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## **LAMPIRAN-LAMPIRAN**

## Lampiran 1

### Nama Bank

NAMA BANK	KODE SAHAM
Bank Rakyat Indonesia Agro Niaga Tbk	AGRO
Bank Capital Indonesia Tbk	BACA
Bank Central Asia	BBCA
Bank Negara Indonesia (Persero) Tbk	BBNI
Bank Bukopin Tbk	BBKP
Bank Rakyat Indonesia	BBRI
Bank Danamon Indonesia	BDMN
Bank Mandiri (Persero) Tbk	BMRI
Bank CIMB Niaga	BNGA
Bank Permata Tbk	BNLI
Bank Victoria International Tbk	BVIC
Bank OCBC NISP	NISP
Bank Pan Indonesia Tbk	PNBN
Bank Nusantara Parahyangan Tbk	BBNP
Bank Jabar Banten TBK	BJBR
Bank Bumi Arta Tbk	BNBA
Bank Sinar Mas Tbk	BSIM
Bank Artha Graha International Tbk - Bank Interpacific	INPC
Bank Mega Tbk	MEGA
Bank Mayapada International Tbk	MAYA

## Lampiran 2

Nilai VACA, VAHU dan STVA

	VACA (X1)	VAHU (X2)	STVA (X3)
AGRO '11	63%	339%	70%
AGRO '12	85%	476%	79%
AGRO '13	44%	472%	79%
AGRO '14	51%	446%	78%
AGRO '15	46%	554%	82%
BACA'11	37%	520%	81%
BACA'12	44%	560%	82%
BACA'13	39%	525%	81%
BACA'14	19%	213%	54%
BACA'15	22%	210%	52%
BBCA '11	35%	350%	72%
BBCA '12	33%	340%	71%
BBCA '13	30%	378%	74%
BBCA '14	34%	364%	73%
BBCA '15	33%	369%	73%
BBNI '11	61%	525%	81%
BBNI '12	58%	541%	82%
BBNI '13	65%	607%	84%
BBNI '14	30%	338%	70%
BBNI '15	27%	345%	71%
BBKP '11	74%	617%	84%
BBKP '12	75%	611%	84%
BBKP '13	59%	505%	80%
BBKP '14	60%	512%	80%
BBKP '15	62%	494%	80%
BBRI '11	53%	349%	75%
BBRI '12	44%	384%	74%
BBRI '13	41%	270%	64%
BBRI '14	31%	271%	63%
BBRI '15	30%	251%	60%
BDMN '11	90%	604%	83%
BDMN '12	96%	614%	84%
BDMN '13	94%	579%	83%
BDMN '14	88%	536%	81%
BDMN '15	84%	640%	84%

BMRI '11	76%	729%	86
BMRI '12	73%	996%	90%
BMRI '13	50%	571%	82%
BMRI '14	53%	611%	84%
BMRI '15	51%	582%	83%
BNGA'11	54%	578%	83%
BNGA'12	56%	673%	85%
BNGA'13	50%	466%	79%
BNGA'14	33%	314%	68%
BNGA'15	18%	124%	20%
BNLI '11	30%	202%	50%
BNLI '12	25%	196%	49%
BNLI '13	27%	206%	52%
BNLI '14	27%	222%	55%
BNLI '15	32%	273%	63%
BVIC '11	31%	619%	84%
BVIC '12	43%	622%	84%
BVIC '13	35%	424%	76%
BVIC '14	18%	183%	45%
BVIC '15	24%	312%	68%
NISP '11	30%	228%	56%
NISP '12	26%	225%	56%
NISP '13	21%	232%	57%
NISP '14	33%	334%	70%
NISP '15	33%	318%	69%
PNBN '11	28%	635%	84%
PNBN '12	38%	657%	85%
PNBN '13	32%	511%	80%
PNBN '14	31%	503%	80%
PNBN '15	37%	686%	85%
BBNP'11	78%	419%	76%
BBNP '12	84%	428%	77%
BBNP '13	64%	423%	76%
BBNP '14	62%	395%	74%
BBNP '15	59%	353%	72%
BJBR '11	96%	792%	87%
BJBR '12	33%	240%	59%
BJBR '13	38%	242%	58%
BJBR '14	33%	206%	51%
BJBR '15	31%	186%	47%
BNBA '11	24%	213%	53%

BNBA '12	29%	230%	57%
BNBA '13	57%	405%	75%
BNBA '14	55%	389%	74%
BNBA '15	34%	404%	75%
BSIM'11	93%	901%	89%
BSIM'12	39%	354%	72%
BSIM'13	37%	386%	74%
BSIM'14	25%	272%	64%
BSIM'15	35%	313%	68%
INPC '11	31%	163%	38%
INPC '12	21%	152%	34%
INPC '13	19%	168%	41%
INPC '14	17%	132%	24%
INPC '15	15%	117%	15%
MEGA '11	82%	458%	78%
MEGA '12	79%	519%	81%
MEGA '13	66%	390%	75%
MEGA '14	60%	396%	75%
MEGA '15	43%	482%	79%
MAYA '11	26%	199%	49%
MAYA '12	10%	72%	39%
MAYA '13	26%	233%	57%
MAYA '14	24%	205%	51%
MAYA '15	20%	236%	58%



### Lampiran 3

Nilai ROA & MBV

Nama Bank	ROA (Y1)	MBV (Y2)
AGRO '11	1.4%	1.92%
AGRO '12	1.6%	1.64%
AGRO '13	1.7%	1.05%
AGRO '14	1.5%	0.89%
AGRO '15	1.6%	0.82%
BACA'11	0.8%	1.23%
BACA'12	1.3%	0.82%
BACA'13	1.6%	0.62%
BACA'14	1.3%	0.64%
BACA'15	1.1%	1.25%
BBCA '11	3.8%	4.69%
BBCA '12	3.6%	4.32%
BBCA '13	3.8%	3.70%
BBCA '14	3.9%	4.33%
BBCA '15	3.8%	3.66%
BBNI '11	2.9%	1.86%
BBNI '12	2.9%	2.00%
BBNI '13	3.4%	1.54%
BBNI '14	3.5%	1.86%
BBNI '15	2.6%	1.19%
BBKP '11	1.9%	1.15%
BBKP '12	1.8%	1.37%
BBKP '13	1.8%	0.80%
BBKP '14	1.2%	1.01%
BBKP '15	1.4%	0.84%
BBRI '11	3%	3.34%
BBRI '12	3.1%	2.64%
BBRI '13	3.1%	2.25%
BBRI '14	2.9%	2.94%
BBRI '15	2.3%	2.49%
BDMN '11	2.6%	1.51%
BDMN '12	2.7%	1.88%
BDMN '13	2.5%	1.15%
BDMN '14	1.4%	1.31%
BDMN '15	1.2%	0.90%

BMRI '11	3.4%	2.51%
BMRI '12	3.5%	2.47%
BMRI '13	3.5%	2.05%
BMRI '14	3.6%	2.54%
BMRI '15	3.2%	1.81%
BNGA'11	2.9%	1.26%
BNGA'12	3.2%	1.32%
BNGA'13	2.8%	0.89%
BNGA'14	1.4%	0.74%
BNGA'15	0.2%	0.52%
BNLI '11	1.7%	1.08%
BNLI '12	1.7%	1.24%
BNLI '13	1.6%	1.04%
BNLI '14	1.2%	1.11%
BNLI '15	0.2%	0.38%
BVIC '11	2.7%	0.75%
BVIC '12	2.2%	0.57%
BVIC '13	2%	0.5%
BVIC '14	0.8%	0.48%
BVIC '15	0.7%	0.35%
NISP '11	3%	1.2%
NISP '12	3.1%	1.5%
NISP '13	3.1%	1.1%
NISP '14	2.9%	1.1%
NISP '15	2.3%	1.0%
PNBN '11	3%	1.13%
PNBN '12	3.1%	1.25%
PNBN '13	1%	0.80%
PNBN '14	2.2%	1.21%
PNBN '15	1.3%	0.64%
BBNP'11	1.5%	0.92%
BBNP '12	1.6%	0.81%
BBNP '13	1.6%	0.95%
BBNP '14	1.3%	1.42%
BBNP '15	1%	1.05%
BJBR '11	2.7%	1.89%
BJBR '12	2.5%	2.02%
BJBR '13	2.6%	1.28%
BJBR '14	1.9%	1.06%
BJBR '15	2%	0.94%
BNBA '11	2.1%	0.67%

BNBA '12	2.5%	0.79%
BNBA '13	2.1%	0.64%
BNBA '14	1.5%	0.64%
BNBA '15	1.3%	0.36%
BSIM'11	1%	1.91%
BSIM'12	1.7%	1.40%
BSIM'13	1.7%	1.14%
BSIM'14	1%	1.07%
BSIM'15	1%	0.97%
INPC '11	0.7%	0.88%
INPC '12	0.7%	0.50%
INPC '13	1.4%	0.46%
INPC '14	0.8%	0.38%
INPC '15	0.3%	0.30%
MEGA '11	2.3%	2.59%
MEGA '12	2.7%	1.93%
MEGA '13	1.1%	2.33%
MEGA '14	1.2%	2.07%
MEGA '15	2%	1.98%
MAYA '11	2.1%	1.26%
MAYA '12	2.4%	2.82%
MAYA '13	2.5%	3.97%
MAYA '14	2%	2.34%
MAYA '15	2.1%	1.83%

## Lampiran 4

### Uji Chow

#### Model 1

Redundant Fixed Effects Tests  
Equation: Untitled  
Test cross-section fixed effects

Effects Test	Statistic	d.f.	Prob.
Cross-section F	10.114039	(99,397)	0.0000
Cross-section Chi-square	629.534465	99	0.0000

Cross-section fixed effects test equation:  
Dependent Variable: Y1  
Method: Panel Least Squares  
Date: 07/12/17 Time: 10:30  
Sample: 2011 2015  
Periods included: 5  
Cross-sections included: 20  
Total panel (balanced) observations: 100

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.328899	0.210312	1.563864	0.1185
X1	-0.011281	0.002513	-4.488478	0.0000
X2	-0.000195	0.000456	-0.428186	0.6687
X3	0.033650	0.004985	6.750444	0.0000
R-squared	0.172739	Mean dependent var		2.074000
Adjusted R-squared	0.167736	S.D. dependent var		0.918701
S.E. of regression	0.838118	Akaike info criterion		2.492651
Sum squared resid	348.4108	Schwarz criterion		2.526368
Log likelihood	-619.1628	Hannan-Quinn criter.		2.505882
F-statistic	34.52302	Durbin-Watson stat		0.385224
Prob(F-statistic)	0.000000			

## Model 2

### Redundant Fixed Effects Tests

Equation: Untitled

Test cross-section fixed effects

Effects Test	Statistic	d.f.	Prob.
Cross-section F	10.114039	(99,397)	0.0000
Cross-section Chi-square	629.534465	99	0.0000

Cross-section fixed effects test equation:

Dependent Variable: Y1

Method: Panel Least Squares

Date: 07/12/17 Time: 10:30

Sample: 2011 2015

Periods included: 5

Cross-sections included: 20

Total panel (balanced) observations: 100

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.328899	0.210312	1.563864	0.1185
X1	-0.011281	0.002513	-4.488478	0.0000
X2	-0.000195	0.000456	-0.428186	0.6687
X3	0.033650	0.004985	6.750444	0.0000
R-squared	0.172739	Mean dependent var		2.074000
Adjusted R-squared	0.167736	S.D. dependent var		0.918701
S.E. of regression	0.838118	Akaike info criterion		2.492651
Sum squared resid	348.4108	Schwarz criterion		2.526368
Log likelihood	-619.1628	Hannan-Quinn criter.		2.505882
F-statistic	34.52302	Durbin-Watson stat		0.385224
Prob(F-statistic)	0.000000			

## Lampiran 5

### Uji Hausman

#### Model 1

Correlated Random Effects - Hausman Test  
Equation: Untitled  
Test cross-section random effects

Test Summary	Chi-Sq. Statistic	Chi-Sq. d.f.	Prob.
Cross-section random	6.473278	3	0.0907

Cross-section random effects test comparisons:

Variable	Fixed	Random	Var(Diff.)	Prob.
X1	-0.002621	-0.005206	0.000002	0.0800
X2	0.000102	0.000163	0.000000	0.7171
X3	0.024660	0.025852	0.000002	0.4489

Cross-section random effects test equation:  
Dependent Variable: Y1  
Method: Panel Least Squares  
Date: 07/12/17 Time: 10:33  
Sample: 2011 2015  
Periods included: 5  
Cross-sections included: 20  
Total panel (balanced) observations: 100

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.442052	0.209693	2.108094	0.0356
X1	-0.002621	0.003027	-0.865892	0.3871
X2	0.000102	0.000427	0.240007	0.8104
X3	0.024660	0.004486	5.496623	0.0000

#### Effects Specification

Cross-section fixed (dummy variables)

R-squared	0.765126	Mean dependent var	2.074000
Adjusted R-squared	0.704780	S.D. dependent var	0.918701
S.E. of regression	0.499169	Akaike info criterion	1.629582
Sum squared resid	98.92019	Schwarz criterion	2.497792
Log likelihood	-304.3956	Hannan-Quinn criter.	1.970266
F-statistic	12.67907	Durbin-Watson stat	1.367372
Prob(F-statistic)	0.000000		

## Model 2

Correlated Random Effects - *Hausman* Test

Equation: Untitled

Test cross-section random effects

Test Summary	Chi-Sq. Statistic	Chi-Sq. d.f.	Prob.
Cross-section random	19.970076	3	0.0002

Cross-section random effects test comparisons:

Variable	Fixed	Random	Var(Diff.)	Prob.
X1	0.013721	0.012156	0.000001	0.0383
X2	-0.000453	-0.000502	0.000000	0.5613
X3	0.000458	0.002592	0.000001	0.0062

Cross-section random effects test equation:

Dependent Variable: Y2

Method: Panel Least Squares

Date: 07/12/17 Time: 10:34

Sample: 2011 2015

Periods included: 5

Cross-sections included: 20

Total panel (balanced) observations: 100

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	1.011627	0.155085	6.523057	0.0000
X1	0.013721	0.002239	6.128792	0.0000
X2	-0.000453	0.000316	-1.436257	0.1517
X3	0.000458	0.003318	0.137968	0.8903

### Effects Specification

Cross-section fixed (dummy variables)

R-squared	0.876495	Mean dependent var	1.477200
Adjusted R-squared	0.844763	S.D. dependent var	0.936990
S.E. of regression	0.369175	Akaike info criterion	1.026238
Sum squared resid	54.10731	Schwarz criterion	1.894448
Log likelihood	-153.5596	Hannan-Quinn criter.	1.366922
F-statistic	27.62193	Durbin-Watson stat	2.100116
Prob(F-statistic)	0.000000		

## Lampiran 6

### Uji Multikolinearitas

#### Model 1

Variance Inflation Factors  
Date: 07/18/17 Time: 08:56  
Sample: 2011 2015  
Included observations: 100

Variable	Coefficient Variance	Uncentered VIF	Centered VIF
C	0.041342	8.209230	NA
X1	6.98E-06	5.310963	2.506951
X2	1.54E-07	9.792896	4.793885
X3	1.76E-05	20.36484	3.543615

#### Model 2

Variance Inflation Factors  
Date: 07/18/17 Time: 08:57  
Sample: 2011 2015  
Included observations: 100

Variable	Coefficient Variance	Uncentered VIF	Centered VIF
C	0.024051	88.23534	NA
X1	5.01E-06	39.89091	2.707547
X2	9.96E-08	64.63379	4.972311
X3	1.10E-05	197.2399	3.383796



## **RIWAYAT HIDUP**

Aysa Ditya Lestari adalah anak pertama dari 3 bersaudara yang lahir di Jakarta, 11 Juni 1996. Peneliti menyelesaikan pendidikan sekolah dasar di SD Negeri 09 Penggilingan Pagi, Jakarta Timur pada tahun 2007. Pada tahun yang sama, Penelii melanjutkan pendidikannya ke jenjang SMP di SMP Negeri 236 Jakarta selama tiga tahun. Pada tahun 2010, Peneliti menyelesaikan pendidikan di jenjang SMP dan melanjutkan pendidikannya di SMA Negeri 21 Jakarta dan lulus pada tahun 2013.

Peneliti selanjutnya terdaftar sebagai mahasiswi Universitas Negeri Jakarta melalui ujian Saringan Bersama Masuk Perguruan Tinggi Negeri (SBMPTN).

Tahun 2016 Peneliti melakukan Praktik Kerja Lapangan di PT. Menaravisi Commerce dan ditempatkan di bagian keuangan selama kurang lebih 2 bulan.

