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Lampiran 1

PERUSAHAAN	Tahun	RETURN	EPS	ROA	PER	DER
BABP	2010	0.350	2.42	0.14	24.1071	11.3692
BABP	2011	-0.132	-17.38	-1.31	-5.1183	10.7155
BABP	2012	0.585	0.19	0.01	8.432	9.4138
BABP	2013	-0.208	-14.90	-1.00	-8.9262	9.69
BABP	2014	0.368	-5.91	-0.58	48.19	6.638
BBCA	2010	0.320	348	2.61	18.3908	8.4981
BBCA	2011	0.250	444	2.83	18.018	8.0701
BBCA	2012	0.138	480	2.65	18.9583	7.516
BBCA	2013	0.055	579	2.87	16.5803	6.7362
BBCA	2014	0.367	669	2.99	19.9	6.0645
BACA	2010	0.134	8.54	0.53	19.9609	7.0891
BACA	2011	0.658	6.13	0.59	26.1011	6.7119
BACA	2012	-0.250	10.50	0.84	11.4286	7.614
BACA	2013	-0.267	14.28	0.99	6.1625	6.8766
BACA	2014	0.091	11.65	0.81	9.47	7.07
AGRO	2010	0.188	4.32	0.46	40.9756	9.9747
AGRO	2011	0.024	9.28	0.94	12.5	9.0144
AGRO	2012	-0.298	9.33	0.82	12.6474	9.8628
AGRO	2013	0.246	10.06	1.02	14.5129	5.1226
AGRO	2014	-0.299	8.32	0.97	12.37	6.063
BBKP	2010	0.801	81.10	1.04	8.0148	15.4212
BBKP	2011	-0.108	94.67	1.30	6.1265	12.0732
BBKP	2012	0.069	104.30	1.27	5.9444	12.1465
BBKP	2013	0.000	116.55	1.35	5.3196	10.1787

BBKP	2014	0.210	79.73	0.92	9.4	10.588
BBNP	2010	0.000	142.00	0.90	8.0392	9.1651
BBNP	2011	0.057	164.00	1.04	7.9268	10.2756
BBNP	2012	0.000	205.00	1.04	6.3415	11.419
BBNP	2013	0.192	178.00	1.05	8.3146	8.4886
BBNP	2014	0.561	143.00	1.02	16.15	7.319

PERUSAHAAN	Tahun	RETURN	EPS	ROA	PER	DER
BCIC	2011	0.000	0.39	1.98	8.0392	12.1023
BCIC	2012	0.000	0.22	0.96	7.9628	11.2514
BCIC	2013	0.000	-0.0017	-7.79	6.3415	9.6004
BCIC	2014	0.000	-0.0008	-5.22	62.5	11.438
BDMN	2010	0.290	342.92	2.44	16.622	5.3521
BDMN	2011	-0.281	378.78	2.43	10.8242	4.4936
BDMN	2012	0.378	418.57	2.64	13.4983	4.422
BDMN	2013	-0.332	421.68	2.26	8.9523	4.839
BDMN	2014	0.199	271.69	1.37	16.65	4.927
BEKS	2010	0.000	-25.96	-5.68	-6.2404	5.0867
BEKS	2011	-0.153	-21.66	-2.46	-5.3555	11.9372
BEKS	2012	0.034	4.80	0.61	25	10.7443
BEKS	2013	-0.300	8.95	1.07	9.3855	11.5406
BEKS	2014	-0.048	-11.08	-1.32	-6.77	13.216
BKSW	2010	0.000	1.94	0.05	10.062	13.54
BKSW	2011	0.764	1.86	0.17	13.4758	3.0264
BKSW	2012	-0.057	-8.26	-0.64	7.5339	4.3816
BKSW	2013	-0.072	0.63	0.03	6.6721	6.3017
BKSW	2014	0.030	16.24	0.58	25.24	6.86

PERUSAHAAN	Tahun	RETURN	EPS	ROA	PER	DER
BNBA	2010	0.233	11.68	1.01	13.4758	5.0438
BNBA	2011	-0.152	18.45	1.44	7.5339	5.2234
BNBA	2012	0.187	24.73	1.64	6.6721	5.6669
BNBA	2013	-0.048	24.33	1.39	6.4529	6.1681
BNBA	2014	0.006	22.44	1.01	7.04	7.561
BNGA	2010	0.098	106.46	1.77	17.941	9.3792
BNGA	2011	1.497	126.77	1.90	9.6237	8.0803
BNGA	2012	-0.361	168.44	2.15	6.5305	7.715
BNGA	2013	-0.264	170.40	1.96	5.3991	7.4548
BNGA	2014	-0.092	93.21	1.01	8.9	7.196
BNII	2010	1.492	8.00	0.61	97.5	9.0722
BNII	2012	-0.036	21.00	1.05	19.2857	10.9755
BNII	2013	-0.235	26.00	1.12	11.9231	10.3268
BNII	2014	-0.329	11.00	0.50	18.9	8.782
BNLI	2010	1.452	127.00	1.35	13.9844	8.2134
BNLI	2011	-0.240	128.00	1.14	10.625	10.0904
BNLI	2012	-0.029	150.00	1.04	8.8	9.5477
BNLI	2013	-0.045	162.00	1.04	7.7778	10.7391
BNLI	2014	0.194	134.00	0.86	11.23	9.842
BSWD	2010	0.333	40.00	2.23	15	3.9271
BSWD	2011	0.000	55.00	2.31	10.9091	5.0043
BSWD	2012	1.600	63.00	2.16	24.7619	5.7976
BSWD	2013	-0.583	94.00	2.26	6.9149	6.9174
BSWD	2014	0.692	122.00	2.04	9.06	8.274
BTPN	2010	2.735	148.00	2.42	15.619	9.6069

PERUSAHAAN	Tahun	RETURN	EPS	ROA	PER	DER
BTPN	2011	-0.742	247.00	3.00	9.5276	11.1723
BTPN	2012	0.544	341.00	3.35	9.7973	9.8717
BTPN	2013	-0.181	365.00	3.06	5.8784	10.3501
BTPN	2014	-0.081	317.00	2.49	12.46	5.037
BVIC	2010	0.345	27.61	1.04	5.795	12.875
BVIC	2011	-0.194	35.25	1.59	3.6596	8.7372
BVIC	2012	-0.093	31.29	1.43	3.7392	8.7692
BVIC	2013	0.068	39.70	1.37	3.1486	10.6559
BVIC	2014	-0.040	15.26	0.49	7.86	10.475
INPC	2010	0.731	9.76	0.49	10.9631	15.1819
INPC	2011	-0.103	11.71	0.52	8.1981	15.6202
INPC	2012	0.156	15.55	0.65	7.1383	9.6119
INPC	2013	-0.180	17.26	1.07	5.2723	7.1126
INPC	2014	-0.132	8.44	0.47	9.36	7.62
MAYA	2010	0.147	24.88	0.76	53.4351	5.8102
MAYA	2011	0.075	55.40	1.32	25.8217	6.7851
MAYA	2013	0.013	110.79	1.60	24.8217	8.9554
MAYA	2014	-0.316	125.22	1.20	14.3	11.682
MCOR	2010	1.000	8.81	0.65	18.0477	7.3512
MCOR	2011	0.254	9.60	0.56	19.5833	10.5717
MCOR	2012	-0.017	23.37	1.45	7.3615	7.5954
MCOR	2013	-0.274	18.10	0.99	7.0166	6.6467
MCOR	2014	0.614	8.95	0.54	22.9	7.006
MEGA	2010	0.000	299	1.84	11.3799	10.8173
MEGA	2011	0.102	314	1.73	11.1465	11.6957

PERUSAHAAN	Tahun	RETURN	EPS	ROA	PER	DER
MEGA	2012	-0.043	378	2.11	16.9192	9.4137
MEGA	2013	-0.388	75	0.79	27.3333	9.8647
MEGA	2014	-0.024	86	0.90	23.25	8.58
NISP	2010	1.408	55.2	0.72	30.79	8.81
NISP	2011	-0.365	106.88	1.26	10.1	8.08
NISP	2012	0.417	116.37	1.16	15.26	7.84
NISP	2013	-0.196	128.89	1.17	12.35	6.23
NISP	2014	0.106	116.12	1.29	11.71	5.917
PNBN	2010	0.500	52.22	1.30	21.2449	7.0757
PNBN	2011	-0.316	75.99	1.65	10.2645	6.852
PNBN	2012	-0.192	87.49	1.53	7.2008	7.4312
PNBN	2013	0.048	93.82	1.50	7.0347	7.2199
PNBN	2014	0.765	97.8	1.50	11.91	6.429
SDRA	2010	0.186	26.47	1.85	10.9558	7.2469
SDRA	2011	-0.241	38.88	1.77	5.6584	9.7482
SDRA	2012	2.045	51.32	1.56	13.0579	13.169
SDRA	2013	0.328	53.4	1.50	16.6667	13.058
SDRA	2014	0.292	47.69	0.84	24.11	13.39
BMRI	2010	0.383	439.04	2.08	14.7936	9.0909
BMRI	2011	0.056	524.83	2.3	12.752	7.2043
BMRI	2012	0.156	664.46	2.52	12.1904	6.8574
BMRI	2014	0.373	851.65	2.42	12.65	6.648
BBNI	2010	1.054	219.95	1.65	14.5677	6.4988
BBNI	2011	-0.019	312.4	1.94	12.1795	6.9026
BBNI	2012	-0.013	377.84	2.11	9.7884	6.6577

BBNI	2013	0.053	485.52	2.34	8.1276	7.1088
BBNI	2014	0.544	578.2	2.6	10.54	5.59
BBTN	2010	1.031	105.11	1.34	11.52	9.606
BBTN	2011	-0.262	126.99	1.26	10.42	11.17
BBTN	2012	0.198	131.7	1.22	11.06	9.87
BBTN	2013	-0.400	147.86	1.19	5.88	10.35
BBTN	2014	0.385	105.57	0.77	11.41	10.844
BBRI	2010	0.373	930.1	2.84	21.95	10.024
BBRI	2011	-0.357	611.41	3.21	10.7329	8.4319
BBRI	2012	0.030	757.26	3.39	9.1776	7.4976
BBRI	2013	0.043	865.22	3.41	8.3794	6.8937
BBRI	2014	0.607	982.67	3.02	11.86	7.205

Lampiran 2

Rata – Rata Return, ROA, EPS, PER dan DER

TAHUN	RETURN	EPS	ROA	PER	DER
2010	0,56	126.6	1.09	19.54	9.07
2011	0.006	138.24	1.33	11.3	8.95
2012	0.22	168.31	1.51	12.37	8.62
2013	-0.097	177.56	1.15	9.06	8.29
2014	0.177	175.21	0.91	16.16	8.15

Lampiran 3

STATISTIK DESKRIPTIF

	RETURN	ROA	EPS	PER	DER
Mean	0.167307	1.196657	157.1836	13.68581	8.618191
Median	0.032000	1.258948	80.41500	10.95945	8.366250
Maximum	2.735000	3.410000	982.6700	97.50000	15.62020
Minimum	-0.742	-7.793892	-25.96	-8.9262	3.026400
Std. Dev.	0.498438	1.468796	218.0930	12.21226	2.515285
Observations	140	140	140	140	140

Lampiran 4

COMMON EFFECT

Dependent Variable: RETURN

Method: Panel Least Squares

Date: 07/23/16 Time: 00:18

Sample: 2010 2014

Periods included: 5

Cross-sections included: 28

Total panel (balanced) observations: 140

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-0.092925	0.170598	-0.544703	0.5869
ROA	0.038179	0.033070	1.154511	0.2503
EPS	-5.34E-05	0.000225	-0.237452	0.8127
PER	0.013022	0.003332	3.908748	0.0001
DER	0.005188	0.016612	0.312317	0.7553

R-squared	0.108041	Mean dependent var	0.167307
Adjusted R-squared	0.081612	S.D. dependent var	0.498438
S.E. of regression	0.477666	Akaike info criterion	1.395252
Sum squared resid	30.80229	Schwarz criterion	1.500311
Log likelihood	-92.66765	Hannan-Quinn criter.	1.437945
F-statistic	4.088053	Durbin-Watson stat	2.406288
Prob(F-statistic)	0.003690		

Lampiran 5

Dependent Variable: RETURN

Method: Panel Least Squares

Date: 07/23/16 Time: 00:20

Sample: 2010 2014

Periods included: 5

Cross-sections included: 28

Total panel (balanced) observations: 140

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-0.128731	0.261285	-0.492684	0.6232
ROA	0.001041	0.045518	0.022863	0.9818
EPS	-0.000393	0.000710	-0.553353	0.5812
PER	0.018741	0.004207	4.454474	0.0000
DER	0.011614	0.025351	0.458143	0.6478

Effects Specification

Cross-section fixed (dummy variables)

R-squared	0.237641	Mean dependent var	0.167307
Adjusted R-squared	0.018816	S.D. dependent var	0.498438

S.E. of regression	0.493727	Akaike info criterion	1.623964
Sum squared resid	26.32677	Schwarz criterion	2.296339
Log likelihood	-81.67747	Hannan-Quinn criter.	1.897197
F-statistic	1.085984	Durbin-Watson stat	2.702072
Prob(F-statistic)	0.366727		

Lampiran 6

Dependent Variable: RETURN

Method: Panel EGLS (Cross-section random effects)

Date: 07/23/16   Time: 00:20

Sample: 2010 2014

Periods included: 5

Cross-sections included: 28

Total panel (balanced) observations: 140

Swamy and Arora estimator of component variances

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-0.092925	0.176334	-0.526984	0.5991
ROA	0.038179	0.034182	1.116955	0.2660
EPS	-5.34E-05	0.000232	-0.229727	0.8187
PER	0.013022	0.003444	3.781598	0.0002
DER	0.005188	0.017171	0.302157	0.7630

Effects Specification

	S.D.	Rho
Cross-section random	0.000000	0.0000
Idiosyncratic random	0.493727	1.0000

Weighted Statistics

R-squared	0.108041	Mean dependent var	0.167307
Adjusted R-squared	0.081612	S.D. dependent var	0.498438
S.E. of regression	0.477666	Sum squared resid	30.80229
F-statistic	4.088053	Durbin-Watson stat	2.406288
Prob(F-statistic)	0.003690		

Unweighted Statistics

R-squared	0.108041	Mean dependent var	0.167307
Sum squared resid	30.80229	Durbin-Watson stat	2.406288

Lampiran 7

Redundant Fixed Effects Tests

Equation: Untitled

Test cross-section fixed effects

Effects Test	Statistic	d.f.	Prob.
Cross-section F	0.679995	(27,108)	0.8753
Cross-section Chi-square	21.980366	27	0.7384

Cross-section fixed effects test equation:

Dependent Variable: RETURN

Method: Panel Least Squares

Date: 07/23/16 Time: 00:26

Sample: 2010 2014

Periods included: 5

Cross-sections included: 28

Total panel (balanced) observations: 140

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-0.092925	0.170598	-0.544703	0.5869
ROA	0.038179	0.033070	1.154511	0.2503
EPS	-5.34E-05	0.000225	-0.237452	0.8127
PER	0.013022	0.003332	3.908748	0.0001
DER	0.005188	0.016612	0.312317	0.7553

R-squared	0.108041	Mean dependent var	0.167307
Adjusted R-squared	0.081612	S.D. dependent var	0.498438
S.E. of regression	0.477666	Akaike info criterion	1.395252
Sum squared resid	30.80229	Schwarz criterion	1.500311
Log likelihood	-92.66765	Hannan-Quinn criter.	1.437945
F-statistic	4.088053	Durbin-Watson stat	2.406288
Prob(F-statistic)	0.003690		

Lampiran 8

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	9.760846	4	0.0447

** WARNING: estimated cross-section random effects variance is zero.

Cross-section random effects test comparisons:

Variable	Fixed	Random	Var(Diff.)	Prob.
ROA	0.001041	0.038179	0.000903	0.2166
EPS	-0.000393	-0.000053	0.000000	0.6128
PER	0.018741	0.013022	0.000006	0.0180
DER	0.011614	0.005188	0.000348	0.7304

Cross-section random effects test equation:

Dependent Variable: RETURN

Method: Panel Least Squares

Date: 07/23/16 Time: 10:30

Sample: 2010 2014

Periods included: 5

Cross-sections included: 28

Total panel (balanced) observations: 140

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-0.128731	0.261285	-0.492684	0.6232
ROA	0.001041	0.045518	0.022863	0.9818
EPS	-0.000393	0.000710	-0.553353	0.5812
PER	0.018741	0.004207	4.454474	0.0000
DER	0.011614	0.025351	0.458143	0.6478

Effects Specification

Cross-section fixed (dummy variables)

R-squared	0.237641	Mean dependent var	0.167307
Adjusted R-squared	0.018816	S.D. dependent var	0.498438
S.E. of regression	0.493727	Akaike info criterion	1.623964
Sum squared resid	26.32677	Schwarz criterion	2.296339
Log likelihood	-81.67747	Hannan-Quinn criter.	1.897197

F-statistic	1.085984	Durbin-Watson stat	2.702072
Prob(F-statistic)	0.366727		

Lampiran 9

Uji Multikolinieritas

	ROA	PER	EPS	DER
ROA	1.000000	-0.05305	0.547481	-0.1815
PER	-0.05305	1.000000	-0.05027	-0.05472
EPS	0.547481	-0.05027	1.000000	-0.22413
DER	-0.1815	-0.05472	-0.22413	1.000000

Lampiran 10

Uji Heteroskedastisitas

Heteroskedasticity Test: White

F-statistic	0.601746	Prob. F(14,60)	0.8530
Obs*R-squared	9.234034	Prob. Chi-Square(14)	0.8158
Scaled explained SS	9.134642	Prob. Chi-Square(14)	0.8223

Ria Patriani

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Data Diri

Tanggal Lahir : 01 May 1985

Agama : Moeslem

Status : Married

Ringkasan Eksekutif

Memiliki pengalaman lebih dari 7 tahun dalam bidang perbankan

Pengalaman Kerja

1. Nama Perusahaan : **KEB Hana Bank**
   Posisi : Customer Service Manager

   Bidang Usaha : Banking Industry

   Periode : August 2012 – Sampai Sekarang

2. Nama Perusahaan : **ANZ Bank**
   Posisi : KYC (Local Corporate – C&IB)

   Bidang Usaha : Banking Industry

   Periode : Jun 2011 – July 2012

3. Nama Perusahaan : **Citifinancial Citibank**
   Posisi : Business Credit Administration Staff

   Bidang Usaha : Banking Industry

   Periode : Jan 2009 – Jun 2011

Pendidikan

STEI Rawamangun SI Manajemen

SMUN 5 Jakarta

MTS Cempaka Sari

SD Al Islamiyah