

## Lampiran 1

TABEL RASIO KEUANGAN BPRS DAN INFLASI JAWA BARAT 2013-2017

<b>BPRS</b>	<b>Periode</b>	<b>NPF</b>	<b>CAR</b>	<b>FDR</b>	<b>LNTA</b>	<b>Inflasi</b>
HIKC	Mar-13	0.0248	0.2925	1.099	17.04184	0.876667
HIKC	Jun-13	0.0285	0.3739	0.9748	17.30358	0.52
HIKC	Sep-13	0.0323	0.2893	3.76	17.56605	1.48
HIKC	Dec-13	0.0197	0.2486	2.6817	17.83866	0.08
HIKC	Mar-14	0.024	0.2177	2.6817	17.89866	0.536667
HIKC	Jun-14	0.0323	0.2392	2.4627	18.11126	0.05
HIKC	Sep-14	0.0375	0.2453	2.0634	18.1455	0.52
HIKC	Dec-14	0.0267	0.2254	1.6575	18.38469	1.35
HIKC	Mar-15	0.0239	0.3022	1.943	18.3464	-0.13667
HIKC	Jun-15	0.0281	0.2524	2.07	18.49818	0.38
HIKC	Sep-15	0.0205	0.2804	2.07	18.54066	0.396667
HIKC	Dec-15	0.0366	0.2424	2.09	18.72583	0.266667
HIKC	Mar-16	0.0373	0.3175	1.16	18.6738	0.026667
HIKC	Jun-16	0.0225	0.24	0.9	19.02964	0.34
HIKC	Sep-16	0.0215	0.26	0.9	19.07765	0.29
HIKC	Dec-16	0.0207	0.2933	0.93	19.14835	0.33
HIKC	Jan-17	0.023	0.1861	0.961	19.24059	0.57

## Lampiran 2

TABEL RASIO KEUANGAN BPRS DAN INFLASI JAWA BARAT 2013-2017

<b>BPRS</b>	<b>Periode</b>	<b>NPF</b>	<b>CAR</b>	<b>FDR</b>	<b>LNTA</b>	<b>Inflasi</b>
AUM	Mar-13	0.0026	0.1425	0.7469	18.57631	0.876667
AUM	Jun-13	0.0025	0.1238	0.8684	18.52389	0.52
AUM	Sep-13	0.0041	0.1246	0.7596	18.64915	1.48
AUM	Dec-13	0.007	0.12699	0.7693	18.67497	0.08
AUM	Mar-14	0.0133	0.1177	0.7578	18.70583	0.536667
AUM	Jun-14	0.0142	0.1258	0.8743	18.6106	0.05
AUM	Sep-14	0.0129	0.1468	0.7618	18.80308	0.52
AUM	Dec-14	0.0087	0.1533	0.7882	18.99946	1.35
AUM	Mar-15	0.013	0.1371	0.7692	18.94102	-0.13667
AUM	Jun-15	0.0148	0.1353	0.9295	18.88456	0.38
AUM	Sep-15	0.0149	0.1417	0.8721	18.93841	0.396667
AUM	Dec-15	0.017	0.1528	0.853	19.16189	0.266667
AUM	Mar-16	0.0139	0.1442	0.7965	18.99946	0.026667
AUM	Jun-16	0.0173	0.1453	0.8581	18.97932	0.34
AUM	Sep-16	0.0167	0.1475	0.7582	19.09335	0.29
AUM	Dec-16	0.0172	0.1589	0.7835	19.16189	0.33
AUM	Jan-17	0.0207	0.148	0.8059	19.15768	0.57

## Lampiran 3

TABEL RASIO KEUANGAN BPRS DAN INFLASI JAWA BARAT 2013-2017

<b>BPRS</b>	<b>Periode</b>	<b>NPF</b>	<b>CAR</b>	<b>FDR</b>	<b>LNTA</b>	<b>Inflasi</b>
AI	Mar-13	0.0958	0.16	0.5647	15.40386	0.876667
AI	Jun-13	0.1248	0.16	0.6231	15.39627	0.52
AI	Sep-13	0.113	0.17	0.686	15.39453	1.48
AI	Dec-13	0.1043	0.18	0.7426	15.27445	0.08
AI	Mar-14	0.1261	0.22	0.6929	15.30011	0.536667
AI	Jun-14	0.1168	0.2	0.7689	15.29765	0.05
AI	Sep-14	0.0906	0.19	0.681	15.44395	0.52
AI	Dec-14	0.1127	0.18	0.627	15.51117	1.35
AI	Mar-15	0.1	0.17	0.6453	15.58533	-0.13667
AI	Jun-15	0.0877	0.17	0.7771	15.54329	0.38
AI	Sep-15	0.0847	0.17	0.6755	15.71052	0.396667
AI	Dec-15	0.0932	0.14	0.7945	15.75143	0.266667
AI	Mar-16	0.0801	0.16	0.0801	15.76722	0.026667
AI	Jun-16	0.0701	0.14	0.701	15.8226	0.34
AI	Sep-16	0.0961	0.16	1.0961	15.87266	0.29
AI	Dec-16	0.0789	0.14	0.7408	16.08259	0.33
AI	Jan-17	0.0485	0.15	0.7893	16.10805	0.57

## Lampiran 4

TABEL RASIO KEUANGAN BPRS DAN INFLASI JAWA BARAT 2013-2017

<b>BPRS</b>	<b>Periode</b>	<b>NPF</b>	<b>CAR</b>	<b>FDR</b>	<b>LNTA</b>	<b>Inflasi</b>
AMS	Mar-13	0.0926	0.1753	0.6821	17.01848	0.876667
AMS	Jun-13	0.0805	0.2086	0.8548	18.10057	0.52
AMS	Sep-13	0.0768	0.2067	0.8806	18.14727	1.48
AMS	Dec-13	0.0558	0.2017	0.8756	18.18896	0.08
AMS	Mar-14	0.0442	0.1817	0.8923	18.24383	0.536667
AMS	Jun-14	0.0454	0.1816	0.9161	18.29551	0.05
AMS	Sep-14	0.0497	0.1747	0.8373	18.41455	0.52
AMS	Dec-14	0.0403	0.1665	0.8828	18.43299	1.35
AMS	Mar-15	0.0335	0.17	0.7895	18.45204	-0.13667
AMS	Jun-15	0.0358	0.1596	0.9094	18.49198	0.38
AMS	Sep-15	0.0341	0.1524	0.9083	18.57584	0.396667
AMS	Dec-15	0.0362	0.1365	0.8949	18.66075	0.266667
AMS	Mar-16	0.048	0.1395	0.8337	18.85284	0.026667
AMS	Jun-16	0.0488	0.1338	0.898	18.86524	0.34
AMS	Sep-16	0.0637	0.1354	0.9043	18.8906	0.29
AMS	Dec-16	0.0567	0.1309	0.8245	18.99622	0.33
AMS	Jan-17	0.0742	0.1379	0.8094	19.05351	0.57

## Lampiran 5

TABEL RASIO KEUANGAN BPRS DAN INFLASI JAWA BARAT 2013-2017

<b>BPRS</b>	<b>Periode</b>	<b>NPF</b>	<b>CAR</b>	<b>FDR</b>	<b>LNTA</b>	<b>Inflasi</b>
AMR	Mar-13	0.0926	0.1753	0.6821	17.01848	0.876667
AMR	Jun-13	0.0999	0.1377	0.9284	17.00685	0.52
AMR	Sep-13	0.1233	0.1253	0.812	17.08657	1.48
AMR	Dec-13	0.0874	0.1242	0.8168	17.16375	0.08
AMR	Mar-14	0.0936	0.1441	0.7697	17.21301	0.536667
AMR	Jun-14	0.081	0.1161	0.9831	17.09818	0.05
AMR	Sep-14	0.118	0.1217	0.9151	17.14873	0.52
AMR	Dec-14	0.1041	0.122	0.836	17.31209	1.35
AMR	Mar-15	0.1098	0.416	0.8139	17.35449	-0.13667
AMR	Jun-15	0.1156	0.1309	0.9278	17.2724	0.38
AMR	Sep-15	0.1061	0.1364	0.8973	17.39649	0.396667
AMR	Dec-15	0.0917	0.1266	0.7993	17.50571	0.266667
AMR	Mar-16	0.0926	0.1487	0.7518	17.57191	0.026667
AMR	Jun-16	0.0787	0.1187	0.932	17.4552	0.34
AMR	Sep-16	0.0752	0.1207	0.858	17.56188	0.29
AMR	Dec-16	0.058	0.1548	0.7719	17.72117	0.33
AMR	Jan-17	0.0522	0.1736	0.7752	17.79217	0.57

## Lampiran 6

TABEL RASIO KEUANGAN BPRS DAN INFLASI JAWA BARAT 2013-2017

<b>BPRS</b>	<b>Periode</b>	<b>NPF</b>	<b>CAR</b>	<b>FDR</b>	<b>LNTA</b>	<b>Inflasi</b>
HIKP	Mar-13	0.0258	0.1765	1.0359	19.33684	0.876667
HIKP	Jun-13	0.0242	0.1605	1.044	19.46824	0.52
HIKP	Sep-13	0.024	0.2211	1.0252	19.55675	1.48
HIKP	Dec-13	0.021	0.2128	1.0212	19.63799	0.08
HIKP	Mar-14	0.0194	0.2191	1.0329	19.74894	0.536667
HIKP	Jun-14	0.0227	0.1638	1.0209	19.90535	0.05
HIKP	Sep-14	0.0229	0.1628	1.0244	19.95306	0.52
HIKP	Dec-14	0.0205	0.1217	1.0207	19.99666	1.35
HIKP	Mar-15	0.0523	0.1138	1.0165	20.04631	-0.13667
HIKP	Jun-15	0.0265	0.1185	1.0071	20.15968	0.38
HIKP	Sep-15	0.0263	0.1226	1.0078	20.17827	0.396667
HIKP	Dec-15	0.0229	0.1244	0.9789	20.23902	0.266667
HIKP	Mar-16	0.0244	0.1257	1.0019	20.25776	0.026667
HIKP	Jun-16	0.021	0.1256	0.9655	20.39091	0.34
HIKP	Sep-16	0.0233	0.1339	0.9603	20.40129	0.29
HIKP	Dec-16	0.0214	0.1407	0.9234	20.47055	0.33
HIKP	Jan-17	0.0244	0.1421	0.9499	20.503	0.57

## Lampiran 7

## Hasil Uji Standard Deviasi

Date: 12/25/17  
 Time: 12:34  
 Sample: 2013Q1 2017Q1

	FDR	INFLASI	LNTA	NPF	CAR
Mean	0.971194	0.463333	18.10107	0.051110	0.173624
Median	0.874950	0.380000	18.44251	0.036400	0.156850
Maximum	3.760000	1.480000	20.50300	0.126100	0.416000
Minimum	0.000000	-0.136667	15.27445	0.002500	0.113800
Std. Dev.	0.481180	0.421833	1.430360	0.035906	0.057271
Skewness	3.074398	1.094660	-0.465938	0.581686	1.758325
Kurtosis	15.42448	3.667325	2.394685	1.926512	6.414284
Jarque-Bera Probability	816.7450 0.000000	22.26339 0.000015	5.247901 0.072516	10.64970 0.004869	102.1027 0.000000
Sum	99.06180	47.26000	1846.309	5.213200	17.70969
Sum Sq. Dev.	23.38500	17.97227	206.6389	0.130216	0.331281
Observations	102	102	102	102	102

## Hasil Uji Common Effect

Dependent Variable: NPF  
 Method: Panel Least Squares  
 Date: 12/25/17 Time: 11:59  
 Sample: 2013Q1 2017Q1  
 Periods included: 17  
 Cross-sections included: 6  
 Total panel (balanced) observations: 102

Variable	Coefficient	Std. Error	t-Statistic	Prob.
CAR	0.140296	0.068780	2.039779	0.0441
FDR	-0.019163	0.008804	-2.176557	0.0319
INFLASI	0.014165	0.008959	1.581053	0.1171
LNTA	0.002023	0.000691	2.926587	0.0043
R-squared	-0.091511	Mean dependent var		0.051110
Adjusted R-squared	-0.124925	S.D. dependent var		0.035906
S.E. of regression	0.038083	Akaike info criterion		-3.659664
Sum squared resid	0.142132	Schwarz criterion		-3.556724
Log likelihood	190.6429	Hannan-Quinn criter.		-3.617980
Durbin-Watson stat	0.257194			

## Lampiran 8

## Hasil Uji Fixed Effect

Dependent Variable: NPF  
 Method: Panel Least Squares  
 Date: 12/25/17 Time: 12:13  
 Sample: 2013Q1 2017Q1  
 Periods included: 17  
 Cross-sections included: 6  
 Total panel (balanced) observations: 102

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.220698	0.075532	2.921889	0.0044
CAR	0.028140	0.037882	0.742846	0.4595
FDR	0.001144	0.003826	0.299071	0.7656
INFLASI	0.002456	0.003454	0.711158	0.4788
LNTA	-0.009763	0.003972	-2.457992	0.0158

## Effects Specification

## Cross-section fixed (dummy variables)

R-squared	0.864749	Mean dependent var	0.051110
Adjusted R-squared	0.851518	S.D. dependent var	0.035906
S.E. of regression	0.013836	Akaike info criterion	-5.630205
Sum squared resid	0.017612	Schwarz criterion	-5.372854
Log likelihood	297.1404	Hannan-Quinn criter.	-5.525995
F-statistic	65.35750	Durbin-Watson stat	0.830865
Prob(F-statistic)	0.000000		



## Lampiran 9

## Hasil Uji Random Effect

Dependent Variable: NPF  
 Method: Panel EGLS (Cross-section random effects)  
 Date: 12/25/17 Time: 12:18  
 Sample: 2013Q1 2017Q1  
 Periods included: 17  
 Cross-sections included: 6  
 Total panel (balanced) observations: 102  
 Swamy and Arora estimator of component variances

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.263881	0.068321	3.862373	0.0002
CAR	0.017229	0.037042	0.465137	0.6429
FDR	0.000431	0.003786	0.113908	0.9095
INFLASI	0.001927	0.003426	0.562450	0.5751
LNTA	-0.011992	0.003549	-3.379341	0.0010

  

Effects Specification		S.D.	Rho
Cross-section random		0.026590	0.7869
Idiosyncratic random		0.013836	0.2131

  

Weighted Statistics			
R-squared	0.147422	Mean dependent var	0.006399
Adjusted R-squared	0.112264	S.D. dependent var	0.014620
S.E. of regression	0.013775	Sum squared resid	0.018405
F-statistic	4.193130	Durbin-Watson stat	0.794148
Prob(F-statistic)	0.003563		

  

Unweighted Statistics			
R-squared	0.507394	Mean dependent var	0.051110
Sum squared resid	0.064145	Durbin-Watson stat	0.227859

## Lampiran 10

## Hasil Uji Chow

Redundant Fixed Effects Tests  
Equation: EQ01  
Test cross-section fixed effects

Effects Test	Statistic	d.f.	Prob.
Cross-section F	31.141158	(5,92)	0.0000
Cross-section Chi-square	101.026220	5	0.0000

## Hasil Uji Hausman

Correlated Random Effects - Hausman Test  
Equation: EQ01  
Test cross-section random effects

Test Summary	Chi-Sq. Statistic	Chi-Sq. d.f.	Prob.
Cross-section random	2.141813	4	0.7097

## Lampiran 11

## Hasil Uji Lagrange Multiplier

Lagrange Multiplier Tests for Random Effects

Null hypotheses: No effects

Alternative hypotheses: Two-sided (Breusch-Pagan) and one-sided  
(all others) alternatives

	Test Hypothesis		
	Cross-section	Time	Both
Breusch-Pagan	492.9392 (0.0000)	6.159170 (0.0131)	499.0984 (0.0000)
Honda	22.20223 (0.0000)	-2.481768 --	13.94448 (0.0000)
King-Wu	22.20223 (0.0000)	-2.481768 --	18.16872 (0.0000)
Standardized Honda	27.22760 (0.0000)	-2.266211 --	12.72044 (0.0000)
Standardized King-Wu	27.22760 (0.0000)	-2.266211 --	18.75233 (0.0000)
Gourieriou, et al.*	--	--	492.9392 ( $< 0.01$ )

## Hasl Uji Multikolenieritas

	FDR	INFLASI	LNTA	NPF	CAR
FDR	1.000000	0.110521	0.177821	-0.257781	0.404612
INFLASI	0.110521	1.000000	-0.078819	0.060489	-0.015988
LNTA	0.177821	-0.078819	1.000000	-0.779639	-0.100197
NPF	-0.257781	0.060489	-0.779639	1.000000	-0.077480
CAR	0.404612	-0.015988	-0.100197	-0.077480	1.000000

## Lampiran 12

## Hasil Uji Heteroskedastisitas

Dependent Variable: RESABS  
 Method: Panel Least Squares  
 Date: 12/26/17 Time: 09:55  
 Sample: 2013Q1 2017Q1  
 Periods included: 17  
 Cross-sections included: 6  
 Total panel (balanced) observations: 102

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.082314	0.064919	1.267943	0.2081
FDR	-0.004277	0.003356	-1.274473	0.2057
CAR	-0.011327	0.030311	-0.373671	0.7095
LNTA	-0.004328	0.003238	-1.336601	0.1847
INFLASI	-0.006980	0.272655	-0.025599	0.9796

## Effects Specification

## Cross-section fixed (dummy variables)

R-squared	0.348713	Mean dependent var	0.015824
Adjusted R-squared	0.277143	S.D. dependent var	0.012733
S.E. of regression	0.010826	Akaike info criterion	-6.112202
Sum squared resid	0.010665	Schwarz criterion	-5.829116
Log likelihood	322.7223	Hannan-Quinn criter.	-5.997571
F-statistic	4.872337	Durbin-Watson stat	1.281840
Prob(F-statistic)	0.000013		