LAMPIRAN-LAMPIRAN

Lampiran 1

Kategori dalam Corporate Sustanability Reporting

Kategori	Aspek
Kinerja Ekonomi	
Pengaruh ekonomi secara langsung	Pelanggan, pemasok, karyawan, penyedia modal dan sektor publik.
Kinerja Lingkungan	
Hal-hal yang terkait dengan lingkungan	Bahan baku,energi, air, keanekaragaman hayati (biodiversity), emisi, sungai, dan sampah, pemasok, produk dan jasa, pelaksanaan dan angkutan.
Kinerja Sosial	
Praktik Kerja	Keamanan dan keselamatan tenaga kerja, pendidikan dan training, kesempatan kerja.
Hak manusia	Strategi dan manajemen, non diskriminasi, kebebasan berserikat dan berkumpul, tenaga kerja dibawah umur, kedisiplinan, keamanan, dll.
Sosial	Komunitas, korupsi, kompetisi dan penetapan harga
Tanggung jawab terhadap produk	Kesehatan dan keamanan pelanggan, iklan yang peduli terhadap hak pribadi.

Sumber : Anggraini (2006)

Lampiran 2

Pengungkapan Informasi Sosial

Tahun 2008

No	Kode	I	II	III	IV	V	VI	Total	Indeks
1	BACA	0	0	0	0	1	1	2	0,33
2	BBCA	0	0	1	0	1	0	2	0,33
3	BBKP	1	1	0	0	1	0	3	0,50
4	BBNI	1	1	1	0	1	1	5	0,83
5	BBRI	1	1	1	0	1	1	3	0,83
6	BDMN	1	1	1	0	1	0	4	0,67
7	BKSW	1	1	0	0	1	1	4	0,67
8	BMRI	1	1	0	1	1	0	4	0,67
9	BNGA	1	0	1	0	1	0	3	0,50
10	BSWD	0	0	0	0	1	0	1	0,17
11	BTPN	0	0	1	0	1	1	3	0,50
12	BVIC	1	0	1	0	1	1	4	0,67
13	MCOR	0	0	1	0	1	1	3	0,50
14	MEGA	0	0	1	0	1	1	3	0,50
15	NISP	0	0	1	0	1	1	3	0,50
16	PNBN	0	1	1	0	1	0	3	0,50

Tahun 2009

No	Kode	I	II	III	IV	V	VI	Total	Indeks
1	BACA	0	1	0	0	1	1	3	0,50
2	BBCA	1	0	1	0	1	1	4	0,67
3	BBKP	1	1	0	1	1	0	4	0,67
4	BBNI	1	1	1	0	1	1	5	0,83
5	BBRI	1	1	1	0	1	1	5	0,83
6	BDMN	1	1	1	0	1	0	4	0,67
7	BKSW	0	0	0	0	1	0	1	0,17
8	BMRI	1	1	1	1	1	0	5	0,83
9	BNGA	1	1	1	0	1	1	5	0,83
10	BSWD	0	0	0	0	1	0	1	0,17
11	BTPN	0	0	1	0	1	1	3	0,50
12	BVIC	1	0	1	0	1	1	4	0,67
13	MCOR	0	0	0	0	1	0	1	0,17
14	MEGA	0	0	1	0	1	1	3	0,50
15	NISP	0	0	1	0	1	1	3	0,50
16	PNBN	0	1	1	0	1	0	3	0,50

Tahun 2010

No	Kode	I	II	III	IV	V	VI	Total	Indeks
1	BACA	0	0	1	0	1	1	3	0,50
2	BBCA	1	1	1	0	1	1	5	0,83
3	BBKP	1	1	0	0	1	0	3	0,50
4	BBNI	1	1	1	0	1	1	5	0,83
5	BBRI	1	1	1	0	1	1	5	0,83
6	BDMN	1	1	1	1	1	1	6	1,00
7	BKSW	0	0	0	0	1	0	1	0,17
8	BMRI	1	1	1	1	1	0	5	0,83
9	BNGA	1	1	1	0	1	1	5	0,83
10	BSWD	0	0	1	1	1	0	3	0,50
11	BTPN	0	0	1	0	1	1	3	0,50
12	BVIC	1	0	1	0	1	1	4	0,67
13	MCOR	0	0	0	0	1	0	1	0,17
14	MEGA	0	0	1	0	1	1	3	0,50
15	NISP	1	1	1	0	1	1	5	0,83
16	PNBN	0	1	1	0	1	0	3	0,50

Keterangan :

I : Kinerja Ekonomi

II : Kinerja Lingkungan

III : Praktik Kerja

IV : Hak Asasi Manusia

V : Sosial

VI : Tanggung Jawab Produk

Lampiran 3

Loan to Deposit Ratio (LDR)

Tahun 2008

No	Kode Perusahaan	Total Kredit yang diberikan (a)	Simpanan Nasabah (b)	LDR (a) : (b)	LDR (%)
1	BACA	669.775.071	1.000.215648	0,67,72	67,72%
2	BBCA	112.784.336	209.528.921	0,538	53,8%
3	BBKP	22.401.357	27.521.206	0,8360	83,60%
4	BBNI	106.342.351	163.164.358	0,686	68,6%
5	BBRI	160.108.683	210.537.439	0,7458	74,58%
6	BDMN	63.410.477	74.492.063	0,8642	86,42%
7	BKSW	1.302.994.961.034	1.992.060.204.284	0,7466	74,66%
8	BMRI	147.735.396	273.565.821	0,7458	74,58%
9	BNGA	72.874.230	84.065.337	0,8784	87,84%
10	BSWD	860.909.612.346	1.053.812.210.161	0,8311	83,11%
11	BTPN	10.425.551	11.249.361	0,9161	91,61%
12	BVIC	2.122.976.170	4.093.417.305	0,5346	53,46%
13	MCOR	1.409.483	1.678.972	0,5346	53,46%
14	MEGA	18.749.051	29.381.005	0,6467	64,67%
15	NISP	20.401.154	27.123.471	0,7679	76,69%
16	PNBN	35.282.456	46.043.679	0,7893	78,93%

Tahun 2009

No	Kode Perusahaan	Total Kredit yang diberikan (a)	Simpanan Nasabah (b)	LDR (a) : (b)	LDR (%)
1	BACA	1.217.151.941	2..451.524.112	0,4965	49,65%
2	BBCA	119.595.661	245.139.946	0,503	50,3%
3	BBKP	24.013.722	31.915.503	0,9070	90,70%
4	BBNI	113.922.685	188.468.987	0,641	64,1%
5	BBRI	208.122.568	266.378.168	0,7288	72,88%
6	BDMN	58.367.570	67.216.228	0,8876	88,76%
7	BKSW	1.433.046.193.645	2.139.959.196.570	0,6697	66,97%
8	BMRI	168.092.890	299.721.940	0,739	73,9%
9	BNGA	80.252.191	86.292.531	0,9511	95,11%
10	BSWD	967.683.825.018	1.210.110.595.931	0,8110	81,10%
11	BTPN	15.722.830	18.615.390	0,8492	84,92%
12	BVIC	2.822.101.410	5.582.077.272	0,5043	50,43%
13	MCOR	1.560.056	2.421.260	0,5043	50,43%
14	MEGA	18.352.062	32.803.732	0,5682	56,82%
15	NISP	21.283.245	30.216.044	0,,7239	72,39%
16	PNBN	39.967.098	56.234.487	0,7328	73,28%

Tahun 2010

No	Kode Perusahaan	Total Kredit yang diberikan (a)	Simpanan Nasabah (b)	LDR (a) : (b)	LDR (%)
1	BACA	1.830.461.369	3.617.310.460	0,5060	50,60%
2	BBCA	150.016.746	277.530.635	0,552	52,2%
3	BBKP	29.398.321	41.373255	0,9788	97,88%
4	BBNI	129.399.567	194.374.685	0,702	70,2%
5	BBRI	252.489.206	333.652.397	0,7521	75,21%
6	BDMN	73.268.325	79.642.803	0,9382	93,82%
7	BKSW	1.699.757.414.575	2.372.317.778.567	0,7165	71,65%
8	BMRI	208.653.049	332.727.856	0,771	77,1%
9	BNGA	100.585.694	117.846.410	0,8804	88,04%
10	BSWD	1.050.806.763.120	1.226.475.305.026	0,8736	87,36%
11	BTPN	23.328.089	25.685.349	0,855	85,5%
12	BVIC	3.510.651.875	8.729.486.302	0,4022	40,22%
13	MCOR	2.905.446	3.625.685	0,8129	81,29%
14	MEGA	23.613.208	42.083.813	0,5603	56,03%
15	NISP	27.360.530	35.862.518	0,7796	77,96%
16	PNBN	55.682.562	75.279.720	0,7422	74,22%

Lampiran 4

Kepemilikan manajerial

Tahun 2008

No	Kode Perusahaan	Saham manajer, direktur, komisaris
1	BACA	65,10%
2	BBCA	0,32%
3	BBKP	0,45%
4	BBNI	0,001%
5	BBRI	0,71%
6	BDMN	0,09%
7	BKSW	8,21%
8	BMRI	0,91%
9	BNGA	0,001%
10	BSWD	1,61%
11	BTPN	0,34%
12	BVIC	17,14%
13	MCOR	0,21%
14	MEGA	97,60%
15	NISP	0,001%
16	PNBN	0,001%

Tahun 2009

No	Kode Perusahaan	Saham manajer, direktur, komisaris
1	BACA	21,70%
2	BBCA	0,29%
3	BBKP	0,22%
4	BBNI	0,001%
5	BBRI	0,71%
6	BDMN	0,17%
7	BKSW	15%
8	BMRI	0,60%
9	BNGA	0,001%
10	BSWD	1,61%
11	BTPN	0,82%
12	BVIC	17,14%
13	MCOR	0,21%
14	MEGA	97,60%
15	NISP	0,001%
16	PNBN	0,001%

Tahun 2010

No	Kode Perusahaan	Saham manajer, direktur, komisaris
1	BACA	46,62%
2	BBCA	0,29%
3	BBKP	0,3%
4	BBNI	0,001%
5	BBRI	0,71%
6	BDMN	0,17%
7	BKSW	9,6%
8	BMRI	0,59%
9	BNGA	0,001%
10	BSWD	1,61%
11	BTPN	0,85%
12	BVIC	16,10%
13	MCOR	1,52%
14	MEGA	97,60%
15	NISP	0,001%
16	PNBN	0,001%

Lampiran 5

Data Untuk Analisis Regresi Berganda

No.	Y	X1	X2	X1.X2
1	67.72	0.33	65.1	21.48
2	53.8	0.33	0.32	0.10
3	83.6	0.5	0.45	0.22
4	68.6	0.83	0.01	0.01
5	74.58	0.83	0.71	0.59
6	86.42	0.67	0.09	0.06
7	74.66	0.67	8.21	5.5
8	74.58	0.67	0.91	0.60
9	87.84	0.5	0.01	0.01
10	83.11	0.17	1.61	0.27
11	91.61	0.5	0.34	0.17
12	53.46	0.67	17.14	11.48
13	86.14	0.5	0.21	0.10
14	64.67	0.5	97.6	48.8
15	76.69	0.5	0.01	0.01
16	78.93	0.5	0.01	0.01
17	49.65	0.5	21.7	10.85
18	50.3	0.67	0.29	0.19
19	90.7	0.67	0.22	0.14
20	64.1	0.83	0.01	0.01
21	72.88	0.83	0.71	0.59
22	88.76	0.67	0.17	0.11
23	66.97	0.17	15	2.55
24	73.9	0.83	0.6	0.49
25	95.11	0.83	0.01	0.01
26	81.1	0.17	1.61	0.27
27	84.92	0.5	0.82	0.41
28	50.43	0.67	17.14	11.48
29	65.58	0.17	0.21	0.03
30	56.82	0.5	97.6	48.8
31	72.39	0.5	0.01	0.01
32	73.28	0.5	0.01	0.01
33	50.6	0.5	46.62	23.31
34	55.2	0.83	0.29	0.24
35	97.88	0.5	0.3	0.15
36	70.2	0.83	0.01	0.01
37	75.21	0.83	0.71	0.59
38	93.82	1	0.17	0.17
39	71.65	0.17	9.6	1.63
40	77.1	0.83	0.59	0.49
41	88.04	0.83	0.01	0.01
42	87.36	0.5	1.61	0.80
43	85.5	0.5	0.85	0.42
44	40.22	0.67	16.1	10.79
45	81.29	0.17	1.52	0.25
46	56.03	0.5	97.6	48.8
47	77.96	0.83	0.01	0.01
48	74.22	0.5	0.01	0.01

Lampiran 6

Hasil Pengujian Regresi Linier Berganda

Persamaan 1

Regression

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
LDR	48	1,60	1,99	1,8573	,09005
CSR	48	,17	1,00	,5765	,21868
Valid N (listwise)	48				

Variables Entered/Removed[b]

Model	Variables Entered	Variables Removed	Method
1	CSR[a]	.	Enter

a. All requested variables entered.

b. Dependent Variable: LDR

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	,026[a]	,001	-,021	,09100	2,203

a. Predictors: (Constant), CSR

b. Dependent Variable: LDR

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	,000	1	,000	,031	,861[a]
	Residual	,381	46	,008		
	Total	,381	47			

a. Predictors: (Constant), CSR

b. Dependent Variable: LDR

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.	Collinearity Statistics Tolerance	Collinearity Statistics VIF
1	(Constant)	1,851	,037		49,530	,000		
	CSR	,011	,061	,026	,176	,861	1,000	1,000

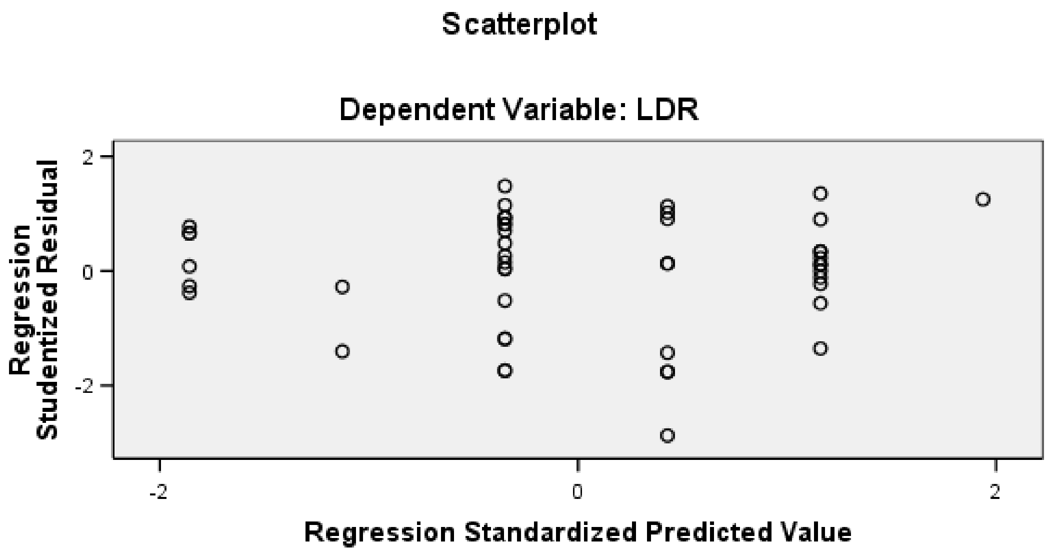
a. Dependent Variable: LDR

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		48
Normal Parameters[a,b]	Mean	,0000000
	Std. Deviation	,09002255
Most Extreme Differences	Absolute	,146
	Positive	,090
	Negative	-,146
Kolmogorov-Smirnov Z		1,010
Asymp. Sig. (2-tailed)		,259

a. Test distribution is Normal.

b. Calculated from data.



Persamaan 2

Regression

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
LDR	48	1,60	1,99	1,8573	,09005
CSR	48	,17	1,00	,5765	,21868
GCG	48	,01	97,60	10,9342	25,66878
Valid N (listwise)	48				

Variables Entered/Removed[b]

Model	Variables Entered	Variables Removed	Method
1	GCG, CSR[a]	.	Enter

a. All requested variables entered.

b. Dependent Variable: LDR

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	,434[a]	,188	,152	,08292	2,179

a. Predictors: (Constant), GCG, CSR

b. Dependent Variable: LDR

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	,072	2	,036	5,214	,009[a]
	Residual	,309	45	,007		
	Total	,381	47			

a. Predictors: (Constant), GCG, CSR

b. Dependent Variable: LDR

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	1,888	,036		52,590	,000		
	CSR	-,023	,056	-,057	-,414	,681	,965	1,036
	GCG	-,002	,000	-,441	-3,224	,002	,965	1,036

a. Dependent Variable: LDR

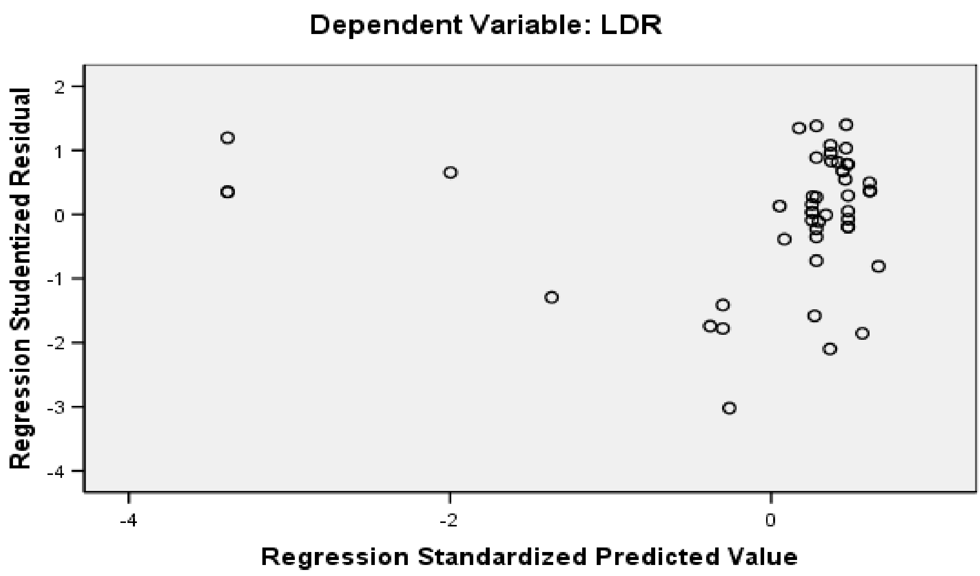
One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		48
Normal Parameters[a,b]	Mean	,0000000
	Std. Deviation	,08114056
Most Extreme Differences	Absolute	,161
	Positive	,079
	Negative	-,161
Kolmogorov-Smirnov Z		1,115
Asymp. Sig. (2-tailed)		,166

a. Test distribution is Normal.

b. Calculated from data.

Scatterplot



Persamaan 3

Regression

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
LDR	48	1,60	1,99	1,8573	,09005
CSR	48	,17	1,00	,5765	,21868
GCG	48	,01	97,60	10,9342	25,66878
X1.X2	48	,01	48,80	5,2727	12,50991
Valid N (listwise)	48				

Variables Entered/Removed[b]

Model	Variables Entered	Variables Removed	Method
1	X1.X2, CSR, GCG[a]	.	Enter

a. All requested variables entered.

b. Dependent Variable: LDR

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	,498[a]	,248	,196	,08072	2,101

a. Predictors: (Constant), X1.X2, CSR, GCG

b. Dependent Variable: LDR

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	,094	3	,031	4,830	,005[a]
	Residual	,287	44	,007		
	Total	,381	47			

a. Predictors: (Constant), X1.X2, CSR, GCG

b. Dependent Variable: LDR

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	1,864	,037		50,080	,000		
	CSR	,017	,059	,041	,290	,773	,835	1,198
	GCG	,004	,003	1,273	1,372	,177	,020	50,283
	X1.X2	-,012	,007	-1,715	-1,867	,069	,020	49,350

a. Dependent Variable: LDR

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		48
Normal Parameters[a,b]	Mean	,0000000
	Std. Deviation	,07810510
Most Extreme Differences	Absolute	,117
	Positive	,070
	Negative	-,117
Kolmogorov-Smirnov Z		,813
Asymp. Sig. (2-tailed)		,523

a. Test distribution is Normal.

b. Calculated from data.

Scatterplot