

APPENDICES

Appendix 1 List of Companies

No	Company
1	PT. BANK RAKYAT INDONESIA (PERSERO), Tbk
2	PT. BANK MANDIRI (PERSERO), Tbk
3	PT. BANK NEGARA INDONESIA (PERSERO), Tbk
4	PT. BANK TABUNGAN NEGARA (PERSERO), Tbk
5	PT. BANK DANAMON INDONESIA
6	PT. BANK PERMATA
7	PT. BANK CENTRAL ASIA, Tbk
8	PT. BANK MAYBANK INDONESIA, Tbk
9	PT. PAN INDONESIA BANK, Tbk
10	PT. BANK CIMB NIAGA, Tbk
11	PT. BANK UOB INDONESIA
12	PT. BANK OCBC NISP, Tbk
13	PT. BANK ARTHA GRAHA INTERNASIONAL
14	PT. BANK BUMI ARTA, Tbk
15	PT BANK HSBC INDONESIA
16	PT. BANK JTRUST INDONESIA, Tbk
17	PT. BANK MAYAPADA INTERNATIONAL
18	PT. BANK NUSANTARA PARAHYANGAN
19	PT. BANK OF INDIA INDONESIA, Tbk
20	PT. BANK SINARMAS, Tbk
21	PT. BANK MASPION INDONESIA, Tbk
22	PT. BANK GANESHA
23	PT. BANK ICBC INDONESIA
24	PT. BANK WOORI SAUDARA INDONESIA 1906
25	PT. BANK MEGA, Tbk
26	PT. BANK BUKOPIN, Tbk
27	PT. BANK KEB HANA INDONESIA
28	PT BANK MNC INTERNASIONAL, Tbk
29	PT. BANK RAKYAT INDONESIA AGRONIAGA, Tbk
30	PT. BANK SBI INDONESIA
31	PT. BANK INDEX SELINDO
32	PT. BANK MAYORA
33	PT BANK CHINA CONSTRUCTION BANK INDONESIA, Tbk
34	PT. BANK SUMITOMO MITSUI INDONESIA
35	PT. BANK DBS INDONESIA
36	PT. BANK RESONA PERDANIA
37	PT. BANK MIZUHO INDONESIA

38	PT. BANK CAPITAL INDONESIA, Tbk
39	PT. BANK ANZ INDONESIA
40	PT. BANK RABOBANK INTERNATIONAL INDONESIA
41	PT. BANK AGRIS, Tbk
42	PT. BANK CTBC INDONESIA
43	PT. BANK COMMONWEALTH
44	PT. BANK TABUNGAN PENSIUNAN NASIONAL, Tbk
45	PT. BANK OKE INDONESIA
46	PT. BANK JASA JAKARTA
47	PT. BANK YUDHA BHAKTI, Tbk
48	PT. BANK MITRANIAGA, Tbk
49	PT. BANK ROYAL INDONESIA
50	PT. BANK NATIONALNOBU, Tbk
51	PT. BANK INA PERDANA, Tbk
52	PT. PRIMA MASTER BANK
53	PT. BANK SAHABAT SAMPOERNA
54	PT. BANK DINAR INDONESIA, Tbk
55	PT. BANK AMAR INDONESIA
56	PT. BANK KESEJAHTERAAN EKONOMI
57	PT. BANK ARTOS INDONESIA
58	PT. BANK MULTIARTA SENTOSA
59	PT. BANK FAMA INTERNASIONAL
60	PT. BANK MANDIRI TASPEN
61	PT. BANK VICTORIA INTERNATIONAL, Tbk
62	PT. BANK HARDA INTERNASIONAL
63	PT. BPD JAWA BARAT DAN BANTEN, Tbk
64	PT. BPD DKI
65	PT. BPD DAERAH ISTIMEWA YOGYAKARTA
66	PT. BPD JAWA TENGAH
67	PT. BPD JAWA TIMUR, Tbk
68	PT. BPD SUMATERA UTARA
69	PT. BPD SUMATERA BARAT
70	PT. BPD RIAU KEPRI
71	PT. BPD LAMPUNG
72	PT. BPD KALIMANTAN SELATAN
73	PT. BPD KALIMANTAN BARAT
74	PT. BPD KALIMANTAN TIMUR DAN KALIMANTAN UTARA
75	PT. BPD KALIMANTAN TENGAH
76	PT. BPD SULAWESI SELATAN DAN SULAWESI BARAT

77	PT. BPD SULAWESI UTARA DAN GORONTALO
78	PT. BPD BALI
79	PT. BPD NUSA TENGGARA TIMUR
80	PT. BPD PAPUA
81	PT. BPD BENGKULU
82	PT. BPD SULAWESI TENGAH
83	PT. BPD SULAWESI TENGGARA
84	PT BPD BANTEN, Tbk



Appendix 2 Data Observation

BOARD OF COMMISSIONER	BOARD OF DIRECTOR	FIRM SIZE	LEVERAGE	RETURN ON ASSETS	RETURN ON EQUITY	EQUITY TO ASSETS	NON PERFORMING LOAN
0.00	9.09	34.41	87.12	4.19	29.89	0.13	2.02
0.00	9.09	34.54	86.27	3.84	23.08	0.14	2.03
11.11	27.27	34.66	80.92	3.69	20.03	0.19	2.10
12.50	9.09	34.44	80.90	3.15	23.03	0.19	2.29
12.50	10.00	34.58	79.38	1.95	11.12	0.21	3.96
12.50	9.09	34.66	78.96	2.72	14.53	0.21	3.45
11.11	11.11	33.86	81.15	2.60	17.20	0.19	2.70
12.50	10.00	34.03	81.70	2.70	15.50	0.18	3.00
0.00	10.00	34.20	82.34	2.70	15.60	0.18	2.30
33.33	0.00	32.78	91.93	1.61	16.84	0.08	3.42
14.29	12.50	33.00	91.07	1.76	18.35	0.09	2.84
12.50	12.50	33.20	85.68	1.71	18.11	0.14	2.66
0.00	42.86	32.87	81.81	1.20	7.40	0.18	3.00
0.00	33.33	32.79	79.10	2.50	8.00	0.21	3.10
0.00	14.29	32.81	78.02	3.10	10.50	0.22	2.80
0.00	40.00	32.84	89.70	0.20	1.80	0.10	2.70
0.00	30.00	32.74	88.35	-4.90	-38.30	0.12	8.80
0.00	33.33	32.63	85.50	0.60	4.80	0.15	4.60
0.00	10.00	34.02	84.45	3.80	21.90	0.16	0.70
0.00	10.00	34.15	82.83	4.00	20.50	0.17	1.30
0.00	33.33	34.25	81.96	3.90	19.20	0.18	1.50
16.67	44.44	32.69	90.01	1.01	8.47	0.10	3.67
16.67	37.50	32.75	88.44	1.60	11.85	0.12	3.42
16.67	42.86	32.79	88.01	1.48	9.91	0.12	2.81
16.67	9.09	32.84	83.18	1.31	6.07	0.17	2.44
16.67	9.09	32.93	82.83	1.69	8.29	0.17	2.81
16.67	9.09	32.99	83.01	1.61	7.49	0.17	2.84
12.50	0.00	33.11	87.99	0.24	1.50	0.12	3.74
11.11	66.67	33.12	85.84	1.09	5.84	0.14	3.89
11.11	54.55	33.22	86.12	1.70	8.34	0.14	3.75
0.00	0.00	32.09	88.15	0.77	4.82	0.12	2.68
0.00	0.00	32.18	88.50	0.77	4.49	0.12	3.24
0.00	0.00	32.19	88.51	0.32	0.70	0.11	1.09
0.00	30.00	32.42	86.38	1.68	9.60	0.14	1.30
0.00	30.00	32.56	85.88	1.85	9.85	0.14	1.88
12.50	30.00	32.67	85.83	1.96	10.66	0.14	1.79
0.00	28.57	30.85	88.99	0.33	2.93	0.11	2.33

14.29	33.33	30.90	83.13	0.35	2.11	0.17	2.77
16.67	25.00	30.95	83.74	0.31	1.71	0.16	6.11
0.00	0.00	29.51	81.21	1.33	8.97	0.19	0.78
0.00	0.00	29.59	81.79	1.52	6.43	0.18	1.82
0.00	0.00	29.58	80.57	1.73	6.96	0.19	1.70
0.00	20.00	31.04	85.63	0.11	0.64	0.14	4.17
25.00	22.22	30.91	79.40	0.47	2.27	0.21	6.06
16.67	0.00	32.25	85.28	1.78	11.85	0.15	4.26
0.00	0.00	30.21	92.43	-5.37	-59.63	0.08	3.71
0.00	0.00	30.41	91.58	-5.02	65.76	0.08	6.98
0.00	0.00	30.47	91.19	0.80	8.09	0.09	2.94
0.00	33.33	31.49	90.30	2.10	23.41	0.10	2.52
0.00	33.33	31.74	88.41	2.03	19.00	0.12	2.11
0.00	37.50	31.95	88.57	1.30	10.64	0.11	5.65
0.00	20.00	29.78	86.12	0.99	5.71	0.14	3.98
0.00	20.00	29.67	84.46	0.15	0.70	0.16	4.07
0.00	20.00	29.66	84.99	-0.90	-5.27	0.15	4.50
0.00	0.00	29.44	81.69	-0.77	-4.50	0.18	8.90
0.00	0.00	29.09	74.26	-11.15	-64.14	0.26	15.82
0.00	0.00	29.13	75.01	-3.39	-12.59	0.25	4.88
33.33	0.00	30.96	86.83	0.95	6.46	0.13	2.99
33.33	0.00	31.07	85.65	1.72	10.04	0.14	1.47
33.33	0.00	31.05	84.07	1.26	7.51	0.16	2.34
0.00	75.00	29.31	84.13	1.10	6.37	0.16	0.50
0.00	75.00	29.33	79.72	1.67	7.62	0.20	0.81
33.33	75.00	29.43	80.81	1.69	6.30	0.19	1.38
0.00	20.00	28.31	89.34	0.36	3.02	0.11	1.80
0.00	20.00	29.07	74.79	1.62	5.20	0.25	0.80
20.00	25.00	29.15	75.59	1.59	4.80	0.24	0.20
66.67	14.29	31.45	91.61	1.20	12.40	0.08	4.20
33.33	14.29	31.52	90.90	1.60	16.10	0.09	2.10
33.33	12.50	31.66	89.73	0.80	6.20	0.10	2.00
0.00	0.00	30.63	79.34	1.94	12.16	0.21	1.26
0.00	0.00	30.75	80.50	1.93	13.06	0.19	0.98
0.00	0.00	30.93	77.45	2.37	14.21	0.23	0.90
0.00	30.00	31.85	83.12	1.97	15.30	0.17	2.81
0.00	25.00	31.89	82.61	2.36	10.91	0.17	3.44
0.00	28.57	32.04	84.14	2.24	11.66	0.16	2.01
16.67	0.00	32.16	93.72	0.75	8.60	0.06	2.17
14.29	0.00	32.26	93.28	0.54	4.56	0.07	2.87
14.29	0.00	32.30	93.65	0.09	1.85	0.06	6.37

25.00	0.00	30.98	83.89	2.34	12.53	0.16	0.21
25.00	0.00	31.18	84.99	2.77	12.98	0.15	0.61
25.00	0.00	31.30	84.16	2.69	12.90	0.16	0.84
0.00	25.00	30.13	85.93	0.10	0.74	0.14	2.43
30.00	40.00	30.20	85.75	0.11	0.62	0.14	2.38
0.00	40.00	30.00	88.30	-7.47	-48.91	0.12	2.82
25.00	0.00	29.76	83.83	1.55	7.65	0.16	1.32
25.00	0.00	30.06	82.98	1.49	7.31	0.17	1.36
25.00	0.00	30.42	80.94	1.45	5.64	0.19	1.31
0.00	0.00	29.05	71.01	-6.10	-25.09	0.29	1.43
0.00	20.00	29.04	70.52	0.17	0.45	0.29	2.67
0.00	20.00	29.13	71.68	2.52	6.02	0.28	0.00
0.00	0.00	29.59	83.58	2.06	11.13	0.16	0.80
0.00	0.00	29.60	82.14	2.19	10.02	0.18	2.23
0.00	0.00	29.61	81.17	1.78	6.71	0.19	2.48
0.00	40.00	29.27	79.36	1.24	4.97	0.21	2.71
40.00	33.33	29.31	79.05	1.39	5.53	0.21	1.66
40.00	33.33	29.43	80.90	0.81	3.16	0.19	2.23
33.33	25.00	29.94	85.99	1.03	6.21	0.14	0.63
33.33	25.00	30.14	80.45	0.69	1.16	0.20	3.03
20.00	25.00	30.39	84.52	0.54	2.46	0.15	3.07
25.00	16.67	31.69	87.60	1.80	11.52	0.12	0.43
25.00	16.67	31.92	89.10	1.79	12.34	0.11	0.16
25.00	16.67	31.97	88.57	1.63	11.49	0.11	0.15
25.00	20.00	31.77	88.18	0.15	0.63	0.12	2.19
25.00	18.18	31.82	87.84	1.30	8.39	0.12	1.62
25.00	22.22	31.81	86.90	1.02	6.25	0.13	0.98
0.00	16.67	30.46	84.81	1.34	7.42	0.15	1.15
0.00	28.57	30.37	82.67	1.20	5.84	0.17	2.06
0.00	28.57	30.31	84.17	-1.87	-15.03	0.16	1.98
0.00	28.57	31.38	82.49	2.54	12.30	0.18	2.45
0.00	28.57	31.38	81.20	2.31	9.73	0.19	1.16
0.00	28.57	31.51	82.29	2.30	9.84	0.18	0.82
0.00	0.00	30.13	91.34	1.10	9.59	0.09	0.79
0.00	0.00	30.28	90.74	1.00	7.82	0.09	2.94
0.00	0.00	30.43	91.39	0.79	7.17	0.09	2.43
25.00	0.00	31.38	85.86	0.72	3.58	0.14	3.98
25.00	0.00	31.07	79.60	1.63	6.41	0.20	6.35
25.00	0.00	31.07	77.61	2.78	8.94	0.22	3.24
0.00	0.00	30.36	90.07	-5.09	-56.23	0.10	8.41
0.00	0.00	30.20	86.34	2.13	-5.09	0.14	4.46

0.00	25.00	30.11	84.84	0.30	0.09	0.15	2.45
0.00	25.00	29.07	86.55	0.17	0.90	0.13	1.75
0.00	25.00	29.03	85.90	0.15	0.85	0.14	3.36
0.00	25.00	28.99	85.51	-0.20	-1.61	0.14	5.45
0.00	40.00	30.18	80.24	1.28	4.93	0.20	2.88
0.00	40.00	30.11	77.57	1.57	5.54	0.22	4.90
0.00	33.33	30.24	80.02	0.62	1.90	0.20	1.75
25.00	25.00	30.74	80.40	-0.24	-1.52	0.20	3.49
25.00	71.43	30.57	79.00	-2.80	-12.02	0.21	3.64
25.00	83.33	30.63	79.77	0.52	2.33	0.20	3.86
0.00	63.64	32.03	79.04	3.10	14.10	0.21	0.40
20.00	14.29	32.15	77.32	3.10	12.60	0.23	0.80
20.00	14.29	32.19	76.48	2.10	8.20	0.24	0.90
33.33	33.33	27.69	85.75	-1.88	-11.89	0.14	3.33
25.00	0.00	27.96	57.65	-1.82	-8.98	0.42	2.22
0.00	0.00	28.38	47.29	0.95	1.92	0.53	3.60
33.33	40.00	29.31	80.13	2.36	10.36	0.20	0.30
33.33	40.00	29.32	78.33	2.74	10.43	0.22	0.51
33.33	40.00	29.34	76.80	2.56	8.67	0.23	0.52
0.00	50.00	28.86	89.31	1.16	9.21	0.11	2.98
0.00	33.33	29.05	84.45	2.53	14.70	0.16	3.69
0.00	33.33	29.24	86.49	0.43	2.50	0.14	4.98
0.00	0.00	28.34	89.50	0.71	7.94	0.11	0.34
0.00	0.00	28.44	89.58	0.76	5.87	0.10	2.38
0.00	0.00	28.55	90.81	0.37	2.99	0.09	1.03
0.00	66.67	27.32	73.53	0.43	1.68	0.26	0.80
0.00	75.00	27.46	76.58	0.41	1.34	0.23	2.91
0.00	75.00	27.53	68.71	-2.14	-7.03	0.31	2.31
33.33	0.00	29.53	82.25	0.38	1.59	0.18	0.00
33.33	0.00	29.83	85.19	0.53	2.40	0.15	0.00
33.33	0.00	30.03	87.37	0.48	2.68	0.13	0.05
33.33	0.25	28.36	84.65	1.05	5.80	0.15	0.21
33.33	0.25	28.49	79.54	1.02	5.23	0.20	3.14
33.33	0.25	28.77	61.45	0.82	1.86	0.39	4.60
0.00	0.00	28.54	93.57	0.50	3.46	0.06	4.78
0.00	0.00	28.50	86.59	-2.26	-14.56	0.13	1.38
0.00	0.00	28.48	85.80	0.76	4.26	0.14	3.32
0.00	20.00	29.45	86.14	1.42	7.54	0.14	2.93
0.00	20.00	29.65	85.48	0.74	3.45	0.15	3.09
0.00	20.00	29.73	84.39	0.65	3.23	0.16	2.90
33.33	0.00	28.36	79.13	1.00	3.62	0.21	0.74

50.00	0.00	28.47	80.70	0.83	3.18	0.19	1.41
50.00	0.00	28.56	81.93	0.57	2.42	0.18	2.58
0.00	0.00	26.93	19.04	1.15	1.25	0.81	0.54
0.00	0.00	27.03	13.79	-5.08	-5.98	0.86	6.56
0.00	0.00	27.46	43.43	0.79	0.87	0.57	8.29
0.00	33.33	28.50	86.48	0.93	4.72	0.14	2.74
0.00	33.33	28.78	88.50	2.12	13.19	0.11	2.07
0.00	33.33	29.05	90.91	0.55	4.52	0.09	3.58
33.33	33.33	27.34	85.62	0.01	-0.30	0.14	2.32
33.33	33.33	27.38	80.99	-5.25	-25.17	0.19	4.08
33.33	33.33	27.45	83.39	-1.48	-6.28	0.17	1.56
66.67	0.40	29.19	75.52	1.60	4.33	0.24	0.15
66.67	0.40	29.60	81.98	1.76	6.28	0.18	2.23
66.67	0.40	30.00	86.93	1.63	8.43	0.13	1.56
33.33	33.33	27.68	78.24	2.41	8.20	0.22	3.48
33.33	33.33	27.75	78.14	2.34	8.43	0.22	2.16
33.33	33.33	27.77	76.79	2.26	8.24	0.23	3.69
0.00	16.67	28.58	72.89	1.66	4.74	0.27	0.81
0.00	16.67	29.63	84.45	1.62	6.96	0.16	0.43
0.00	16.67	30.25	88.99	2.02	13.35	0.11	0.65
25.00	0.00	30.78	86.15	0.65	6.73	0.14	4.48
25.00	0.20	30.89	85.29	0.52	4.79	0.15	3.89
25.00	0.20	30.99	84.94	0.64	5.52	0.15	3.05
0.00	0.00	28.36	81.92	-2.82	-15.52	0.18	7.10
0.33	0.00	28.35	81.45	0.53	2.11	0.19	2.83
0.33	0.00	28.53	82.09	0.69	2.74	0.18	3.18
0.00	42.86	32.12	85.76	2.04	23.05	0.14	2.91
0.00	50.00	32.26	85.05	2.22	21.81	0.15	1.69
0.00	50.00	32.38	85.95	2.01	20.05	0.14	1.51
0.00	0.00	31.29	79.28	0.90	6.10	0.21	7.96
0.00	0.00	31.33	73.25	2.30	10.90	0.27	5.35
0.00	0.00	31.57	77.33	2.00	10.10	0.23	3.80
0.00	0.00	29.79	85.90	2.94	21.99	0.14	1.05
0.00	0.00	29.91	83.89	3.05	17.70	0.16	1.23
0.00	0.00	30.00	84.60	2.71	25.36	0.15	0.90
0.00	0.00	31.34	91.03	2.32	28.59	0.09	1.26
0.00	0.00	31.57	89.09	2.60	23.17	0.11	1.45
0.00	0.00	31.75	89.18	2.69	22.08	0.11	1.64
0.00	0.00	31.39	85.29	2.67	16.11	0.15	4.29
0.00	0.00	31.39	83.25	2.98	17.82	0.17	4.77
0.00	14.29	31.57	84.83	3.12	17.43	0.15	4.59

0.00	25.00	30.81	91.74	2.31	23.90	0.08	5.00
0.00	25.00	30.90	89.61	2.74	24.84	0.10	4.70
0.00	0.00	31.00	82.83	2.65	22.34	0.17	4.38
0.00	0.00	30.60	87.47	2.28	20.47	0.13	2.74
0.00	0.00	30.66	82.99	2.19	17.47	0.17	3.07
0.00	0.00	30.69	82.17	1.86	13.89	0.18	3.01
0.00	0.00	30.61	87.87	1.69	16.39	0.12	4.12
0.00	0.00	30.69	87.40	2.74	23.36	0.13	4.16
0.00	0.00	30.87	88.75	2.30	18.68	0.11	3.92
100.00	20.00	29.39	88.63	3.25	30.45	0.11	1.12
66.67	20.00	29.31	86.45	2.85	29.39	0.14	1.25
66.67	20.00	29.42	86.46	2.44	21.75	0.14	0.99
0.00	25.00	30.03	82.02	2.20	14.01	0.18	4.33
0.00	25.00	30.11	81.37	2.60	12.71	0.19	4.23
0.00	50.00	30.11	79.53	1.83	10.97	0.20	5.65
0.00	0.00	30.20	86.46	2.91	19.96	0.14	0.56
0.00	0.00	30.27	85.75	2.88	18.58	0.14	0.70
0.00	0.00	30.44	85.92	2.94	18.03	0.14	1.16
0.00	0.00	30.76	84.63	2.72	11.27	0.15	2.00
0.00	0.00	30.75	81.13	2.99	15.04	0.19	1.99
0.00	0.00	30.75	80.11	1.56	10.35	0.20	1.64
0.00	25.00	29.16	79.36	4.34	22.99	0.21	0.47
0.00	25.00	29.40	81.08	4.24	20.63	0.19	0.41
0.00	25.00	29.46	77.66	3.84	18.31	0.22	0.47
0.00	25.00	30.08	77.96	4.90	33.61	0.22	0.52
0.00	25.00	30.42	81.45	4.96	34.10	0.19	0.51
0.00	25.00	30.50	81.34	3.56	25.50	0.19	0.19
0.00	0.00	30.00	92.01	1.56	20.10	0.08	0.97
20.00	0.00	30.05	88.85	2.00	21.02	0.11	0.94
20.00	0.00	30.28	89.73	2.80	24.45	0.10	1.36
0.00	20.00	30.60	84.03	3.33	24.93	0.16	1.96
0.00	20.00	30.65	84.01	3.76	24.31	0.16	1.47
0.00	20.00	30.73	85.24	3.16	19.85	0.15	3.10
0.00	0.00	29.89	84.35	3.44	23.66	0.16	2.32
0.00	0.00	29.89	82.61	2.94	16.96	0.17	2.34
0.00	0.00	29.97	82.57	2.98	16.28	0.17	3.22
0.00	25.00	30.64	86.22	2.60	13.66	0.14	3.79
0.00	0.00	30.66	88.51	-0.61	-8.06	0.11	3.95
0.00	0.00	30.65	86.89	0.61	4.37	0.13	2.99
0.00	25.00	29.16	88.47	2.88	27.31	0.12	0.39
0.00	25.00	29.27	87.96	2.78	25.30	0.12	0.33

0.00	25.00	29.42	86.37	2.02	18.78	0.14	0.42
0.00	66.67	29.01	87.29	3.10	23.24	0.13	1.71
0.00	25.00	29.09	86.90	2.91	20.98	0.13	1.36
0.00	25.00	29.29	87.21	2.90	16.22	0.13	1.36
0.00	25.00	29.15	85.86	3.41	25.18	0.14	2.90
0.00	25.00	29.36	86.37	3.87	26.62	0.14	2.30
0.00	25.00	29.45	85.13	4.13	25.73	0.15	1.82
0.00	28.57	29.42	94.79	-5.29	-57.19	0.05	5.94
25.00	0.00	29.29	83.54	-9.58	-83.79	0.16	5.71
0.00	0.00	29.67	89.71	-1.43	-15.43	0.10	5.37

Appendix 3 Descriptive Statistic

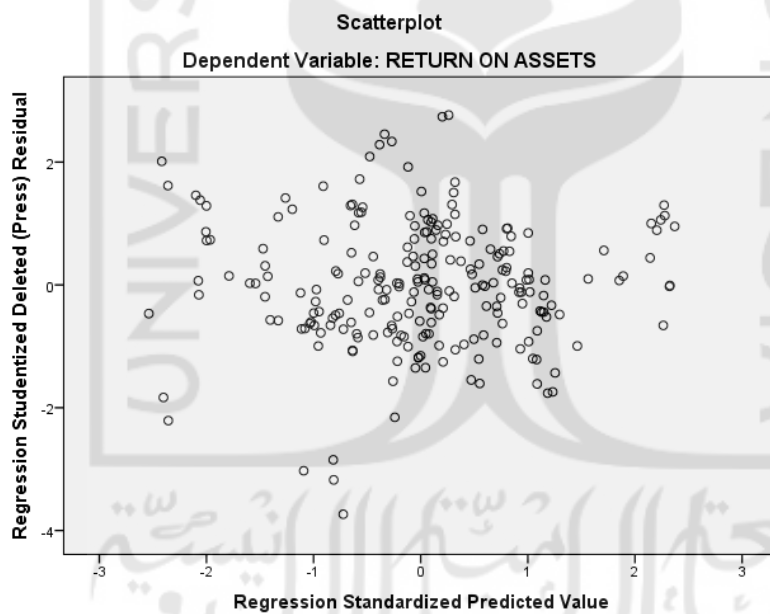
	N	Minimum	Maximum	Mean	Std. Deviation
Board of Director (%)	252	0	83	17.17	18.808
Board of Commissioner (%)	252	0	100	10.46	16.625
Firm Size (Rp)	252	494.605.68	1.126.248.44	73.969.301.1	182.471.679.
Leverage (%)	252	2.951	2.000.000	84.566,14	037.110,03
Return on Assets (%)	252	13.79	94.79	83.1492	8.59122
Return on Equity (%)	252	-11.15	4.96	1.2383	2.14294
Equity to Assets	252	-83.79	65.76	7.8551	15.35119
Non-Performing Loan (%)	252	.05	.86	.1685	.08591
Valid N (listwise)	252	.00	15.82	2.6264	1.93371

Appendix 4 Multicollinearity Test Return on Assets

Coefficients ^a							
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	-4.143	1.560		-2.657	.008	
	BOARD OF COMMISSIONER	-.013	.005	-.168	-2.697	.008	.984
	BOARD OF DIRECTOR	-.002	.004	-.035	-.565	.572	.988
	FIRM SIZE	.239	.049	.317	4.894	.000	.916
	LEVERAGE	-.016	.011	-.088	-1.369	.172	.926

a. Dependent Variable: RETURN ON ASSETS

Appendix 5 Heteroscedasticity Test Return On Assets



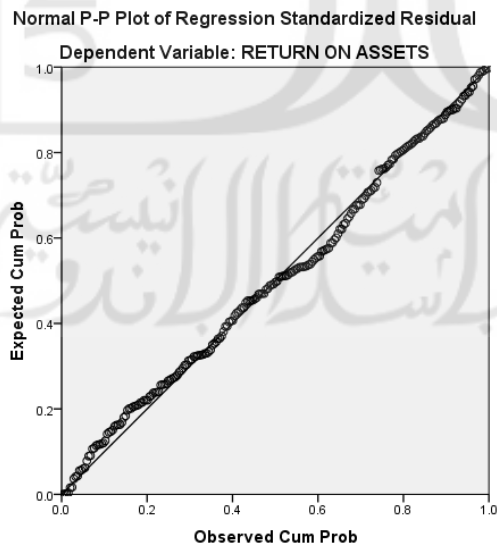
Appendix 6 Heteroscedasticity Test Spearman's rho Return On Assets

Correlations

			BOARD OF COMMISSIONER	BOARD OF DIRECTOR	FIRM SIZE	LEVERAGE	Unstandardized Residual
Spearman's rho	BOARD OF COMMISSIONER	Correlation Coefficient	1.000	-.035	.007	-.086	-.099
		Sig. (2-tailed)	.	.595	.915	.194	.132
		N	231	231	231	231	231
	BOARD OF DIRECTOR	Correlation Coefficient	-.035	1.000	-.043	-.121	-.024
		Sig. (2-tailed)	.595	.	.513	.067	.719
		N	231	231	231	231	231
	FIRM SIZE	Correlation Coefficient	.007	-.043	1.000	.199**	-.015
		Sig. (2-tailed)	.915	.513	.	.002	.824
		N	231	231	231	231	231
	LEVERAGE	Correlation Coefficient	-.086	-.121	.199**	1.000	-.023
		Sig. (2-tailed)	.194	.067	.002	.	.728
		N	231	231	231	231	231
	Unstandardized Residual	Correlation Coefficient	-.099	-.024	-.015	-.023	1.000
		Sig. (2-tailed)	.132	.719	.824	.728	.
		N	231	231	231	231	231

** . Correlation is significant at the 0.01 level (2-tailed).

Appendix 7 Normality Test Return on Assets



Appendix 8 Regression Analysis Test Return on Assets

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.363 ^a	.132	.117	1.16241

a. Predictors: (Constant), LEVERAGE, BOARD OF COMMISSIONER, BOARD OF DIRECTOR, FIRM SIZE

b. Dependent Variable: RETURN ON ASSETS

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	46.402	4	11.600	8.585	.000 ^b
	Residual	305.369	226	1.351		
	Total	351.771	230			

a. Dependent Variable: RETURN ON ASSETS

b. Predictors: (Constant), LEVERAGE, BOARD OF COMMISSIONER, BOARD OF DIRECTOR, FIRM SIZE

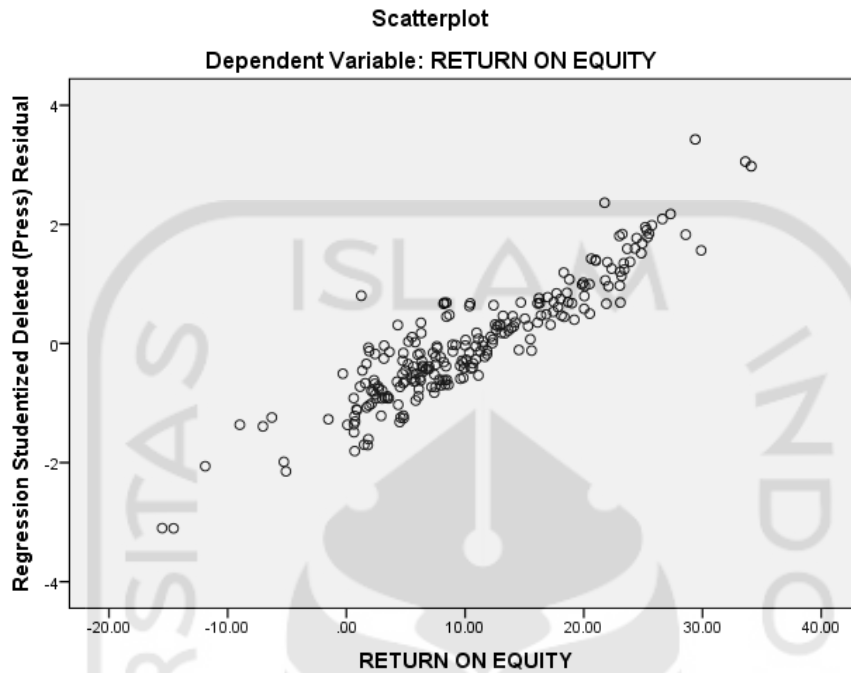
Appendix 9 Multicollinearity Test Return on Equity

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error				Beta	Tolerance
1	(Constant)	-44.394	10.717		-4.143	.000		
	BOARD OF COMMISSIONER	-.101	.033	-.186	-3.021	.003	.984	1.016
	BOARD OF DIRECTOR	-.021	.028	-.045	-.731	.465	.988	1.013
	FIRM SIZE	1.393	.336	.265	4.145	.000	.916	1.092
	LEVERAGE	.164	.079	.132	2.082	.038	.926	1.080

a. Dependent Variable: RETURN ON EQUITY

Appendix 10 Heteroscedasticity Test Return on Equity



Appendix 11 Heteroscedasticity Test Spearman rho' Return on Equity

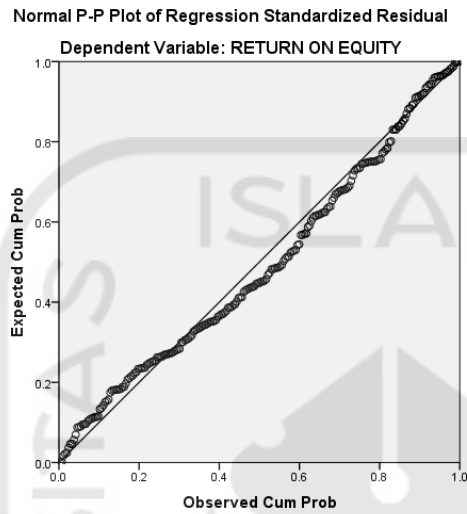
Correlations

		BOARD OF COMMISSIONER	BOARD OF DIRECTOR	FIRM SIZE	LEVERAGE	Unstandardized Residual	
Spearman's rho	BOARD OF COMMISSIONER	Correlation Coefficient	1.000	-.035	.007	-.086	-.098
		Sig. (2-tailed)	.	.595	.915	.194	.139
		N	231	231	231	231	231
	BOARD OF DIRECTOR	Correlation Coefficient	-.035	1.000	-.043	-.121	.011
		Sig. (2-tailed)	.595	.	.513	.067	.870
		N	231	231	231	231	231
	FIRM SIZE	Correlation Coefficient	.007	-.043	1.000	.199**	-.063
		Sig. (2-tailed)	.915	.513	.	.002	.339
		N	231	231	231	231	231
	LEVERAGE	Correlation Coefficient	-.086	-.121	.199**	1.000	-.166*
		Sig. (2-tailed)	.194	.067	.002	.	.011
		N	231	231	231	231	231
	Unstandardized Residual	Correlation Coefficient	-.098	.011	-.063	-.166*	1.000
		Sig. (2-tailed)	.139	.870	.339	.011	.
		N	231	231	231	231	231

** . Correlation is significant at the 0.01 level (2-tailed).

* . Correlation is significant at the 0.05 level (2-tailed).

Appendix 12 Normality Test Heteroscedasticity Test Return on Equity



Appendix 13 Regression Analysis Test Return on Equity

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.393 ^a	.154	.139	7.98740	.660

a. Predictors: (Constant), LEVERAGE, BOARD OF COMMISSIONER, BOARD OF DIRECTOR, FIRM SIZE

b. Dependent Variable: RETURN ON EQUITY

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	2632.108	4	658.027	10.314	.000 ^b
	Residual	14418.475	226	63.799		
	Total	17050.582	230			

a. Dependent Variable: RETURN ON EQUITY

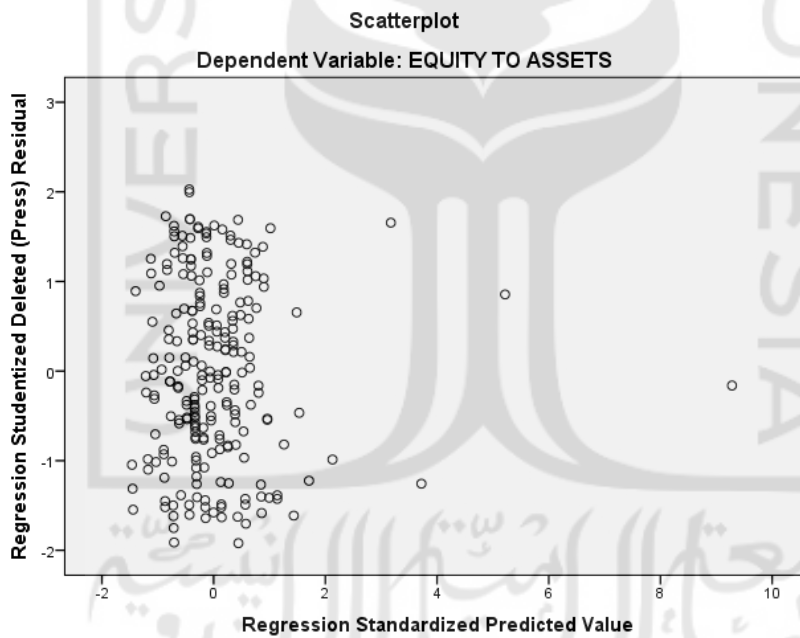
b. Predictors: (Constant), LEVERAGE, BOARD OF COMMISSIONER, BOARD OF DIRECTOR, FIRM SIZE

Appendix 14 Multicollinearity Test Equity to Assets

Coefficients ^a							
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error				Beta	Tolerance
1	(Constant)	.997944	.004		257.651	.000	
	BOARD OF COMMISSIONER	-.000018	.000	-.004	-1.478	.141	.984
	BOARD OF DIRECTOR	-.000005	.000	-.001	-.529	.598	.988
	FIRM SIZE	.000113	.000	.003	.930	.353	.916
	LEVERAGE	-.010012	.000	-1.000	351.936	.000	.926

a. Dependent Variable: EQUITY TO ASSETS

Appendix 15 Heteroscedasticity Test Equity to Assets



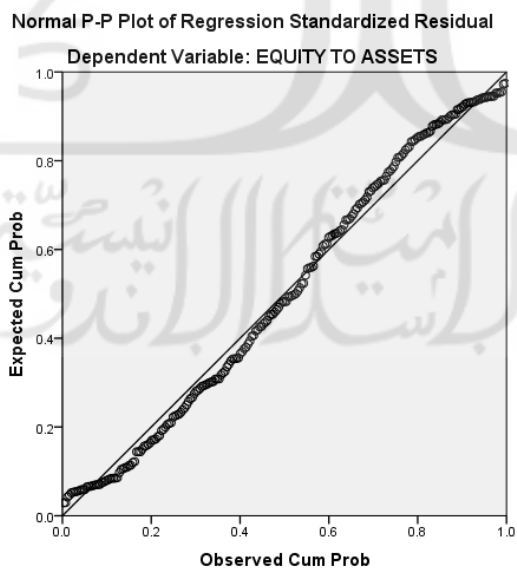
Appendix 16 Heteroscedasticity Test Spearman rho' Equity to Assets

Correlations

			BOARD OF COMMISSIONER	BOARD OF DIRECTOR	FIRM SIZE	LEVERAGE	Unstandardized Residual
Spearman's rho	BOARD OF COMMISSIONER	Correlation Coefficient	1.000	-.035	.007	-.086	-.023
		Sig. (2-tailed)	.	.595	.915	.194	.733
		N	231	231	231	231	231
	BOARD OF DIRECTOR	Correlation Coefficient	-.035	1.000	-.043	-.121	.045
		Sig. (2-tailed)	.595	.	.513	.067	.494
		N	231	231	231	231	231
	FIRM SIZE	Correlation Coefficient	.007	-.043	1.000	.199**	-.011
		Sig. (2-tailed)	.915	.513	.	.002	.870
		N	231	231	231	231	231
	LEVERAGE	Correlation Coefficient	-.086	-.121	.199**	1.000	.000
		Sig. (2-tailed)	.194	.067	.002	.	.998
		N	231	231	231	231	231
	Unstandardized Residual	Correlation Coefficient	-.023	.045	-.011	.000	1.000
		Sig. (2-tailed)	.733	.494	.870	.998	.
		N	231	231	231	231	231

** . Correlation is significant at the 0.01 level (2-tailed).

Appendix 17 Normality Test Equity to Assets



Appendix 18 Regression Analysis Test Equity to Assets

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.999 ^a	.998	.998	.00289	2.069

a. Predictors: (Constant), LEVERAGE, BOARD OF COMMISSIONER, BOARD OF DIRECTOR, FIRM SIZE

b. Dependent Variable: EQUITY TO ASSETS

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1.113	4	.278	33389.542	.000 ^b
	Residual	.002	226	.000		
	Total	1.115	230			

a. Dependent Variable: EQUITY TO ASSETS

b. Predictors: (Constant), LEVERAGE, BOARD OF COMMISSIONER, BOARD OF DIRECTOR, FIRM SIZE

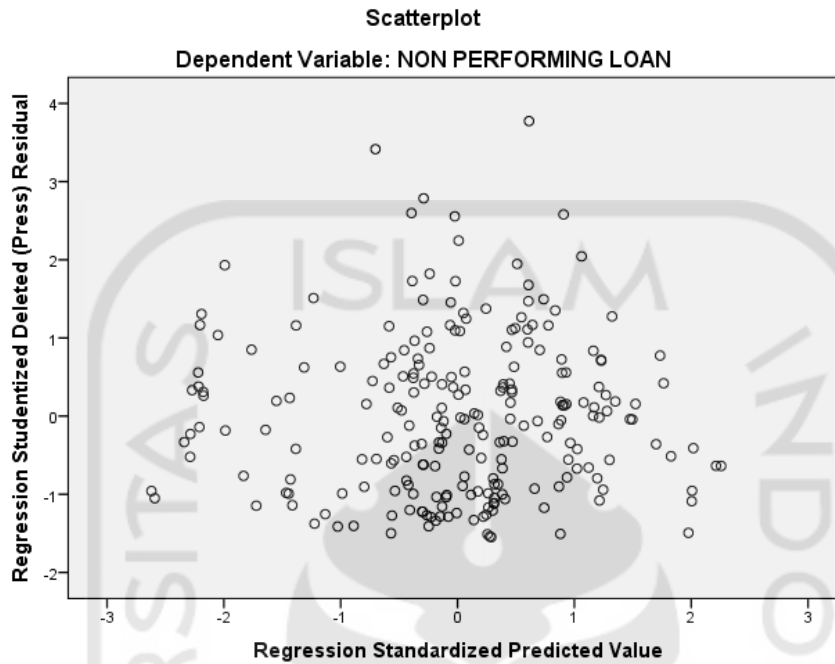
Appendix 19 Multicollinearity Test Non Performing Loan

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	-1.824	2.001		-.911	.363		
	BOARD OF COMMISSIONER	-.009	.006	-.092	-1.395	.164	.984	1.016
	BOARD OF DIRECTOR	.000	.005	-.004	-.057	.954	.988	1.013
	FIRM SIZE	.125	.063	.137	1.999	.047	.916	1.092
	LEVERAGE	.005	.015	.025	.364	.716	.926	1.080

a. Dependent Variable: NON PERFORMING LOAN

Appendix 20 Heteroscedasticity Test Non Performing Loan



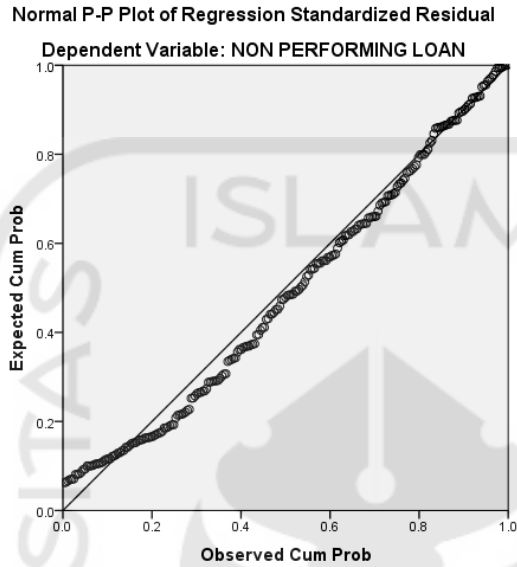
Appendix 21 Heteroscedasticity Test Spearman rho Non Performing Loan

Correlations

		BOARD OF COMMISSIONER	BOARD OF DIRECTOR	FIRM SIZE	LEVERAGE	Unstandardized Residual	
Spearman's rho	BOARD OF COMMISSIONER	Correlation Coefficient	1.000	-.035	.007	-.086	.032
		Sig. (2-tailed)	.	.595	.915	.194	.631
		N	231	231	231	231	231
	BOARD OF DIRECTOR	Correlation Coefficient	-.035	1.000	-.043	-.121	.032
		Sig. (2-tailed)	.595	.	.513	.067	.629
		N	231	231	231	231	231
	FIRM SIZE	Correlation Coefficient	.007	-.043	1.000	.199**	.041
		Sig. (2-tailed)	.915	.513	.	.002	.536
		N	231	231	231	231	231
	LEVERAGE	Correlation Coefficient	-.086	-.121	.199**	1.000	.024
		Sig. (2-tailed)	.194	.067	.002	.	.721
		N	231	231	231	231	231
Unstandardized Residual	Correlation Coefficient	.032	.032	.041	.024	1.000	
	Sig. (2-tailed)	.631	.629	.536	.721	.	
	N	231	231	231	231	231	

** . Correlation is significant at the 0.01 level (2-tailed).

Appendix 22 Normality Test Non Performing Loan



Appendix 23 regression Analysis Test Non Performing Loan

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.179 ^a	.032	.015	1.49161	1.226

a. Predictors: (Constant), LEVERAGE, BOARD OF COMMISSIONER, BOARD OF DIRECTOR, FIRM SIZE

b. Dependent Variable: NON PERFORMING LOAN

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	16.635	4	4.159	1.869	.117 ^b
	Residual	502.829	226	2.225		
	Total	519.464	230			

a. Dependent Variable: NON PERFORMING LOAN

b. Predictors: (Constant), LEVERAGE, BOARD OF COMMISSIONER, BOARD OF DIRECTOR, FIRM SIZE

Appendix 24 Normality Test Kolmogorov-Smirnov Test

One-Sample Kolmogorov-Smirnov Test

		Return On Assets	Return on Equity	Equity to Assets	Non-Performing Loan
N		231	231	231	231
Normal Parameters ^{a,b}	Mean	.0000000	.0000000	.0000000	.0000000
	Std. Deviation	1.15225565	7.91763981	.00286165	1.47858535
Most Extreme Differences	Absolute	.051	.066	.062	.062
	Positive	.051	.066	.048	.062
	Negative	-.043	-.048	-.062	-.061
Test Statistic		.051	.066	.062	.062
Asymp. Sig. (2-tailed)		.200 ^{c,d}	.016 ^c	.034 ^c	.029 ^c

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

d. This is a lower bound of the true significance.