

# LAMPIRAN

Lampiran 1 : Data Panel Penelitian

NAMA BANK	TAHUN	ROA	CAR	LDR	BOPO
BPR Tjandra Artha Lestari	2012	4,351408	49,90889	97,93507	65,55176
	2013	1,435148	44,59273	97,1607	80,77037
	2014	2,918935	33,60119	53,96155	83,88246
	2015	3,210944	47,0029	64,39865	49,81781
BPR Langgeng Lestari Bersama	2012	4,033862	10,43387	60,16491	74,37714
	2013	4,021	13,24479	66,3219	65,84606
	2014	4,118756	10,19119	70,27475	54,22959
	2015	4,010636	8,004649	61,90681	48,29669
BPR Trisurya Bumindo	2012	7,325947	1,925984	98,28766	60,63955
	2013	6,518536	1,77748	90,70934	38,08599
	2014	4,504939	2,041407	97,89036	47,21141
	2015	3,790723	3,245256	93,69104	41,45003
BPR Citra Dana Mandiri	2012	7,256806	1,954128	97,27672	60,98271
	2013	6,141429	2,386533	81,59725	54,76302
	2014	6,770221	2,957478	70,13929	38,04638
	2015	3,521137	2,315704	60,79573	52,95209
BPR Inti Dana Sentosa	2012	5,909825	11,23677	96,61443	66,19837
	2013	5,459748	10,86043	90,68205	43,1335
	2014	6,563083	6,605776	94,09797	45,08261
	2015	6,337534	4,544117	86,29625	43,04993
BPR Aji Caka	2012	1,167478	13,26981	97,40385	93,8918
	2013	1,516571	17,31265	65,11323	87,25886
	2014	4,243841	16,59576	66,56771	73,7075
	2015	0,72873	12,2077	49,16896	88,19152
BPR BP Kota Bandar Lampung	2012	4,028257	6,889029	99,02835	73,78787
	2013	4,794422	6,825936	98,20556	44,64957
	2014	6,286829	6,825936	89,49859	51,77828
	2015	3,185193	6,825935	87,93785	59,85495
BPR Swadaya Anugerah Utama	2012	2,155833	81,20361	94,67348	72,43159
	2013	1,5833	84,27778	50,4327	75,49898
	2014	2,286871	87,81363	61,47956	73,82221
	2015	1,321967	57,04242	62,72158	79,30374
BPR Dhana Sewu	2012	7,223315	19,20625	93,46468	70,53797
	2013	3,423404	16,89048	74,81562	71,42518
	2014	1,972766	14,82795	90,05093	80,83278

NAMA BANK	TAHUN	ROA	CAR	LDR	BOPO
BPR Dhana Sewu	2015	1,664871	10,61977	74,65015	81,37937
BPR Lampung Bina Sejahtera	2012	0,915693	67,32842	88,26868	80,38031
	2013	0,927932	49,13905	73,44508	80,56239
	2014	1,06989	51,84679	88,53365	90,69177
	2015	4,267028	51,05725	80,21391	89,1978
BPR Arta Kedaton Makmur	2012	12,47179	1,407417	96,90112	42,6417
	2013	12,64087	1,587086	91,8699	28,96803
	2014	10,26697	1,476788	92,79112	32,97165
	2015	9,486469	1,19903	92,27359	34,22197

Lampiran 2 : Model Regresi Data Panel

*Random Effect Model*

Dependent Variable: ROA?  
 Method: Pooled EGLS (Cross-section random effects)  
 Date: 04/21/17 Time: 21:24  
 Sample: 2012 2015  
 Included observations: 4  
 Cross-sections included: 11  
 Total pool (balanced) observations: 44  
 Swamy and Arora estimator of component variances

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	7.039690	1.955605	3.599751	0.0009
CAR?	-0.027943	0.016641	-1.679162	0.1009
LDR?	0.035721	0.017657	2.023069	0.0498
BOPO?	-0.077072	0.019557	-3.940916	0.0003
Random Effects (Cross)				
_BPRTAL--C	-0.189311			
_BPRLB--C	-0.228258			
_BPRTB--C	-0.841080			
_BPRCDM--C	0.114020			
_BPRIDS--C	-0.149567			
_BPRAC--C	-0.400518			
_BPRBPBKL--C	-0.812222			
_BPRSAU--C	0.246869			
_BPRDS--C	-0.103559			
_BPRLBS--C	-0.065676			
_BPRAKM--C	2.429303			

Effects Specification		S.D.	Rho
Cross-section random		1.077892	0.3510
Idiosyncratic random		1.465834	0.6490

Weighted Statistics			
R-squared	0.451582	Mean dependent var	2.528117
Adjusted R-squared	0.410450	S.D. dependent var	1.960479
S.E. of regression	1.505298	Sum squared resid	90.63689
F-statistic	10.97901	Durbin-Watson stat	1.316930
Prob(F-statistic)	0.000022		

Unweighted Statistics			
R-squared	0.635245	Mean dependent var	4.496157
Sum squared resid	135.2577	Durbin-Watson stat	0.882481

*Fixed Effect Model*

Dependent Variable: ROA?  
 Method: Pooled Least Squares  
 Date: 04/24/17 Time: 04:16  
 Sample: 2012 2015  
 Included observations: 4  
 Cross-sections included: 11  
 Total pool (balanced) observations: 44

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	4.603517	2.382347	1.932345	0.0628
CAR?	0.008663	0.048218	0.179672	0.8586
LDR?	0.022540	0.020993	1.073704	0.2915
BOPO?	-0.033899	0.027728	-1.222538	0.2310
Fixed Effects (Cross)				
_BPRTAL--C	-1.419454			
_BPRLLB--C	-0.048542			
_BPRTB--C	0.355505			
_BPRCDM--C	1.304351			
_BPRIDS--C	0.993505			
_BPRAC--C	-1.478734			
_BPRBPKBL--C	-0.250636			
_BPRSAU--C	-2.404885			
_BPRDS--C	-0.464315			
_BURLBS--C	-2.257244			
_BPRAKM--C	5.670448			

Effects Specification

Cross-section fixed (dummy variables)

R-squared	0.826168	Mean dependent var	4.496157
Adjusted R-squared	0.750841	S.D. dependent var	2.936609
S.E. of regression	1.465834	Akaike info criterion	3.856097
Sum squared resid	64.46004	Schwarz criterion	4.423793
Log likelihood	-70.83412	Hannan-Quinn criter.	4.066626
F-statistic	10.96772	Durbin-Watson stat	1.732708
Prob(F-statistic)	0.000000		

*Common Effect Model*

Dependent Variable: ROA?  
Method: Pooled Least Squares  
Date: 04/24/17 Time: 04:16  
Sample: 2012 2015  
Included observations: 4  
Cross-sections included: 11  
Total pool (balanced) observations: 44

Variable	Coefficient	Std. Error	t-Statistic	Prob.
CAR?	-0.022129	0.015382	-1.438586	0.1579
LDR?	0.100448	0.011038	9.099849	0.0000
BOPO?	-0.053532	0.016624	-3.220116	0.0025
R-squared	0.506942	Mean dependent var		4.496157
Adjusted R-squared	0.482890	S.D. dependent var		2.936609
S.E. of regression	2.111725	Akaike info criterion		4.398633
Sum squared resid	182.8347	Schwarz criterion		4.520283
Log likelihood	-93.76993	Hannan-Quinn criter.		4.443747
Durbin-Watson stat	1.042025			

### Lampiran 3 : Pemilihan Model

#### Uji Chow

##### Redundant Fixed Effects Tests

Pool: PANEL

Test cross-section fixed effects

Effects Test	Statistic	d.f.	Prob.
Cross-section F	3.058019	(10,30)	0.0086
Cross-section Chi-square	30.921904	10	0.0006

Cross-section fixed effects test equation:

Dependent Variable: ROA?

Method: Panel Least Squares

Date: 04/25/17 Time: 16:00

Sample: 2012 2015

Included observations: 4

Cross-sections included: 11

Total pool (balanced) observations: 44

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	8.310088	2.065629	4.023030	0.0002
CAR?	-0.020396	0.013147	-1.551372	0.1287
LDR?	0.035414	0.018715	1.892326	0.0657
BOPO?	-0.099429	0.018216	-5.458285	0.0000
R-squared	0.648974	Mean dependent var		4.496157
Adjusted R-squared	0.622647	S.D. dependent var		2.936609
S.E. of regression	1.803931	Akaike info criterion		4.104322
Sum squared resid	130.1667	Schwarz criterion		4.266521
Log likelihood	-86.29508	Hannan-Quinn criter.		4.164473
F-statistic	24.65055	Durbin-Watson stat		0.996182
Prob(F-statistic)	0.000000			

## Uji Hausman

Correlated Random Effects - Hausman Test

Pool: PANEL

Test cross-section random effects

Test Summary	Chi-Sq. Statistic	Chi-Sq. d.f.	Prob.
Cross-section random	5.182829	3	0.1589

Cross-section random effects test comparisons:

Variable	Fixed	Random	Var(Diff.)	Prob.
CAR?	0.008663	-0.027943	0.002048	0.4186
LDR?	0.022540	0.035721	0.000129	0.2457
BOPO?	-0.033899	-0.077072	0.000386	0.0281

Cross-section random effects test equation:

Dependent Variable: ROA?

Method: Panel Least Squares

Date: 04/16/17 Time: 18:09

Sample: 2012 2015

Included observations: 4

Cross-sections included: 11

Total pool (balanced) observations: 44

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	4.603517	2.382347	1.932345	0.0628
CAR?	0.008663	0.048218	0.179672	0.8586
LDR?	0.022540	0.020993	1.073704	0.2915
BOPO?	-0.033899	0.027728	-1.222538	0.2310

### Effects Specification

Cross-section fixed (dummy variables)

R-squared	0.826168	Mean dependent var	4.496157
Adjusted R-squared	0.750841	S.D. dependent var	2.936609
S.E. of regression	1.465834	Akaike info criterion	3.856097
Sum squared resid	64.46004	Schwarz criterion	4.423793
Log likelihood	-70.83412	Hannan-Quinn criter.	4.066626
F-statistic	10.96772	Durbin-Watson stat	1.732708
Prob(F-statistic)	0.000000		

## Uji LM

Lagrange multiplier (LM) test for panel data

Date: 04/16/17 Time: 18:04

Sample: 2012 2015

Total panel observations: 44

Probability in ()

Null (no rand. effect) Alternative	Cross-section One-sided	Period One-sided	Both
Honda	1.760257 (0.0392)	0.582178 (0.2802)	1.656351 (0.0488)
King-Wu	1.760257 (0.0392)	0.582178 (0.2802)	1.356204 (0.0875)
SLM	2.515091 (0.0060)	1.147981 (0.1255)	-- --
GHM	-- --	-- --	3.437434 (0.0767)

## Efek Wilayah

$$\text{ROA\_BPRTAL} = -0.189311252511 + 7.03969018567 - 0.0279430627075 * \text{CAR\_BPRTAL} + 0.0357208909426 * \text{LDR\_BPRTAL} - 0.077071683131 * \text{BOPO\_BPRTAL}$$

$$\text{ROA\_BPRLLB} = -0.228257540725 + 7.03969018567 - 0.0279430627075 * \text{CAR\_BPRLLB} + 0.0357208909426 * \text{LDR\_BPRLLB} - 0.077071683131 * \text{BOPO\_BPRLLB}$$

$$\text{ROA\_BPRTB} = -0.841080293142 + 7.03969018567 - 0.0279430627075 * \text{CAR\_BPRTB} + 0.0357208909426 * \text{LDR\_BPRTB} - 0.077071683131 * \text{BOPO\_BPRTB}$$

$$\text{ROA\_BPRCDM} = 0.11401983557 + 7.03969018567 - 0.0279430627075 * \text{CAR\_BPRCDM} + 0.0357208909426 * \text{LDR\_BPRCDM} - 0.077071683131 * \text{BOPO\_BPRCDM}$$

$$\text{ROA\_BPRIDS} = -0.149567057813 + 7.03969018567 - 0.0279430627075 * \text{CAR\_BPRIDS} + 0.0357208909426 * \text{LDR\_BPRIDS} - 0.077071683131 * \text{BOPO\_BPRIDS}$$

$$\text{ROA\_BPRAC} = -0.400518398623 + 7.03969018567 - 0.0279430627075 * \text{CAR\_BPRAC} + 0.0357208909426 * \text{LDR\_BPRAC} - 0.077071683131 * \text{BOPO\_BPRAC}$$

$$\text{ROA\_BPRBPKBL} = -0.812222051409 + 7.03969018567 - 0.0279430627075 * \text{CAR\_BPRBPKBL} + 0.0357208909426 * \text{LDR\_BPRBPKBL} - 0.077071683131 * \text{BOPO\_BPRBPKBL}$$

$$\text{ROA\_BPRSAU} = 0.246869268851 + 7.03969018567 - 0.0279430627075 * \text{CAR\_BPRSAU} + 0.0357208909426 * \text{LDR\_BPRSAU} - 0.077071683131 * \text{BOPO\_BPRSAU}$$

$$\text{ROA\_BPRDS} = -0.103558978008 + 7.03969018567 - 0.0279430627075 * \text{CAR\_BPRDS} + 0.0357208909426 * \text{LDR\_BPRDS} - 0.077071683131 * \text{BOPO\_BPRDS}$$

$$\text{ROA\_BPRLBS} = -0.0656761786873 + 7.03969018567 - 0.0279430627075 * \text{CAR\_BPRLBS} + 0.0357208909426 * \text{LDR\_BPRLBS} - 0.077071683131 * \text{BOPO\_BPRLBS}$$

$$\text{ROA\_BPRAKM} = 2.4293026465 + 7.03969018567 - 0.0279430627075 * \text{CAR\_BPRAKM} + 0.0357208909426 * \text{LDR\_BPRAKM} - 0.077071683131 * \text{BOPO\_BPRAKM}$$

## Lampiran 4 : Uji Asumsi Klasik

### Uji Heteroskedastisitas

Dependent Variable: RESID?  
 Method: Pooled EGLS (Cross-section random effects)  
 Date: 04/25/17 Time: 15:34  
 Sample: 2012 2015  
 Included observations: 4  
 Cross-sections included: 11  
 Total pool (balanced) observations: 44  
 Swamy and Arora estimator of component variances

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.749742	1.213801	0.617681	0.5403
CAR?	-0.005750	0.010216	-0.562888	0.5767
LDR?	0.013280	0.010965	1.211176	0.2329
BOPO?	-0.005427	0.012095	-0.448711	0.6561
Random Effects (Cross)				
_BPRTAL--C	-0.058526			
_BPRLB--C	-0.282892			
_BPRTB--C	0.157643			
_BPRCDM--C	-0.365284			
_BPRIDS--C	-0.682632			
_BPRAC--C	-0.034613			
_BPRBPKBL--C	-0.226953			
_BPRSAU--C	-0.063707			
_BPRDS--C	0.138357			
_BPRLBS--C	0.240357			
_BPRAKM--C	1.178249			
Effects Specification				
			S.D.	Rho
Cross-section random			0.651258	0.3369
Idiosyncratic random			0.913709	0.6631
Weighted Statistics				
R-squared	0.065144	Mean dependent var		0.785596
Adjusted R-squared	-0.004970	S.D. dependent var		0.896080
S.E. of regression	0.898304	Sum squared resid		32.27800
F-statistic	0.929110	Durbin-Watson stat		1.635727
Prob(F-statistic)	0.435549			
Unweighted Statistics				
R-squared	0.138599	Mean dependent var		1.367957
Sum squared resid	45.58555	Durbin-Watson stat		1.158218

## Uji Multikolinieritas

Dependent Variable: CAR?  
 Method: Pooled EGLS (Cross-section random effects)  
 Date: 04/24/17 Time: 04:13  
 Sample: 2012 2015  
 Included observations: 4  
 Cross-sections included: 11  
 Total pool (balanced) observations: 44  
 Swamy and Arora estimator of component variances

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	19.24549	10.23881	1.879662	0.0673
LDR?	0.096354	0.074190	1.298757	0.2013
BOPO?	-0.086772	0.096322	-0.900860	0.3729
Random Effects (Cross)				
_BPRTAL--C	22.59308			
_BPRLB--C	-9.586819			
_BPRTB--C	-21.74887			
_BPRCDM--C	-19.50458			
_BPRIDS--C	-15.26049			
_BPRAC--C	-3.601706			
_BPRBPKBL--C	-16.17654			
_BPRSAU--C	57.45344			
_BPRDS--C	-5.197877			
_BURLBS--C	34.47329			
_BPRAKM--C	-23.44293			

Effects Specification		S.D.	Rho
Cross-section random		21.46858	0.9392
Idiosyncratic random		5.460007	0.0608

Weighted Statistics			
R-squared	0.044498	Mean dependent var	2.730816
Adjusted R-squared	-0.002112	S.D. dependent var	5.842169
S.E. of regression	5.848335	Sum squared resid	1402.324
F-statistic	0.954689	Durbin-Watson stat	1.431249
Prob(F-statistic)	0.393322		

Unweighted Statistics			
R-squared	-0.110522	Mean dependent var	21.64790
Sum squared resid	29973.89	Durbin-Watson stat	0.066961

Dependent Variable: LDR?  
 Method: Pooled EGLS (Cross-section random effects)  
 Date: 04/24/17 Time: 04:14  
 Sample: 2012 2015  
 Included observations: 4  
 Cross-sections included: 11  
 Total pool (balanced) observations: 44  
 Swamy and Arora estimator of component variances

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	88.95159	9.698266	9.171906	0.0000
CAR?	-0.103554	0.130269	-0.794927	0.4312
BOPO?	-0.079904	0.159690	-0.500368	0.6195
Random Effects (Cross)				
_BPRTAL--C	0.325867			
_BPRLB--C	-11.08767			
_BPRTB--C	6.144000			
_BPRCDM--C	-4.302168			
_BPRIDS--C	4.698391			
_BPRAC--C	-6.644891			
_BPRBPKBL--C	6.054206			
_BPRSAU--C	-4.577759			
_BPRDS--C	1.186169			
_BPRLBS--C	3.716616			
_BPRAKM--C	4.487240			

Effects Specification		S.D.	Rho
Cross-section random		7.747177	0.2762
Idiosyncratic random		12.54093	0.7238

Weighted Statistics			
R-squared	0.031582	Mean dependent var	51.38469
Adjusted R-squared	-0.015658	S.D. dependent var	13.14280
S.E. of regression	13.24530	Sum squared resid	7192.957
F-statistic	0.668536	Durbin-Watson stat	1.489719
Prob(F-statistic)	0.517955		

Unweighted Statistics			
R-squared	0.094478	Mean dependent var	81.67528
Sum squared resid	9433.934	Durbin-Watson stat	1.135845

Dependent Variable: BOPO?  
 Method: Pooled EGLS (Cross-section random effects)  
 Date: 04/24/17 Time: 04:14  
 Sample: 2012 2015  
 Included observations: 4  
 Cross-sections included: 11  
 Total pool (balanced) observations: 44  
 Swamy and Arora estimator of component variances

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	55.64832	11.13457	4.997797	0.0000
CAR?	0.238549	0.140461	1.698325	0.0970
LDR?	0.026883	0.121218	0.221774	0.8256
Random Effects (Cross)				
_BPRTAL--C	1.539375			
_BPRLB--C	0.694377			
_BPRTB--C	-10.28210			
_BPRCDM--C	-5.720186			
_BPRIDS--C	-9.279987			
_BPRAC--C	21.35203			
_BPRBPKBL--C	-1.971446			
_BPRSAU--C	-0.606621			
_BPRDS--C	12.52238			
_BURLBS--C	12.32253			
_BPRAKM--C	-20.57035			

Effects Specification		S.D.	Rho
Cross-section random		11.98466	0.6144
Idiosyncratic random		9.494760	0.3856

Weighted Statistics			
R-squared	0.056794	Mean dependent var	23.20462
Adjusted R-squared	0.010784	S.D. dependent var	10.37418
S.E. of regression	10.31810	Sum squared resid	4364.987
F-statistic	1.234375	Durbin-Watson stat	1.686431
Prob(F-statistic)	0.301604		

Unweighted Statistics			
R-squared	0.234423	Mean dependent var	63.00807
Sum squared resid	10933.33	Durbin-Watson stat	0.673285