

LAMPIRAN-LAMPIRAN

LAMPIRAN 1

ROA, LABA DAN ASET BANK ASING (2009-2018)

LDR, KREDIT DAN DPK BANK ASING (2009-2018)

tahun dan triwulan	ROA	laba	aset	tahun dan triwulan	LDR	Kredit	DPK
2009 Triwulan IV	3.54	7,816	220,809	2009 Triwulan IV	85.05	100,011	117,594
2010 Triwulan I	3.55	7,591	213,624	2010 Triwulan I	79.24	100,296	126,570
2010 Triwulan II	3.60	7,732	214,983	2010 Triwulan II	85.73	106,049	123,707
2010 Triwulan III	3.24	7,008	216,310	2010 Triwulan III	90.01	112,073	124,517
2010 Triwulan IV	3.05	6,660	218,155	2010 Triwulan IV	90.86	113,004	124,376
2011 Triwulan I	3.17	7,251	228,939	2011 Triwulan I	91.37	118,427	129,612
2011 Triwulan II	2.69	6,323	234,887	2011 Triwulan II	89.60	120,327	134,288
2011 Triwulan III	3.39	8,183	241,596	2011 Triwulan III	96.92	132,098	136,290
2011 Triwulan IV	3.55	8,813	248,142	2011 Triwulan IV	96.47	136,486	141,473
2012 Triwulan I	3.98	11,007	276,595	2012 Triwulan I	93.63	141,860	151,505
2012 Triwulan II	3.56	10,009	280,888	2012 Triwulan II	104.96	154,916	147,593
2012 Triwulan III	3.20	9,143	285,282	2012 Triwulan III	110.19	167,774	152,261
2012 Triwulan IV	3.06	8,837	288,751	2012 Triwulan IV	111.21	172,859	155,430
2013 Triwulan I	2.70	8,382	310,952	2013 Triwulan I	107.97	175,326	162,380
2013 Triwulan II	2.42	7,616	314,710	2013 Triwulan II	110.97	181,482	163,536
2013 Triwulan III	2.88	9,481	329,497	2013 Triwulan III	125.38	212,784	169,714
2013 Triwulan IV	2.92	10,003	342,766	2013 Triwulan IV	130.05	225,500	173,395
2014 Triwulan I	3.52	13,730	390,209	2014 Triwulan I	130.70	223,546	171,033
2014 Triwulan II	3.21	12,687	395,201	2014 Triwulan II	138.30	234,835	169,801
2014 Triwulan III	3.01	12,130	403,185	2014 Triwulan III	146.72	252,838	172,329
2014 Triwulan IV	3.08	12,626	410,520	2014 Triwulan IV	140.04	244,031	174,261
2015 Triwulan I	3.29	15,197	461,663	2015 Triwulan I	134.81	254,456	188,758
2015 Triwulan II	2.15	10,109	469,948	2015 Triwulan II	133.60	266,741	199,661
2015 Triwulan III	2.20	10,620	482,329	2015 Triwulan III	131.35	273,933	208,557
2015 Triwulan IV	1.68	8,140	483,597	2015 Triwulan IV	131.49	249,952	190,098
2016 Triwulan I	3.28	15,817	482,973	2016 Triwulan I	122.12	243,239	199,181
2016 Triwulan II	2.92	14,038	480,074	2016 Triwulan II	124.46	248,995	200,063
206 Triwulan III	2.96	14,197	480,045	206 Triwulan III	122.74	244,491	199,193
2016 Triwulan IV	2.68	12,854	478,969	2016 Triwulan IV	122.38	241,391	197,252

2017 Triwulan I	2.89	13,806	477,982	2017 Triwulan I	117.63	240,818	204,728
2017 Triwulan II	2.88	12,688	440,337	2017 Triwulan II	131.87	201,647	152,913
2017 Triwulan III	2.86	12,287	429,009	2017 Triwulan III	121.29	197,653	162,957
2017 Triwulan IV	2.63	11,169	424,805	2017 Triwulan IV	122.33	200,414	163,832
2018 Triwulan I	2.95	12,326	417,850	2018 Triwulan I	123.30	204,198	165,611
2018 Triwulan II	2.23	9,579	429,327	2018 Triwulan II	125.05	230,401	184,242
2018 Triwulan III	2.40	10,483	436,745	2018 Triwulan III	132.23	239,133	180,853

PERKEMBANGAN MARKET SHARE KELOMPOK BANK

Tahun & Triwulan	MARKET SHARE ASSET KELOMPOK BANK										
	Asing		Campuran		BPD		BUSN Devisa		BUSN Non Devisa		Persero
	mstak/n		mstak/n		mstak/n		mstak/n		mstak/n		mstak/n
	Kel/Nas/TA		Kel/Nas/TA		Kel/Nas/TA		Kel/Nas/TA		Kel/Nas/TA		Kel/Nas/TA
2017 t-4	5.569	2017 t-4	4.491	2015 t-4	7.757	2009 t-4	37.826	2016 t-4	1.095	2012 t-1	34.528
2010 t-1	8.646	2013 t-4	5.858	2012 t-3	9.857	2017 t-2	40.795	2014 t-4	3.327	2017 t-4	40.430
	MARKET SHARE LOAN										
	Bank Asing		Bank Campuran		BPD		BUSN Devisa		BUSN Non Devisa		Bank Persero
	mst k/n		mst k/n		mst k/n		mst k/n		mst k/n		mst k/n
	MS Kel/Nas		MS Kel/Nas		MS Kel/Nas		MS Kel/Nas		MS Kel/Nas		MS Kel/Nas
2017 t-4	4.406	2017 t-2	4.902	2018 t-3	8.007	2012 t-2	31.417	2016 t-4	0.722	2012 t-2	36.204
2014 t-3	7.407	2014 t-2	6.299	2014 t-3	8.628	2011 t-4	40.384	2015 t-4	6.204	2018 t-3	43.270
	MARKET SHARE DEPOSIT										
	Bank Asing		Bank Campuran		BPD		BUSN Devisa		BUSN Non Devisa		Bank Persero
	msd k/n		msd k/n		msd k/n		msd k/n		msd k/n		msd k/n
	Kel/Nas		Kel/Nas		Kel/Nas		Kel/Nas		Kel/Nas		Kel/Nas
2017 t-2	3.172	2017 t-4	3.447	2009 t-1	7.717	2012 t-2	33.907	2016 t-4	0.741	2012 t-1	35.772
2010 t-1	6.385	2010 t-2	4.840	2012 t-3	11.142	2011 t-2	40.999	2015 t-4	6.649	2017 t-4	43.831

LAMPIRAN 2

Data Input Variabel Untuk Pengolahan STATA 14.0

kode	tahun	mslk/n	msdk/n	CAR	NPL	BEP	ROA	BOPO	LDR	INFLASI	BIRate
america	1	6.955	5.960	0.074	0.000	1.571	0.016	85.238	36.465	2.780	7.140
america	2	6.888	6.385	0.630	0.000	0.445	0.004	76.634	24.934	7.000	6.500
america	3	6.880	6.045	0.134	0.000	2.320	0.023	66.513	38.245	7.000	6.500
america	4	6.961	5.960	0.584	0.000	2.363	0.024	63.654	34.293	7.000	6.500
america	5	6.606	5.468	-0.206	0.000	1.783	0.391	75.224	41.178	7.000	6.500
america	6	6.751	5.676	2.825	0.000	2.660	0.027	77.033	28.678	3.800	6.580
america	7	6.387	5.679	0.315	0.000	0.881	0.009	91.939	5.393	3.800	6.580
america	8	6.593	5.534	-0.254	0.000	2.310	0.023	87.253	35.186	3.800	6.580
america	9	6.445	5.262	-0.669	0.000	1.000	-0.103	90.819	42.572	3.800	6.580
america	10	6.504	5.549	-2.377	0.000	-1.003	-0.010	99.297	25.195	4.300	5.770
america	11	6.562	5.162	0.416	0.000	-0.141	-0.001	92.059	30.879	4.300	5.770
america	12	6.833	5.168	0.363	0.000	0.474	0.005	85.813	32.629	4.300	5.770
america	13	6.656	5.002	0.483	1.000	0.013	0.019	92.338	51.237	4.300	5.770
america	14	6.615	5.204	0.897	0.000	-0.899	-0.009	92.367	40.723	8.400	6.480
america	15	6.440	5.037	0.273	0.000	-0.689	-0.007	99.609	52.092	8.400	6.480
america	16	7.035	4.989	0.837	0.000	0.437	0.004	84.563	66.446	8.400	6.480
america	17	7.140	4.925	0.587	0.000	0.609	0.615	89.621	93.430	8.400	6.480
america	18	7.053	4.919	3.008	0.000	0.586	0.006	93.910	94.778	8.400	7.540
america	19	7.063	4.609	1.406	0.000	0.873	0.009	66.895	118.490	8.400	7.540
america	20	7.407	4.490	1.095	0.000	1.029	0.010	93.388	153.101	8.400	7.540
america	21	6.920	4.419	0.855	0.000	0.893	0.892	74.705	79.313	8.400	7.540
america	22	7.203	4.680	4.638	0.000	0.860	0.009	85.513	55.296	3.400	7.520
america	23	7.254	4.803	2.646	0.000	1.096	0.011	80.664	146.587	3.400	7.520
america	24	7.199	4.853	1.651	0.000	0.829	0.008	81.592	118.511	3.400	7.520
america	25	6.403	4.485	0.945	0.000	0.439	0.421	99.533	125.632	3.400	7.520
america	26	6.322	4.638	5.126	0.000	4.122	0.041	45.339	76.226	3.000	6.670
america	27	6.209	4.549	3.043	0.000	2.029	0.020	85.327	85.026	3.000	6.670
america	28	6.051	4.521	2.564	0.000	1.721	0.017	75.450	99.024	3.000	6.670
america	29	5.748	4.260	1.923	0.000	1.254	1.236	84.213	79.808	3.000	6.670
america	30	5.745	4.353	7.639	0.000	1.521	0.015	86.632	83.319	3.610	4.560
america	31	4.683	3.172	3.960	0.000	1.729	0.017	75.199	132.895	3.610	4.560
america	32	4.536	3.319	2.610	0.000	1.560	0.016	73.225	84.606	3.610	4.560
america	33	4.406	3.244	2.426	0.000	1.828	1.807	72.451	114.530	3.610	4.560
america	34	4.485	3.281	11.012	0.000	2.019	0.020	70.730	147.483	3.160	4.250
america	35	4.816	3.572	4.944	0.000	1.120	0.011	71.597	123.337	3.160	4.250
america	36	4.859	3.457	4.638	0.000	1.556	0.016	71.361	110.845	3.160	4.250
citi	1	6.955	5.960	12.389	10.000	6.422	0.064	86.381	75.360	2.780	7.140
citi	2	6.888	6.385	14.088	8.000	4.803	0.048	82.541	68.889	7.000	6.500
citi	3	6.880	6.045	15.944	9.000	4.206	0.042	74.665	69.064	7.000	6.500

citi	4	6.961	5.960	16.002	10.000	3.404	0.034	96.625	69.558	7.000	6.500
citi	5	6.606	5.468	11.618	2.000	3.676	5.186	84.427	71.640	7.000	6.500
citi	6	6.751	5.676	15.836	2.000	2.870	0.029	97.493	71.212	3.800	6.580
citi	7	6.387	5.679	11.805	2.000	1.470	0.015	99.444	63.578	3.800	6.580
citi	8	6.593	5.534	14.422	1.000	1.299	0.013	75.265	72.293	3.800	6.580
citi	9	6.445	5.262	12.267	1.000	2.451	4.238	82.781	68.785	3.800	6.580
citi	10	6.504	5.549	14.006	1.000	4.682	0.047	82.596	71.245	4.300	5.770
citi	11	6.562	5.162	16.200	0.000	3.264	0.033	84.960	72.925	4.300	5.770
citi	12	6.833	5.168	17.469	0.000	2.937	0.029	81.669	76.980	4.300	5.770
citi	13	6.656	5.002	12.132	0.000	3.278	4.055	95.185	73.850	4.300	5.770
citi	14	6.615	5.204	22.550	0.000	2.764	0.028	81.049	71.345	8.400	6.480
citi	15	6.440	5.037	14.609	0.000	2.506	0.025	82.053	71.073	8.400	6.480
citi	16	7.035	4.989	16.198	0.000	2.977	0.030	89.918	83.065	8.400	6.480
citi	17	7.140	4.925	12.481	1.000	2.761	4.181	72.176	88.336	8.400	6.480
citi	18	7.053	4.919	22.466	6.000	-33.452	-0.335	67.186	82.282	8.400	7.540
citi	19	7.063	4.609	16.122	1.000	4.285	0.043	74.258	87.577	8.400	7.540
citi	20	7.407	4.490	17.082	1.000	-18.299	-0.183	59.534	83.599	8.400	7.540
citi	21	6.920	4.419	14.159	1.000	3.875	5.201	80.305	88.744	8.400	7.540
citi	22	7.203	4.680	20.871	1.000	3.474	0.035	89.990	83.127	3.400	7.520
citi	23	7.254	4.803	22.284	2.000	1.846	0.018	81.222	82.960	3.400	7.520
citi	24	7.199	4.853	13.402	1.000	1.583	0.016	91.464	74.984	3.400	7.520
citi	25	6.403	4.485	11.948	2.000	2.076	2.850	91.472	78.414	3.400	7.520
citi	26	6.322	4.638	19.847	3.000	4.145	0.041	86.164	73.237	3.000	6.670
citi	27	6.209	4.549	26.473	2.000	3.775	0.038	82.687	83.544	3.000	6.670
citi	28	6.051	4.521	17.362	2.000	3.819	0.038	84.277	74.400	3.000	6.670
citi	29	5.748	4.260	13.193	3.000	3.357	4.319	82.074	77.995	3.000	6.670
citi	30	5.745	4.353	15.248	2.578	3.963	0.040	85.595	74.829	3.610	4.560
citi	31	4.683	3.172	16.644	2.264	3.756	0.038	94.392	78.615	3.610	4.560
citi	32	4.536	3.319	17.268	1.916	3.556	0.036	82.832	72.717	3.610	4.560
citi	33	4.406	3.244	13.148	1.880	3.564	4.473	82.398	74.270	3.610	4.560
citi	34	4.485	3.281	20.028	1.780	3.083	0.031	81.724	79.766	3.160	4.250
citi	35	4.816	3.572	22.980	2.339	1.693	0.017	82.305	81.472	3.160	4.250
citi	36	4.859	3.457	14.317	2.366	1.831	0.018	87.074	80.534	3.160	4.250
deutsche	1	6.955	5.960	14.788	8.000	7.077	0.071	60.458	60.223	2.780	7.140
deutsche	2	6.888	6.385	17.678	5.000	2.863	0.029	91.211	55.934	7.000	6.500
deutsche	3	6.880	6.045	14.543	3.000	3.794	0.038	75.335	66.480	7.000	6.500
deutsche	4	6.961	5.960	12.093	3.000	2.816	0.028	87.919	56.120	7.000	6.500
deutsche	5	6.606	5.468	8.810	3.000	1.685	2.492	95.653	52.478	7.000	6.500
deutsche	6	6.751	5.676	15.543	2.000	1.423	0.014	86.701	62.603	3.800	6.580
deutsche	7	6.387	5.679	11.404	2.000	2.755	0.028	96.852	41.888	3.800	6.580
deutsche	8	6.593	5.534	13.895	2.000	4.455	0.045	72.277	48.650	3.800	6.580
deutsche	9	6.445	5.262	9.755	1.000	3.244	4.696	81.124	50.840	3.800	6.580
deutsche	10	6.504	5.549	12.013	1.000	3.731	0.037	94.444	58.008	4.300	5.770

deutsche	11	6.562	5.162	13.918	1.000	3.866	0.039	92.734	51.775	4.300	5.770
deutsche	12	6.833	5.168	15.471	1.000	3.177	0.032	95.233	54.352	4.300	5.770
deutsche	13	6.656	5.002	9.237	1.000	2.036	3.895	88.257	68.003	4.300	5.770
deutsche	14	6.615	5.204	19.032	1.000	0.129	0.001	67.504	52.886	8.400	6.480
deutsche	15	6.440	5.037	15.984	1.000	0.381	0.004	85.767	62.193	8.400	6.480
deutsche	16	7.035	4.989	11.258	1.000	1.251	0.013	89.846	66.235	8.400	6.480
deutsche	17	7.140	4.925	7.900	1.000	3.162	3.029	94.223	76.855	8.400	6.480
deutsche	18	7.053	4.919	13.718	1.000	3.300	0.033	93.171	69.726	8.400	7.540
deutsche	19	7.063	4.609	16.236	1.000	3.538	0.035	87.772	73.395	8.400	7.540
deutsche	20	7.407	4.490	10.984	1.000	3.246	0.032	90.088	66.947	8.400	7.540
deutsche	21	6.920	4.419	7.570	0.000	4.014	3.964	81.936	84.825	8.400	7.540
deutsche	22	7.203	4.680	11.065	0.000	5.010	0.050	87.856	87.400	3.400	7.520
deutsche	23	7.254	4.803	17.346	0.000	4.733	0.047	98.175	102.825	3.400	7.520
deutsche	24	7.199	4.853	10.676	0.000	2.197	0.022	93.970	85.842	3.400	7.520
deutsche	25	6.403	4.485	10.178	3.000	3.564	3.503	91.931	62.396	3.400	7.520
deutsche	26	6.322	4.638	14.017	4.000	5.792	0.058	82.930	55.389	3.000	6.670
deutsche	27	6.209	4.549	12.761	2.000	5.507	0.055	75.521	74.503	3.000	6.670
deutsche	28	6.051	4.521	8.446	3.000	4.310	0.043	81.316	58.775	3.000	6.670
deutsche	29	5.748	4.260	8.289	4.000	4.429	4.424	78.822	60.699	3.000	6.670
deutsche	30	5.745	4.353	14.650	3.380	4.915	0.049	81.226	67.905	3.610	4.560
deutsche	31	4.683	3.172	15.749	2.840	3.032	0.030	87.092	77.945	3.610	4.560
deutsche	32	4.536	3.319	12.203	3.910	4.146	0.041	77.659	43.298	3.610	4.560
deutsche	33	4.406	3.244	7.548	0.990	3.992	3.951	68.018	68.246	3.610	4.560
deutsche	34	4.485	3.281	15.820	0.820	2.489	0.025	91.618	65.751	3.160	4.250
deutsche	35	4.816	3.572	13.036	0.700	0.855	0.009	89.925	83.844	3.160	4.250
deutsche	36	4.859	3.457	9.822	0.640	1.749	0.017	99.880	98.181	3.160	4.250
jp. morgan	1	6.955	5.960	-0.608	0.000	10.974	0.110	19.607	56.393	2.780	7.140
jp. morgan	2	6.888	6.385	2.882	0.000	7.394	0.074	93.017	36.897	7.000	6.500
jp. morgan	3	6.880	6.045	0.629	0.000	8.128	0.081	87.875	68.447	7.000	6.500
jp. morgan	4	6.961	5.960	1.911	0.000	9.751	0.098	91.574	56.973	7.000	6.500
jp. morgan	5	6.606	5.468	0.541	0.000	7.631	7.563	95.561	56.353	7.000	6.500
jp. morgan	6	6.751	5.676	2.587	0.000	-3.340	-0.033	76.883	44.803	3.800	6.580
jp. morgan	7	6.387	5.679	1.182	0.000	0.634	0.006	71.401	52.007	3.800	6.580
jp. morgan	8	6.593	5.534	1.258	0.000	2.363	0.024	94.568	57.394	3.800	6.580
jp. morgan	9	6.445	5.262	0.315	0.000	5.055	5.403	91.936	58.459	3.800	6.580
jp. morgan	10	6.504	5.549	4.619	0.000	7.032	0.070	87.204	64.222	4.300	5.770
jp. morgan	11	6.562	5.162	1.316	0.000	3.728	0.037	91.901	96.264	4.300	5.770

jp. morgan	12	6.833	5.168	0.988	0.000	3.026	0.030	93.704	65.630	4.300	5.770
jp. morgan	13	6.656	5.002	0.346	0.000	2.590	2.681	93.803	120.990	4.300	5.770
jp. morgan	14	6.615	5.204	0.687	0.000	0.448	0.004	65.488	97.144	8.400	6.480
jp. morgan	15	6.440	5.037	-1.027	0.000	0.216	0.002	75.637	73.261	8.400	6.480
jp. morgan	16	7.035	4.989	0.950	0.000	1.814	0.018	99.083	91.930	8.400	6.480
jp. morgan	17	7.140	4.925	-0.901	0.000	3.764	3.841	90.324	123.850	8.400	6.480
jp. morgan	18	7.053	4.919	1.481	0.000	3.628	0.036	95.285	97.999	8.400	7.540
jp. morgan	19	7.063	4.609	0.441	0.000	2.897	0.029	98.353	129.104	8.400	7.540
jp. morgan	20	7.407	4.490	1.394	0.000	3.194	0.032	93.957	194.333	8.400	7.540
jp. morgan	21	6.920	4.419	-0.223	0.000	3.772	3.949	93.451	194.103	8.400	7.540
jp. morgan	22	7.203	4.680	-0.618	0.000	3.457	0.035	97.773	166.592	3.400	7.520
jp. morgan	23	7.254	4.803	0.861	0.000	2.128	0.021	81.620	193.229	3.400	7.520
jp. morgan	24	7.199	4.853	-0.026	0.000	0.668	0.007	85.482	165.666	3.400	7.520
jp. morgan	25	6.403	4.485	0.355	0.000	1.634	1.632	83.396	190.004	3.400	7.520
jp. morgan	26	6.322	4.638	1.373	0.000	4.926	0.049	98.057	221.635	3.000	6.670
jp. morgan	27	6.209	4.549	0.967	0.000	3.896	0.039	99.005	167.026	3.000	6.670
jp. morgan	28	6.051	4.521	0.393	0.000	3.946	0.039	99.067	219.215	3.000	6.670
jp. morgan	29	5.748	4.260	-0.226	0.000	2.697	2.896	101.988	199.970	3.000	6.670
jp. morgan	30	5.745	4.353	-1.401	0.000	1.747	0.017	82.632	189.052	3.610	4.560
jp. morgan	31	4.683	3.172	0.643	0.000	1.912	0.019	82.985	181.348	3.610	4.560
jp. morgan	32	4.536	3.319	0.456	0.000	1.644	0.016	83.117	229.842	3.610	4.560
jp. morgan	33	4.406	3.244	0.111	0.000	0.678	0.842	76.680	162.134	3.610	4.560
jp. morgan	34	4.485	3.281	1.530	0.000	2.832	0.028	95.968	156.555	3.160	4.250
jp. morgan	35	4.816	3.572	-0.511	3.360	-0.460	-0.005	75.389	186.210	3.160	4.250
jp. morgan	36	4.859	3.457	-0.401	3.770	-0.176	-0.002	76.253	138.826	3.160	4.250
std card	1	6.955	5.960	1.033	8.000	3.819	0.038	82.307	180.430	2.780	7.140
std card	2	6.888	6.385	3.795	7.000	2.769	0.028	81.346	102.770	7.000	6.500
std card	3	6.880	6.045	2.266	7.000	2.394	0.024	79.205	115.942	7.000	6.500
std card	4	6.961	5.960	1.603	6.000	1.771	0.018	90.110	114.797	7.000	6.500
std card	5	6.606	5.468	1.476	7.000	1.593	1.579	91.783	116.373	7.000	6.500

std card	6	6.751	5.676	7.135	6.000	3.411	0.034	83.675	102.838	3.800	6.580
std card	7	6.387	5.679	3.830	7.000	2.894	0.029	84.988	118.122	3.800	6.580
std card	8	6.593	5.534	2.311	7.000	2.922	0.029	76.097	103.929	3.800	6.580
std card	9	6.445	5.262	1.687	7.000	2.659	2.658	87.367	103.755	3.800	6.580
std card	10	6.504	5.549	9.706	7.000	3.813	0.038	68.505	98.899	4.300	5.770
std card	11	6.562	5.162	4.394	6.000	3.083	0.031	85.679	129.485	4.300	5.770
std card	12	6.833	5.168	2.179	5.000	2.447	0.024	77.441	124.520	4.300	5.770
std card	13	6.656	5.002	2.108	4.000	2.651	2.651	86.898	117.895	4.300	5.770
std card	14	6.615	5.204	9.197	5.000	2.292	0.023	78.589	105.467	8.400	6.480
std card	15	6.440	5.037	3.079	5.000	1.190	0.012	76.104	120.019	8.400	6.480
std card	16	7.035	4.989	1.897	4.000	1.492	0.015	85.923	111.379	8.400	6.480
std card	17	7.140	4.925	0.841	4.000	0.437	0.392	83.903	109.209	8.400	6.480
std card	18	7.053	4.919	5.834	1.000	2.397	0.024	83.109	106.702	8.400	7.540
std card	19	7.063	4.609	2.580	1.000	1.395	0.014	80.907	101.885	8.400	7.540
std card	20	7.407	4.490	1.840	1.000	1.460	0.015	72.343	124.253	8.400	7.540
std card	21	6.920	4.419	1.840	1.000	1.478	1.479	85.876	105.367	8.400	7.540
std card	22	7.203	4.680	8.056	1.000	2.295	0.023	75.412	122.419	3.400	7.520
std card	23	7.254	4.803	3.586	2.000	1.586	0.016	86.922	110.945	3.400	7.520
std card	24	7.199	4.853	1.178	4.000	0.258	0.003	79.328	104.168	3.400	7.520
std card	25	6.403	4.485	0.626	4.000	-0.603	-0.604	79.681	105.351	3.400	7.520
std card	26	6.322	4.638	4.184	4.000	1.681	0.017	83.392	110.805	3.000	6.670
std card	27	6.209	4.549	2.500	5.000	1.289	0.013	86.207	104.383	3.000	6.670
std card	28	6.051	4.521	2.060	5.000	1.372	0.014	75.132	98.471	3.000	6.670
std card	29	5.748	4.260	0.928	5.000	0.559	0.559	89.019	87.523	3.000	6.670
std card	30	5.745	4.353	5.755	5.773	1.088	0.011	84.457	90.649	3.610	4.560
std card	31	4.683	3.172	2.213	4.063	0.928	0.009	73.466	96.819	3.610	4.560
std card	32	4.536	3.319	1.729	4.403	0.721	0.007	84.187	88.324	3.610	4.560
std card	33	4.406	3.244	1.144	3.905	0.317	0.316	75.313	92.655	3.610	4.560
std card	34	4.485	3.281	5.119	3.903	3.203	0.032	99.869	82.221	3.160	4.250
std card	35	4.816	3.572	1.189	3.652	1.240	0.012	76.010	100.437	3.160	4.250
std card	36	4.859	3.457	1.462	3.308	1.287	0.013	86.720	100.412	3.160	4.250
bangkok	1	6.955	5.960	24.945	10.000	5.315	0.053	83.444	313.445	2.780	7.140
bangkok	2	6.888	6.385	14.052	9.000	3.391	0.034	75.937	234.287	7.000	6.500
bangkok	3	6.880	6.045	22.188	8.000	3.669	0.037	78.039	318.344	7.000	6.500
bangkok	4	6.961	5.960	16.432	7.000	3.884	0.039	80.982	351.173	7.000	6.500
bangkok	5	6.606	5.468	27.600	7.000	4.129	4.141	75.927	306.887	7.000	6.500
bangkok	6	6.751	5.676	15.122	6.000	4.895	0.049	66.667	321.561	3.800	6.580
bangkok	7	6.387	5.679	27.115	5.000	4.358	0.044	83.932	400.941	3.800	6.580
bangkok	8	6.593	5.534	16.645	5.000	3.934	0.039	87.890	551.833	3.800	6.580
bangkok	9	6.445	5.262	15.986	5.000	3.424	3.453	98.242	558.454	3.800	6.580
bangkok	10	6.504	5.549	17.973	4.000	3.027	0.030	93.622	486.963	4.300	5.770
bangkok	11	6.562	5.162	18.046	3.000	2.079	0.021	87.687	266.997	4.300	5.770
bangkok	12	6.833	5.168	11.233	4.000	1.903	0.019	82.046	276.719	4.300	5.770

bangkok	13	6.656	5.002	17.617	3.000	2.220	2.228	72.063	483.619	4.300	5.770
bangkok	14	6.615	5.204	16.579	3.000	2.146	0.021	84.083	350.837	8.400	6.480
bangkok	15	6.440	5.037	10.101	2.000	2.297	0.023	79.084	464.961	8.400	6.480
bangkok	16	7.035	4.989	17.526	2.000	2.368	0.024	80.048	591.437	8.400	6.480
bangkok	17	7.140	4.925	17.219	0.000	2.141	2.123	86.817	455.579	8.400	6.480
bangkok	18	7.053	4.919	13.921	0.000	3.575	0.036	76.114	454.894	8.400	7.540
bangkok	19	7.063	4.609	11.713	0.000	3.257	0.033	78.057	465.312	8.400	7.540
bangkok	20	7.407	4.490	13.318	0.000	3.248	0.032	70.118	627.169	8.400	7.540
bangkok	21	6.920	4.419	10.617	0.000	2.746	2.735	95.200	350.914	8.400	7.540
bangkok	22	7.203	4.680	12.678	0.000	3.298	0.033	80.027	303.478	3.400	7.520
bangkok	23	7.254	4.803	19.646	0.000	2.874	0.029	91.160	279.055	3.400	7.520
bangkok	24	7.199	4.853	14.262	0.000	2.401	0.024	67.891	260.185	3.400	7.520
bangkok	25	6.403	4.485	19.438	0.000	2.361	2.375	83.451	393.511	3.400	7.520
bangkok	26	6.322	4.638	17.013	0.000	2.740	0.027	79.829	304.085	3.000	6.670
bangkok	27	6.209	4.549	19.314	0.000	2.576	0.026	84.342	303.254	3.000	6.670
bangkok	28	6.051	4.521	18.109	1.000	2.683	0.027	97.389	352.889	3.000	6.670
bangkok	29	5.748	4.260	19.684	1.000	2.903	2.879	69.511	407.084	3.000	6.670
bangkok	30	5.745	4.353	18.039	0.000	2.253	0.023	71.109	318.595	3.610	4.560
bangkok	31	4.683	3.172	10.533	2.160	2.430	0.024	89.785	353.821	3.610	4.560
bangkok	32	4.536	3.319	15.350	2.610	2.277	0.023	88.642	238.498	3.610	4.560
bangkok	33	4.406	3.244	16.969	2.240	2.473	2.444	72.059	191.339	3.610	4.560
bangkok	34	4.485	3.281	14.536	4.620	2.057	0.021	91.535	218.427	3.160	4.250
bangkok	35	4.816	3.572	13.794	4.000	1.842	0.018	92.947	194.892	3.160	4.250
bangkok	36	4.859	3.457	13.857	4.560	2.035	0.020	93.653	286.237	3.160	4.250
mufg	1	6.955	5.960	15.179	2.000	3.311	0.033	82.842	162.584	2.780	7.140
mufg	2	6.888	6.385	11.097	2.000	1.998	0.020	72.690	146.498	7.000	6.500
mufg	3	6.880	6.045	12.223	1.000	2.214	0.022	70.405	163.827	7.000	6.500
mufg	4	6.961	5.960	11.382	1.000	2.647	0.026	98.298	169.025	7.000	6.500
mufg	5	6.606	5.468	14.277	1.000	1.621	1.543	73.679	171.488	7.000	6.500
mufg	6	6.751	5.676	19.608	1.000	3.610	0.036	92.329	164.301	3.800	6.580
mufg	7	6.387	5.679	17.722	1.000	2.273	0.023	72.207	206.348	3.800	6.580
mufg	8	6.593	5.534	17.564	3.000	2.318	0.023	99.482	236.865	3.800	6.580
mufg	9	6.445	5.262	12.776	1.000	2.224	2.229	99.453	231.384	3.800	6.580
mufg	10	6.504	5.549	14.533	1.000	3.267	0.033	89.181	220.309	4.300	5.770
mufg	11	6.562	5.162	16.818	1.000	2.841	0.028	91.844	237.859	4.300	5.770
mufg	12	6.833	5.168	17.196	1.000	2.505	0.025	94.558	276.227	4.300	5.770
mufg	13	6.656	5.002	11.885	1.000	2.104	1.956	99.677	250.403	4.300	5.770
mufg	14	6.615	5.204	16.352	1.000	1.715	0.017	75.900	248.658	8.400	6.480
mufg	15	6.440	5.037	12.110	1.000	2.014	0.020	65.648	242.217	8.400	6.480
mufg	16	7.035	4.989	13.053	1.000	2.263	0.023	92.525	285.432	8.400	6.480
mufg	17	7.140	4.925	8.954	1.000	2.104	2.118	94.671	282.896	8.400	6.480
mufg	18	7.053	4.919	19.515	1.000	3.962	0.040	72.204	339.230	8.400	7.540
mufg	19	7.063	4.609	19.170	1.000	3.172	0.032	82.322	328.406	8.400	7.540

mufg	20	7.407	4.490	11.485	1.000	2.479	0.025	97.119	390.192	8.400	7.540
mufg	21	6.920	4.419	9.084	0.000	2.616	2.557	98.746	325.747	8.400	7.540
mufg	22	7.203	4.680	16.149	0.000	3.820	0.038	92.323	298.520	3.400	7.520
mufg	23	7.254	4.803	18.830	0.000	2.998	0.030	97.626	327.198	3.400	7.520
mufg	24	7.199	4.853	12.716	0.000	3.320	0.033	95.017	334.117	3.400	7.520
mufg	25	6.403	4.485	9.241	0.000	2.273	2.217	73.161	297.218	3.400	7.520
mufg	26	6.322	4.638	18.726	0.000	2.926	0.029	71.195	249.463	3.000	6.670
mufg	27	6.209	4.549	10.406	0.000	2.332	0.023	65.162	265.659	3.000	6.670
mufg	28	6.051	4.521	14.246	0.000	2.512	0.025	83.900	256.841	3.000	6.670
mufg	29	5.748	4.260	11.017	0.000	2.798	2.813	71.523	251.905	3.000	6.670
mufg	30	5.745	4.353	14.152	0.150	2.475	0.025	63.547	214.534	3.610	4.560
mufg	31	4.683	3.172	12.778	0.250	2.619	0.026	72.354	220.087	3.610	4.560
mufg	32	4.536	3.319	16.263	0.250	2.798	0.028	71.620	232.572	3.610	4.560
mufg	33	4.406	3.244	12.321	0.220	2.665	2.656	72.558	234.193	3.610	4.560
mufg	34	4.485	3.281	19.851	0.500	2.986	0.030	99.384	230.634	3.160	4.250
mufg	35	4.816	3.572	13.630	0.456	2.929	0.029	99.542	215.547	3.160	4.250
mufg	36	4.859	3.457	16.883	0.464	3.123	0.031	99.909	262.831	3.160	4.250
hsbc	1	6.955	5.960	2.160	15.000	5.253	0.053	79.638	77.209	2.780	7.140
hsbc	2	6.888	6.385	11.286	15.000	3.866	0.039	84.528	74.387	7.000	6.500
hsbc	3	6.880	6.045	4.079	3.000	2.906	0.029	81.894	66.375	7.000	6.500
hsbc	4	6.961	5.960	3.410	3.000	3.056	0.031	73.745	78.324	7.000	6.500
hsbc	5	6.606	5.468	2.601	2.000	2.452	2.919	69.097	73.277	7.000	6.500
hsbc	6	6.751	5.676	12.033	2.000	2.967	0.030	81.055	77.608	3.800	6.580
hsbc	7	6.387	5.679	6.439	2.000	2.489	0.025	65.487	86.765	3.800	6.580
hsbc	8	6.593	5.534	3.206	3.000	2.796	0.028	81.228	77.948	3.800	6.580
hsbc	9	6.445	5.262	2.805	1.000	3.055	3.486	70.550	78.664	3.800	6.580
hsbc	10	6.504	5.549	13.075	1.000	4.305	0.043	94.498	70.162	4.300	5.770
hsbc	11	6.562	5.162	7.319	0.000	3.767	0.038	97.275	83.886	4.300	5.770
hsbc	12	6.833	5.168	5.508	0.000	3.625	0.036	99.535	85.589	4.300	5.770
hsbc	13	6.656	5.002	4.767	0.000	3.277	3.507	64.622	88.780	4.300	5.770
hsbc	14	6.615	5.204	11.180	0.000	4.192	0.042	93.144	88.241	8.400	6.480
hsbc	15	6.440	5.037	11.096	0.000	3.210	0.032	85.318	92.564	8.400	6.480
hsbc	16	7.035	4.989	7.177	0.000	3.049	0.030	71.645	104.357	8.400	6.480
hsbc	17	7.140	4.925	5.426	0.000	2.619	2.838	75.293	106.581	8.400	6.480
hsbc	18	7.053	4.919	13.759	1.000	2.694	0.027	84.516	100.316	8.400	7.540
hsbc	19	7.063	4.609	12.497	1.000	2.575	0.026	71.465	114.809	8.400	7.540
hsbc	20	7.407	4.490	8.939	1.000	2.432	0.024	66.550	113.178	8.400	7.540
hsbc	21	6.920	4.419	7.129	1.000	2.388	2.594	77.221	119.114	8.400	7.540
hsbc	22	7.203	4.680	17.422	1.000	2.188	0.022	63.598	114.693	3.400	7.520
hsbc	23	7.254	4.803	13.331	2.000	0.555	0.006	87.472	112.919	3.400	7.520
hsbc	24	7.199	4.853	8.640	3.000	0.905	0.009	90.379	114.176	3.400	7.520
hsbc	25	6.403	4.485	6.797	4.000	-0.153	0.029	89.759	108.383	3.400	7.520
hsbc	26	6.322	4.638	18.637	4.000	2.826	0.028	70.392	95.256	3.000	6.670

hsbc	27	6.209	4.549	14.990	4.000	2.642	0.026	75.083	92.570	3.000	6.670
hsbc	28	6.051	4.521	10.816	5.000	2.716	0.027	76.658	95.777	3.000	6.670
hsbc	29	5.748	4.260	7.104	2.000	2.220	2.389	77.341	95.088	3.000	6.670
hsbc	30	5.745	4.353	10.553	2.720	2.960	0.030	71.745	87.829	3.610	4.560
hsbc	31	4.683	3.172	11.335	10.000	14.893	0.149	78.504	371.070	3.610	4.560
hsbc	32	4.536	3.319	16.786	10.000	10.568	0.106	60.106	103.545	3.610	4.560
hsbc	33	4.406	3.244	19.244	10.000	8.834	10.154	69.777	643.123	3.610	4.560
hsbc	34	4.485	3.281	16.333	10.000	1.009	0.010	65.159	643.192	3.160	4.250
hsbc	35	4.816	3.572	17.073	10.000	0.573	0.006	67.183	114.000	3.160	4.250
hsbc	36	4.859	3.457	17.495	10.000	0.637	0.006	78.852	110.366	3.160	4.250

Lampiran 3

Hasil pengolahan data pada STATA 14.0 untuk variabel Dependen *Return On Assets*

1. Hasil Pengolahan analisis deskriptif

summarize bep ldr car npl bopo msdkn mslkn inflasi birate

Variable	Obs	Mean	Std. Dev.	Min	Max
bep	288	2.502653	3.075857	-33.452	14.893
ldr	288	80.22393	16.55587	5.393	99.23
car	288	9.051312	6.475976	-2.377	19.851
npl	288	1.964375	2.401805	0	8
bopo	288	69.48215	7.473645	7.221	79.909
msdkn	288	4.79525	.8277555	3.172	6.385
mslkn	288	6.350361	.8615267	4.406	7.407
inflasi	288	4.997222	2.146244	2.78	8.4
birate	288	6.288056	1.053241	4.25	7.54

2. Hasil analisis Model *Generalised Least Square*

17. **xtgls** bep ldr car npl bopo msdkn mslkn inflasi birate

Cross-sectional time-series FGLS regression

Coefficients: **generalized least squares**

Panels: **homoskedastic**

Correlation: **no autocorrelation**

Estimated covariances	=	1	Number of obs	=	288
Estimated autocorrelations	=	0	Number of groups	=	8
Estimated coefficients	=	9	Time periods	=	36
			Wald chi2(8)	=	216.47
Log likelihood	=	-651.0275	Prob > chi2	=	0.0000

bep	Coef.	Std. Err.	z	P> z	[95% Conf. Interval]
ldr	-7.09e-06	3.01e-06	-2.36	0.018	-.000013 -1.19e-06
car	.013162	.0070567	1.87	0.032	-.000669 .0269929
npl	.0886953	.0268124	3.31	0.001	.0361439 .1412466
bopo	-.0112069	.0008507	-13.17	0.000	-.0128742 -.0095396
msdkn	.4757183	.2829386	1.68	0.033	-.0788312 1.030268
mslkn	-.5536517	.4664968	-1.19	0.235	-1.467969 .3606651
inflasi	-.1327784	.0750279	-1.77	0.077	-.2798305 .0142737
birate	.2692701	.274789	0.98	0.327	-.2693065 .8078467
_cons	3.894219	1.118145	3.48	0.000	1.702695 6.085743

3. Hasil analisis model *common effect*

```
reg bep ldr car npl bopo msdkn mslkn inflasi birate
```

Source	SS	df	MS	Number of obs	=	288
				F(8, 279)	=	26.21
Model	1165.12676	8	145.640845	Prob > F	=	0.0000
Residual	1550.15107	279	5.55609701	R-squared	=	0.4291
				Adj R-squared	=	0.4127
Total	2715.27783	287	9.46089836	Root MSE	=	2.3571

bep	Coef.	Std. Err.	t	P> t	[95% Conf. Interval]	
ldr	-7.09e-06	3.06e-06	-2.32	0.021	-.0000131	-1.07e-06
car	.013162	.0071697	1.84	0.067	-.0009515	.0272755
npl	.0886953	.0272414	3.26	0.001	.0350704	.1423201
bopo	-.0112069	.0008643	-12.97	0.000	-.0129083	-.0095055
msdkn	.4757183	.2874659	1.65	0.099	-.0901593	1.041596
mslkn	-.5536517	.4739612	-1.17	0.244	-1.486646	.3793424
inflasi	-.1327784	.0762285	-1.74	0.083	-.2828344	.0172776
birate	.2692701	.2791859	0.96	0.336	-.2803082	.8188485
_cons	3.894219	1.136037	3.43	0.001	1.657927	6.13051

Sunday

4. Hasil analisis model *fixed effect*

20. xtreg bep ldr car npl bopo msdkn mslkn inflasi birate, fe

Fixed-effects (within) regression	Number of obs	=	288
Group variable: firm	Number of groups	=	8
R-sq:	Obs per group:		
within = 0.5166	min =		36
between = 0.0096	avg =		36.0
overall = 0.3682	max =		36
	F(8, 272)	=	36.33
corr(u_i, Xb) = -0.4314	Prob > F	=	0.0000

bep	Coef.	Std. Err.	t	P> t	[95% Conf. Interval]	
ldr	-7.93e-06	2.84e-06	-2.79	0.006	-.0000135	-2.34e-06
car	-.0317523	.009308	-3.41	0.001	-.0500772	-.0134274
npl	.1158333	.0261204	4.43	0.000	.0644094	.1672571
bopo	-.0130636	.0008468	-15.43	0.000	-.0147307	-.0113965
msdkn	.5422899	.2592099	2.09	0.037	.0319772	1.052603
mslkn	-.527752	.4272363	-1.24	0.218	-1.368862	.3133583
inflasi	-.1253264	.0685793	-1.83	0.069	-.2603402	.0096873
birate	.1984728	.2514703	0.79	0.431	-.2966027	.6935483
_cons	4.778062	1.040117	4.59	0.000	2.73036	6.825765

sigma_u	1.5505606
sigma_e	2.1199902
rho	.3485112 (fraction of variance due to u_i)

F test that all u_i=0: F(7, 272) = 10.42 Prob > F = 0.0000

7. Hasil uji LLM (Memilih antara *Pooled Least Square* atau *Random Effect*)

24. xttest0

Breusch and Pagan Lagrangian multiplier test for random effects

bep[firm,t] = Xb + u[firm] + e[firm,t]

Estimated results:

	Var	sd = sqrt(Var)
bep	9.460898	3.075857
e	4.494358	2.11999
u	.8467811	.9202071

Test: Var(u) = 0

chibar2(01) = 60.82
 Prob > chibar2 = 0.0000

8. Hasil uji Hausman (Memilih antara *Fixed Effect* atau *Random Effect*)

29. hausman fe re

	Coefficients		(b-B) Difference	sqrt(diag(V_b-V_B)) S.E.
	(b) Fe	(B) re'		
ldr	-7.93e-06	-7.83e-06	-1.02e-07	.
car	-.0317523	-.0201917	-.0115606	.0030431
npl	.1158333	.1094442	.006389	.
bopo	-.0130636	-.0126	-.0004636	.0000538
msdkn	.5422899	.5229795	.0193104	.
mslkn	-.527752	-.5340468	.0062948	.
inflasi	-.1253264	-.127131	.0018046	.
birate	.1984728	.216108	-.0176352	.

b = consistent under Ho and Ha; obtained from xtreg

B = inconsistent under Ha, efficient under Ho; obtained from xtreg

Test: Ho: difference in coefficients not systematic

chi2(7) = (b-B)'[(V_b-V_B)^(-1)](b-B)
 = 14.22
 Prob>chi2 = 0.0475
 (V_b-V_B is not positive definite)

9. Hasil uji Multikolonieritas untuk Model Terpilih *Fixed Effect*

31. vif, uncentered

Variable	VIF	1/VIF
mslkn	23.36	0.042813
birate	16.87	0.059265
msdkn	11.29	0.088554
inflasi	8.50	0.117673
npl	8.24	0.121369
ldr	7.67	0.130347
car	1.94	0.514682
bopo	1.85	0.541519
Mean VIF	9.54	

10. Hasil Uji Heteroskedastisitas untuk model terpilih Fixed Effect

Xttest3

Modified Wald test for groupwise heteroskedasticity

In fixed effect regression model

H0: $\sigma(i)^2$ for all i

Chi2 (8) = 987.03

Prob>chi2 = 0.0000

11. Hasil Uji Auto Korelasi untuk Model Terpilih *Fixed Effect*

xtserial bep ldr car npl bopo msdkn mslkn inflasi birate

Woolridge test for autocorrelation in panel data

H0: no first order autocorrelation

F(1, 7) = 1.522

Prob>F = 0.2571

12. Hasil Uji F setelah *Treatment* (Model GLS)

Cross-sectional time-series FGLS regression

Coefficients: **generalized least squares**

Panels: **homoskedastic**

Correlation: **no autocorrelation**

Estimated covariances	=	1	Number of obs	=	288
Estimated autocorrelations	=	0	Number of groups	=	8
Estimated coefficients	=	9	Time periods	=	36
			Wald chi2(8)	=	216.47
Log likelihood	=	-651.0275	Prob > chi2	=	0.0000

13. Hasil Uji t setelah *Treatment* (Model GLS)

bep	Coef.	Std. Err.	z	P> z	[95% Conf. Interval]
ldr	-7.09e-06	3.01e-06	-2.36	0.018	-.000013 -1.19e-06
car	.013162	.0070567	1.87	0.032	-.000669 .0269929
npl	.0886953	.0268124	3.31	0.001	.0361439 .1412466
bopo	-.0112069	.0008507	-13.17	0.000	-.0128742 -.0095396
msdkn	.4757183	.2829386	1.68	0.033	-.0788312 1.030268
mslkn	-.5536517	.4664968	-1.19	0.235	-1.467969 .3606651
inflasi	-.1327784	.0750279	-1.77	0.077	-.2798305 .0142737
birate	.2692701	.274789	0.98	0.327	-.2693065 .8078467
_cons	3.894219	1.118145	3.48	0.000	1.702695 6.085743

Hasil pengolahan data pada STATA 14.0 untuk variabel Dependen *Loan to Deposit Ratio*

1. Hasil Pengolahan analisis deskriptif

```
. summarize ldr bep car npl bopo msdkn mslkn inflasi birate
```

Variable	Obs	Mean	Std. Dev.	Min	Max
ldr	288	80.22393	16.55587	5.393	99.23
bep	288	2.502653	3.075857	-33.452	14.893
car	288	9.051312	6.475976	-2.377	19.851
npl	288	1.964375	2.401805	0	8
bopo	288	69.48215	7.473645	7.221	79.909
msdkn	288	4.79525	.8277555	3.172	6.385
mslkn	288	6.350361	.8615267	4.406	7.407
inflasi	288	4.997222	2.146244	2.78	8.4
birate	288	6.288056	1.053241	4.25	7.54

2. Hasil analisis Model *Generalised Least Square*

```
xtgls ldr bep car npl bopo msdkn mslkn inflasi birate
```

Cross-sectional time-series FGLS regression

Coefficients: **generalized least squares**
 Panels: **homoskedastic**
 Correlation: **no autocorrelation**

Estimated covariances	=	1	Number of obs	=	288
Estimated autocorrelations	=	0	Number of groups	=	8
Estimated coefficients	=	9	Time periods	=	36
Log likelihood	=	-3494.478	Wald chi2(8)	=	1923.36
			Prob > chi2	=	0.0000

ldr	Coef.	Std. Err.	z	P> z	[95% Conf. Interval]
bep	-2668.878	1132.362	-2.36	0.018	-4888.267 -449.4896
car	148.5195	137.4559	-1.08	0.028	-417.9281 120.8891
npl	8289.84	205.5918	40.32	0.000	7886.887 8692.792
bopo	-26.483	20.83534	-1.27	0.004	-67.31952 14.35352
msdkn	-14710.28	5447.711	-2.70	0.007	-25387.6 -4032.96
mslkn	17169.21	9016.148	1.90	0.007	-502.1133 34840.54
inflasi	-480.1552	1463.257	-0.33	0.743	-3348.086 2387.776
birate	-6120.129	5327.943	-1.15	0.021	-16562.71 4322.448
_cons	31.95018	22145.54	0.00	0.999	-43372.51 43436.41

3. Hasil analisis model *common effect*

```
reg ldr bep car npl bopo msdkn mslkn inflasi birate
```

Source	SS	df	MS	Number of obs	=	288
				F(8, 279)	=	232.91
Model	3.8967e+12	8	4.8709e+11	Prob > F	=	0.0000
Residual	5.8349e+11	279	2.0914e+09	R-squared	=	0.8698
				Adj R-squared	=	0.8660
Total	4.4802e+12	287	1.5611e+10	Root MSE	=	45731

ldr	Coef.	Std. Err.	t	P> t	[95% Conf. Interval]
bep	-2668.878	1150.481	-2.32	0.021	-4933.603 -404.153
car	-148.5195	139.6553	-1.06	0.288	-423.4314 126.3925
npl	8289.84	208.8814	39.69	0.000	7878.656 8701.023

chibar2(01) = 8.70
 Prob > chibar2 = 0.0016

8. uji Hausman (Memilih antara *Fixed Effect* atau *Random Effect*)

hausman fe re

Coefficients

	(b) Fe	(B) re	(b-B) Difference	sqrt(diag(V_b-V_B)) S.E.
bep	-3511.372	-3238.532	-272.8394	356.5497
car	-295.0362	-235.1275	-59.9087	92.73333
npl	8514.322	8447.248	67.07478	74.04814
bopo	-38.44964	-33.62876	-4.820884	8.008328
msdkn	-13871.27	-14158.54	287.2718	640.1427
mslkn	17281.04	17301.41	-20.37274	909.0083
inflasi	-605.6439	-571.0876	-34.55625	143.2426
birate	-6102.153	-6093.28	-8.873398	517.5297

b = consistent under Ho and Ha; obtained from xtreg

B = inconsistent under Ha, efficient under Ho; obtained from xtreg Test:

Ho: difference in coefficients not systematic

chi2(8) = (b-B)' [(V_b-V_B)^(-1)] (b-B)
 = 1.08
 Prob>chi2 = 0.9977

9. Hasil uji Multikolonieritas untuk Model Terpilih *Fixed Effect*

vif, uncentered

Variable	VIF	1/VIF
mslkn	25.71	0.038914
birate	21.29	0.046954
msdkn	11.57	0.086435
inflasi	8.68	0.115178
bopo	2.84	0.352330
bep	2.74	0.364658
car	1.96	0.509697
npl	1.24	0.808310
Mean VIF	8.62	

10. Hasil Uji Heteroskedastisitas untuk model terpilih *Fixed Effect*

Xttest3

Modified wald test for groupwise heteroskedasticity

In fixed effect regression model

H0: $\sigma(i)^2 = \sigma^2$ for all i

Chi2 (8) = 39659.28

Prob>chi2 = 0.0000

11. Hasil Uji Auto Korelasi untuk Model Terpilih Fixed Effect

xtserial bep ldr car npl bopo msdkn mslkn inflasi birate

woolgridge test for autocorrelation in panel data

H0: no first order autocorrelation

F(1, 7) = 996.701

Prob>F = 0.0000

12. Hasil Uji F setelah *Treatment* (Model GLS)

Cross-sectional time-series FGLS regression

Coefficients: **generalized least squares**

Panels: **homoskedastic**

Correlation: **no autocorrelation**

Estimated covariances	=	1	Number of obs	=	288
Estimated autocorrelations	=	0	Number of groups	=	8
Estimated coefficients	=	9	Time periods	=	36
			Wald chi2(8)	=	1923.36
Log likelihood	=	-3494.478	Prob > chi2	=	0.0000

13. Hasil Uji t setelah *Treatment* (Model GLS)

ldr	Coef.	Std. Err.	z	P> z	[95% Conf. Interval]	
bep	-2668.878	1132.362	-2.36	0.018	-4888.267	-449.4896
car	-148.5195	137.4559	-1.08	0.028	-417.9281	120.8891
npl	8289.84	205.5918	40.32	0.000	7886.887	8692.792
bopo	-26.483	20.83534	-1.27	0.004	-67.31952	14.35352
msdkn	-14710.28	5447.711	-2.70	0.007	-25387.6	-4032.96
mslkn	17169.21	9016.148	1.90	0.057	-502.1133	34840.54
inflasi	-480.1552	1463.257	-0.33	0.743	-3348.086	2387.776
birate	-6120.129	5327.943	-1.15	0.021	-16562.71	4322.448
_cons	31.95018	22145.54	0.00	0.999	-43372.51	43436.41