

Analisis Deskriptif

	Y_NPF	LN_INF	LN_SWBI	LN_TBH	LN_CAR
Mean	2.284667	1.796093	13.46646	14.41939	3.030784
Median	1.940000	1.940179	13.40151	14.01493	2.725890
Maximum	4.750000	2.125848	16.07783	16.07656	5.273717
Minimum	0.190000	1.332366	9.775654	11.83386	2.360854
Std. Dev.	1.390348	0.340134	1.347234	0.951343	0.678747
Skewness	0.272266	-0.337622	-0.152329	0.461640	1.524892
Kurtosis	1.707169	1.296553	2.952450	2.965862	4.752500
Jarque-Bera Probability	3.689864 0.158036	6.295661 0.042945	0.178271 0.914722	1.600519 0.449212	23.19832 0.000009
Sum	102.8100	80.82420	605.9906	648.8725	136.3853
Sum Sq. Dev.	85.05492	5.090413	79.86172	39.82237	20.27067
Observations	45	45	45	45	45

None (POOLED MODEL)

Dependent Variable: Y_NPF
 Method: Panel EGLS (Cross-section weights)
 Date: 08/03/16 Time: 07:28
 Sample: 2010 2014
 Periods included: 5
 Cross-sections included: 9
 Total panel (balanced) observations: 45
 Linear estimation after one-step weighting matrix

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	4.347305	3.105352	1.399940	0.1692
LN_INF	1.735637	0.352498	4.923823	0.0000
LN_SWBI	-0.324231	0.119167	-2.720805	0.0096
LN_TBH	0.211202	0.146484	1.441815	0.1571
LN_CAR	-1.214227	0.247449	-4.906972	0.0000

Weighted Statistics

R-squared	0.534396	Mean dependent var	3.044009
Adjusted R-squared	0.487835	S.D. dependent var	2.317840
S.E. of regression	1.066493	Sum squared resid	45.49626
F-statistic	11.47747	Durbin-Watson stat	1.793146
Prob(F-statistic)	0.000003		

Unweighted Statistics

R-squared	0.407785	Mean dependent var	2.284667
Sum squared resid	50.37077	Durbin-Watson stat	1.524669

FIXED EFFECT

Dependent Variable: Y_NPF
 Method: Panel EGLS (Cross-section weights)
 Date: 08/03/16 Time: 07:30
 Sample: 2010 2014
 Periods included: 5
 Cross-sections included: 9
 Total panel (balanced) observations: 45
 Linear estimation after one-step weighting matrix

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-4.168293	4.078226	-1.022085	0.3144
LN_INF	1.661562	0.329170	5.047725	0.0000
LN_SWBI	0.106494	0.239576	0.444512	0.6597
LN_TBH	0.314996	0.203462	1.548182	0.1314
LN_CAR	-0.827349	0.384639	-2.150977	0.0391

Effects Specification

Cross-section fixed (dummy variables)

Weighted Statistics

R-squared	0.728054	Mean dependent var	2.780481
Adjusted R-squared	0.626074	S.D. dependent var	2.112005
S.E. of regression	0.918468	Sum squared resid	26.99468
F-statistic	7.139192	Durbin-Watson stat	2.398046
Prob(F-statistic)	0.000004		

Unweighted Statistics

R-squared	0.678629	Mean dependent var	2.284667
Sum squared resid	27.33421	Durbin-Watson stat	2.330688

Estimation Equation:

=====

$$Y_NPF = C(1) + C(2)*LN_INF + C(3)*LN_SWBI + C(4)*LN_TBH + C(5)*LN_CAR + [CX=F]$$

Substituted Coefficients:

=====

$$Y_NPF = -4.16829289172 + 1.66156166185*LN_INF + 0.106494445078*LN_SWBI + 0.314996137551*LN_TBH - 0.827348674127*LN_CAR + [CX=F]$$

RANDOM EFFECT

Dependent Variable: Y_NPF
 Method: Panel EGLS (Cross-section random effects)
 Date: 08/03/16 Time: 07:31
 Sample: 2010 2014
 Periods included: 5
 Cross-sections included: 9
 Total panel (balanced) observations: 45
 Swamy and Arora estimator of component variances

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-1.125249	3.864598	-0.291169	0.7724
LN_INF	1.711192	0.409662	4.177079	0.0002
LN_SWBI	-0.117225	0.180081	-0.650956	0.5188
LN_TBH	0.351671	0.192136	1.830325	0.0747
LN_CAR	-1.041257	0.332076	-3.135599	0.0032

Effects Specification		S.D.	Rho
Cross-section random		0.643489	0.3277
Idiosyncratic random		0.921659	0.6723

Weighted Statistics			
R-squared	0.397312	Mean dependent var	1.232290
Adjusted R-squared	0.337043	S.D. dependent var	1.147053
S.E. of regression	0.933956	Sum squared resid	34.89094
F-statistic	6.592321	Durbin-Watson stat	1.943517
Prob(F-statistic)	0.000358		

Unweighted Statistics			
R-squared	0.406087	Mean dependent var	2.284667
Sum squared resid	50.51521	Durbin-Watson stat	1.342391

COMMON EFFECT

Dependent Variable: Y_NPF
 Method: Panel Least Squares
 Date: 08/03/16 Time: 07:33
 Sample: 2010 2014
 Periods included: 5
 Cross-sections included: 9
 Total panel (balanced) observations: 45

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	2.500407	3.814764	0.655455	0.5159
LN_INF	1.735426	0.488791	3.550447	0.0010
LN_SWBI	-0.285545	0.142913	-1.998028	0.0525
LN_TBH	0.308522	0.200627	1.537790	0.1320
LN_CAR	-1.298724	0.303383	-4.280807	0.0001
R-squared	0.429493	Mean dependent var		2.284667
Adjusted R-squared	0.372443	S.D. dependent var		1.390348
S.E. of regression	1.101413	Akaike info criterion		3.135503
Sum squared resid	48.52439	Schwarz criterion		3.336244
Log likelihood	-65.54882	Hannan-Quinn criter.		3.210337
F-statistic	7.528284	Durbin-Watson stat		1.546797
Prob(F-statistic)	0.000128			

UJI CHOW

Redundant Fixed Effects Tests

Equation: Untitled

Test cross-section fixed effects

Effects Test	Statistic	d.f.	Prob.
Cross-section F	3.140518	(8,32)	0.0098
Cross-section Chi-square	26.077090	8	0.0010

Cross-section fixed effects test equation:

Dependent Variable: Y_NPF

Method: Panel Least Squares

Date: 08/03/16 Time: 07:44

Sample: 2010 2014

Periods included: 5

Cross-sections included: 9

Total panel (balanced) observations: 45

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	2.500407	3.814764	0.655455	0.5159
LN_INF	1.735426	0.488791	3.550447	0.0010
LN_SWBI	-0.285545	0.142913	-1.998028	0.0525
LN_TBH	0.308522	0.200627	1.537790	0.1320
LN_CAR	-1.298724	0.303383	-4.280807	0.0001
R-squared	0.429493	Mean dependent var		2.284667
Adjusted R-squared	0.372443	S.D. dependent var		1.390348
S.E. of regression	1.101413	Akaike info criterion		3.135503
Sum squared resid	48.52439	Schwarz criterion		3.336244
Log likelihood	-65.54882	Hannan-Quinn criter.		3.210337
F-statistic	7.528284	Durbin-Watson stat		1.546797
Prob(F-statistic)	0.000128			

UJI HAUSMAN

Correlated Random Effects - Hausman Test

Equation: Untitled

Test cross-section random effects

Test Summary	Chi-Sq. Statistic	Chi-Sq. d.f.	Prob.
Cross-section random	4.074503	4	0.3960

Cross-section random effects test comparisons:

Variable	Fixed	Random	Var(Diff.)	Prob.
LN_INF	1.658688	1.711192	0.001186	0.1274
LN_SWBI	0.204748	-0.117225	0.042380	0.1178
LN_TBH	0.331823	0.351671	0.006386	0.8038
LN_CAR	-0.726364	-1.041257	0.048096	0.1510

Cross-section random effects test equation:

Dependent Variable: Y_NPF

Method: Panel Least Squares

Date: 08/03/16 Time: 07:46

Sample: 2010 2014

Periods included: 5

Cross-sections included: 9

Total panel (balanced) observations: 45

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-6.034952	4.775860	-1.263637	0.2155
LN_INF	1.658688	0.411107	4.034683	0.0003
LN_SWBI	0.204748	0.273512	0.748587	0.4596
LN_TBH	0.331823	0.208091	1.594607	0.1206
LN_CAR	-0.726364	0.397958	-1.825228	0.0773

Effects Specification

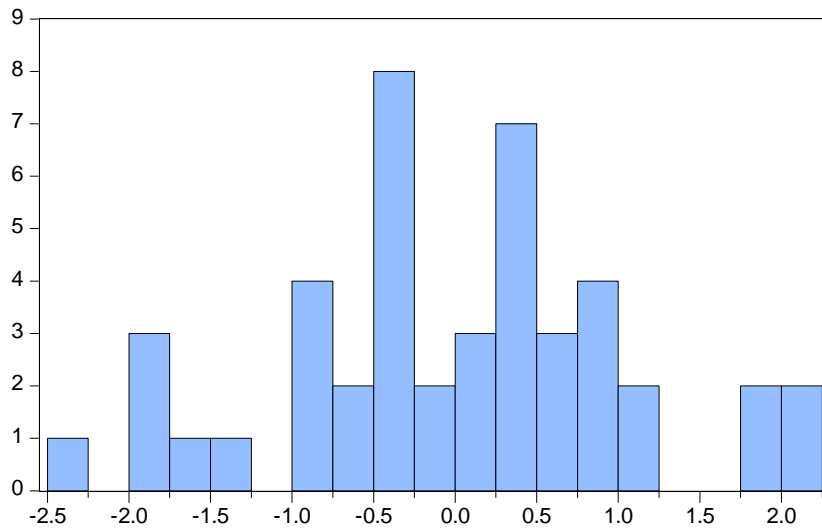
Cross-section fixed (dummy variables)

R-squared	0.680412	Mean dependent var	2.284667
Adjusted R-squared	0.560566	S.D. dependent var	1.390348
S.E. of regression	0.921659	Akaike info criterion	2.911568
Sum squared resid	27.18256	Schwarz criterion	3.433493
Log likelihood	-52.51028	Hannan-Quinn criter.	3.106136
F-statistic	5.677401	Durbin-Watson stat	2.305822
Prob(F-statistic)	0.000041		

UJI MULTIKOLINEARITAS

	LN_INF	LN_SWBI	LN_TBH	LN_CAR
LN_INF	1.000000	0.039719	-0.022633	0.000945
LN_SWBI	0.039719	1.000000	-0.340574	-0.490082
LN_TBH	-0.022633	-0.340574	1.000000	0.477405
LN_CAR	0.000945	-0.490082	0.477405	1.000000

UJI Normalitas



Series: Standardized Residuals
Sample 2010 2014
Observations 45

Mean 1.04e-15
Median 0.025418
Maximum 2.204722
Minimum -2.378159
Std. Dev. 1.050156
Skewness -0.005938
Kurtosis 2.866581

Jarque-Bera 0.033640
Probability 0.983320

Uji heteroskedastisitas

Dependent Variable: RESID01

Method: Panel Least Squares

Date: 08/03/16 Time: 08:05

Sample: 2010 2014

Periods included: 5

Cross-sections included: 9

Total panel (balanced) observations: 45

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-1.866659	4.775860	-0.390853	0.6985
LN_INF	-0.002874	0.411107	-0.006990	0.9945
LN_SWBI	0.098253	0.273512	0.359228	0.7218
LN_TBH	0.016827	0.208091	0.080863	0.9361
LN_CAR	0.100984	0.397958	0.253756	0.8013

Effects Specification

Cross-section fixed (dummy variables)

R-squared	0.005548	Mean dependent var	-3.95E-17
Adjusted R-squared	-0.367372	S.D. dependent var	0.788183
S.E. of regression	0.921659	Akaike info criterion	2.911568
Sum squared resid	27.18256	Schwarz criterion	3.433493
Log likelihood	-52.51028	Hannan-Quinn criter.	3.106136
F-statistic	0.014877	Durbin-Watson stat	2.305822
Prob(F-statistic)	1.000000		

NAMA BANK	TAHUN	Y(NPF)	X1(INF)	X2(SWBI)	X3(TBH)	X4(CAR)	LN SWBI	LN TBH	LN CAR	LN INF
BANK MUAMALAT Indonesia	2010	3.51	6.96	2497000	1287653	13.26	14.7306	14.06833	2.584752	1.940179
BANK MUAMALAT Indonesia	2011	1.78	3.79	5988000	1310247	12.01	15.60527	14.08573	2.48574	1.332366
BANK MUAMALAT Indonesia	2012	1.81	4.3	5300000	1333452	11.57	15.48322	14.10328	2.448416	1.458615
BANK MUAMALAT Indonesia	2013	1.56	8.38	2850000	137842	14.1	14.86283	11.83386	2.646175	2.125848
BANK MUAMALAT Indonesia	2014	4.58	8.36	6029701	1398393	14.15	15.61221	14.15083	2.649715	2.123458
BANK SYARIAH MANDIRI	2010	1.29	6.96	3412000	1311565	10.6	15.04281	14.08673	2.360854	1.940179
BANK SYARIAH MANDIRI	2011	0.95	3.79	4450000	1330047	14.57	15.30841	14.10072	2.678965	1.332366
BANK SYARIAH MANDIRI	2012	1.14	4.3	3125000	1333126	13.82	14.95494	14.10304	2.626117	1.458615
BANK SYARIAH MANDIRI	2013	2.29	8.38	5500000	1334389	14.1	15.52026	14.10398	2.646175	2.125848
BANK SYARIAH MANDIRI	2014	4.29	8.36	9605330	1328028	14.76	16.07783	14.09921	2.691921	2.123458
BANK BRI SYARIAH	2010	2.14	6.96	603500	1133932	20.62	13.3105	13.9412	3.026261	1.940179
BANK BRI SYARIAH	2011	2.12	3.79	967000	1135521	14.74	13.78195	13.9426	2.690565	1.332366
BANK BRI SYARIAH	2012	1.84	4.3	1676000	1170332	11.35	14.33192	13.9728	2.429218	1.458615
BANK BRI SYARIAH	2013	3.26	8.38	1947500	1220695	14.49	14.48206	14.01493	2.673459	2.125848
BANK BRI SYARIAH	2014	3.65	8.36	2487645	1243242	12.89	14.72685	14.03323	2.556452	2.123458
BANK MEGA SYARIAH	2010	3.52	6.96	475000	9460982	13.14	13.07107	16.06269	2.575661	1.940179
BANK MEGA SYARIAH	2011	3.03	3.79	482000	894318	12.03	13.0857	13.70382	2.487404	1.332366
BANK MEGA SYARIAH	2012	2.67	4.3	750000	7951031	13.51	13.52783	15.88881	2.60343	1.458615
BANK MEGA SYARIAH	2013	2.98	8.38	661000	7226209	12.99	13.40151	15.79323	2.56418	2.125848
BANK MEGA SYARIAH	2014	3.89	8.36	355000	7604894	19.26	12.77987	15.8443	2.95803	2.123458
BANK PANIN SYARIAH	2010	0.67	6.96	355000	8380457	54.81	12.77987	15.94141	4.003873	1.940179
BANK PANIN SYARIAH	2011	0.69	3.79	150000	9593185	61.98	11.91839	16.07656	4.126812	1.332366
BANK PANIN SYARIAH	2012	0.19	4.3	357900	1029629	32.2	12.78801	13.84471	3.471966	1.458615
BANK PANIN SYARIAH	2013	0.77	8.38	1138100	1092338	20.83	13.94487	13.90383	3.036394	2.125848
BANK PANIN SYARIAH	2014	0.53	8.36	1001900	1215097	25.69	13.81741	14.01033	3.246102	2.123458
BANK VICTORIA SYARIAH	2010	1.56	6.96	17600	5671604	195.14	9.775654	15.55098	5.273717	1.940179
BANK VICTORIA SYARIAH	2011	1.94	3.79	151800	6148468	45.2	11.93032	15.63171	3.811097	1.332366
BANK VICTORIA SYARIAH	2012	2.41	4.3	188800	7688455	28.08	12.14844	15.85523	3.335058	1.458615
BANK VICTORIA SYARIAH	2013	3.31	8.38	196000	899262	18.4	12.18587	13.70933	2.912351	2.125848
BANK VICTORIA SYARIAH	2014	4.75	8.36	82800	1019101	15.27	11.32418	13.83443	2.72589	2.123458
BANK SYARIAH BUKOPIN	2010	3.81	6.96	68600	1025101	11.51	11.13605	13.8403	2.443216	1.940179
BANK SYARIAH BUKOPIN	2011	1.74	3.79	201000	1036675	15.29	12.21106	13.85153	2.727199	1.332366
BANK SYARIAH BUKOPIN	2012	4.59	4.3	321200	1069785	12.78	12.67982	13.88297	2.547881	1.458615
BANK SYARIAH BUKOPIN	2013	4.27	8.38	171400	1095751	11.1	12.05176	13.90695	2.406945	2.125848
BANK SYARIAH BUKOPIN	2014	4.07	8.36	590100	1135171	15.85	13.28805	13.94229	2.76317	2.123458
MAYBANK INDONESIA SYARIAH	2010	0.96	6.96	752300	8640914	124.43	13.53089	15.97202	4.823743	1.940179

MAYBANK INDONESIA SYARIAH	2011	1.05	3.79	417100	1069491	13.44	12.94108	13.88269	2.598235	1.332366
MAYBANK INDONESIA SYARIAH	2012	1.25	4.3	419500	1092699	63.89	12.94682	13.90416	4.157163	1.458615
MAYBANK INDONESIA SYARIAH	2013	1.25	8.38	338000	1096883	59.41	12.7308	13.90798	4.084463	2.125848
MAYBANK INDONESIA SYARIAH	2014	4.29	8.36	550294	7587564	52.13	13.21821	15.84202	3.953741	2.123458
BANK JABAR BANTEN SYARIAH	2010	1.04	6.96	250700	9436559	31.39	12.43201	16.0601	3.446489	1.940179
BANK JABAR BANTEN SYARIAH	2011	0.5	3.79	782938	1031594	30.29	13.57081	13.84662	3.410818	1.332366
BANK JABAR BANTEN SYARIAH	2012	0.5	4.3	829900	1065447	21.09	13.62906	13.8789	3.048799	1.458615
BANK JABAR BANTEN SYARIAH	2013	0.5	8.38	736400	1126529	17.99	13.50953	13.93465	2.889816	2.125848
BANK JABAR BANTEN SYARIAH	2014	3.87	8.36	988600	1118375	15.75	13.80405	13.92739	2.75684	2.123458