LAMPIRAN

1. Data yang Digunakan

	STM	CAR	ROA	ROE	NPF
Jan-15	26,35	14,16	1,41	1,13	4,23
Feb-15	22,96	14,38	1,36	2,08	4,44
Mar-15	22,74	14,43	1,54	3,26	4,21
Apr-15	23,33	14,50	1,52	4,17	4,12
Mei-15	24,14	14,37	1,51	5,22	4,20
Jun-15	25,61	14,09	1,25	5,02	4,43
Jul-15	26,13	14,47	1,27	5,80	4,54
Agu-15	29,11	15,05	1,30	6,48	4,50
Sep-15	31,59	15,15	1,32	7,57	4,41
Okt-15	27,09	14,96	1,36	8,49	4,41
Nov-15	30,18	15,31	1,33	8,97	4,29
Des-15	27,80	15,02	1,15	7,63	3,94
Jan-16	28,98	15,11	1,26	1,23	4,39
Feb-16	28,40	15,44	1,15	2,37	4,46
Mar-16	28,64	14,90	1,20	3,56	4,54
Apr-16	28,55	15,43	1,15	4,06	4,53
Mei-16	28,29	14,78	1,04	3,06	5,07
Jun-16	26,87	14,72	1,05	6,12	4,59
Jul-16	28,10	14,86	1,01	6,79	4,43
Agu-16	28,74	14,87	1,01	7,08	4,50
Sep-16	24,92	15,43	1,02	7,88	4,01
Okt-16	24,46	15,27	0,97	8,36	4,05
Nov-16	23,34	15,78	0,98	10,50	3,97
Des-16	28,38	15,95	1,00	7,77	3,96
Jan-17	25,33	16,99	1,83	1,36	4,19
Feb-17	25,36	17,04	1,83	2,71	4,17
Mar-17	24,85	16,98	1,86	4,15	4,05
Apr-17	33,66	16,91	1,82	5,45	4,15
Mei-17	32,75	16,88	1,86	6,97	4,08
Jun-17	34,04	16,42	1,79	8,11	3,67
Jul-17	33,18	17,01	1,74	8,96	3,65
Agu-17	33,82	16,42	1,72	10,44	3,63
Sep-17	34,33	16,16	1,73	12,06	3,56
Okt-17	28,73	16,14	1,60	11,43	3,67
Nov-17	28,12	17,00	1,65	12,36	3,81
Des-17	-	-	-	-	-

2. Hasil Analisis Regresi

Dependent Variable: STM2
Method: Least Squares
Date: 02/22/18 Time: 23:06
Sample: 2015M01 2017M12
Included observations: 36

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.021258	0.049489	0.429546	0.6705
CAR	0.000405	0.000100	4.037882	0.0003
ROA	0.061469	0.042486	1.446816	0.1580
ROE	0.012664	0.003566	3.551076	0.0012
NPF	0.150127	0.023602	6.360708	0.0000

R-squared	0.963180	Mean dependent var	1.403552
Adjusted R-squared	0.958429	S.D. dependent var	0.245951
S.E. of regression	0.050147	Akaike info criterion	-3.019488
Sum squared resid	0.077955	Schwarz criterion	-2.799555
Log likelihood	59.35078	Hannan-Quinn criter.	-2.942725
F-statistic	202.7357	Durbin-Watson stat	1.224264
Prob(F-statistic)	0.000000		

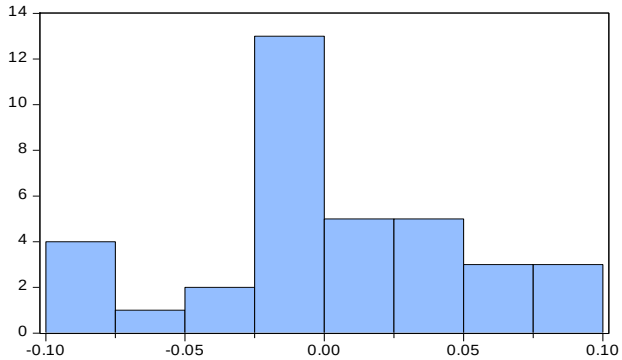
3. Hasil Analisis Asumsi Klasik

a. AUTOKORELASI

Breusch-Godfrey Serial Correlation LM Test:

F-statistic	2.036503	Prob. F(2,29)	0.1487
Obs*R-squared	4.433471	Prob. Chi-Square(2)	0.1090

b. NORMALITAS



Series: Residuals
Sample 2015M01 2017M12
Observations 36

Mean	-8.42e-17
Median	-0.004332
Maximum	0.090123
Minimum	-0.090563
Std. Dev.	0.047194
Skewness	-0.082664
Kurtosis	2.571052
Jarque-Bera	0.316995
Probability	0.853425

c. HETEROSKEDASTISITAS

Heteroskedasticity Test: White

F-statistic	2.680131	Prob. F(14,21)	0.0202
Obs*R-squared	23.08175	Prob. Chi-Square(14)	0.0590
Scaled explained SS	13.44459	Prob. Chi-Square(14)	0.4919

d. MULTIKOLINEARITAS

Variance Inflation Factors
Date: 03/01/18 Time: 22:53
Sample: 2015M01 2017M12
Included observations: 36

Variable	Coefficient Variance	Uncentered VIF	Centered VIF
C	0.002449	35.06143	NA
CAR	1.01E-08	337.3319	10.57312
ROA	0.001805	50.66341	3.588322
ROE	1.27E-05	8.599123	1.886008
NPF	0.000557	137.3388	4.639252