

LAMPIRAN

Lampiran 1. Sampel Penelitian

Nama Bank, Kode Saham dan Alamat *Website*

No	Bank	Kode Saham	Website
1	Bank Rakyat Indonesia Agroniaga	AGRO	www.briagro.co.id
2	Bank Artha Graha Internasional	INPC	www.arthagraha.com
3	Bank Bukopin	BBKP	www.bukopin.co.id
4	Bank Bumi Arta	BNBA	www.bankbba.co.id
5	Bank MNC Internasional	BABP	www.mncbank.co.id
6	Bank Central Asia	BBCA	www.bca.co.id
7	Bank Cimb Niaga	BNGA	www.cimbniaga.com
8	Bank Danamon Indonesia	BDMN	www.danamon.co.id
9	Bank Woori Saudara Indonesia 1906	SDRA	http://bankwoorisaudara.com
10	Bank Internasional Indonesia	BNII	www.maybank.co.id
11	Bank Maspion Indonesia	BMAS	www.bankmaspion.co.id
12	Bank Mayapada Internasional	MAYA	www.bankmayapada.com
13	Bank Mega	MEGA	www.bankmega.com
14	Bank Mestika Dharma	BBMD	www.bankmestika.co.id
15	Bank Mutiara	BCIC	www.jtrustbank.co.id
16	Bank Nusantara Parahyangan	BBNP	www.bankbnp.com
17	Bank OCBC Nisp	NISP	www.ocbcnisp.com
18	Pan Indonesia Bank	PNBN	www.panin.co.id
19	Bank Permata	BNLI	www.permatabank.com
20	Bank Sinarmas	BSIM	www.banksinarmas.com
21	Bank Capital Indonesia	BACA	www.bankcapital.co.id
22	Bank Agris	AGRS	www.bankagris.co.id
23	Bank Windu Kentjana Internasional	MCOR	http://idn.ccb.com

Lampiran 2. Data Penelitian

No	Kode	Tahun	ROA	LFR	GCG	BOPO	CAR
1	AGRO	2014	0.013367438	0.901719488	2	0.873109756	0.190619725
2	AGRO	2015	0.013245888	0.88086222	2	0.886341079	0.221188192
3	AGRO	2016	0.012415715	0.886811603	2	0.875932238	0.236790251
4	AGRO	2017	0.011860941	0.84997759	2	0.864818915	0.295771286
5	INPC	2014	0.007580027	0.876187304	2	0.9180195	0.156871143
6	INPC	2015	0.00335432	0.807528561	2	0.963209951	0.159488883
7	INPC	2016	0.003524951	0.863887965	2	0.957683029	0.199206688
8	INPC	2017	0.003135066	0.828872975	2	0.95872965	0.174437989
9	BBKP	2014	0.012284699	0.845112546	2	0.882595506	0.142051316
10	BBKP	2015	0.012490958	0.833485139	2	0.87636727	0.135637348
11	BBKP	2016	0.012875643	0.821857135	2	0.871124151	0.150257598
12	BBKP	2017	0.001144453	0.789694084	2	0.988304548	0.105233322
13	BNBA	2014	0.01368302	0.79445449	2	0.873156575	0.150738512
14	BNBA	2015	0.01182316	0.827849283	2	0.882620102	0.255749859
15	BNBA	2016	0.014953017	0.790304907	2	0.857826445	0.251522835
16	BNBA	2017	0.01744623	0.821001188	2	0.828077102	0.256710012
17	BABP	2014	-0.007426409	0.809010071	2	1.086551149	0.17786395
18	BABP	2015	0.000921809	0.725460238	3	0.989327653	0.178301687
19	BABP	2016	0.001005932	0.766521167	3	0.955886743	0.195397033
20	BABP	2017	-0.084631239	0.788120441	3	1.806546661	0.125844282
21	BBCA	2014	0.037545662	0.769440232	1	0.611650188	0.172375465
22	BBCA	2015	0.038119367	0.813476734	1	0.616587067	0.190291888
23	BBCA	2016	0.038181942	0.780878371	1	0.597080917	0.222134673
24	BBCA	2017	0.03886176	0.803525291	1	0.576951587	0.235966517
25	BNGA	2014	0.013725063	0.9382594	2	0.873653438	0.153895938
26	BNGA	2015	0.002386459	0.922850209	2	0.972384022	0.161560385
27	BNGA	2016	0.011800669	0.943521756	2	0.887136505	0.17713964
28	BNGA	2017	0.01560246	0.88881017	2	0.827504676	0.182247272
29	BDMN	2014	0.018157271	0.848510882	2	0.859655259	0.178615378
30	BDMN	2015	0.017449639	0.823695028	2	0.860469447	0.196693012
31	BDMN	2016	0.025234761	0.849092866	2	0.814292908	0.209277969
32	BDMN	2017	0.030108872	0.865186577	2	0.78222002	0.220498885
33	SDRA	2014	0.011489112	1.005177205	2	0.553045166	0.205291867
34	SDRA	2015	0.018087044	0.965996576	2	0.791485157	0.188161397
35	SDRA	2016	0.018536334	1.097413899	2	0.793847824	0.171784513
36	SDRA	2017	0.021984823	1.110840196	2	0.735995619	0.248643749
37	BNII	2014	0.006697211	0.889625355	1	0.937066637	0.157240582
38	BNII	2015	0.009802263	0.846687225	2	0.911757342	0.151676861

No	Kode	Tahun	ROA	LFR	GCG	BOPO	CAR
39	BNII	2016	0.01566269	0.884946545	2	0.834815775	0.167724887
40	BNII	2017	0.014543372	0.866736692	2	0.857186159	0.175345429
41	BMAS	2014	0.006986243	0.771966325	2	0.926572465	0.194250501
42	BMAS	2015	0.010227225	0.92957223	2	0.894826742	0.193313879
43	BMAS	2016	0.016783504	0.998753248	2	0.837849355	0.24322562
44	BMAS	2017	0.015386085	0.971406996	2	0.828291449	0.215873284
45	MAYA	2014	0.016042877	0.812454614	2	0.842370407	0.104361243
46	MAYA	2015	0.018564531	0.82993674	2	0.826211327	0.129663248
47	MAYA	2016	0.017870079	0.913961276	2	0.828806832	0.133382058
48	MAYA	2017	0.012176587	0.900797238	2	0.871752233	0.141067019
49	MEGA	2014	0.010472664	0.614140748	2	0.912491156	0.162563495
50	MEGA	2015	0.018157067	0.62160599	2	0.859539704	0.239230693
51	MEGA	2016	0.021911047	0.51370273	2	0.817901819	0.262210985
52	MEGA	2017	0.020039112	0.539559879	2	0.812885204	0.241071045
53	BBMD	2014	0.036471091	1.012952086	2	0.658540049	0.266631197
54	BBMD	2015	0.032819723	1.016053052	2	0.685751635	0.28262181
55	BBMD	2016	0.022654639	0.809342161	3	0.784787784	0.35117317
56	BBMD	2017	0.029918581	0.810158173	2	0.690389031	0.352097983
57	BCIC	2014	-0.052825492	0.711389106	4	1.393514928	0.136510976
58	BCIC	2015	-0.049436785	0.849959971	3	1.559103621	0.154937036
59	BCIC	2016	-0.044330817	0.948781039	2	1.329346199	0.15275485
60	BCIC	2017	0.006895216	0.870923313	2	0.932859963	0.141519992
61	BBNP	2014	0.013776568	0.852036111	2	0.883700009	0.166029924
62	BBNP	2015	0.010485724	0.901705967	2	0.917018452	0.180736779
63	BBNP	2016	0.001566718	0.841789233	2	0.982582442	0.205716989
64	BBNP	2017	-0.009119076	0.939865248	2	1.076491959	0.175004439
65	NISP	2014	0.017229027	0.899789398	2	0.796809325	0.187398937
66	NISP	2015	0.016612337	0.92343714	2	0.801416129	0.173177836
67	NISP	2016	0.017012766	0.855275546	1	0.798480643	0.187398937
68	NISP	2017	0.018713533	0.886176983	1	0.770787707	0.175087803
69	PNBN	2014	0.020147395	0.862187444	2	0.806702131	0.173009223
70	PNBN	2015	0.013421127	0.892378398	2	0.865112375	0.201296942
71	PNBN	2016	0.016599383	0.852802985	2	0.828880915	0.204897305
72	PNBN	2017	0.013877625	0.831691251	2	0.847665127	0.219901531
73	BNLI	2014	0.011039787	0.892917353	2	0.883745203	0.13786597
74	BNLI	2015	0.001606744	0.886094356	2	0.983994673	0.152099144
75	BNLI	2016	-0.052160719	0.816349075	3	1.516433638	0.158959969
76	BNLI	2017	0.00641234	0.886124432	2	0.934648541	0.183947793
77	BSIM	2014	0.009449636	0.843735428	1	0.901792226	0.183794353
78	BSIM	2015	0.008574246	0.777995782	2	0.915409802	0.143702765

No	Kode	Tahun	ROA	LFR	GCG	BOPO	CAR
79	BSIM	2016	0.015825215	0.771929736	2	0.861402451	0.167033885
80	BSIM	2017	0.013401459	0.794693644	2	0.888262793	0.18313337
81	BACA	2014	0.010689407	0.584030188	2	0.879770134	0.164347972
82	BACA	2015	0.009840123	0.55900673	2	0.901880822	0.177009512
83	BACA	2016	0.008870369	0.552166844	2	0.899689925	0.206430895
84	BACA	2017	0.007017841	0.504311293	2	0.909535745	0.225571321
85	AGRS	2014	0.002008253	0.700220128	2	0.975293642	0.175832808
86	AGRS	2015	0.00152939	0.788660825	2	0.984462249	0.173473623
87	AGRS	2016	0.00154263	0.845378914	2	0.98360424	0.16812171
88	AGRS	2017	-0.001880275	0.844634075	2	1.020086119	0.171002987
89	MCOR	2014	0.007313305	0.843661982	2	0.929695822	0.141488528
90	MCOR	2015	0.009567533	0.868561702	2	0.910705878	0.163873331
91	MCOR	2016	0.006481396	0.864650032	2	0.931744807	0.194251275
92	MCOR	2017	0.004770299	0.795216684	3	0.938002838	0.157481627

Lampiran 3. Statistik Deskriptif

Date: 12/31/18

Time: 11:11

Sample: 2014 2017

	ROA	LFR	GCG	BOPO	CAR
Mean	0.009544	0.835112	2.010870	0.899028	0.188085
Median	0.012350	0.846033	2.000000	0.878069	0.177502
Maximum	0.038862	1.110840	4.000000	1.806547	0.352098
Minimum	-0.084631	0.504311	1.000000	0.553045	0.104361
Std. Dev.	0.018809	0.111674	0.456806	0.183664	0.045448
Skewness	-2.536277	-0.855876	0.739610	2.297791	1.237882
Kurtosis	11.82061	4.820427	7.835108	11.39068	5.268644
Jarque-Bera	396.8805	23.93552	98.00439	350.8379	43.22525
Probability	0.000000	0.000006	0.000000	0.000000	0.000000
Sum	0.878038	76.83028	185.0000	82.71061	17.30379
Sum Sq. Dev.	0.032195	1.134874	18.98913	3.069656	0.187966
Observations	92	92	92	92	92

Lampiran 4. Uji Chow

Redundant Fixed Effects Tests

Pool: BANK

Test cross-section fixed effects

Effects Test	Statistic	d.f.	Prob.
Cross-section F	2.076124	(22,65)	0.0122
Cross-section Chi-square	48.963166	22	0.0008

Cross-section fixed effects test equation:

Dependent Variable: ROA?

Method: Panel Least Squares

Date: 01/07/19 Time: 19:48

Sample: 2014 2017

Included observations: 4

Cross-sections included: 23

Total pool (balanced) observations: 92

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.103832	0.005616	18.48778	0.0000
LFR?	-0.007005	0.004205	-1.666050	0.0993
GCG?	-0.001702	0.001320	-1.289056	0.2008
BOPO?	-0.096539	0.003604	-26.78418	0.0000
CAR?	0.009441	0.011578	0.815422	0.4171
R-squared	0.947045	Mean dependent var		0.009544
Adjusted R-squared	0.944610	S.D. dependent var		0.018809
S.E. of regression	0.004427	Akaike info criterion		-7.949472
Sum squared resid	0.001705	Schwarz criterion		-7.812418
Log likelihood	370.6757	Hannan-Quinn criter.		-7.894156
F-statistic	388.9769	Durbin-Watson stat		1.427373
Prob(F-statistic)	0.000000			

Lampiran 5. Uji Hausman

Correlated Random Effects - Hausman Test

Pool: BANK

Test cross-section random effects

Test Summary	Chi-Sq. Statistic	Chi-Sq. d.f.	Prob.
Cross-section random	4.104617	4	0.3920

Cross-section random effects test comparisons:

Variable	Fixed	Random	Var(Diff.)	Prob.
LFR?	0.011100	-0.004248	0.000076	0.0777
GCG?	-0.000888	-0.001769	0.000001	0.3466
BOPO?	-0.096170	-0.096244	0.000004	0.9716
CAR?	-0.000444	0.006521	0.000169	0.5918

Cross-section random effects test equation:

Dependent Variable: ROA?

Method: Panel Least Squares

Date: 01/07/19 Time: 19:48

Sample: 2014 2017

Included observations: 4

Cross-sections included: 23

Total pool (balanced) observations: 92

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.088602	0.011458	7.732936	0.0000
LFR?	0.011100	0.010100	1.099049	0.2758
GCG?	-0.000888	0.001606	-0.552904	0.5822
BOPO?	-0.096170	0.004119	-23.34551	0.0000
CAR?	-0.000444	0.018226	-0.024388	0.9806

Effects Specification

Cross-section fixed (dummy variables)

R-squared	0.968899	Mean dependent var	0.009544
Adjusted R-squared	0.956459	S.D. dependent var	0.018809
S.E. of regression	0.003925	Akaike info criterion	-8.003419
Sum squared resid	0.001001	Schwarz criterion	-7.263329

Log likelihood	395.1573	Hannan-Quinn criter.	-7.704712
F-statistic	77.88389	Durbin-Watson stat	2.481912
Prob(F-statistic)	0.000000		

Lampiran 6. Uji *Lagrange Multiplier*

Lagrange multiplier (LM) test for panel data

Date: 12/31/18 Time: 10:12

Sample: 2014 2017

Total panel observations: 92

Probability in ()

Null (no rand. effect) Alternative	Cross-section One-sided	Period One-sided	Both
Breusch-Pagan	3.947350 (0.0469)	0.027152 (0.8691)	3.974502 (0.0462)
Honda	1.986794 (0.0235)	-0.164777 (0.5654)	1.288360 (0.0988)
King-Wu	1.986794 (0.0235)	-0.164777 (0.5654)	0.533671 (0.2968)
GHM	-- --	-- --	3.947350 (0.0582)

Lampiran 7. *Common Effect Model*

Dependent Variable: ROA?

Method: Pooled Least Squares

Date: 01/07/19 Time: 19:47

Sample: 2014 2017

Included observations: 4

Cross-sections included: 23

Total pool (balanced) observations: 92

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.103832	0.005616	18.48778	0.0000
LFR?	-0.007005	0.004205	-1.666050	0.0993
GCG?	-0.001702	0.001320	-1.289056	0.2008
BOPO?	-0.096539	0.003604	-26.78418	0.0000
CAR?	0.009441	0.011578	0.815422	0.4171
R-squared	0.947045	Mean dependent var		0.009544
Adjusted R-squared	0.944610	S.D. dependent var		0.018809
S.E. of regression	0.004427	Akaike info criterion		-7.949472
Sum squared resid	0.001705	Schwarz criterion		-7.812418
Log likelihood	370.6757	Hannan-Quinn criter.		-7.894156
F-statistic	388.9769	Durbin-Watson stat		1.427373
Prob(F-statistic)	0.000000			

Lampiran 8. *Fixed Effect Model*

Dependent Variable: ROA?

Method: Pooled Least Squares

Date: 01/07/19 Time: 19:47

Sample: 2014 2017

Included observations: 4

Cross-sections included: 23

Total pool (balanced) observations: 92

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.088602	0.011458	7.732936	0.0000
LFR?	0.011100	0.010100	1.099049	0.2758
GCG?	-0.000888	0.001606	-0.552904	0.5822
BOPO?	-0.096170	0.004119	-23.34551	0.0000
CAR?	-0.000444	0.018226	-0.024388	0.9806
Fixed Effects (Cross)				
_AGRO--C	0.000388			
_INPC--C	-0.000417			
_BBKP--C	0.000796			
_BNBA--C	0.001524			
_BABP--C	-0.000865			
_BBCA--C	-0.000479			
_BNGA--C	-0.000515			
_BDMN--C	0.006343			
_SDRA--C	-0.011703			
_BNII--C	0.000151			
_BMAS--C	-0.000727			
_MAYA--C	0.000802			
_MEGA--C	0.006379			
_BBMD--C	0.001663			
_BCIC--C	-0.005026			
_BBNP--C	0.000420			
_NISP--C	-0.003536			
_PNBN--C	0.000233			
_BNLI--C	-0.000636			
_BSIM--C	0.001748			
_BACA--C	0.002594			
_AGRS--C	0.000519			
_MCOR--C	0.000345			

Effects Specification

Cross-section fixed (dummy variables)

R-squared	0.968899	Mean dependent var	0.009544
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Adjusted R-squared	0.956459	S.D. dependent var	0.018809
S.E. of regression	0.003925	Akaike info criterion	-8.003419
Sum squared resid	0.001001	Schwarz criterion	-7.263329
Log likelihood	395.1573	Hannan-Quinn criter.	-7.704712
F-statistic	77.88389	Durbin-Watson stat	2.481912
Prob(F-statistic)	0.000000		

Lampiran 9. *Random Effect Model*

Dependent Variable: ROA?

Method: Pooled EGLS (Cross-section random effects)

Date: 01/07/19 Time: 19:47

Sample: 2014 2017

Included observations: 4

Cross-sections included: 23

Total pool (balanced) observations: 92

Swamy and Arora estimator of component variances

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.101949	0.006504	15.67521	0.0000
LFR?	-0.004248	0.005131	-0.827882	0.4100
GCG?	-0.001769	0.001304	-1.356441	0.1785
BOPO?	-0.096244	0.003551	-27.10607	0.0000
CAR?	0.006521	0.012785	0.510092	0.6113
Random Effects (Cross)				
_AGRO--C	0.000405			
_INPC--C	-9.76E-05			
_BBKP--C	0.000542			
_BNBA--C	0.000455			
_BABP--C	-0.000569			
_BBCA--C	-0.001209			
_BNGA--C	0.000536			
_BDMN--C	0.003563			
_SDRA--C	-0.004786			
_BNII--C	0.000367			
_BMAS--C	0.000205			
_MAYA--C	0.000923			
_MEGA--C	0.001147			
_BBMD--C	0.001206			
_BCIC--C	-0.002166			
_BBNP--C	0.000670			
_NISP--C	-0.001713			
_PNBN--C	0.000286			
_BNLI--C	0.000187			
_BSIM--C	0.000591			
_BACA--C	-0.001017			
_AGRS--C	4.38E-06			
_MCOR--C	0.000470			
Effects Specification			S.D.	Rho

Cross-section random	0.002194	0.2381
Idiosyncratic random	0.003925	0.7619

Weighted Statistics

R-squared	0.934817	Mean dependent var	0.006362
Adjusted R-squared	0.931820	S.D. dependent var	0.015040
S.E. of regression	0.003927	Sum squared resid	0.001342
F-statistic	311.9244	Durbin-Watson stat	1.809063
Prob(F-statistic)	0.000000		

Unweighted Statistics

R-squared	0.946708	Mean dependent var	0.009544
Sum squared resid	0.001716	Durbin-Watson stat	1.414783
