	1,98	0,34	1
16.	OBB	OCBC Bank (Malaysia) Berhad	1,50	1,49	1,22	1,5
17.	PBB	Public Bank Berhad	1,80	1,73	1,75	1,8
18.	RBB	RHB Bank Berhad	1,34	1,40	1,25	1,3
19.	SCBM	Standard Chartered Bank Malaysia Berhad	1,71	1,35	0,98	1
20.	UOBB	United Overseas Bank (Malaysia) Berhad	1,47	1,45	1,73	1,8

Lampiran 5

Daftar Kepemilikan Institusional Perbankan Indonesia Tahun 2012-2015

No	Kode	Nama Bank	Kepemilikan Institusional (S_{int})			
			2012	2013	2014	2015
1.	BACA	PT. Bank Capital Indonesia, Tbk	0.395530274	0.009872	0.008095	0.007469
2.	BBCA	PT. Bank Central Asia, Tbk	0.02169053	0.028693	0.029851	0.030345
3.	BBNI	PT. Bank Negara Indonesia (Persero), Tbk	0.375524771	0.023426	0.025243	0.016965
4.	BDMN	PT. Bank Danamon Indonesia, Tbk	0.73758794	0.022574	0.013700	0.013130
5.	BEKS	PT. Bank Pundi Indonesia, Tbk	0.918605765	0.011530	-0.001417	-0.06148
6.	BSIM	PT. Bank Sinarmas, Tbk	0.665486255	0.000127	0.007288	0.006644
7.	BSWD	PT. Bank Swadesi, Tbk	0.931209101	0.022629	0.020490	-0.00726
8.	BTPN	PT. Bank Tabungan Pensiunan Nasional, Tbk	0.578718084	0.030697	0.026217	0.022903
9.	BVIC	PT. Bank Victoria International, Tbk	0.533844714	0.013712	0.004947	0.004046
10.	MCOR	PT. Bank Windu Kentjana International, Tbk	0.139787331	0.009971	0.005415	0.006678
11.	NISP	PT. Bank OCBC NISP, Tbk	0.850779628	0.011719	0.012920	0.012457
12.	NOBU	PT. Bank National NOBU, Tbk	0.556946311	0.003762	0.002739	0.002716
13.	SDRA	PT. Bank Himpunan Saudara Indo 1906, Tbk	0.115698685	0.010111	0.008402	0.013249

Sumber: Data Sekunder yang diolah dengan SPSS 15, 2017

Lampiran 6

Daftar Kepemilikan Institusional Perbankan Malaysia Tahun 2012-2015

No	Kode	Nama Bank	Kepemilikan Institusional (S_{int})			
			2012	2013	2014	2015
1.	ABB	Affin Bank Berhad	99,98	99,98	98	98
2.	ABMB	Alliance Bank Malaysia Berhad	99,87	99,87	99,98	99,98
3.	AMB	AmBank (M) Berhad	99,99	99,98	99,76	99,75
4.	BBB	Bangkok Bank Berhad	99,99	100	100	100
5.	BAMB	Bank of America Malaysia Berhad	100	100	100	100
6.	BTMB	Bank of Tokyo-Mitsubshi UFJ (Malaysia) Berhad	99,73	100	100	100
7.	BNPB	BNP Paribas Malaysia Berhad	99,99	99,99	99,77	99,77
8.	CBB	CIMB Bank Berhad	99,69	99,69	99,69	99,69
9.	CB	Citibank Berhad	99,84	99,84	99,84	99,84
10.	HBB	Hong Leong Bank Berhad	99,99	99,99	99,99	99,77
11.	HBMB	HSBC Bank Malaysia Berhad	98,88	98,88	98,88	98,88
12.	ICBCB	Industrial and Commerical Bank of China (Malaysia) Berhad	99,97	99,97	99,97	99,97
13.	MCBB	J.P. Morgan Chase Bank Berhad	99,97	99,97	99,97	99,97
14.	MBB	Malayan Banking Berhad	99,99	99,99	99,2	99,20
15.	NBAD	National Bank of Abu Dhabi Malaysia Berhad	99	99,80	99	99
16.	OBB	OCBC Bank (Malaysia) Berhad	96,98	96,98	96,98	96,98
17.	PBB	Public Bank Berhad	99,32	99,32	99,32	99,32
18.	RBB	RHB Bank Berhad	99,32	99,32	99,32	99,32
19.	SCBM	Standard Chartered Bank Malaysia Berhad	99,72	99,72	99,72	99,72
20.	UOBB	United Overseas Bank (Malaysia) Berhad	99,87	99,87	99,87	99,98

Sumber: Data Sekunder yang diolah dengan SPSS 15, 2017

Lampiran 7

Daftar Kepemilikan Manajerial Perbankan Indonesia Tahun 2012-2015

No	Kode	Nama Bank	Kepemilikan Institusional (S_{manj})			
			2012	2013	2014	2015
1.	BACA	PT. Bank Capital Indonesia, Tbk	0.216142948	0.461504647	0.282348133	0.079623117
2.	BBCA	PT. Bank Central Asia, Tbk	0.028293495	0.020195775	0.020036225	0.020030842
3.	BBNI	PT. Bank Negara Indonesia (Persero), Tbk	0.0022376	0.0021314	0.002013	0.0002289
4.	BDMN	PT. Bank Danamon Indonesia, Tbk	0.002699138	0.002699138	0.001797004	0.001730432
5.	BEKS	PT. Bank Pundi Indonesia, Tbk	0.000304041	0.000403529	0.001918789	0.001918789
6.	BSIM	PT. Bank Sinarmas, Tbk	0.000345627	0.000301472	0.000295892	0.000404196
7.	BSWD	PT. Bank Swadesi, Tbk	0.016129032	0.016129032	0.016129032	0.001280792
8.	BTPN	PT. Bank Tabungan Pensiunan Nasional, Tbk	0.008495901	0.008495901	0.006432406	0.006432406
9.	BVIC	PT. Bank Victoria International, Tbk	0.133548456	0.133026291	0.123543826	0.12354382
10.	MCOR	PT. Bank Windu Kentjana International, Tbk	0.49467088	0.67822081	0.678220817	0.594046511
11.	NISP	PT. Bank OCBC NISP, Tbk	0.000148232	0.000143124	0.00013917	0.00013917
12.	NOBU	PT. Bank National NOBU, Tbk	0.201005025	0.09648249	0.092778794	0.092778794
13.	SDRA	PT. Bank Himpunan Saudara Indo 1906, Tbk	0.529202626	0.529202626	0.121233102	0.121232869

Sumber: Data Sekunder yang diolah dengan SPSS 15, 2017

Lampiran 8

Daftar Kepemilikan Manajerial Perbankan Malaysia Tahun 2012-2015

No	Kode	Nama Bank	Kepemilikan Institusional (S_{manj})			
			2012	2013	2014	2015
1.	ABB	Affin Bank Berhad	0,016	0,02	2	0,02
2.	ABMB	Alliance Bank Malaysia Berhad	0,134	0,13	0,02	0,04
3.	AMB	AmBank (M) Berhad	0,003	0,02	0,24	0,05
4.	BBB	Bangkok Bank Berhad	0,001	0	0	0
5.	BAMB	Bank of America Malaysia Berhad	0	0	0	0
6.	BTMB	Bank of Tokyo-Mitsubshi UFJ (Malaysia) Berhad	0,030	0	0	0,03
7.	BNPB	BNP Paribas Malaysia Berhad	0,005	0,01	0,23	0,03
8.	CBB	CIMB Bank Berhad	0,31	0,31	0,31	0,04
9.	CB	Citibank Berhad	0,15	0,15	0,15	0,08
10.	HBB	Hong Leong Bank Berhad	0,009	0,01	0	0,06
11.	HBMB	HSBC Bank Malaysia Berhad	1,12	1,12	1,12	0,08
12.	ICBCB	Industrial and Commerical Bank of China (Malaysia) Berhad	0,03	0,03	0,03	0,07
13.	MCBB	J.P. Morgan Chase Bank Berhad	0,03	0,03	0,03	0,03
14.	MBB	Malayan Banking Berhad	0,004	0,01	0,8	0,07
15.	NBAD	National Bank of Abu Dhabi Malaysia Berhad	1	0,2	1	0,02
16.	OBB	OCBC Bank (Malaysia) Berhad	3,02	3,02	3,02	0,05
17.	PBB	Public Bank Berhad	0,683	0,68	0,68	0,07
18.	RBB	RHB Bank Berhad	0,683	0,68	0,68	0,05
19.	SCBM	Standard Chartered Bank Malaysia Berhad	0,28	0,28	0,28	0,03
20.	UOBB	United Overseas Bank (Malaysia) Berhad	0,134	0,13	0,02	0,05

Sumber: Data Sekunder yang diolah dengan SPSS 15, 2017

Lampiran 9

Daftar Ukuran Dewan Komisaris Perbankan Indonesia Tahun 2012-2015

No	Kode	Nama Bank	Ukuran Dewan Komisaris (BOC)			
			2012	2013	2014	2015
1.	BACA	PT. Bank Capital Indonesia, Tbk	3	3	3	3
2.	BBCA	PT. Bank Central Asia, Tbk	5	5	5	5
3.	BBNI	PT. Bank Negara Indonesia (Persero), Tbk	7	7	8	9
4.	BDMN	PT. Bank Danamon Indonesia, Tbk	8	8	6	7
5.	BEKS	PT. Bank Pundi Indonesia, Tbk	4	3	4	4
6.	BSIM	PT. Bank Sinarmas, Tbk	3	3	3	3
7.	BSWD	PT. Bank Swadesi, Tbk	4	3	3	4
8.	BTPN	PT. Bank Tabungan Pensiunan Nasional, Tbk	6	6	6	6
9.	BVIC	PT. Bank Victoria International, Tbk	4	4	4	4
10.	MCOR	PT. Bank Windu Kentjana International, Tbk	4	3	3	3
11.	NISP	PT. Bank OCBC NISP, Tbk	8	8	8	8
12.	NOBU	PT. Bank National NOBU, Tbk	3	3	3	3
13.	SDRA	PT. Bank Himpunan Saudara Indo 1906, Tbk	3	3	4	4

Sumber: Data Sekunder yang diolah dengan SPSS 15, 2017

Lampiran 10**Daftar Ukuran Dewan Komisaris Perbankan Malaysia
Tahun 2012-2015**

No	Kode	Nama Bank	Ukuran Dewan Komisaris (BOC)			
			2012	2013	2014	2015
1.	ABB	Affin Bank Berhad	9	9	8	8
2.	ABMB	Alliance Bank Malaysia Berhad	10	13	11	9
3.	AMB	AmBank (M) Berhad	12	13	13	14
4.	BBB	Bangkok Bank Berhad	4	6	6	6
5.	BAMB	Bank of America Malaysia Berhad	5	5	5	7
6.	BTMB	Bank of Tokyo-Mitsubshi UFJ (Malaysia) Berhad	6	5	5	9
7.	BNPB	BNP Paribas Malaysia Berhad	5	4	4	9
8.	CBB	CIMB Bank Berhad	11	11	11	10
9.	CB	Citibank Berhad	7	6	8	12
10.	HBB	Hong Leong Bank Berhad	11	11	11	10
11.	HBMB	HSBC Bank Malaysia Berhad	6	7	10	12
12.	ICBCB	Industrial and Commerical Bank of China (Malaysia) Berhad	5	5	5	11
13.	MCBB	J.P. Morgan Chase Bank Berhad	6	6	6	7
14.	MBB	Malayan Banking Berhad	15	12	13	11
15.	NBAD	National Bank of Abu Dhabi Malaysia Berhad	10	10	5	7
16.	OBB	OCBC Bank (Malaysia) Berhad	8	8	8	8
17.	PBB	Public Bank Berhad	11	10	9	9
18.	RBB	RHB Bank Berhad	8	7	8	8
19.	SCBM	Standard Chartered Bank Malaysia Berhad	7	8	8	7
20.	UOBB	United Overseas Bank (Malaysia) Berhad	7	6	6	9

Sumber: Data Sekunder yang diolah dengan SPSS 15, 2017

Lampiran 11

Daftar Ukuran Dewan Direksi Perbankan Indonesia Tahun 2012-2015

No	Kode	Nama Bank	Ukuran Dewan Direksi (BOD)			
			2012	2013	2014	2015
1.	BACA	PT. Bank Capital Indonesia, Tbk	4	4	5	5
2.	BBCA	PT. Bank Central Asia, Tbk	10	10	10	10
3.	BBNI	PT. Bank Negara Indonesia (Persero), Tbk	10	10	10	10
4.	BDMN	PT. Bank Danamon Indonesia, Tbk	12	11	9	7
5.	BEKS	PT. Bank Pundi Indonesia, Tbk	5	6	6	6
6.	BSIM	PT. Bank Sinarmas, Tbk	6	6	6	6
7.	BSWD	PT. Bank Swadesi, Tbk	3	3	3	5
8.	BTPN	PT. Bank Tabungan Pensiunan Nasional, Tbk	10	10	9	11
9.	BVIC	PT. Bank Victoria International, Tbk	6	6	6	6
10.	MCOR	PT. Bank Windu Kentjana International, Tbk	4	5	5	5
11.	NISP	PT. Bank OCBC NISP, Tbk	9	11	10	10
12.	NOBU	PT. Bank National NOBU, Tbk	5	5	5	5
13.	SDRA	PT. Bank Himpunan Saudara Indo 1906, Tbk	4	4	6	6

Sumber: Data Sekunder yang diolah dengan SPSS 15, 2017

Lampiran 12**Daftar Ukuran Dewan Direksi Perbankan Malaysia
Tahun 2012-2015**

No	Kode	Nama Bank	Ukuran Dewan Direksi (BOD)			
			2012	2013	2014	2015
1.	ABB	Affin Bank Berhad	12	11	12	11
2.	ABMB	Alliance Bank Malaysia Berhad	18	17	17	16
3.	AMB	AmBank (M) Berhad	19	18	15	17
4.	BBB	Bangkok Bank Berhad	6	7	7	7
5.	BAMB	Bank of America Malaysia Berhad	7	7	7	8
6.	BTMB	Bank of Tokyo-Mitsubshi UFJ (Malaysia) Berhad	7	6	6	10
7.	BNPB	BNP Paribas Malaysia Berhad	5	5	5	10
8.	CBB	CIMB Bank Berhad	11	9	12	11
9.	CB	Citibank Berhad	8	7	8	12
10.	HBB	Hong Leong Bank Berhad	11	12	11	10
11.	HBMB	HSBC Bank Malaysia Berhad	7	9	11	11
12.	ICBCB	Industrial and Commerical Bank of China (Malaysia) Berhad	6	6	6	10
13.	MCBB	J.P. Morgan Chase Bank Berhad	7	7	7	7
14.	MBB	Malayan Banking Berhad	13	12	13	11
15.	NBAD	National Bank of Abu Dhabi Malaysia Berhad	11	12	6	10
16.	OBB	OCBC Bank (Malaysia) Berhad	9	9	8	11
17.	PBB	Public Bank Berhad	10	10	9	12
18.	RBB	RHB Bank Berhad	17	12	11	10
19.	SCBM	Standard Chartered Bank Malaysia Berhad	9	8	9	10
20.	UOBB	United Overseas Bank (Malaysia) Berhad	8	8	8	12

Sumber: Data Sekunder yang diolah dengan SPSS 15, 2017

Lampiran 13

Daftar Proporsi Komisaris Independen Perbankan Indonesia Tahun 2012-2015

No	Kode	Nama Bank	Proporsi Komisaris Independen (KPI)			
			2012	2013	2014	2015
1.	BACA	PT. Bank Capital Indonesia, Tbk	0.66667	0.66667	0.66667	0.66667
2.	BBCA	PT. Bank Central Asia, Tbk	0.6	0.6	0.6	0.6
3.	BBNI	PT. Bank Negara Indonesia (Persero), Tbk	0.571428	0.571428	0.5	0.55556
4.	BDMN	PT. Bank Danamon Indonesia, Tbk	0.5	0.5	0.5	0.57142
5.	BEKS	PT. Bank Pundi Indonesia, Tbk	0.75	0.66667	0.5	0.5
6.	BSIM	PT. Bank Sinarmas, Tbk	0.66667	0.66667	0.66667	0.66667
7.	BSWD	PT. Bank Swadesi, Tbk	0.75	0.66667	0.333333	0.5
8.	BTPN	PT. Bank Tabungan Pensiunan Nasional, Tbk	0.5	0.5	0.5	0.5
9.	BVIC	PT. Bank Victoria International, Tbk	0.75	0.75	0.75	0.75
10.	MCOR	PT. Bank Windu Kentjana International, Tbk	0.5	0.66667	0.66667	0.66667
11.	NISP	PT. Bank OCBC NISP, Tbk	0.5	0.5	0.5	0.5
12.	NOBU	PT. Bank National NOBU, Tbk	0.66667	0.66667	0.66667	0.66667
13.	SDRA	PT. Bank Himpunan Saudara Indo 1906, Tbk	0.66667	0.66667	0.75	0.75

Sumber: Data Sekunder yang diolah dengan SPSS 15, 2017

Lampiran 14

**Daftar Proporsi Komisaris Independen Perbankan Malaysia
Tahun 2012-2015**

No	Kode	Nama Bank	Proporsi Komisaris Independen (KPI)			
			2012	2013	2014	2015
1.	ABB	Affin Bank Berhad	57,14	57,14	57,14	57,14
2.	ABMB	Alliance Bank Malaysia Berhad	50	50	50	59
3.	AMB	AmBank (M) Berhad	40	50	50	60
4.	BBB	Bangkok Bank Berhad	50	50	50	50
5.	BAMB	Bank of America Malaysia Berhad	60	60	60	51
6.	BTMB	Bank of Tokyo-Mitsubshi UFJ (Malaysia) Berhad	50	60	60	55
7.	BNPB	BNP Paribas Malaysia Berhad	40	50	50	55
8.	CBB	CIMB Bank Berhad	62,50	62,50	70	57
9.	CB	Citibank Berhad	42,85	50	50	60
10.	HBB	Hong Leong Bank Berhad	62,50	55,55	55,55	56
11.	HBMB	HSBC Bank Malaysia Berhad	66,67	85,71	70	60
12.	ICBCB	Industrial and Commerical Bank of China (Malaysia) Berhad	60	60	60	59
13.	MCBB	J.P. Morgan Chase Bank Berhad	83,33	83,33	83,33	55
14.	MBB	Malayan Banking Berhad	60	80	80	59
15.	NBAD	National Bank of Abu Dhabi Malaysia Berhad	70	70	40	50
16.	OBB	OCBC Bank (Malaysia) Berhad	50	50	50	57
17.	PBB	Public Bank Berhad	62,50	57,14	57,14	59
18.	RBB	RHB Bank Berhad	71,43	71,43	71,43	55
19.	SCBM	Standard Chartered Bank Malaysia Berhad	42,85	50	62,50	50
20.	UOBB	United Overseas Bank (Malaysia) Berhad	57,14	50	50	59

Sumber: Data Sekunder yang diolah dengan SPSS 15, 2017

Lampiran 15

Daftar *Capital Adequacy Ratio* Perbankan Indonesia Tahun 2012-2015

No	Kode	Nama Bank	<i>Capital Adequacy Ratio (CAR)</i>			
			2012	2013	2014	2015
1.	BACA	PT. Bank Capital Indonesia, Tbk	0.18955268	0.21393	0.17250	0.14786
2.	BBCA	PT. Bank Central Asia, Tbk	0.19307204	0.198269	0.188157	0.19018
3.	BBNI	PT. Bank Negara Indonesia (Persero), Tbk	0.18510128	165.2137	181.3650	194.022
4.	BDMN	PT. Bank Danamon Indonesia, Tbk	0.27235393	0.281980	0.298075	0.33098
5.	BEKS	PT. Bank Pundi Indonesia, Tbk	0.12861798	0.107282	0.091429	0.06129
6.	BSIM	PT. Bank Sinarmas, Tbk	0.18445912	0.227766	0.195350	0.16223
7.	BSWD	PT. Bank Swadesi, Tbk	0.23080751	0.168821	0.156020	0.14373
8.	BTPN	PT. Bank Tabungan Pensiunan Nasional, Tbk	0.24191696	0.254958	0.269472	0.27578
9.	BVIC	PT. Bank Victoria International, Tbk	0.16283505	0.135804	0.139310	0.15966
10.	MCOR	PT. Bank Windu Kentjana International, Tbk	0.14566491	0.157264	0.199457	0.18010
11.	NISP	PT. Bank OCBC NISP, Tbk	0.15046773	0.184107	0.185821	0.16850
12.	NOBU	PT. Bank National NOBU, Tbk	0.68874204	0.823114	0.474832	0.27633
13.	SDRA	PT. Bank Himpunan Saudara Indo 1906, Tbk	0.11925532	0.111274	0.375566	0.31981

Sumber: Data Sekunder yang diolah dengan SPSS 15, 2017

Lampiran 16

**Daftar *Capital Adequacy Ratio* Perbankan Malaysia
Tahun 2012-2015**

No	Kode	Nama Bank	<i>Capital Adequacy Ratio (CAR)</i>			
			2012	2013	2014	2015
1.	ABB	Affin Bank Berhad	0,002	0,002	0,002	0,002
2.	ABMB	Alliance Bank Malaysia Berhad	0,001	0,001	0,001	0,001
3.	AMB	AmBank (M) Berhad	0,002	0,001	0,002	0,002
4.	BBB	Bangkok Bank Berhad	0,001	0	0	0
5.	BAMB	Bank of America Malaysia Berhad	0	0	0	0
6.	BTMB	Bank of Tokyo-Mitsubshi UFJ (Malaysia) Berhad	0,002	0,002	0,002	0
7.	BNPB	BNP Paribas Malaysia Berhad	0,002	0,002	0,002	0,002
8.	CBB	CIMB Bank Berhad	0,001	0,001	1	0,001
9.	CB	Citibank Berhad	0,001	0,001	0,001	0,001
10.	HBB	Hong Leong Bank Berhad	0,001	0,001	0,001	0,001
11.	HBMB	HSBC Bank Malaysia Berhad	1,05	1,05	1,05	1,05
12.	ICBCB	Industrial and Commerical Bank of China (Malaysia) Berhad	0,002	0,002	0,002	0,002
13.	MCBB	J.P. Morgan Chase Bank Berhad	0,001	0,001	0,001	0,001
14.	MBB	Malayan Banking Berhad	0,0001	0,0001	0,0001	0,0001
15.	NBAD	National Bank of Abu Dhabi Malaysia Berhad	0,002	0,002	0,002	0,002
16.	OBB	OCBC Bank (Malaysia) Berhad	0,0002	0,0001	0,0001	0,0001
17.	PBB	Public Bank Berhad	1,041	1,06	1,32	1,35
18.	RBB	RHB Bank Berhad	0,002	0,002	0,002	0,002
19.	SCBM	Standard Chartered Bank Malaysia Berhad	0,001	0,002	0,002	0,002
20.	UOBB	United Overseas Bank (Malaysia) Berhad	0,002	0,002	0,002	0,002

Sumber: Data Sekunder yang diolah dengan SPSS 15, 2017

Lampiran 17

Hasil Regresi Berganda Perbankan Indonesia dan Malaysia Output SPSS versi 15

1. Uji Statistik Deskriptif Indonesia

	N	Minimum	Maximum	Mean	Std. Deviation
ROA	36	,001356	,030697	,01371901	,008691867
KSI	36	,021691	,970438	,52776512	,306446561
KSM	36	,000139	,678221	,13885069	,206063081
UDK	36	3	8	4,58	1,826
UDD	36	3	12	6,94	2,607
PKI	36	,333333	,750000	,61693122	,099949417
CAR	36	,107282	,823114	,22082435	0,129410151
Valid N (listwise)	36				

Uji Statistik Deskriptif Malaysia

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
ROA	43	1.22	1.95	1.5286	.18840
KSI	43	96.98	100.00	99.3309	.90547
KSM	43	.00	31.00	1.1972	4.72516
UDK	43	4.00	14.00	9.3023	2.35569
UDD	43	5.00	19.00	11.1395	3.41970
PKI	43	40.00	85.71	58.6912	9.58468
CAR	43	.00	1.35	.2096	.44429
Valid N (listwise)	43				

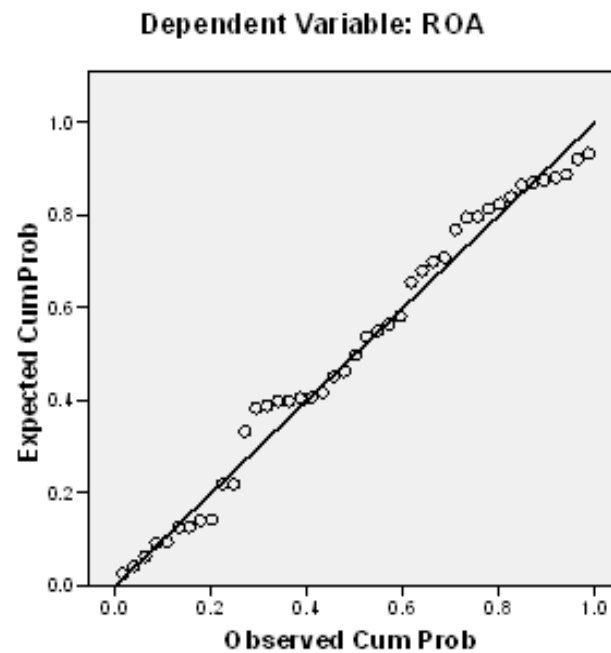
2. Uji Normalitas Indonesia

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		36
Normal Parameters ^{a,b}	Mean	,0000000
	Std. Deviation	,00391804
Most Extreme Differences	Absolute	,110
	Positive	,099
	Negative	-,110
Kolmogorov-Smirnov Z		,660
Asymp. Sig. (2-tailed)		,777

a. Test distribution is Normal.

Normal P-P Plot of Regression Standardized Residual



Uji Normalitas Malaysia

One-Sample Kolmogorov-Smirnov Test

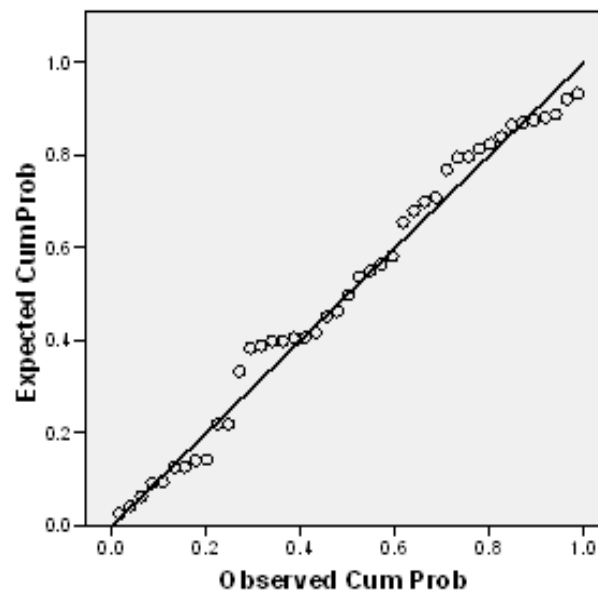
		Unstandardized Residual
N		43
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	.08485019
Most Extreme Differences	Absolute	.094
	Positive	.086
	Negative	-.094
Kolmogorov-Smirnov Z		.618
Asymp. Sig. (2-tailed)		.840

a. Test distribution is Normal.

b. Calculated from data.

Normal P-P Plot of Regression Standardized Residual

Dependent Variable: ROA



3. Uji Autokorelasi Indonesia

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	,893 ^a	,797	,755	,004304319	1,884

a. Predictors: (Constant), CAR, UDK, KSI, PKI, KSM, UDD

b. Dependent Variable: ROA

Uji Autokorelasi Malaysia

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.893 ^a	.797	.763	.09165	1.904

a. Predictors: (Constant), CAR, UDK, KSM, KSI, PKI, UDD

b. Dependent Variable: ROA

4. Uji Multikolinearitas Indonesia

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	,039	,008		4,757	,000		
	KSI	-,011	,004	-,390	-2,902	,007	,387	2,584
	KSM	-,012	,006	-,293	-2,079	,047	,354	2,826
	UDK	-,002	,001	-,403	-1,965	,059	,167	6,004
	UDD	,002	,001	,724	3,327	,002	,148	6,766
	PKI	-,040	,009	-,458	-4,389	,000	,642	1,557
	CAR	-,007	,006	-,097	-1,087	,286	,877	1,140

a. Dependent Variable: ROA

Uji Multikolinearitas Malaysia

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	2.091	1.603		1.304	.200		
	KSI	-.013	.016	-.060	-.767	.448	.913	1.095
	KSM	.004	.003	.093	1.159	.254	.884	1.131
	UDK	.010	.010	.124	1.024	.313	.385	2.600
	UDD	.020	.007	.364	2.924	.006	.363	2.756
	PKI	.005	.002	.257	3.212	.003	.879	1.137
	CAR	.314	.034	.740	9.109	.000	.854	1.170

a. Dependent Variable: ROA

5. Uji Heteroskedastisitas Indonesia

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	,001	,004		,394	,696		
	KSI	,002	,002	,390	1,433	,163	,387	2,584
	KSM	,000	,003	,051	,180	,859	,354	2,826
	UDK	,000	,000	,119	,286	,777	,167	6,004
	UDD	,000	,000	-,142	-,323	,749	,148	6,766
	PKI	,002	,004	,121	,574	,571	,642	1,557
	CAR	-,004	,003	-,245	-1,356	,185	,877	1,140

a. Dependent Variable: ABS_RES_1

Uji Heteroskedastisitas Malaysia

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	1.370	,770		1.780	,084		
	KSI	-,012	,008	-,234	-1.554	,129	,913	1.095
	KSM	-,001	,002	-,051	-,334	,740	,884	1.131
	UDK	-,008	,005	-,375	-1.614	,115	,385	2.600
	UDD	,006	,003	,417	1.743	,090	,363	2.756
	PKI	-,001	,001	-,287	-1.870	,070	,879	1.137
	CAR	,004	,017	,040	,259	,797	,854	1.170

a. Dependent Variable: ABS_Res1

6. Uji Koefisien Determinasi (Adjusted R²) Indonesia

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	,893 ^a	,797	,755	,004304319	1,884

a. Predictors: (Constant), CAR, UDK, KSI, PKI, KSM, UDD

b. Dependent Variable: ROA

Uji Koefisien Determinasi (Adjusted R²) Malaysia

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.893 ^a	.797	.763	.09165	1.904

a. Predictors: (Constant), CAR, UDK, KSM, KSI, PKI, UDD

b. Dependent Variable: ROA

7. Uji Signifikan Parameter Individual (Uji Statistik t) Indonesia

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	,039	,008		4,757	,000		
	KSI	-,011	,004	-,390	-2,902	,007	,387	2,584
	KSM	-,012	,006	-,293	-2,079	,047	,354	2,826
	UDK	-,002	,001	-,403	-1,965	,059	,167	6,004
	UDD	,002	,001	,724	3,327	,002	,148	6,766
	PKI	-,040	,009	-,458	-4,389	,000	,642	1,557
	CAR	-,007	,006	-,097	-1,087	,286	,877	1,140

a. Dependent Variable: ROA

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	2.091	1.603		1.304	.200		
	KSI	-.013	.016	-.060	-.767	.448	.913	1.095
	KSM	.004	.003	.093	1.159	.254	.884	1.131
	UDK	.010	.010	.124	1.024	.313	.385	2.600
	UDD	.020	.007	.364	2.924	.006	.363	2.756
	PKI	.005	.002	.257	3.212	.003	.879	1.137
	CAR	.314	.034	.740	9.109	.000	.854	1.170

a. Dependent Variable: ROA

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	,039	,008		4,757	,000		
	KSI	-,011	,004	-,390	-2,902	,007	,387	2,584
	KSM	-,012	,006	-,293	-2,079	,047	,354	2,826
	UDK	-,002	,001	-,403	-1,965	,059	,167	6,004
	UDD	,002	,001	,724	3,327	,002	,148	6,766
	PKI	-,040	,009	-,458	-4,389	,000	,642	1,557
	CAR	-,007	,006	-,097	-1,087	,286	,877	1,140

a. Dependent Variable: ROA

8. Uji Signifikansi Simultan (Uji Statistik F) Indonesia

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	,002	6	,000	18,953	,000 ^a
	Residual	,001	29	,000		
	Total	,003	35			

a. Predictors: (Constant), CAR, UDK, KSI, PKI, KSM, UDD

b. Dependent Variable: ROA

Uji Signifikansi Simultan (Uji Statistik F) Malaysia

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1.188	6	.198	23.580	.000 ^a
	Residual	.302	36	.008		
	Total	1.491	42			

a. Predictors: (Constant), CAR, UDK, KSM, KSI, PKI, UDD

b. Dependent Variable: ROA

9. Uji Beda *t-test*

Variabel	Negara	N	Mean
ROA	Indonesia	36	0,01371901
	Malaysia	43	1,5286

	Levene's Test for Equality of Variances		t-test for Equality of Means			
	F	Sig.	Df	Sig. (2-tailed)	Mean Difference	Std.Error Difference
ROA Equal variances assumed	72,491	0,000	77	0,000	1,51489	0,03146
ROA Equal variances not assumed			42,214	0,000	1,51489	0,02877

10. Uji Chow Test

Hasil Uji Nilai Residual Indonesia (RSS1)

Model	Sum of Squares	Df	Mean Square	F	Sig.
1 Regression	,002	6	,000	18,953	,000 ^a
Residual	,001	29	,000		
Total	,003	35			

Modal	R	R Square	Adjusted R Square
1	,893 ^a	,797	,755

- a. Dependent Variable: ROA
b. Predictors (Constant), CAR, UDK, KSI, PKI, KSM, UDD
Sumber: Data Sekunder yang diolah dengan SPSS 15, 2017

Hasil Uji Nilai Residual Malaysia (RSS2)

Model	Sum of Squares	Df	Mean Square	F	Sig.
1 Regression	1,188	6	,198	23,580	,000 ^a
Residual	,302	36	,008		
Total	1,491	42			

Modal	R	R Square	Adjusted R Square
1	,893 ^a	,797	,763

- a. Dependent Variable: ROA
b. Predictors: (Constant), CAR, UDK, KSM, KSI, PKI, UDD
Sumber: Data Sekunder yang diolah dengan SPSS 15, 2017

Hasil Uji Nilai Residual Gabungan (RSSR)

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	45,999	6	7,667	1193,943	,000(a)
	Residual	,462	72	,006		
	Total	46,461	78			

Model	R	R Square	Adjusted R Square
1	,995(a)	,990	,989

a. Predictors: (Constant), CAR, KSI, KSM, UDD, UDK, PKI

b. Dependent Variable: ROA

Sumber: Data Sekunder yang diolah dengan SPSS 15, 2017