

LAMPIRAN

Lampiran 1. Perhitungan nilai variabel dari data sampel

DATA SAMPEL

Bank	Tahun	ROA(%)	NPL(%)	LFR(%)	GCG	BOV(%)	CAR(%)
BRI Agroniaga	2013	1.39712	2.26913	87.1116	2	3.51426	21.5985
	2014	1.33674	2.01833	88.4857	2	2.79137	19.062
	2015	1.32459	1.8951	87.1534	2	2.52493	22.1188
	2016	1.24157	2.87936	88.246	2	0.25197	23.679
	2017	1.18609	2.5924	84.9222	2	1.47247	29.5771
Bank ICB Bumiputera	2013	-0.8149	4.84527	80.7071	2	5.35358	13.085
	2014	-0.7426	5.8838	80.901	2	3.47967	17.7864
	2015	0.09218	2.95508	72.546	3	2.8326	17.8302
	2016	0.10059	2.76809	76.6521	3	3.13713	19.5397
	2017	-8.4631	7.23257	78.812	3	5.00829	12.5844
Bank Capital Indonesia	2013	1.30746	0.36863	63.4625	2	2.00006	20.1291
	2014	1.06894	0.33644	58.403	2	1.64977	16.4348
	2015	0.98401	0.78788	55.9007	2	1.76806	17.701
	2016	0.88704	3.14946	55.3502	2	1.97812	20.6431
	2017	0.70178	2.77396	50.6113	2	1.69972	22.5571
Bank Central Asia	2013	3.58965	0.44669	73.8444	1	3.35422	16.0337
	2014	3.75457	0.60852	75.456	1	3.71923	17.2376
	2015	3.81194	0.74008	79.4425	1	4.24297	19.0292
	2016	3.81819	1.31087	75.8546	1	4.12866	22.2135
	2017	3.88618	1.53034	78.0035	1	3.70814	23.5967
Bank Bukopin	2013	1.71846	2.42622	85.7777	2	3.10924	15.1244
	2014	1.22847	2.75274	84.97	2	2.93062	14.2051
	2015	1.2491	2.83977	83.3485	2	2.67838	11.1494
	2016	1.28756	4.6739	80.0218	2	2.8329	15.0258
	2017	0.11445	8.46529	78.9694	2	2.78617	10.5233
Bank Mesthika Dharma	2013	5.18936	2.15533	102.352	2	3.68368	26.9882
	2014	3.64711	2.16092	101.295	2	3.79897	26.6631
	2015	3.28197	2.25814	101.605	2	4.13965	28.2622
	2016	2.26546	3.58547	80.9342	3	5.07548	35.1173
	2017	2.99186	2.58179	81.0158	2	4.10648	35.2098

Bank	Tahun	ROA(%)	NPL(%)	LFR(%)	GCG	BOV(%)	CAR(%)
Bank Nusantara Parahyangan	2013	1.42126	0.91468	84.5414	2	3.48213	15.7492
	2014	1.37766	1.86288	85.2036	2	3.77865	16.603
	2015	1.04857	4.7367	90.1706	2	4.67654	18.0737
	2016	0.15667	5.32577	84.1789	2	6.62327	20.5717
	2017	-0.9119	6.57195	93.9865	2	7.48353	17.5004
Bank Danamon Indonesia	2013	3.00168	2.01671	86.6753	2	7.36488	17.8559
	2014	1.81573	2.44879	84.8511	2	7.34328	17.8615
	2015	1.74496	3.28679	82.3695	2	7.61096	19.6693
	2016	2.52348	3.4691	84.9093	2	7.76064	20.9278
	2017	3.01089	2.93	86.5187	2	7.25578	22.0499
Bank Maspion Indonesia	2013	1.00588	0.60669	85.5831	2	3.31976	21.0043
	2014	0.69862	0.71425	77.1966	2	3.13855	19.4251
	2015	1.02272	0.51403	92.9572	2	2.9878	19.3314
	2016	1.67835	0.91228	99.8753	2	3.31332	24.3226
	2017	1.53861	1.51545	97.1407	2	2.8991	21.5873
Bank Bumi Arta	2013	1.94912	0.21489	83.7729	2	4.34591	16.9929
	2014	1.3683	0.25117	79.4455	2	3.41042	15.0739
	2015	1.18232	0.7762	82.7849	2	3.01998	25.575
	2016	1.4953	1.70826	79.0305	2	2.97942	25.1523
	2017	1.74462	1.80545	82.1001	2	3.19987	25.671
Bank CIMB Niaga	2013	2.66465	2.30354	88.2023	2	2.96757	15.3782
	2014	1.37251	3.97429	93.8259	2	2.92949	15.3896
	2015	0.23865	3.84921	92.285	2	3.21666	16.156
	2016	1.18007	3.91036	94.3522	2	3.07689	17.714
	2017	1.56025	3.73596	88.881	2	2.84239	18.2247
Bank Internasional Indonesia	2013	1.55409	2.126	82.0066	1	4.04319	12.7162
	2014	0.66972	2.17827	88.9625	1	3.965	15.7241
	2015	0.98023	3.65848	84.6687	2	4.84996	15.1677
	2016	1.56627	3.44951	88.4947	2	3.67546	16.7725
	2017	1.45434	2.85673	86.6737	2	4.57706	17.5345
Bank Permata	2013	1.38784	1.02226	89.0907	2	2.64749	14.5112
	2014	1.10398	1.73819	89.2917	2	2.89905	13.7866
	2015	0.16067	2.75455	88.6094	2	4.40964	15.2099
	2016	-5.2161	9.0358	81.6349	3	10.1411	15.896
	2017	0.64123	4.57035	88.6124	2	5.14335	18.3948

Bank	Tahun	ROA(%)	NPL(%)	LFR(%)	GCG)	BOV(%)	CAR(%)
Bank Sinarmas	2013	1.63978	2.52198	79.3526	2	7.90532	21.8175
	2014	0.94496	2.81895	84.3735	1	4.90641	18.3794
	2015	0.85742	3.73206	77.7996	2	5.56979	14.3703
	2016	1.58252	2.09292	77.193	2	6.19227	16.7034
	2017	1.34015	3.78264	79.4694	2	6.76757	18.3133
Bank of Indoa Indonesia	2013	3.04285	1.59932	93.4169	2	0.86196	15.2772
	2014	2.73649	1.17702	87.2961	2	0.62239	15.3871
	2015	-0.782	8.89993	82.0623	3	3.86701	23.853
	2016	-13.354	15.8211	82.6985	3	1.52226	34.4978
	2017	-3.293	4.88475	67.7841	3	3.6293	42.6372
Bank Tabungan Pensiunan Nasional	2013	4.11808	0.6689	80.3605	2	6.56153	23.0883
	2014	3.36271	0.70124	93.2219	2	6.99231	23.3054
	2015	3.00175	0.70384	97.515	2	7.33189	23.7963
	2016	2.85048	0.79471	97.9183	2	7.50148	25.0303
	2017	2.02833	0.90247	99.9154	2	8.39118	24.6357
Bank Victoria Internasional	2013	1.72221	0.9246	70.1392	2	1.40538	18.4518
	2014	0.56884	3.829	72.3975	2	1.71351	18.2526
	2015	0.57737	4.91949	72.079	2	2.0084	18.9965
	2016	0.48926	4.16701	70.5005	2	2.04546	25.1429
	2017	0.61105	3.17577	72.2381	2	2.55395	18.3968
Bank Artha Graha Internasional	2013	1.38571	1.95624	88.8724	2	3.65921	15.7809
	2014	0.758	1.91771	87.6187	2	3.6342	15.6871
	2015	0.33543	2.33326	80.7529	2	4.05816	15.9489
	2016	0.3525	2.76934	86.3888	2	3.91063	19.9207
	2017	0.31351	6.10604	82.8873	2	4.2227	17.4438
Bank Mayapada Internasional	2013	2.12207	1.04568	85.0471	2	2.33774	14.069
	2014	1.60429	1.45943	81.4692	2	1.63204	10.4361
	2015	1.85645	2.51525	82.9937	2	1.83313	12.9663
	2016	1.78701	2.10902	91.4	2	2.3339	13.3382
	2017	1.21766	5.64638	90.0797	2	2.33659	14.1067
Bank Windu Kenjana Internasional	2013	1.49937	1.69491	83.1058	2	2.72771	14.6828
	2014	0.73133	2.71495	84.3662	2	2.55955	14.1489
	2015	0.95675	1.87153	86.8562	2	2.902	16.3873
	2016	0.64814	3.05915	85.7613	2	3.40857	19.4251
	2017	0.47703	3.0743	79.5217	3	2.99548	15.7482

Bank	Tahun	ROA(%)	NPL(%)	LFR(%)	GCG	BOV(%)	CAR(%)
Bank Mega	2013	0.95155	2.17354	54.5498	2	4.50065	16.1092
	2014	1.04727	2.08875	61.4141	2	5.19222	16.2564
	2015	1.81571	2.80769	62.2761	2	5.94905	23.9231
	2016	2.1911	3.43431	51.3703	2	4.06386	26.2211
	2017	2.00391	2.0097	53.956	2	4.96211	24.1071
Bank OCBC NISP	2013	1.56854	0.73446	87.5546	1	2.27161	19.2828
	2014	1.7229	1.34231	89.9788	2	2.41451	18.7399
	2015	1.66123	1.30463	92.3437	2	2.33912	17.3178
	2016	1.70128	1.8794	85.5276	1	2.27985	18.7399
	2017	1.87135	1.7921	88.6177	1	2.18669	17.5088
Bank Pan Indonesia	2013	1.98235	2.12162	82.1526	2	2.01187	16.7364
	2014	2.01474	1.99038	86.2187	2	2.34213	17.3009
	2015	1.34211	2.43608	89.2378	2	2.41986	20.1297
	2016	1.65994	2.82928	85.2803	2	2.27129	20.4897
	2017	1.38776	2.88182	83.1691	2	2.21792	21.9902
Bank Himpunan Saudara	2013	2.04226	2.6441	87.6301	3	4.79317	13.0729
	2014	1.14891	2.51442	100.518	2	1.22548	20.5292
	2015	1.8087	1.97648	96.5997	2	3.03757	18.8161
	2016	1.85363	1.52764	109.741	2	3.20525	17.1785
	2017	2.19848	1.53485	111.084	2	2.71699	24.8644
Bank NOBU	2013	0.5101	0	45.4991	1	1.66896	87.4874
	2014	0.35042	0	53.7349	3	2.58078	48.969
	2015	0.33886	0	49.8347	2	2.85814	27.478
	2016	0.43629	0	53.0037	2	2.93917	26.1827
	2017	0.40473	0.04616	51.567	2	3.0621	26.8288

Lampiran 2. Pengujian Statistik Deskriptif

STATISTIK DESKRIPTIF

	ROA	NPL	LFR	GCG	BOV	CAR
Mean	1.197899	2.603981	81.99001	1.992000	3.676369	20.21570
Median	1.372510	2.178270	84.37354	2.000000	3.199870	18.37944
Maximum	5.189360	15.82105	111.0840	3.000000	10.14107	87.48742
Minimum	-13.35426	0.000000	45.49909	1.000000	0.251970	10.43612
Std. Dev.	2.032259	2.124192	12.61913	0.430603	1.810860	8.405235
Skewness	-3.976707	2.632071	-0.892843	-0.045446	1.087832	4.692486
Kurtosis	26.89989	14.71369	3.984036	5.433087	3.993827	35.26310
Jarque-Bera	3304.487	858.9669	21.65106	30.87590	29.79795	5880.131
Probability	0.000000	0.000000	0.000020	0.000000	0.000000	0.000000
Sum	149.7374	325.4977	10248.75	249.0000	459.5462	2526.962
Sum Sq. Dev.	512.1296	559.5118	19746.07	22.99200	406.6226	8760.348
Observations	125	125	125	125	125	125

Lampiran 3. Pengujian model uji *chow***UJI CHOW**

Redundant Fixed Effects Tests

Pool: A_DATA

Test cross-section fixed effects

Effects Test	Statistic	d.f.	Prob.
Cross-section F	2.992394	(24,95)	0.0001
Cross-section Chi-square	70.377898	24	0.0000

Cross-section fixed effects test equation:

Dependent Variable: ROA

Method: Panel Least Squares

Date: 12/26/18 Time: 13:52

Sample: 2013 2017

Included observations: 5

Cross-sections included: 25

Total pool (balanced) observations: 125

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	2.245792	1.089034	2.062186	0.0414
NPL	-0.641023	0.060214	-10.64576	0.0000
LFR	0.028847	0.009691	2.976603	0.0035
GCG	-0.972682	0.294577	-3.301964	0.0013
BOV	0.133873	0.064497	2.075635	0.0401
CAR	-0.014764	0.014459	-1.021048	0.3093
R-squared	0.620508	Mean dependent var	1.197899	
Adjusted R-squared	0.604563	S.D. dependent var	2.032259	
S.E. of regression	1.277961	Akaike info criterion	3.375218	
Sum squared resid	194.3489	Schwarz criterion	3.510977	
Log likelihood	-204.9511	Hannan-Quinn criter.	3.430370	
F-statistic	38.91547	Durbin-Watson stat	1.159165	
Prob(F-statistic)	0.000000			

Lampiran 4. Pengujian model uji *hausman***UJI HAUSMAN**

Correlated Random Effects - Hausman Test

Pool: A_DATA

Test cross-section random effects

Test Summary	Chi-Sq. Statistic	Chi-Sq. d.f.	Prob.
Cross-section random	4.519013	5	0.4773

Cross-section random effects test comparisons:

Variable	Fixed	Random	Var(Diff.)	Prob.
NPL	-0.702447	-0.683012	0.001318	0.5924
LFR	0.008042	0.024835	0.000345	0.3659
GCG	-0.556102	-0.746454	0.047829	0.3841
BOV	0.007779	0.100894	0.010038	0.3527
CAR	-0.011899	-0.014153	0.000089	0.8107

Cross-section random effects test equation:

Dependent Variable: ROA

Method: Panel Least Squares

Date: 12/26/18 Time: 13:53

Sample: 2013 2017

Included observations: 5

Cross-sections included: 25

Total pool (balanced) observations: 125

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	3.687392	2.293812	1.607539	0.1113
NPL	-0.702447	0.070279	-9.995122	0.0000
LFR	0.008042	0.022567	0.356366	0.7224
GCG	-0.556102	0.379463	-1.465497	0.1461
BOV	0.007779	0.129760	0.059950	0.9523
CAR	-0.011899	0.017845	-0.666803	0.5065

Effects Specification

Cross-section fixed (dummy variables)

R-squared	0.783885	Mean dependent var	1.197899
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Adjusted R-squared	0.717913	S.D. dependent var	2.032259
S.E. of regression	1.079370	Akaike info criterion	3.196195
Sum squared resid	110.6787	Schwarz criterion	3.874990
Log likelihood	-169.7622	Hannan-Quinn criter.	3.471954
F-statistic	11.88211	Durbin-Watson stat	1.813350
Prob(F-statistic)	0.000000		

Lampiran 5. Pengujian model uji *langange multiplier***UJI LAGRANGE MULTIPLIER**

Lagrange multiplier (LM) test for panel data

Date: 12/31/18 Time: 09:12

Sample: 2013 2017

Total panel observations: 125

Probability in ()

Null (no rand. effect) Alternative	Cross-section One-sided	Period One-sided	Both
Breusch-Pagan	16.51794 (0.0000)	1.373778 (0.2412)	17.89172 (0.0000)
Honda	4.064227 (0.0000)	-1.172083 (0.8794)	2.045055 (0.0204)
King-Wu	4.064227 (0.0000)	-1.172083 (0.8794)	0.450996 (0.3260)
GHM	-- --	-- --	16.51794 (0.0001)

Lampiran 6. Pengujian regresi berganda model random.

UJI REGRESI BERGANDA

Dependent Variable: ROA

Method: Pooled EGLS (Cross-section random effects)

Date: 12/26/18 Time: 13:53

Sample: 2013 2017

Included observations: 5

Cross-sections included: 25

Total pool (balanced) observations: 125

Swamy and Arora estimator of component variances

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	2.342325	1.389288	1.685990	0.0944
NPL	-0.683012	0.060177	-11.35009	0.0000
LFR	0.024835	0.012818	1.937500	0.0551
GCG	-0.746454	0.310103	-2.407115	0.0176
BOV	0.100894	0.082460	1.223552	0.2235
CAR	-0.014153	0.015162	-0.933482	0.3525
Random Effects				
(Cross)				
_AGRO--C	-0.006939			
_BABP--C	-0.862116			
_BACA--C	-0.113812			
_BBCA--C	0.557405			
_BBKP--C	0.700694			
_BBMD--C	1.536305			
_BBNP--C	-0.021073			
_BDMN--C	0.637538			
_BMAS--C	-0.935961			
_BNBA--C	-0.493881			
_BNGA--C	0.445855			
_BNII--C	-0.208346			
_BNLI--C	-0.650094			
_BSIM--C	-0.028145			
_BSWD--C	-0.139295			
_BTPN--C	0.004117			
_BVIC--C	0.402777			
_INPC--C	-0.300722			
_MAYA--C	0.309851			
_MCOR--C	-0.203948			
_MEGA--C	0.597135			
_NISP--C	-0.561935			
_PNBN--C	0.301281			

_SDRA--C	-0.029813		
_NOBU--C	-0.936875		
Effects Specification			
		S.D.	Rho
Cross-section random		0.731077	0.3145
Idiosyncratic random		1.079370	0.6855
Weighted Statistics			
R-squared	0.612052	Mean dependent var	0.660042
Adjusted R-squared	0.595752	S.D. dependent var	1.694208
S.E. of regression	1.077186	Sum squared resid	138.0793
F-statistic	37.54844	Durbin-Watson stat	1.528125
Prob(F-statistic)	0.000000		
Unweighted Statistics			
R-squared	0.615955	Mean dependent var	1.197899
Sum squared resid	196.6809	Durbin-Watson stat	1.072816