

LAMPIRAN

Lampiran 1 : Bank Yang Mempublikasikan Laporan Keuangan Keberlanjutan Periode 2016-2021

No	Nama Bank	Laporan Keuangan Keberlanjutan					
		2016	2017	2018	2019	2020	2021
1	Bank Permata Tbk						
2	Bank UOB Indonesia Tbk						
3	Lembaga Pembiayaan Ekspor Indonesia (LPEI)						
4	Bank DKI						
5	Bank Artha Graha Internasional Tbk						
6	Citibank N.A.						
7	Bank Mega Tbk						
8	Bank OCBC NISP Tbk						
9	Bank Pan Indonesia Tbk						
10	Standard Chartered Bank						
11	Bank Rakyat Indonesia Agroniaga Tbk						

12	Bank ANZ Indonesia						
13	Bank Central Asia, Tbk.						
14	Bank Maybank Indonesia Tbk						
15	Bank Mandiri (Persero) Tbk						
16	Bank MNC Internasional Tbk						
17	Bank CIMB Niaga Tbk						
18	Bank Negara Indonesia (Persero) Tbk						
19	Bank Capital Indonesia Tbk						
20	Bank CTBC Indonesia						
21	Deutsche Bank AG Jakarta Branch						
22	Bank DBS Indonesia						
23	Bank KEB Hana Indonesia						
24	Bank HSBC Indonesia						
25	Bank Ina Perdana						

26	JP Morgan Chase Bank NA						
27	Bank Mayapada Internasional Tbk						
28	Bank Victoria International Tbk						
29	Bank QNB Indonesia Tbk						
30	Bank Rakyat Indonesia (Persero) Tbk						
31	Bank JTrust Indonesia Tbk						
32	Bank Tabungan Negara (Persero), Tbk.						
33	Bank Interim Indonesia						
34	Bank Commonwealth						
35	Bank Of America, National Association						
36	Bank KB Bukopin Tbk						
37	Bank Danamon Indonesia Tbk						

38	Bank Pembangunan Daerah Kalimantan Timur dan Kalimantan Utara (Kaltimtara)						
39	Bank BTPN Tbk						
40	MUFG Bank, Ltd.						
41	Bank Jawa Barat & Banten Tbk						
42	Bank JP Morgan Chase Bank NA						
43	Bank Jago Tbk						
44	Bank Ganesha Tbk						
45	Bank Mestika Dharma Tbk						
46	Bank Harda Internasional Tbk						

Lampiran 2 : Hasil Perhitungan ROA (Y1)

NO	NAMA BANK	Y	ROA
1	BCA	2016	4.00
		2017	3.90
		2018	4.00
		2019	4.00
		2020	3.30
		2021	3.40
2	BJB	2016	0.01
		2017	0.01
		2018	0.02
		2019	0.02
		2020	0.02
		2021	0.01
3	BNI	2016	2.70
		2017	2.70
		2018	2.80
		2019	2.40
		2020	0.50
		2021	1.40
4	BRI	2016	3.84
		2017	3.69
		2018	3.68
		2019	3.50
		2020	1.98
		2021	2.72
5	BTN	2016	1.76
		2017	1.71
		2018	1.34
		2019	0.13

		2020	0.69
		2021	0.81
6	CIMB NIAGA	2016	1.20
		2017	1.70
		2018	1.85
		2019	1.86
		2020	1.06
		2021	1.88
7	MANDIRI	2016	1.95
		2017	2.72
		2018	3.17
		2019	3.03
		2020	1.64
		2021	2.53
8	MAYBANK	2016	0.02
		2017	0.01
		2018	0.02
		2019	0.02
		2020	0.01
		2021	0.01

Lampiran 3 : Hasil Perhitungan Gcost (X1)

NO	NAMA BANK	Y	GCOST	GCOST X1
1	BCA	2016	9.044147621	1,107,000,000
		2017	8.893206753	782,000,000
		2018	9.048441804	1,118,000,000
		2019	8.835690571	685,000,000
		2020	8.759667845	575,000,000
		2021	11.13417711	136,200,000,000
2	BJB	2016	10.89938271	79,320,000,000
		2017	11.06777449	116,889,226,922
		2018	11.06625354	116,480,584,117
		2019	10.92101237	83,370,493,451

		2020	11.04851868	111,819,792,930
		2021	10.96848295	93,000,000,000
3	BNI	2016	10.79761373	62,750,000,000
		2017	11.03245758	107,760,000,000
		2018	11.06235632	115,440,000,000
		2019	11.15603399	143,230,000,000
		2020	11.24204424	174,600,000,000
		2021	10.96848295	93,000,000,000
		4	BRI	2016
2017	11.17709477			150,347,000,000
2018	11.2138762			163,635,000,000
2019	11.35522924			226,584,000,000
2020	11.42160393			264,000,000,000
2021	11.43210304			270,460,000,000
5	BTN	2016	10.11902482	13,153,000,000
		2017	10.30174599	20,033,000,000
		2018	10.33809775	21,782,000,000
		2019	10.30259065	20,072,000,000
		2020	9.922050402	8,357,000,000
		2021	10.67540524	47,359,296,666
6	CIMB NIAGA	2016	10.45650268	28,609,000,000
		2017	10.48997253	30,901,000,000
		2018	10.52918644	33,821,000,000
		2019	10.46166357	28,951,000,000
		2020	10.4479019	28,048,000,000
		2021	10.51007561	32,365,000,000
7	MANDIRI	2016	10.80230156	63,431,000,000
		2017	11.07502111	118,856,000,000
		2018	11.05900268	114,552,000,000
		2019	11.16994468	147,892,000,000
		2020	11.12678382	133,901,000,000
		2021	9.438498854	2,744,725,100
8	MAYBANK	2016	10	10,000,000,000
		2017	10.11394335	13,000,000,000
		2018	10.17609126	15,000,000,000
		2019	10.04139269	11,000,000,000
		2020	10.04139269	11,000,000,000
		2021	9.84509804	7,000,000,000

Lampiran 4 : Hasil Perhitungan Bank Size (X2)

NO	NAMA BANK	Y	BANK SIZE (X2)	BS
1	BCA	2016	676,739,000	20.33
		2017	750,319,671	20.44
		2018	824,787,944	20.53
		2019	918,989,312	20.64
		2020	1,075,570,256	20.80
		2021	1,228,344,680	20.93
2	BJB	2016	102,318,457	18.44
		2017	114,980,168	18.56
		2018	120,191,387	18.60
		2019	123,536,474	18.63
		2020	140,934,002	18.76
		2021	158,356,097	18.88
3	BNI	2016	603,032,000	20.22
		2017	709,330,084	20.38
		2018	808,572,011	20.51
		2019	845,605,208	20.56
		2020	891,337,425	20.61
		2021	964,837,692	20.69
4	BRI	2016	1,004,801,673	20.73
		2017	127,447,489	18.66
		2018	1,296,898,292	20.98
		2019	1,416,758,840	21.07
		2020	1,511,804,628	21.14
		2021	1,678,097,734	21.24
5	BTN	2016	214,168,479	19.18
		2017	261,365,267	19.38
		2018	28,399,275	17.16
		2019	28,385,678	17.16
		2020	361,208,406	19.70
		2021	371,868,311	19.73
6	CIMB NIAGA	2016	241,571,728	19.30
		2017	266,305,455	19.40
		2018	266,781,498	19.40
		2019	274,467,227	19.43
		2020	280,943,605	19.45
		2021	310,786,960	19.55
7	MANDIRI	2016	1,038,706,009	20.76

		2017	1,124,700,847	20.84
		2018	1,202,252,094	20.91
		2019	1,318,246,335	21.00
		2020	1,429,334,484	21.08
		2021	1,725,611,128	21.27
8	MAYBANK	2016	735,956,253	20.42
		2017	765,301,766	20.46
		2018	177,532,858	18.99
		2019	169,082,830	18.95
		2020	173,224,412	18.97
		2021	168,758,476	18.94

Lampiran 5 : Hasil Perhitungan NPL (X3)

NO	NAMA BANK	Y	NPL
1	BCA	2016	0.30
		2017	0.40
		2018	0.40
		2019	0.50
		2020	0.70
		2021	0.80
2	BJB	2016	0.81
		2017	0.77
		2018	0.94
		2019	0.84
		2020	0.44
		2021	0.47
3	BNI	2016	0.40
		2017	0.70
		2018	0.80
		2019	1.20
		2020	0.90
		2021	0.70
4	BRI	2016	0.81
		2017	0.88
		2018	0.92
		2019	1.04
		2020	0.80
		2021	0.70
5	BTN	2016	1.85

		2017	1.66
		2018	1.83
		2019	2.96
		2020	2.06
		2021	1.20
6	CIMB NIAGA	2016	2.16
		2017	2.16
		2018	1.55
		2019	1.30
		2020	1.40
		2021	1.17
7	MANDIRI	2016	1.38
		2017	1.06
		2018	0.67
		2019	0.84
		2020	0.43
		2021	0.41
8	MAYBANK	2016	2.28
		2017	1.72
		2018	1.50
		2019	1.92
		2020	2.49
		2021	2.56

Lampiran 6 : Hasil Perhitungan BOPO (X4)

NO	NAMA BANK	Y	BOPO
1	BCA	2016	60.40
		2017	58.60
		2018	58.20
		2019	59.10
		2020	63.50
		2021	54.20
2	BJB	2016	7.01
		2017	6.23
		2018	5.75
		2019	4.96
		2020	3.94

		2021	4.09
3	BNI	2016	73.60
		2017	70.80
		2018	70.20
		2019	73.20
		2020	93.30
		2021	81.20
		4	BRI
2017	69.14		
2018	68.48		
2019	70.10		
2020	81.22		
2021	74.30		
5	BTN		
		2017	82.06
		2018	85.58
		2019	98.12
		2020	91.61
		2021	89.28
		6	CIMB NIAGA
2017	83.48		
2018	80.97		
2019	82.44		
2020	89.38		
2021	78.37		
7	MANDIRI		
		2017	71.78
		2018	66.48
		2019	67.44
		2020	80.06
		2021	67.26
		8	MAYBANK
2017	2.90		
2018	3.24		

		2019	3.16
		2020	4.21
		2021	3.20

Lampiran 7 : Hasil Uji Chow

Redundant Fixed Effects Tests

Equation: FEM

Test cross-section fixed effects

Effects Test	Statistic	d.f.	Prob.
Cross-section F	103.630262	(7,36)	0.0000
Cross-section Chi-square	146.479461	7	0.0000

Cross-section fixed effects test equation:

Dependent Variable: ROA

Method: Panel Least Squares

Date: 05/14/22 Time: 20:20

Sample: 2016 2021

Periods included: 6

Cross-sections included: 8

Total panel (balanced) observations: 48

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-2.042988	3.622874	-0.563914	0.5757
GCOST	-0.446339	0.177023	-2.521353	0.0155
BS	0.004224	0.001481	2.851371	0.0067
NPL	-0.808480	0.224680	-3.598357	0.0008
BOPO	0.018587	0.004145	4.483621	0.0001
R-squared	0.648184	Mean dependent var		1.785833
Adjusted R-squared	0.615457	S.D. dependent var		1.405173
S.E. of regression	0.871370	Akaike info criterion		2.660831
Sum squared resid	32.64925	Schwarz criterion		2.855748
Log likelihood	-58.85995	Hannan-Quinn criter.		2.734491
F-statistic	19.80572	Durbin-Watson stat		0.902106
Prob(F-statistic)	0.000000			

Lampiran 8 : Hasil Uji Hausman

Correlated Random Effects - Hausman Test

Equation: REM

Test cross-section random effects

Test Summary	Chi-Sq. Statistic	Chi-Sq. d.f.	Prob.
Cross-section random	179.568373	4	0.0000

Cross-section random effects test comparisons:

Variable	Fixed	Random	Var(Diff.)	Prob.
GCOST	-0.199165	-0.169088	0.000296	0.0806
BS	-0.000929	-0.000572	0.000000	0.0001
NPL	0.075251	-0.240465	0.000938	0.0000
BOPO	-0.098342	-0.040226	0.000020	0.0000

Cross-section random effects test equation:

Dependent Variable: ROA

Method: Panel Least Squares

Date: 05/14/22 Time: 20:20

Sample: 2016 2021

Periods included: 6

Cross-sections included: 8

Total panel (balanced) observations: 48

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	11.31051	1.368346	8.265827	0.0000
GCOST	-0.199165	0.079046	-2.519603	0.0163
BS	-0.000929	0.000549	-1.691847	0.0993
NPL	0.075251	0.102401	0.734864	0.4672
BOPO	-0.098342	0.006602	-14.89553	0.0000

Effects Specification

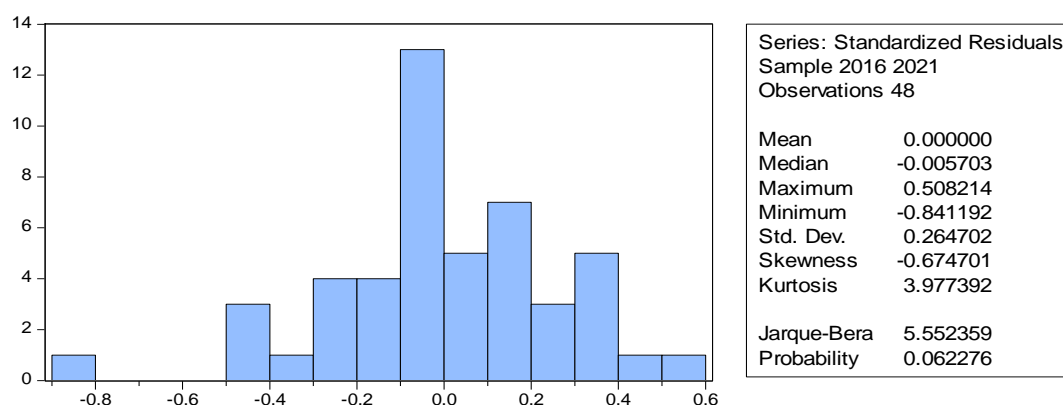
Cross-section fixed (dummy variables)

R-squared	0.983366	Mean dependent var	1.785833
Adjusted R-squared	0.978283	S.D. dependent var	1.405173
S.E. of regression	0.207075	Akaike info criterion	-0.099158

Sum squared resid	1.543676	Schwarz criterion	0.368643
Log likelihood	14.37978	Hannan-Quinn criter.	0.077625
F-statistic	193.4755	Durbin-Watson stat	1.135768
Prob(F-statistic)	0.000000		

Dikarenakan telah terpilihnya FEM pada uji Hausman maka tidak dilanjutkan uji LM (Lagrange Multiplier)

Lampiran 9 : Hasil Uji Normalitas



Lampiran 10 : Hasil Uji Multikolinearitas

Variance Inflation Factors

Date: 05/14/22 Time: 20:35

Sample: 1 48

Included observations: 48

Variable	Coefficient Variance	Uncentered VIF	Centered VIF
C	13.12522	829.7418	NA
GCOST	0.031337	220.4029	1.025849
BS	2.19E-06	549.2973	1.494005
NPL	0.050481	5.695680	1.386043
BOPO	1.72E-05	4.739954	1.128492

Lampiran 11 : Hasil Uji Heterokedastisitas

Heteroskedasticity Test: Breusch-Pagan-Godfrey

F-statistic	2.124804	Prob. F(4,43)	0.0941
Obs*R-squared	7.921720	Prob. Chi-Square(4)	0.0945
Scaled explained SS	7.975448	Prob. Chi-Square(4)	0.0925

Test Equation:

Dependent Variable: RESID^2

Method: Least Squares

Date: 05/14/22 Time: 20:36

Sample: 1 48

Included observations: 48

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-3.254188	4.324727	-0.752461	0.4559
GCOST	0.355600	0.211318	1.682773	0.0997
BS	2.98E-05	0.001768	0.016842	0.9866
NPL	-0.278535	0.268207	-1.038506	0.3048
BOPO	0.007923	0.004949	1.601164	0.1167

R-squared	0.165036	Mean dependent var	0.680193
Adjusted R-squared	0.087365	S.D. dependent var	1.088828
S.E. of regression	1.040178	Akaike info criterion	3.014994
Sum squared resid	46.52476	Schwarz criterion	3.209911
Log likelihood	-67.35986	Hannan-Quinn criter.	3.088653
F-statistic	2.124804	Durbin-Watson stat	1.278142
Prob(F-statistic)	0.094125		

Lampiran 12 : Hasil Uji Autokorelasi

Breusch-Godfrey Serial Correlation LM Test:

F-statistic	2.208465	Prob. F(1,42)	0.1447
Obs*R-squared	2.397873	Prob. Chi-Square(1)	0.1215

Test Equation:

Dependent Variable: RESID

Method: Least Squares

Date: 05/15/22 Time: 08:20

Sample: 1 48

Included observations: 48

Presample missing value lagged residuals set to zero.

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-0.100139	3.331027	-0.030063	0.9762
GCOST	-0.014866	0.163037	-0.091183	0.9278
BS	0.000139	0.001365	0.101647	0.9195
NPL	-0.000597	0.206539	-0.002889	0.9977
BOPO	-0.000303	0.003816	-0.079440	0.9371
RESID(-1)	0.224964	0.151380	1.486090	0.1447
R-squared	0.049956	Mean dependent var		3.86E-15
Adjusted R-squared	-0.063145	S.D. dependent var		0.776859
S.E. of regression	0.801011	Akaike info criterion		2.510584
Sum squared resid	26.94797	Schwarz criterion		2.744484
Log likelihood	-54.25402	Hannan-Quinn criter.		2.598975
F-statistic	0.441693	Durbin-Watson stat		1.882193
Prob(F-statistic)	0.816800			

Lampiran 13 : Hasil Uji Regresi Data Panel

Dependent Variable: ROA

Method: Panel EGLS (Cross-section random effects)

Date: 05/14/22 Time: 20:19

Sample: 2016 2021

Periods included: 6

Cross-sections included: 8

Total panel (balanced) observations: 48

Swamy and Arora estimator of component variances

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	7.300632	1.340864	5.444722	0.0000
GCOST	-0.169088	0.077149	-2.191717	0.0339
BS	-0.000572	0.000542	-1.055578	0.2971
NPL	-0.240465	0.097716	-2.460864	0.0180
BOPO	-0.040226	0.004831	-8.326739	0.0000

Effects Specification

	S.D.	Rho
Cross-section random	0.634507	0.9037
Idiosyncratic random	0.207075	0.0963

Weighted Statistics

R-squared	0.306570	Mean dependent var	0.235849
Adjusted R-squared	0.242065	S.D. dependent var	0.536254
S.E. of regression	0.466860	Sum squared resid	9.372186
F-statistic	4.752655	Durbin-Watson stat	0.654301
Prob(F-statistic)	0.002896		

Unweighted Statistics

R-squared	-1.787034	Mean dependent var	1.785833
Sum squared resid	258.6422	Durbin-Watson stat	0.023709