

Lampiran 1

**Perusahaan yang masuk dalam sampel**

No	Kode Perusahaan	Nama Perusahaan
1	BACA	Bank Capital Indonesia Tbk
2	BBKP	Bank Bukopin Tbk
3	BBRI	Bank Rakyat Indonesia Tbk
4	BBTN	Bank Tabungan Negara Tbk
5	BDMN	Bank Danamon Indonesia Tbk
6	BNGA	Bank Cimb Niaga Tbk
7	BMRI	Bank Mandiri Tbk
8	BNII	Bank Maybank Indonesia Tbk
9	BVIC	Bank Victoria International Tbk
10	NISP	Bank Ocbc Nisp Tbk
11	PNBN	Bank Pan Indonesia
12	PNBS	Bank Panin Dubai Syariah Tbk

## Lampiran 2

**Hasil Kepemilikan Institusional**

No	Kode perusahaan	Nama perusahaan	Tahun	kepemilikan Institusioal
1	BACA	Bank Capital Indonesia Tbk	2014	0.25118032
	BACA	Bank Capital Indonesia Tbk	2015	0.25090139
	BACA	Bank Capital Indonesia Tbk	2016	0.33354630
	BACA	Bank Capital Indonesia Tbk	2017	0.33347250
	BACA	Bank Capital Indonesia Tbk	2018	0.45722950
2	BBKP	Bank Bukopin Tbk	2014	0.59520823
	BBKP	Bank Bukopin Tbk	2015	0.59520823
	BBKP	Bank Bukopin Tbk	2016	0.59520823
	BBKP	Bank Bukopin Tbk	2017	0.59520823
	BBKP	Bank Bukopin Tbk	2018	0.65608445
3	BBRI	Bank Rakyat Indonesia Tbk	2014	1.05724980
	BBRI	Bank Rakyat Indonesia Tbk	2015	0.70006774
	BBRI	Bank Rakyat Indonesia Tbk	2016	0.60000000
	BBRI	Bank Rakyat Indonesia Tbk	2017	1.50000000
	BBRI	Bank Rakyat Indonesia Tbk	2018	1.50000000
4	BBTN	Bank Tabungan Negara Tbk	2014	6.35400000
	BBTN	Bank Tabungan Negara Tbk	2015	6.35400000
	BBTN	Bank Tabungan Negara Tbk	2016	0.54545455
	BBTN	Bank Tabungan Negara Tbk	2017	0.54545455
	BBTN	Bank Tabungan Negara Tbk	2018	0.54545455
5	BDMN	Bank Danamon Indonesia Tbk	2014	0.67374009
	BDMN	Bank Danamon Indonesia Tbk	2015	0.67374009
	BDMN	Bank Danamon Indonesia Tbk	2016	0.67374009
	BDMN	Bank Danamon Indonesia Tbk	2017	0.67374009
	BDMN	Bank Danamon Indonesia Tbk	2018	0.67374009
6	BNGA	Bank Cimb Niaga Tbk	2014	1.00000000
	BNGA	Bank Cimb Niaga Tbk	2015	1.00000000
	BNGA	Bank Cimb Niaga Tbk	2016	1.00000000
	BNGA	Bank Cimb Niaga Tbk	2017	1.00000000
	BNGA	Bank Cimb Niaga Tbk	2018	1.00000000
7	BMRI	Bank Mandiri Tbk	2014	2.02020202
	BMRI	Bank Mandiri Tbk	2015	2.02020202
	BMRI	Bank Mandiri Tbk	2016	2.02020202
	BMRI	Bank Mandiri Tbk	2017	1.01010101
	BMRI	Bank Mandiri Tbk	2018	1.01010101

8	BNII	Bank Maybank Indonesia Tbk	2014	0.00015121
	BNII	Bank Maybank Indonesia Tbk	2015	0.00015121
	BNII	Bank Maybank Indonesia Tbk	2016	0.00019076
	BNII	Bank Maybank Indonesia Tbk	2017	0.00021877
	BNII	Bank Maybank Indonesia Tbk	2018	0.00019446
9	BVIC	Bank Victoria International Tbk	2014	0.96918408
	BVIC	Bank Victoria International Tbk	2015	0.68867875
	BVIC	Bank Victoria International Tbk	2016	0.81306744
	BVIC	Bank Victoria International Tbk	2017	0.11944330
	BVIC	Bank Victoria International Tbk	2018	0.75846218
10	NISP	Bank Ocbc Nisp Tbk	2014	0.85077963
	NISP	Bank Ocbc Nisp Tbk	2015	0.85077963
	NISP	Bank Ocbc Nisp Tbk	2016	0.85077963
	NISP	Bank Ocbc Nisp Tbk	2017	0.85077963
	NISP	Bank Ocbc Nisp Tbk	2018	0.42538981
11	PNBN	Bank Pan Indonesia Tbk	2014	0.84852062
	PNBN	Bank Pan Indonesia Tbk	2015	0.84852062
	PNBN	Bank Pan Indonesia Tbk	2016	0.84852062
	PNBN	Bank Pan Indonesia Tbk	2017	0.09333502
	PNBN	Bank Pan Indonesia Tbk	2018	0.09877224
12	PNBS	Bank Panin Dubai Syariah Tbk	2014	0.76823463
	PNBS	Bank Panin Dubai Syariah Tbk	2015	0.91362406
	PNBS	Bank Panin Dubai Syariah Tbk	2016	0.90931284
	PNBS	Bank Panin Dubai Syariah Tbk	2017	0.82937721
	PNBS	Bank Panin Dubai Syariah Tbk	2018	0.91951927

## Lampiran 3

**Hasil Dewan Komisaris**

No	Kode perusahaan	Nama perusahaan	Tahun	Dewan Komisaris
1	BACA	Bank Capital Indonesia Tbk	2014	3
	BACA	Bank Capital Indonesia Tbk	2015	3
	BACA	Bank Capital Indonesia Tbk	2016	3
	BACA	Bank Capital Indonesia Tbk	2017	3
	BACA	Bank Capital Indonesia Tbk	2018	3
2	BBKP	Bank Bukopin Tbk	2014	5
	BBKP	Bank Bukopin Tbk	2015	6
	BBKP	Bank Bukopin Tbk	2016	7
	BBKP	Bank Bukopin Tbk	2017	7
	BBKP	Bank Bukopin Tbk	2018	7
3	BBRI	Bank Rakyat Indonesia Tbk	2014	7
	BBRI	Bank Rakyat Indonesia Tbk	2015	9
	BBRI	Bank Rakyat Indonesia Tbk	2016	9
	BBRI	Bank Rakyat Indonesia Tbk	2017	9
	BBRI	Bank Rakyat Indonesia Tbk	2018	8
4	BBTN	Bank Tabungan Negara Tbk	2014	6
	BBTN	Bank Tabungan Negara Tbk	2015	7
	BBTN	Bank Tabungan Negara Tbk	2016	7
	BBTN	Bank Tabungan Negara Tbk	2017	8
	BBTN	Bank Tabungan Negara Tbk	2018	9
5	BDMN	Bank Danamon Indonesia Tbk	2014	6
	BDMN	Bank Danamon Indonesia Tbk	2015	7
	BDMN	Bank Danamon Indonesia Tbk	2016	7
	BDMN	Bank Danamon Indonesia Tbk	2017	7
	BDMN	Bank Danamon Indonesia Tbk	2018	7
6	BNGA	Bank Cimb Niaga Tbk	2014	8
	BNGA	Bank Cimb Niaga Tbk	2015	8
	BNGA	Bank Cimb Niaga Tbk	2016	8
	BNGA	Bank Cimb Niaga Tbk	2017	8
	BNGA	Bank Cimb Niaga Tbk	2018	7
7	BMRI	Bank Mandiri Tbk	2014	5
	BMRI	Bank Mandiri Tbk	2015	8
	BMRI	Bank Mandiri Tbk	2016	9
	BMRI	Bank Mandiri Tbk	2017	8
	BMRI	Bank Mandiri Tbk	2018	8

8	BNII	Bank Maybank Indonesia Tbk	2014	6
	BNII	Bank Maybank Indonesia Tbk	2015	6
	BNII	Bank Maybank Indonesia Tbk	2016	6
	BNII	Bank Maybank Indonesia Tbk	2017	6
	BNII	Bank Maybank Indonesia Tbk	2018	6
9	BVIC	Bank Victoria International Tbk	2014	4
	BVIC	Bank Victoria International Tbk	2015	4
	BVIC	Bank Victoria International Tbk	2016	5
	BVIC	Bank Victoria International Tbk	2017	3
	BVIC	Bank Victoria International Tbk	2018	3
10	NISP	Bank Ocbc Nisp Tbk	2014	8
	NISP	Bank Ocbc Nisp Tbk	2015	8
	NISP	Bank Ocbc Nisp Tbk	2016	8
	NISP	Bank Ocbc Nisp Tbk	2017	8
	NISP	Bank Ocbc Nisp Tbk	2018	8
11	PNBN	Bank Pan Indonesia Tbk	2014	5
	PNBN	Bank Pan Indonesia Tbk	2015	6
	PNBN	Bank Pan Indonesia Tbk	2016	6
	PNBN	Bank Pan Indonesia Tbk	2017	6
	PNBN	Bank Pan Indonesia Tbk	2018	4
12	PNBS	Bank Panin Dubai Syariah Tbk	2014	3
	PNBS	Bank Panin Dubai Syariah Tbk	2015	4
	PNBS	Bank Panin Dubai Syariah Tbk	2016	4
	PNBS	Bank Panin Dubai Syariah Tbk	2017	4
	PNBS	Bank Panin Dubai Syariah Tbk	2018	3

## Lampiran 4

**Hasil Komite Audit**

No	Kode perusahaan	Nama perusahaan	Tahun	Komite Audit
1	BACA	Bank Capital Indonesia Tbk	2014	3
	BACA	Bank Capital Indonesia Tbk	2015	3
	BACA	Bank Capital Indonesia Tbk	2016	3
	BACA	Bank Capital Indonesia Tbk	2017	3
	BACA	Bank Capital Indonesia Tbk	2018	3
2	BBKP	Bank Bukopin Tbk	2014	4
	BBKP	Bank Bukopin Tbk	2015	5
	BBKP	Bank Bukopin Tbk	2016	5
	BBKP	Bank Bukopin Tbk	2017	5
	BBKP	Bank Bukopin Tbk	2018	5
3	BBRI	Bank Rakyat Indonesia Tbk	2014	6
	BBRI	Bank Rakyat Indonesia Tbk	2015	6
	BBRI	Bank Rakyat Indonesia Tbk	2016	6
	BBRI	Bank Rakyat Indonesia Tbk	2017	6
	BBRI	Bank Rakyat Indonesia Tbk	2018	6
4	BBTN	Bank Tabungan Negara Tbk	2014	4
	BBTN	Bank Tabungan Negara Tbk	2015	5
	BBTN	Bank Tabungan Negara Tbk	2016	7
	BBTN	Bank Tabungan Negara Tbk	2017	4
	BBTN	Bank Tabungan Negara Tbk	2018	4
5	BDMN	Bank Danamon Indonesia Tbk	2014	5
	BDMN	Bank Danamon Indonesia Tbk	2015	5
	BDMN	Bank Danamon Indonesia Tbk	2016	5
	BDMN	Bank Danamon Indonesia Tbk	2017	5
	BDMN	Bank Danamon Indonesia Tbk	2018	4
6	BNGA	Bank Cimb Niaga Tbk	2014	6
	BNGA	Bank Cimb Niaga Tbk	2015	6
	BNGA	Bank Cimb Niaga Tbk	2016	4
	BNGA	Bank Cimb Niaga Tbk	2017	4
	BNGA	Bank Cimb Niaga Tbk	2018	4
7	BMRI	Bank Mandiri Tbk	2014	6
	BMRI	Bank Mandiri Tbk	2015	5
	BMRI	Bank Mandiri Tbk	2016	6
	BMRI	Bank Mandiri Tbk	2017	6
	BMRI	Bank Mandiri Tbk	2018	6

8	BNII	Bank Maybank Indonesia Tbk	2014	4
	BNII	Bank Maybank Indonesia Tbk	2015	4
	BNII	Bank Maybank Indonesia Tbk	2016	4
	BNII	Bank Maybank Indonesia Tbk	2017	3
	BNII	Bank Maybank Indonesia Tbk	2018	3
9	BVIC	Bank Victoria International Tbk	2014	4
	BVIC	Bank Victoria International Tbk	2015	4
	BVIC	Bank Victoria International Tbk	2016	4
	BVIC	Bank Victoria International Tbk	2017	4
	BVIC	Bank Victoria International Tbk	2018	4
10	NISP	Bank Ocbc Nisp Tbk	2014	4
	NISP	Bank Ocbc Nisp Tbk	2015	4
	NISP	Bank Ocbc Nisp Tbk	2016	5
	NISP	Bank Ocbc Nisp Tbk	2017	3
	NISP	Bank Ocbc Nisp Tbk	2018	4
11	PNBN	Bank Pan Indonesia Tbk	2014	4
	PNBN	Bank Pan Indonesia Tbk	2015	4
	PNBN	Bank Pan Indonesia Tbk	2016	4
	PNBN	Bank Pan Indonesia Tbk	2017	4
	PNBN	Bank Pan Indonesia Tbk	2018	4
12	PNBS	Bank Panin Dubai Syariah Tbk	2014	3
	PNBS	Bank Panin Dubai Syariah Tbk	2015	3
	PNBS	Bank Panin Dubai Syariah Tbk	2016	3
	PNBS	Bank Panin Dubai Syariah Tbk	2017	3
	PNBS	Bank Panin Dubai Syariah Tbk	2018	3

## Lampiran 5

**Hasil Likuiditas**

No	Kode perusahaan	Nama perusahaan	Tahun	<i>Curret Ratio</i>
1	BACA	Bank Capital Indonesia Tbk	2014	1.25134205
	BACA	Bank Capital Indonesia Tbk	2015	1.07193061
	BACA	Bank Capital Indonesia Tbk	2016	1.07606141
	BACA	Bank Capital Indonesia Tbk	2017	1.07280629
	BACA	Bank Capital Indonesia Tbk	2018	1.05497990
2	BBKP	Bank Bukopin Tbk	2014	1.09042047
	BBKP	Bank Bukopin Tbk	2015	1.10518278
	BBKP	Bank Bukopin Tbk	2016	1.09189755
	BBKP	Bank Bukopin Tbk	2017	1.02892859
	BBKP	Bank Bukopin Tbk	2018	1.04533354
3	BBRI	Bank Rakyat Indonesia Tbk	2014	0.47372866
	BBRI	Bank Rakyat Indonesia Tbk	2015	0.40479642
	BBRI	Bank Rakyat Indonesia Tbk	2016	0.41031764
	BBRI	Bank Rakyat Indonesia Tbk	2017	0.46194589
	BBRI	Bank Rakyat Indonesia Tbk	2018	0.41994641
4	BBTN	Bank Tabungan Negara Tbk	2014	1.15356765
	BBTN	Bank Tabungan Negara Tbk	2015	1.12206089
	BBTN	Bank Tabungan Negara Tbk	2016	1.09791098
	BBTN	Bank Tabungan Negara Tbk	2017	1.18042759
	BBTN	Bank Tabungan Negara Tbk	2018	1.20554627
5	BDMN	Bank Danamon Indonesia Tbk	2014	0.34126590
	BDMN	Bank Danamon Indonesia Tbk	2015	0.38189209
	BDMN	Bank Danamon Indonesia Tbk	2016	0.34651694
	BDMN	Bank Danamon Indonesia Tbk	2017	0.34424262
	BDMN	Bank Danamon Indonesia Tbk	2018	0.32265709
6	BNGA	Bank Cimb Niaga Tbk	2014	1.19281372
	BNGA	Bank Cimb Niaga Tbk	2015	0.97674572
	BNGA	Bank Cimb Niaga Tbk	2016	1.13513086
	BNGA	Bank Cimb Niaga Tbk	2017	1.20452255
	BNGA	Bank Cimb Niaga Tbk	2018	1.38524496
7	BMRI	Bank Mandiri Tbk	2014	0.16365659
	BMRI	Bank Mandiri Tbk	2015	0.18423410
	BMRI	Bank Mandiri Tbk	2016	0.25113452
	BMRI	Bank Mandiri Tbk	2017	0.41886722
	BMRI	Bank Mandiri Tbk	2018	0.37789029



8	BNII	Bank Maybank Indonesia Tbk	2014	0.16403624
	BNII	Bank Maybank Indonesia Tbk	2015	0.23211501
	BNII	Bank Maybank Indonesia Tbk	2016	0.16249444
	BNII	Bank Maybank Indonesia Tbk	2017	0.24327310
	BNII	Bank Maybank Indonesia Tbk	2018	0.14193719
9	BVIC	Bank Victoria International Tbk	2014	0.49990815
	BVIC	Bank Victoria International Tbk	2015	0.48710768
	BVIC	Bank Victoria International Tbk	2016	0.50229655
	BVIC	Bank Victoria International Tbk	2017	0.51739978
	BVIC	Bank Victoria International Tbk	2018	0.56575878
10	NISP	Bank Ocbc Nisp Tbk	2014	0.38774760
	NISP	Bank Ocbc Nisp Tbk	2015	0.33890577
	NISP	Bank Ocbc Nisp Tbk	2016	0.36674422
	NISP	Bank Ocbc Nisp Tbk	2017	0.35116321
	NISP	Bank Ocbc Nisp Tbk	2018	0.24397011
11	PNBN	Bank Pan Indonesia Tbk	2014	0.29349285
	PNBN	Bank Pan Indonesia Tbk	2015	0.28601653
	PNBN	Bank Pan Indonesia Tbk	2016	0.29644542
	PNBN	Bank Pan Indonesia Tbk	2017	0.31079644
	PNBN	Bank Pan Indonesia Tbk	2018	0.17683517
12	PNBS	Bank Panin Dubai Syariah Tbk	2014	1.57776215
	PNBS	Bank Panin Dubai Syariah Tbk	2015	1.67739195
	PNBS	Bank Panin Dubai Syariah Tbk	2016	1.06718409
	PNBS	Bank Panin Dubai Syariah Tbk	2017	3.62187548
	PNBS	Bank Panin Dubai Syariah Tbk	2018	2.63692934

## Lampiran 6

**Hasil ROA**

No	Kode perusahaan	Nama perusahaan	Tahun	ROA
1	BACA	Bank Capital Indonesia Tbk	2014	0.00805575
	BACA	Bank Capital Indonesia Tbk	2015	0.00746949
	BACA	Bank Capital Indonesia Tbk	2016	0.00657804
	BACA	Bank Capital Indonesia Tbk	2017	0.00526867
	BACA	Bank Capital Indonesia Tbk	2018	0.00591023
2	BBKP	Bank Bukopin Tbk	2014	0.00919413
	BBKP	Bank Bukopin Tbk	2015	0.01021874
	BBKP	Bank Bukopin Tbk	2016	0.01034699
	BBKP	Bank Bukopin Tbk	2017	0.00127675
	BBKP	Bank Bukopin Tbk	2018	0.00198622
3	BBRI	Bank Rakyat Indonesia Tbk	2014	0.02415652
	BBRI	Bank Rakyat Indonesia Tbk	2015	0.02324277
	BBRI	Bank Rakyat Indonesia Tbk	2016	0.01410424
	BBRI	Bank Rakyat Indonesia Tbk	2017	0.01906555
	BBRI	Bank Rakyat Indonesia Tbk	2018	0.02150293
4	BBTN	Bank Tabungan Negara Tbk	2014	0.00771630
	BBTN	Bank Tabungan Negara Tbk	2015	0.01077314
	BBTN	Bank Tabungan Negara Tbk	2016	0.01222825
	BBTN	Bank Tabungan Negara Tbk	2017	0.01158328
	BBTN	Bank Tabungan Negara Tbk	2018	0.00916316
5	BDMN	Bank Danamon Indonesia Tbk	2014	0.01370743
	BDMN	Bank Danamon Indonesia Tbk	2015	0.01312980
	BDMN	Bank Danamon Indonesia Tbk	2016	0.01600996
	BDMN	Bank Danamon Indonesia Tbk	2017	0.02147515
	BDMN	Bank Danamon Indonesia Tbk	2018	0.02199090
6	BNGA	Bank Cimb Niaga Tbk	2014	1.19281372
	BNGA	Bank Cimb Niaga Tbk	2015	0.97674572
	BNGA	Bank Cimb Niaga Tbk	2016	1.13513086
	BNGA	Bank Cimb Niaga Tbk	2017	1.20452255
	BNGA	Bank Cimb Niaga Tbk	2018	1.38524496
7	BMRI	Bank Mandiri Tbk	2014	0.02415652
	BMRI	Bank Mandiri Tbk	2015	0.02324277
	BMRI	Bank Mandiri Tbk	2016	0.01410424
	BMRI	Bank Mandiri Tbk	2017	0.01906555
	BMRI	Bank Mandiri Tbk	2018	0.02150293

8	BNII	Bank Maybank Indonesia Tbk	2014	0.00497025
	BNII	Bank Maybank Indonesia Tbk	2015	0.00725523
	BNII	Bank Maybank Indonesia Tbk	2016	0.01180279
	BNII	Bank Maybank Indonesia Tbk	2017	0.01074059
	BNII	Bank Maybank Indonesia Tbk	2018	0.01274268
9	BVIC	Bank Victoria International Tbk	2014	0.00494734
	BVIC	Bank Victoria International Tbk	2015	0.00404604
	BVIC	Bank Victoria International Tbk	2016	0.00386002
	BVIC	Bank Victoria International Tbk	2017	0.00472118
	BVIC	Bank Victoria International Tbk	2018	0.00262101
10	NISP	Bank Ocbc Nisp Tbk	2014	0.01291836
	NISP	Bank Ocbc Nisp Tbk	2015	0.01245709
	NISP	Bank Ocbc Nisp Tbk	2016	0.01295186
	NISP	Bank Ocbc Nisp Tbk	2017	0.01414950
	NISP	Bank Ocbc Nisp Tbk	2018	0.01519772
11	PNBN	Bank Pan Indonesia Tbk	2014	0.01496467
	PNBN	Bank Pan Indonesia Tbk	2015	0.00856182
	PNBN	Bank Pan Indonesia Tbk	2016	0.01264239
	PNBN	Bank Pan Indonesia Tbk	2017	0.00940536
	PNBN	Bank Pan Indonesia Tbk	2018	0.01538170
12	PNBS	Bank Panin Dubai Syariah Tbk	2014	0.01142728
	PNBS	Bank Panin Dubai Syariah Tbk	2015	0.00751004
	PNBS	Bank Panin Dubai Syariah Tbk	2016	0.00223122
	PNBS	Bank Panin Dubai Syariah Tbk	2017	-0.11227494
	PNBS	Bank Panin Dubai Syariah Tbk	2018	0.00237009

## Lampiran 7

**Hasil ROE**

No	Kode perusahaan	Nama perusahaan	Tahun	ROE
1	BACA	Bank Capital Indonesia Tbk	2014	0.07650435
	BACA	Bank Capital Indonesia Tbk	2015	0.08621760
	BACA	Bank Capital Indonesia Tbk	2016	0.07106780
	BACA	Bank Capital Indonesia Tbk	2017	0.06116221
	BACA	Bank Capital Indonesia Tbk	2018	0.07171896
2	BBKP	Bank Bukopin Tbk	2014	0.10654697
	BBKP	Bank Bukopin Tbk	2015	0.12797400
	BBKP	Bank Bukopin Tbk	2016	0.11434711
	BBKP	Bank Bukopin Tbk	2017	0.02010682
	BBKP	Bank Bukopin Tbk	2018	0.02210383
3	BBRI	Bank Rakyat Indonesia Tbk	2014	0.19700386
	BBRI	Bank Rakyat Indonesia Tbk	2015	0.17701960
	BBRI	Bank Rakyat Indonesia Tbk	2016	0.09552187
	BBRI	Bank Rakyat Indonesia Tbk	2017	0.12613099
	BBRI	Bank Rakyat Indonesia Tbk	2018	0.13977019
4	BBTN	Bank Tabungan Negara Tbk	2014	0.09139398
	BBTN	Bank Tabungan Negara Tbk	2015	0.13354204
	BBTN	Bank Tabungan Negara Tbk	2016	0.13689658
	BBTN	Bank Tabungan Negara Tbk	2017	0.13975005
	BBTN	Bank Tabungan Negara Tbk	2018	0.11777979
5	BDMN	Bank Danamon Indonesia Tbk	2014	0.08124964
	BDMN	Bank Danamon Indonesia Tbk	2015	0.07216624
	BDMN	Bank Danamon Indonesia Tbk	2016	0.07676959
	BDMN	Bank Danamon Indonesia Tbk	2017	0.09772496
	BDMN	Bank Danamon Indonesia Tbk	2018	0.09792765
6	BNGA	Bank Cimb Niaga Tbk	2014	0.08239121
	BNGA	Bank Cimb Niaga Tbk	2015	0.01491960
	BNGA	Bank Cimb Niaga Tbk	2016	0.06085536
	BNGA	Bank Cimb Niaga Tbk	2017	0.08058614
	BNGA	Bank Cimb Niaga Tbk	2018	0.08798325
7	BMRI	Bank Mandiri Tbk	2014	0.19700386
	BMRI	Bank Mandiri Tbk	2015	0.17701960
	BMRI	Bank Mandiri Tbk	2016	0.09552187
	BMRI	Bank Mandiri Tbk	2017	0.12613099
	BMRI	Bank Mandiri Tbk	2018	0.13977019

8	BNII	Bank Maybank Indonesia Tbk	2014	0.04862290
	BNII	Bank Maybank Indonesia Tbk	2015	0.07263816
	BNII	Bank Maybank Indonesia Tbk	2016	0.10207628
	BNII	Bank Maybank Indonesia Tbk	2017	0.08957119
	BNII	Bank Maybank Indonesia Tbk	2018	0.09016272
9	BVIC	Bank Victoria International Tbk	2014	0.06006229
	BVIC	Bank Victoria International Tbk	2015	0.04450662
	BVIC	Bank Victoria International Tbk	2016	0.03821406
	BVIC	Bank Victoria International Tbk	2017	0.04781245
	BVIC	Bank Victoria International Tbk	2018	0.02818290
10	NISP	Bank Ocbc Nisp Tbk	2014	0.08936515
	NISP	Bank Ocbc Nisp Tbk	2015	0.09145106
	NISP	Bank Ocbc Nisp Tbk	2016	0.09175880
	NISP	Bank Ocbc Nisp Tbk	2017	0.09988012
	NISP	Bank Ocbc Nisp Tbk	2018	0.10799233
11	PNBN	Bank Pan Indonesia Tbk	2014	0.11118257
	PNBN	Bank Pan Indonesia Tbk	2015	0.05089380
	PNBN	Bank Pan Indonesia Tbk	2016	0.07362541
	PNBN	Bank Pan Indonesia Tbk	2017	0.05534602
	PNBN	Bank Pan Indonesia Tbk	2018	0.07821798
12	PNBS	Bank Panin Dubai Syariah Tbk	2014	0.06612346
	PNBS	Bank Panin Dubai Syariah Tbk	2015	0.04636851
	PNBS	Bank Panin Dubai Syariah Tbk	2016	0.01644940
	PNBS	Bank Panin Dubai Syariah Tbk	2017	-3.53342137
	PNBS	Bank Panin Dubai Syariah Tbk	2018	0.01245949

## Lampiran 8

**Hasil Leverage**

No	Kode perusahaan	Nama perusahaan	Tahun	Leverage
1	BACA	Bank Capital Indonesia Tbk	2014	8.49686150
	BACA	Bank Capital Indonesia Tbk	2015	10.54263558
	BACA	Bank Capital Indonesia Tbk	2016	9.80378848
	BACA	Bank Capital Indonesia Tbk	2017	10.60865913
	BACA	Bank Capital Indonesia Tbk	2018	11.13472255
2	BBKP	Bank Bukopin Tbk	2014	10.58858019
	BBKP	Bank Bukopin Tbk	2015	11.52345857
	BBKP	Bank Bukopin Tbk	2016	10.05124276
	BBKP	Bank Bukopin Tbk	2017	14.74844724
	BBKP	Bank Bukopin Tbk	2018	10.12858504
3	BBRI	Bank Rakyat Indonesia Tbk	2014	6.64812376
	BBRI	Bank Rakyat Indonesia Tbk	2015	6.16107927
	BBRI	Bank Rakyat Indonesia Tbk	2016	5.37628863
	BBRI	Bank Rakyat Indonesia Tbk	2017	5.22349874
	BBRI	Bank Rakyat Indonesia Tbk	2018	5.09273111
4	BBTN	Bank Tabungan Negara Tbk	2014	10.84426939
	BBTN	Bank Tabungan Negara Tbk	2015	11.39583446
	BBTN	Bank Tabungan Negara Tbk	2016	10.19511126
	BBTN	Bank Tabungan Negara Tbk	2017	10.33711751
	BBTN	Bank Tabungan Negara Tbk	2018	11.06455789
5	BDMN	Bank Danamon Indonesia Tbk	2014	4.92741579
	BDMN	Bank Danamon Indonesia Tbk	2015	4.49636832
	BDMN	Bank Danamon Indonesia Tbk	2016	3.79511395
	BDMN	Bank Danamon Indonesia Tbk	2017	3.55060758
	BDMN	Bank Danamon Indonesia Tbk	2018	3.45309933
6	BNGA	Bank Cimb Niaga Tbk	2014	7.19618008
	BNGA	Bank Cimb Niaga Tbk	2015	7.32825513
	BNGA	Bank Cimb Niaga Tbk	2016	6.06192696
	BNGA	Bank Cimb Niaga Tbk	2017	6.20698963
	BNGA	Bank Cimb Niaga Tbk	2018	5.74021211
7	BMRI	Bank Mandiri Tbk	2014	6.64812376
	BMRI	Bank Mandiri Tbk	2015	6.16107927
	BMRI	Bank Mandiri Tbk	2016	5.37628863
	BMRI	Bank Mandiri Tbk	2017	5.22349874
	BMRI	Bank Mandiri Tbk	2018	5.09273111

8	BNII	Bank Maybank Indonesia Tbk	2014	8.78279639
	BNII	Bank Maybank Indonesia Tbk	2015	9.01183554
	BNII	Bank Maybank Indonesia Tbk	2016	7.64848801
	BNII	Bank Maybank Indonesia Tbk	2017	7.33950264
	BNII	Bank Maybank Indonesia Tbk	2018	6.07564642
9	BVIC	Bank Victoria International Tbk	2014	10.47523618
	BVIC	Bank Victoria International Tbk	2015	9.47706972
	BVIC	Bank Victoria International Tbk	2016	8.44349808
	BVIC	Bank Victoria International Tbk	2017	8.60189767
	BVIC	Bank Victoria International Tbk	2018	9.19755402
10	NISP	Bank Ocbc Nisp Tbk	2014	5.91768709
	NISP	Bank Ocbc Nisp Tbk	2015	6.34128661
	NISP	Bank Ocbc Nisp Tbk	2016	6.08460270
	NISP	Bank Ocbc Nisp Tbk	2017	6.05891747
	NISP	Bank Ocbc Nisp Tbk	2018	6.10582484
11	PNBN	Bank Pan Indonesia Tbk	2014	6.42967298
	PNBN	Bank Pan Indonesia Tbk	2015	4.94427377
	PNBN	Bank Pan Indonesia Tbk	2016	4.82369573
	PNBN	Bank Pan Indonesia Tbk	2017	4.88452093
	PNBN	Bank Pan Indonesia Tbk	2018	4.08513076
12	PNBS	Bank Panin Dubai Syariah Tbk	2014	0.83123676
	PNBS	Bank Panin Dubai Syariah Tbk	2015	0.72813039
	PNBS	Bank Panin Dubai Syariah Tbk	2016	0.85789824
	PNBS	Bank Panin Dubai Syariah Tbk	2017	2.38522439
	PNBS	Bank Panin Dubai Syariah Tbk	2018	0.51214879

Lampiran 9

**Hasil Uji Autokorelasi**

Breusch-Godfrey Serial Correlation LM Test:

F-statistic	1.076697	Prob. F(12,40)	0.4043
Obs*R-squared	14.64884	Prob. Chi-Square(12)	0.2612



Lampiran 10

**Hasil Uji Heteroskedastisitas**

	KEPEMILIK AN_INSTIT USIONA	DEWAN_K OMISARIS	KOMITE_A UDIT	LIKUIDITAS	ROA	ROE	LEVERAGE
KEPEMILIK AN_INSTIT USIONA	1.000000	0.171027	0.210957	0.110509	0.024783	0.031927	0.120969
DEWAN_K OMISARIS	0.171027	1.000000	0.644748	-0.331574	0.264243	0.187896	-0.033474
KOMITE_A UDIT	0.210957	0.644748	1.000000	-0.312827	0.116736	0.211896	0.066536
LIKUIDITA S	0.110509	-0.331574	-0.312827	1.000000	0.178562	-0.625233	-0.064410
ROA	0.024783	0.264243	0.116736	0.178562	1.000000	0.075458	-0.046636
ROE	0.031927	0.187896	0.211896	-0.625233	0.075458	1.000000	0.200680
LEVERAG E	0.120969	-0.033474	0.066536	-0.064410	-0.046636	0.200680	1.000000

Lampiran 11

**Hasil uji Heteroskedastisitas**

Heteroskedasticity Test: White

F-statistic	0.622165	Prob. F(7,52)	0.7352
Obs*R-squared	4.636832	Prob. Chi-Square(7)	0.7042
Scaled explained SS	7.197495	Prob. Chi-Square(7)	0.4086

Test Equation:

Dependent Variable: RESID^2

Method: Least Squares

Date: 04/02/20 Time: 09:49

Sample: 1 60

Included observations: 60

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.480952	1.184274	0.406115	0.6863
KEPEMILIKAN_INSTITUSIONA^2	-0.043287	0.051856	-0.834758	0.4077
DEWAN_KOMISARIS^2	-0.016272	0.021598	-0.753393	0.4546
KOMITE_AUDIT^2	0.053536	0.046148	1.160101	0.2513
LIKUIDITAS^2	0.080324	0.374551	0.214454	0.8310
ROA^2	-0.737891	0.967117	-0.762980	0.4489
ROE^2	-0.137939	0.426388	-0.323506	0.7476
LEVERAGE^2	0.009644	0.008707	1.107652	0.2731
R-squared	0.077281	Mean dependent var	1.312912	
Adjusted R-squared	-0.046932	S.D. dependent var	2.691710	
S.E. of regression	2.754149	Akaike info criterion	4.987660	
Sum squared resid	394.4376	Schwarz criterion	5.266906	
Log likelihood	-141.6298	Hannan-Quinn criter.	5.096889	
F-statistic	0.622165	Durbin-Watson stat	1.928927	
Prob(F-statistic)	0.735196			

Lampiran 12

**Hasil Uji Chow**

Redundant Fixed Effects Tests

Equation: FE

Test cross-section fixed effects

Effects Test	Statistic	d.f.	Prob.
Cross-section F	24.748612	(11,41)	0.0000
Cross-section Chi-square	122.002847	11	0.0000

Cross-section fixed effects test equation:

Dependent Variable: PERINGKAT\_OBLIGASI

Method: Panel Least Squares

Date: 04/02/20 Time: 09:44

Sample: 2014 2018

Periods included: 5

Cross-sections included: 12

Total panel (balanced) observations: 60

Variable	Coefficient	Std. Error	t-Statistic	Prob.
<b>KEPEMILIKAN_INSTIT</b>				
USIONA	0.206494	0.153574	1.344596	0.1846
DEWAN_KOMISARIS	0.901837	0.118427	7.615132	0.0000
KOMITE_AUDIT	-0.063530	0.200302	-0.317171	0.7524
LIKUIDITAS	-1.197686	0.388556	-3.082405	0.0033
ROA	1.076621	0.554442	1.941812	0.0576
ROE	-0.077391	0.470234	-0.164580	0.8699
LEVERAGE	-0.271270	0.054628	-4.965811	0.0000
C	13.00111	0.946038	13.74268	0.0000
R-squared	0.801567	Mean dependent var	15.81667	
Adjusted R-squared	0.774854	S.D. dependent var	2.593941	
S.E. of regression	1.230812	Akaike info criterion	3.376792	
Sum squared resid	78.77475	Schwarz criterion	3.656038	
Log likelihood	-93.30375	Hannan-Quinn criter.	3.486020	
F-statistic	30.00753	Durbin-Watson stat	1.350577	
Prob(F-statistic)	0.000000			

Lampiran 13

**Hasil Uji Hausman**

Correlated Random Effects - Hausman Test

Equation: RE

Test cross-section random effects

Test Summary	Chi-Sq. Statistic	Chi-Sq. d.f.	Prob.
Cross-section random	45.351345	7	0.0000

Cross-section random effects test comparisons:

Variable	Fixed	Random	Var(Diff.)	Prob.
KEPEMILIKAN_INSTIT				
USIONA	-0.143370	-0.034170	0.000640	0.0000
DEWAN_KOMISARIS	0.113234	0.327178	0.002458	0.0000
KOMITE_AUDIT	-0.044027	0.150615	0.003388	0.0008
LIKUIDITAS	0.429528	-0.307575	0.049158	0.0009
ROA	0.316385	1.677944	2.841835	0.4193
ROE	0.906515	0.425679	0.019738	0.0006
LEVERAGE	0.203560	-0.008136	0.002816	0.0001

Cross-section random effects test equation:

Dependent Variable: PERINGKAT\_OBLIGASI

Method: Panel Least Squares

Date: 04/02/20 Time: 09:45

Sample: 2014 2018

Periods included: 5

Cross-sections included: 12

Total panel (balanced) observations: 60

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	13.64413	1.196398	11.40434	0.0000
KEPEMILIKAN_INSTIT				
USIONA	-0.143370	0.081661	-1.755677	0.0866
DEWAN_KOMISARIS	0.113234	0.099145	1.142101	0.2600
KOMITE_AUDIT	-0.044027	0.131413	-0.335025	0.7393
LIKUIDITAS	0.429528	0.426998	1.005926	0.3204
ROA	0.316385	1.895246	0.166936	0.8682
ROE	0.906515	0.298705	3.034814	0.0042

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LEVERAGE	0.203560	0.084260	2.415853	0.0202
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Effects Specification

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Cross-section fixed (dummy variables)

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R-squared	0.974027	Mean dependent var	15.81667
Adjusted R-squared	0.962624	S.D. dependent var	2.593941
S.E. of regression	0.501486	Akaike info criterion	1.710078
Sum squared resid	10.31100	Schwarz criterion	2.373287
Log likelihood	-32.30233	Hannan-Quinn criter.	1.969495
F-statistic	85.41881	Durbin-Watson stat	1.744055
Prob(F-statistic)	0.000000		

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Lampiran 14

**Hasil Metode *fixed Effect***

Dependent Variable: PERINGKAT\_OBLIGASI

Method: Panel Least Squares

Date: 04/02/20 Time: 09:41

Sample: 2014 2018

Periods included: 5

Cross-sections included: 12

Total panel (balanced) observations: 60

Variable	Coefficient	Std. Error	t-Statistic	Prob.
KEPEMILIKAN_INSTIT				
USIONA	-0.143370	0.081661	-1.755677	0.0866
DEWAN_KOMISARIS	0.113234	0.099145	1.142101	0.2600
KOMITE_AUDIT	-0.044027	0.131413	-0.335025	0.7393
LIKUIDITAS	0.429528	0.426998	1.005926	0.3204
ROA	0.316385	1.895246	0.166936	0.8682
ROE	0.906515	0.298705	3.034814	0.0042
LEVERAGE	0.203560	0.084260	2.415853	0.0202
C	13.64413	1.196398	11.40434	0.0000

Effects Specification

Cross-section fixed (dummy variables)

R-squared	0.974027	Mean dependent var	15.81667
Adjusted R-squared	0.962624	S.D. dependent var	2.593941
S.E. of regression	0.501486	Akaike info criterion	1.710078
Sum squared resid	10.31100	Schwarz criterion	2.373287
Log likelihood	-32.30233	Hannan-Quinn criter.	1.969495
F-statistic	85.41881	Durbin-Watson stat	1.744055
Prob(F-statistic)	0.000000		

## Lampiran 15

**Hasil Uji Parsial t**

Variable	Coefficient	Std. Error	t-Statistic	Prob.
KEPEMILIKAN_INSTIT				
USIONA	-0.143370	0.081661	-1.755677	0.0866
DEWAN_KOMISARIS	0.113234	0.099145	1.142101	0.2600
KOMITE_AUDIT	-0.044027	0.131413	-0.335025	0.7393
LIKUIDITAS	0.429528	0.426998	1.005926	0.3204
ROA	0.316385	1.895246	0.166936	0.8682
ROE	0.906515	0.298705	3.034814	0.0042
LEVERAGE	0.203560	0.084260	2.415853	0.0202
C	13.64413	1.196398	11.40434	0.0000