

## Lampiran 1

### Daftar Perusahaan yang Dijadikan Sampel

No	Nama Perusahaan	KODE
1	Bank Rakyat Indonesia Agro Niaga Tbk	AGRO
2	Bank Artos Indonesia Tbk	ARTO
3	Bank MNC Internasional Tbk	BABP
4	Bank Capital Indonesia	BACA
5	Bank Central Asia Tbk	BBCA
6	Bank Mestika Dharma Tbk	BBMD
7	Bank Negara Indonesia (Persero) Tbk	BBNI
8	Bank Rakyat Indonesia (Persero) Tbk	BBRI
9	Bank Tabungan Negara (Persero) Tbk	BBTN
10	Bank Yudha Bhakti Tbk	BBYB
11	Bank J Trust Indonesia Tbk	BCIC
12	Bank Danamon Indonesia Tbk	BDMN
13	Bank Pundi Indonesia Tbk	BEKS
14	Bank INA Perdana Tbk	BINA
15	Bank Jabar Banten Tbk	BJBR
16	Bank QNB Indonesia Tbk	BKSW
17	Bank Maspion Indonesia Tbk	BMAS
18	Bank Mandiri (Persero) Tbk	BMRI
19	Bank Bumi Arta Tbk	BNBA
20	Bank CIMB Niaga Tbk	BNGA
21	Bank Maybank Indonesia	BNII
22	Bank Permata Tbk	BNLI
23	Bank Sinarmas Tbk	BSIM
24	Bank of India Indonesia Tbk	BSWD
25	Bank Tabungan Pensiunan Nasional Tbk	BTPN
26	Bank Victoria International Tbk	BVIC
27	Bank Dinar Indonesia Tbk	DNAR
28	Bank Artha Graha International Tbk	INPC
29	Bank Windu Kentjana International Tbk	MCOR
30	Bank Mega Tbk	MEGA
31	Bank OCBC NISP Tbk	NISP
32	Bank Pan Indonesia Tbk	PNBN
33	Bank Woori Saudara Indonesia 1906 Tbk	SDRA

## Lampiran 2

### Data Variabel Dependen dan Independen

Nama Perusahaan	KODE	Periode	ERM	KI	RA	RMC	KK	UP	LEV
Bank Rakyat Indonesia Agro Niaga Tbk	AGRO	2013	0,6389	0,6	1	1	0,80426	29,265	0,83667
		2014	0,6389	0,6	1	1	0,80424	29,485	0,86037
		2015	0,6389	0,5	1	1	0,87228	29,755	0,83832
Bank Artos Indonesia Tbk	ARTO	2013	0,7593	0,66667	0	0	0,4	34,1187	0,68367
		2014	0,7593	0,66667	0	0	0,4	34,3642	0,87628
		2015	0,7593	0,66667	0	0	0,4	34,2453	0,85621
Bank MNC Internasional Tbk	BABP	2013	0,9074	1	1	1	0,699	29,731	0,90645
		2014	0,9074	0,66667	1	1	0,5474	29,8749	0,00087
		2015	0,9074	0,66667	1	1	0,39206	30	0,00086
Bank Capital Indonesia	BACA	2013	0,7315	0,66667	0	0	0,3882	29,5966	0,87304
		2014	0,7315	0,66667	0	0	0,46792	29,8559	0,89462
		2015	0,7315	0,66667	0	0	0,46521	30,1291	0,91336
Bank Central Asia Tbk	BBCA	2013	0,6667	0,6	1	1	0,50826	26,9305	0,8682
		2014	0,6667	0,6	1	1	0,50842	27,0376	0,85541
		2015	0,6667	0,6	1	1	0,47155	27,1108	0,8445
Bank Mestika Dharma Tbk	BBMD	2013	0,8056	0,5	0	0	0,8944	29,6993	0,75593
		2014	0,8056	0,5	0	0	0,8944	29,7911	0,75429

		2015	0,8056	0,33333	0	0	0,89436	29,8728	1
Bank Negara Indonesia (Persero) Tbk	BBNI	2013	0,75	0,57143	1	1	0,6	33,5886	0,87668
		2014	0,75	0,5	1	1	0,6	33,6631	0,81894
		2015	0,75	0,5	1	1	0,6	26,9549	0,81151
Bank Rakyat Indonesia (Persero) Tbk	BBRI	2013	0,6204	0,5	1	1	0,5675	34,3181	0,6819
		2014	0,6204	0,71429	1	1	0,5675	34,3181	0,87813
		2015	0,6204	0,625	1	1	0,5675	27,5014	0,87122
Bank Tabungan Negara (Persero) Tbk	BBTN	2013	0,8981	0,5	1	1	0,6014	32,5075	0,91189
		2014	0,8981	0,5	1	1	0,6013	32,6048	0,91557
		2015	0,8981	0,6	1	1	0,51155	25,8696	0,91933
Bank Yudha Bhakti Tbk	BBYB	2013	0,7685	0,5	0	1	0,58034	28,4659	0,88825
		2014	0,7685	0,5	0	1	0,61104	28,6213	0,89881
		2015	0,7685	0,5	0	1	0,41888	35,7678	0,89307
Bank J Trust Indonesia Tbk	BCIC	2013	0,7963	0,33333	0	1	0,99996	30	0,00161
		2014	0,7963	0,5	0	1	0,99996	30,1712	1,04093
		2015	0,7963	0,75	0	1	0,98997	30,21	0,92429
Bank Danamon Indonesia Tbk	BDMN	2013	0,6296	0,5	1	1	0,6737	32,8472	0,06614
		2014	0,6296	0,41667	1	1	0,6737	33	0,83129
		2015	0,6296	0,66667	1	1	0,67374	32,8678	0,81806
Bank Pundi Indonesia Tbk	BEKS	2013	0,7407	0,66667	0	1	0,6785	32,8678	0,92026
		2014	0,7407	0,5	0	1	0,6785	29,8331	1
		2015	0,7407	0,5	0	1	0,67846	29,4173	0,94794
Bank INA Perdana Tbk	BINA	2013	0,7685	0,66667	1	1	0,80203	27,969	0,87858
		2014	0,7685	0,66667	1	1	0,3838	28,2997	0,84483

		2015	0,7685	0,66667	1	1	0,37619	35,3755	0,79437
Bank Jabar Banten Tbk	BJBR	2013	0,787	0,8	1	1	0,3826	31,8931	0,85821
		2014	0,787	0,66667	1	1	0,5102	31,9596	0,8424
		2015	0,787	0,5	1	1	0,3826	32,1163	0,86371
Bank QNB Indonesia Tbk	BKSW	2013	0,7315	0,5	1	1	0,6959	30,0332	0,8641
		2014	0,7315	0,5	1	1	0,8259	30,8798	0,72111
		2015	0,7315	0,5	1	1	0,82592	30,8798	0,90588
Bank Maspion Indonesia Tbk	BMAS	2013	0,6389	0,66667	1	1	0,6769	35,9668	0,84725
		2014	0,6389	0,66667	1	1	0,6769	36,1133	0,86619
		2015	0,6389	0,66667	1	1	0,67694	29,307	0,84131
Bank Mandiri (Persero) Tbk	BMRI	2013	0,7315	0,57143	1	1	0,6	27,3205	0,81399
		2014	0,7315	0,57143	1	1	0,6	34,4445	0,81519
		2015	0,7315	0,6	1	1	0,6	34,4445	0,80895
Bank Bumi Arta Tbk	BNBA	2013	0,9074	0,66667	1	1	0,4545	29,0287	0,86049
		2014	0,9074	0,66667	1	1	0,4545	29,2711	0,8832
		2015	0,9074	0,33333	1	1	0,45455	29,5131	0,81212
Bank CIMB Niaga Tbk	BNGA	2013	0,6389	0,4	1	1	0,9692	33,0195	0,88172
		2014	0,6389	0,33333	1	1	0,9692	33,0828	0,87799
		2015	0,6389	0,5	1	1	0,96923	26,1991	0,87993
Bank Maybank Indonesia	BNII	2013	0,7593	0,5	1	1	0,5433	33	0,75495
		2014	0,7593	0,5	1	1	0,9999	32,5961	0,89408
		2015	0,7593	0,5	1	1	0,45021	32,6912	0,81633
Bank Permata Tbk	BNLI	2013	0,9074	0,5	1	1	0,4456	32,742	0,91481
		2014	0,9074	0,5	1	1	0,4456	32,8533	0,90777

		2015	0,9074	0,5	1	1	0,456	32,8388	0,89702
Bank Sinarmas Tbk	BSIM	2013	0,6389	0,66667	0	1	0,5717	30,4902	0,84214
		2014	0,6389	0,66667	0	1	0,5341	30,6878	0,8471
		2015	0,6389	0,66667	0	1	0,5298	30,9585	0,86832
Bank of India Indonesia Tbk	BSWD	2013	0,7593	0,6	0	1	0,76	28,9123	0,8737
		2014	0,7593	0,66667	0	1	0,76	29,2795	0,89218
		2015	0,7593	0,66667	0	1	0,76	29,4373	0,76199
Bank Tabungan Pensiunan Nasional Tbk	BTPN	2013	0,7315	0,75	1	1	0,41	31,9487	0,79656
		2014	0,7315	0,5	1	1	0,4	31,9487	0,83922
		2015	0,7315	0,5	1	1	0,4	32,026	0,82818
Bank Victoria International Tbk	BVIC	2013	0,6389	0,75	0	1	0,3472	30,5844	0,91421
		2014	0,6389	0,75	1	1	0,3937	30,6928	0,86285
		2015	0,6389	0,5	1	1	0,3937	30,7774	0,86155
Bank Dinar Indonesia Tbk	DNAR	2013	0,9074	0,66667	0	1	0,4392	27,4741	0,67994
		2014	0,9074	0,66667	0	1	0,3416	28,1266	0,74473
		2015	0,9074	0,66667	0	1	0,3416	28,3603	0,79135
Bank Artha Graha International Tbk	INPC	2013	0,7222	0,6	0	1	0,4883	30,6845	0,87673
		2014	0,7222	0,6	0	1	0,8455	30,786	0,88406
		2015	0,7222	0,5	0	1	0,4883	30,8547	0,88989
Bank Windu Kentjana International Tbk	MCOR	2013	0,6759	0,66667	1	1	0,6674	29,7001	0,86036
		2014	0,6759	0,66667	1	1	0,6673	29,9103	0,87511
		2015	0,6759	0,66667	1	1	0,5861	29,9425	0,85988

Bank Mega Tbk	MEGA	2013	0,7685	0,5	1	1	0,5782	31,8279	0,1305
		2014	0,7685	0,66667	1	1	0,5782	31,8304	0,89562
		2015	0,7685	0,5	1	1	0,5782	31,8538	0,83119
Bank OCBC NISP Tbk	NISP	2013	0,6574	0,5	1	1	0,8508	32,2111	0,86161
		2014	0,6574	0,5	1	1	0,8508	32,2669	0,85544
		2015	0,6574	0,5	1	1	0,8508	32,4225	0,86378
Bank Pan Indonesia Tbk	PNBN	2013	0,8056	0,5	1	1	0,4604	32,7312	0,87834
		2014	0,8056	0,6	1	1	0,4604	32,7819	0,8654
		2015	0,8056	0,66667	1	1	0,5149	32,8412	0,16823
Bank Woori Saudara Indonesia 1906 Tbk	SDRA	2013	0,6204	0,66667	1	1	0,6258	29,7389	0,9298
		2014	0,6204	0,75	1	1	0,7402	30,4303	0,76241
		2015	0,6204	0,75	1	1	0,7402	30,6277	0,79341

### Lampiran 3

#### Indeks Pengungkapan ERM

	Dimensi ERM
A	Internal Environment
1.	Is there a charter of the board?
2.	Information on the code of conduct/ethics?
3.	Information on how compensation policies align interest of managers with shareholders?
4.	Information on individual performance targets?
5.	Information on procedures for hiring and firing of board member and management?
6.	Information on remuneration policy of board members and management?
7.	Information on training, coaching and educational programs?
8.	Information on training in ethical values?
9.	Information on board responsibility?
10.	Information on audit committee responsibility?
11.	Information on CEO responsibilities?
12.	Information on senior executive responsible for risk management?
13.	Information on supervisory and managerial oversight?
B	Objective Setting
14.	Information on company's mission?
15.	Information on company's strategy?
16.	Information on company's business objectives?
17.	Information on adopted benchmarks to evaluate results?
18.	Information on approval of the strategy by the board?
19.	Information on the link between strategy, objectives, and shareholder value?
C	Event Identification Financial Risk
20.	Information on the extent of liquidity?
21.	Information on the interest rate?
22.	Information on the foreign exchange rate?
23.	Information on the cost of capital?
24.	Information on the access to the capital market?
25.	Information on long-term debt instruments?
26.	Information on default risk?
27.	Information on solvency risk?

28	Information on equity price risk?
29	Information on commodity risk?
	Compliance Risk
30	Information on litigation issues?
31	Information on compliance with regulation?
32	Information on compliance with industry codes?
33	Information on compliance with voluntary codes?
34	Information on compliance with recommendation of Corporate Governance? Technology Risk
35	Information on data management?
36	Information on computer systems?
37	Information on the privacy of information held on customers?
38	Information on software security?
	Economical Risk
39	Information on the nature of competition?
40	Information on the macro-economic events that could affect the company?
	Reputational Risk
41	Information on environmental issues?
42	Information on ethical issues?
43	Information on health and safety issues?
44	Information on lower/higher stock or credit rating?
D	Risk Assessment
45	Risk assessment of the extent of liquidity?
46	Risk assessment of the interest rate?
47	Risk assessment of the foreign exchange rate?
48	Risk assessment of the cost of capital?
49	Risk assessment of the access to the capital market?
50	Risk assessment of long-term debt instruments?
51	Risk assessment of default risk?
52	Risk assessment of solvency risk?
53	Risk assessment of equity price risk?
54	Risk assessment of commodity risk?
55	Risk assessment of litigation issues?
56	Risk assessment of compliance with regulation?
57	Risk assessment of compliance with industry codes?
58	Risk assessment of compliance with voluntary codes?
59	Risk assessment of compliance with recommendation of Corporate Governance?
60	Risk assessment of data management?



61	Risk assessment of computer systems?
62	Risk assessment of the privacy of information held on customers?
63	Risk assessment of on software security?
64	Risk assessment of the nature of competition?
65	Risk assessment of environmental issues?
66	Risk assessment of environmental issues?
67	Risk assessment of ethical issues?
68	Risk assessment of health and safety issues?
69	Risk assessment of lower/higher stock or credit rating?
70	Information on techniques used to assess the potential impact of events combining?
E	Risk Response
70	General description of processes for determining how risk should be managed?
71	Information on written guidelines about how risk should be managed?
72	Response to the liquidity risk?
73	Response to the interest rate risk?
74	Response to the foreign exchange rate risk?
75	Response to the risk related to cost of capital?
76	Response to the access to the capital market?
77	Response to long-term debt instruments?
78	Response to litigation risk?
79	Response to default risk?
80	Response to n solvency risk?
81	Response to equity price risk?
82	Response to commodity risk?
83	Response to compliance with regulation?
84	Response to compliance with industry codes?
85	Response to compliance with voluntary codes?
86	Response to compliance with recommendation of Corporate Governance?
87	Response to data risk?
88	Response to computer systems risk?
89	Response to the privacy of information held on customers?
90	Response to risk of software security?
91	Response to the risk of competition?
92	Response to environmental risk?
93	Response to ethical risk?
94	Response to health and safety risk?

95	Response to risk of lower/higher stock or credit rating?
F	Control Activities
96	Information on sales control?
97	Information on review of the functioning and effectiveness of controls?
98	Information on authorization issues?
99	Information on documents and record as control?
100	Information on independent verification procedures?
101	Information on physical controls?
102	Information on process control?
G	Information and Communications
103	Information on verification of completeness, accuracy and validity of information?
104	Information on channels of communication to report suspected breaches of laws, regulations or other improprieties?
105	Information on channels of communication with customers, vendors and other external parties?
H	Monitoring
106	Information on how processes are monitored?
107	Information about Internal audit?
108	Information about the budget of the Internal Audit?

## Lampiran 4

### Hasil Pengolahan Data Statistik

#### 1. Statistik Deskriptif

##### 1.1 Pengungkapan *Enterprise Risk Management (ERM)*

###### Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
ERM	95	,6204	,9074	,735971	,0852431
KI	95	,3333	,8000	,583546	,1034354
KK	95	,3416	1,0000	,609593	,1844032
UP	95	25,8696	36,1133	30,959250	2,2918591
LEV	95	,0009	1,0409	,803684	,2036045
Valid N (listwise)	95				

##### 1.2 Reputasi Auditor

###### Reputasi Auditor RA

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 0	31	32,6	32,6	32,6
1	64	67,4	67,4	100,0
Total	95	100,0	100,0	

##### 1.3 *Risk Management Committee (RMC)*

###### *Risk Management Committee (RMC)*

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 0	9	9,5	9,5	9,5
1	86	90,5	90,5	100,0
Total	95	100,0	100,0	

## 1.4 Rata-rata Dimensi Pengungkapan ERM

Dimensi		Luas Pengungkapan (%)
A	Lingkungan Internal ( <i>Internal Environment</i> )	97,34%
B	Penetapan Tujuan ( <i>Objective Setting</i> )	100%
C	Identifikasi Kejadian ( <i>Even Identification</i> )	53,26%
D	Penilaian Risiko ( <i>Risk Assessment</i> )	83,33%
E	Respon atas Risiko ( <i>Risk Response</i> )	66,35%
F	Kegiatan Pengawasan ( <i>Control Activities</i> )	65,81%
G	Informasi dan Komunikasi ( <i>Information and Communication</i> )	68,59%
H	Pemantauan ( <i>Monitoring</i> )	88,21%

## 2. Uji Asumsi Klasik

### 2.1 Uji Multikolinieritas

#### Coefficients<sup>a</sup>

Model	Variabel Independen	Collinearity Statistics		Kesimpulan
		Tolerance	VIF	
1	(Constant)			
	KI	0,8533	1,1720	Non Multikolinieritas
	RA	0,7394	1,3524	Non Multikolinieritas
	RMC	0,7651	1,3070	Non Multikolinieritas
	KK	0,8505	1,1758	Non Multikolinieritas
	UP	0,9422	1,0613	Non Multikolinieritas
	LEV	0,9823	1,0180	Non Multikolinieritas

a Dependent Variable: ERM

## 2.2 Uji Autokorelasi

### Model Summary<sup>b</sup>

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	,498(a)	,248	,197	,0763771	1,307

a Predictors: (Constant), LEV, UP, KI, RMC, KK, RA

b Dependent Variable: ERM

## 2.2 Uji Heteroskedastisitas

### Coefficients<sup>a</sup>

Model		Unstandardized Coefficients		Standardized Coefficients	Sig.
		B	Std. Error	Beta	VIF
1	(Constant)	0,1849	0,0776		0,0193
	KI	0,0108	0,0457	0,0260	0,8130
	RA	0,0012	0,0108	0,0132	0,9113
	RMC	0,0222	0,0169	0,1518	0,1938
	KK	-0,0380	0,0257	-0,1627	0,1426
	UP	-0,0039	0,0020	-0,2063	0,0514
	LEV	-0,0115	0,0216	-0,0546	0,5951

a Dependent Variable: ABS\_RES3

### 2.3 Uji Normalitas

#### One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		95
Normal Parameters(a,b)	Mean	,0000000
	Std. Deviation	,07389933
Most Extreme Differences	Absolute	,092
	Positive	,092
	Negative	-,051
Kolmogorov-Smirnov Z		,897
Asymp. Sig. (2-tailed)		,397

a Test distribution is Normal.

b Calculated from data.

### 3. Hasil Penelitian (Uji Hipotesis)

#### 3.1 Uji Koefisien Determinasi ( $Adj R^2$ )

##### Hasil Uji Koefisien Determinasi

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	,498(a)	,248	,197	,0763771	1,307

a Predictors: (Constant), LEV, KI, RMC, UP, KK, RA

b Dependent Variable: ERM

#### 3.2 Uji Nilai $F$

##### ANOVA<sup>b</sup>

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	,170	6	,028	4,848	,000(a)
	Residual	,513	88	,006		
	Total	,683	94			

a Predictors: (Constant), LEV, KK, RMC, UP, KI, RA

b Dependent Variable: ERM

### 3.3 Uji Nilai *t*

#### Hasil Regresi Linier Berganda

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1,2485	0,1400		8,9184	0,000
	KI	-0,2175	0,0824	-0,2639	-2,6375	0,010
	RA	-0,0379	0,0194	-0,2098	-1,9521	0,054
	RMC	-0,0062	0,0306	-0,0215	-0,2039	0,839
	KK	-0,1855	0,0463	-0,4014	-4,0051	0,000
	UP	-0,0055	0,0035	-0,1475	-1,5488	0,125
	LEV	-0,0890	0,0390	-0,2126	-2,2801	0,025

a Dependent Variable: ERM