LAMPIRAN 1 – Variabel LDR, NPL, BOPO, ROA, Inflasi & Suku Bunga SBI dalam %.

Tahun	Nama Bank	LDR	NPL	BOPO	ROA	INF	SBI
1	CHINATRUST INDONESIA 2012	124.62	1.26	87.4	3.68	3.97	5.75
2	CHINATRUST INDONESIA 2012	133.86	1	86.16	3.62	4.53	5.75
3	CHINATRUST INDONESIA 2012	137.12	1.03	85.55	3.66	4.31	5.75
4	CHINATRUST INDONESIA 2012	122.17	0.86	83.78	3.75	4.3	5.75
5	CHINATRUST INDONESIA 2013	124.62	1.26	87.4	3.68	5.9	5.75
6	CHINATRUST INDONESIA 2013	134.81	0.88	82.02	3.51	5.9	6
7	CHINATRUST INDONESIA 2013	137.52	0.48	84.55	4.26	8.4	7.25
8	CHINATRUST INDONESIA 2013	126.5	0.94	84.01	4.27	8.38	7.5
9	CHINATRUST INDONESIA 2014	121.95	0.84	81.47	4.33	7.32	7.5
10	CHINATRUST INDONESIA 2014	119.3	0.79	79.76	4.24	6.7	7.503
11	CHINATRUST INDONESIA 2014	133.99	0.64	78.32	3.79	4.53	7.5
12	CHINATRUST INDONESIA 2014	112.16	0.82	80.28	3.23	8.36	7.75
13	CHINATRUST INDONESIA 2015	119.92	0.61	85.02	1.45	6.38	7.5
14	CHINATRUST INDONESIA 2015	136.16	1.13	88.14	1.27	7.26	7.5
15	CHINATRUST INDONESIA 2015	112.47	2.32	87.23	1.42	6.83	7.5
16	CHINATRUST INDONESIA 2015	118.14	2.05	90.33	1.28	3.35	7.5
17	CHINATRUST INDONESIA 2016	105.2	2.25	83.61	2.54	4.45	6.75
18	CHINATRUST INDONESIA 2016	107.61	1.93	81.38	2.73	3.45	6.5
19	CHINATRUST INDONESIA 2016	107.86	2	83.58	2.3	3.07	5
20	CHINATRUST INDONESIA 2016	109.19	3.61	88.8	1.57	3.02	4.75
21	CHINATRUST INDONESIA 2017	98.21	2.68	95.23	0.78	3.61	6.5
22	CHINATRUST INDONESIA 2017	100.71	1.12	96.31	0.8	4.37	6.5
1	AGRIS 2012	57.34	0	95.53	0.58	3.97	5.75
2	AGRIS 2012	57.77	0	95.68	0.54	4.53	5.75
3	AGRIS 2012	57.77	0	95.68	0.54	4.31	5.75
4	AGRIS 2012	87.82	0	93.51	0.51	4.3	5.75
5	AGRIS 2013	99.46	0	91.38	1.27	5.9	5.75
6	AGRIS 2013	73.46	0	93.35	0.9	5.9	6
7	AGRIS 2013	70.39	0	94.39	0.81	8.4	7.25
8	AGRIS 2013	85.47	0.28	92.47	0.77	8.38	7.5
9	AGRIS 2014	70.02	0.03	95.59	0.63	7.32	7.5
10	AGRIS 2014	79.8	0.93	98.18	0.28	6.7	7.503
11	AGRIS 2014	80.47	1.03	98.3	0.24	4.53	7.5
12	AGRIS 2014	70.02	0.66	97.53	0.29	8.36	7.75
13	AGRIS 2015	85.79	1.2	97.85	0.23	6.38	7.5
14	AGRIS 2015	81.44	1.8	96.26	0.4	7.26	7.5
15	AGRIS 2015	78.88	3.27	97.94	0.31	6.83	7.5
16	AGRIS 2015	78.84	1.47	98.41	0.17	3.35	7.5
17	AGRIS 2016	70.6	1.77	97.01	0.29	4.45	6.75
18	AGRIS 2016	78.01	1.77	97.86	0.29	3.45	6.5
19	AGRIS 2016	80.49	2.67	98.35	0.3	3.07	5
20	AGRIS 2016	84.54	3.33	97.79	0.15	3.02	4.75
21	AGRIS 2017	73.54	2.32	97.86	0.33	3.61	6.5

22	AGRIS 2017	74.38	2.92	96.96	0.3	4.37	6.5
1	ANZ INDONESIA 2012	99.22	0.7	86.61	3.17	3.97	5.75
2	ANZ INDONESIA 2012	101.95	0.65	82.6	4.09	4.53	5.75
3	ANZ INDONESIA 2012	89.59	0.62	80.57	3.5	4.31	5.75
4	ANZ INDONESIA 2012	97.04	0.78	77.79	3.95	4.3	5.75
5	ANZ INDONESIA 2013	95.82	0.8	84.3	4.96	5.9	5.75
6	ANZ INDONESIA 2013	98.39	0.67	85.67	3.67	5.9	6
7	ANZ INDONESIA 2013	97.27	0.65	80.96	3.4	8.4	7.25
8	ANZ INDONESIA 2013	89.99	0.77	82.51	3.4	8.38	7.5
9	ANZ INDONESIA 2014	94.31	1.2	81.36	3.28	7.32	7.5
10	ANZ INDONESIA 2014	108.23	1.24	84.09	3.48	6.7	7.503
11	ANZ INDONESIA 2014	97.67	1.3	84.57	3.61	4.53	7.5
12	ANZ INDONESIA 2014	101.54	1.25	82.03	3.22	8.36	7.75
13	ANZ INDONESIA 2015	103.86	1.9	88.48	2.91	6.38	7.5
14	ANZ INDONESIA 2015	99.47	1.21	90.57	2.02	7.26	7.5
15	ANZ INDONESIA 2015	96.7	1.14	93.57	1.2	6.83	7.5
16	ANZ INDONESIA 2015	97.09	1.41	95.72	0.72	3.35	7.5
17	ANZ INDONESIA 2016	107.58	1.37	102.08	0.58	4.45	6.75
18	ANZ INDONESIA 2016	99.49	2.01	96.45	0.97	3.45	6.5
19	ANZ INDONESIA 2016	101.08	1.62	95.79	1.14	3.07	5
20	ANZ INDONESIA 2016	98.08	1.44	93.16	1.63	3.02	4.75
21	ANZ INDONESIA 2017	91.63	1.9	79.15	3.43	3.61	6.5
22	ANZ INDONESIA 2017	98.16	2.02	79.32	4.15	4.37	6.5
1	BNP PARIBAS INDONESIA 2012	95.03	0	83.26	1.99	3.97	5.75
2	BNP PARIBAS INDONESIA 2012	106.38	0	86.32	2.19	4.53	5.75
3	BNP PARIBAS INDONESIA 2012	139.21	0	83.06	1.98	4.31	5.75
4	BNP PARIBAS INDONESIA 2012	178.18	0	66.72	1.86	4.3	5.75
5	BNP PARIBAS INDONESIA 2013	97.18	0	83.02	1.6	5.9	5.75
6	BNP PARIBAS INDONESIA 2013	83.59	0	88.24	1.86	5.9	6
7	BNP PARIBAS INDONESIA 2013	84.77	0	96.61	1.3	8.4	7.25
8	BNP PARIBAS INDONESIA 2013	105.81	0	68.3	1.64	8.38	7.5
9	BNP PARIBAS INDONESIA 2014	91.93	0	95.85	6.34	7.32	7.5
10	BNP PARIBAS INDONESIA 2014	141.33	0	83.98	6.1	6.7	7.503
11	BNP PARIBAS INDONESIA 2014	191.35	0	61.53	7.2	4.53	7.5
12	BNP PARIBAS INDONESIA 2014	124.57	0	49.85	4.57	8.36	7.75
13	BNP PARIBAS INDONESIA 2015	212.02	0	88.61	3.01	6.38	7.5
14	BNP PARIBAS INDONESIA 2015	189.78	0	89.7	1.99	7.26	7.5
15	BNP PARIBAS INDONESIA 2015	199.18	0	88.94	1.89	6.83	7.5
16	BNP PARIBAS INDONESIA 2015	232.05	0	63.47	1.81	3.35	7.5
17	BNP PARIBAS INDONESIA 2016	135.01	0	89.6	4.33	4.45	6.75
18	BNP PARIBAS INDONESIA 2016	154.71	0	83.99	2.59	3.45	6.5
19	BNP PARIBAS INDONESIA 2016	142.57	0	78.4	2.75	3.07	5
20	BNP PARIBAS INDONESIA 2016	155.25	0	58.71	2.59	3.02	4.75
21	BNP PARIBAS INDONESIA 2017	117.96	0	78.23	2.39	3.61	6.5
22	BNP PARIBAS INDONESIA 2017	117.96	0	76.34	2.32	4.37	6.5
1	CAPITAL INDONESIA 2012	53.3	0.53	93.95	0.63	3.97	5.75
2	CAPITAL INDONESIA 2012	55.7	0.23	91.32	0.88	4.53	5.75
3	CAPITAL INDONESIA 2012	61.04	0.21	90.15	0.99	4.31	5.75

4	CAPITAL INDONESIA 2012	59.06	1.57	86.85	1.32	4.3	5.75
5	CAPITAL INDONESIA 2013	59.86	1.8	86.1	1.52	5.9	5.75
6	CAPITAL INDONESIA 2013	61.99	0.32	83.34	1.82	5.9	6
7	CAPITAL INDONESIA 2013	67.43	0.21	86	1.7	8.4	7.25
8	CAPITAL INDONESIA 2013	63.35	0.19	86.38	1.59	8.38	7.5
9	CAPITAL INDONESIA 2014	62.61	0.25	86.09	1.37	7.32	7.5
10	CAPITAL INDONESIA 2014	68.83	0.24	87.37	1.31	6.7	7.503
11	CAPITAL INDONESIA 2014	67.97	0.23	88.35	1.24	4.53	7.5
12	CAPITAL INDONESIA 2014	58.13	0.24	87.81	1.33	8.36	7.75
13	CAPITAL INDONESIA 2015	58.31	0.19	87.9	1.33	6.38	7.5
14	CAPITAL INDONESIA 2015	61.16	0.18	88.95	1.23	7.26	7.5
15	CAPITAL INDONESIA 2015	58.73	0.19	90.3	1.13	6.83	7.5
16	CAPITAL INDONESIA 2015	55.78	0.75	90.27	1.1	3.35	7.5
17	CAPITAL INDONESIA 2016	62.19	0.83	88.39	0.87	4.45	6.75
18	CAPITAL INDONESIA 2016	62.19	0.83	85.15	1.39	3.45	6.5
19	CAPITAL INDONESIA 2016	59.86	1.26	84.67	1.46	3.07	5
20	CAPITAL INDONESIA 2016	55.34	2.94	89.11	1	3.02	4.75
21	CAPITAL INDONESIA 2017	56.08	3.02	83.38	1.55	3.61	6.5
22	CAPITAL INDONESIA 2017	50.41	2.97	87.03	1.22	4.37	6.5
1	COMMONWEALTH 2012	72.44	0.67	95.25	0.44	3.97	5.75
2	COMMONWEALTH 2012	85.55	0.57	90.89	0.8	4.53	5.75
3	COMMONWEALTH 2012	79.72	0.66	91.46	0.73	4.31	5.75
4	COMMONWEALTH 2012	87.57	0.49	90.54	0.88	4.3	5.75
5	COMMONWEALTH 2013	84.11	0.53	87.43	1.45	5.9	5.75
6	COMMONWEALTH 2013	106.63	0.48	85.23	1.79	5.9	6
7	COMMONWEALTH 2013	94.53	0.49	79.12	1.81	8.4	7.25
8	COMMONWEALTH 2013	93.61	0.5	80.8	1.65	8.38	7.5
9	COMMONWEALTH 2014	93.95	0.61	90.09	1.24	7.32	7.5
10	COMMONWEALTH 2014	101.58	0.54	89.32	1.27	6.7	7.503
11	COMMONWEALTH 2014	105.43	0.6	88.03	1.28	4.53	7.5
12	COMMONWEALTH 2014	102	0.55	87.17	1.38	8.36	7.75
13	COMMONWEALTH 2015	101.64	0.51	90.82	1.28	6.38	7.5
14	COMMONWEALTH 2015	102.19	0.9	108	0.22	7.26	7.5
15	COMMONWEALTH 2015	93.87	1.14	100.77	0.17	6.83	7.5
16	COMMONWEALTH 2015	89.68	2.32	104.61	-0.24	3.35	7.5
17	COMMONWEALTH 2016	88.03	2.6	103.21	-1.27	4.45	6.75
18	COMMONWEALTH 2016	86.42	1.63	120.02	-2.42	3.45	6.5
19	COMMONWEALTH 2016	90.62	2.3	119.54	-2.17	3.07	5
20	COMMONWEALTH 2016	88.33	1.68	128.27	-2.8	3.02	4.75
21	COMMONWEALTH 2017	87.9	1.67	92.36	1.22	3.61	6.5
22	COMMONWEALTH 2017	83.64	1.92	93.16	0.85	4.37	6.5
1	DBS INDONESIA 2012	98.84	0.88	86.65	1.76	3.97	5.75
2	DBS INDONESIA 2012	100.37	0.52	77.07	2.29	4.53	5.75
3	DBS INDONESIA 2012	95.02	0.47	78.17	2.22	4.31	5.75
4	DBS INDONESIA 2012	96.3	0.38	79.23	2.1	4.3	5.75
5	DBS INDONESIA 2013	91.65	0.37	78.16	2.05	5.9	5.75
6	DBS INDONESIA 2013	101.78	0.2	83.68	1.64	5.9	6
7	DBS INDONESIA 2013	98.47	0.86	88.94	2.12	8.4	7.25

8	DBS INDONESIA 2013	104.19	0.89	82.95	1.82	8.38	7.5
9	DBS INDONESIA 2014	97.22	0.72	86.68	2.25	7.32	7.5
10	DBS INDONESIA 2014	103.77	1.53	87.9	1.08	6.7	7.503
11	DBS INDONESIA 2014	100.58	1.53	81.09	1.17	4.53	7.5
12	DBS INDONESIA 2014	92.83	2.07	86.32	0.83	8.36	7.75
13	DBS INDONESIA 2015	80.39	1.95	88.68	0.53	6.38	7.5
14	DBS INDONESIA 2015	104.84	1.74	99.79	-0.21	7.26	7.5
15	DBS INDONESIA 2015	103.11	2.43	100.75	-0.41	6.83	7.5
16	DBS INDONESIA 2015	102.93	2.19	95.28	0.15	3.35	7.5
17	DBS INDONESIA 2016	101.26	2.09	89.45	1.28	4.45	6.75
18	DBS INDONESIA 2016	102.49	2.03	89.04	1.49	3.45	6.5
19	DBS INDONESIA 2016	111.17	1.8	88.49	1.49	3.07	5
20	DBS INDONESIA 2016	91.07	1.62	89.55	1.3	3.02	4.75
21	DBS INDONESIA 2017	96.11	1.3	80.4	2.16	3.61	6.5
22	DBS INDONESIA 2017	90.29	1.85	81.35	1.89	4.37	6.5
1	MIZUHO INDONESIA 2012	201.8	1.28	55.99	2.12	3.97	5.75
2	MIZUHO INDONESIA 2012	206.7	1	53.59	2.09	4.53	5.75
3	MIZUHO INDONESIA 2012	234.43	0.79	61.77	1.76	4.31	5.75
4	MIZUHO INDONESIA 2012	223.91	0.38	55.17	1.99	4.3	5.75
5	MIZUHO INDONESIA 2013	194.91	0.59	69.5	1.95	5.9	5.75
6	MIZUHO INDONESIA 2013	215.45	0.19	62.76	1.85	5.9	6
7	MIZUHO INDONESIA 2013	208.65	0.07	56.05	2.07	8.4	7.25
8	MIZUHO INDONESIA 2013	236.89	0.27	52.64	2.16	8.38	7.5
9	MIZUHO INDONESIA 2014	224.72	0.59	49.78	2.14	7.32	7.5
10	MIZUHO INDONESIA 2014	240.39	0.62	56	1.93	6.7	7.503
11	MIZUHO INDONESIA 2014	284.59	1.04	45.72	2.68	4.53	7.5
12	MIZUHO INDONESIA 2014	256.35	0.9	45.72	2.62	8.36	7.75
13	MIZUHO INDONESIA 2015	226.37	0.69	46.2	3.11	6.38	7.5
14	MIZUHO INDONESIA 2015	242.74	0.71	44.75	2.71	7.26	7.5
15	MIZUHO INDONESIA 2015	220.19	0.76	47.01	2.52	6.83	7.5
16	MIZUHO INDONESIA 2015	212.66	1.45	47.41	2.54	3.35	7.5
17	MIZUHO INDONESIA 2016	222.69	0.89	54.28	2.34	4.45	6.75
18	MIZUHO INDONESIA 2016	182.25	0.84	56.34	2.03	3.45	6.5
19	MIZUHO INDONESIA 2016	199.46	2.1	53.56	2.15	3.07	5
20	MIZUHO INDONESIA 2016	181.75	0.15	51.07	2.31	3.02	4.75
21	MIZUHO INDONESIA 2017	163.08	0.4	47.41	2.92	3.61	6.5
22	MIZUHO INDONESIA 2017	158.66	0.49	50.16	2.56	4.37	6.5
1	RABOBANK INTERNATIONAL 2012	96.75	1.14	92.73	0.61	3.97	5.75
2	RABOBANK INTERNATIONAL 2012	105.06	2.06	95.34	0.46	4.53	5.75
3	RABOBANK INTERNATIONAL 2012	105.67	1.93	98	0.17	4.31	5.75
4	RABOBANK INTERNATIONAL 2012	107.7	1.64	95.17	0.41	4.3	5.75
5	RABOBANK INTERNATIONAL 2013	98.2	1.79	90.64	0.88	5.9	5.75
6	RABOBANK INTERNATIONAL 2013	102.5	1.37	95.42	0.43	5.9	6
7	RABOBANK INTERNATIONAL 2013	108.47	0.91	94.65	0.63	8.4	7.25
8	RABOBANK INTERNATIONAL 2013	104.77	1.14	97.52	0.44	8.38	7.5
9	RABOBANK INTERNATIONAL 2014	107.54	1.05	96.83	0.35	7.32	7.5
10	RABOBANK INTERNATIONAL 2014	118.84	1.34	98.48	0.19	6.7	7.503
11	RABOBANK INTERNATIONAL 2014	97.51	1.36	99.5	0.1	4.53	7.5

12	RABOBANK INTERNATIONAL 2014	88.51	2.23	96.05	0.28	8.36	7.75
13	RABOBANK INTERNATIONAL 2015	86.21	2.7	100.84	-1.03	6.38	7.5
14	RABOBANK INTERNATIONAL 2015	104.91	3.3	125.51	-4.18	7.26	7.5
15	RABOBANK INTERNATIONAL 2015	100.62	3.33	114.64	-3.1	6.83	7.5
16	RABOBANK INTERNATIONAL 2015	103.14	1.21	147.5	-5.09	3.35	7.5
17	RABOBANK INTERNATIONAL 2016	87.69	1.69	95.57	2.65	4.45	6.75
18	RABOBANK INTERNATIONAL 2016	90.52	1.77	95.84	2.95	3.45	6.5
19	RABOBANK INTERNATIONAL 2016	95.1	2.34	95.02	2.59	3.07	5
20	RABOBANK INTERNATIONAL 2016	92.26	2.21	96.73	2.13	3.02	4.75
21	RABOBANK INTERNATIONAL 2017	97.67	2.72	100.81	0.38	3.61	6.5
22	RABOBANK INTERNATIONAL 2017	86.75	1.84	102.5	0.21	4.37	6.5
1	RESONA PERDANIA 2012	138.24	1.1	65.16	2.77	3.97	5.75
2	RESONA PERDANIA 2012	145.16	1.49	61.62	3.32	4.53	5.75
3	RESONA PERDANIA 2012	148.41	1.47	60.2	3.42	4.31	5.75
4	RESONA PERDANIA 2012	151.6	0.86	59.79	3.4	4.3	5.75
5	RESONA PERDANIA 2013	139.11	0.73	61.21	5.81	5.9	5.75
6	RESONA PERDANIA 2013	146.52	0.3	71.32	4.87	5.9	6
7	RESONA PERDANIA 2013	145.14	0.86	72.33	5.27	8.4	7.25
8	RESONA PERDANIA 2013	142.24	0.54	72.19	4.88	8.38	7.5
9	RESONA PERDANIA 2014	153.4	0.43	62.66	2.85	7.32	7.5
10	RESONA PERDANIA 2014	155.34	2.14	67.52	2.57	6.7	7.503
11	RESONA PERDANIA 2014	142.55	1.64	71.35	2.31	4.53	7.5
12	RESONA PERDANIA 2014	162.53	1.29	76.55	1.94	8.36	7.75
13	RESONA PERDANIA 2015	163.57	1.76	78.04	2.1	6.38	7.5
14	RESONA PERDANIA 2015	145.02	1.53	76.45	1.89	7.26	7.5
15	RESONA PERDANIA 2015	143.03	1.27	78.85	1.79	6.83	7.5
16	RESONA PERDANIA 2015	139.94	0.95	82.94	1.34	3.35	7.5
17	RESONA PERDANIA 2016	135.2	0.96	69.67	2.37	4.45	6.75
18	RESONA PERDANIA 2016	145.95	0.85	73.3	2.08	3.45	6.5
19	RESONA PERDANIA 2016	156.69	1.94	74.53	1.93	3.07	5
20	RESONA PERDANIA 2016	136.95	1.26	83.98	1.2	3.02	4.75
21	RESONA PERDANIA 2017	130.06	0.66	83.13	1.08	3.61	6.5
22	RESONA PERDANIA 2017	133.08	0.45	78.26	1.35	4.37	6.5
1	SUMITOMO MITSUI 2012	146.1	0.44	77.41	2.91	3.97	5.75
2	SUMITOMO MITSUI 2012	211.4	0.38	74.22	3	4.53	5.75
3	SUMITOMO MITSUI 2012	198.66	0.36	72.98	2.95	4.31	5.75
4	SUMITOMO MITSUI 2012	183.93	0.55	69.1	2.7	4.3	5.75
5	SUMITOMO MITSUI 2013	208.94	0.3	63.84	2.73	5.9	5.75
6	SUMITOMO MITSUI 2013	199.46	0.25	66.33	2.44	5.9	6
7	SUMITOMO MITSUI 2013	202.09	0.25	78.61	2.44	8.4	7.25
8	SUMITOMO MITSUI 2013	185.34	0.32	75.26	2.5	8.38	7.5
9	SUMITOMO MITSUI 2014	204.11	0.22	79.5	2.05	7.32	7.5
10	SUMITOMO MITSUI 2014	254.51	0.85	79.83	1.94	6.7	7.503
11	SUMITOMO MITSUI 2014	277.95	0.73	72.28	1.96	4.53	7.5
12	SUMITOMO MITSUI 2014	251.1	0.64	67.73	2.17	8.36	7.75
13	SUMITOMO MITSUI 2015	242.06	0.48	71.48	1.9	6.38	7.5
14	SUMITOMO MITSUI 2015	286.99	0.51	72.09	1.83	7.26	7.5
15	SUMITOMO MITSUI 2015	287.58	0.43	70	2.02	6.83	7.5

16	SUMITOMO MITSUI 2015	250.15	0.4	72.23	1.8	3.35	7.5
17	SUMITOMO MITSUI 2016	245.54	0.36	92.68	1.72	4.45	6.75
18	SUMITOMO MITSUI 2016	236.05	0.33	87.91	1.79	3.45	6.5
19	SUMITOMO MITSUI 2016	234.73	0.17	84.25	1.89	3.07	5
20	SUMITOMO MITSUI 2016	239.39	0.16	82.02	1.79	3.02	4.75
21	SUMITOMO MITSUI 2017	182.23	0.17	81.8	1.48	3.61	6.5
22	SUMITOMO MITSUI 2017	213.44	0.14	80.03	1.56	4.37	6.5
1	WOORI INDONESIA 2012	95.6	1.23	76.1	3.73	3.97	5.75
2	WOORI INDONESIA 2012	91.01	1.31	84.34	2.39	4.53	5.75
3	WOORI INDONESIA 2012	93.98	1.45	82.15	2.72	4.31	5.75
4	WOORI INDONESIA 2012	84.39	1.31	81.49	2.78	4.3	5.75
5	WOORI INDONESIA 2013	97.23	1.47	82.94	2.4	5.9	5.75
6	WOORI INDONESIA 2013	97.25	1.7	86.45	1.93	5.9	6
7	WOORI INDONESIA 2013	94.64	2.4	84.05	2.45	8.4	7.25
8	WOORI INDONESIA 2013	140.72	0.41	33.28	5.14	8.38	7.5
9	WOORI INDONESIA 2014	90.57	1.97	96.23	0.53	7.32	7.5
10	WOORI INDONESIA 2014	87.96	1.98	96.88	0.34	6.7	7.503
11	WOORI INDONESIA 2014	94.18	2.21	96.79	0.44	4.53	7.5
12	WOORI INDONESIA 2014	101.2	1.81	56.04	2.81	8.36	7.75
13	WOORI INDONESIA 2015	95.43	1.8	74.32	2.56	6.38	7.5
14	WOORI INDONESIA 2015	104.18	1.75	79	2.11	7.26	7.5
15	WOORI INDONESIA 2015	97.66	1.45	81.02	1.84	6.83	7.5
16	WOORI INDONESIA 2015	97.22	1.26	79.89	1.94	3.35	7.5
17	WOORI INDONESIA 2016	91.35	1.13	84.58	1.4	4.45	6.75
18	WOORI INDONESIA 2016	103.63	1.06	81.26	1.68	3.45	6.5
19	WOORI INDONESIA 2016	101.6	1.02	79.45	1.88	3.07	5
20	WOORI INDONESIA 2016	110.45	0.98	79.25	1.93	3.02	4.75
21	WOORI INDONESIA 2017	101.19	0.84	70.88	2.81	3.61	6.5
22	WOORI INDONESIA 2017	103.34	1.3	75.39	2.33	4.37	6.5

Data diolah oleh penulis dengan menggunakan Ms. Excel

LAMPIRAN 2 – Output Stata

Statistik Deskriptif

```
summarize npl bopo roa inf sbi
```

Variable	Obs	Mean	Std. Dev.	Min	Max
npl	264	1.047689	.8128935	0	3.61
bopo	264	83.2403	15.14558	33.28	147.5
roa	264	1.806326	1.503573	-5.09	7.2
inf	264	5.381364	1.776889	3.02	8.4
sbi	264	6.625136	.9118737	4.75	7.75

Hasil Uji Chow Test

```
R-sq:                                           Obs per group:
     within  = 0.1376                                        min =         2
     between = 0.4224                                        avg =       3.7
     overall = 0.3862                                        max =         4

                                                F(5,187)            =      5.97
corr(u_i, Xb)  = 0.5007                         Prob > F            =    0.0000
```

ldr	Coef.	Std. Err.	t	P>|t|	[95% Conf.	Interval]
npl	-.5641082	2.052708	-0.27	0.784	-4.613549	3.485333
bopo	-.6326146	.125208	-5.05	0.000	-.8796163	-.3856129
roa	-.0859884	.0718517	-1.20	0.233	-.2277324	.0557557
inf	-1.159008	.8132305	-1.43	0.156	-2.763293	.4452768
sbi	1.559327	1.75219	0.89	0.375	-1.897274	5.015928
_cons	171.8194	15.04206	11.42	0.000	142.1454	201.4933
sigma_u	46.101839					
sigma_e	12.154854					
rho	.93500543	(fraction of variance due to u_i)				

```
F test that all u_i=0: F(71, 187) = 38.48                     Prob > F = 0.0000
```

Hasil Uji Hausman Test

```
. hausman fe re

                 ---- Coefficients ----
             |      (b)          (B)            (b-B)     sqrt(diag(V_b-V_B))
             |       fe           re         Difference          S.E.
-------------+------------------------------------------------------------
         npl |   -.5641082    -2.234037        1.669929        .1550725
       bopo  |   -.6326146    -.8462039        .2135893        .0219026
         roa |   -.0859884    -.0603192       -.0256691               .
         inf |   -1.159008    -1.279705        .1206971               .
         sbi |    1.559327     1.775992       -.2166646               .
------------------------------------------------------------------------------
                           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(5) = (b-B)'[(V_b-V_B)^(-1)](b-B)
                          =       41.54
                Prob>chi2 =      0.0000
                (V_b-V_B is not positive definite)
```

Hasil Analisis Regresi Data Panel Fixed Effect

```
. hausman fe re

                 ---- Coefficients ----
             |      (b)          (B)            (b-B)     sqrt(diag(V_b-V_B))
             |       fe           re         Difference          S.E.
-------------+------------------------------------------------------------
         npl |   -.5641082    -2.234037        1.669929        .1550725
       bopo  |   -.6326146    -.8462039        .2135893        .0219026
         roa |   -.0859884    -.0603192       -.0256691               .
         inf |   -1.159008    -1.279705        .1206971               .
         sbi |    1.559327     1.775992       -.2166646               .
------------------------------------------------------------------------------
                           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(5) = (b-B)'[(V_b-V_B)^(-1)](b-B)
                          =       41.54
                Prob>chi2 =      0.0000
                (V_b-V_B is not positive definite)
```

Hasil Uji Normalitas

```
sktest ldr npl bopo roa inf sbi

                    Skewness/Kurtosis tests for Normality
                                                              ------ joint ------
    Variable |   Obs  Pr(Skewness)  Pr(Kurtosis)  adj chi2(2)    Prob>chi2
-------------+-----------------------------------------------------------------
         ldr |   264        0.0000         0.0387        38.25        0.0000
         npl |   264        0.0000         0.8475        16.98        0.0002
       bopo  |   264        0.0559         0.0002        14.75        0.0006
         roa |   264        0.0312         0.0000        24.90        0.0000
         inf |   264        0.0126         0.0000            .        0.0000
         sbi |   264        0.0034         0.0000        61.34        0.0000
```

Hasil Uji Multikolinearitas

```
. corr ldr npl bopo roa inf sbi
(obs=264)

             |      ldr      npl     bopo      roa      inf      sbi
-------------+------------------------------------------------------
         ldr |   1.0000
         npl |  -0.2979   1.0000
       bopo  |  -0.6230   0.3469   1.0000
         roa |   0.2982  -0.3653  -0.6455   1.0000
         inf |   0.0451  -0.2109  -0.0937   0.1271   1.0000
         sbi |   0.0886  -0.0491  -0.0114  -0.0257   0.6680   1.0000
```

Hasil Uji Heterokedastisitas

```
. xttest3

Modified Wald test for groupwise heteroskedasticity
in fixed effect regression model

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

chi2 (72)  =    1.6e+33
Prob>chi2 =     0.0000
```

Hasil Uji *General Least Square* (GLS)

```
. xtgls ldr npl bopo roa inf sbi

Cross-sectional time-series FGLS regression

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

Estimated covariances      =         1          Number of obs      =       264
Estimated autocorrelations =         0          Number of groups   =        72
Estimated coefficients     =         6          Obs per group:
                                                               min =         2
                                                               avg =  3.666667
                                                               max =         4
                                                Wald chi2(5)       =    202.31
Log likelihood             = -1347.884          Prob > chi2        =    0.0000
```

ldr	Coef.	Std. Err.	z	P>|z|	[95% Conf.	Interval]
npl	-9.283406	3.358752	-2.76	0.006	-15.86644	-2.700374
bopo	-2.477461	.2156744	-11.49	0.000	-2.900175	-2.054747
roa	-6.666427	2.205068	-3.02	0.003	-10.98828	-2.344572
inf	-3.939643	1.932095	-2.04	0.041	-7.726479	-.1528074
sbi	9.135657	3.684184	2.48	0.013	1.91479	16.35652
_cons	311.1117	28.72581	10.83	0.000	254.8102	367.4133

Hasil Uji T

ldr	Coef.	Std. Err.	z	P>|z|	[95% Conf.	Interval]
npl	-9.283406	3.358752	-2.76	0.006	-15.86644	-2.700374
bopo	-2.477461	.2156744	-11.49	0.000	-2.900175	-2.054747
roa	-6.666427	2.205068	-3.02	0.003	-10.98828	-2.344572
inf	-3.939643	1.932095	-2.04	0.041	-7.726479	-.1528074
sbi	9.135657	3.684184	2.48	0.013	1.91479	16.35652
_cons	311.1117	28.72581	10.83	0.000	254.8102	367.4133

Hasil Uji F

```
. reg ldr npl bopo roa inf sbi
```

Source	SS	df	MS		
Model	322279.706	5	64455.9411	Number of obs	= 264
Residual	420548.509	258	1630.03298	F(5, 258)	= 39.54
				Prob > F	= 0.0000
				R-squared	= 0.4339
				Adj R-squared	= 0.4229
Total	742828.214	263	2824.44188	Root MSE	= 40.374

Hasil Uji Koefisien Determinasi (R^2)

R-sq:		
	Within	= 0.1322
	Between	= 0.4569
	Overall	= 0.4168