

## LAMPIRAN

### Lampiran 1 Sampel Bank

| No | Kode Saham | Nama Emiten                             | Tanggal IPO      |
|----|------------|---|------------------|
| 1  | AGRO       | Bank Rakyat Indonesia Agro Niaga Tbk.   | 08 Agustus 2003  |
| 2  | AGRS       | Bank IBK Indonesia Tbk.                 | 22 Desember 2014 |
| 3  | ARTO       | Bank Artos Indonesia Tbk.               | 12 Januari 2016  |
| 4  | BABP       | Bank MNC Internasional Tbk.             | 15 Juli 2002     |
| 5  | BACA       | Bank Capital Indonesia Tbk.             | 08 Oktober 2007  |
| 6  | BBCA       | Bank Central Asia Tbk.                  | 31 Mei 2000      |
| 7  | BBHI       | Bank Harda Internasional Tbk.           | 12 Agustus 2015  |
| 8  | BBKP       | Bank Bukopin Tbk.                       | 10 Juli 2006     |
| 9  | BBMD       | Bank Mestika Dharma Tbk.                | 08 Juli 2013     |
| 10 | BBNI       | Bank Negara Indonesia (Persero) Tbk.    | 25 November 1993 |
| 11 | BBRI       | Bank Rakyat Indonesia Tbk.              | 10 November 2003 |
| 12 | BBTN       | Bank Tabungan Negara (Persero) Tbk.     | 17 Desember 2009 |
| 13 | BBYB       | Bank Yudha Bhakti Tbk.                  | 13 Januari 2015  |
| 14 | BCIC       | Bank JTrust Indonesia Tbk.              | 25 Juni 1997     |
| 15 | BDMN       | Bank Danamon Indonesia Tbk.             | 06 Desember 1989 |
| 16 | BEKS       | Bank Pembangunan Daerah Banten Tk.      | 13 Juli 2001     |
| 17 | BGTG       | Bank Ganesha Tbk.                       | 12 Mei 2016      |
| 18 | BINA       | Bank Ina Perdana Tbk.                   | 16 Januari 2014  |
| 19 | BJBR       | Bank Jabar Banten Tbk.                  | 08 Juli 2010     |
| 20 | BJTM       | Bank Pembangunan Daerah Jawa Timur Tbk. | 12 Juli 2012     |
| 21 | BKSW       | Bank QNB Indonesia Tbk.                 | 21 November 2002 |
| 22 | BMAS       | Bank Maspion Indonesia Tbk.             | 11 Juli 2013     |
| 23 | BMRI       | Bank Mandiri (persero) Tbk.             | 14 Juli 2003     |
| 24 | BNBA       | Bank Bumi Arta Tbk.                     | 31 Desember 1999 |
| 25 | BNGA       | Bank CIMB Niaga Tbk.                    | 29 November 1989 |
| 26 | BNII       | Bank Maybank Indonesia Tbk.             | 21 November 1989 |
| 27 | BNLI       | Bank Permata Tbk.                       | 15 Januari 1990  |
| 28 | BSIM       | Bank Sinar Mas Tbk.                     | 13 Desember 2010 |
| 29 | BSWD       | Bank of India Indonesia Tbk             | 01 Mei 2002      |
| 30 | BTPN       | Bank Tabungan Pensiunan Nasional Tbk.   | 12 Maret 2008    |
| 31 | BVIC       | Bank Victoria International Tbk.        | 30 Juni 1999     |
| 32 | DNAR       | Bank Oke Indonesia Tbk.                 | 11 Juli 2014     |
| 33 | INPC       | Bank Artha Graha International Tbk.     | 29 Agustus 1990  |
| 34 | MAYA       | Bank Mayapada International Tbk.        | 29 Agustus 1997  |
| 35 | MCOR       | Bank China Construction Bank Ind. Tbk   | 03 Juli 2007     |
| 36 | MEGA       | Bank Mega Tbk.                          | 17 April 2000    |

|    |      |  |                  |
|----|------|--|------------------|
| 37 | NISP | Bank OCBC NISP Tbk.                    | 20 Oktober 1994  |
| 38 | NOBU | Bank Nationalnobu Tbk                  | 20 Mei 2013      |
| 39 | PNBN | Bank Pan Indonesia Tbk.                | 29 Desember 1982 |
| 40 | PNBS | Bank Panin Syariah Tbk.                | 15 Januari 2014  |
| 41 | SDRA | Bank Woori Saudara Indonesia 1906 Tbk, | 15 Desember 2006 |
| 42 | BRIS | PT Bank Syariah Indonesia Tbk          | 9 Mei 2018       |
| 43 | BTPS | PT Bank BTPN Syariah Tbk               | 8 Mei 2018       |



## Lampiran 2 Tabulasi Data

| No | Kode Saham | Tahun | EQ     | NPL  | Lev   | EVA                     |
|----|------------|-------|--------|------|-------|-------------------------|
| 1  | AGRO       | 2019  | -0.126 | 4.86 | 0.834 | -236,865,081,983        |
| 2  | AGRO       | 2020  | -0.126 | 2.73 | 0.847 | -340,820,066,163        |
| 3  | AGRO       | 2021  | -0.126 | 0.04 | 0.854 | -2,112,153,487,919      |
| 4  | AGRO       | 2022  | -0.126 | 0.54 | 0.756 | -16,395,394,642         |
| 5  | AGRO       | 2023  | -0.126 | 1.51 | 0.725 | -26,241,457,834         |
| 6  | AGRO       | 2024  | -0.126 | 1.20 | 0.739 | -30,068,189,366         |
| 7  | AGRS       | 2019  | 0.426  | 4.89 | 0.563 | 570,003,032,525         |
| 8  | AGRS       | 2020  | 0.426  | 2.52 | 0.807 | 164,665,579,407         |
| 9  | AGRS       | 2021  | 0.426  | 1.48 | 0.790 | -66,084,380,124         |
| 10 | AGRS       | 2022  | 0.426  | 1.33 | 0.772 | -152,036,611,781        |
| 11 | AGRS       | 2023  | 0.426  | 0.95 | 0.715 | -161,591,759,787        |
| 12 | AGRS       | 2024  | 0.426  | 1.31 | 0.724 | -168,403,346,085        |
| 13 | ARTO       | 2019  | 0.318  | 0.05 | 0.484 | -152,153,603,254        |
| 14 | ARTO       | 2020  | 0.318  | 0.00 | 0.435 | -188,115,495,871        |
| 15 | ARTO       | 2021  | 0.318  | 0.04 | 0.330 | 81,818,643,360          |
| 16 | ARTO       | 2022  | 0.318  | 0.55 | 0.513 | 10,927,260,725          |
| 17 | ARTO       | 2023  | 0.318  | 0.05 | 0.608 | 42,439,744,409          |
| 18 | ARTO       | 2024  | 0.318  | 0,00 | 0.826 | 44,653,956,184          |
| 19 | BABP       | 2019  | 0.164  | 3.57 | 0.853 | -42,699,608,480         |
| 20 | BABP       | 2020  | 0.164  | 3.63 | 0.867 | 4,522,321,616           |
| 21 | BABP       | 2021  | 0.164  | 2.81 | 0.831 | 13,163,011,911          |
| 22 | BABP       | 2022  | 0.164  | 2.21 | 0.839 | -1,499,413,946,264      |
| 23 | BABP       | 2023  | 0.164  | 2.63 | 0.802 | 198,503,884,360         |
| 24 | BABP       | 2024  | 0.164  | 2.50 | 0.825 | -469,512,533,804        |
| 25 | BACA       | 2019  | 0.000  | 1.34 | 0.919 | 185,941,123,751         |
| 26 | BACA       | 2020  | 0.000  | 0,00 | 0.919 | -404,679,642,029        |
| 27 | BACA       | 2021  | 0.000  | 0.00 | 0.905 | -24,107,308,968         |
| 28 | BACA       | 2022  | 0.000  | 0.17 | 0.841 | -97,348,134,284         |
| 29 | BACA       | 2023  | 0.000  | 0.07 | 0.786 | -107,688,159,591        |
| 30 | BACA       | 2024  | 0.000  | 0.06 | 0.784 | -456,570,429,477        |
| 31 | BBCA       | 2019  | -1.793 | 0.50 | 0.001 | -42,271,103,497,676,600 |
| 32 | BBCA       | 2020  | -1.793 | 0.70 | 0.828 | 21,024,806,425,317      |
| 33 | BBCA       | 2021  | -1.793 | 2.2  | 0.835 | -12,182,927,502,898     |
| 34 | BBCA       | 2022  | -1.793 | 1.7  | 0.832 | -9,715,514,104,320      |

|    |      |      |        |       |         |                         |
|----|------|------|--------|-------|---------|-------------------------|
| 35 | BBCA | 2023 | -1.793 | 1.9   | 0.828   | -9,992,543,603,889      |
| 36 | BBCA | 2024 | -1.793 | 0.60  | 0.833   | -11,302,886,265,680     |
| 37 | BBHI | 2019 | 0.474  | 3.93  | 0.881   | -238,800,997,083        |
| 38 | BBHI | 2020 | 0.474  | 1.75  | 1.565   | -3,671,504,396          |
| 39 | BBHI | 2021 | 0.474  | 0.52  | 0.720   | 169,453,856,739         |
| 40 | BBHI | 2022 | 0.474  | 0.01  | 0.420   | 185,115,617,099         |
| 41 | BBHI | 2023 | 0.474  | 0.80  | 0.460   | 296,315,535,580         |
| 42 | BBHI | 2024 | 0.474  | 0.40  | 0.480   | 36,847,564,917          |
| 43 | BBKP | 2019 | 0.330  | 4.45  | 0.911   | -2,237,705,165,190      |
| 44 | BBKP | 2020 | 0.330  | 4.95  | 0.894   | -2,170,211,806,972      |
| 45 | BBKP | 2021 | 0.330  | 10.66 | 0.852   | -1,276,848,896,039      |
| 46 | BBKP | 2022 | 0.330  | 6.56  | 0.875   | -1,861,152,860,977      |
| 47 | BBKP | 2023 | 0.330  | 9.70  | 0.836   | 1,518,737,333,465       |
| 48 | BBKP | 2024 | 0.330  | 4.38  | 0.904   | 2,487,923,352,987       |
| 49 | BBMD | 2019 | 1.084  | 0.63  | 0.730   | -15,641,988,320         |
| 50 | BBMD | 2020 | 1.084  | 0.75  | 0.717   | -126,873,687,506        |
| 51 | BBMD | 2021 | 1.084  | 1.18  | 86.736  | -1,077,649,122          |
| 52 | BBMD | 2022 | 1.084  | 1.26  | 94.202  | -388,397,979            |
| 53 | BBMD | 2023 | 1.084  | 1.37  | 102.682 | -1,448,563,908          |
| 54 | BBMD | 2024 | 1.084  | 0.30  | 101.091 | -1,322,729,750          |
| 55 | BBNI | 2019 | -0.038 | 1.20  | 0.814   | -17,029,419,660,685     |
| 56 | BBNI | 2020 | -0.038 | 0.90  | 0.873   | 54,456,137,108          |
| 57 | BBNI | 2021 | -0.038 | 3.70  | 0.869   | -596,770,076,031        |
| 58 | BBNI | 2022 | -0.038 | 2.80  | 0.864   | 3,317,649,031           |
| 59 | BBNI | 2023 | -0.038 | 2.10  | 0.858   | -49,960,164,778         |
| 60 | BBNI | 2024 | -0.038 | 0.70  | 0.856   | -927,135,893,380        |
| 61 | BBRI | 2019 | 0.100  | 2.62  | 0.001   | -11,723,035,021,160,200 |
| 62 | BBRI | 2020 | 0.100  | 2.94  | 0.868   | -204,288,540,287        |
| 63 | BBRI | 2021 | 0.100  | 3.08  | 0.826   | 2,449,491,816,479       |
| 64 | BBRI | 2022 | 0.100  | 2.82  | 0.837   | 9,602,359,549,146       |
| 65 | BBRI | 2023 | 0.100  | 3.12  | 0.839   | 13,072,994,141,388      |
| 66 | BBRI | 2024 | 0.100  | 2.94  | 0.841   | 5,565,425,610,700       |
| 67 | BBTN | 2019 | -0.175 | 4.78  | 8.642   | 42,210,706,735,657      |
| 68 | BBTN | 2020 | -0.175 | 4.37  | 0.945   | -434,859,418,714        |
| 69 | BBTN | 2021 | -0.175 | 3.70  | 0.942   | -1,300,370,523,518      |
| 70 | BBTN | 2022 | -0.175 | 3.38  | 0.936   | -1,165,592,717,383      |
| 71 | BBTN | 2023 | -0.175 | 3.09  | 0.931   | -1,717,438,676,022      |
| 72 | BBTN | 2024 | -0.175 | 1.89  | 0.931   | -1,719,233,063,432      |

|     |      |      |       |       |       |                    |
|-----|------|------|-------|-------|-------|--------------------|
| 73  | BBYB | 2019 | 0.068 | 4.32  | 0.815 | -247,668,187,832   |
| 74  | BBYB | 2020 | 0.068 | 4.05  | 0.793 | -20,610,766,735    |
| 75  | BBYB | 2021 | 0.068 | 1.75  | 0.745 | -612,394,695,196   |
| 76  | BBYB | 2022 | 0.068 | 2.56  | 0.810 | -149,537,476,843   |
| 77  | BBYB | 2023 | 0.068 | 3.73  | 0.817 | -455,580,020,691   |
| 78  | BBYB | 2024 | 0.068 | 3.30  | 0.795 | -14,203,217,107    |
| 79  | BCIC | 2019 | 0.096 | 1.49  | 0.903 | -906,047,854,826   |
| 80  | BCIC | 2020 | 0.096 | 4.97  | 0.911 | -276,045,004,859   |
| 81  | BCIC | 2021 | 0.096 | 3.90  | 0.875 | -234,552,560,067   |
| 82  | BCIC | 2022 | 0.096 | 1.80  | 0.889 | -11,669,177,964    |
| 83  | BCIC | 2023 | 0.096 | 1.03  | 0.930 | -121,535,040,496   |
| 84  | BCIC | 2024 | 0.096 | 1.95  | 0.906 | 126,500,445,637    |
| 85  | BDMN | 2019 | 0.287 | 3.00  | 0.765 | -7,423,155,774,280 |
| 86  | BDMN | 2020 | 0.287 | 2.80  | 0.783 | -836,800,330,293   |
| 87  | BDMN | 2021 | 0.287 | 2.70  | 0.765 | -271,926,378,881   |
| 88  | BDMN | 2022 | 0.287 | 2.60  | 0.760 | -435,140,795,047   |
| 89  | BDMN | 2023 | 0.287 | 2.20  | 0.774 | -618,583,949,574   |
| 90  | BDMN | 2024 | 0.287 | 1.90  | 0.789 | -1,134,225,637,808 |
| 91  | BEKS | 2019 | 0.599 | 5.01  | 0.932 | -275,517,510,149   |
| 92  | BEKS | 2020 | 0.599 | 22.27 | 0.745 | -163,008,324,469   |
| 93  | BEKS | 2021 | 0.599 | 14.09 | 0.786 | -141,259,609,422   |
| 94  | BEKS | 2022 | 0.599 | 9.45  | 0.773 | -90,316,069,429    |
| 95  | BEKS | 2023 | 0.599 | 9.36  | 0.755 | -177,130,147,266   |
| 96  | BEKS | 2024 | 0.599 | 7.53  | 0.774 | -106,421,685,875   |
| 97  | BGTG | 2019 | 0.339 | 2,28  | 0.763 | -167,491,263,320   |
| 98  | BGTG | 2020 | 0.339 | 5.49  | 0.788 | 3,764,254,408      |
| 99  | BGTG | 2021 | 0.339 | 5.13  | 0.749 | -72,705,896        |
| 100 | BGTG | 2022 | 0.339 | 2.01  | 0.650 | -15,605,305,495    |
| 101 | BGTG | 2023 | 0.339 | 1.62  | 0.655 | -14,510,452,412    |
| 102 | BGTG | 2024 | 0.339 | 1.16  | 0.667 | -36,186,611,614    |
| 103 | BINA | 2019 | 0.517 | 4.76  | 0.783 | 7,098,359,891      |
| 104 | BINA | 2020 | 0.517 | 1.43  | 0.856 | 19,100,968,918     |
| 105 | BINA | 2021 | 0.517 | 2.62  | 0.842 | 21,822,325,744     |
| 106 | BINA | 2022 | 0.517 | 1.73  | 0.840 | 71,106,865,543     |
| 107 | BINA | 2023 | 0.517 | 3.44  | 0.854 | 90,566,961,401     |
| 108 | BINA | 2024 | 0.517 | 3.46  | 0.852 | 91,618,411,479     |
| 109 | BJBR | 2019 | 0.000 | 1.58  | 0.857 | -3,789,913,488,581 |
| 110 | BJBR | 2020 | 0.000 | 1.40  | 0.121 | -1,921,971,059,954 |

|     |      |      |        |      |        |                      |
|-----|------|------|--------|------|--------|----------------------|
| 111 | BJBR | 2021 | 0.000  | 1.24 | 0.917  | -258,913,286,531     |
| 112 | BJBR | 2022 | 0.000  | 1.16 | 0.919  | -444,767,499,101     |
| 113 | BJBR | 2023 | 0.000  | 1.21 | 0.918  | -542,504,256,757     |
| 114 | BJBR | 2024 | 0.000  | 2.22 | 0.926  | -1,213,187,501,057   |
| 115 | BJTM | 2019 | 1.471  | 2.77 | 8.803  | -83,654,659,622      |
| 116 | BJTM | 2020 | 1.471  | 4.00 | 0.880  | -32,357,124,797      |
| 117 | BJTM | 2021 | 1.471  | 4.48 | 0.892  | 15,093,903,542       |
| 118 | BJTM | 2022 | 1.471  | 2.83 | 0.889  | 10,906,900,853       |
| 119 | BJTM | 2023 | 1.471  | 2.49 | 0.883  | -35,539,306,789      |
| 120 | BJTM | 2024 | 1.471  | 3.45 | 0.894  | -85,161,388,078      |
| 121 | BKSW | 2019 | 0.385  | 5.63 | 0.796  | -740,676,347,957     |
| 122 | BKSW | 2020 | 0.385  | 4.66 | 0.088  | -1,770,344,692,367   |
| 123 | BKSW | 2021 | 0.385  | 0.08 | 0.062  | -873,666,229,424     |
| 124 | BKSW | 2022 | 0.385  | 3.80 | 0.722  | 31,584,368,076       |
| 125 | BKSW | 2023 | 0.385  | 0.77 | 0.601  | 382,593,856,766      |
| 126 | BKSW | 2024 | 0.385  | 2.71 | 0.708  | -307,933,625,319     |
| 127 | BMAS | 2019 | 0.864  | 2.34 | 0.838  | 4,025,870,508        |
| 128 | BMAS | 2020 | 0.864  | 1.67 | 1.276  | -1,176,127,920,275   |
| 129 | BMAS | 2021 | 0.864  | 1.21 | 0.829  | -5,414,013,153       |
| 130 | BMAS | 2022 | 0.864  | 2.59 | 0.865  | -27,921,981,139      |
| 131 | BMAS | 2023 | 0.864  | 2.59 | 0.806  | 72,778,495,419       |
| 132 | BMAS | 2024 | 0.864  | 3.26 | 57.815 | -8,009,610,031       |
| 133 | BMRI | 2019 | 0.000  | 2.39 | 0.778  | -8,667,755,597,187   |
| 134 | BMRI | 2020 | 0.000  | 2.81 | 1.052  | 755,083,995,748      |
| 135 | BMRI | 2021 | 0.000  | 1.88 | 1.009  | 2,073,941,410,566    |
| 136 | BMRI | 2022 | 0.000  | 1.02 | 0.073  | 11,525,888,703,081   |
| 137 | BMRI | 2023 | 0.000  | 1.02 | 1.068  | 5,372,903,650,675    |
| 138 | BMRI | 2024 | 0.000  | 0.97 | 0.003  | -309,419,171,061,771 |
| 139 | BNBA | 2019 | 0.080  | 1.53 | 0.800  | -141,073,648,277     |
| 140 | BNBA | 2020 | 0.080  | 3.03 | 0.842  | 19,267,528,783       |
| 141 | BNBA | 2021 | 0.080  | 4.56 | 0.592  | -11,637,976,014      |
| 142 | BNBA | 2022 | 0.080  | 4.43 | 0.593  | -18,970,098,655      |
| 143 | BNBA | 2023 | 0.080  | 4.43 | 0.625  | -15,735,562,031      |
| 144 | BNBA | 2024 | 0.080  | 3.65 | 28.693 | -1,551,134,589       |
| 145 | BNGA | 2019 | -0.147 | 2.79 | 0.842  | -3,620,231,698,622   |
| 146 | BNGA | 2020 | -0.147 | 3.46 | 0.952  | -115,110,712,909     |
| 147 | BNGA | 2021 | -0.147 | 2.80 | 0.841  | -234,154,728,520     |
| 148 | BNGA | 2022 | -0.147 | 1.96 | 0.929  | -17,520,882,120      |

|     |      |      |        |      |       |                    |
|-----|------|------|--------|------|-------|--------------------|
| 149 | BNGA | 2023 | -0.147 | 1.96 | 0.933 | 29,867,470,231     |
| 150 | BNGA | 2024 | -0.147 | 1.76 | 0.421 | -656,066,777,873   |
| 151 | BNII | 2019 | 0.555  | 1.92 | 0.902 | -6,748,476,001,798 |
| 152 | BNII | 2020 | 0.555  | 2.56 | 0.808 | -782,872,703,381   |
| 153 | BNII | 2021 | 0.555  | 2.34 | 0.778 | -377,383,530,778   |
| 154 | BNII | 2022 | 0.555  | 1.88 | 0.877 | -160,573,359,804   |
| 155 | BNII | 2023 | 0.555  | 1.88 | 0.970 | -57,256,225,100    |
| 156 | BNII | 2024 | 0.555  | 1.42 | 0.860 | -483,288,523,151   |
| 157 | BNLI | 2019 | -0.354 | 2.80 | 0.851 | -1,399,495,327,699 |
| 158 | BNLI | 2020 | -0.354 | 3.20 | 1.000 | -1,606,667,844,162 |
| 159 | BNLI | 2021 | -0.354 | 3.10 | 0.928 | -294,420,471,412   |
| 160 | BNLI | 2022 | -0.354 | 2.90 | 0.852 | -148,380,979,729   |
| 161 | BNLI | 2023 | -0.354 | 2.90 | 0.841 | 86,851,603,737     |
| 162 | BNLI | 2024 | -0.354 | 2.10 | 0.149 | -2,954,511,441,846 |
| 163 | BSIM | 2019 | -0.052 | 7.83 | 0.722 | -61,745,086,231    |
| 164 | BSIM | 2020 | -0.052 | 4.64 | 0.060 | -85,386,074,972    |
| 165 | BSIM | 2021 | -0.052 | 7.99 | 0.860 | 9,089,151,720      |
| 166 | BSIM | 2022 | -0.052 | 1.53 | 0.846 | 32,673,919,471     |
| 167 | BSIM | 2023 | -0.052 | 1.49 | 0.851 | 230,552,719,034    |
| 168 | BSIM | 2024 | -0.052 | 4.75 | 0.908 | 59,949,145,000     |
| 169 | BSWD | 2019 | 0.246  | 4.22 | 0.710 | 799,569,836,493    |
| 170 | BSWD | 2020 | 0.246  | 4.95 | 0.601 | -61,201,804,156    |
| 171 | BSWD | 2021 | 0.246  | 9.08 | 0.641 | -33,833,479,209    |
| 172 | BSWD | 2022 | 0.246  | 9.07 | 0.454 | 874,300,887        |
| 173 | BSWD | 2023 | 0.246  | 6.28 | 0.545 | 3,793,429,098      |
| 174 | BSWD | 2024 | 0.246  | 6.02 | 0.470 | 48,806,426,913     |
| 175 | BTPN | 2019 | 0.200  | 0.80 | 0.827 | -2,817,570,994,894 |
| 176 | BTPN | 2020 | 0.200  | 1.20 | 0.820 | -713,114,066,226   |
| 177 | BTPN | 2021 | 0.200  | 2.37 | 0.812 | -988,465,218,144   |
| 178 | BTPN | 2022 | 0.200  | 2.65 | 0.812 | -974,777,581,352   |
| 179 | BTPN | 2023 | 0.200  | 2.94 | 0.830 | -1,709,397,286,988 |
| 180 | BTPN | 2024 | 0.200  | 2.50 | 0.820 | -1,608,293,856,035 |
| 181 | BVIC | 2019 | 0.159  | 6.77 | 0.847 | -3,139,512,965,075 |
| 182 | BVIC | 2020 | 0.159  | 7.58 | 0.899 | -285,262,338,810   |
| 183 | BVIC | 2021 | 0.159  | 7.27 | 0.879 | -154,125,761,840   |
| 184 | BVIC | 2022 | 0.159  | 4.23 | 0.857 | 40,014,596,161     |
| 185 | BVIC | 2023 | 0.159  | 3.99 | 0.871 | -57,433,528,192    |
| 186 | BVIC | 2024 | 0.159  | 3.27 | 0.935 | -157,641,655,322   |

|     |      |      |        |      |       |                    |
|-----|------|------|--------|------|-------|--------------------|
| 187 | DNAR | 2019 | 0.546  | 2.95 | 0.604 | -217,650,016,347   |
| 188 | DNAR | 2020 | 0.546  | 3.52 | 0.598 | -130,138,234,749   |
| 189 | DNAR | 2021 | 0.546  | 3.58 | 0.606 | 3,942,819,416      |
| 190 | DNAR | 2022 | 0.546  | 2.75 | 0.651 | -8,047,667,249     |
| 191 | DNAR | 2023 | 0.546  | 3.80 | 0.676 | -54,098,788,244    |
| 192 | DNAR | 2024 | 0.546  | 2.49 | 0.694 | -73,155,365,368    |
| 193 | INPC | 2019 | 0.340  | 5.71 | 0.822 | -1,488,556,355,338 |
| 194 | INPC | 2020 | 0.340  | 4.58 | 0.883 | -222,364,673,512   |
| 195 | INPC | 2021 | 0.340  | 3.39 | 0.849 | -854,342,196,187   |
| 196 | INPC | 2022 | 0.340  | 2.73 | 0.843 | -345,920,536,581   |
| 197 | INPC | 2023 | 0.340  | 1.74 | 0.903 | -375,819,734,214   |
| 198 | INPC | 2024 | 0.340  | 2.40 | 0.904 | -358,505,634,255   |
| 199 | MAYA | 2019 | -0.395 | 3.85 | 0.868 | -2,474,292,686,266 |
| 200 | MAYA | 2020 | -0.395 | 4.09 | 0.860 | 255,298,886,993    |
| 201 | MAYA | 2021 | -0.395 | 3.93 | 0.883 | -1,169,552,543,003 |
| 202 | MAYA | 2022 | -0.395 | 4.70 | 0.898 | -726,816,749,401   |
| 203 | MAYA | 2023 | -0.395 | 3.77 | 0.888 | 6,717,249,698,674  |
| 204 | MAYA | 2024 | -0.395 | 3.47 | 0.898 | -80,734,164,221    |
| 205 | MCOR | 2019 | 0.152  | 2.52 | 0.852 | -239,933,663,565   |
| 206 | MCOR | 2020 | 0.152  | 2.94 | 0.762 | -1,101,651,598,147 |
| 207 | MCOR | 2021 | 0.152  | 4.39 | 0.768 | -689,033,897,350   |
| 208 | MCOR | 2022 | 0.152  | 3.40 | 0.752 | -915,948,674,038   |
| 209 | MCOR | 2023 | 0.152  | 2.87 | 0.765 | -1,044,133,051,101 |
| 210 | MCOR | 2024 | 0.152  | 2.12 | 0.848 | -127,251,054,613   |
| 211 | MEGA | 2019 | 0.539  | 2.46 | 0.846 | -1,407,044,404,995 |
| 212 | MEGA | 2020 | 0.539  | 1.39 | 0.838 | 381,436,713,564    |
| 213 | MEGA | 2021 | 0.539  | 1.12 | 0.856 | 986,128,423,363    |
| 214 | MEGA | 2022 | 0.539  | 1.23 | 0.854 | -237,657,377,731   |
| 215 | MEGA | 2023 | 0.539  | 1.53 | 0.835 | 681,707,135,451    |
| 216 | MEGA | 2024 | 0.539  | 1.69 | 0.888 | -7,357,396,721,730 |
| 217 | NISP | 2019 | 3.825  | 1.72 | 0.847 | -3,472,468,321,525 |
| 218 | NISP | 2020 | 3.825  | 1.93 | 0.855 | -8,239,245,063,733 |
| 219 | NISP | 2021 | 3.825  | 2.36 | 0.849 | -6,612,112,453,245 |
| 220 | NISP | 2022 | 3.825  | 2.42 | 0.857 | -5,797,123,141,413 |
| 221 | NISP | 2023 | 3.825  | 1.64 | 0.860 | -5,073,093,806,349 |
| 222 | NISP | 2024 | 3.825  | 1.55 | 0.902 | -611,454,839,077   |
| 223 | NOBU | 2019 | 1.220  | 2.09 | 0.885 | -94,263,701,584    |
| 224 | NOBU | 2020 | 1.220  | 0.21 | 0.889 | -20,248,751,134    |

|     |      |      |        |      |       |                     |
|-----|------|------|--------|------|-------|---------------------|
| 225 | NOBU | 2021 | 1.220  | 0.58 | 0.915 | -15,076,302,594     |
| 226 | NOBU | 2022 | 1.220  | 0.41 | 0.915 | 23,668,301,176      |
| 227 | NOBU | 2023 | 1.220  | 0.59 | 0.875 | -33,393,429,367     |
| 228 | NOBU | 2024 | 1.220  | 0.47 | 0.966 | -41,623,795,003     |
| 229 | PNBN | 2019 | -0.993 | 3.02 | 0.790 | -9,725,214,754,120  |
| 230 | PNBN | 2020 | -0.993 | 3.01 | 0.782 | -1,151,902,149,440  |
| 231 | PNBN | 2021 | -0.993 | 3.54 | 0.763 | -550,795,888,955    |
| 232 | PNBN | 2022 | -0.993 | 3.53 | 0.761 | -342,493,877,632    |
| 233 | PNBN | 2023 | -0.993 | 3.09 | 0.798 | -301,870,034,594    |
| 234 | PNBN | 2024 | -0.993 | 3.05 | 0.857 | -341,619,057,361    |
| 235 | PNBS | 2019 | -0.316 | 3.81 | 0.848 | -18,157,459,869,281 |
| 236 | PNBS | 2020 | -0.316 | 3.38 | 0.375 | -889,802,156,370    |
| 237 | PNBS | 2021 | -0.316 | 1.19 | 4.438 | -51,835,128,900     |
| 238 | PNBS | 2022 | -0.316 | 3.31 | 0.831 | 5,045,608,952,394   |
| 239 | PNBS | 2023 | -0.316 | 3.78 | 0.779 | -5,293,907,875,969  |
| 240 | PNBS | 2024 | -0.316 | 3.25 | 0.849 | -916,555,929,876    |
| 241 | SDRA | 2019 | 0.775  | 1.64 | 0.812 | -673,290,274,827    |
| 242 | SDRA | 2020 | 0.775  | 1.12 | 0.809 | 79,781,731,509      |
| 243 | SDRA | 2021 | 0.775  | 0.93 | 0.789 | 36,746,013,516      |
| 244 | SDRA | 2022 | 0.775  | 1.05 | 0.807 | -99,013,544,902     |
| 245 | SDRA | 2023 | 0.775  | 1.25 | 0.826 | -167,281,767,554    |
| 246 | SDRA | 2024 | 0.775  | 1.85 | 0.743 | -14,395,113,411     |
| 247 | BRIS | 2019 | -0.118 | 3.38 | 0.275 | 1,782,979,132,917   |
| 248 | BRIS | 2020 | -0.118 | 1.77 | 0.019 | -6,451,623,892,531  |
| 249 | BRIS | 2021 | -0.118 | 2.93 | 0.006 | 1,005,864,899,448   |
| 250 | BRIS | 2022 | -0.118 | 2.42 | 0.009 | -375,448,292,112    |
| 251 | BRIS | 2023 | -0.118 | 2.08 | 0.003 | -10,135,454,642,396 |
| 252 | BRIS | 2024 | -0.118 | 1.90 | 0.010 | 592,802,150,561     |
| 253 | BTPS | 2019 | 0.842  | 1.36 | 0.649 | 945,624,016,902     |
| 254 | BTPS | 2020 | 0.842  | 1.91 | 0.642 | 742,374,655,849     |
| 255 | BTPS | 2021 | 0.842  | 2.37 | 0.617 | 769,012,370,654     |
| 256 | BTPS | 2022 | 0.842  | 2.27 | 0.603 | 682,637,730,284     |
| 257 | BTPS | 2023 | 0.842  | 2.16 | 0.576 | 169,085,111,550     |
| 258 | BTPS | 2024 | 0.842  | 3.75 | 0.591 | -95,768,157,713     |

### Lampiran 3 Hasil Analisis Deskriptif

```
. summarize EVA EQ Lev
```

| Variable | Obs | Mean      | Std. dev. | Min       | Max      |
|----------|-----|-----------|-----------|-----------|----------|
| EVA      | 258 | -2.11e+14 | 2.73e+15  | -4.23e+16 | 4.22e+13 |
| EQ       | 258 | .2904967  | .7694785  | -1.793389 | 3.825359 |
| Lev      | 258 | 2.646057  | 12.45192  | .0008053  | 102.6816 |

## Lampiran 4 Hasil Uji Chow

```

. xtreg EVA EQ Lev,fe
note: EQ omitted because of collinearity.

Fixed-effects (within) regression           Number of obs   =       258
Group variable: code                       Number of groups =        43

R-squared:                                 Obs per group:
  Within = 0.0001                           min =           6
  Between = 0.0015                          avg =           6.0
  Overall = 0.0003                           max =           6

corr(u_i, Xb) = 0.0138                      F(1, 214)      =       0.01
                                           Prob > F       =     0.9121

```

| EVA     | Coefficient | Std. err.                         | t     | P> t  | [95% conf. interval] |          |
|---------|-------------|-----------------------------------|-------|-------|----------------------|----------|
| EQ      | 0 (omitted) |                                   |       |       |                      |          |
| Lev     | 2.41e+12    | 2.18e+13                          | 0.11  | 0.912 | -4.05e+13            | 4.54e+13 |
| _cons   | -2.17e+14   | 1.80e+14                          | -1.21 | 0.228 | -5.72e+14            | 1.37e+14 |
| sigma_u | 1.107e+15   |                                   |       |       |                      |          |
| sigma_e | 2.737e+15   |                                   |       |       |                      |          |
| rho     | .14066929   | (fraction of variance due to u_i) |       |       |                      |          |

F test that all u\_i=0: F(42, 214) = 0.98                      Prob > F = 0.5089

## Lampiran 5 Hasil Uji LM

```
. xtreg EVA EQ Lev, re
```

Random-effects GLS regression  
Group variable: code

Number of obs = 258  
Number of groups = 43

R-squared:  
Within = 0.0001  
Between = 0.1742  
Overall = 0.0281

Obs per group:  
min = 6  
avg = 6.0  
max = 6

corr(u\_i, X) = 0 (assumed)

Wald chi2(2) = 7.37  
Prob > chi2 = 0.0251

| EVA     | Coefficient | Std. err.                         | z     | P> z  | [95% conf. interval] |
|---------|-------------|-----------------------------------|-------|-------|----------------------|
| EQ      | 5.97e+14    | 2.21e+14                          | 2.70  | 0.007 | 1.64e+14 1.03e+15    |
| Lev     | -1.44e+12   | 1.37e+13                          | -0.11 | 0.916 | -2.82e+13 2.53e+13   |
| _cons   | -3.81e+14   | 1.82e+14                          | -2.09 | 0.036 | -7.37e+14 -2.43e+13  |
| sigma_u | 0           |                                   |       |       |                      |
| sigma_e | 2.737e+15   |                                   |       |       |                      |
| rho     | 0           | (fraction of variance due to u_i) |       |       |                      |

```
. xttest0
```

Breusch and Pagan Lagrangian multiplier test for random effects

EVA[code,t] = Xb + u[code] + e[code,t]

Estimated results:

|     | Var      | SD = sqrt(Var) |
|-----|----------|----------------|
| EVA | 7.44e+30 | 2.73e+15       |
| e   | 7.49e+30 | 2.74e+15       |
| u   | 0        | 0              |

Test: Var(u) = 0

chibar2(01) = 0.00  
Prob > chibar2 = 1.0000

## Lampiran 6 Hasil Uji Normalitas

```
. swilk EVA EQ Lev
```

Shapiro-Wilk W test for normal data

| Variable | Obs | W       | V       | z      | Prob>z  |
|----------|-----|---------|---------|--------|---------|
| EVA      | 258 | 0.05169 | 176.825 | 12.059 | 0.00000 |
| EQ       | 258 | 0.77885 | 41.237  | 8.667  | 0.00000 |
| Lev      | 258 | 0.14674 | 159.101 | 11.813 | 0.00000 |

```
. sfrancia EVA EQ Lev
```

Shapiro-Francia W' test for normal data

| Variable | Obs | W'      | V'      | z      | Prob>z  |
|----------|-----|---------|---------|--------|---------|
| EVA      | 258 | 0.04609 | 193.240 | 11.066 | 0.00001 |
| EQ       | 258 | 0.77363 | 45.857  | 8.042  | 0.00001 |
| Lev      | 258 | 0.14219 | 173.773 | 10.842 | 0.00001 |

**Lampiran 7 Hasil Uji Multikolinearitas**


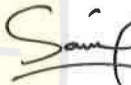


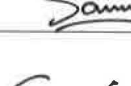



. vif, uncentered



| Variable | VIF  | 1/VIF    |
|----------|------|----------|
| EQ       | 1.04 | 0.960327 |
| Lev      | 1.04 | 0.960327 |
| Mean VIF | 1.04 |          |

### Lampiran 8 Kegiatan Konsultasi Skripsi

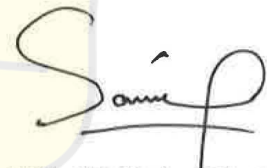
Judul : PENGARUH *EARNINGS QUALITY* DAN *LEVERAGE* TERHADAP *ECONOMIC VALUE ADDED* (EVA) PADA PERBANKAN YANG TERDAFTAR DI BURSA EFEK INDONESIA PERIODE 2019-2024

Dosen Pembimbing : Saminem, S.E., M.B.A., Ph. D

| Hari/Tanggal            | Pokok Bahasan  | Paraf Pembimbing  |
|-------------------------|--|---|
| Jumat,07 November 2025  | Mengajukan dan menentukan judul                              |    |
| Jumat,21 November 2025  | Menyusun proposal bab 1-3                                    |  |
| Senin, 24 November 2025 | Konsultasi bab 1-3 dan memperbaiki penulisan                 |  |
| Jumat,28 November 2025  | Memperbaiki dan merapikan bab 1-3 dan mendaftar sempro       |  |
| Jumat,05 Desember 2025  | Sidang Seminar Proposal                                      |  |
| Selasa,13 Januari 2026  | Konsultasi mengenai aplikasi STATA dan Olah Data bab 4-5     |  |
| Rabu,21 Januari 2026    | Konsultasi mengenai olah data dan pembahasan hipotesis bab 4 |  |
| Selasa,03 Febuari 2026  | Konsultasi mengenai revisi dari                              |  |

|                                |   |   |
|--------------------------------|---|---|
|                                | <b>pengujian bab 4</b>                        |   |
| <b>Senin,09 Februari 2026</b>  | <b>Konsultasi mengenai simpulan dan saran</b> |  |
| <b>Selasa,10 Februari 2026</b> | <b>Konsultasi revisian penulisan bab 1-5</b>  |  |

**Mengetahui,  
Dosen Pembimbing**



**Saminem, S.E., M.B.A., Ph. D**

## **Lampiran 8 Daftar Riwayat Hidup**

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Tempat, Tanggal Lahir : LBN Sitorus, 19 Januari 2000

Jenis Kelamin : Perempuan

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13650

Riwayat Pendidikan : SD Negeri 173643 Pangombusan

SMP Negeri 2 Porsea

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