LAMPIRAN

Lampiran 1. Perusahaan Sampel

NO	KODE SAHAM	NAMA BANK
1	AGRO	Bank Rakyat Indonesia Agroniaga
2	AGRS	Bank Agris
3	BABP	Bank MNC Internasional
4	BACA	Bank Capital Indonesia
5	BBCA	Bank Central Asia
6	BBHI	Bank Negara Indonesia
7	BBKP	Bank Bukopin
8	BBMD	Bank Mestika Dharma
9	BBNI	Bank Negara Indonesia
10	BBNP	Bank Nusantara Parahyangan
11	BBRI	Bank Rakyat Indonesia
12	BBTN	Bank Tabungan Negara
13	BBYB	Bank Yudha Bhakti
14	BCIC	Bank Mutiara
15	BDMN	Bank Danamon Indonesia
16	BEKS	Bank Pembangunan Daerah Banten
17	BGTG	Bank Ganesha
18	BINA	Bank Ina Perdana
19	BJBR	BPD Jawa Barat dan Banten

NO	KODE SAHAM	NAMA BANK
20	BJTM	BPD Jawa Timur
21	BKSW	Bank QNB Indonesia
22	BMAS	Bank Maspion Indonesia
23	BMRI	Bank Mandiri (Persero)
24	BNBA	Bank Bumi Arta
25	BNGA	Bank Cimb Niaga
26	BNII	Bank Internasional Indonesia
27	BNLI	Bank Permata
28	BSIM	Bank Sinarmas
29	BSWD	Bank of India Indonesia
30	BTPN	Bank Tabungan Pensiunan Nasional
31	BVIC	Bank Victoria International
32	DNAR	Bank Dinar Indonesia
33	INPC	Bank Artha Graha Internasional
34	MAYA	Bank Mayapada Internasional
35	MCOR	Bank Windu Kentjana Internasional
36	MEGA	Bank Mega
37	NAGA	Bank Mitraniaga
38	NISP	Bank OCBC Nisp
39	PNBN	Pan Indonesia Bank
40	SDRA	Bank Woori Saudara Indonesia 1906

Lampiran 2. Data Penelitian

No	Emiten	Tahun	ROA (Y)	LDR (X1)	NPL (X2)	CAR (X3)	GCG (X4)
1	_AGRO	2013	0.0166	0.897661	0.0227	0.216	2
2	_AGRO	2014	0.0147	0.901719	0.0202	0.1906	2
3	_AGRO	2015	0.0155	0.880862	0.019	0.2212	2
4	_AGRO	2016	0.0091	0.886812	0.0288	0.2368	2
5	_AGRO	2017	0.0073	0.884051	0.0259	0.2958	2
6	_AGRS	2014	0.0026	0.700061	0.0066	0.1841	2
7	_AGRS	2015	0.0017	0.785595	0.0147	0.1823	2
8	_AGRS	2016	0.0015	0.840845	0.0333	0.1717	2
9	_AGRS	2017	-0.002	0.838123	0.0496	0.1864	2
10	_BABP	2013	-0.0093	0.786871	0.0488	0.1309	4
11	_BABP	2014	-0.0082	0.792409	0.0588	0.1779	2
12	_BACA	2013	0.0159	0.635199	0.0037	0.2013	2
13	_BACA	2015	0.011	0.559007	0.0079	0.177	2
14	_BACA	2016	0.01	0.553502	0.0317	0.2064	2
15	_BACA	2017	0.0079	0.506113	0.0277	0.2256	2
16	_BBCA	2013	0.038	0.762639	0.004	0.157	1
17	_BBCA	2014	0.039	0.77374	0.006	0.169	1
18	_BBCA	2015	0.038	0.818389	0.007	0.187	1

No	Emiten	Tahun	ROA (Y)	LDR (X1)	NPL (X2)	CAR (X3)	GCG (X4)
19	_BBCA	2016	0.04	0.784511	0.013	0.219	1
20	_BBCA	2017	0.039	0.804503	0.015	0.231	1
21	_BBHI	2015	-0.282	0.9423	0.071	0.219	2
22	_BBHI	2016	0.0053	0.8904	0.0283	0.2173	2
23	_BBHI	2017	0.0069	0.9974	0.0318	0.196	2
24	_BBKP	2013	0.013456	0.868134	0.0226	0.1512	2
25	_BBKP	2014	0.009194	0.831062	0.0278	0.142	2
26	_BBKP	2015	0.010219	0.851623	0.0283	0.1356	2
27	_BBKP	2016	0.008839	0.846165	0.0377	0.1503	2
28	_BBMD	2013	0.0542	1.0235	0.0216	0.2699	2
29	_BBMD	2014	0.0386	1.013	0.0216	0.2635	2
30	_BBMD	2015	0.0353	1.0161	0.0226	0.2826	2
31	_BBMD	2016	0.023	0.8093	0.0359	0.3512	3
32	_BBMD	2017	0.0319	0.8102	0.0258	0.3468	2
33	_BBNI	2013	0.034	0.853	0.022	0.151	2
34	_BBNI	2014	0.035	0.878	0.02	0.162	2
35	_BBNI	2015	0.026	0.878	0.027	0.195	2
36	_BBNI	2016	0.027	0.904	0.03	0.194	2
37	_BBNI	2017	0.027	0.856	0.023	0.185	2
38	_BBNP	2013	0.010538	0.845414	0.0045	0.1575	2

No	Emiten	Tahun	ROA (Y)	LDR (X1)	NPL (X2)	CAR (X3)	GCG (X4)
39	_BBNP	2014	0.010195	0.852036	0.0141	0.166	2
40	_BBNP	2015	0.007763	0.901706	0.0398	0.1807	2
41	_BBNP	2016	0.00343	0.841789	0.0407	0.2057	2
42	_BBNP	2017	-0.00787	0.939865	0.045	0.175	2
43	_BBRI	2013	0.0503	0.8854	0.0155	0.1699	1
44	_BBRI	2014	0.0473	0.8168	0.0169	0.1831	1
45	_BBRI	2015	0.0419	0.8688	0.0202	0.2059	1
46	_BBRI	2017	0.0369	0.8813	0.021	0.2296	2
47	_BBTN	2013	0.0179	1.0442	0.0304	0.1562	3
48	_BBTN	2014	0.0114	1.0886	0.0276	0.1464	2
49	_BBTN	2015	0.0161	1.0266	0.0211	0.1697	2
50	_BBTN	2017	0.0171	1.0311	0.0166	0.1887	2
51	_BBYB	2014	0.0069	0.861031	0.0235	0.1523	2
52	_BBYB	2015	0.0116	0.889528	0.0185	0.157	2
53	_BBYB	2016	0.0253	0.957905	0.0248	0.2138	2
54	_BBYB	2017	0.0043	0.945688	0.0207	0.1818	3
55	_BCIC	2013	-0.07794	0.963119	0.1228	0.1403	4
56	_BCIC	2014	-0.0522	0.711389	0.1224	0.1348	4
57	_BCIC	2015	-0.05128	0.84996	0.0371	0.1549	2
58	_BCIC	2016	-0.00683	0.963307	0.0698	0.1528	2

No	Emiten	Tahun	ROA (Y)	LDR (X1)	NPL (X2)	CAR (X3)	GCG (X4)
59	_BCIC	2017	0.008	0.8887	0.0294	0.1415	2
60	_BDMN	2014	0.0019	1.175212	0.0015	0.179	2
61	_BDMN	2016	0.0025	1.147948	0.0018	0.209	2
62	_BDMN	2017	0.0031	1.192267	0.0018	0.221	2
63	_BEKS	2013	0.00122	0.8846	0.00339	0.1156	2
64	_BEKS	2014	-0.00159	0.8611	0.00485	0.1005	2
65	_BEKS	2015	-0.00529	0.8077	0.00491	0.0802	4
66	_BEKS	2016	-0.00958	0.8385	0.00476	0.1322	3
67	_BEKS	2017	-0.00143	0.9195	0.00467	0.1022	3
68	_BGTG	2016	0.00162	0.889296	0.0008	0.3493	3
69	_BINA	2013	0.008	0.889246	0.0039	0.1671	2
70	_BINA	2015	0.0105	0.839533	0.0082	0.1966	2
71	_BINA	2016	0.0102	0.765232	0.0229	0.3036	2
72	_BJBR	2013	0.0261	0.9647	0.0283	0.1651	2
73	_BJBR	2014	0.0192	0.9318	0.0415	0.1608	2
74	_BJBR	2015	0.0204	0.8813	0.0291	0.1621	2
75	_BJBR	2016	0.0222	0.867	0.0169	0.1843	2
76	_BJBR	2017	0.0201	0.8336	0.0154	0.1847	2
77	_BJTM	2013	0.024944	0.849796	0.0344	0.2373	2
78	_BJTM	2014	0.024714	0.865365	0.0331	0.2217	3

No	Emiten	Tahun	ROA (Y)	LDR (X1)	NPL (X2)	CAR (X3)	GCG (X4)
79	_BJTM	2015	0.020664	0.82921	0.0429	0.2122	2
80	_BJTM	2016	0.023894	0.904776	0.0477	0.2388	2
81	_BKSW	2013	0.0009	1.133	0.001	0.1874	1
82	_BKSW	2014	0.00105	0.9347	0.0023	0.151	2
83	_BKSW	2016	-0.0334	0.9454	0.0686	0.1646	2
84	_BKSW	2017	-0.0374	0.7037	0.0185	0.203	1
85	_BMAS	2013	0.0112	0.8573	0.0061	0.2101	2
86	_BMAS	2015	0.0082	0.9296	0.005	0.1933	2
87	_BMAS	2016	0.0167	0.9988	0.0081	0.2432	2
88	_BMAS	2017	0.016	0.9714	0.0138	0.2159	2
89	_BMRI	2013	0.0366	1.305557	0.0037	0.1493	1
90	_BMRI	2014	0.0357	1.226701	0.0044	0.166	2
91	_BMRI	2015	0.0315	1.275325	0.006	0.186	1
92	_BMRI	2017	0.0272	1.958445	0.0106	0.2164	1
93	_BNBA	2013	0.0205	0.839616	0.0021	0.1699	2
94	_BNBA	2015	0.0133	0.827849	0.0078	0.2557	2
95	_BNBA	2016	0.0152	0.790305	0.0182	0.2515	2
96	_BNBA	2017	0.0173	0.821001	0.017	0.2567	2
97	_BNGA	2013	0.0276	0.958756	0.0223	0.1536	1
98	_BNGA	2014	0.0133	1.009502	0.039	0.1558	2

No	Emiten	Tahun	ROA (Y)	LDR (X1)	NPL (X2)	CAR (X3)	GCG (X4)
99	_BNGA	2015	0.0047	0.993412	0.0374	0.1628	2
100	_BNGA	2016	0.0109	0.997289	0.0389	0.1796	2
101	_BNGA	2017	0.017	1.022696	0.0375	0.186	2
102	_BNII	2013	0.0174	0.8704	0.0211	0.1274	1
103	_BNII	2014	0.0068	0.9267	0.0223	0.1576	2
104	_BNII	2015	0.0101	0.8614	0.0367	0.1517	2
105	_BNII	2016	0.016	0.8892	0.0342	0.1677	2
106	_BNII	2017	0.0148	0.8812	0.0281	0.1753	2
107	_BNLI	2013	0.016	0.892	0.0104	0.1428	2
108	_BNLI	2014	0.012	0.891	0.017	0.136	2
109	_BNLI	2015	0.002	0.878	0.027	0.15	2
110	_BNLI	2016	-0.039	0.805	0.088	0.156	3
111	_BNLI	2017	0.006	0.875	0.046	0.181	2
112	_BSIM	2013	0.0171	0.7872	0.025	0.2182	2
113	_BSIM	2014	0.0102	0.8388	0.03	0.1838	2
114	_BSIM	2015	0.0095	0.7804	0.0395	0.1437	2
115	_BSIM	2016	0.0172	0.7747	0.021	0.157	2
116	_BSIM	2017	0.0126	0.8057	0.0379	0.1831	2
117	_BSWD	2013	0.022629	0.938	0.0159	0.1526	2
118	_BSWD	2014	0.02042	0.8806	0.0117	0.1539	2

No	Emiten	Tahun	ROA (Y)	LDR (X1)	NPL (X2)	CAR (X3)	GCG (X4)
119	_BSWD	2015	-0.00734	0.8206	0.089	0.2385	3
120	_BSWD	2016	-0.11037	0.827	0.1582	0.345	3
121	_BSWD	2017	-0.02832	0.6778	0.048	0.3717	3
122	_BTPN	2013	0.045	0.883	0.0067	0.231	2
123	_BTPN	2014	0.036	0.975	0.007	0.232	2
124	_BTPN	2015	0.031	0.972	0.007	0.238	2
125	_BTPN	2016	0.031	0.954	0.008	0.25	2
126	_BTPN	2017	0.021	0.962	0.009	0.246	2
127	_BVIC	2013	0.0197	0.7339	0.007	0.1795	2
128	_BVIC	2014	0.008	0.7025	0.0352	0.1835	2
129	_BVIC	2015	0.0065	0.7017	0.0448	0.193	2
130	_BVIC	2016	0.0052	0.6838	0.0389	0.2458	2
131	_BVIC	2017	0.0064	0.7025	0.0385	0.1817	2
132	_DNAR	2015	0.01	0.7729	0.0074	0.305	2
133	_DNAR	2016	0.0083	0.8191	0.0141	0.2684	2
134	_DNAR	2017	0.0057	0.6957	0.0258	0.2583	2
135	_INPC	2013	0.0139	0.884186	0.0179	0.1731	2
136	_INPC	2014	0.0079	0.869442	0.0192	0.1595	2
137	_INPC	2015	0.0033	0.796975	0.0233	0.152	2
138	_INPC	2016	0.0035	0.851088	0.0277	0.1992	2

No	Emiten	Tahun	ROA (Y)	LDR (X1)	NPL (X2)	CAR (X3)	GCG (X4)
139	_INPC	2017	0.0031	0.811074	0.0611	0.1744	2
140	_MAYA	2013	0.016046	0.856059	0.0104	0.1407	2
141	_MAYA	2014	0.012053	0.812361	0.0146	0.1044	2
142	_MAYA	2015	0.013789	0.829937	0.0252	0.1297	2
143	_MAYA	2016	0.014018	0.913961	0.0211	0.1334	2
144	_MCOR	2013	0.0174	0.834495	0.0169	0.1468	2
145	_MCOR	2014	0.0079	0.843662	0.0271	0.1415	2
146	_MCOR	2015	0.0103	0.868562	0.0198	0.1639	2
147	_MCOR	2016	0.0069	0.864656	0.0303	0.1943	2
148	_MCOR	2017	0.0054	0.795217	0.0307	0.1575	2
149	_MEGA	2014	0.0116	0.6585	0.0218	0.1523	2
150	_MEGA	2015	0.0197	0.6505	0.0281	0.2285	2
151	_MEGA	2016	0.0236	0.5535	0.0344	0.2621	2
152	_MEGA	2017	0.0224	0.5647	0.0201	0.2411	2
153	_NAGA	2013	0.0039	0.5515	0.0018	0.2448	2
154	_NAGA	2014	0.0059	0.5197	0.0016	0.1853	2
155	_NAGA	2016	0.0076	0.5027	0.0238	0.1772	2
156	_NAGA	2017	0.0037	0.4202	0.0103	0.2027	2
157	_NISP	2013	0.0181	0.9249	0.0073	0.1928	2
158	_NISP	2014	0.0179	0.9359	0.0134	0.1874	2

No	Emiten	Tahun	ROA (Y)	LDR (X1)	NPL (X2)	CAR (X3)	GCG (X4)
159	_NISP	2015	0.0168	0.9805	0.013	0.1732	2
160	_NISP	2016	0.0185	0.8986	0.0188	0.1828	2
161	_NISP	2017	0.0196	0.9342	0.0179	0.1751	1
162	_PNBN	2013	0.014961	0.91761	0.0207	0.1674	2
163	_PNBN	2014	0.014965	0.887705	0.0201	0.173	2
164	_PNBN	2015	0.008562	0.857098	0.0244	0.2013	2
165	_PNBN	2016	0.009161	0.87659	0.0281	0.2049	2
166	_SDRA	2013	0.0514	1.4072	0.0048	0.2791	3
167	_SDRA	2016	0.0193	1.1045	0.0153	0.172	2
168	_SDRA	2017	0.0237	1.1107	0.0153	0.2486	2

Lampiran 3. Analisis Statistik Deskriptif

	ROA	LDR	NPL	CAR	GCG
Mean	0.010279	0.874407	0.024926	0.191972	2.023810
Median	0.012026	0.868681	0.021100	0.182950	2.000000
Maximum	0.054200	1.958445	0.158200	0.371700	4.000000
Minimum	-0.282	0.420200	0.000800	0.080200	1.000000
Std. Dev.	0.030295	0.165519	0.021919	0.049808	0.512740
Skewness	-5.96444	1.705354	2.778699	1.100884	1.107688
Kurtosis	54.63676	14.00852	14.48335	4.766453	7.798763
Jarque-Bera	19660.57	929.7434	1139.264	55.77695	195.5522
Probability	0.000000	0.000000	0.000000	0.000000	0.000000
Sum	1.726816	146.9003	4.187580	32.25130	340.0000
Sum Sq. Dev.	0.153267	4.575236	0.080235	0.414304	43.90476
Observations	168	168	168	168	168

Lampiran 4. Hasil Uji Chow

Redundant Fixed Effects Tests

Pool: A_DATA

Test cross-section fixed effects

Effects Test	Statistic	d.f.	Prob.
Cross-section F	2.895953	(39,124)	0.0000
Cross-section Chi-square	108.785806	39	0.0000

Cross-section fixed effects test equation:

Dependent Variable: ROA?

Method: Panel Least Squares

Date: 02/26/19   Time: 21:57

Sample: 2013 2017

Included observations: 5

Cross-sections included: 40

Total pool (unbalanced) observations: 168

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.029017	0.015929	1.821663	0.0703
LDR?	0.006075	0.011975	0.507284	0.6126
NPL?	-0.694283	0.099720	-6.962293	0.0000

CAR?	0.033990	0.039434	0.861936	0.3900
GCG?	-0.006557	0.004258	-1.539981	0.1255

		Mean dependent	
R-squared	0.318493	var	0.010279
Adjusted R-squared	0.301769	S.D. dependent var	0.030295
S.E. of regression	0.025314	Akaike info criterion	-4.485584
Sum squared resid	0.104453	Schwarz criterion	-4.392609
Log likelihood	381.7890	Hannan-Quinn criter.	-4.447850
F-statistic	19.04395	Durbin-Watson stat	1.214674
Prob(F-statistic)	0.000000		

Lampiran 5. Hasil Uji Hausman

Correlated Random Effects - Hausman Test

Pool: A_DATA

Test cross-section random effects

Test Summary	Chi-Sq. Statistic	Chi-Sq. d.f.	Prob.
Cross-section random	3.261151	4	0.5151

Cross-section random effects test comparisons:

Variable	Fixed	Random	Var(Diff.)	Prob.
LDR?	0.018891	0.008186	0.000346	0.5649
NPL?	-0.762361	-0.736616	0.004455	0.6997
CAR?	-0.035246	-0.005160	0.001849	0.4841
GCG?	0.001685	-0.002427	0.000008	0.1354

Cross-section random effects test equation:

Dependent Variable: ROA?

Method: Panel Least Squares

Date: 02/26/19   Time: 21:58

Sample: 2013 2017

Included observations: 5

Cross-sections included: 40

Total pool (unbalanced) observations: 168

Variable	Coefficient	Std. Error	t-Statistic	Prob.

C	0.016120	0.026634	0.605238	0.5461
LDR?	0.018891	0.023621	0.799742	0.4254
NPL?	-0.762361	0.121549	-6.272057	0.0000
CAR?	-0.035246	0.061897	-0.569423	0.5701
GCG?	0.001685	0.005157	0.326685	0.7445

Effects Specification

Cross-section fixed (dummy variables)

R-squared	0.643344	Mean dependent var	0.010279
Adjusted R-squared	0.519665	S.D. dependent var	0.030295
S.E. of regression	0.020996	Akaike info criterion	-4.668833
Sum squared resid	0.054664	Schwarz criterion	-3.850651
Log likelihood	436.1819	Hannan-Quinn criter.	-4.336775
F-statistic	5.201718	Durbin-Watson stat	2.246450
Prob(F-statistic)	0.000000		

Lampiran 6. *Random Effect Model*

Dependent Variable: ROA?

Method: Pooled EGLS (Cross-section random effects)

Date: 02/26/19   Time: 21:58

Sample: 2013 2017

Included observations: 5

Cross-sections included: 40

Total pool (unbalanced) observations: 168

Swamy and Arora estimator of component variances

Cross sections without valid observations dropped

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.026502	0.018190	1.456962	0.1471
LDR?	0.008186	0.014563	0.562131	0.5748
NPL?	-0.736616	0.101581	-7.251512	0.0000
CAR?	-0.005160	0.044524	-0.115887	0.9079
GCG?	-0.002427	0.004360	-0.556724	0.5785
Random Effects (Cross)				
_AGRO--C	0.001469			
_AGRS--C	-0.004639			
_BABP--C	0.002938			
_BACA--C	-0.000618			
_BBCA--C	0.011224			
_BBHI--C	-0.050813			
_BBKP--C	0.002639			
_BBMD--C	0.019872			
_BBNI--C	0.014047			
_BBNP--C	-0.001318			

_BBRI--C	0.018515
_BBTN--C	0.002951
_BBYB--C	0.000348
_BCIC--C	-0.004216
_BDMN--C	-0.015618
_BEKS--C	-0.018523
_BGTG--C	-0.007304
_BINA--C	-0.005402
_BJBR--C	0.009065
_BJTM--C	0.016939
_BKSW--C	-0.019821
_BMAS--C	-0.006002
_BMRI--C	0.001945
_BNBA--C	-0.001495
_BNGA--C	0.007820
_BNII--C	0.003828
_BNLI--C	-0.000228
_BSIM--C	0.006116
_BSWD--C	0.000909
_BTPN--C	0.007184
_BVIC--C	0.004928
_DNAR--C	-0.004043
_INPC--C	0.000467
_MAYA--C	-0.000572
_MCOR--C	0.000184
_MEGA--C	0.008604
_NAGA--C	-0.008227
_NISP--C	-0.000207
_PNBN--C	0.000768
_SDRA--C	0.006284

Effects Specification

		S.D.	Rho
Cross-section random		0.014562	0.3248
Idiosyncratic random		0.020996	0.6752

Weighted Statistics

R-squared	0.299297	Mean dependent var	0.005706
Adjusted R-squared	0.282102	S.D. dependent var	0.025055
S.E. of regression	0.021260	Sum squared resid	0.073674
F-statistic	17.40588	Durbin-Watson stat	1.680285
Prob(F-statistic)	0.000000		

Unweighted Statistics

R-squared	0.309565	Mean dependent var	0.010279
Sum squared resid	0.105821	Durbin-Watson stat	1.169839