Lampiran 1 :

Daftar Perusahaan Perbankan

No	Kode	Perusahaan
1	BAPB	Bank MNC Internasional Tbk
2	BACA	Bank Capital Indonesia Tbk
3	BBCA	Bank Central Asia Tbk
4	BBKP	Bank Bukopin Tbk
5	BBMD	Bank Mestika Dharma Tbk
6	BBNI	Bank Negara Indonesia (Persero) Tbk
7	BBRI	Bank Rakyat Indonesia (Persero) Tbk
8	BBTN	Bank Tabungan Negara (Persero) Tbk
9	BDMN	Bank Danamon Indonesi Tbk
10	BJBR	Bank Jabar Banten Tbk
11	BJTM	Bank Pembangunan Daerah Jawa Tmur Tbk
12	BKSW	Bank QNB Indonesia Tbk
13	BMAS	Bank Maspion Indonesia Tbk
14	BMRI	Bank Mandiri (Persero) Tbk
15	BNBA	Bank Bumi Artha Tbk
16	BNGA	Bank CIMB Niaga Tbk
17	BNII	Bank Maybank Indonesia Tbk
18	BNLI	Bank Permata Tbk
19	BSIM	Bank Sinar Mas Tbk
20	BSWD	Bank Of India Indonesia Tbk
21	BTPN	Bank Tabungan Pensiun Nasional Tbk
22	BVIC	Bank Victoria Internasional Tbk
23	INPC	BaNK Artha Graha Internasional Tbk
24	MAYA	Bank Mayapada Internasional Tbk
25	MCOR	Bank China Contruction Bank. Ind Tbk
26	MEGA	Bank Mega Tbk
27	NISP	Bank OCBC NISP Tbk
28	SDRA	Bank Woori Saudara Indonesia Tbk

Lampiran 2 :

Hasil Statistika Deskriptif

Date: 03/05/20
Time: 09:09
Sample: 2013 2017

	PBV	NPL	NIM	BOPO	FBI
Mean	1.455205	1.706357	5.481664	84.71729	0.121706
Median	1.185143	1.550000	5.155000	83.95500	0.083597
Maximum	4.273279	6.370000	12.70000	235.2000	0.708039
Minimum	0.260629	0.000000	1.220000	18.62000	0.006885
Std. Dev.	0.858072	1.226007	2.066789	20.85242	0.099435
Skewness	1.141503	1.098126	0.961483	2.931242	2.051988
Kurtosis	3.947868	4.441898	4.600867	22.87548	10.41402
Jarque-Bera	35.64501	40.26515	36.52004	2504.853	418.8931
Probability	0.000000	0.000000	0.000000	0.000000	0.000000
Sum	203.7287	238.8900	767.4330	11860.42	17.03886
Sum Sq. Dev.	102.3441	208.9298	593.7548	60440.48	1.374348
Observations	140	140	140	140	140

Lampiran 3 :

Hasil Uji Multikolinearitas

Covariance Analysis: Ordinary
Date: 03/05/20 Time: 09:10
Sample: 2013 2017
Included observations: 140

Covariance Correlation t-Statistic Probability	PBV	NPL	NIM	BOPO	FBI
PBV	0.731029				
	1.000000				

NPL	-0.112584	1.492356			
	-0.107789	1.000000			
	-1.273656	-----			
	0.2049	-----			
NIM	0.612608	-0.566361	4.241106		
	0.347917	-0.225122	1.000000		
	4.359452	-2.714255	-----		
	0.0000	0.0075	-----		
BOPO	-3.743842	8.255119	-14.24042	431.7177	
	-0.210742	0.325227	-0.332800	1.000000	
	-2.532529	4.040199	-4.145840	-----	
	0.0124	0.0001	0.0001	-----	
FBI	0.002825	-0.010709	-0.009183	-0.282619	0.009817
	0.033350	-0.088478	-0.045004	-0.137283	1.000000
	0.391993	-1.043474	-0.529218	-1.628126	-----
	0.6957	0.2986	0.5975	0.1058	-----

Lampiran 4 :

Hasil Uji VIF

Variance Inflation Factors
Date: 03/05/20   Time: 09:33
Sample: 1 140
Included observations: 140

Variable	Coefficient Variance	Uncentered VIF	Centered VIF
C	0.194323	41.35695	NA
NPL	0.003596	3.370062	1.141989
NIM	0.001282	9.352671	1.156779
BOPO	1.35E-05	21.83645	1.238994
FBI	0.494273	2.590841	1.032666

Hasil Lampiran 5 :

Hasil Uji Heteroskedastisitas

Panel Cross-section Heteroskedasticity LR Test
Equation: EQ01_PBV_CEM
Specification: PBV C NPL NIM BOPO FBI
Null hypothesis: Residuals are homoscedastic

	Value	df	Probability
Likelihood ratio	146.6231	28	0.0000

LR test summary:

	Value	df
Restricted LogL	-166.7874	135
Unrestricted LogL	-93.47587	135

Unrestricted Test Equation:
Dependent Variable: PBV
Method: Panel EGLS (Cross-section weights)
Date: 03/05/20 Time: 08:59
Sample: 2013 2017
Periods included: 5
Cross-sections included: 28
Total panel (balanced) observations: 140
Iterate weights to convergence
Convergence achieved after 19 weight iterations

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.617866	0.163199	3.785955	0.0002
NPL	-0.011979	0.014684	-0.815797	0.4161
NIM	0.091332	0.016884	5.409531	0.0000
BOPO	-0.001574	0.001404	-1.121352	0.2641
FBI	1.306474	0.287225	4.548612	0.0000

Weighted Statistics

Root MSE	0.874924	R-squared	0.305841
Mean dependent var	2.955031	Adjusted R-squared	0.285273
S.D. dependent var	2.352503	S.E. of regression	0.890979
Akaike info criterion	1.406798	Sum squared resid	107.1689
Schwarz criterion	1.511857	Log likelihood	-93.47587
Hannan-Quinn criter.	1.449491	F-statistic	14.86997
Durbin-Watson stat	1.030679	Prob(F-statistic)	0.000000

Unweighted Statistics

R-squared	-0.047152	Mean dependent var	1.455205

Sum squared resid	107.1698	Durbin-Watson stat	0.309525

Panel Period Heteroskedasticity LR Test
Equation: EQ01_PBV_CEM
Specification: PBV C NPL NIM BOPO FBI
Null hypothesis: Residuals are homoscedastic

	Value	df	Probability
Likelihood ratio	0.583390	28	1.0000

LR test summary:

	Value	df
Restricted LogL	-166.7874	135
Unrestricted LogL	-166.4957	135

Unrestricted Test Equation:
Dependent Variable: PBV
Method: Panel EGLS (Period weights)
Date: 03/05/20 Time: 08:59
Sample: 2013 2017
Periods included: 5
Cross-sections included: 28
Total panel (balanced) observations: 140
Iterate weights to convergence
Convergence achieved after 5 weight iterations

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	1.121520	0.449065	2.497457	0.0137
NPL	0.001198	0.059801	0.020030	0.9840
NIM	0.130008	0.035802	3.631252	0.0004
BOPO	-0.004923	0.003778	-1.303124	0.1948
FBI	0.309741	0.693276	0.446779	0.6558

Weighted Statistics

Root MSE	0.796594	R-squared	0.136758
Mean dependent var	1.460414	Adjusted R-squared	0.111181
S.D. dependent var	0.863721	S.E. of regression	0.811211
Akaike info criterion	2.449939	Sum squared resid	88.83860
Schwarz criterion	2.554998	Log likelihood	-166.4957
Hannan-Quinn criter.	2.492632	F-statistic	5.346821
Durbin-Watson stat	0.381443	Prob(F-statistic)	0.000500

Unweighted Statistics

R-squared	0.131961	Mean dependent var	1.455205
Sum squared resid	88.83862	Durbin-Watson stat	0.380702

Residual Cross-Section Dependence Test
Null hypothesis: No cross-section dependence (correlation) in
Residuals
Equation: EQ01_PBV_CEM
Periods included: 5
Cross-sections included: 28
Total panel observations: 140
Note: non-zero cross-section means detected in data
Cross-section means were removed during computation of
Correlations

Test	Statistic	d.f.	Prob.
Breusch-Pagan LM	516.8506	378	0.0000
Pesaran scaled LM	5.049947		0.0000
Pesaran CD	4.289894		0.0000

Lampiran 6 :

Uji Hasil Autokorelasi

Dependent Variable: PBV
Method: Panel EGLS (Cross-section random effects)
Date: 03/05/20 Time: 09:06
Sample: 2013 2017
Periods included: 5
Cross-sections included: 28
Total panel (balanced) observations: 140
Swamy and Arora estimator of component variances
White cross-section standard errors & covariance (d.f. corrected)
WARNING: estimated coefficient covariance matrix is of reduced rank

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.552195	0.228506	2.416546	0.0170
NPL	0.001028	0.033802	0.030408	0.9758
NIM	0.134482	0.023807	5.648762	0.0000
BOPO	0.001126	0.001946	0.578482	0.5639
FBI	0.564459	0.268929	2.098915	0.0377

Effects Specification

	S.D.	Rho
Cross-section random	0.726898	0.7351
Idiosyncratic random	0.436349	0.2649

Weighted Statistics

Root MSE	0.424953	R-squared	0.045701
Mean dependent var	0.377301	Adjusted R-squared	0.017425
S.D. dependent var	0.436571	S.E. of regression	0.432750
Sum squared resid	25.28185	F-statistic	1.616256
Durbin-Watson stat	1.280717	Prob(F-statistic)	0.173734

Lampiran 7 :

Hasil Uji Cross Correlation

Residual Cross-Section Dependence Test
Null hypothesis: No cross-section dependence (correlation) in
Residuals
Equation: EQ01_PBV_CEM
Periods included: 5
Cross-sections included: 28
Total panel observations: 140
Note: non-zero cross-section means detected in data
Cross-section means were removed during computation of
Correlations

Test	Statistic	d.f.	Prob.
Breusch-Pagan LM	516.8506	378	0.0000
Pesaran scaled LM	5.049947		0.0000
Pesaran CD	4.289894		0.0000

Lampiran 8 :

Hasil Uji Hausman

Correlated Random Effects - Hausman Test
Equation: EQ02_PBV_RANDOM
Test cross-section random effects

Test Summary	Chi-Sq. Statistic	Chi-Sq. d.f.	Prob.
Cross-section random	1.782543	4	0.7757

Cross-section random effects test comparisons:

Variable	Fixed	Random	Var(Diff.)	Prob.
NPL	-0.002070	0.001028	0.000305	0.8592
NIM	0.116515	0.134482	0.003940	0.7747
BOPO	0.001748	0.001126	0.000000	0.2907
FBI	0.552690	0.564459	0.076814	0.9661

Cross-section random effects test equation:
Dependent Variable: PBV
Method: Panel Least Squares
Date: 03/05/20 Time: 09:05
Sample: 2013 2017
Periods included: 5
Cross-sections included: 28
Total panel (balanced) observations: 140

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.604718	0.571233	1.058619	0.2921
NPL	-0.002070	0.051553	-0.040162	0.9680
NIM	0.116515	0.083399	1.397081	0.1653
BOPO	0.001748	0.002612	0.669007	0.5049
FBI	0.552690	0.676319	0.817204	0.4156

Effects Specification

Cross-section fixed (dummy variables)

Root MSE	0.383250	R-squared	0.799077
Mean dependent var	1.455205	Adjusted R-squared	0.741405
S.D. dependent var	0.858072	S.E. of regression	0.436349
Akaike info criterion	1.376883	Sum squared resid	20.56324
Schwarz criterion	2.049258	Log likelihood	-64.38179

Hannan-Quinn criter.	1.650116	F-statistic	13.85549
Durbin-Watson stat	1.580237	Prob(F-statistic)	0.000000

Lampiran 9 :

Hasil Uji REM

Dependent Variable: PBV
Method: Panel EGLS (Cross-section random effects)
Date: 03/05/20 Time: 09:06
Sample: 2013 2017
Periods included: 5
Cross-sections included: 28
Total panel (balanced) observations: 140
Swamy and Arora estimator of component variances
White cross-section standard errors & covariance (d.f. corrected)
WARNING: estimated coefficient covariance matrix is of reduced rank

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.552195	0.228506	2.416546	0.0170
NPL	0.001028	0.033802	0.030408	0.9758
NIM	0.134482	0.023807	5.648762	0.0000
BOPO	0.001126	0.001946	0.578482	0.5639
FBI	0.564459	0.268929	2.098915	0.0377

Effects Specification

	S.D.	Rho
Cross-section random	0.726898	0.7351
Idiosyncratic random	0.436349	0.2649

Weighted Statistics

Root MSE	0.424953	R-squared	0.045701
Mean dependent var	0.377301	Adjusted R-squared	0.017425
S.D. dependent var	0.436571	S.E. of regression	0.432750
Sum squared resid	25.28185	F-statistic	1.616256
Durbin-Watson stat	1.280717	Prob(F-statistic)	0.173734

Lampiran 10 :

Hasil Uji FEM

Dependent Variable: PBV
Method: Panel EGLS (Cross-section weights)
Date: 03/05/20   Time: 08:57
Sample: 2013 2017
Periods included: 5
Cross-sections included: 28
Total panel (balanced) observations: 140
Linear estimation after one-step weighting matrix
White cross-section standard errors & covariance (d.f. corrected)
WARNING: estimated coefficient covariance matrix is of reduced rank

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	1.002822	0.154893	6.474283	0.0000
NPL	-0.012738	0.009580	-1.329623	0.1864
NIM	0.092503	0.026692	3.465605	0.0008
BOPO	-0.001449	0.000583	-2.485768	0.0145
FBI	0.738202	0.246347	2.996594	0.0034

Effects Specification

Cross-section fixed (dummy variables)

Weighted Statistics

Root MSE	0.372203	R-squared	0.915305
Mean dependent var	2.071312	Adjusted R-squared	0.890995
S.D. dependent var	1.023575	S.E. of regression	0.423772
Sum squared resid	19.39494	F-statistic	37.65052
Durbin-Watson stat	1.981016	Prob(F-statistic)	0.000000

Unweighted Statistics

R-squared	0.795003	Mean dependent var	1.455205
Sum squared resid	20.98026	Durbin-Watson stat	1.553407

DAFTAR RIWAYAT HIDUP

<u>Data Pribadi</u>

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SMAN 12 Bekasi, Bekasi	: Lulus Tahun 2013
STEI Indonesia, Jakarta	: Tahun 2014 sampai sekarang