

APPENDICES

Appendix 1 List of Firms and Firm Risk Variables in the research

No.	Year	Company	Code	NPL	NIM	LDR
1.	2012	PT Bank Central Asia Tbk	BBCA	0.4%	5.6%	68.6%
2.	2012	PT Bank CIMB Niaga Tbk	BNGA	2.29%	5.87%	95.04%
3.	2012	PT Bank Mandiri (Persero) Tbk	BMRI	1.90%	5.50%	77.66%
4.	2012	PT Bank Negara Indonesia (Persero) Tbk	BBNI	2.80%	5.90%	77.50%
5.	2012	PT Bank OCBP NISP Tbk	NISP	0.91%	4.17%	86.79%
6.	2012	PT Bank Rakyat Indonesia (Persero) Tbk	BBRI	1.78%	8.42%	79.85%
7.	2012	PT Bank Tabungan Negara (Persero) Tbk	BBTN	4.09%	5.83%	100.90 %
8.	2012	PT Bank Permata Tbk	BNLI	0.41%	5.03%	89.52%
9.	2013	PT Bank Central Asia Tbk	BBCA	0.50%	6.20%	75.40%
10.	2013	PT Bank Mandiri (Persero) Tbk	BMRI	1.60%	5.68%	82.97%

No.	Year	Company	Code	NPL	NIM	LDR
11.	2013	PT Bank Negara Indonesia (Persero) Tbk	BBNI	2.20%	6.10%	85.30%
12.	2013	PT Bank OCBP NISP Tbk	NISP	0.73%	4.11%	92.49%
13.	2013	PT Bank Rakyat Indonesia (Persero) Tbk	BBRI	1.55%	8.55%	88.54%
14.	2013	PT Bank Permata Tbk	BNLI	0.31%	4.22%	89.26%
15.	2013	PT Bank Tabungan Negara (Persero Tbk)	BBTN	4.05%	5.44%	104.42 %
16.	2014	PT Bank Central Asia Tbk	BBCA	0.60%	6.50%	76.80%
17.	2014	PT Bank Mandiri (Persero) Tbk	BMRI	1.66%	5.94%	82.02%
18.	2014	PT Bank Negara Indonesia (Persero) Tbk	BBNI	1.96%	6.20%	87.81%
19.	2014	PT Bank OCBP NISP Tbk	NISP	1.34%	4.15%	93.59%
20.	2014	PT Bank Rakyat Indonesia (Persero) Tbk	BBRI	1.69%	8.51%	81.68%
21.	2014	PT Bank Tabungan Negara (Persero Tbk)	BBTN	4.01%	4.47%	108.86 %

No.	Year	Company	Code	NPL	NIM	LDR
22.	2015	PT Bank Central Asia Tbk	BBCA	0.70%	6.70%	81.10%
23.	2015	PT Bank Mandiri (Persero) Tbk	BMRI	2.29%	5.90%	87.05%
24.	2015	PT Bank Negara Indonesia (Persero) Tbk	BBNI	2.70%	6.40%	87.80%
25.	2015	PT Bank OCBP NISP Tbk	NISP	1.30%	4.07%	98.05%
26.	2015	PT Bank Rakyat Indonesia (Persero) Tbk	BBRI	2.02%	8.13%	86.88%
27.	2015	PT Bank Tabungan Negara (Persero Tbk)	BBTN	3.42%	4.87%	108.78 %
28.	2015	PT Bank BJB Tbk	BJBR	2.90%	6.32%	88.13%
29.	2015	PT Bank Permata Tbk	BNLI	2.70%	4.00%	87.80%
30.	2016	PT Bank Mandiri (Persero) Tbk	BMRI	3.96%	6.29%	85.86%
31.	2016	PT Bank Tabungan Negara (Persero Tbk)	BBTN	2.84%	4.98%	102.66 %

Appendix 2 List of Firms and Remuneration Variable in the research

No.	Year	Company	Code	Directors Remuneration
1.	2012	PT Bank Central Asia Tbk	BBCA	Rp 194,342,000,000
2.	2012	PT Bank CIMB Niaga Tbk	BNGA	Rp 135,596,930,000
3.	2012	PT Bank Mandiri (Persero) Tbk	BMRI	Rp 162,519,000,000
4.	2012	PT Bank Negara Indonesia (Persero) Tbk	BBNI	Rp 110,269,000,000
5.	2012	PT Bank OCBP NISP Tbk	NISP	Rp 69,548,000,000
6.	2012	PT Bank Rakyat Indonesia (Persero) Tbk	BBRI	Rp 126,101,000,000
7.	2012	PT Bank Tabungan Negara (Persero) Tbk	BBTN	Rp 55,397,000,000
8.	2012	PT Bank Permata Tbk	BNLI	Rp 66,754,000,000
9.	2013	PT Bank Central Asia Tbk	BBCA	Rp 211,777,790,000
10.	2013	PT Bank Mandiri (Persero) Tbk	BMRI	Rp 192,065,000,000
11.	2013	PT Bank Negara Indonesia (Persero)	BBNI	Rp 200,623,000,000

No.	Year	Company	Code	Directors Remuneration
		Tbk		
12.	2013	PT Bank OCBP NISP Tbk	NISP	Rp 82,094,000,000
13.	2013	PT Bank Rakyat Indonesia (Persero) Tbk	BBRI	Rp 146,286,000,000
14.	2013	PT Bank Permata Tbk	BNLI	Rp 87,338,000,000
15.	2013	PT Bank Tabungan Negara (Persero Tbk)	BBTN	Rp 64,332,000,000
16.	2014	PT Bank Central Asia Tbk	BBCA	Rp 300,377,600,000
17.	2014	PT Bank Mandiri (Persero) Tbk	BMRI	Rp 211,221,000,000
18.	2014	PT Bank Negara Indonesia (Persero) Tbk	BBNI	Rp 156,820,000,000
19.	2014	PT Bank OCBP NISP Tbk	NISP	Rp 87,386,000,000
20.	2014	PT Bank Rakyat Indonesia (Persero) Tbk	BBRI	Rp 236,596,000,000
21.	2014	PT Bank Tabungan Negara (Persero Tbk)	BBTN	Rp 34,545,000,000
22.	2015	PT Bank Central Asia	BBCA	Rp 298,013,927,500

No.	Year	Company	Code	Directors Remuneration
		Tbk		
23.	2015	PT Bank Mandiri (Persero) Tbk	BMRI	Rp 246,498,000,000
24.	2015	PT Bank Negara Indonesia (Persero) Tbk	BBNI	Rp 152,598,281,107
25.	2015	PT Bank OCBP NISP Tbk	NISP	Rp 102,357,000,000
26.	2015	PT Bank Rakyat Indonesia (Persero) Tbk	BBRI	Rp 264,574,000,000
27.	2015	PT Bank Tabungan Negara (Persero Tbk)	BBTN	Rp 40,950,000,000
28.	2015	PT Bank BJB Tbk	BJBR	Rp 65,340,000,000
29.	2015	PT Bank Permata Tbk	BNLI	Rp 71,746,000,000
30.	2016	PT Bank Mandiri (Persero) Tbk	BMRI	Rp 262,207,000,000
31.	2016	PT Bank Tabungan Negara (Persero Tbk)	BBTN	Rp 59,249,000,000

Appendix 3 List of Firms and CGPI Score

No.	Year	Company	Code	CGPI Score
1.	2012	PT Bank Central Asia Tbk	BBCA	85.28
2.	2012	PT Bank CIMB Niaga Tbk	BNGA	89.74
3.	2012	PT Bank Mandiri (Persero) Tbk	BMRI	91.88
4.	2012	PT Bank Negara Indonesia (Persero) Tbk	BBNI	86.07
5.	2012	PT Bank OCBP NISP Tbk	NISP	85.95
6.	2012	PT Bank Rakyat Indonesia (Persero) Tbk	BBRI	85.56
7.	2012	PT Bank Tabungan Negara (Persero) Tbk	BBTN	85.42
8.	2012	PT Bank Permata Tbk	BNLI	81.82
9.	2013	PT Bank Central Asia Tbk	BBCA	86.06
10.	2013	PT Bank Mandiri (Persero) Tbk	BMRI	92.36
11.	2013	PT Bank Negara Indonesia (Persero) Tbk	BBNI	87.19
12.	2013	PT Bank OCBP NISP Tbk	NISP	86.17
13.	2013	PT Bank Rakyat Indonesia (Persero) Tbk	BBRI	86.43
14.	2013	PT Bank Permata Tbk	BNLI	81.71
15.	2013	PT Bank Tabungan Negara (Persero Tbk)	BBTN	84.94

No.	Year	Company	Code	CGPI Score
16.	2014	PT Bank Central Asia Tbk	BBCA	86.59
17.	2014	PT Bank Mandiri (Persero) Tbk	BMRI	92.88
18.	2014	PT Bank Negara Indonesia (Persero) Tbk	BBNI	87.46
19.	2014	PT Bank OCBP NISP Tbk	NISP	86.52
20.	2014	PT Bank Rakyat Indonesia (Persero) Tbk	BBRI	86.92
21.	2014	PT Bank Tabungan Negara (Persero Tbk)	BBTN	85.75
22.	2015	PT Bank Central Asia Tbk	BBCA	87.19
23.	2015	PT Bank Mandiri (Persero) Tbk	BMRI	93.29
24.	2015	PT Bank Negara Indonesia (Persero) Tbk	BBNI	87.73
25.	2015	PT Bank OCBP NISP Tbk	NISP	86.85
26.	2015	PT Bank Rakyat Indonesia (Persero) Tbk	BBRI	87.74
27.	2015	PT Bank Tabungan Negara (Persero Tbk)	BBTN	86.59
28.	2015	PT Bank BJB Tbk	BJBR	82.31
29.	2015	PT Bank Permata Tbk	BNLI	81.61
30.	2016	PT Bank Mandiri (Persero) Tbk	BMRI	93.29
31.	2016	PT Bank Tabungan Negara	BBTN	86.59

No.	Year	Company	Code	CGPI Score
		(Persero Tbk)		

Appendix 4 List of Firms and Firm Performance Variables in the research

No.	Year	Company	Code	ROA
1.	2012	PT Bank Central Asia Tbk	BBCA	3.60%
2.	2012	PT Bank CIMB Niaga Tbk	BNGA	3.18%
3.	2012	PT Bank Mandiri (Persero) Tbk	BMRI	3.55%
4.	2012	PT Bank Negara Indonesia (Persero) Tbk	BBNI	2.90%
5.	2012	PT Bank OCBP NISP Tbk	NISP	1.79%
6.	2012	PT Bank Rakyat Indonesia (Persero) Tbk	BBRI	5.15%
7.	2012	PT Bank Tabungan Negara (Persero) Tbk	BBTN	1.94%
8.	2012	PT Bank Permata Tbk	BNLI	1.70%
9.	2013	PT Bank Central Asia Tbk	BBCA	3.80%
10.	2013	PT Bank Mandiri (Persero) Tbk	BMRI	3.66%
11.	2013	PT Bank Negara Indonesia (Persero) Tbk	BBNI	3.40%
12.	2013	PT Bank OCBP NISP Tbk	NISP	1.81%
13.	2013	PT Bank Rakyat Indonesia (Persero) Tbk	BBRI	5.03%
14.	2013	PT Bank Permata Tbk	BNLI	1.60%
15.	2013	PT Bank Tabungan Negara (Persero Tbk)	BBTN	1.79%

No.	Year	Company	Code	ROA
16.	2014	PT Bank Central Asia Tbk	BBCA	3.90%
17.	2014	PT Bank Mandiri (Persero) Tbk	BMRI	3.57%
18.	2014	PT Bank Negara Indonesia (Persero) Tbk	BBNI	3.49%
19.	2014	PT Bank OCBP NISP Tbk	NISP	1.79%
20.	2014	PT Bank Rakyat Indonesia (Persero) Tbk	BBRI	4.74%
21.	2014	PT Bank Tabungan Negara (Persero Tbk)	BBTN	1.12%
22.	2015	PT Bank Central Asia Tbk	BBCA	3.80%
23.	2015	PT Bank Mandiri (Persero) Tbk	BMRI	3.15%
24.	2015	PT Bank Negara Indonesia (Persero) Tbk	BBNI	2.60%
25.	2015	PT Bank OCBP NISP Tbk	NISP	1.68%
26.	2015	PT Bank Rakyat Indonesia (Persero) Tbk	BBRI	4.19%
27.	2015	PT Bank Tabungan Negara (Persero Tbk)	BBTN	1.61%
28.	2015	PT Bank BJB Tbk	BJBR	2.04%
29.	2015	PT Bank Permata Tbk	BNLI	0.20%
30.	2016	PT Bank Mandiri (Persero) Tbk	BMRI	1.95%
31.	2016	PT Bank Tabungan Negara (Persero Tbk)	BBTN	1.76%

Appendix 5 List of Data Processing Result

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Credit Risk	31	-5.78	-3.20	-4.1370	.74176
Market Risk	31	.0400	.0855	.058081	.0130335
Liquidity Risk	31	.6860	1.0886	.883584	.0970988
Remuneration	31	24.63	26.69	25.7947	.60918
Corporate Governance	31	81.61	93.29	86.9642	3.15651
Firm Performance	31	.0020	.0515	.027900	.0122679
Valid N (listwise)	31				

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.950 ^a	.903	.883	.0041901	1.782

- a. Predictors: (Constant), Corporate Governance, Liquidity Risk, Market Risk, Credit Risk, Remuneration
 b. Dependent Variable: Firm Performance

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.004	5	.001	46.434	.000 ^a
	Residual	.000	25	.000		
	Total	.005	30			

- a. Predictors: (Constant), Corporate Governance, Liquidity Risk, Market Risk, Credit Risk, Remuneration
 b. Dependent Variable: Firm Performance

Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	-.039	.069		-.570	.574		
	Credit Risk	-.006	.002	-.362	-3.919	.001	.455	2.199
	Market Risk	.836	.092	.888	9.088	.000	.407	2.454
	Liquidity Risk	-.022	.014	-.172	-1.536	.137	.309	3.237
	Remuneration	-.005	.003	-.228	-1.404	.173	.148	6.753
	Corporate Governance	.002	.000	.388	3.709	.001	.355	2.818

- a. Dependent Variable: Firm Performance

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		31
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	.00382499
Most Extreme Differences	Absolute	.127
	Positive	.127
	Negative	-.121
Kolmogorov-Smirnov Z		.709
Asymp. Sig. (2-tailed)		.697

a. Test distribution is Normal.

b. Calculated from data.

Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.024	.045		-.540	.594
	Credit Risk	.001	.001	.360	1.276	.214
	Market Risk	-.064	.060	-.314	-1.055	.302
	Liquidity Risk	-.002	.009	-.088	-.257	.799
	Remuneration	.002	.002	.441	.893	.380
	Corporate Governance	.000	.000	-.153	-.481	.635

a. Dependent Variable: Abs_RES