

Lampiran 1

Perbandingan CAR Perbankan Nasional dan Kelompok Campuran Periode 2010-2018						
Tahun	CAR Perbankan Nasional			CAR Campuran		
	Modal (jutaan rupiah)	ATMR (jutaan rupiah)	CAR (persen)	Modal (jutaan rupiah)	ATMR (jutaan rupiah)	CAR (persen)
2010	297361	1700143	18%	23496	93205	25%
2011	387112	2257070	17%	26604	123905	22%
2012	469339	2652376	18%	30066	156570	19%
2013	584866	3154579	19%	3558200	18088419	20%
2014	715869	3649042	20%	45875	229988	20%
2015	853073	4083077	21%	52392	260682	20%
2016	998726	4423654	23%	57402	272004	21%
2017	1108445	4801139	23%	57289	258999	22%
2018	1202031	5273711	23%	60580	282498	21%

Perbandingan ROE Perbankan Nasional dan Kelompok Campuran Periode 2010-2018						
Tahun	ROE Perbankan Nasional			ROE Campuran		
	Laba Setelah Pajak (jutaan rupiah)	Modal (jutaan rupiah)	ROE (persen)	Laba Setelah Pajak (jutaan rupiah)	Modal (jutaan rupiah)	ROE (persen)
2010	31651	297361	10%	1151	23496	5%
2011	40092	387112	10%	1247	26604	5%

2012	49143	469339	10%	1851	30066	6%
2013	56665	584866	9%	2493	3558200	5%
2014	61200	715869	8%	2346	45875	5%
2015	56942	853073	7%	1073	52392	2%
2016	60511	998726	6%	1828	57402	3%
2017	71254	1108445	6%	2124	258999	1%
2018	78632	1202031	6%	1938	60580	3%

Lampiran 2

Data Input Variabel per tahun

Tahun	CAR (%)	ROE (%)	NPL (%)	BOPO (%)	LDR (%)	NIM (%)	SIZE (%)
2010	0,25	0,05	2,62	84,05	94,94	3,76	15,76
2011	0,22	0,05	1,92	88,29	104,85	4,02	15,99
2012	0,19	0,06	1,73	79,29	109,48	3,69	16,20
2013	0,20	0,06	1,37	78,66	119,54	3,43	16,42
2014	0,20	0,05	1,66	80,90	126,36	2,38	16,64
2015	0,20	0,02	3,19	87,11	127,76	3,13	16,85
2016	0,21	0,03	4,25	89,83	125,47	3,60	16,58
2017	0,22	0,01	3,11	81,90	123,15	3,62	16,87
2018	0,21	0,03	2,88	88,91	132,62	3,27	16,90
Rata-rata	0,21	0,04	2,53	84,33	118,24	3,43	16,47

Lampiran 3

Data Input Variabel untuk Pengolahan STATA 15.0

Kode Bank	Tahun	Triwulan	CAR	ROE	NPL	BOPO	LDR	NIM	SIZE
Commonwealth	2010	IV	14.95	0.43	1.45	101.28	59.67	0.7245663	16.48
Commonwealth	2011	I	13.64	-7.81	1.28	110.05	66.55	0.3492430	16.49
Commonwealth		II	14.27	-6.75	0.98	109.04	72.42	0.6593222	16.54
Commonwealth		III	12.74	-3.6	0.80	105.85	74.01	1.1600785	16.41
Commonwealth		IV	15.52	2.34	0.81	97.67	80.12	1.5965453	16.54
Commonwealth	2012	I	15.88	2.48	1.00	95.25	72.46	0.3211387	16.62
Commonwealth		II	16.22	4.99	0.91	90.89	85.56	0.8930519	16.54
Commonwealth		III	16.17	4.41	1.03	91.46	79.73	1.5876713	16.56
Commonwealth		IV	16.17	5.16	0.84	90.54	87.57	2.5564877	16.48
Commonwealth	2013	I	28.39	6.77	0.90	87.43	84.12	0.7577777	16.66
Commonwealth		II	27.07	6.79	0.78	85.23	106.64	1.7139298	16.64
Commonwealth		III	25.1	6.72	0.77	79.12	95.01	1.9891241	16.73
Commonwealth		IV	25.78	6.28	0.72	80.8	94.53	2.6857830	16.84
Commonwealth	2014	I	25.92	4.41	0.86	90.09	94.79	0.3988851	16.81
Commonwealth		II	25.65	4.5	0.76	89.32	102.26	0.7979036	16.84
Commonwealth		III	24.62	4.57	0.86	88.03	105.98	1.2127669	16.93
Commonwealth		IV	24.33	5.17	0.80	87.17	102.39	1.5277718	16.92
Commonwealth	2015	I	24.72	4.75	0.74	90.82	101.93	0.3875653	16.94
Commonwealth		II	21.49	0.66	1.67	108	102.85	-0.6547531	17.03
Commonwealth		III	19.73	0.54	2.07	100.77	94.34	0.8817895	17.05
Commonwealth		IV	22.9	-1.52	3.49	104.61	90.08	1.2781610	16.92
Commonwealth	2016	I	24.4	-6.09	3.92	103.21	88.06	0.4318530	16.88

Commonwealth		II	26.1	-10.69	3.40	120.02	86.47	1.1771715	16.79
Commonwealth		III	25.62	-9.38	3.96	119.54	90.66	2.0785916	16.73
Commonwealth		IV	25.87	-12.02	3.64	128.27	88.38	2.6827689	16.75
Commonwealth	2017	I	25.11	6.3	3.56	92.36	87.95	0.4241802	16.82
Commonwealth		II	24.7	4.09	3.91	93.16	83.70	0.8924712	16.84
Commonwealth		III	23.53	3.59	3.96	93.43	83.30	1.2456367	16.84
Commonwealth		IV	23.77	2.33	3.86	95.13	89.38	1.8232212	16.82
Commonwealth	2018	I	23.86	1.67	2.42	96.56	89.91	0.5189262	16.83
Commonwealth		II	22.18	1.13	2.56	99.19	87.90	0.8575941	16.90
Commonwealth		III	22.6	1.42	2.77	98.89	94.52	1.2402802	16.86
Commonwealth		IV	23.65	1.35	3.19	98.77	97.90	1.5650331	16.84
Agris	2010	IV	50.71	3.43	0.09	89.86	64.26	2.0863294	13.62
Agris	2011	I	48.78	3.85	0.09	85.21	80.07	0.3392245	13.47
Agris		II	43.74	6.52	0.06	80.71	113.34	0.5139957	13.46
Agris		III	44.27	5.53	0.06	83.29	107.57	0.5948058	13.57
Agris		IV	40.59	1.4	0.06	90.88	77.57	0.9914606	13.84
Agris	2012	I	36.68	2.41	0.38	95.53	57.34	-1.1336337	13.95
Agris		II	39.35	2.26	0.06	95.68	57.77	-2.3979089	13.89
Agris		III	39.35	2.26	0.06	95.68	77.94	-4.8231458	13.84
Agris		IV	27.98	2.23	0.08	93.51	87.82	-0.6915188	14.01
Agris	2013	I	19.7	6.6	0.07	91.38	99.46	-0.9206597	14.15
Agris		II	24.53	4.79	0.06	93.35	73.46	-1.5628878	14.49
Agris		III	22.05	4.55	0.50	94.39	70.39	-2.9196898	14.64
Agris		IV	17.86	4.01	0.34	92.47	85.47	-1.3695557	14.74
Agris	2014	I	15.83	4.97	0.33	95.59	70.02	-2.1475080	14.93
Agris		II	14.62	2.33	0.97	98.18	79.80	-5.0617679	14.93
Agris		III	13.43	2.08	1.06	98.3	80.47	-7.4200691	15.00
Agris		IV	17.58	1.3	0.67	97.53	70.02	-3.9239744	15.23
Agris	2015	I	16.59	3.01	1.28	97.85	85.79	-26.1538191	15.11
Agris		II	14.65	3.74	1.96	96.26	81.44	-4.4079771	15.21
Agris		III	14.84	2.99	3.50	97.94	78.88	-6.7863757	15.25
Agris		IV	17.35	0.9	1.75	98.41	78.87	-3.8510749	15.25
Agris	2016	I	19.67	2.32	1.86	97.01	70.64	-2.7893915	15.30

Agris		II	19	3.74	1.96	96.26	78.01	-5.8711977	15.22
Agris		III	20.28	2.28	2.82	98.35	80.49	-8.8260173	15.16
Agris		IV	16.81	0.85	3.56	97.79	172.50	-2.7401323	15.22
Agris	2017	I	17.92	2.66	3.22	97.86	73.54	0.9683526	15.28
Agris		II	17.7	2.46	3.39	96.96	74.38	1.7129034	15.25
Agris		III	17.02	2.1	3.63	97.19	74.24	2.4859982	15.24
Agris		IV	17.1	-1.61	5.45	100.82	84.46	3.2739493	15.17
Agris	2018	I	15.97	-3.55	5.49	105.94	82.33	0.8492935	15.20
Agris		II	15.77	-4.65	5.29	107.6	82.25	1.6917872	15.25
Agris		III	14.4	-2.45	5.12	104.28	86.36	2.7449080	15.19
Agris		IV	15.5	-5.84	6.44	108.48	85.05	3.2264305	15.23
ANZ	2010	IV	12.29	9.39	3.16	90.87	88.61	4.1766158	16.80
ANZ	2011	I	12.18	15.92	3.22	88.25	89.65	1.4824691	16.81
ANZ		II	15.61	14.57	2.86	88.13	96.76	2.7225034	16.87
ANZ		III	13.66	12.16	2.68	91.48	95.15	3.5750769	16.98
ANZ		IV	13.01	13	2.43	88.66	82.31	38.1005737	17.12
ANZ	2012	I	13.59	20.73	2.24	86.61	99.22	0.7693176	17.14
ANZ		II	13.28	26.88	2.03	82.6	101.95	1.7491753	17.18
ANZ		III	13.36	22.96	2.02	80.57	89.59	2.2977580	17.23
ANZ		IV	14.3	25.37	2.34	77.79	97.04	3.5155653	17.16
ANZ	2013	I	15.26	26.1552	2.26	84.2954	95.82	1.0020366	17.21
ANZ		II	15.27	19.5661	1.96	85.6745	98.39	1.9214074	17.24
ANZ		III	14.64	18.2	1.93	80.96	97.27	2.6547122	17.30
ANZ		IV	15.18	18.25	2.1	82.51	89.99	3.5732253	17.29
ANZ	2014	I	16.32	17	2.02	81.36	94.31	0.8005808	17.34
ANZ		II	16.47	18.22	2.02	84.09	108.23	1.6211009	17.36
ANZ		III	16.6	18.49	2.20	84.57	97.67	2.4283328	17.35
ANZ		IV	17.06	16.6321	2.94	82.0306	102.77	3.1282983	17.42
ANZ	2015	I	18.87	14.05	2.71	88.48	105.14	0.7966410	17.46
ANZ		II	18.46	9.92	2.87	90.57	100.60	2.4967285	17.53
ANZ		III	17.23	6.13465	3.10	93.5727	97.72	1.8018799	17.63
ANZ		IV	17.51	3.58	3.98	95.72	98.19	2.6337332	17.56
ANZ	2016	I	17.9	-3.1965	4.41	102.076	108.81	0.7394706	17.46
ANZ		II	19.33	4.63	6.38	96.45	99.93	1.7566041	17.36
ANZ		III	20.12	3.98019	6.56	95.79	101.56	3.0338100	17.28
ANZ		IV	21.29	6.41	6.35	93.16	98.56	4.5233921	17.26
ANZ	2017	I	22.8	13.02	6.78	79.15	92.12	1.7563992	17.23
ANZ		II	22.3	15.25	5.93	79.32	98.68	3.5204044	17.21
ANZ		III	22.11	7.67	3.16	79.63	92.59	5.3224503	17.22
ANZ		IV	22.6	8.94	3.24	80.54	99.77	2.7511343	17.25

ANZ	2018	I	32.8	26.67	3.02	94	102.76	14.6570577	16.87
ANZ		II	34.07	15.78	2.89	90.21	118.63	2.5169212	16.85
ANZ		III	33.11	12.46	2.72	89.67	128.63	3.4557711	16.89
ANZ		IV	31.94	11.55	1.31	87.26	143.48	3.7262427	16.97
BNP PARIBAS	2010	IV	77.78	5.35	0.53	41.97	202.05	1.4792661	14.86
BNP PARIBAS	2011	I	69.47	11.02	0	64.52	253.38	0.5946988	15.11
BNP PARIBAS		II	75.13	6.22	0	79.28	77.51	0.9751138	15.12
BNP PARIBAS		III	68.88	5.98	0	63.69	166.75	1.6863366	14.88
BNP PARIBAS		IV	60.44	5.77	0	55.44	126.93	2.1225213	15.02
BNP PARIBAS	2012	I	69.47	4.91	0	83.26	95.03	0.1937599	15.16
BNP PARIBAS		II	59.41	6.19	0	86.32	106.38	0.1732233	15.20
BNP PARIBAS		III	54.01	4.71	0	83.06	139.21	0.2008355	15.12
BNP PARIBAS		IV	48.99	4.68	0	66.72	178.18	0.0941956	15.25
BNP PARIBAS	2013	I	50.42	4.16	0	83.02	97.18	-0.1465107	15.27
BNP PARIBAS		II	42.19	6.45	0	88.24	83.59	-0.2178726	15.40
BNP PARIBAS		III	33.3	4.71	0	96.61	84.77	-0.2638279	15.66
BNP PARIBAS		IV	29.74	5.23	0	68.3	105.81	-0.1391881	15.40
BNP PARIBAS	2014	I	27.23	17.56	0	95.85	91.93	0.3338768	15.61
BNP PARIBAS		II	24.79	19.31	0	83.98	141.33	0.7031336	15.76
BNP PARIBAS		III	23.4	22.2	0	61.53	191.35	1.4412404	15.82
BNP PARIBAS		IV	21.05	15.11	0	49.85	124.71	1.5112498	16.09
BNP PARIBAS	2015	I	25.29	12.57	0	88.61	212.02	0.2990162	16.10
BNP PARIBAS		II	21.51	8.48	0	89.7	189.78	0.5395963	16.33
BNP PARIBAS		III	19.84	9.79	0	88.94	199.18	0.8216522	16.52
BNP PARIBAS		IV	23.51	8.45	0	63.47	232.05	0.9549559	16.38
BNP PARIBAS	2016	I	24.28	22.33	0	89.6	135.01	0.3304617	16.44
BNP PARIBAS		II	25.27	13.91	0	83.99	154.71	0.4021529	16.37
BNP PARIBAS		III	23.69	14.18	0	78.4	142.57	0.6129504	16.59
BNP PARIBAS		IV	22.4	14.16	0	58.71	155.25	1.1822290	16.73
BNP PARIBAS	2017	I	24.98	14.91	0	78.23	117.96	-2.1263438	16.71
BNP PARIBAS		II	24.34	15.96	0	76.34	149.08	0.9921475	16.70
BNP PARIBAS		III	24.79	16.95	0	75.91	150.07	1.6195340	16.65
BNP PARIBAS		IV	21.93	16.86	0	54.59	139.91	2.1443821	16.69
BNP PARIBAS	2018	I	23.22	15.71	0	92.03	120.17	0.5433103	16.78
BNP PARIBAS		II	18.88	0.62	0	99.49	185.22	1.0285004	16.82
BNP PARIBAS		III	32.9	6.56	0	96.36	191.88	1.5911772	16.91
BNP PARIBAS		IV	29.36	8.44	0	94.47	150.57	2.2494747	16.94
ARTHA GRAHA	2010	IV	13.65	8.79	2.58	91.75	76.36	-1.9417522	16.65
ARTHA GRAHA	2011	I	13.92	7.48	2.43	92.36	77.15	-0.7212434	16.64

ARTHA GRAHA		II	13.95	12.94	2.44	89.93	84.56	-1.1780923	16.65
ARTHA GRAHA		III	14.07	11.69	2.31	90.66	87.21	-1.6321807	16.67
ARTHA GRAHA		IV	12.65	8.79	2.96	92.43	82.35	-1.9739609	16.77
ARTHA GRAHA	2012	I	11.29	9.52	4.98	93.13	78.61	-0.5374011	16.87
ARTHA GRAHA		II	10.94	14.07	4.32	91.23	74.19	-0.8984948	16.94
ARTHA GRAHA		III	9.67	13.9	3.89	91.02	87.12	-1.0686988	16.86
ARTHA GRAHA		IV	16.45	13.14	0.85	93.03	87.55	-1.0078375	16.84
ARTHA GRAHA	2013	I	16.42	17.55	0.84	85.28	91.21	0.1896875	16.85
ARTHA GRAHA		II	16.43	17.22	2.07	84.46	91.44	0.3897217	16.86
ARTHA GRAHA		III	16.57	15.42	2.00	84.5	90.25	0.4286815	16.89
ARTHA GRAHA		IV	15.82	12.53	1.96	85.27	88.87	0.2648832	16.87
ARTHA GRAHA	2014	I	16.4	10.17	2.43	88.1	89.02	-0.3839144	16.87
ARTHA GRAHA		II	14.67	11.44	2.06	87.3	93.38	-0.5750885	16.92
ARTHA GRAHA		III	14.43	9.87	2.34	89.02	85.24	-0.8960904	17.00
ARTHA GRAHA		IV	15.76	5.8	1.92	91.72	87.62	-1.5152975	16.97
ARTHA GRAHA	2015	I	14.85	8.34	4.33	90.74	83.10	-0.3796947	17.04
ARTHA GRAHA		II	13.84	4.6	4.52	93.54	82.12	-0.7968117	17.07
ARTHA GRAHA		III	14.2	4.88	4.56	94.06	79.62	-1.1771522	17.08
ARTHA GRAHA		IV	15.2	2.93	2.33	96.66	80.75	-1.6236871	17.04
ARTHA GRAHA	2016	I	20.53	3.52	2.41	93.3	80.93	-0.2426971	17.08
ARTHA GRAHA		II	20.13	3.54	2.78	93.39	76.66	-0.3132982	17.10
ARTHA GRAHA		III	19.73	2.69	2.91	95.3	80.26	-0.7716875	17.08
ARTHA GRAHA		IV	19.92	2.11	2.77	96.17	86.39	-0.9637056	17.08
ARTHA GRAHA	2017	I	18.55	3.41	3.57	93.83	86.80	0.9830232	17.15

ARTHA GRAHA		II	17.71	3.6	5.96	93.68	83.09	1.9286031	17.18
ARTHA GRAHA		III	17.59	2.7	5.66	94.75	82.91	3.0523923	17.15
ARTHA GRAHA		IV	17.44	1.71	6.11	96.55	82.89	4.2745723	17.14
ARTHA GRAHA	2018	I	17.5	2.19	4.24	95.12	82.66	0.8823819	17.15
ARTHA GRAHA		II	17.35	1.91	4.92	95.26	80.40	1.9235234	17.18
ARTHA GRAHA		III	17.63	1.65	5.72	96.17	85.89	3.1788348	17.10
ARTHA GRAHA		IV	19.8	1.43	5.99	97.12	76.59	4.6034517	17.10
DBS	2010	IV	15.67	6.67	2.26	93.09	95.75	-0.6795502	17.16
DBS	2011	I	15.69	20	3.17	77.12	91.31	0.6227462	17.16
DBS		II	14.29	12.45	2.83	85.29	94.41	0.1470001	17.19
DBS		III	13.88	13.39	2.79	92.95	97.85	0.2021746	17.23
DBS		IV	12.39	11.66	2.47	93.67	101.08	0.2413407	17.30
DBS	2012	I	12.83	11.98	1.95	86.65	98.84	0.1298610	17.40
DBS		II	12.06	17.71	1.47	77.07	100.37	0.2239842	17.49
DBS		III	11.52	17.36	1.49	78.17	95.02	0.3493904	17.56
DBS		IV	12.13	16.82	1.49	79.232	96.30	0.5189757	17.55
DBS	2013	I	11.92	15.35	1.47	78.16	91.65	0.1364213	17.59
DBS		II	11.59	12.99	0.56	83.68	101.78	0.1668590	17.67
DBS		III	12.83	15.84	1.52	88.94	98.47	0.2617582	17.72
DBS		IV	13.43	13.91	1.88	82.95	104.19	0.3617230	17.83
DBS	2014	I	14.68	15.49	1.82	86.68	97.22	0.2336673	17.82
DBS		II	14.58	7.55	3.06	87.9	103.77	0.3458467	17.87
DBS		III	14.17	8.4	3.00	81.09	100.58	0.4079690	17.91
DBS		IV	16.15	5.77	4.27	86.32	92.83	0.3404371	18.00
DBS	2015	I	20.73	3.71	3.09	88.68	80.39	-0.2067035	18.11
DBS		II	20.52	-1.83	3.25	99.79	104.84	-0.4920525	17.97
DBS		III	18.93	-3.44	3.95	100.75	103.11	-0.5557595	18.02
DBS		IV	19.44	0.63	4.16	95.28	2,085.92	-0.6529518	17.96
DBS	2016	I	19.88	8.79	4.20	89.45	101.26	0.0080424	17.96
DBS		II	20.45	9.89	3.78	89.04	102.49	0.2259941	17.96
DBS		III	21.01	9.61	3.63	88.49	111.17	0.5569707	17.96
DBS		IV	20.21	8.38	3.74	89.55	91.07	0.8606112	18.01
DBS	2017	I	19.95	13.45	3.54	80.4	96.11	0.4564504	18.04
DBS		II	21	11.61	3.90	81.35	90.29	0.8828624	18.04
DBS		III	20.17	7.45	3.36	87.78	85.98	1.1919627	18.08
DBS		IV	20.65	6.25	3.22	90.8	92.84	1.8254637	18.00

DBS	2018	I	16.63	9.23	3.29	91.53	90.51	0.5673380	18.22
DBS		II	16.54	3.16	3.77	93.71	90.82	0.9026863	18.35
DBS		III	17.63	1.65	5.72	96.17	85.88	3.1788348	17.10
DBS		IV	19.8	1.43	5.99	97.12	76.58	4.6034517	17.10
MIZUHO	2010	IV	20.12	12.44	2.70	56.68	147.47	0.9351585	16.75
MIZUHO	2011	I	19.61	8.04	2.84	68.69	131.54	0.2000748	16.83
MIZUHO		II	18.5	8.46	2.12	75.21	141.49	0.4173567	16.84
MIZUHO		III	17.77	8.81	1.76	72.05	173.72	0.6142790	16.93
MIZUHO		IV	17.27	9.48	2.55	63.32	181.26	0.8818965	16.93
MIZUHO	2012	I	17.64	11.31	2.44	55.99	201.80	0.2995587	16.93
MIZUHO		II	16.13	9.93	2.12	53.59	206.70	0.5733939	17.00
MIZUHO		III	15.81	8.81	2.26	61.77	234.43	0.8901754	17.00
MIZUHO		IV	17.12	11.08	1.99	55.17	223.91	1.1159847	17.10
MIZUHO	2013	I	26.31	9.74238	1.91	69.5016	194.91	0.2964723	17.21
MIZUHO		II	22.66	8.99	1.40	62.76	215.45	0.5895053	17.28
MIZUHO		III	19.82	10.0848	1.24	56.0458	208.65	0.8376989	17.48
MIZUHO		IV	19.26	10.35	1.37	52.64	236.89	1.2188172	17.52
MIZUHO	2014	I	21	10.51	1.69	49.78	224.72	0.4867474	17.47
MIZUHO		II	20.32	10.19	2.12	56	240.39	0.9721623	17.50
MIZUHO		III	19.81	13.48	2.67	45.72	284.59	1.5178322	17.48
MIZUHO		IV	18.79	12.7	2.37	45.72	256.35	1.8293887	17.54
MIZUHO	2015	I	21.4	15.27	2.17	46.2	226.37	0.3924941	17.56
MIZUHO		II	20.43	13.65	2.12	44.75	242.74	0.8038461	17.60
MIZUHO		III	19.58	12.79	2.30	47.01	220.19	1.1625036	17.67
MIZUHO		IV	21.21	12.3	2.45	47.41	212.66	1.7010913	17.56
MIZUHO	2016	I	22.17	9.94	1.90	54.28	222.69	0.3918496	17.50
MIZUHO		II	22.18	8.71	1.93	56.34	182.25	0.7742310	17.54
MIZUHO		III	21.49	9.24	3.14	53.56	199.46	1.1006454	17.54
MIZUHO		IV	22.14	9.73	1.16	51.07	181.75	1.3817742	17.56
MIZUHO	2017	I	21.92	12.42	1.14	47.41	163.08	0.3076692	17.58
MIZUHO		II	22.16	10.33	1.15	50.16	158.66	0.5663230	17.61
MIZUHO		III	21.63	10.44	0.92	49.55	190.98	0.7980960	17.64
MIZUHO		IV	20.84	9.84	0.82	52.21	188.12	0.9808075	17.69
MIZUHO	2018	I	19.79	9.1	0.70	52.54	160.31	0.1546969	17.75
MIZUHO		II	18.64	8.24	0.67	58.85	184.53	0.2011851	17.83
MIZUHO		III	18.33	8.92	0.64	60.8	177.82	1.2054970	18.00
MIZUHO		IV	19	9.35	0.58	63.06	291.17	1.7966610	17.93
RABOBANK	2010	IV	11.68	8.37	4.84	89.74	113.05	0.9563674	16.37
RABOBANK	2011	I	12.24	-5.63	4.57	104.43	100.10	0.0680061	16.36
RABOBANK		II	11.45	5.98	4.08	93.58	101.15	-0.0966795	16.44

RABOBANK		III	13.36	3.97	4.49	94.77	104.99	0.0706022	16.38
RABOBANK		IV	17.27	9.48	2.55	63.32	181.26	0.8818965	16.93
RABOBANK	2012	I	15.79	6.96	2.79	92.73	96.75	0.0967608	16.43
RABOBANK		II	15.13	4.39	3.88	95.34	105.06	0.5644607	16.44
RABOBANK		III	14.86	1.11	4.30	98	105.67	1.0059077	16.43
RABOBANK		IV	14.62	1.7	4.14	95.17	107.70	1.4079260	16.44
RABOBANK	2013	I	14.36	9.15	4.36	90.64	98.20	0.2814209	16.46
RABOBANK		II	14.48	3.78	4.31	95.42	102.50	0.5469939	16.43
RABOBANK		III	14.8	6.51	1.87	94.65	108.47	0.7648239	16.46
RABOBANK		IV	14.77	3.19	2.40	97.52	104.77	0.8119686	16.42
RABOBANK	2014	I	14.76	2.53	2.16	96.83	107.54	-0.0688108	16.48
RABOBANK		II	14.01	1.34	2.09	1.06	118.84	-0.1468349	16.54
RABOBANK		III	14.32	0.3	2.60	99.5	97.51	-0.2809156	16.63
RABOBANK		IV	15.06	1.76	3.54	96.05	88.51	-0.2978555	16.59
RABOBANK	2015	I	14.01	-15.148	4.07	100.839	86.21	-0.1911376	16.63
RABOBANK		II	15.48	-58.055	6.28	125.506	104.91	-0.4972023	16.59
RABOBANK		III	15.27	-40.27	6.45	114.636	100.62	-0.4780515	16.60
RABOBANK		IV	13.27	-56.23	8.41	147.5	103.14	-0.3547033	16.54
RABOBANK	2016	I	16.72	28.8071	8.86	95.5734	87.69	-0.2677937	16.58
RABOBANK		II	16.99	23.702	5.59	95.839	90.52	-0.2953743	16.54
RABOBANK		III	18.24	18.79	6.86	95.02	95.10	-0.3514600	16.48
RABOBANK		IV	20.05	17.51	4.46	96.73	92.26	-0.3897034	16.39
RABOBANK	2017	I	24.02	2.05	5.35	100.81	97.67	0.1422584	16.26
RABOBANK		II	24.52	0.29	3.10	102.05	86.75	0.3651098	16.23
RABOBANK		III	23.35	0.82	2.86	102.04	102.26	0.5984529	16.21
RABOBANK		IV	22.06	0.09	2.45	98.39	104.65	0.6963845	16.29
RABOBANK	2018	I	21.88	-6.4	2.73	112.28	95.12	0.0389635	16.33
RABOBANK		II	16.84	-9.49	2.85	119.09	119.52	0.0908885	16.50
RABOBANK		III	17.45	-10.68	3.58	119.22	126.29	2.7073443	16.35
RABOBANK		IV						3.33	16.45
RESONA PERDANIA	2010	IV	17.9	17.33	2.99	63.33	148.68	1.7546781	15.88
RESONA PERDANIA	2011	I	17.81	24.92	2.40	47.92	150.17	0.4750056	15.94
RESONA PERDANIA		II	16.73	17.86	2.96	60.21	150.77	0.9261973	16.01
RESONA PERDANIA		III	17.21	18.81	2.78	61.74	148.18	1.3144494	16.01
RESONA PERDANIA		IV	17.62	18.43	2.24	61.11	144.14	1.5152205	16.13
RESONA PERDANIA	2012	I	17.96	14.13	2.72	65.16	138.24	0.3330803	16.15

RESONA PERDANIA		II	16.58	17.17	3.11	61.62	145.16	0.7419653	16.13
RESONA PERDANIA		III	16.81	18.17	3.00	60.2	148.41	1.1157132	16.15
RESONA PERDANIA		IV	17.01	18.39	1.74	59.79	151.60	1.3648010	16.28
RESONA PERDANIA	2013	I	20.51	28.52	2.94	61.21	139.11	0.8452249	16.24
RESONA PERDANIA		II	19.11	24.62	1.34	71.32	146.52	0.7166660	16.25
RESONA PERDANIA		III	18.24	27.3	1.87	72.33	145.14	1.0766628	16.34
RESONA PERDANIA		IV	17.96	27.11	1.22	72.19	142.24	1.4136755	16.44
RESONA PERDANIA	2014	I	21.17	12.88	1.30	62.66	153.40	0.5025022	16.37
RESONA PERDANIA		II	18.76	11.85	3.05	67.52	155.34	0.8971181	16.40
RESONA PERDANIA		III	17.25	11.1	2.93	71.35	142.55	1.1550391	16.52
RESONA PERDANIA		IV	17.22	9.53	2.85	76.55	162.53	1.3782344	16.51
RESONA PERDANIA	2015	I	17.63	11.08	3.47	78.04	163.57	0.2261377	16.55
RESONA PERDANIA		II	22.47	10.26	3.33	76.45	145.02	0.3139672	16.62
RESONA PERDANIA		III	22.03	10	2.59	78.85	143.03	0.3744705	16.67
RESONA PERDANIA		IV	23.92	7.42	1.15	82.94	139.93	0.5240704	16.63
RESONA PERDANIA	2016	I	24.88	12.44	1.17	69.67	135.20	0.0860981	16.59
RESONA PERDANIA		II	25.97	10.8	1.19	73.3	145.95	0.1883668	16.51
RESONA PERDANIA		III	27.26	9.55	2.48	74.53	156.69	0.3826457	16.46
RESONA PERDANIA		IV	26.5	5.84	2.06	83.98	136.95	0.5085908	16.53
RESONA PERDANIA	2017	I	28.06	5.12	1.74	83.13	130.06	0.0608227	16.54
RESONA PERDANIA		II	28.18	6.38	1.52	78.26	133.08	0.1361151	16.52
RESONA PERDANIA		III	24,43	-18.35	2.08	139	128.01	0.1771633	16.49
RESONA PERDANIA		IV	23.5	-15.03	1.98	128.87	124.01	0.2439018	16.47
RESONA PERDANIA	2018	I	22.58	2.56	2.70	94.54	116.51	0.0874315	16.52

RESONA PERDANIA		II	20.7	-2.56	2.54	108.65	115.98	0.0696277	16.55
RESONA PERDANIA		III	19.09	-1.95	3.35	106.91	123.40	1.9372406	16.21
RESONA PERDANIA		IV	18.32	1.03	2.54	96.76	117.98	2.4792522	16.70
CTBC	2010	IV	39.92	11.75	6.12	76.83	103.86	4.1126100	15.50
CTBC	2011	I	39.31	9.32	5.07	85.15	98.36	0.9274005	15.48
CTBC		II	38.1	9.5	3.84	85.96	114.42	1.8247819	15.53
CTBC		III	34.46	9.71	3.29	86.73	123.29	3.0205798	15.51
CTBC		IV	34.19	11.07	2.78	86.62	126.78	3.8169771	15.61
CTBC	2012	I	39.89	9.22	2.90	87.4	124.62	1.0204721	15.59
CTBC		II	37.12	8.53	2.56	86.16	133.86	1.9820819	15.63
CTBC		III	36.56	8.37	2.74	85.55	137.12	3.1375368	15.60
CTBC		IV	36.15	8.89	2.46	83.78	122.17	3.7786228	15.71
CTBC	2013	I	35.64	10.85	2.38	80.26	123.50	0.8361412	15.80
CTBC		II	32.7	9.5	2.13	82.02	134.81	1.6452315	15.81
CTBC		III	31.81	12.02	1.14	84.55	137.52	2.1789240	15.93
CTBC		IV	31.46	12.51	2.14	84.01	126.50	2.7862709	15.99
CTBC	2014	I	32.93	14.78	1.83	81.47	121.95	0.6511978	16.02
CTBC		II	30.78	13.87	1.78	79.76	119.30	1.1397684	16.08
CTBC		III	29.81	12.82	1.56	78.32	133.99	1.6537831	16.15
CTBC		IV	29.24	10.97	1.82	80.28	112.16	6.9812477	16.33
CTBC	2015	I	27.4	4.97	1.79	85.02	119.92	0.7069727	16.31
CTBC		II	26.58	5.03	2.68	88.14	136.16	0.8170943	16.25
CTBC		III	24.68	6.7	3.17	87.23	112.47	1.1717957	16.42
CTBC		IV	26.28	4.93	2.88	90.33	118.14	1.7446387	16.37
CTBC	2016	I	29.14	9.89	3.58	83.61	105.20	0.4971035	16.36
CTBC		II	28.63	10.93	2.69	81.38	107.61	0.9936849	16.30
CTBC		III	28.79	8.58	3.11	83.58	107.86	1.5549284	16.22
CTBC		IV	27.88	5.54	4.90	88.8	109.13	1.9997744	16.29
CTBC	2017	I	27.52	-0.07	5.06	95.23	98.21	0.5885743	16.28
CTBC		II	26.87	2.75	3.43	96.31	100.71	1.0829986	16.34
CTBC		III	25.97	1.23	1.90	98.14	104.97	1.5800872	16.37
CTBC		IV	24.62	1.9	1.74	96.3	108.84	1.9372115	16.43
CTBC	2018	I	25.59	6.25	1.70	89.19	108.53	0.2317985	16.46
CTBC		II	23.29	3.61	2.09	95.49	111.25	0.3631895	16.53
CTBC		III	24.46	4.3	2.22	93.92	117.04	2.7270986	16.55
CTBC		IV	24.34	3.49	2.54	95.33	115.01	3.8229943	16.52
WOORI SAUDARA INDONESIA	2010	IV	19.69	17.45	1.76	79.3	86.42	2.3596609	14.99

WOORI SAUDARA INDONESIA	2011	I	17.5	16.58	1.78	84.19	94.85	0.6690012	15.11
WOORI SAUDARA INDONESIA		II	15.82	25.99	1.78	76.1	95.60	0.9872097	15.22
WOORI SAUDARA INDONESIA		III	15.14	26.13	2.06	79.82	91.38	1.1999324	15.25
WOORI SAUDARA INDONESIA		IV	13.38	23.36	1.65	80.03	81.75	1.0796219	15.44
WOORI SAUDARA INDONESIA	2012	I	14.2	26.83	2.09	82.98	88.17	-0.0030520	15.41
WOORI SAUDARA INDONESIA		II	13.03	21.38	2.02	84.34	91.75	0.4598535	15.52
WOORI SAUDARA INDONESIA		III	11.72	27.1	2.18	82.15	94.83	1.0421950	15.60
WOORI SAUDARA INDONESIA		IV	10.35	27.44	1.99	81.49	84.49	0.8202397	15.85
WOORI SAUDARA INDONESIA	2013	I	15.19	25.12	2.25	82.94	97.95	0.0538972	15.77
WOORI SAUDARA INDONESIA		II	13.09	23.25	2.91	85.16	97.98	0.1598765	15.79
WOORI SAUDARA INDONESIA		III	12.31	27.18	3.13	84.05	95.21	0.2484244	15.89
WOORI SAUDARA INDONESIA		IV	13.07	25.87	2.64	84.48	91.14	-0.1539332	15.92
WOORI SAUDARA INDONESIA	2014	I	12.95	6	3.04	96.23	91.02	-0.7715193	15.92
WOORI SAUDARA INDONESIA		II	12.29	3.1	2.76	96.88	91.76	-1.5624714	15.93
WOORI SAUDARA INDONESIA		III	11.45	5.69	3.14	96.79	94.65	-2.6713981	15.93
WOORI SAUDARA INDONESIA		IV	21.71	8.35	2.51	56.04	101.45	1.0896455	16.61
WOORI SAUDARA INDONESIA	2015	I	19.54	17.22	2.64	74.32	91.48	-0.1720087	16.87
WOORI SAUDARA INDONESIA		II	19.52	16.21	2.71	79	183.58	-0.3701788	16.72
WOORI SAUDARA INDONESIA		III	11.45	5.69	3.14	96.79	94.65	-2.6713981	15.93

WOORI SAUDARA INDONESIA		IV	18.82	12.16	1.98	79.89	97.30	-0.0587926	16.81
WOORI SAUDARA INDONESIA	2016	I	19.78	8.66	2.01	84.58	91.48	-0.0646741	16.87
WOORI SAUDARA INDONESIA		II	19.56	11.83	1.93	81.26	103.69	0.0512128	16.85
WOORI SAUDARA INDONESIA		III	18.71	13.43	1.86	79.45	101.65	0.0587841	16.87
WOORI SAUDARA INDONESIA		IV	17.2	13.06	1.53	79.25	110.50	0.1624745	16.93
WOORI SAUDARA INDONESIA	2017	I	15.31	24.48	1.42	70.88	101.22	1.2771466	17.01
WOORI SAUDARA INDONESIA		II	16.32	18.89	1.86	75.39	103.36	2.0450671	17.00
WOORI SAUDARA INDONESIA		III	24.44	15.14	2.32	75.76	103.64	3.2843659	17.09
WOORI SAUDARA INDONESIA		IV	24.86	14.21	1.53	73.05	111.10	4.6496218	17.11
WOORI SAUDARA INDONESIA	2018	I	24.48	15	1.63	68.03	110.94	1.2263109	17.15
WOORI SAUDARA INDONESIA		II	23.14	14.75	1.76	67.11	133.27	2.2923882	17.15
WOORI SAUDARA INDONESIA		III	23.02	12.77	2.57	70.9	141.76	3.3648261	17.18
WOORI SAUDARA INDONESIA		IV	23.04	13.01	1.72	70.39	146.38	4.3528630	17.20
ICBC	2010	IV	31.21	1.88	0.50	94.21	81.75	-0.7681657	16.18
ICBC	2011	I	24.72	4.3	0.37	90.81	73.53	0.4718723	16.39
ICBC		II	21.69	3.76	0.33	92.58	68.21	-1.4948204	16.52
ICBC		III	18.36	3.1	0.20	94.09	81.96	-2.4305909	16.55
ICBC		IV	18.89	4.78	0.15	88.68	82.31	-1.0373700	16.69
ICBC	2012	I	17.53	20.97	0.12	76.33	71.90	-0.9078469	16.88
ICBC		II	14.68	14.49	0.11	83.16	74.48	-1.8140149	16.92
ICBC		III	13.82	11.32	0.10	83.59	78.97	-2.2284432	16.97
ICBC		IV	13.98	10.1	0.10	84.43	75.18	-1.5080273	17.01
ICBC	2013	I	13.5	12.7	0.05	86.15	77.38	-0.7319216	17.07
ICBC		II	15.26	12.84	0.10	86.72	84.82	-1.4416406	17.14
ICBC		III	20.94	14.33	0.33	84.63	89.60	-1.9429824	17.23
ICBC		IV	20.11	11.22	0.29	83.42	89.91	-0.9762188	17.29

ICBC	2014	I	21.1	13.82	0.28	82.48	87.59	-0.1772358	17.31
ICBC		II	19.31	9.85	0.39	88.62	89.26	-0.6404553	17.37
ICBC		III	19.34	10.04	0.77	88.53	95.27	-0.9939053	17.35
ICBC		IV	16.73	9.18	0.34	83.71	89.14	-1.2964356	17.48
ICBC	2015	I	16.2	8.67	1.24	85.97	104.83	-0.3154802	17.55
ICBC		II	15.14	10.52	2.63	83.69	105.18	-0.5329242	17.57
ICBC		III	14.84	19.34	2.16	76.92	103.84	0.2928498	17.67
ICBC		IV	14.38	12.42	5.15	83.12	137.88	-0.5319720	17.64
ICBC	2016	I	15.29	20.33	5.59	75.46	102.49	-0.0743190	17.67
ICBC		II	15.14	14.31	5.40	85.57	118.94	-0.1255545	17.65
ICBC		III	16.06	13.58	5.69	82.56	123.20	-0.1782681	17.59
ICBC		IV	15.86	16.13	3.08	81.01	135.17	-0.2467367	17.70
ICBC	2017	I	16.83	14.84	3.18	73.06	112.53	0.5759139	17.74
ICBC		II	18.81	14.01	4.25	73.41	130.97	1.2108334	17.75
ICBC		III	19.28	11.26	3.92	80.13	120.39	1.9324723	17.78
ICBC		IV	17.72	6.21	2.90	89.42	107.93	2.4153377	17.84
ICBC	2018	I	16.79	2.87	3.93	95.55	102.96	0.5080005	17.91
ICBC		II	17.38	1.31	4.95	97.99	102.18	0.9927631	17.89
ICBC		III	16.6	0.05	3.86	100.78	118.68	1.5501419	17.82
ICBC		IV	16.21	2.19	3.57	97.6	121.67	2.1416848	17.82
SUMITOMO MITSUI	2010	IV	32.84	17.8	0.88	82.64	116.64	0.5330727	16.62
SUMITOMO MITSUI	2011	I	49.9	11.15	0.76	81.43	135.45	0.3048183	16.69
SUMITOMO MITSUI		II	45.33	10.94	0.75	77.31	147.01	0.7827389	16.71
SUMITOMO MITSUI		III	40.33	9.98	0.72	79.05	192.88	1.1060337	16.79
SUMITOMO MITSUI		IV	40.13	10.37	0.69	73.68	809.97	0.2553870	16.87
SUMITOMO MITSUI	2012	I	37.38	10.51	0.66	77.41	146.10	0.3110799	17.01
SUMITOMO MITSUI		II	31.54	10.94	0.57	74.22	211.40	0.5582122	16.98
SUMITOMO MITSUI		III	29.27	11.13	0.54	72.98	198.66	0.7643028	17.11
SUMITOMO MITSUI		IV	26.14	10.69	0.70	69.1	183.93	0.2351469	17.29
SUMITOMO MITSUI	2013	I	25.49	12.46	0.43	63.84	208.94	0.0885462	17.25
SUMITOMO MITSUI		II	23.69	11.4	0.28	66.33	199.46	0.0938991	17.33
SUMITOMO MITSUI		III	21.03	12.3	0.29	78.61	202.09	0.1152898	17.53
SUMITOMO MITSUI		IV	25.81	13.22	0.38	75.26	185.34	0.2162792	17.66
SUMITOMO MITSUI	2014	I	28.12	12.8	0.28	79.5	204.11	0.1689773	17.59

SUMITOMO MITSUI		II	25.86	11.7	0.89	79.83	254.51	0.1327176	17.56
SUMITOMO MITSUI		III	25.8	11.79	0.76	72.28	277.95	0.3913593	17.59
SUMITOMO MITSUI		IV	23.51	13.08	0.66	67.73	251.10	0.6167680	17.67
SUMITOMO MITSUI	2015	I	25.72	11.71	0.50	71.48	242.06	0.0945893	17.78
SUMITOMO MITSUI		II	25.68	11.41	0.54	72.09	286.99	0.0919330	17.76
SUMITOMO MITSUI		III	24.15	12.9	0.46	70	287.58	0.1990926	17.89
SUMITOMO MITSUI		IV	24.76	11.52	0.43	72.23	250.15	0.1783471	17.88
SUMITOMO MITSUI	2016	I	24.29	11.22	0.38	92.68	245.54	-0.0409715	17.88
SUMITOMO MITSUI		II	22.85	11.82	0.33	87.91	236.05	-0.0782081	17.95
SUMITOMO MITSUI		III	20.83	12.62	0.17	84.25	234.73	-0.1482683	18.01
SUMITOMO MITSUI		IV	19.8	12.34	0.16	82.02	239.39	-0.0302343	18.11
SUMITOMO MITSUI	2017	I	19.37	11.1	0.17	81.8	182.23	-0.1544697	18.17
SUMITOMO MITSUI		II	20.75	11.45	0.14	80.03	213.44	-0.4214245	18.04
SUMITOMO MITSUI		III	19.33	11.8	0.17	79	239.45	-0.6378119	18.04
SUMITOMO MITSUI		IV	17.51	11.49	0.15	78.66	223.22	-0.8539260	18.15
SUMITOMO MITSUI	2018	I	19.03	11.26	0.14	83.61	229.85	-0.3337136	18.24
SUMITOMO MITSUI		II	17.45	11.46	0.15	86.16	269.40	-0.7963092	18.23
SUMITOMO MITSUI		III	18.8	12.74	0.15	83.72	244.46	1.0358685	18.31
SUMITOMO MITSUI		IV	20.78	12.06	0.18	85.04	231.47	1.5404739	18.29
OF INDIA	2010	IV	26.91	11.69	3.55	73.35	87.38	0.5258124	14.27
OF INDIA	2011	I	25.7	12.34	3.15	69.29	91.76	0.2597839	14.29
OF INDIA		II	23.63	14.69	2.08	66.28	90.59	0.7832301	14.36
OF INDIA		III	22.43	15.43	2.14	65.53	90.03	9.5227853	14.43
OF INDIA		IV	23.19	15.26	1.98	67.51	85.71	0.9898925	14.55
OF INDIA	2012	I	26.5	15.63	2.01	78.91	74.85	-0.0347031	14.64
OF INDIA		II	25.02	15.86	1.81	76.04	78.81	-0.1216236	14.67
OF INDIA		III	24.24	16.19	1.86	74.25	81.08	-0.1706956	14.70
OF INDIA		IV	21.1	16.82	1.40	72.31	93.21	-0.0432551	14.75
OF INDIA	2013	I	22.58	23.35	0.93	66.74	92.44	0.1409109	14.78
OF INDIA		II	21.03	20.01	1.37	68.08	88.89	0.1804384	14.77
OF INDIA		III	17.81	22.05	1.04	67.62	94.85	0.3765365	14.93
OF INDIA		IV	15.28	22.03	1.59	69.09	93.76	0.4020731	15.10

OF INDIA	2014	I	17.08	25.98	0.89	68.64	95.19	-0.1929031	15.13
OF INDIA		II	16.53	25.66	1.23	69.22	92.07	-0.5838947	15.23
OF INDIA		III	15.11	24.98	1.11	72.21	88.93	-1.1160333	15.35
OF INDIA		IV	15.27	23.92	1.17	74.92	88.06	-1.5475695	15.46
OF INDIA	2015	I	31.98	16.56	1.06	69.22	85.21	-0.4250137	15.57
OF INDIA		II	30.24	8.68	1.22	82.57	75.25	-0.9800715	15.69
OF INDIA		III	27.72	3.7	6	93.2	79.10	-1.8113662	15.66
OF INDIA		IV	23.85	-4.5	8.9	110.2	82.06	-2.5939785	15.62
OF INDIA	2016	I	14.84	-217.91	21.44	432.73	81.27	-0.7853826	15.48
OF INDIA		II	16.6	-154.28	26.24	315.38	87.24	-1.3738886	15.37
OF INDIA		III	32.4	-97.25	16.36	256.5	85.52	-1.6203898	15.35
OF INDIA		IV	34.5	-64.14	15.82	235.2	82.70	-1.7247962	15.28
OF INDIA	2017	I	38.32	7.68	16.22	74.42	85.49	1.0661442	15.22
OF INDIA		II	36.92	4.17	4.59	85.81	72.88	1.9232209	15.28
OF INDIA		III	37.75	-8.35	4.95	124.47	67.38	2.5677032	15.31
OF INDIA		IV	42.64	-12.59	4.88	114.05	67.75	2.7584338	15.32
OF INDIA	2018	I	43.9	4.35	4.93	85.1	67.93	0.7581761	15.34
OF INDIA		II	42.15	3.92	4.82	86.39	73.25	1.5574482	15.32
OF INDIA		III	40.21	4.35	4.70	84.87	83.36	2.5242379	15.29
OF INDIA		IV	39.46	0.94	4.90	97.65	99.48	3.7188587	15.18

Lampiran 4

Hasil pengolahan data pada STATA 15.0 untuk Variabel Dependen *Capital Adequacy Ratio*

1. Hasil pengolahan analisis deskriptif

```
. summarize CAR ROE NPL BOPO LDR NIM SIZE
```

Variable	Obs	Mean	Std. Dev.	Min	Max
CAR_Y1	461	22.14852	9.619188	9.67	77.78
ROE_Y2	461	7.67741	16.94801	-217.91	28.80714
NPL_X1	461	2.461215	2.473265	0	26.24
BOPO_X2	461	86.16222	27.04533	1.06	432.73
LDR_X3	461	124.8299	108.0686	57.34	2085.92
NIM_X4	462	.6501431	2.80833	-26.15382	38.10057
SIZE_X5	461	16.56557	.9796758	13.46	18.35

2. Hasil Analisis Model *Generalised Least Squares*

```
. xtgls CAR ROE NPL BOPO LDR NIM SIZE
```

Cross-sectional time-series FGLS regression

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

Estimated covariances	=	1	Number of obs	=	461
Estimated autocorrelations	=	0	Number of groups	=	14
Estimated coefficients	=	7	Obs per group:		
			min =		32
			avg =		32.92857
			max =		33
			Wald chi2(6)	=	188.02
			Prob > chi2	=	0.0000
Log likelihood	=	-1618.378			

CAR_Y1	Coef.	Std. Err.	z	P> z	[95% Conf. Interval]	
ROE_Y2	-.2847766	.0474384	-6.00	0.000	-.3777541	-.1917991
NPL_X1	-.912717	.214682	-4.25	0.000	-1.333486	-.491948
BOPO_X2	-.1350941	.0302218	-4.47	0.000	-.1943277	-.0758604
LDR_X3	.0101052	.0036741	2.75	0.006	.0029041	.0173063
NIM_X4	.6032448	.1379449	4.37	0.000	.3328777	.8736119
SIZE_X5	-4.47044	.4027522	-11.10	0.000	-5.25982	-3.681061
_cons	110.6266	7.290223	15.17	0.000	96.33799	124.9151

3. Hasil analisis Model *Common Effect*

```
. regress CAR ROE NPL BOPO LDR NIM SIZE
```

Source	SS	df	MS	Number of obs	=	461
Model	12330.3419	6	2055.05699	F(6, 454)	=	30.86
Residual	30232.892	454	66.5922732	Prob > F	=	0.0000
				R-squared	=	0.2897
				Adj R-squared	=	0.2803
Total	42563.234	460	92.5287695	Root MSE	=	8.1604

CAR_Y1	Coef.	Std. Err.	t	P> t	[95% Conf. Interval]	
ROE_Y2	-.2847766	.0478027	-5.96	0.000	-.3787186	-.1908346
NPL_X1	-.912717	.2163307	-4.22	0.000	-1.337851	-.4875833
BOPO_X2	-.1350941	.0304539	-4.44	0.000	-.1949422	-.075246
LDR_X3	.0101052	.0037023	2.73	0.007	.0028294	.017381
NIM_X4	.6032448	.1390043	4.34	0.000	.3300731	.8764165
SIZE_X5	-4.47044	.4058452	-11.02	0.000	-5.268009	-3.672872
_cons	110.6266	7.34621	15.06	0.000	96.18977	125.0634

4. Hasil Analisis Model *Fixed Effect*

```
. xtreg CAR ROE NPL BOPO LDR NIM SIZE, fe
```

Fixed-effects (within) regression
Group variable: **firm**

Number of obs = 461
Number of groups = 14

R-sq:
within = 0.2602
between = 0.2343
overall = 0.2133

Obs per group:
min = 32
avg = 32.9
max = 33

corr(u_i, Xb) = -0.4988
F(6, 441) = 25.86
Prob > F = 0.0000

CAR_Y1	Coef.	Std. Err.	t	P> t	[95% Conf. Interval]	
ROE_Y2	-.2585768	.0474973	-5.44	0.000	-.351926	-.1652275
NPL_X1	.2799174	.2139759	1.31	0.191	-.1406218	.7004565
BOPO_X2	-.176816	.0307248	-5.75	0.000	-.2372012	-.1164309
LDR_X3	.0021366	.0031472	0.68	0.498	-.0040488	.0083221
NIM_X4	.2418027	.1240828	1.95	0.052	-.0020644	.4856699
SIZE_X5	-7.684609	.7246438	-10.60	0.000	-9.108793	-6.260425
_cons	165.5571	12.30402	13.46	0.000	141.3753	189.7389
sigma_u	6.6913663					
sigma_e	6.5803142					
rho	.50836701	(fraction of variance due to u_i)				

F test that all u_i=0: F(13, 441) = 19.79
Prob > F = 0.0000

5. Hasil Analisis Model *Random Effect*

```
. xtreg CAR ROE NPL BOPO LDR NIM SIZE, re
```

Random-effects GLS regression
Group variable: **firm**

Number of obs = 461
Number of groups = 14

R-sq:
within = 0.2562
between = 0.2653
overall = 0.2334

Obs per group:
min = 32
avg = 32.9
max = 33

corr(u_i, X) = 0 (assumed)
Wald chi2(6) = 147.88
Prob > chi2 = 0.0000

CAR_Y1	Coef.	Std. Err.	z	P> z	[95% Conf. Interval]	
ROE_Y2	-.2649098	.0474	-5.59	0.000	-.357812	-.1720075
NPL_X1	.0835205	.2136021	0.39	0.696	-.3351319	.5021729
BOPO_X2	-.1744385	.0306404	-5.69	0.000	-.2344926	-.1143844
LDR_X3	.0033105	.003203	1.03	0.301	-.0029672	.0095883
NIM_X4	.2974763	.1255295	2.37	0.018	.0514429	.5435097
SIZE_X5	-6.447181	.6284884	-10.26	0.000	-7.678996	-5.215366
_cons	145.1898	10.84076	13.39	0.000	123.9423	166.4373
sigma_u	3.6170031					
sigma_e	6.5803142					
rho	.2320319	(fraction of variance due to u_i)				

6. Hasil Uji Chow (Memilih antara *Pooled Least Square* atau *Fixed Effect*)

```
Fixed-effects (within) regression              Number of obs   =       461
Group variable: firm                          Number of groups =       14

R-sq:                                         Obs per group:
  within = 0.2602                             min =          32
  between = 0.2343                            avg =         32.9
  overall = 0.2133                             max =          33

corr(u_i, Xb) = -0.4988                      F(6, 441)       =       25.86
                                              Prob > F        =       0.0000
```

	Coef.	Std. Err.	t	P> t	[95% Conf. Interval]	
CAR_Y1						
ROE_Y2	-.2585768	.0474973	-5.44	0.000	-.351926	-.1652275
NPL_X1	.2799174	.2139759	1.31	0.191	-.1406218	.7004565
BOPO_X2	-.176816	.0307248	-5.75	0.000	-.2372012	-.1164309
LDR_X3	.0021366	.0031472	0.68	0.498	-.0040488	.0083221
NIM_X4	.2418027	.1240828	1.95	0.052	-.0020644	.4856699
SIZE_X5	-7.684609	.7246438	-10.60	0.000	-9.108793	-6.260425
_cons	165.5571	12.30402	13.46	0.000	141.3753	189.7389
sigma_u	6.6913663					
sigma_e	6.5803142					
rho	.50836701	(fraction of variance due to u_i)				

F test that all u_i=0: F(13, 441) = 19.79 Prob > F = 0.0000

7. Hasil Uji LM (Memilih antara *Pooled Least Square* atau *Random Effect*)

```
. xttest0
Breusch and Pagan Lagrangian multiplier test for random effects

CAR_Y1[firm,t] = Xb + u[firm] + e[firm,t]

Estimated results:
              Var      sd = sqrt(Var)
-----
CAR_Y1      92.52877    9.619188
e            43.30054    6.580314
u           13.08271    3.617003

Test:  Var(u) = 0
              chibar2(01) = 513.59
              Prob > chibar2 = 0.0000
```

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

```
. hausman fe re, sigmamore
-----+-----
              Coefficients
              (b)      (B)      (b-B)      sqrt(diag(V_b-V_B))
              fe      re      Difference      S.E.
-----+-----
ROE_Y2      -.2585768  -.2649098    .006333    .0109609
NPL_X1      .2799174   .0835205   .1963969    .0490977
BOPO_X2     -.176816   -.1744385   -.0023775    .0071821
LDR_X3      .0021366   .0033105   -.0011739    .0003645
NIM_X4      .2418027   .2974763   -.0556736    .0198936
SIZE_X5     -7.684609  -6.447181  -1.237428    .3948728

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(6) = (b-B)'[(V_b-V_B)^(-1)](b-B)
              = 26.99
              Prob>chi2 = 0.0001
```

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

. estat vif

Variable	VIF	1/VIF
BOPO_X2	4.69	0.213401
ROE_Y2	4.53	0.220558
NPL_X1	1.98	0.505695
LDR_X3	1.11	0.904315
SIZE_X5	1.09	0.915757
NIM_X4	1.05	0.949797
Mean VIF	2.41	

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 (14) = 1956.56
Prob>chi2 = 0.0000

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

. xtserial CAR ROE NPL BOPO LDR NIM SIZE

Wooldridge test for autocorrelation in panel data

H0: no first order autocorrelation
F(1, 13) = 103.003
Prob > F = 0.0000

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

Cross-sectional time-series FGLS regression

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

Estimated covariances	=	1	Number of obs	=	461
Estimated autocorrelations	=	0	Number of groups	=	14
Estimated coefficients	=	7	Obs per group:		
			min =		32
			avg =		32.92857
			max =		33
			Wald chi2(6)	=	188.02
Log likelihood	=	-1618.378	Prob > chi2	=	0.0000

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

CAR_Y1	Coef.	Std. Err.	z	P> z	[95% Conf. Interval]	
ROE_Y2	-.2847766	.0474384	-6.00	0.000	-.3777541	-.1917991
NPL_X1	-.912717	.214682	-4.25	0.000	-1.333486	-.491948
BOPO_X2	-.1350941	.0302218	-4.47	0.000	-.1943277	-.0758604
LDR_X3	.0101052	.0036741	2.75	0.006	.0029041	.0173063
NIM_X4	.6032448	.1379449	4.37	0.000	.3328777	.8736119
SIZE_X5	-4.47044	.4027522	-11.10	0.000	-5.25982	-3.681061
_cons	110.6266	7.290223	15.17	0.000	96.33799	124.9151

4. Hasil Analisis Model *Fixed Effect*

```
. xtreg ROE CAR NPL BOPO LDR NIM SIZE, fe
```

Fixed-effects (within) regression
 Group variable: **firm**

Number of obs = 461
 Number of groups = 14

R-sq:
 within = 0.8438
 between = 0.5140
 overall = 0.7876

Obs per group:
 min = 32
 avg = 32.9
 max = 33

corr(u_i, Xb) = -0.1870
 F(6, 441) = 397.11
 Prob > F = 0.0000

ROE_Y2	Coef.	Std. Err.	t	P> t	[95% Conf. Interval]	
CAR_Y1	-.2435369	.0447347	-5.44	0.000	-.3314565	-.1556172
NPL_X1	-.9658457	.2029153	-4.76	0.000	-1.364647	-.5670446
BOPO_X2	-.5374459	.0173462	-30.98	0.000	-.5715373	-.5033545
LDR_X3	-.0031215	.0030523	-1.02	0.307	-.0091204	.0028775
NIM_X4	.0037313	.1209374	0.03	0.975	-.233954	.2414166
SIZE_X5	-1.810504	.7831041	-2.31	0.021	-3.349584	-.2714246
_cons	92.13537	13.48597	6.83	0.000	65.6306	118.6401
sigma_u	4.9352454					
sigma_e	6.3860783					
rho	.37392009	(fraction of variance due to u_i)				

F test that all u_i=0: F(13, 441) = 17.06 Prob > F = 0.0000

5. Hasil Analisis *Random Effect*

```
. xtreg ROE CAR NPL BOPO LDR NIM SIZE, re
```

Random-effects GLS regression
 Group variable: **firm**

Number of obs = 461
 Number of groups = 14

R-sq:
 within = 0.8438
 between = 0.5277
 overall = 0.7894

Obs per group:
 min = 32
 avg = 32.9
 max = 33

corr(u_i, X) = 0 (assumed)
 Wald chi2(6) = 2375.53
 Prob > chi2 = 0.0000

ROE_Y2	Coef.	Std. Err.	z	P> z	[95% Conf. Interval]	
CAR_Y1	-.2429021	.0436104	-5.57	0.000	-.3283769	-.1574272
NPL_X1	-.985732	.1993656	-4.94	0.000	-1.376481	-.5949825
BOPO_X2	-.5337403	.0172294	-30.98	0.000	-.5675093	-.4999712
LDR_X3	-.0036896	.0030497	-1.21	0.226	-.0096668	.0022877
NIM_X4	.0322856	.1204546	0.27	0.789	-.2038011	.2683722
SIZE_X5	-1.594802	.6888589	-2.32	0.021	-2.944941	-.2446635
_cons	88.32468	11.97914	7.37	0.000	64.846	111.8034
sigma_u	4.2140102					
sigma_e	6.3860783					
rho	.30334675	(fraction of variance due to u_i)				

6. Hasil Uji Chow (Memilih antara *Pooled Least Square* atau *Fixed Effect*)

```
Fixed-effects (within) regression      Number of obs   =    461
Group variable: firm                  Number of groups =    14

R-sq:                                  Obs per group:
    within = 0.8438                    min       =    32
    between = 0.5140                    avg       =   32.9
    overall = 0.7876                    max       =    33

corr(u_i, Xb) = -0.1870                F(6, 441)       =   397.11
                                          Prob > F        =    0.0000
```

ROE_Y2	Coef.	Std. Err.	t	P> t	[95% Conf. Interval]	
CAR_Y1	-.2435369	.0447347	-5.44	0.000	-.3314565	-.1556172
NPL_X1	-.9658457	.2029153	-4.76	0.000	-1.364647	-.5670446
BOPO_X2	-.5374459	.0173462	-30.98	0.000	-.5715373	-.5033545
LDR_X3	-.0031215	.0030523	-1.02	0.307	-.0091204	.0028775
NIM_X4	.0037313	.1209374	0.03	0.975	-.233954	.2414166
SIZE_X5	-1.810504	.7831041	-2.31	0.021	-3.349584	-.2714246
_cons	92.13537	13.48597	6.83	0.000	65.6306	118.6401
sigma_u	4.9352454					
sigma_e	6.3860783					
rho	.37392009	(fraction of variance due to u_i)				

F test that all u_i=0: F(13, 441) = 17.06 Prob > F = 0.0000

7. Hasil Uji LM (Memilih antara *Pooled Least Square* atau *Random Effect*)

```
. xttest0

Breusch and Pagan Lagrangian multiplier test for random effects

ROE_Y2[firm,t] = Xb + u[firm] + e[firm,t]

Estimated results:
-----+-----+-----
ROE_Y2 |          Var          sd = sqrt(Var)
-----+-----+-----
      e |          40.782         6.386078
      u |          17.75788        4.21401

Test:   Var(u) = 0
        chibar2(01) =    564.06
        Prob > chibar2 =    0.0000
```

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

```
. hausman fe re

----- Coefficients -----
      (b)      (B)      (b-B)      sqrt(diag(V_b-V_B))
fe      re      Difference      S.E.
-----+-----+-----+-----
CAR_Y1  |  -.2435369  -.2429021  -.0006348  .0099662
NPL_X1  |  -.9658457  -.985732   .0198863  .0377882
BOPO_X2 |  -.5374459  -.5337403  -.0037056  .0020091
LDR_X3  |  -.0031215  -.0036896  .0005681  .0001277
NIM_X4  |  .0037313   .0322856  -.0285543  .010796
SIZE_X5 |  -1.810504  -1.594802  -.2157023  .3724587

      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(6) = (b-B)'[(V_b-V_B)^(-1)](b-B)
            =    15.22
      Prob>chi2 =    0.0186
      (V_b-V_B is not positive definite)
```

9. Hasil Uji Multikolonieritas untuk Model Terpilih *Random Effect*

```
. estat vif
```

Variable	VIF	1/VIF
BOPO_X2	1.93	0.518166
NPL_X1	1.91	0.523571
SIZE_X5	1.37	0.729041
CAR_Y1	1.31	0.765831
LDR_X3	1.10	0.906337
NIM_X4	1.08	0.924227
Mean VIF	1.45	

10. Hasil Uji Heteroskedastisitas untuk Model Terpilih *Random Effect*

```
. xttest3
```

Modified Wald test for groupwise heteroskedasticity
in fixed effect regression model

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

chi2 (14) = 8669.44
Prob>chi2 = 0.0000

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

```
. xtserial ROE CAR NPL BOPO LDR NIM SIZE
```

Wooldridge test for autocorrelation in panel data
H0: no first order autocorrelation

F(1, 13) = 40.494
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	=	461
Estimated autocorrelations	=	0	Number of groups	=	14
Estimated coefficients	=	7	Obs per group:		
			min =		32
			avg =	32.92857	
			max =	33	
			Wald chi2(6)	=	1792.54
Log likelihood	=	-1592.559	Prob > chi2	=	0.0000

13. Hasil Uji t Treatment (Model GLS)

ROE_Y2	Coef.	Std. Err.	z	P> z	[95% Conf. Interval]
CAR_Y1	-.2545985	.0424113	-6.00	0.000	-.3377231 -.1714739
NPL_X1	-1.180394	.1994931	-5.92	0.000	-1.571393 -.7893945
BOPO_X2	-.4875681	.0183383	-26.59	0.000	-.5235106 -.4516257
LDR_X3	-.0101836	.0034701	-2.93	0.003	-.0169848 -.0033823
NIM_X4	.3291822	.1322232	2.49	0.013	.0700295 .5883349
SIZE_X5	-.8630407	.4268035	-2.02	0.043	-1.69956 -.0265212
_cons	73.58742	7.713803	9.54	0.000	58.46865 88.7062