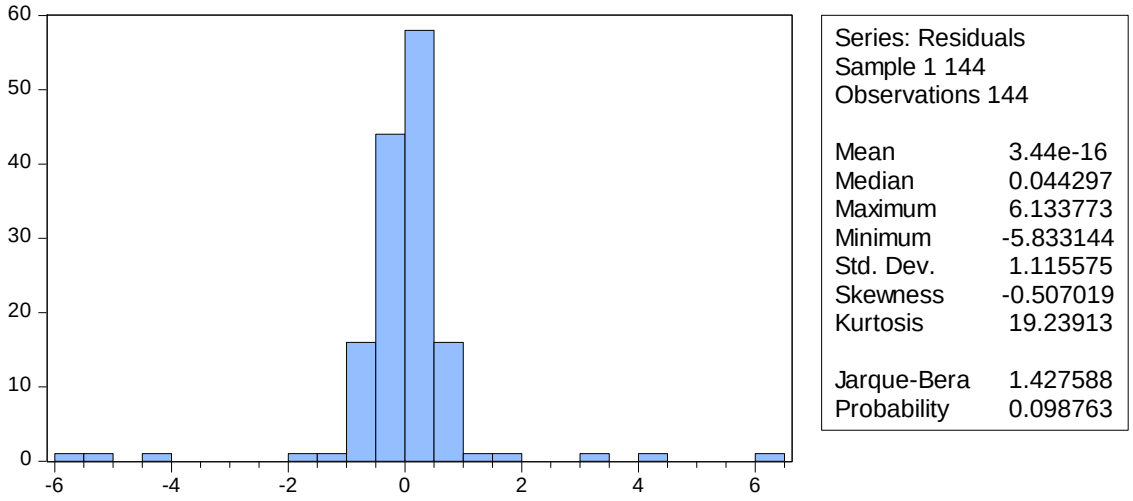
LAMPIRAN – LAMPIRAN

1. Uji Analisis Deskriptif

	ROA	PDB	PEMBIAYAAN	NPF	INFLASI	DPK	BOPO	BIRATE
Mean	0.614028	7.860417	2498827.	2.303889	5.458333	3.06E+08	92.60007	6.625000
Median	0.850000	5.405000	1077915.	1.995000	5.075000	2108421.	91.95500	6.750000
Maximum	6.930000	60.30000	18035124	13.54000	8.400000	3.82E+09	177.9000	7.750000
Minimum	-8.090000	4.660000	330.3000	0.000000	3.020000	107.0600	9.860000	4.750000
Std. Dev.	1.744617	10.99506	3897556.	1.893217	1.709589	8.85E+08	17.42401	0.884007
Skewness	-2.032672	4.556761	2.893697	1.505801	0.290150	2.750561	0.745791	-0.468540
Kurtosis	12.96055	21.86477	11.13226	9.744882	1.845245	9.058906	11.57007	2.007342
Jarque-Bera	694.4370	2633.616	597.7658	327.3791	10.02125	401.8361	454.0255	11.18092
Probability	0.000000	0.000000	0.000000	0.000000	0.006667	0.000000	0.000000	0.003733
Sum	88.42000	1131.900	3.60E+08	331.7600	786.0000	4.41E+10	13334.41	954.0000
Sum Sq. Dev.	435.2477	17287.45	2.17E+15	512.5508	417.9452	1.12E+20	43414.26	111.7500
Observations	144	144	144	144	144	144	144	144

2. Uji Asumsi Klasik

a. Uji Normalitas



b. Uji Heterokedastisitas

Heteroskedasticity Test: Glejser

F-statistic	1.629199	Prob. F(7,136)	0.1322
Obs*R-squared	11.14100	Prob. Chi-Square(7)	0.1326
Scaled explained SS	22.01261	Prob. Chi-Square(7)	0.0025

Test Equation:
Dependent Variable: ARESID
Method: Least Squares
Date: 12/26/17 Time: 17:50
Sample: 1 144
Included observations: 144

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	2.505352	0.847136	2.957438	0.0037
DPK	-3.96E-11	9.55E-11	-0.414068	0.6795
P	-3.85E-08	2.17E-08	-1.775635	0.0780
NPF	0.093508	0.049459	1.890620	0.0608
BOPO	-0.003201	0.005123	-0.624826	0.5331
PDB	-0.008521	0.007919	-1.076025	0.2838
BIRATE	-0.270387	0.136528	-1.980451	0.0497
INFLASI	0.015877	0.069016	0.230051	0.8184

R-squared	0.077368	Mean dependent var	0.544381
Adjusted R-squared	0.029880	S.D. dependent var	0.972668
S.E. of regression	0.958027	Akaike info criterion	2.806071
Sum squared resid	124.8229	Schwarz criterion	2.971060
Log likelihood	-194.0371	Hannan-Quinn criter.	2.873113
F-statistic	1.629199	Durbin-Watson stat	1.848806
Prob(F-statistic)	0.132198		

c. Uji Multikolinearitas

Variance Inflation Factors
Date: 12/26/17 Time: 17:49
Sample: 1 144
Included observations: 144

Variable	Coefficient Variance	Uncentered VIF	Centered VIF
C	1.023164	112.5935	NA
DPK	1.30E-20	1.249121	1.114640
P	6.71E-16	1.574230	1.113381
NPF	0.003488	3.403193	1.366062
BOPO	3.74E-05	36.55021	1.241451
PDB	8.94E-05	1.789094	1.181183
BIRATE	0.026576	130.6279	2.269538
INFLASI	0.006791	24.43437	2.169032

d. Uji Autokorelasi

Breusch-Godfrey Serial Correlation LM Test:

F-statistic	2.939180	Prob. F(2,134)	0.0663
Obs*R-squared	6.051571	Prob. Chi-Square(2)	0.0585

Test Equation:
Dependent Variable: RESID
Method: Least Squares
Date: 12/26/17 Time: 17:50
Sample: 1 144
Included observations: 144
Presample missing value lagged residuals set to zero.

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-0.352747	1.016517	-0.347015	0.7291
DPK	1.02E-11	1.13E-10	0.090443	0.9281
P	2.44E-09	2.57E-08	0.094888	0.9245
NPF	-0.023124	0.060325	-0.383331	0.7021
BOPO	0.003264	0.006315	0.516897	0.6061
PDB	1.49E-05	0.009342	0.001600	0.9987
BIRATE	0.013668	0.160844	0.084976	0.9324
INFLASI	0.000874	0.081544	0.010720	0.9915
RESID(-1)	0.215184	0.088755	2.424481	0.0167
RESID(-2)	-0.031620	0.089638	-0.352749	0.7248

R-squared	0.042025	Mean dependent var	3.44E-16
Adjusted R-squared	-0.022317	S.D. dependent var	1.115575
S.E. of regression	1.127954	Akaike info criterion	3.145603
Sum squared resid	170.4856	Schwarz criterion	3.351840
Log likelihood	-216.4834	Hannan-Quinn criter.	3.229406
F-statistic	0.653151	Durbin-Watson stat	1.981470
Prob(F-statistic)	0.749705		

3. Uji Chow

Redundant Fixed Effects Tests
Pool: Untitled
Test cross-section fixed effects

Effects Test	Statistic	d.f.	Prob.
Cross-section F	21.47345	(5,131)	0.0028
Cross-section Chi-square	27.87866	5	0.0430

Cross-section fixed effects test equation:
Dependent Variable: ROA
Method: Panel Least Squares
Date: 12/26/17 Time: 17:41
Sample: 2011Q1 2016Q4
Included observations: 24
Cross-sections included: 6
Total pool (balanced) observations: 144

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	5.688400	1.011516	5.623640	0.0000
DPK	-4.35E-11	1.14E-10	-0.381117	0.7037
PEMBIAYAAN	3.94E-08	2.59E-08	1.521629	0.1304
NPF	-0.151602	0.059056	-2.567092	0.0113
BOPO	-0.067555	0.006117	-11.04360	0.0000
PDB	0.003131	0.009456	0.331167	0.7410
BIRATE	0.165103	0.163020	1.012774	0.3130
INFLASI	0.059893	0.082408	0.726789	0.4686

R-squared	0.591119	Mean dependent var	0.614028
Adjusted R-squared	0.570074	S.D. dependent var	1.744617
S.E. of regression	1.143924	Akaike info criterion	3.160759
Sum squared resid	177.9645	Schwarz criterion	3.325749
Log likelihood	-219.5746	Hannan-Quinn criter.	3.227801
F-statistic	28.08788	Durbin-Watson stat	1.446627
Prob(F-statistic)	0.000000		

4. Uji Regresi Linier Berganda

Dependent Variable: ROA
Method: Pooled Least Squares
Date: 12/26/17 Time: 17:13
Sample: 2011Q1 2016Q4
Included observations: 24
Cross-sections included: 6
Total pool (balanced) observations: 144

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	5.914650	1.013891	5.833613	0.0000
DPK	6.74E-11	1.74E-10	2.387652	0.0289
PEMBIAYAAN	3.64E-08	3.31E-08	2.500996	0.0129
NPF	-0.175954	0.076229	-2.308239	0.0226
BOPO	-0.070191	0.006315	-11.11457	0.0000
PDB	0.002476	0.009399	0.263454	0.7926
BIRATE	0.189036	0.165436	1.142651	0.2553
INFLASI	-0.048048	0.083785	-2.573469	0.0073
Fixed Effects (Cross)				
_BCASYARIAH--C	-0.070624			
_BRISYARIAH--C	0.128291			
_BJBSYARIAH--C	-0.416648			
_PANINSYARIAH--C	-0.170202			
_BUKOPINSYARIAH--C	0.079240			
_VICTORIASYARIAH--C	0.449943			

Effects Specification

Cross-section fixed (dummy variables)

R-squared	0.612889	Mean dependent var	0.614028
Adjusted R-squared	0.577429	S.D. dependent var	1.744617
S.E. of regression	1.134097	Akaike info criterion	3.175490
Sum squared resid	168.4891	Schwarz criterion	3.443598
Log likelihood	-215.6353	Hannan-Quinn criter.	3.284434
F-statistic	17.28370	Durbin-Watson stat	1.564631
Prob(F-statistic)	0.000000		