

## LAMPIRAN

### Lampiran 1 Data Penelitian

## A. Data BPR

A	B	C	D
0,015820037	0,009902041	412.023.804	3.495.542
0,032830470	0,018730360	503.081.457	7.177.372
0,045304856	0,029063370	588.963.004	10.805.841
0,063991583	0,034766875	615.035.918	14.142.146
0,019084139	0,011236109	691.879.615	4.699.031
0,033955725	0,021693945	793.578.004	9.166.268
0,053609452	0,030471349	885.258.173	13.751.927
0,069118242	0,037695845	928.257.624	16.980.110
0,023956753	0,010409586	1.011.777.332	4.976.814
0,046561643	0,021512400	1.123.971.011	12.712.621
0,070219632	0,031723376	1.196.228.589	15.442.589
0,091088267	0,046524388	1.257.290.359	19.341.567
0,025354269	0,009871967	1.338.920.286	5.823.332
0,051969912	0,016698877	1.382.839.837	15.652.307
0,077652652	0,035025891	1.387.395.282	15.315.248
0,102146271	0,045045626	1.417.943.614	21.718.885
0,026759565	0,011580406	1.444.773.563	6.573.691
0,052051353	0,018202776	1.514.375.834	16.393.107
0,074394846	0,034861117	1.515.197.131	18.711.420
0,094829024	0,044923004	1.513.365.185	24.462.152
0,038836870	0,004836232	222.214.020	3.573.969
0,063261368	0,008319275	257.008.323	9.072.750
0,117524044	0,015554848	262.971.449	8.358.960
0,176881386	0,019457634	266.411.096	8.940.868
0,043338996	0,003841051	273.920.291	2.980.253
0,081204175	0,007223519	291.216.997	6.887.912
0,121248320	0,012681040	296.006.867	9.791.763
0,154757610	0,018181897	298.838.348	9.506.806
0,036046186	0,004249267	306.009.630	3.690.096
0,067776005	0,012446089	324.867.906	7.500.573
0,149451207	0,031600636	329.376.017	11.238.616
0,134201010	0,039083966	328.931.473	10.239.108
0,036206870	0,004372911	331.217.016	3.067.224
0,072108287	0,011805026	342.612.205	6.059.053
0,101682927	0,018295325	351.562.275	10.604.547
0,134532751	0,020435761	342.194.393	4.889.712

0,036582365	0,005036476	341.196.921	3.562.948
0,071544028	0,012435952	346.953.941	6.721.642
0,138939152	0,020182127	345.022.998	8.830.853
0,096745917	0,026112050	347.995.484	9.115.689
0,017710876	0,015087407	130.027.022	776.543
0,036240020	0,030552687	138.652.774	1.337.229
0,053144040	0,045953211	140.553.535	1.685.743
0,063594501	0,063241951	133.275.836	1.858.716
0,015510347	0,015055464	159.462.666	543.920
0,031109451	0,028021081	170.044.643	1.141.503
0,050163283	0,047153423	161.248.214	1.253.070
0,067096511	0,061763013	154.073.234	2.073.788
0,014813876	0,013456143	173.864.568	842.130
0,029884909	0,026956980	185.090.009	1.542.415
0,046914823	0,040811942	192.498.405	1.192.258
0,060603974	0,092245171	177.447.532	3.051.463
0,015440317	0,022906538	205.230.134	1.341.142
0,031019490	0,046067280	216.304.783	2.303.638
0,047630185	0,066462858	217.445.748	3.461.707
0,006301470	0,081454106	208.967.437	4.095.116
0,017675557	0,022003050	238.235.854	1.588.201
0,032346222	0,041549279	259.054.379	3.620.391
0,048839596	0,059524782	252.461.760	4.049.307
0,069603177	0,081076512	239.985.170	5.492.211
0,068352321	0,010780554	97.531.837	3.043.918
0,095223987	0,019424064	105.269.037	4.528.496
0,148457184	0,026931488	113.127.912	7.216.418
0,262260980	0,037584867	117.290.966	9.684.782
0,071756914	0,009799267	119.490.383	3.504.979
0,124704862	0,021885276	121.042.150	6.542.632
0,166000021	0,027886382	132.630.739	9.687.081
0,256868857	0,036018007	148.624.801	12.425.291
0,037098325	0,007503069	153.046.311	5.495.394
0,074059484	0,009498096	162.385.257	9.395.542
0,142488748	0,019334921	155.341.516	12.075.092
0,216073144	0,048989717	159.342.319	15.335.924
0,048523858	0,013404258	162.270.629	3.755.671
0,087642355	0,020328998	175.120.411	7.902.111
0,139704710	0,033810494	169.909.446	11.547.521
0,163688467	0,041232269	179.435.713	16.492.307
0,041837109	0,014104057	191.666.885	5.168.681

0,075303568	0,023257020	204.540.278	10.173.137
0,117107199	0,035433609	205.899.399	14.928.305
0,154361527	0,042455572	217.892.750	19.496.109
1,604880724	0,013667292	30.606.277	553.746
0,049124607	0,027011786	32.838.580	1.018.520
0,006882956	0,039717898	34.949.473	1.349.076
0,091311115	0,055028468	33.015.966	1.412.754
0,022405479	0,015342502	45.064.323	1.412.754
0,038354221	0,027122398	58.075.215	957.672
0,054021850	0,034915575	65.304.535	2.050.370
0,069321820	0,048992381	68.895.439	2.534.817
0,020440399	0,012934400	84.203.200	929.673
0,017615749	0,021232514	100.358.679	2.166.627
0,101817403	0,014861259	214.377.380	2.751.936
0,081604154	0,054805284	100.997.339	2.971.338
0,024308474	0,012420575	106.237.146	372.800
0,051105488	0,027777470	109.228.230	1.400.101
0,080646781	0,040138012	106.766.918	2.054.547
0,104812877	0,050004436	100.890.525	2.334.546
0,026932134	0,014248266	102.582.863	1.077.186
0,051363771	0,029522923	103.157.690	2.091.410
0,074903784	0,039939446	95.272.421	2.558.297
0,076235677	0,054134122	85.056.481	1.969.834

**B. Data BPRS**

<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>
0,041298473593	0,005627899	136.291.805	2.156.030
0,061495184991	0,011152423	145.043.710	3.955.153
0,068757337207	0,019896611	143.014.310	6.033.680
0,085322396553	0,012023208	141.449.942	4.048.288
0,021117397263	0,006463032	152.473.358	1.806.015
0,039623721839	0,012839422	170.596.024	4.080.523
0,049275908065	0,018143596	179.013.976	6.524.523
0,092117440256	0,012899919	167.361.119	4.137.020
0,020176716436	0,006521592	200.062.837	2.782.351
0,040305276331	0,01287395	226.694.234	6.221.429
0,056160158009	0,017594166	241.228.740	9.053.054
0,069978683784	0,022584513	240.136.862	11.877.680
0,021966253347	0,005863718	255.016.642	2.511.578
0,045974072520	0,012606413	274.454.486	5.376.521
0,063521500542	0,018361138	273.859.627	8.091.159
0,065505778580	0,020010926	292.873.948	11.647.973
0,017496283533	0,005428859	318.510.396	2.318.584
0,040694073955	0,011028959	347.390.683	5.125.134
0,058299236638	0,015611255	362.633.233	8.007.616
0,061392987238	0,017733998	372.605.574	12.423.041
0,016179334841	0,008015311	6.910.930	541.214
0,018203588647	0,014260522	8.891.909	652.147
0,015041574612	0,017550704	10.213.018	39.568
0,016704265611	0,018654894	11.111.359	125.498
0,011448176122	0,019175922	11.647.118	954.123
0,015330400118	0,015407764	8.596.176	61.236
0,022241758692	0,022682039	12.912.563	268.418
0,018794082695	0,018971075	13.192.907	293.654
0,016922045023	0,009097163	11.681.120	38.956
0,037471240969	0,015858771	13.752.210	214.589
0,050030323285	0,023110055	17.952.868	310.627
0,075898640243	0,016426161	14.449.160	564.879
0,019571543065	0,008424353	17.292.346	176.858
0,036503255290	0,016646839	23.596.828	383.619
0,032895530074	0,022006998	27.547.167	516.468
0,042268544150	0,025711602	28.954.525	1.096.980

0,013869955690	0,007310662	31.626.306	15.419
0,022978731254	0,014457249	39.107.952	144.616
0,030413653297	0,02336931	43.242.365	121.320
0,029546614135	0,028299853	40.655.175	697.717
0,019173441626	0,013916672	3.723.750	55.855
0,048943059011	0,032491166	4.018.367	41.166
0,073267344461	0,046305481	4.966.319	81.770
0,042352081817	0,035763759	5.494.441	145.337
0,015991249163	0,011513729	6.482.282	169.065
0,030056820868	0,020624913	7.428.843	244.131
0,044273861404	0,029018868	8.964.914	404.454
0,063153718558	0,037059603	11.628.558	538.195
0,015407709070	0,012806218	12.392.249	298.309
0,036883977537	0,026187298	16.526.338	285.084
0,055410139401	0,042880494	17.747.699	377.837
0,090156109262	0,059865787	23.461.125	598.413
0,013980191121	0,016974506	26.992.239	282.214
0,027593875965	0,031827752	30.331.650	408.029
0,049133559414	0,043631604	31.811.555	551.170
0,069658971675	0,059976434	34.880.534	868.279
0,015203165528	0,015699504	36.873.318	1.604
0,036708678236	0,033765938	39.207.042	26.540
0,047897431535	0,05266743	40.852.575	397.098
0,065158398106	0,071614437	40.641.721	552.049
0,168893154136	0,011227154	4.872.827	65.412
0,159234654347	0,012339618	6.134.600	79.587
0,207585432484	0,01356326	6.241.059	88.745
0,251219020825	0,018179343	6.608.219	100.214
0,055965144804	0,018346244	7.134.056	89.273
0,092269882209	0,037847362	9.327.000	315.380
0,126905019863	0,034633899	9.874.856	375.023
0,148005354371	0,053662847	10.977.381	481.845
0,039340332725	0,016107486	12.692.889	88.788
0,061135613197	0,03906438	18.701.333	242.865
0,063374693595	0,04073171	20.243.792	182.188
0,098069737053	0,052308391	23.165.496	457.618
0,034996038643	0,016332057	25.021.677	31.068
0,080207131267	0,031221318	26.505.158	193.668
0,097534876124	0,042832865	30.218.339	377.848
0,126387187963	0,049043601	33.497.113	363.179
0,044586769959	0,016891983	34.586.173	597.420

0,090009412747	0,033754179	35.965.970	616.644
0,175740830865	0,054415751	32.636.907	1.228.669
0,189970126753	0,074982952	29.968.604	1.562.459
0,031480141885	0,022061957	12.574.894	277.643
0,058950089756	0,040107512	13.734.464	538.024
0,086296013682	0,057138037	15.188.470	885.255
0,110215923201	0,085909706	14.611.523	1.056.801
0,027782811270	0,017725519	14.996.533	256.500
0,054382457680	0,03250417	16.947.678	591.549
0,077035390556	0,04708658	18.742.050	885.808
0,099522405522	0,068871203	18.736.837	1.134.001
0,024945178478	0,018409186	20.128.741	283.122
0,062387761642	0,03248874	22.262.448	611.307
0,030816181817	0,043207374	23.032.308	748.137
0,092946448166	0,072202726	25.274.666	1.349.981
0,023568920075	0,075683652	25.611.568	874.589
0,050475916348	0,060844836	26.129.758	954.782
0,072789026504	0,067637826	27.224.754	1.021.456
0,056789339755	0,080485872	31.024.839	1.370.132
0,025870419314	0,07335198	29.104.027	954.213
0,064340745972	0,072998028	27.591.421	1.325.879
0,101351578042	0,063029652	31.666.954	1.214.578
0,089636438285	0,084500304	33.847.956	1.654.879

### C. Data BPR (Logaritma Naturala)

	A	B	C	D
1 - 11Q1	-4.126478	-4.415014	19.83659	15.06700
1 - 11Q2	-3.416398	-3.977610	20.03626	15.78644
1 - 11Q3	-3.094341	-3.538277	20.19387	16.19560
1 - 11Q4	-2.749004	-3.359090	20.23719	16.46467
1 - 12Q1	-3.958898	-4.488623	20.35492	15.36287
1 - 12Q2	-3.382698	-3.830722	20.49206	16.03104
1 - 12Q3	-2.926030	-3.490968	20.60139	16.43669
1 - 12Q4	-2.671937	-3.278205	20.64882	16.64755
1 - 13Q1	-3.731505	-4.365028	20.73497	15.42030
1 - 13Q2	-3.066978	-3.839126	20.84013	16.35811
1 - 13Q3	-2.656127	-3.450701	20.90244	16.55264
1 - 13Q4	-2.395926	-3.067779	20.95222	16.77777
1 - 14Q1	-3.674808	-4.418056	21.01513	15.57738
1 - 14Q2	-2.957090	-4.092414	21.04741	16.56613
1 - 14Q3	-2.555510	-3.351668	21.05069	16.54436
1 - 14Q4	-2.281349	-3.100079	21.07247	16.89369
1 - 15Q1	-3.620863	-4.458441	21.09122	15.69859
1 - 15Q2	-2.955524	-4.006181	21.13827	16.61237
1 - 15Q3	-2.598369	-3.356383	21.13881	16.74464
1 - 15Q4	-2.355680	-3.102805	21.13760	17.01264
2 - 11Q1	-3.248385	-5.331619	19.21915	15.08919
2 - 11Q2	-2.760480	-4.589180	19.36462	16.02079
2 - 11Q3	-2.141112	-4.143383	19.38756	15.93884
2 - 11Q4	-1.732276	-3.939516	19.40055	16.00614
2 - 12Q1	-3.138702	-5.562009	19.42835	14.70752
2 - 12Q2	-2.510789	-4.730413	19.48958	15.74528
2 - 12Q3	-2.109915	-4.367647	19.50589	16.09705
2 - 12Q4	-1.865895	-4.007329	19.51541	16.06752
2 - 13Q1	-3.322954	-5.461009	19.53913	15.12116
2 - 13Q2	-2.691547	-4.386349	19.59893	15.83049
2 - 13Q3	-1.900785	-3.454578	19.61271	16.23487
2 - 13Q4	-2.008417	-3.242043	19.61136	16.14173
2 - 14Q1	-3.318506	-5.432326	19.61828	14.73628
2 - 14Q2	-2.629586	-4.439230	19.65211	15.61706
2 - 14Q3	-2.285896	-4.001110	19.67790	16.17679
2 - 14Q4	-2.005948	-3.890469	19.65089	15.40264
2 - 15Q1	-3.308189	-5.291049	19.64797	15.08610
2 - 15Q2	-2.637442	-4.387164	19.66470	15.72084
2 - 15Q3	-1.973719	-3.902958	19.65912	15.99376
2 - 15Q4	-2.335667	-3.645358	19.66770	16.02551
3 - 11Q1	-4.033576	-4.173895	18.68325	13.56261
3 - 11Q2	-3.317591	-3.488303	18.74748	14.8611
3 - 11Q3	-2.934749	-3.080132	18.76110	14.33772
3 - 11Q4	-2.755228	-2.760787	18.70793	14.43540
3 - 12Q1	-4.146248	-4.176014	18.88732	13.20656
3 - 12Q2	-3.470244	-3.574798	18.95157	13.94786
3 - 12Q3	-2.992472	-3.054349	18.89846	14.04111
3 - 12Q4	-2.701623	-2.784451	18.85294	14.34489
3 - 13Q1	-4.192191	-4.308320	18.97379	13.64369
3 - 13Q2	-3.510402	-3.613513	19.03635	14.22886



3 - 13Q3	-3.059422	-3.198781	19.07560	13.99136
3 - 13Q4	-2.803395	-2.383305	18.99419	14.73113
3 - 14Q1	-4.150773	-3.776333	19.13964	14.8903
3 - 14Q2	-3.473140	-3.077652	19.19220	14.45000
3 - 14Q3	-3.044289	-2.711112	19.19746	15.05727
3 - 14Q4	-5.066972	-2.507716	19.15769	15.22531
3 - 15Q1	-4.035573	-3.816574	19.28877	14.25811
3 - 15Q2	-3.431258	-3.180875	19.37255	15.10209
3 - 15Q3	-3.019214	-2.821363	19.34677	15.21406
3 - 15Q4	-2.664945	-2.512362	19.29609	15.51884
4 - 11Q1	-2.683080	-4.330011	18.39569	14.72866
4 - 11Q2	-2.351523	-3.941243	18.47203	15.32590
4 - 11Q3	-1.907459	-3.614459	18.54403	15.79187
4 - 11Q4	-1.338415	-3.281154	18.58017	16.08607
4 - 12Q1	-2.634471	-4.425448	18.59875	15.06970
4 - 12Q2	-2.081805	-3.821941	18.61165	15.69385
4 - 12Q3	-1.795767	-3.579617	18.70308	16.08630
4 - 12Q4	-1.359190	-3.323736	18.81694	16.33524
4 - 13Q1	-3.294183	-4.692443	18.84625	15.51942
4 - 13Q2	-2.602887	-4.456664	18.90548	16.05575
4 - 13Q3	-1.948492	-3.945842	18.86114	16.30666
4 - 13Q4	-1.532138	-3.016145	18.88657	16.54571
4 - 14Q1	-3.025700	-4.312183	18.90478	15.13878
4 - 14Q2	-2.434491	-3.895707	18.98098	15.88264
4 - 14Q3	-1.968224	-3.386984	18.95078	16.26198
4 - 14Q4	-1.809790	-3.188534	19.00533	16.61840
4 - 15Q1	-3.173972	-4.241293	19.07127	15.45813
4 - 15Q2	-2.586228	-3.761148	19.13628	16.13526
4 - 15Q3	-2.144666	-3.340095	19.14290	16.51877
4 - 15Q4	-1.868458	-3.159297	19.19951	16.78573
5 - 11Q1	0.473049	-4.292750	17.23672	13.22446
5 - 11Q2	-3.013395	-3.611482	17.30711	13.83386
5 - 11Q3	-4.778707	-3.225953	17.36941	14.9493
5 - 11Q4	-2.393483	-2.899905	17.31250	14.14105
5 - 12Q1	-3.798450	-4.157128	17.62360	14.14105
5 - 12Q2	-3.260891	-3.607395	17.87725	13.77226
5 - 12Q3	-2.918367	-3.354822	17.99457	14.33353
5 - 12Q4	-2.668996	-3.016090	18.04810	14.54563
5 - 13Q1	-3.890242	-4.347865	18.24874	13.74259
5 - 13Q2	-4.038962	-3.852222	18.42426	14.38868
5 - 13Q3	-2.284574	-4.188998	19.18325	14.62782
5 - 13Q4	-2.505875	-2.903969	18.43060	14.70452
5 - 14Q1	-3.716930	-4.388401	18.48118	12.82880
5 - 14Q2	-2.973863	-3.583530	18.50895	14.13205
5 - 14Q3	-2.517676	-3.215431	18.48616	14.33557
5 - 14Q4	-2.255579	-2.995644	18.42955	14.46333
5 - 15Q1	-3.614435	-4.231120	18.44618	13.88986
5 - 15Q2	-2.968822	-3.522588	18.45177	14.35335
5 - 15Q3	-2.591551	-3.220391	18.37225	14.55485
5 - 15Q4	-2.573926	-2.916291	18.25883	14.49346

#### D. Data BPRS (Logaritma Naturala)

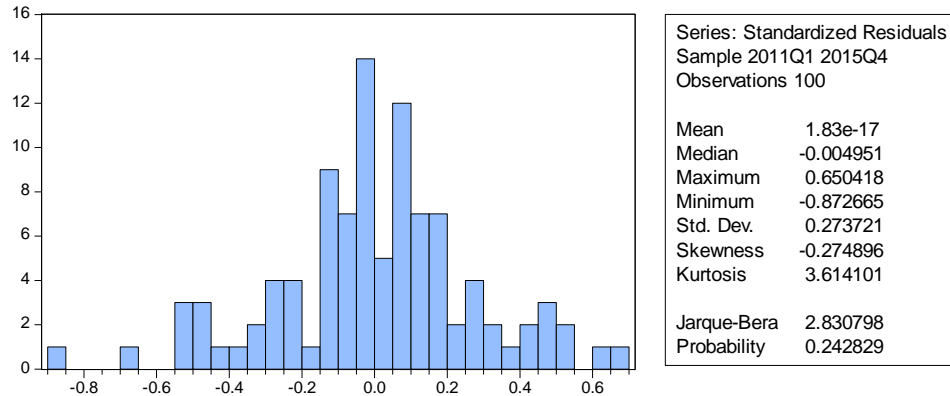
	A	B	C	D
1 - 11Q1	-3.186930	-5.180019	18.73031	14.38378
1 - 11Q2	-2.788796	-4.496098	18.79255	15.19053
1 - 11Q3	-2.677172	-3.917206	18.77846	15.61287
1 - 11Q4	-2.461318	-4.420916	18.76746	15.21380
1 - 12Q1	-3.857658	-5.041657	18.84250	14.40663
1 - 12Q2	-3.228327	-4.355235	18.95481	15.22174
1 - 12Q3	-3.010320	-4.009438	19.00297	15.69108
1 - 12Q4	-2.384691	-4.350534	18.93566	15.23549
1 - 13Q1	-3.903226	-5.032637	19.11414	14.63881
1 - 13Q2	-3.211273	-4.352549	19.23911	15.64351
1 - 13Q3	-2.879548	-4.040188	19.30126	16.01861
1 - 13Q4	-2.659565	-3.790491	19.29672	16.29017
1 - 14Q1	-3.818248	-5.138971	19.35684	14.53642
1 - 14Q2	-3.079678	-4.373550	19.43030	15.49755
1 - 14Q3	-2.756377	-3.997519	19.42813	15.90628
1 - 14Q4	-2.725617	-3.911477	19.49525	16.27064
1 - 15Q1	-4.045767	-5.216026	19.57917	14.45647
1 - 15Q2	-3.201673	-4.307231	19.66596	15.44967
1 - 15Q3	-2.842166	-4.139763	19.70890	15.89590
1 - 15Q4	-2.790460	-4.032272	19.73603	16.33506
2 - 11Q1	-4.104020	-4.626402	15.74861	13.20157
2 - 11Q2	-4.006137	-4.230260	16.00065	13.38803
2 - 11Q3	-4.176937	-4.042661	16.13917	10.58578
2 - 11Q4	-4.092091	-3.981647	16.22348	11.74005
2 - 12Q1	-4.469925	-3.954100	16.27057	13.76855
2 - 12Q2	-4.157917	-4.152884	15.96683	11.02249
2 - 12Q3	-3.805784	-3.786182	16.37371	12.50030
2 - 12Q4	-3.974213	-3.964840	16.39519	12.59016
2 - 13Q1	-4.079138	-4.499793	16.27348	10.57019
2 - 13Q2	-3.284182	-4.124033	16.43671	12.27648
2 - 13Q3	-2.995126	-3.767487	16.70326	12.64635
2 - 13Q4	-2.578357	-4.88880	16.48615	13.24437
2 - 14Q1	-3.933679	-4.576629	16.66577	12.08310
2 - 14Q2	-3.310354	-4.095535	16.97662	12.85741
2 - 14Q3	-3.414418	-3.816395	17.13141	13.15477
2 - 14Q4	-3.163712	-3.660813	17.18124	13.90807
2 - 15Q1	-4.258030	-4.718421	17.26950	9.643356
2 - 15Q2	-3.773186	-4.216559	17.48184	11.88184
2 - 15Q3	-3.492864	-3.756332	17.58233	11.70619
2 - 15Q4	-3.521786	-3.564899	17.52064	13.45557
3 - 11Q1	-3.954229	-4.254668	15.13024	10.93051
3 - 11Q2	-3.017098	-3.426787	15.20639	10.62537
3 - 11Q3	-2.613640	-3.072495	15.41819	11.31167
3 - 11Q4	-3.161738	-3.330820	15.51925	11.88681
3 - 12Q1	-4.115714	-4.464215	15.68458	12.03804
3 - 12Q2	-3.504666	-3.881256	15.82088	12.40546
3 - 12Q3	-3.117361	-3.539809	16.00883	12.91029
3 - 12Q4	-2.762184	-3.295228	16.26897	13.19598
3 - 13Q1	-4.152887	-4.357824	16.33258	12.60589

3 - 13Q2	-3.299978	-3.642481	16.62047	12.56054
3 - 13Q3	-2.892993	-3.149338	16.69177	12.84222
3 - 13Q4	-2.406213	-2.815650	16.97086	13.30204
3 - 14Q1	-4.250114	-4.076043	17.11106	12.55042
3 - 14Q2	-3.590161	-3.447417	17.22770	12.91909
3 - 14Q3	-3.013213	-3.131974	17.27534	13.21980
3 - 14Q4	-2.664144	-2.813804	17.36744	13.67427
3 - 15Q1	-4.166252	-4.134126	17.42300	7.380256
3 - 15Q2	-3.304742	-3.388303	17.48437	10.18641
3 - 15Q3	-3.038693	-2.943758	17.52548	12.89194
3 - 15Q4	-2.730934	-2.636459	17.52031	13.22139
4 - 11Q1	-1.778489	-4.489420	15.39918	11.08846
4 - 11Q2	-1.837376	-4.394940	15.62946	11.28461
4 - 11Q3	-1.572212	-4.300391	15.64666	11.39352
4 - 11Q4	-1.381430	-4.007469	15.70382	11.51506
4 - 12Q1	-2.883026	-3.998330	15.78039	11.39945
4 - 12Q2	-2.383037	-3.274194	16.04842	12.66153
4 - 12Q3	-2.064316	-3.362922	16.10550	12.83474
4 - 12Q4	-1.910507	-2.925034	16.21135	13.08538
4 - 13Q1	-3.235505	-4.108471	16.35655	11.39401
4 - 13Q2	-2.794661	-3.242544	16.74411	12.40026
4 - 13Q3	-2.758691	-3.200748	16.82336	12.11279
4 - 13Q4	-2.322076	-2.950598	16.95817	13.03379
4 - 14Q1	-3.352520	-4.94625	17.03525	10.34393
4 - 14Q2	-2.523143	-3.466654	17.09285	12.17390
4 - 14Q3	-2.327545	-3.150450	17.22396	12.84225
4 - 14Q4	-2.068405	-3.015046	17.32697	12.80265
4 - 15Q1	-3.110318	-4.080916	17.35896	13.30038
4 - 15Q2	-2.407841	-3.388651	17.39808	13.33205
4 - 15Q3	-1.738745	-2.911102	17.30095	14.02144
4 - 15Q4	-1.660888	-2.590494	17.21566	14.24177
5 - 11Q1	-3.458398	-3.813901	16.34721	12.53409
5 - 11Q2	-2.831064	-3.216192	16.43542	13.19566
5 - 11Q3	-2.449972	-2.862285	16.53605	13.69363
5 - 11Q4	-2.205314	-2.454458	16.49732	13.87076
5 - 12Q1	-3.583338	-4.032750	16.52333	12.45488
5 - 12Q2	-2.911714	-3.426387	16.64564	13.29050
5 - 12Q3	-2.563490	-3.055767	16.74628	13.69426
5 - 12Q4	-2.307372	-2.675517	16.74600	13.94126
5 - 13Q1	-3.691075	-3.994906	16.81766	12.55363
5 - 13Q2	-2.774386	-3.426862	16.91841	13.32335
5 - 13Q3	-3.479715	-3.141744	16.95241	13.52534
5 - 13Q4	-2.375732	-2.628277	17.04531	14.9560
5 - 14Q1	-3.747826	-2.581193	17.05855	13.68151
5 - 14Q2	-2.986259	-2.799428	17.07859	13.76924
5 - 14Q3	-2.620190	-2.693588	17.11964	13.83674
5 - 14Q4	-2.868407	-2.519674	17.25030	14.11042
5 - 15Q1	-3.654655	-2.612486	17.18639	13.76864
5 - 15Q2	-2.743562	-2.617323	17.13302	14.09759
5 - 15Q3	-2.289160	-2.764150	17.27078	14.00991
5 - 15Q4	-2.411993	-2.471000	17.33739	14.31924

Lampiran 2  
Olahan Eviews

## A. Olahan Data BPR

### 1. Uji Normalitas



### 2. Uji Multikolinearitas

	HARGA_DANA	HARGA_TENAGA_KERJA	TOTAL_KREDIT
HARGA_DANA	1.000000	0.180070	-0.054337
HARGA_TENAGA_KERJA	0.180070	1.000000	-0.120987
TOTAL_KREDIT	-0.054337	-0.120987	1.000000

### 3. Uji Heteroskedastisitas

Dependent Variable: ABSRES  
 Method: Panel EGLS (Cross-section random effects)  
 Date: 01/03/17 Time: 15:54  
 Sample: 2011Q1 2015Q4  
 Periods included: 20  
 Cross-sections included: 5  
 Total panel (balanced) observations: 100  
 Swamy and Arora estimator of component variances

Variable	Coefficient	Std. Error	t-Statistic	Prob.
HARGA_DANA	-0.025332	0.022860	-1.108141	0.2706
HARGA_TENAGA_KE RJA	-0.047448	0.026799	-1.770555	0.0798
TOTAL_KREDIT	-0.019797	0.019806	-0.999531	0.3201
C	0.328156	0.384002	0.854569	0.3949
Effects Specification				
			S.D.	Rho

Cross-section random	0.000000	0.0000
Idiosyncratic random	0.181908	1.0000

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Weighted Statistics

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R-squared	0.055446	Mean dependent var	0.197802
Adjusted R-squared	0.025928	S.D. dependent var	0.185985
S.E. of regression	0.183558	Sum squared resid	3.234582
F-statistic	1.878408	Durbin-Watson stat	1.950998
Prob(F-statistic)	0.138382		

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Unweighted Statistics

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R-squared	0.055446	Mean dependent var	0.197802
Sum squared resid	3.234582	Durbin-Watson stat	1.950998

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#### 4. Uji Autokorelasi

Effects Specification

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Cross-section fixed (dummy variables)

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R-squared	0.925546	Mean dependent var	15.34965
Adjusted R-squared	0.918620	S.D. dependent var	0.971371
S.E. of regression	0.277105	Akaike info criterion	0.361101
Sum squared resid	6.603682	Schwarz criterion	0.603047
Log likelihood	-8.152306	Hannan-Quinn criter.	0.458866
F-statistic	133.6344	Durbin-Watson stat	2.087917
Prob(F-statistic)	0.000000		

#### 5. Analisis Regresi Linear Berganda

Dependent Variable: KEUNTUNGAN  
Method: Panel EGLS (Cross-section random effects)  
Date: 01/03/17 Time: 15:44  
Sample: 2011Q1 2015Q4  
Periods included: 20  
Cross-sections included: 5  
Total panel (balanced) observations: 100  
Swamy and Arora estimator of component variances

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Variable	Coefficient	Std. Error	t-Statistic	Prob.
HARGA_DANA	0.566026	0.035384	15.99674	0.0000
HARGA_TENAGA_KE				
RJA	0.099101	0.041480	2.389143	0.0188
TOTAL_KREDIT	0.746924	0.030657	24.36418	0.0000
C	2.897793	0.594373	4.675376	0.0000

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Effects Specification			
		S.D.	Rho
Cross-section random		0.000000	0.0000
Idiosyncratic random		0.281565	1.0000
Weighted Statistics			
R-squared	0.682113	Mean dependent var	15.30089
Adjusted R-squared	0.672179	S.D. dependent var	0.987251
S.E. of regression	0.565257	Sum squared resid	30.67352
F-statistic	68.66465	Durbin-Watson stat	0.905589
Prob(F-statistic)	0.000000		
Unweighted Statistics			
R-squared	0.682113	Mean dependent var	15.30089
Sum squared resid	30.67352	Durbin-Watson stat	0.905589

## 6. Uji F

Weighted Statistics			
R-squared	0.682113	Mean dependent var	15.30089
Adjusted R-squared	0.672179	S.D. dependent var	0.987251
S.E. of regression	0.565257	Sum squared resid	30.67352
F-statistic	68.66465	Durbin-Watson stat	0.905589
Prob(F-statistic)	0.000000		

## 7. Uji T

Dependent Variable: KEUNTUNGAN  
Method: Panel EGLS (Cross-section random effects)  
Date: 01/03/17 Time: 15:44  
Sample: 2011Q1 2015Q4  
Periods included: 20  
Cross-sections included: 5  
Total panel (balanced) observations: 100  
Swamy and Arora estimator of component variances

Variable	Coefficient	Std. Error	t-Statistic	Prob.
HARGA_DANA	0.566026	0.035384	15.99674	0.0000
HARGA_TENAGA_KE				
RJA	0.099101	0.041480	2.389143	0.0188
TOTAL_KREDIT	0.746924	0.030657	24.36418	0.0000
C	2.897793	0.594373	4.675376	0.0000

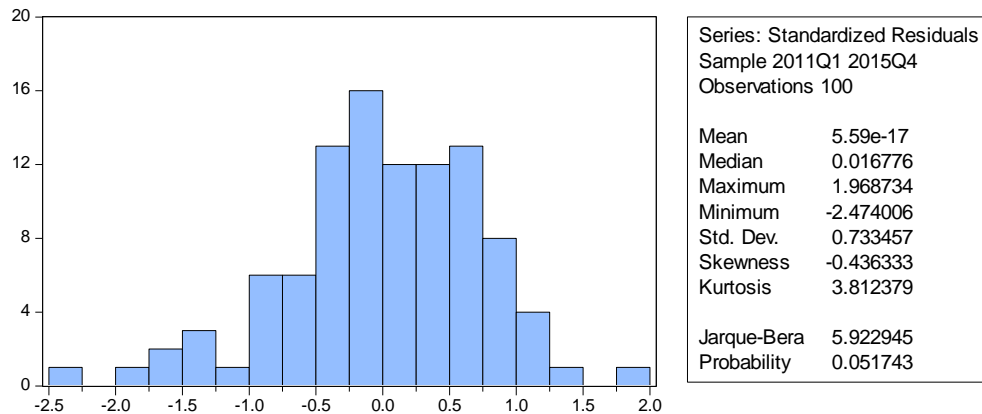
## 8. Koefisien Determinasi

Weighted Statistics			
R-squared	0.682113	Mean dependent var	15.30089
Adjusted R-squared	0.672179	S.D. dependent var	0.987251
S.E. of regression	0.565257	Sum squared resid	30.67352
F-statistic	68.66465	Durbin-Watson stat	0.905589
Prob(F-statistic)	0.000000		



## B. Olahan Data BPRS

### 1. Uji Normalitas



### 2. Uji Multikolinearitas

	HARGA_DAN A	HARGA_TENAGA_KER JA	TOTAL_PEMBIAYAAN N
HARGA_DANA	1.000000	0.486017	-0.003550
HARGA_TENAGA_KER JA	0.486017	1.000000	-0.261321
TOTAL_PEMBIAYAAN	-0.003550	-0.261321	1.000000

### 3. Uji Heteroskedastisitas

Dependent Variable: ABSRES  
 Method: Panel Least Squares  
 Date: 01/03/17 Time: 16:18  
 Sample (adjusted): 2011Q2 2015Q4  
 Periods included: 19  
 Cross-sections included: 5  
 Total panel (balanced) observations: 95

Variable	Coefficient	Std. Error	t-Statistic	Prob.
HARGA_DANA	-0.272121	0.192791	-1.411479	0.1626
HARGA_TENAGA_KE RJA	-0.139930	0.190383	-0.734995	0.4648
TOTAL_PEMBIAYAAN C	0.198215	0.253014	0.783416	0.4361
	-4.332333	4.366439	-0.992189	0.3246

#### 4. Uji Autokorelasi

Effects Specification			
Cross-section fixed (dummy variables)			
Weighted Statistics			
R-squared	0.954227	Mean dependent var	28.91008
Adjusted R-squared	0.949969	S.D. dependent var	21.83561
S.E. of regression	0.689206	Sum squared resid	40.85044
F-statistic	224.848	Durbin-Watson stat	2.089004
Prob(F-statistic)	0.000000		

#### 5. Analisis Regresi Linear Berganda

Dependent Variable: KEUNTUNGAN  
 Method: Panel EGLS (Cross-section weights)  
 Date: 01/03/17 Time: 16:11  
 Sample: 2011Q1 2015Q4  
 Periods included: 20  
 Cross-sections included: 5  
 Total panel (balanced) observations: 100  
 Linear estimation after one-step weighting matrix

Variable	Coefficient	Std. Error	t-Statistic	Prob.
HARGA_DANA	0.263506	0.066256	3.977117	0.0001
HARGA_TENAGA_KE RJA	0.789008	0.076917	10.25789	0.0000
TOTAL_PEMBIAYAAN	0.459849	0.087493	5.255828	0.0000
C	9.010395	1.599199	5.634316	0.0000

Effects Specification			
Cross-section fixed (dummy variables)			
Weighted Statistics			
R-squared	0.954194	Mean dependent var	31.35086
Adjusted R-squared	0.950709	S.D. dependent var	25.47830
S.E. of regression	0.719193	Sum squared resid	47.58599
F-statistic	273.7812	Durbin-Watson stat	1.482749
Prob(F-statistic)	0.000000		
Unweighted Statistics			
R-squared	0.747707	Mean dependent var	13.16666
Sum squared resid	64.26464	Durbin-Watson stat	1.412627

## 6. Uji F

Weighted Statistics			
R-squared	0.954194	Mean dependent var	31.35086
Adjusted R-squared	0.950709	S.D. dependent var	25.47830
S.E. of regression	0.719193	Sum squared resid	47.58599
F-statistic	273.7812	Durbin-Watson stat	1.482749
Prob(F-statistic)	0.000000		

## 7. Uji T

Dependent Variable: KEUNTUNGAN  
Method: Panel EGLS (Cross-section weights)  
Date: 01/03/17 Time: 16:11  
Sample: 2011Q1 2015Q4  
Periods included: 20  
Cross-sections included: 5  
Total panel (balanced) observations: 100  
Linear estimation after one-step weighting matrix

Variable	Coefficient	Std. Error	t-Statistic	Prob.
HARGA_DANA	0.263506	0.066256	3.977117	0.0001
HARGA_TENAGA_KE RJA	0.789008	0.076917	10.25789	0.0000
TOTAL_PEMBIAYAAN	0.459849	0.087493	5.255828	0.0000
C	9.010395	1.599199	5.634316	0.0000

## 8. Koefisien Determinasi

Weighted Statistics			
R-squared	0.954194	Mean dependent var	31.35086
Adjusted R-squared	0.950709	S.D. dependent var	25.47830
S.E. of regression	0.719193	Sum squared resid	47.58599
F-statistic	273.7812	Durbin-Watson stat	1.482749
Prob(F-statistic)	0.000000		

## C. Uji Beda Independent Sample T-test

Test for Equality of Means Between Series  
Date: 01/03/17 Time: 19:13  
Sample: 1 100

Included observations: 100

Method	df	Value	Probability
t-test	198	22.30170	0.0000
Satterthwaite-Welch t-test*	186.1099	22.30170	0.0000
Anova F-test	(1, 198)	497.3656	0.0000
Welch F-test*	(1, 186.11)	497.3656	0.0000

\*Test allows for unequal cell variances

Lampiran 3  
Olahan Frontier

## A. Efisiensi BPR

the final mle estimates are :

	coefficient	standard-error	t-ratio
beta 0	-0.28136805E+01	0.99837820E+00	0.28182511E+01
beta 1	-0.11292401E+00	0.96689940E-01	0.11678983E+01
beta 2	-0.51391677E+00	0.86668226E-01	0.59297022E+01
beta 3	0.63969187E+00	0.87526065E-01	0.73085872E+01
sigma-squared	0.33654269E+00	0.37572703E-01	0.89571062E+01
gamma	0.13368868E-01	0.80922053E-02	0.16520674E+01
mu	0.13415208E+00	0.87608548E-01	0.15312670E+01
eta	0.50303176E+00	0.71798318E-01	0.70061775E+01

log likelihood function = -0.90095354E+02

technical efficiency estimates :

efficiency estimates for year 1 :

firm	eff.-est.
1	0.44446348E+00
2	0.48721061E+00
3	0.56111336E+00
4	0.58337468E+00
5	0.58120210E+00
6	0.53099847E+00
7	0.58673979E+00
8	0.56303995E+00
9	0.58895081E+00
10	0.58007273E+00
11	0.56117405E+00

12	0.59299029E+00
13	0.54775710E+00
14	0.46384214E+00
15	0.50998761E+00
16	0.59279621E+00
17	0.60438139E+00
18	0.46639618E+00
19	0.54528748E+00
20	0.49744376E+00
21	0.80828735E+00
22	0.45616634E+00
23	0.47902837E+00
24	0.64835567E+00
25	0.55626588E+00

mean eff. in year 1 = 0.55349303E+00

efficiency estimates for year 2 :

firm	eff.-est.
1	0.60776101E+00
2	0.64252988E+00
3	0.70010390E+00
4	0.71691482E+00
5	0.71528386E+00
6	0.67699101E+00
7	0.71943699E+00
8	0.70156768E+00
9	0.72109153E+00

10	0.71443523E+00
11	0.70015004E+00
12	0.72410897E+00
13	0.68990799E+00
14	0.62367248E+00
15	0.66058970E+00
16	0.72396415E+00
17	0.73258147E+00
18	0.62575057E+00
19	0.68801331E+00
20	0.65068123E+00
21	0.87663114E+00
22	0.61740084E+00
23	0.63596647E+00
24	0.76481239E+00
25	0.69641325E+00

mean eff. in year 2 = 0.69307040E+00

efficiency estimates for year 3 :

firm	eff.-est.
1	0.73792223E+00
2	0.76319373E+00
3	0.80395500E+00
4	0.81562985E+00
5	0.81450133E+00
6	0.78774243E+00
7	0.81737332E+00



8	0.80497538E+00
9	0.81851591E+00
10	0.81391379E+00
11	0.80398717E+00
12	0.82059740E+00
13	0.79682674E+00
14	0.74955367E+00
15	0.77611736E+00
16	0.82049757E+00
17	0.82642637E+00
18	0.75106437E+00
19	0.79549804E+00
20	0.76904327E+00
21	0.92243415E+00
22	0.74498274E+00
23	0.75846356E+00
24	0.84840026E+00
25	0.80137898E+00

mean eff. in year 3 = 0.79851978E+00

efficiency estimates for year 4 :

firm	eff.-est.
1	0.83127093E+00
2	0.84838048E+00
3	0.87553969E+00
4	0.88322746E+00
5	0.88248601E+00

6	0.86479848E+00
7	0.88437225E+00
8	0.87621314E+00
9	0.88512204E+00
10	0.88209985E+00
11	0.87556093E+00
12	0.88648704E+00
13	0.87082662E+00
14	0.83917303E+00
15	0.85704756E+00
16	0.88642159E+00
17	0.89030332E+00
18	0.84019591E+00
19	0.86994647E+00
20	0.85231011E+00
21	0.95195269E+00
22	0.83607330E+00
23	0.84519457E+00
24	0.90460994E+00
25	0.87383818E+00

mean eff. in year 4 = 0.87173806E+00

## B. Efisiensi BPRS

the final mle estimates are :

	coefficient	standard-error	t-ratio
beta 0	0.18892232E+01	0.10186066E+01	0.18547134E+01
beta 1	0.47575279E+00	0.87648638E-01	0.54279542E+01
beta 2	-0.16507706E+00	0.86578192E-01	-0.19066817E+01
beta 3	0.91075630E-01	0.69782290E-01	0.13051396E+01
sigma-squared	0.40739998E+00	0.13810126E+00	0.29500090E+01
gamma	0.87350054E+00	0.25385001E-01	0.34410104E+02
mu	0.11930869E+01	0.18559519E+00	0.64284367E+01
eta	0.10498259E+00	0.27067724E-01	0.38785155E+01

log likelihood function = -0.38593022E+02

technical efficiency estimates :

efficiency estimates for year 1 :

firm	eff.-est.
1	0.38871717E+00
2	0.25509300E+00
3	0.23060560E+00
4	0.26957316E+00
5	0.26012556E+00
6	0.64578425E-01
7	0.53613442E-01
8	0.16806018E+00
9	0.13183314E+00
10	0.11961226E+00
11	0.11500256E+00

12	0.10150716E+00
13	0.11764617E+00
14	0.96760418E-01
15	0.13565852E+00
16	0.90811697E+00
17	0.28388486E+00
18	0.19674199E+00
19	0.28054993E+00
20	0.31731570E+00
21	0.14845142E+00
22	0.15308475E+00
23	0.12451227E+00
24	0.86674033E-01
25	0.11461898E+00

mean eff. in year 1 = 0.20489351E+00

efficiency estimates for year 2 :

firm	eff.-est.
1	0.42678039E+00
2	0.29207916E+00
3	0.26671033E+00
4	0.30696511E+00
5	0.29726206E+00
6	0.84790581E-01
7	0.71711323E-01
8	0.20059891E+00
9	0.16121167E+00

10	0.14769239E+00
11	0.14255779E+00
12	0.12740390E+00
13	0.14550487E+00
14	0.12202719E+00
15	0.16541730E+00
16	0.91665599E+00
17	0.32159974E+00
18	0.23117499E+00
19	0.31819627E+00
20	0.35550566E+00
21	0.17939809E+00
22	0.18443153E+00
23	0.15312879E+00
24	0.11051278E+00
25	0.14212960E+00

mean eff. in year 2 = 0.23485786E+00

efficiency estimates for year 3 :

firm	eff.-est.
1	0.46429469E+00
2	0.32999259E+00
3	0.30407177E+00
4	0.34509696E+00
5	0.33526005E+00
6	0.10836369E+00
7	0.93191251E-01

8	0.23528480E+00
9	0.19325142E+00
10	0.17859744E+00
11	0.17299739E+00
12	0.15634916E+00
13	0.17621404E+00
14	0.15039579E+00
15	0.19778462E+00
16	0.92445490E+00
17	0.35987528E+00
18	0.26734120E+00
19	0.35644448E+00
20	0.39386245E+00
21	0.21277358E+00
22	0.21814105E+00
23	0.18450555E+00
24	0.13755656E+00
25	0.17252949E+00

mean eff. in year 3 = 0.26674521E+00

efficiency estimates for year 4 :

firm	eff.-est.
1	0.50094102E+00
2	0.36836263E+00
3	0.34220645E+00
4	0.38350888E+00
5	0.37365239E+00

6	0.13516140E+00
7	0.11799745E+00
8	0.27164787E+00
9	0.22753760E+00
10	0.21194286E+00
11	0.20595008E+00
12	0.18801713E+00
13	0.20939464E+00
14	0.18155901E+00
15	0.23233756E+00
16	0.93156806E+00
17	0.39826433E+00
18	0.30475440E+00
19	0.39484432E+00
20	0.43197445E+00
21	0.24813206E+00
22	0.25376066E+00
23	0.21824504E+00
24	0.16754277E+00
25	0.20544851E+00

mean eff. in year 4 = 0.30019006E+00