TABEL RASIO KEUANGAN TUJUH BPRS DI JAWA BARAT

TAHUN 2014-2016

BPRS	PERIODE	ROA	FDR	NPF	CAR	REO
HIKC	2014_1	0.0775	2.6817	0.024	0.2177	0.5748
	2014_2	0.0829	2.4627	0.0323	0.2392	0.5458
	2014_3	0.0766	2.0634	0.0375	0.2453	0.5748
	2014_4	0.0716	1.6575	0.0267	0.2254	0.6045
	2015_1	0.0727	1.943	0.0239	0.3022	0.52
	2015_2	0.0704	2.07	0.026	0.2524	0.5075
	2015_3	0.0789	2.07	0.0281	0.2804	0.5207
	2015_4	0.04	2.09	0.0205	0.2424	0.5607
	2016_1	0.0846	1.16	0.0366	0.3175	0.4516
	2016_2	0.03	0.9	0.0373	0.24	0.5028
	2016_3	0.0849	0.9	0.0225	0.26	0.503
AF	2014_1	0.0096	0.9155	0.0215	0.13	0.7121
	2014_2	0.0162	0.925	0.0873	0.12	0.7395
	2014_3	0.0279	1.5659	0.0742	0.11	0.7295
	2014_4	0.035	1.66	0.1127	0.07	0.7284
	2015_1	0.0074	1.2102	0.1376	0.07	0.6974
	2015_2	0.0148	0.8362	0.1683	0.07	0.7266
	2015_3	0.0172	1.7959	0.2524	0.05	0.7777
	2015_4	-0.0248	0.7737	0.2768	0.0865	1.2104
	2016_1	0.0015	1.5598	0.3515	0.09	0.9077
	2016_2	0.0028	0.9215	0.3623	0.1	0.939
	2016_3	0.0034	0.875	0.4273	0.08	1.0474
HIKP	2014_1	0.0138	1.0329	0.0194	0.2191	0.6344
	2014_2	0.0249	1.0209	0.0227	0.1638	0.6803
	2014_3	0.0364	1.0244	0.0229	0.1628	0.6733
	2014_4	0.042	1.0207	0.0205	0.1217	0.6802
	2015_1	0.0098	1.0165	0.0523	0.1138	0.6799
	2015_2	0.0184	1.0071	0.0265	0.1185	0.6998
	2015_3	0.0268	1.0078	0.0263	0.1226	0.7043
	2015_4	0.0346	0.9789	0.0229	0.1244	0.6822
	2016_1	0.0073	1.0019	0.0244	0.1257	0.738
	2016_2	0.0164	0.9655	0.021	0.1256	0.6838
	2016_3	0.0273	0.9603	0.0233	0.1339	0.6677

TABEL RASIO KEUANGAN TUJUH BPRS DI JAWA BARAT

TAHUN 2014-2016

BPRS	PERIODE	ROA	FDR	NPF	CAR	REO
IHSAN	2014_1	0.016	0.6929	0.1261	0.22	0.7314
IHSAN	2014_2	0.0293	0.7689	0.1168	0.2	0.7606
IHSAN	2014_3	0.025	0.681	0.0906	0.19	0.8409
IHSAN	2014_4	0.0144	0.627	0.1127	0.18	0.9436
IHSAN	2015_1	0.0131	0.6453	0.1	0.17	0.7333
IHSAN	2015_2	0.0173	0.7771	0.0877	0.17	0.9107
IHSAN	2015_3	0.0138	0.6755	0.0847	0.17	0.9729
IHSAN	2015_4	0.0241	0.7945	0.0932	0.14	0.9217
IHSAN	2016_1	0.0152	0.8262	0.0801	0.16	0.7044
IHSAN	2016_2	0.0202	0.8762	0.0701	0.14	0.8141
IHSAN	2016_3	0.0266	0.7808	0.0961	0.16	0.83
AMS	2014_1	0.0569	0.8923	0.0442	0.1817	0.6414
AMS	2014_2	0.0521	0.9161	0.0454	0.1816	0.6557
AMS	2014_3	0.0444	0.8373	0.0497	0.1747	0.6744
AMS	2014_4	0.0376	0.8828	0.0403	0.1665	0.7282
AMS	2015_1	0.0463	0.7895	0.0335	0.17	0.6929
AMS	2015_2	0.05	0.9094	0.0358	0.1596	0.6675
AMS	2015_3	0.0555	0.9083	0.0341	0.1524	0.6849
AMS	2015_4	0.0346	0.8949	0.0362	0.1365	0.8143
AMS	2016_1	0.0333	0.8337	0.048	0.1395	0.7499
AMS	2016_2	0.035	0.898	0.0488	0.1338	0.7481
AMS	2016_3	0.0252	0.9034	0.0637	0.1354	0.7607
ARB	2014_1	0.034	0.7697	0.0936	0.1441	0.8591
ARB	2014_2	0.0341	0.9831	0.081	0.1161	0.8151
ARB	2014_3	0.0295	0.9151	0.118	0.1217	0.8172
ARB	2014_4	0.0411	0.836	0.1041	0.122	0.7771
ARB	2015_1	0.0432	0.8139	0.1098	0.1416	0.7558
ARB	2015_2	0.0462	0.9278	0.1156	0.1309	0.745
ARB	2015_3	0.0495	0.8973	0.1061	0.1364	0.7286
ARB	2015_4	0.0411	0.7993	0.0917	0.1266	0.8
ARB	2016_1	0.0412	0.7518	0.0926	0.1487	0.6674
ARB	2016_2	0.0448	0.932	0.0787	0.1187	0.6663
ARB	2016_3	0.044	0.858	0.0752	0.1207	0.6781

TABEL RASIO KEUANGAN TUJUH BPRS DI JAWA BARAT

TAHUN 2014-2016

BPRS	PERIODE	ROA	FDR	NPF	CAR	REO
AUM	2014_1	0.0356	0.7578	0.0133	0.1177	0.6447
	2014_2	0.0457	0.8743	0.0142	0.1258	0.6446
	2014_3	0.0409	0.7618	0.0129	0.1468	0.7026
	2014_4	0.0401	0.7882	0.0087	0.1533	0.7063
	2015_1	0.0447	0.7692	0.013	0.1371	0.6296
	2015_2	0.0422	0.9295	0.0148	0.1353	0.6698
	2015_3	0.0421	0.8721	0.0149	0.1417	0.7066
	2015_4	0.0381	0.8253	0.017	0.1528	0.7185
	2016_1	0.0361	0.7965	0.0139	0.1442	0.6954
	2016_2	0.0364	0.8581	0.0173	0.1453	0.6971
	2016_3	0.0359	0.7582	0.0167	0.1475	0.7194

HASIL UJI

COMMON EFFECT

Dependent Variable: ROA?
Method: Pooled Least Squares
Date: 12/02/16 Time: 14:18
Sample: 2014Q1 2016Q3
Included observations: 11
Cross-sections included: 7
Total pool (balanced) observations: 77

Variable	Coefficient	Std. Error	t-Statistic	Prob.
FDR?	0.015835	0.003907	4.053380	0.0001
NPF?	-0.069309	0.025921	-2.673842	0.0092
CAR?	0.181849	0.032893	5.528465	0.0000
REO?	-0.006720	0.007318	-0.918304	0.3615

R-squared	0.588967	Mean dependent var	0.035210
Adjusted R-squared	0.572075	S.D. dependent var	0.021337
S.E. of regression	0.013958	Akaike info criterion	-5.654964
Sum squared resid	0.014222	Schwarz criterion	-5.533208
Log likelihood	221.7161	Hannan-Quinn criter.	-5.606263
Durbin-Watson stat	1.084566		

FIXED EFFECT

Dependent Variable: ROA?
Method: Pooled Least Squares
Date: 12/02/16 Time: 14:18
Sample: 2014Q1 2016Q3
Included observations: 11
Cross-sections included: 7
Total pool (balanced) observations: 77

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.053181	0.017571	3.026691	0.0035
FDR?	0.011835	0.004437	2.667263	0.0096
NPF?	-0.007691	0.027023	-0.284611	0.7768
CAR?	0.062940	0.053866	1.168454	0.2468
REO?	-0.054894	0.017444	-3.146940	0.0025
Fixed Effects (Cross)				
HIKC--C	0.008657			
_AF_--C	-0.015128			
HIKP--C	-0.012650			
IHSAN--C	-0.006802			
AMS--C	0.008670			
ARB--C	0.011452			
AUM--C	0.005801			

Effects Specification

Cross-section fixed (dummy variables)

R-squared	0.820852	Mean dependent var	0.035210
Adjusted R-squared	0.793709	S.D. dependent var	0.021337
S.E. of regression	0.009691	Akaike info criterion	-6.303609
Sum squared resid	0.006199	Schwarz criterion	-5.968779
Log likelihood	253.6889	Hannan-Quinn criter.	-6.169680
F-statistic	30.24111	Durbin-Watson stat	2.437768
Prob(F-statistic)	0.000000		

RANDOM EFFECT

Dependent Variable: ROA?
Method: Pooled EGLS (Cross-section random effects)
Date: 12/02/16   Time: 14:20
Sample: 2014Q1 2016Q3
Included observations: 11
Cross-sections included: 7
Total pool (balanced) observations: 77
Swamy and Arora estimator of component variances

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.058974	0.013462	4.380774	0.0000
FDR?	0.008779	0.003155	2.782802	0.0069
NPF?	-0.027808	0.020338	-1.367284	0.1758
CAR?	0.121688	0.026649	4.566304	0.0000
REO?	-0.069119	0.015123	-4.570488	0.0000
Random Effects (Cross)				
HIKC--C	0.000000			
_AF_--C	0.000000			
HIKP--C	0.000000			
IHSAN--C	0.000000			
AMS--C	0.000000			
ARB--C	0.000000			
AUM--C	0.000000			

Effects Specification

	S.D.	Rho
Cross-section random	0.000000	0.0000
Idiosyncratic random	0.009691	1.0000

Weighted Statistics

R-squared	0.641059	Mean dependent var	0.035210
Adjusted R-squared	0.621118	S.D. dependent var	0.021337
S.E. of regression	0.013134	Sum squared resid	0.012420
F-statistic	32.14752	Durbin-Watson stat	1.168004
Prob(F-statistic)	0.000000		

Unweighted Statistics

R-squared	0.641059	Mean dependent var	0.035210
Sum squared resid	0.012420	Durbin-Watson stat	1.168004

UJI LIKEHOOD RATIO/ *UJI CHOW*

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

Effects Test	Statistic	d.f.	Prob.
Cross-section F	11.039642	(6,66)	0.0000
Cross-section Chi-square	53.510954	6	0.0000

Cross-section fixed effects test equation:
Dependent Variable: ROA?
Method: Panel Least Squares
Date: 12/02/16 Time: 14:19
Sample: 2014Q1 2016Q3
Included observations: 11
Cross-sections included: 7
Total pool (balanced) observations: 77

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.058974	0.018244	3.232505	0.0019
FDR?	0.008779	0.004275	2.053386	0.0437
NPF?	-0.027808	0.027563	-1.008898	0.3164
CAR?	0.121688	0.036116	3.369405	0.0012
REO?	-0.069119	0.020495	-3.372492	0.0012

R-squared	0.641059	Mean dependent var	0.035210
Adjusted R-squared	0.621118	S.D. dependent var	0.021337
S.E. of regression	0.013134	Akaike info criterion	-5.764505
Sum squared resid	0.012420	Schwarz criterion	-5.612310
Log likelihood	226.9335	Hannan-Quinn criter.	-5.703629
F-statistic	32.14752	Durbin-Watson stat	1.168004
Prob(F-statistic)	0.000000		

HAUSMAN TEST

Correlated Random Effects - Hausman Test
Pool: PANEL
Test cross-section random effects

Test Summary	Chi-Sq. Statistic	Chi-Sq. d.f.	Prob.
Cross-section random	65.798285	4	0.0000

** WARNING: estimated cross-section random effects variance is zero.

Cross-section random effects test comparisons:

Variable	Fixed	Random	Var(Diff.)	Prob.
FDR?	0.011835	0.008779	0.000010	0.3274
NPF?	-0.007691	-0.027808	0.000317	0.2582
CAR?	0.062940	0.121688	0.002191	0.2095
REO?	-0.054894	-0.069119	0.000076	0.1018

Cross-section random effects test equation:
Dependent Variable: ROA?
Method: Panel Least Squares
Date: 12/02/16   Time: 14:20
Sample: 2014Q1 2016Q3
Included observations: 11
Cross-sections included: 7
Total pool (balanced) observations: 77

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.053181	0.017571	3.026691	0.0035
FDR?	0.011835	0.004437	2.667263	0.0096
NPF?	-0.007691	0.027023	-0.284611	0.7768
CAR?	0.062940	0.053866	1.168454	0.2468
REO?	-0.054894	0.017444	-3.146940	0.0025

Effects Specification

Cross-section fixed (dummy variables)

R-squared	0.820852	Mean dependent var	0.035210
Adjusted R-squared	0.793709	S.D. dependent var	0.021337
S.E. of regression	0.009691	Akaike info criterion	-6.303609
Sum squared resid	0.006199	Schwarz criterion	-5.968779
Log likelihood	253.6889	Hannan-Quinn criter.	-6.169680
F-statistic	30.24111	Durbin-Watson stat	2.437768
Prob(F-statistic)	0.000000		

UJI HETEROSKEDASTISITAS

Dependent Variable: RESID?
Method: Pooled Least Squares
Date: 12/02/16 Time: 14:17
Sample: 2014Q1 2016Q3
Included observations: 11
Cross-sections included: 7
Total pool (balanced) observations: 77

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.000155	0.017546	0.008855	0.9930
FDR?	-5.23E-06	0.004431	-0.001181	0.9991
NPF?	0.000167	0.026986	0.006178	0.9951
CAR?	-0.000136	0.053791	-0.002528	0.9980
REO?	-0.000196	0.017419	-0.011246	0.9911
Fixed Effects (Cross)				
HIKC--C	-1.13E-05			
_AF_--C	-7.42E-06			
HIKP--C	-1.47E-06			
IHSAN--C	1.91E-05			
AMS--C	2.59E-06			
ARB--C	-1.40E-06			
AUM--C	-1.61E-07			

Effects Specification

Cross-section fixed (dummy variables)

R-squared	0.000002	Mean dependent var	2.65E-19
Adjusted R-squared	-0.151513	S.D. dependent var	0.009019
S.E. of regression	0.009678	Akaike info criterion	-6.306394
Sum squared resid	0.006182	Schwarz criterion	-5.971565
Log likelihood	253.7962	Hannan-Quinn criter.	-6.172465
F-statistic	1.26E-05	Durbin-Watson stat	2.395189
Prob(F-statistic)	1.000000		

UJI MULTIKOLENIERITAS

	FDR	NPF	CAR	REO
FDR	1.000000	-0.056263	0.385785	-0.448906
NPF	-0.056263	1.000000	-0.437828	0.673400
CAR	0.385785	-0.437828	1.000000	-0.595717
REO	-0.448906	0.673400	-0.595717	1.000000

DESKRIPTIF STATISTIK

Date: 12/02/16
Time: 14:32
Sample: 2014Q1 2016Q3
Common sample

	ROA?	FDR?	NPF?	CAR?	REO?
Mean	0.035210	1.043636	0.073122	0.155034	0.719892
Median	0.035000	0.900000	0.044200	0.141700	0.704400
Maximum	0.084900	2.681700	0.427300	0.317500	1.210400
Minimum	-0.024800	0.627000	0.008700	0.050000	0.451600
Std. Dev.	0.021337	0.433947	0.080398	0.053141	0.125521
Skewness	0.360638	2.076432	2.579237	0.923464	0.915755
Kurtosis	3.429568	6.531235	10.17221	3.879205	5.446233
Jarque-Bera	2.261134	95.33852	250.4118	13.42412	29.96097
Probability	0.322850	0.000000	0.000000	0.001216	0.000000
Sum	2.711200	80.36000	5.630400	11.93760	55.43170
Sum Sq. Dev.	0.034602	14.31157	0.491249	0.214621	1.197426
Observations	77	77	77	77	77
Cross sections	7	7	7	7	7