

Lampiran 1. Table Sampel Perusahaan

No	Kode Perusahaan	Nama Perusahaan
1	BBRI	PT Bank Rakyat Indonesia Tbk
2	BBMRI	PT Bank Mandiri Tbk
3	BBCA	PT Bank Central Asia Tbk
4	BBNI	PT Bank Negara Indonesia Tbk
5	BBTN	PT Bank Tabungan Negara Tbk
6	AGRO	PT Bank Raya Indonesia Tbk
7	BNII	PT Bank Maybank Indonesia Tbk
8	BNGA	PT Bank CIMB Niaga Tbk
9	BBKP	PT Bank KB Bukopoin Tbk
10	BCIC	PT Bank JTrust Indonesia Tbk
11	MASB	PT Bank Multiarta Sentosa Tbk
12	BMAS	PT Bank Maspoin IndonesiaTbk
13	NOBU	PT Bank Nationalnobu Tbk
14	BINA	PT Bank Ina Perdana Tbk
15	DNAR	PT Bank Oke Indonesia Tbk
16	BSIM	PT Bank Sinarmas Tbk
17	AMAR	PT Bank Amar Indonesia Tbk

Lampiran 2. Uji Chow

Redundant Fixed Effects Tests

Equation: FEM

Test cross-section fixed effects

Effects Test	Statistic	d.f.	Prob.
Cross-section F	1.268651	(16,30)	0.2783
Cross-section Chi-square	26.355589	16	0.0492

Cross-section fixed effects test equation:

Dependent Variable: ROA

Method: Panel Least Squares

Date: 07/26/23 Time: 15:44

Sample: 2020 2022

Periods included: 3

Cross-sections included: 17

Total panel (balanced) observations: 51

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.067798	0.006833	9.921370	0.0000
NPL	0.040080	0.113385	0.353485	0.7253
NIM	0.000554	0.001645	0.336411	0.7381
BOPO	-0.067424	0.005029	-13.40590	0.0000
ESG	0.000866	0.016319	0.053040	0.9579
R-squared	0.883931	Mean dependent var		0.005678
Adjusted R-squared	0.873838	S.D. dependent var		0.021047
S.E. of regression	0.007476	Akaike info criterion		-6.861460
Sum squared resid	0.002571	Schwarz criterion		-6.672065
Log likelihood	179.9672	Hannan-Quinn criter.		-6.789086
F-statistic	87.57932	Durbin-Watson stat		1.404070
Prob(F-statistic)	0.000000			

Lampiran 3 Uji Hausman

Correlated Random Effects - Hausman Test

Equation: RANDOM

Test cross-section random effects

Test Summary	Chi-Sq. Statistic	Chi-Sq. d.f.	Prob.
Cross-section random	1.205134	4	0.8773

Cross-section random effects test comparisons:

Variable	Fixed	Random	Var(Diff.)	Prob.
NPL	0.160655	0.056386	0.013282	0.3656
NIM	0.000345	0.000453	0.000001	0.9063
BOPO	-0.061970	-0.067540	0.000074	0.5165
ESG	0.005511	0.001615	0.001508	0.9201

Cross-section random effects test equation:

Dependent Variable: ROA

Method: Panel Least Squares

Date: 07/26/23 Time: 15:44

Sample: 2020 2022

Periods included: 3

Cross-sections included: 17

Total panel (balanced) observations: 51

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.058903	0.018140	3.247132	0.0029
NPL	0.160655	0.166328	0.965889	0.3418
NIM	0.000345	0.001906	0.181197	0.8574
BOPO	-0.061970	0.010181	-6.086647	0.0000
ESG	0.005511	0.043138	0.127759	0.8992

Effects Specification

Cross-section fixed (dummy variables)

R-squared	0.930772	Mean dependent var	0.005678
Adjusted R-squared	0.884620	S.D. dependent var	0.021047
S.E. of regression	0.007149	Akaike info criterion	-6.750785
Sum squared resid	0.001533	Schwarz criterion	-5.955327
Log likelihood	193.1450	Hannan-Quinn criter.	-6.446817
F-statistic	20.16754	Durbin-Watson stat	2.407421
Prob(F-statistic)	0.000000		

Lampiran 4 Lagrange Multiplier

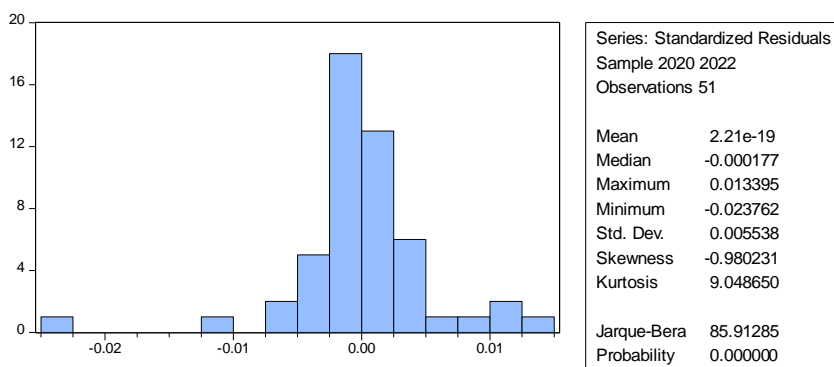
Lagrange Multiplier Tests for Random Effects

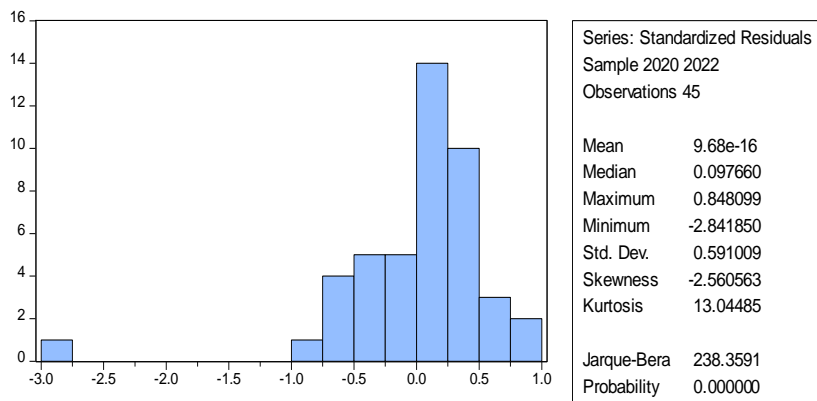
Null hypotheses: No effects

Alternative hypotheses: Two-sided (Breusch-Pagan) and one-sided
(all others) alternatives

	Test Hypothesis		
	Cross-section	Time	Both
Breusch-Pagan	5.234927 (0.0221)	1.378697 (0.2403)	6.613624 (0.0101)
Honda	2.287996 (0.0111)	-1.174179 (0.8798)	0.787588 (0.2155)
King-Wu	2.287996 (0.0111)	-1.174179 (0.8798)	-0.344361 (0.6347)
Standardized Honda	2.755035 (0.0029)	-0.938506 (0.8260)	-2.481165 (0.9935)
Standardized King-Wu	2.755035 (0.0029)	-0.938506 (0.8260)	-2.737373 (0.9969)
Gourieroux, et al.	--	--	5.234927 (0.0293)

Lampiran 5 hasil Uji Normalitas





Lampiran 6 Hasil Uji Multikolinieritas

	NPL	NIM	BOPO	ESG
NPL	1.000000	-0.107782	0.698499	-0.046913
NIM	-0.107782	1.000000	-0.106187	-0.107602
BOPO	0.698499	-0.106187	1.000000	0.091666
ESG	-0.046913	-0.107602	0.091666	1.000000

Lampiran 7 Hasil Uji Heteroskadisitas

Dependent Variable: RESABS

Method: Panel Least Squares

Date: 07/31/23 Time: 15:50

Sample: 2020 2022

Periods included: 3

Cross-sections included: 17

Total panel (balanced) observations: 51

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.006858	0.006209	1.104520	0.2781
NPL	-0.104023	0.056929	-1.827240	0.0776
NIM	-0.000176	0.000652	-0.270104	0.7889
BOPO	0.005470	0.003485	1.569732	0.1270
ESG	-0.018267	0.014765	-1.237206	0.2256

Effects Specification

Cross-section fixed (dummy variables)

R-squared	0.817350	Mean dependent var	0.003284
Adjusted R-squared	0.695584	S.D. dependent var	0.004435
S.E. of regression	0.002447	Akaike info criterion	-8.895105
Sum squared resid	0.000180	Schwarz criterion	-8.099647
Log likelihood	247.8252	Hannan-Quinn criter.	-8.591137
F-statistic	6.712448	Durbin-Watson stat	2.875299
Prob(F-statistic)	0.000002		

Lampiran 8 Hasil Uji Analisis Data Panel

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.067359	0.007907	8.518606	0.0000
NPL	0.056386	0.119932	0.470151	0.6405
NIM	0.000453	0.001672	0.271136	0.7875
BOPO	-0.067540	0.005473	-12.34117	0.0000
ESG	0.001615	0.018795	0.085924	0.9319

Effects Specification		S.D.	Rho
Cross-section random		0.003137	0.1614
Idiosyncratic random		0.007149	0.8386

Weighted Statistics			
R-squared	0.855760	Mean dependent var	0.004521
Adjusted R-squared	0.843218	S.D. dependent var	0.017498
S.E. of regression	0.006928	Sum squared resid	0.002208
F-statistic	68.22841	Durbin-Watson stat	1.638024
Prob(F-statistic)	0.000000		