

LAMPIRAN

Lampiran 1: Jumlah sampel yang digunakan

Keterangan	Tahun						Total Data
	2013	2014	2015	2016	2017	2018	
Perusahaan perbankan	35	39	41	43	43	44	245
Perusahaan perbankan yang tidak listing dari tahun 2013-2018		(4)	(6)	(8)	(8)	(9)	(35)
Perusahaan yang pernah mengalami kerugian di tahun 2013-2018	(8)	(8)	(8)	(8)	(8)	(8)	(48)
Jumlah perusahaan perbankan yang dijadikan sampel	27	27	27	27	27	27	162
Data outlier						(1)	(1)
Jumlah perusahaan perbankan yang dijadikan sampel							161

Lampiran 2: Daftar sampel yang digunakan

NO	KODE	PERUSAHAAN	TANGGAL IPO
1	AGRO	PT. Bank Rakyat Indonesia Agroniaga Tbk	08 Agustus 2003
2	BACA	PT. Bank Capital Indonesia Tbk	08 Oktober 2007
3	BBCA	PT. Bank Central Asia Tbk	31 Mei 2000
4	BBKP	PT. Bank Bukopin Tbk	10 Juli 2006
5	BBMD	PT. Bank Mestika Dharma Tbk	08 Juli 2013
6	BBNI	PT. Bank Negara Indonesia Tbk	25 November 1996
7	BBRI	PT Bank Rakyat Indonesia Tbk	10 November 2003
8	BBTN	PT. Bank Tabungan Negara Tbk	17 Desember 2009
9	BDMN	PT. Bank Danamon Indonesia Tbk	06 Desember 1989
10	BJBR	PT. Bank Pembangunan Daerah Jawa Barat dan Banten Tbk	06 Juli 2010
11	BJTM	PT. Bank Pembangunan Daerah Jawa Timur Tbk	12 Juli 2012
12	BMAS	PT. Bank Maspion Indonesia Tbk 1	11 Juli 2013
13	BMRI	PT. Bank Mandiri Tbk	14 Juli 2003
14	BNBA	PT. Bank Bumi Arta Tbk	31 Desember 1999
15	BNGA	PT Bank CIMB Niaga Tbk	29 November 1989
16	BNII	PT. Bank Maybank Indonesia Tbk	21 November 1989
17	BSIM	PT. Bank Sinarmas Tbk	13 Desember 2010
18	BTPN	PT Bank Tabungan Pensiunan Nasional Tbk	12 Maret 2008
19	BVIC	PT. Bank Victoria Internasional Tbk	30 Juni 1999
20	INPC	PT Bank Artha Graha Internasional Tbk	29 Agustus 1990
21	MAYA	PT Bank Mayapada Internasional Tbk	29 Agustus 1997
22	MEGA	PT. Bank Mega Tbk	17 April 2008
23	NAGA	PT. Bank Mitra Niaga Tbk	09 Juli 2013
24	NISP	PT. Bank OCBC NISP Tbk	20 Oktober 1994
25	NOBU	PT. Bank National NOBU Tbk	20 Mei 2013
26	PNBN	PT. Bank Panin Dubai Syariah Tbk	19 Desember 1982
27	SDRA	PT. Bank Woori Saudara Indonesia Tbk	15 Desember 2006

Lampiran 3: Perhitungan Variabel

NO	BANK	TAHUN	ROA	LDR	CAR	VAIC
1	AGRO	2013	1.023399521	87.11	21.6	4.523409
2	AGRO	2014	0.971014043	88.49	19.06	4.46311
3	AGRO	2015	0.96230325	87.15	22.12	4.319614
4	AGRO	2016	0.905286585	88.25	23.68	4.224967
5	AGRO	2017	0.860742725	88.33	29.58	4.12332
6	AGRO	2018	0.875935072	86.73	28.34	4.107663
7	BACA	2013	0.987172929	63.35	20.13	4.255162
8	BACA	2014	0.805575059	58.13	16.43	4.196212
9	BACA	2015	0.746948997	55.78	17.7	4.261449
10	BACA	2016	0.724901403	55.34	20.64	4.408444
11	BACA	2017	0.526867135	50.61	22.56	4.259971
12	BACA	2018	0.591022649	51.96	18.66	4.378452
13	BBCA	2013	2.872477865	75.4	15.7	4.828297
14	BBCA	2014	2.98894929	76.8	16.9	4.696073
15	BBCA	2015	3.034420302	81.1	18.7	4.651196
16	BBCA	2016	3.048780775	77.1	21.9	4.690618
17	BBCA	2017	3.108161881	78.2	23.1	4.767267
18	BBCA	2018	3.134340189	81.6	23.4	4.812567
19	BBKP	2013	1.345599549	85.8	15.12	4.266213
20	BBKP	2014	0.919413462	83.89	14.21	4.338247
21	BBKP	2015	1.021874266	84.74	11.15	4.239794
22	BBKP	2016	1.034699144	83.61	11.62	9.026032
23	BBKP	2017	0.108675067	81.34	10.52	9.914812
24	BBKP	2018	0.11764839	86.18	13.41	7.571973
25	BBMD	2013	7.746987948	102.35	26.99	4.87996

26	BBMD	2014	2.738604711	101.3	26.66	4.366934
27	BBMD	2015	2.558791466	101.61	28.26	4.298315
28	BBMD	2016	1.693067865	80.93	35.12	4.125345
29	BBMD	2017	2.23594724	81.02	34.68	4.343549
30	BBMD	2018	2.198468702	86.93	34.58	4.175449
31	BBNI	2013	2.342642752	85.3	15.2	4.427362
32	BBNI	2014	2.59963094	87.8	16.2	4.468277
33	BBNI	2015	1.797211303	87.8	19.5	4.235254
34	BBNI	2016	1.892138107	90.4	19.4	4.266951
35	BBNI	2017	1.94135175	85.6	18.5	4.35903
36	BBNI	2018	1.866471111	88.8	18.5	4.412357
37	BBRI	2013	3.410238305	88.54	16.99	4.652177
38	BBRI	2014	3.024339815	81.68	18.31	4.61505
39	BBRI	2015	2.89276262	86.88	20.59	4.487319
40	BBRI	2016	2.613275212	87.77	22.91	4.37923
41	BBRI	2017	2.576177541	88.13	22.96	4.375822
42	BBRI	2018	2.499693785	89.57	21.21	4.389355
43	BBTN	2013	1.190946265	104.42	15.62	4.243073
44	BBTN	2014	0.771630354	108.86	14.64	4.33285
45	BBTN	2015	1.077313859	108.78	16.97	4.242335
46	BBTN	2016	1.222824672	102.66	20.34	4.262462
47	BBTN	2017	1.158327591	103.11	18.87	4.255006
48	BBTN	2018	0.916315714	103.25	18.21	4.213898
49	BDMN	2013	2.257587859	95.1	17.9	4.378012
50	BDMN	2014	1.370743082	92.6	17.9	4.865595
51	BDMN	2015	1.312980421	87.5	19.7	4.667589
52	BDMN	2016	1.604213026	91	20.9	4.515248

53	BDMN	2017	2.147514557	93.3	22.1	4.314809
54	BDMN	2018	2.199089667	95	22.2	4.295094
55	BJBR	2013	1.939714311	96.47	16.51	4.400225
56	BJBR	2014	1.476906837	93.18	16.39	4.371249
57	BJBR	2015	1.556939136	88.13	16.21	4.468048
58	BJBR	2016	1.127093815	86.7	18.43	4.752453
59	BJBR	2017	1.053577344	87.27	18.77	4.739181
60	BJTM	2013	2.494397522	84.98	23.72	4.33725
61	BJTM	2014	2.471400766	86.54	22.17	4.298802
62	BJTM	2015	2.066420487	82.92	21.22	4.357798
63	BJTM	2016	2.389369076	90.48	23.88	4.289324
64	BJTM	2017	2.250387583	79.69	24.65	4.260865
65	BJTM	2018	2.010409526	66.57	24.21	4.28749
66	BMAS	2013	0.754347508	85.73	21	5.095767
67	BMAS	2014	0.513422424	77.2	19.43	6.040443
68	BMAS	2015	0.752064005	92.96	19.33	4.796166
69	BMAS	2016	1.243405537	99.88	24.32	4.31756
70	BMAS	2017	1.14779468	97.14	21.59	4.312603
71	BMAS	2018	1.060854718	100.87	21.28	4.41634
72	BMRI	2013	2.568536368	82.97	14.93	4.759999
73	BMRI	2014	2.415652004	82.02	16.6	4.754651
74	BMRI	2015	2.324277385	87.05	18.6	4.532571
75	BMRI	2016	1.4104244	85.86	21.36	4.173579
76	BMRI	2017	1.906555157	87.16	21.64	4.325687
77	BMRI	2018	2.150292533	95.46	20.96	4.415249
78	BNBA	2013	1.389075069	83.96	16.99	4.431455
79	BNBA	2014	1.005307238	79.45	15.07	4.613811

80	BNBA	2015	0.867185993	82.78	25.57	4.553431
81	BNBA	2016	1.105993834	79.03	25.15	4.312141
82	BNBA	2017	1.276581826	82.1	25.67	4.237945
83	BNBA	2018	1.273048974	84.26	25.15	4.253927
84	BNGA	2013	1.96291017	94.49	15.36	4.331404
85	BNGA	2014	1.005239168	99.46	15.58	4.296935
86	BNGA	2015	0.179144375	97.98	16.28	11.97355
87	BNGA	2016	0.861738672	98.38	17.96	4.480556
88	BNGA	2017	1.118166397	96.24	18.6	4.253567
89	BNGA	2018	1.305348394	97.18	19.66	4.193152
90	BNII	2013	1.117290858	87.04	12.74	4.447718
91	BNII	2014	0.497024577	92.67	15.76	5.543336
92	BNII	2015	0.725522878	86.14	15.17	4.362816
93	BNII	2016	1.180278953	88.92	16.77	4.227072
94	BNII	2017	1.074059166	88.12	17.53	4.249903
95	BNII	2018	1.274268339	96.46	19.04	4.179772
96	BSIM	2013	1.267554494	78.72	21.82	6.431013
97	BSIM	2014	0.728764284	83.88	18.38	6.133204
98	BSIM	2015	0.66437645	78.04	14.37	6.387387
99	BSIM	2016	1.188264816	77.47	16.7	6.873564
100	BSIM	2017	1.048948105	80.57	18.31	6.699595
101	BSIM	2018	0.164143301	84.24	17.6	6.367473
102	BTPN	2013	3.059225112	98	23.1	4.358566
103	BTPN	2014	2.49155176	97	23.2	4.404841
104	BTPN	2015	2.162655834	97	23.8	4.535128
105	BTPN	2016	2.052990615	95.4	25	4.548346
106	BTPN	2017	1.489100674	96.2	24.6	5.242172

107	BTPN	2018	2.215364487	96.2	25.3	4.282645
108	BVIC	2013	1.276111908	73.39	17.95	4.426919
109	BVIC	2014	0.494734034	70.25	18.35	4.457538
110	BVIC	2015	0.404604051	70.17	19.3	4.449335
111	BVIC	2016	0.386002101	68.38	24.58	4.429389
112	BVIC	2017	0.472117563	70.25	18.17	4.237182
113	BVIC	2018	0.262100936	73.61	16.73	4.937252
114	INPC	2013	1.051090336	88.87	17.31	4.319151
115	INPC	2014	0.471510527	87.62	15.95	5.7734
116	INPC	2015	0.28382218	80.75	15.2	8.416238
117	INPC	2016	0.277815302	86.39	19.92	8.705697
118	INPC	2017	0.245612509	82.89	17.58	8.877211
119	INPC	2018	0.206035015	77.18	19.94	10.04989
120	MAYA	2013	1.604590165	85.61	14.07	4.304275
121	MAYA	2014	1.20408821	81.25	10.44	4.26954
122	MAYA	2015	1.378948287	82.99	12.97	4.315406
123	MAYA	2016	1.348131043	91.4	13.34	4.266269
124	MAYA	2017	0.903605391	90.08	14.11	4.000931
125	MAYA	2018	0.502934896	91.83	15.82	4.614614
126	MEGA	2013	0.789431457	57.41	15.74	4.853934
127	MEGA	2014	0.899110221	65.85	15.23	4.602801
128	MEGA	2015	1.543083	65.05	22.85	4.174761
129	MEGA	2016	1.641815376	55.35	26.21	4.171335
130	MEGA	2017	1.579696516	56.47	24.11	4.180689
131	MEGA	2018	1.909395706	67.23	22.79	4.244602
132	NAGA	2013	0.263614839	55.15	24.48	6.207484
133	NAGA	2014	0.328036999	51.97	18.53	5.83217

134	NAGA	2015	0.544561254	59.34	16.37	4.58555
135	NAGA	2016	0.550329935	50.27	16.6	-0.63857
136	NAGA	2017	0.244583176	42.02	20.16	7.308042
137	NAGA	2018	0.387355228	41.99	19.08	6.134417
138	NISP	2013	1.17172666	92.49	19.28	4.200649
139	NISP	2014	1.29183566	93.59	18.74	4.182127
140	NISP	2015	1.245708825	98.05	17.32	-56.4104
141	NISP	2016	1.295186245	89.86	18.28	4.177554
142	NISP	2017	1.414949607	93.42	17.51	4.179671
143	NISP	2018	1.519771873	93.51	17.63	4.218579
144	NOBU	2013	0.377662634	45.72	87.49	4.864573
145	NOBU	2014	0.26981807	53.99	48.97	6.393162
146	NOBU	2015	0.271594452	72.53	27.48	7.178503
147	NOBU	2016	0.337090497	53	26.06	6.376759
148	NOBU	2017	0.317512006	51.57	26.83	6.842508
149	NOBU	2018	0.379413872	75.35	23.26	6.965252
150	PNBN	2013	1.496124076	87.71	15.32	4.514935
151	PNBN	2014	1.496466597	90.51	17.3	4.401484
152	PNBN	2015	0.856181944	92.22	20.13	4.112477
153	PNBN	2016	1.264238649	90.07	20.49	4.222016
154	PNBN	2017	0.940535777	92.1	21.99	4.106076
155	PNBN	2018	1.538170388	104.15	23.33	4.290581
156	SDRA	2013	3.247973281	140.72	27.91	10.61994
157	SDRA	2014	0.840229308	101.2	21.71	7.252926
158	SDRA	2015	1.324856741	97.22	18.82	4.12389
159	SDRA	2016	1.36901158	110.45	17.2	4.130276
160	SDRA	2017	1.619718071	111.07	24.86	4.2288

161	SDRA	2018	1,815525694	145,26	23.04	4.679651
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Lampiran 4: Data sampel yang terkena outlier

NO	KODE	PERUSAHAAN	TANGGAL IPO
1	BJBR	PT. Bank Pembangunan Daerah Jawa Barat dan Banten Tbk	06 Juli 2010

NO	BANK	TAHUN	ROA	LDR	CAR	VAIC
1	BJBR	2018	1,291603366	91,89	18,63	N/A

Lampiran 5: Statistik Deskriptif

	ROA?	LDR?	CAR?	VAIC?
Mean	1.407236	84.57366	20.47453	4.517004
Median	1.245709	86.93000	19.08000	4.389355
Maximum	7.746988	145.2600	87.49000	11.97355
Minimum	0.108675	41.99000	10.44000	-56.41045
Std. Dev.	0.945755	15.80654	7.272578	5.035731
Skewness	2.141987	-0.187267	5.350783	-11.03866
Kurtosis	13.96057	4.994079	47.34057	134.8540
Jarque-Bera	929.0145	27.61571	13957.42	119897.3
Probability	0.000000	0.000001	0.000000	0.000000
Sum	226.5650	13616.36	3296.400	727.2377
Sum Sq. Dev.	143.1124	39975.49	8462.463	4057.373
Observations	161	161	161	161
Cross sections	27	27	27	27

Lampiran 6: Uji Hausman

Correlated Random Effects - Hausman Test

Pool: A_DATA

Test cross-section random effects

Test Summary	Chi-Sq. Statistic	Chi-Sq. d.f.	Prob.
Cross-section random	2.332855	3	0.5063

Dependent Variable: ROA?

Method: Pooled EGLS (Cross-section random effects)

Date: 12/23/19 Time: 22:03

Sample: 2013 2018

Included observations: 6

Cross-sections included: 27

Total pool (unbalanced) observations: 161

Swamy and Arora estimator of component variances

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-0.879707	0.579006	-1.519340	0.1307
LDR?	0.026153	0.005959	4.388786	0.0000
CAR?	0.003610	0.008175	0.441555	0.6594
VAIC?	0.000110	0.009367	0.011722	0.9907
Random Effects				
(Cross)				
_AGRO--C	-0.521335			
_BACA--C	0.072396			
_BBCA--C	1.643113			
_BBKP--C	-0.562578			
_BBMD--C	1.421022			
_BBNI--C	0.547860			
_BBRI--C	1.252431			
_BBTN--C	-0.806780			
_BDMN--C	0.188245			
_BJBR--C	-0.104141			
_BJTM--C	0.858378			
_BMAS--C	-0.642156			
_BMRI--C	0.616318			
_BNBA--C	-0.175480			
_BNGA--C	-0.602088			

_BNII--C	-0.507092
_BSIM--C	-0.410424
_BTPN--C	0.468302
_BVIC--C	-0.457307
_INPC--C	-0.879777
_MAYA--C	-0.268864
_MEGA--C	0.546844
_NAGA--C	-0.105298
_NISP--C	-0.281885
_NOBU--C	-0.436275
_PNBN--C	-0.324866
_SDRA--C	-0.528564

Effects Specification			
		S.D.	Rho
Cross-section random		0.738699	0.6527
Idiosyncratic random		0.538794	0.3473
Weighted Statistics			
R-squared	0.110386	Mean dependent var	0.402704
Adjusted R-squared	0.093387	S.D. dependent var	0.564443
S.E. of regression	0.537397	Sum squared resid	45.34084
F-statistic	6.493691	Durbin-Watson stat	1.151888
Prob(F-statistic)	0.000360		
Unweighted Statistics			
R-squared	0.114275	Mean dependent var	1.407236
Sum squared resid	126.7582	Durbin-Watson stat	0.412025

Lampiran 7: Uji Hipotesis

Dependent Variable: ROA?

Method: Pooled EGLS (Cross-section random effects)

Date: 01/18/20 Time: 23:10

Sample: 2013 2018

Included observations: 6

Cross-sections included: 27

Total pool (unbalanced) observations: 161

Swamy and Arora estimator of component variances

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-0.879707	0.579006	-1.519340	0.1307
LDR?	0.026153	0.005959	4.388786	0.0000
CAR?	0.003610	0.008175	0.441555	0.6594
VAIC?	0.000110	0.009367	0.011722	0.9907
Random Effects				
(Cross)				
_AGRO--C	-0.521335			
_BACA--C	0.072396			
_BBCA--C	1.643113			
_BBKP--C	-0.562578			
_BBMD--C	1.421022			
_BBNI--C	0.547860			
_BBRI--C	1.252431			
_BBTN--C	-0.806780			
_BDMN--C	0.188245			
_BJBR--C	-0.104141			
_BJTM--C	0.858378			
_BMAS--C	-0.642156			
_BMRI--C	0.616318			
_BNBA--C	-0.175480			
_BNGA--C	-0.602088			
_BNII--C	-0.507092			
_BSIM--C	-0.410424			
_BTPN--C	0.468302			
_BVIC--C	-0.457307			
_INPC--C	-0.879777			
_MAYA--C	-0.268864			
_MEGA--C	0.546844			
_NAGA--C	-0.105298			
_NISP--C	-0.281885			
_NOBU--C	-0.436275			
_PNBN--C	-0.324866			
_SDRA--C	-0.528564			

Effects Specification			
		S.D.	Rho
Cross-section random		0.738699	0.6527
Idiosyncratic random		0.538794	0.3473
Weighted Statistics			
R-squared	0.110386	Mean dependent var	0.402704
Adjusted R-squared	0.093387	S.D. dependent var	0.564443
S.E. of regression	0.537397	Sum squared resid	45.34084
F-statistic	6.493691	Durbin-Watson stat	1.151888
Prob(F-statistic)	0.000360		
Unweighted Statistics			
R-squared	0.114275	Mean dependent var	1.407236
Sum squared resid	126.7582	Durbin-Watson stat	0.412025



PERPUSTAKAAN
UNIVERSITAS MUHAMMADIYAH YOGYAKARTA
PERPUSTAKAAN Terakreditasi "A" (Perpustakaan Nasional RI No: 29/1/ee/XII.2014)

Perpustakaan Universitas Muhammadiyah Yogyakarta menyatakan bahwa Skripsi atas:

Nama : LAILA ARIFATUNNISA'
NIM : 20160410075
Prodi : Manajemen/FEB
Judul : **ANALISIS PENGARUH RISIKO LIKUIDITAS, KECUKUPAN MODAL DAN INTELEKTUAL CAPITAL TERHADAP PROFITABILITAS PADA PERBANKAN INDONESIA**
Dosen Pembimbing : Dr. Wihandaru Sotya P., M.Si.

**Telah dilakukan tes Turnitin filter 1%, dengan indeks similaritasnya sebesar 8%.
Semoga surat keterangan ini dapat digunakan sebagaimana mestinya.**

Mengetahui
Ka. Ur. Pengelolaan

LaelaNiswatin, S.I.Pust

Yogyakarta, 12/23/2019
yang melaksanakan pengecekan

Ikram Al- Zein, S.Kom.I