

Lampiran 1 : Kelengkapan Data Laporan Keuangan Publikasi Bank BUMN periode 2002.Q1-2012.Q4

PT BANK BNI Tbk	KELENGKAPAN LAPORAN KEUANGAN		LABA / RUGI (Rp/JT)	
	LENGKAP	TIDAK LENGKAP	LABA	RUGI
Q1 (2002)	LENGKAP			-54115405
Q2	LENGKAP			-56925259
Q3	LENGKAP			-57283089
Q4	LENGKAP			-57439240
Q1 (2003)	LENGKAP			-56065601
Q2	LENGKAP			-56863295
Q3	LENGKAP			-57249607
Q4	LENGKAP		469820	
Q1 (2004)	LENGKAP		1259587	
Q2	LENGKAP		1576465	
Q3	LENGKAP		2350943	
Q4	LENGKAP		2622980	
Q1 (2005)	LENGKAP		4207323	
Q2	LENGKAP		2378691	
Q3	LENGKAP		2848830	
Q4	LENGKAP		3363536	
Q1 (2006)	LENGKAP		2845840	
Q2	LENGKAP		2529441	
Q3	LENGKAP		3576867	
Q4	LENGKAP		4377178	
Q1 (2007)	LENGKAP		3930387	
Q2	LENGKAP		5155987	
Q3	LENGKAP		5240706	
Q4	LENGKAP		3670906	
Q1 (2008)	LENGKAP		1366375	
Q2	LENGKAP		1104229	
Q3	LENGKAP		1358410	
Q4	LENGKAP		4510038	
Q1 (2009)	LENGKAP		5181371	
Q2	LENGKAP		5580074	
Q3	LENGKAP		6194358	
Q4	LENGKAP		6796470	
Q1 (2010)	LENGKAP		5688265	
Q2	LENGKAP		5145382	
Q3	LENGKAP		6218123	
Q4	LENGKAP		7382880	
Q1 (2011)	LENGKAP		8617863	
Q2	LENGKAP		7910060	
Q3	LENGKAP		9239435	
Q4	LENGKAP		10941162	
Q1 (2012)	LENGKAP		12144714	
Q2	LENGKAP		11,465,397	
Q3	LENGKAP		13141752	
Q4	LENGKAP		15541992	

Lampiran 1 dilanjutkan ke halaman berikutnya

Lanjutan dari halaman sebelumnya

PT. BANK BRI Tbk	KELENGKAPAN LAPORAN KEUANGAN		LABA / RUGI (Rp/JT)	
	LENGKAP	TIDAK LENGKAP	LABA	RUGI
Q1 (2002)	LENGKAP			-25496155
Q2	LENGKAP			-25535014
Q3	LENGKAP			-25249419
Q4	LENGKAP			-25102328
Q1 (2003)	LENGKAP			-24350007
Q2	LENGKAP			-24714805
Q3	LENGKAP		640197	
Q4	LENGKAP		1320525	
Q1 (2004)	LENGKAP		2423390	
Q2	LENGKAP		2019775	
Q3	LENGKAP		3043226	
Q4	LENGKAP		3,391,601	
Q1 (2005)	LENGKAP		4,544,505	
Q2	LENGKAP		3,352,632	
Q3	LENGKAP		3,922,708	
Q4	LENGKAP		5,238,245	
Q1 (2006)	LENGKAP		6,389,760	
Q2	LENGKAP		5,170,891	
Q3	LENGKAP		6,266,390	
Q4	LENGKAP		7,439,180	
Q1 (2007)	LENGKAP		8,663,903	
Q2	LENGKAP		7,498,343	
Q3	LENGKAP		8,758,540	
Q4	LENGKAP		9,978,092	
Q1 (2008)	LENGKAP		11,386,548	
Q2	LENGKAP		10,183,760	
Q3	LENGKAP		11,604,032	
Q4	LENGKAP		13,324,726	
Q1 (2009)	LENGKAP		15,043,341	
Q2	LENGKAP		16,840,802	
Q3	LENGKAP		16,391,858	
Q4	LENGKAP		17,834,695	
Q1 (2010)	LENGKAP		13234005	
Q2	LENGKAP		12675044	
Q3	LENGKAP		14,868,398	
Q4	LENGKAP		17245153	
Q1 (2011)	LENGKAP		26410010	
Q2	LENGKAP		23407343	
Q3	LENGKAP		27136320	
Q4	LENGKAP		30811585	
Q1 (2012)	LENGKAP		35973468	
Q2	LENGKAP		36536139	
Q3	LENGKAP		41000715	
Q4	LENGKAP		46087264	

Lanjutan dari halaman sebelumnya

PT BANK BTN Tbk	KELENGKAPAN LAPORAN KEUANGAN		LABA / RUGI (Rp/Jt)	
	LENGKAP	TIDAK LENGKAP	LABA	RUGI
Q1 (2002)	LENGKAP			-14,177,364
Q2	LENGKAP			-14,215,818
Q3	LENGKAP			-14,100,810
Q4	LENGKAP			-14,003,150
Q1 (2003)	LENGKAP			-13,952,749
Q2	LENGKAP			-14,121,053
Q3	LENGKAP			-14,180,922
Q4	LENGKAP			-14,191,456
Q1 (2004)	LENGKAP			-14,090,073
Q2	LENGKAP			-14,015,911
Q3	LENGKAP			-13,927,028
Q4	LENGKAP			-13,871,760
Q1 (2005)	LENGKAP			-13,715,201
Q2	LENGKAP			-13,687,473
Q43	LENGKAP			-13,619,719
Q4	LENGKAP			-13,539,041
Q1 (2006)	LENGKAP			-13,390,820
Q2	LENGKAP			-13,559,094
Q3	LENGKAP			-13,420,791
Q4	LENGKAP			-13355238
Q1 (2007)	LENGKAP			-13,186,965
Q2	LENGKAP			-13,163,913
Q3	LENGKAP			-13,064,956
Q4	LENGKAP			-12,970,521
Q1 (2008)	LENGKAP			-12,860,800
Q2	LENGKAP		401,411	
Q3	LENGKAP		519,239	
Q4	LENGKAP		633455	
Q1 (2009)	LENGKAP		742869	
Q2	LENGKAP		792093	
Q3	LENGKAP		896550	
Q4	LENGKAP		1068872	
Q1 (2010)	LENGKAP		480,160	
Q2	LENGKAP		390,612	
Q3	LENGKAP		597,236	
Q4	LENGKAP		805,056	
Q1 (2011)	LENGKAP		874,998	
Q2	LENGKAP		480,488	
Q3	LENGKAP		707,389	
Q4	LENGKAP		1,105,107	
Q1 (2012)	LENGKAP		1,431,464	
Q2	LENGKAP		657,586	
Q3	LENGKAP		1,010,580	
Q4	LENGKAP		1,357,166	

Lanjutan dari halaman sebelumnya

PT BANK MANDIRI Tbk	KELENGKAPAN LAPORAN KEUANGAN		LABA / RUGI (Rp/Jt)	
	LENGKAP	TIDAK LENGKAP	LABA	RUGI
Q1 (2002)	LENGKAP			-162451116
Q2	LENGKAP			-160817991
Q3	LENGKAP			-162100830
Q4	LENGKAP			-161344351
Q1 (2003)	LENGKAP			-159753440
Q2	LENGKAP			-160832939
Q3	LENGKAP			-160897794
Q4	LENGKAP		2949033	
Q1 (2004)	LENGKAP		4518184	
Q2	LENGKAP		3978207	
Q3	LENGKAP		5386240	
Q4	LENGKAP		6161275	
Q1 (2005)	LENGKAP		6680560	
Q2	LENGKAP		4044154	
Q43	LENGKAP		4654468	
Q4	LENGKAP		4005437	
Q1 (2006)	LENGKAP		4515479	
Q2	LENGKAP		4506761	
Q3	LENGKAP		4878246	
Q4	LENGKAP		6113090	
Q1 (2007)	LENGKAP		7139492	
Q2	LENGKAP		6697814	
Q3	LENGKAP		7711526	
Q4	LENGKAP		8904837	
Q1 (2008)	LENGKAP		13341175	
Q2	LENGKAP		10475549	
Q3	LENGKAP		11819519	
Q4	LENGKAP		13179144	
Q1 (2009)	LENGKAP		14579539	
Q2	LENGKAP		14033801	
Q3	LENGKAP		15726856	
Q4	LENGKAP		17427570	
Q1 (2010)	LENGKAP		17249057	
Q2	LENGKAP		16893048	
Q3	LENGKAP		19361962	
Q4	LENGKAP		21414954	
Q1 (2011)	LENGKAP		25562264	
Q2	LENGKAP		24702067	
Q3	LENGKAP		27551769	
Q4	LENGKAP		30097483	
Q1 (2012)	LENGKAP		31007390	
Q2	LENGKAP		31473787	
Q3	LENGKAP		35325407	
Q4	LENGKAP		39218742	

SAMPEL 4 terdiri dari

1. PT BANK BNI Tbk

LABA 33 Q / RUGI 7 Q

2. PT BANK BRI Tbk

LABA 34 Q / RUGI 6 Q

3. PT BANK BTN Tbk

LABA 16 Q / RUGI 24 Q

4. PT BANK MANDIRI Tbk

LABA 33 Q / RUGI 7 Q

Lampiran 2 : Perhitungan Beban Bunga, Beban Oprasional Lainnya, Struktur Laba dan Rasio Beban Oprasional lainnya Beban Bunga

NAMA BANK	TAHUN & KUWARTAL	IE (Rp-Jt)	OC (Rp-Jt)	PO (Rp-Jt)	II (Rp-Jt)	IE/PO (%)	II-IE (Rp-Jt)	NIM-OC (Rp-Jt)
BNI	(2002) Q1	44723	36777	103103	99808	43.38	55085	18308
	Q2	92724	71920	212458	205299	43.64	112575	40655
	Q3	141659	95880	319398	308639	44.35	166980	71100
	Q4	190608	129137	426865	413708	44.65	223100	93963
	(2003) Q1	58517	26567	115351	112805	50.73	54288	27721
	Q2	119135	56419	231860	224981	51.38	105846	49427
	Q3	174460	88805	348611	338238	50.04	163778	74973
	Q4	221265	117324	456918	443417	48.43	222152	104828
	(2004) Q1	39751	33385	112179	108188	35.44	68437	35052
	Q2	79596	65593	222635	214133	35.75	134537	68944
	Q3	120663	98209	324295	312586	37.21	191923	93714
	Q4	157356	128691	425039	409208	37.02	251852	123161
	(2005) Q1	35250	41782	102173	98949	34.50	63699	21917
	Q2	72982	74178	210943	203631	34.60	130649	56471
	Q3	115446	115436	329917	318836	34.99	203390	87954
	Q4	163367	176801	472208	457409	34.60	294042	117241
	(2006) Q1	54444	50900	142573	139428	38.19	84984	34084
	Q2	126808	108173	312476	305210	40.58	178402	70229
	Q3	208635	171400	497501	486088	41.94	277453	106053
	Q4	290197	243105	691508	675869	41.97	385672	142567
	(2007) Q1	80799	69065	199029	194360	40.60	113561	44496
	Q2	171413	149864	404468	394955	42.38	223542	73678
	Q3	264943	220868	615516	600806	43.04	335863	114995
	Q4	348762	293475	829609	808337	42.04	459575	166100
	(2008) Q1	71802	81239	208359	203095	34.46	131293	50054
	Q2	149813	169726	428659	415992	34.95	266179	96453
	Q3	227141	275037	664256	644624	34.19	417483	142446
	Q4	314001	369010	905241	878453	34.69	564452	195442
(2009) Q1	95626	92122	253476	247019	37.73	151393	59271	
Q2	199128	202752	530302	516490	37.55	317362	114610	
Q3	301922	315418	800669	780100	37.71	478178	162760	
Q4	405440	401923	1056187	1027149	38.39	621709	219786	
(2010) Q1	100026	123317	378455	367440	26.43	267414	144097	

	Q2	204153	285301	738911	718800	27.63	514647	229346
	Q3	335226	443118	1078901	1049461	31.07	714235	271117
	Q4	472859	604865	1409598	1367416	33.55	894557	289692
	(2011) Q1	150560	127087	333980	316500	45.08	165940	38853
	Q2	321696	295605	734256	703441	43.81	381745	86140
	Q3	489680	425207	1154324	1096599	42.42	606919	181712
	Q4	660006	585582	1574115	1498469	41.93	838463	252881
	(2012) Q1	164779	177122	450789	378785	36.55	214006	36884
	Q2	327967	327285	844592	757616	38.83	429649	102364
	Q3	488757	492985	1266929	1169468	38.58	680711	187726
	Q4	663017	660416	1699037	1578403	39.02	915386	254970

NAMA BANK	TAHUN & KUWARTAL	IE (Rp-Jt)	OC (Rp-Jt)	PO (Rp-Jt)	II (Rp-Jt)	IE/PO (%)	II-IE (Rp-Jt)	NIM-OC (Rp-Jt)
BRI	(2002) Q1	31320	11877	65905	61756	47.52	30436	18559
	Q2	104318	49550	220808	205559	47.24	101241	51691
	Q3	152370	81761	346764	321317	43.94	168947	87186
	Q4	207033	193623	465633	434454	44.46	227421	33798
	(2003) Q1	50337	23970	111323	103282	45.22	52945	28975
	Q2	103208	63406	229620	211458	44.95	108250	44844
	Q3	150611	101799	349027	316420	43.15	165809	64010
	Q4	180856	208528	472181	429661	38.30	248805	40277
	(2004) Q1	26581	26365	114730	106387	23.17	79806	53441
	Q2	53086	80785	234922	217408	22.60	164322	83537
	Q3	83186	131325	363292	332472	22.90	249286	117961
	Q4	110374	246278	499707	453215	22.09	342841	96563
	(2005) Q1	27861	46959	138286	122894	20.15	95033	48074
	Q2	57858	159101	288901	256802	20.03	198944	39843
	Q3	94110	246535	440309	393577	21.37	299467	52932
	Q4	133806	337673	612374	548780	21.85	414974	77301
	(2006) Q1	47946	104181	192571	168769	24.90	120823	16642
	Q2	110920	223497	414930	372237	26.73	261317	37820
	Q3	184942	353076	660854	595422	27.99	410480	57404
	Q4	756987	657846	789568	345678	34.89	521098	36479
	(2007) Q1	74897	96417	230186	207098	32.54	132201	35784
	Q2	159257	229339	509356	446993	31.27	287736	58397
	Q3	248561	363273	803079	708223	30.95	459662	96389
	Q4	336716	488997	1110477	987571	30.32	650855	161858
	(2008) Q1	85611	149234	316645	274121	27.04	188510	39276
	Q2	175089	349279	690107	583260	25.37	408171	58892
	Q3	272768	496167	1058225	924801	25.78	652033	155866
	Q4	366931	693094	1431625	1282528	25.63	915597	222503
	(2009) Q1	98137	123756	351750	335558	27.90	237421	113665

	Q2	200166	243811	735355	701467	27.22	501301	257490
	Q3	306789	377154	1129940	1077360	27.15	770571	393417
	Q4	417713	557709	1553107	1481666	26.90	1063953	506244
	(2010) Q1	118788	156029	482600	396709	24.61	277921	121892
	Q2	238029	359291	966794	805282	24.62	567253	207962
	Q3	372520	514921	1437744	1238718	25.91	866198	351277
	Q4	517352	684008	1940234	1689523	26.66	1172171	488163
	(2011) Q1	167147	164409	498470	457272	33.53	290125	125716
	Q2	387436	330573	1071534	967467	36.16	580031	249458
	Q3	647742	543304	1678890	1518555	38.58	870813	327509
	Q4	904552	782110	2374812	2097873	38.09	1193321	411211
	(2012) Q1	234891	339804	675233	545955	34.79	311064	-28740
	Q2	438352	641450	1327428	1119449	33.02	681097	39647
	Q3	637474	955405	1988186	1729798	32.06	1092324	136919
	Q4	827561	1296324	2785954	2371444	29.70	1543883	247559

NAMA BANK	TAHUN & KUWARTAL	IE (Rp-Jt)	OC (Rp-Jt)	PO (Rp-Jt)	II (Rp-Jt)	IE/PO (%)	II-IE (Rp-Jt)	NIM-OC (Rp-Jt)
BTN	(2002) Q1	11548	16950	39304	36170	29.38	24622	7672
	Q2	25943	37044	85305	80973	30.41	55030	17986
	Q3	42559	61886	138191	132214	30.80	89655	27769
	Q4	59298	102496	196184	184753	30.23	125455	22959
	(2003) Q1	19687	26904	54996	54306	35.80	34619	7715
	Q2	44271	56660	119564	117622	37.03	73351	16691
	Q3	78516	87788	199755	196478	39.31	117962	30174
	Q4	110131	140335	290685	274584	37.89	164453	24118
	(2004) Q1	24804	84208	124386	73323	19.94	48519	-35689
	Q2	49167	140456	210836	149393	23.32	100226	-40230
	Q3	74102	133707	242156	230971	30.60	156869	23162
	Q4	98587	186346	331085	317443	29.78	218856	32510
	(2005) Q1	30345	45313	96472	94350	31.45	64005	18692
	Q2	60693	122786	198840	193797	30.52	133104	10318
	Q3	98545	174789	316563	308404	31.13	209859	35070
	Q4	142792	251191	450470	438129	31.70	295337	44146
	(2006) Q1	59544	59326	150183	146622	39.65	87078	27752
	Q2	136013	153528	333423	324492	40.79	188479	34951
	Q3	222805	245543	537273	522733	41.47	299928	54385
	Q4	303277	351583	746850	726099	40.61	422822	71239
	(2007) Q1	79559	64377	178156	172190	44.66	92631	28254
	Q2	164692	135472	369944	356429	44.52	191737	56265
	Q3	258787	220418	586094	557773	44.15	298986	78568
	Q4	342022	326170	798802	759571	42.82	417549	91379

	(2008) Q1	82340	86315	206654	194991	39.84	112651	26336
	Q2	175039	177028	440842	415259	39.71	240220	63192
	Q3	269437	278240	691095	657770	38.99	388333	110093
	Q4	359965	425402	966241	918282	37.25	558317	132915
	(2009) Q1	90830	103373	247693	232734	36.67	141904	38531
	Q2	182904	202566	510486	480090	35.83	297186	94620
	Q3	272003	319702	785815	722445	34.61	450442	130740
	Q4	362878	469917	1068221	973482	33.97	610604	140687
	(2010) Q1	177665	320522	578792	358842	30.70	181177	-139345
	Q2	384333	461693	1002498	751816	38.34	367483	-94210
	Q3	609884	615021	1464210	1187325	41.65	577441	-37580
	Q4	848050	815190	1972542	1662736	42.99	814686	-504
	(2011) Q1	173891	160936	423985	398948	41.01	225057	64121
	Q2	340322	488142	1006291	779015	33.82	438693	-49449
	Q3	491407	673826	1422956	1164930	34.53	673523	-303
	Q4	632805	870512	1863432	1561897	33.96	929092	58580
	(2012) Q1	141397	270261	517069	379645	27.35	238248	-32013
	Q2	275616	957517	1451579	791940	18.99	516324	-441193
	Q3	407547	753623	1475097	1208411	27.63	800864	47241
	Q4	532368	1056614	2011365	1643555	26.47	1111187	54573

NAMA BANK	TAHUN & KUWARTAL	IE (Rp-Jt)	OC (Rp-Jt)	PO (Rp-Jt)	II (Rp-Jt)	IE/PO (%)	II-IE (Rp-Jt)	NIM-OC (Rp-Jt)
MANDIRI	(2002) Q1	11242	16346	36072	35757	31.17	24515	8169
	Q2	25838	33026	77207	76405	33.47	50567	17541
	Q3	42493	51985	122988	121605	34.55	79112	27127
	Q4	58220	72484	169004	167171	34.45	108951	36467
	(2003) Q1	16472	18014	46506	46143	35.42	29671	11657
	Q2	34949	34807	96778	95575	36.11	60626	25819
	Q3	51084	58582	148758	146845	34.34	95761	37179
	Q4	63668	87057	200157	197787	31.81	134119	47062
	(2004) Q1	11867	20675	49501	49079	23.97	37212	16537
	Q2	24071	42587	98497	96871	24.44	72800	30213
	Q3	37279	68766	151174	147823	24.66	110544	41778
	Q4	50039	98024	204670	199595	24.45	149556	51532
	(2005) Q1	12361	25587	53207	51660	23.23	39299	13712
	Q2	25693	50099	108770	105325	23.62	79632	29533
	Q3	39110	79010	167499	162092	23.35	122982	43972
	Q4	54429	110687	228328	221087	23.84	166658	55971
	(2006) Q1	19255	26331	65102	63383	29.58	44128	17797
	Q2	43695	61057	137736	134190	31.72	90495	29438
	Q3	69196	96526	216969	211485	31.89	142289	45763

	Q4	92778	135784	297741	290070	31.16	197292	61508
	(2007) Q1	22614	35234	77024	75155	29.36	52541	17307
	Q2	48379	72376	158789	154821	30.47	106442	34066
	Q3	74537	111411	242501	236329	30.74	161792	50381
	Q4	101316	153362	329698	320934	30.73	219618	66256
	(2008) Q1	29506	40586	92524	90042	31.89	60536	19950
	Q2	60136	79099	191026	185703	31.48	125567	46468
	Q3	89105	125074	292104	283713	30.50	194608	69534
	Q4	116096	175962	399027	387195	29.09	271099	95137
	(2009) Q1	23408	41434	97850	94645	23.92	71237	29803
	Q2	48370	86040	195654	189156	24.72	140786	54746
	Q3	71982	139174	294186	284252	24.47	212270	73096
	Q4	96740	196772	398239	383905	24.29	287165	90393
	(2010) Q1	36554	40647	116238	113016	31.45	76462	35815
	Q2	54176	97442	213516	206138	25.37	151962	54520
	Q3	83373	153164	327415	314897	25.46	231524	78360
	Q4	115338	215708	444822	427001	25.93	311663	95955
	(2011) Q1	34406	47225	118693	114123	28.99	79717	32492
	Q2	71606	110308	243925	234876	29.36	163270	52962
	Q3	111234	170669	375602	361115	29.61	249881	79212
	Q4	148572	235947	512852	490455	28.97	341883	105936
	(2012) Q1	51620	60306	148525	143839	34.76	92219	31913
	Q2	68107	129076	264769	254062	25.72	185955	56879
	Q3	104516	198638	408643	391536	25.58	287020	88382
	Q4	143999	270214	563652	536742	25.55	392743	122529

LAMPIRAN 3 : DATA UNTUK OLAH STATA

BANK	Tahun	ROA	TA	AP	DPK	IE	OC	LDR	INF	SBI
_MANDIRI	Q12002	1.910252	19.37690	95.22711	71.32813	74.98702	11.35285	25.42364	14.08	16.89
_MANDIRI	Q22002	2.583332	19.34271	95.71210	72.61423	72.00826	10.16700	27.20316	11.48	15.18
_MANDIRI	Q32002	1.964512	19.33808	97.20983	73.28037	70.79606	15.54055	30.37072	10.48	14.11
_MANDIRI	Q42002	1.847134	19.34860	96.43189	72.49417	70.75516	15.95868	34.85343	10.03	13.12
_MANDIRI	Q12003	3.048560	19.36881	96.87222	72.18542	65.04893	11.14542	35.97964	7.11	11.97
_MANDIRI	Q22003	2.379313	19.36081	94.96131	71.48922	63.72307	17.45642	35.44913	6.62	10.18
_MANDIRI	Q32003	2.291726	19.33357	93.75026	71.30535	60.97077	20.18454	39.52506	6.21	8.75
_MANDIRI	Q42003	2.414912	19.32813	93.48391	71.53079	60.05504	18.91500	41.43403	5.15	8.34
_MANDIRI	Q12004	2.847199	19.27848	93.65345	71.60654	41.72158	30.26566	43.80052	5.11	7.42
_MANDIRI	Q22004	3.798134	19.24794	94.99417	73.10481	41.38702	20.61128	46.38049	6.83	7.34
_MANDIRI	Q32004	3.611764	19.24804	93.93715	71.25157	40.98351	22.42312	49.90965	6.27	7.39
_MANDIRI	Q42004	3.196924	19.29797	94.11478	70.70239	41.90202	24.69354	52.08679	6.4	7.43
_MANDIRI	Q12005	1.337800	19.29003	92.91973	69.14486	44.85009	39.58274	56.29338	8.8	7.44
_MANDIRI	Q22005	0.790673	19.32815	93.56382	71.21841	45.94998	44.78494	55.04934	7.43	8.25
_MANDIRI	Q32005	1.056523	19.30394	94.73322	74.52944	48.34573	39.63053	55.51788	9.05	10
_MANDIRI	Q42005	0.451524	19.35398	96.39521	78.27192	51.90560	43.11201	50.40555	17.12	12.75
_MANDIRI	Q12006	1.239566	19.32136	96.66202	77.57877	58.55444	30.54358	51.36071	15.75	12.75
_MANDIRI	Q22006	0.933483	19.31992	96.76603	77.10152	58.51514	33.24758	52.81543	15.53	12.50
_MANDIRI	Q32006	0.951799	19.30698	97.34333	76.99522	57.17315	34.45711	53.98960	14.56	11.25
_MANDIRI	Q42006	1.104765	19.36151	96.87624	77.06074	55.38816	34.74051	55.39946	6.6	9.75
_MANDIRI	Q12007	2.285851	19.33167	97.45335	76.15038	39.58937	40.10211	55.76907	6.52	9.00
_MANDIRI	Q22007	2.403773	19.34630	96.55198	78.13720	40.17845	37.09934	54.21353	5.76	8.50
_MANDIRI	Q32007	2.353962	19.37536	95.00005	76.91773	40.56448	36.18850	55.74081	6.95	8.25
_MANDIRI	Q42007	2.321174	19.53068	94.75795	77.71078	40.85115	34.99781	53.78505	7.4	8.00
_MANDIRI	Q12008	2.687830	19.45881	93.41145	74.83899	38.90051	30.97706	58.02674	8.17	8.00
_MANDIRI	Q22008	2.589475	19.47070	92.50258	77.46734	36.26973	35.56696	60.75635	11.03	8.50
_MANDIRI	Q32008	2.552148	19.51243	92.26348	77.48034	35.83898	37.03353	63.44379	12.14	9.25
_MANDIRI	Q42008	2.574594	19.63975	93.68760	80.83994	37.46468	36.18223	58.12387	11.06	9.25
_MANDIRI	Q12009	2.401355	19.60199	94.04744	78.55745	42.13479	35.98136	62.53081	7.92	7.75
_MANDIRI	Q22009	2.625284	19.63416	93.15898	80.24629	40.94456	34.66257	60.92944	3.65	7.00
_MANDIRI	Q32009	2.672985	19.65694	92.85183	80.74659	40.93602	33.47950	61.41133	2.83	6.50
_MANDIRI	Q42009	2.817806	19.73845	92.36152	80.24497	39.87515	32.39431	59.95152	2.78	6.50
_MANDIRI	Q12010	2.880795	19.71962	94.93410	79.46612	35.25327	34.33640	62.31638	3.43	6.50
_MANDIRI	Q22010	2.883440	19.73868	89.95255	80.86460	34.05413	36.61298	64.64156	5.05	6.50
_MANDIRI	Q32010	3.015655	19.73415	89.30917	79.55605	32.89750	37.29734	70.06529	5.8	6.50

_MANDIRI	Q42010	3.000240	19.82867	91.75354	81.39698	31.88536	38.65127	65.81732	6.96	6.50
_MANDIRI	Q12011	4.636266	19.85310	91.89219	77.38722	28.33694	29.12633	68.32557	6.65	6.75
_MANDIRI	Q22011	3.801161	19.86591	93.50736	77.40191	29.39350	34.02727	73.81438	5.54	6.75
_MANDIRI	Q32011	3.617321	19.91799	91.00536	75.63746	29.83615	34.35764	76.62122	4.61	6.75
_MANDIRI	Q42011	3.337778	20.01241	95.23806	77.40578	29.14014	37.67609	72.00969	3.79	6.00
_MANDIRI	Q12012	3.087184	19.99372	96.11413	74.82081	28.81090	37.00473	79.35531	3.97	5.75
_MANDIRI	Q22012	3.253398	20.04314	96.34883	74.03838	26.41974	38.18250	81.81259	4.53	5.75
_MANDIRI	Q32012	3.087184	20.06852	96.31547	74.35631	25.21907	38.34089	82.61077	4.31	5.75
_MANDIRI	Q32012	3.253398	20.14552	95.59211	77.59914	24.67009	39.42294	78.07251	4.3	5.75
_BRI	Q12002	2.805681	18.14763	97.52408	76.84160	51.83437	33.26810	57.01177	14.08	16.89
_BRI	Q22002	2.638855	18.17981	97.57194	77.23471	51.53809	34.17969	59.05526	11.48	15.18
_BRI	Q32002	2.198260	18.22540	97.46449	77.36616	51.20732	36.65649	60.32990	10.48	14.11
_BRI	Q42002	1.808822	18.27386	97.30553	80.62515	50.85560	39.06042	56.55777	10.03	13.12
_BRI	Q12003	3.195316	18.26489	97.43547	81.07208	49.23623	33.11461	57.20613	7.11	11.97
_BRI	Q22003	3.946358	18.33670	97.11216	81.55283	48.15246	29.43507	58.17240	6.62	10.18
_BRI	Q32003	1.380659	18.34667	98.37049	79.23833	41.91932	33.84218	61.99091	6.21	8.75
_BRI	Q42003	3.538882	18.36633	97.62337	80.56662	43.99420	35.82771	62.38103	5.15	8.34
_BRI	Q12004	5.820913	18.36414	98.81435	80.09904	28.40511	39.34441	66.00398	5.11	7.42
_BRI	Q22004	5.108122	18.41353	98.62939	80.20939	28.37415	42.08766	69.02545	6.83	7.34
_BRI	Q32004	5.643971	18.42155	98.72099	78.49904	27.69241	39.74990	74.30816	6.27	7.39
_BRI	Q42004	5.584878	18.48871	98.45954	76.97927	28.08826	38.94079	75.69010	6.4	7.43
_BRI	Q12005	5.931949	18.49034	98.63860	77.24570	26.09721	38.22902	76.49954	8.8	7.44
_BRI	Q22005	4.615991	18.54709	98.00840	78.85497	24.61133	46.27402	77.05641	7.43	8.25
_BRI	Q32005	4.413933	18.54641	97.98596	79.54410	25.33775	46.67352	80.64015	9.05	10
_BRI	Q42005	4.651137	18.62587	97.65447	79.04297	26.79209	43.65950	77.83283	17.12	12.75
_BRI	Q12006	5.427494	18.63535	98.17631	78.84289	31.29768	37.57164	78.19091	15.75	12.75
_BRI	Q22006	4.024386	18.72193	97.92255	79.81171	32.28403	43.67972	76.26343	15.53	12.50
_BRI	Q32006	4.351742	18.76041	98.23200	79.85851	32.44798	41.32882	77.28757	14.56	11.25
_BRI	Q42006	4.174496	18.85716	98.42140	80.44340	32.33353	42.04767	72.53582	6.6	9.75
_BRI	Q12007	4.407865	18.84048	97.50504	80.10797	27.61644	43.82823	74.70212	6.52	9.00
_BRI	Q22007	4.153111	18.94021	98.88064	80.77896	26.26247	46.03655	72.73342	5.76	8.50
_BRI	Q32007	4.134123	18.99791	98.26334	80.21775	26.00174	45.90415	73.87799	6.95	8.25
_BRI	Q42007	4.305398	19.13169	96.45471	81.27311	26.19483	43.60050	68.80384	7.4	8.00
_BRI	Q12008	4.035520	19.11612	93.49948	79.63877	25.82804	44.29659	74.18781	8.17	8.00
_BRI	Q22008	3.908570	19.19490	94.84475	81.39328	25.79563	45.25287	77.01374	11.03	8.50
_BRI	Q32008	3.941818	19.20715	95.60220	79.88263	25.78259	45.19054	86.35239	12.14	9.25
_BRI	Q42008	3.781721	19.32095	96.50892	81.89990	27.65731	44.98846	79.93294	11.06	9.25
_BRI	Q12009	3.813043	19.33754	94.53440	81.19706	31.81356	42.18923	81.34899	7.92	7.75
_BRI	Q22009	3.429451	19.40366	97.73437	80.95533	32.38013	43.30560	85.32678	3.65	7.00

_BRI	Q32009	3.042596	19.43007	97.06657	80.20669	31.81099	47.04023	87.34660	2.83	6.50
_BRI	Q42009	2.817110	19.56728	97.89682	80.75294	32.43414	46.90862	80.87685	2.78	6.50
_BRI	Q12010	3.940074	19.53202	98.48518	79.48075	27.05524	43.15565	86.52799	3.43	6.50
_BRI	Q22010	3.575840	19.58318	98.57649	80.06942	26.89166	46.18563	88.35730	5.05	6.50
_BRI	Q32010	3.621031	19.58644	98.64717	80.10862	26.38540	46.60623	88.98057	5.8	6.50
_BRI	Q42010	3.450636	19.79539	98.17668	83.15216	26.51777	46.63238	73.32125	6.96	6.50
_BRI	Q12011	3.630829	19.72263	98.31940	79.03302	24.76960	48.84046	85.93969	6.65	6.75
_BRI	Q22011	1.355713	19.73221	99.06062	79.37450	20.86477	71.00553	90.17460	5.54	6.75
_BRI	Q32011	4.487040	19.78258	99.37522	79.33721	24.65144	43.04024	89.22295	4.61	6.75
_BRI	Q42011	4.401116	19.93884	98.69947	81.52902	24.63269	42.31720	76.29391	3.79	6.00
_BRI	Q12012	4.363013	19.87679	97.99727	78.55442	21.23934	46.24968	83.99151	3.97	5.75
_BRI	Q22012	4.395093	19.94818	98.75083	80.56361	20.83277	47.52721	82.12967	4.53	5.75
_BRI	Q32012	4.363013	19.96785	98.38939	79.41820	19.30828	49.92719	85.22552	4.31	5.75
_BRI	Q42012	4.395093	20.12104	95.80754	79.63675	18.64953	49.83244	79.79029	4.3	5.75
_BTN	Q12002	0.472217	17.11786	96.88982	70.52697	84.99299	11.72030	44.41713	14.08	16.89
_BTN	Q22002	0.824770	17.08459	95.46824	70.47467	78.81007	15.76264	47.62354	11.48	15.18
_BTN	Q32002	1.062212	17.09084	95.75523	72.50296	76.60002	16.41309	48.37263	10.48	14.11
_BTN	Q42002	1.166866	17.12505	97.25514	72.70051	77.48883	14.56607	51.75544	10.03	13.12
_BTN	Q12003	1.377381	17.10434	97.56661	72.67086	70.76168	19.77129	54.00764	7.11	11.97
_BTN	Q22003	0.642116	17.06850	98.66369	73.07447	72.78238	22.66750	57.48027	6.62	10.18
_BTN	Q32003	0.794331	17.08306	98.40371	73.75476	73.13937	20.98917	57.50282	6.21	8.75
_BTN	Q42003	0.601005	17.10639	97.28196	71.19056	70.33024	25.08905	58.36933	5.15	8.34
_BTN	Q12004	1.475662	17.05901	97.64568	70.83966	51.34360	35.79097	61.83403	5.11	7.42
_BTN	Q22004	2.225625	17.08083	99.20881	68.60011	50.91833	29.57980	64.29413	6.83	7.34
_BTN	Q32004	2.077757	17.09820	99.41633	69.55570	50.96411	30.83198	65.13611	6.27	7.39
_BTN	Q42004	1.825298	17.10242	99.43719	69.40315	48.42961	36.23152	67.90866	6.4	7.43
_BTN	Q12005	2.021229	17.08651	99.36066	65.48935	51.24719	30.00082	75.45193	8.8	7.44
_BTN	Q22005	1.947041	17.10554	99.25324	65.07460	50.43453	31.89747	78.39122	7.43	8.25
_BTN	Q32005	1.567454	17.14543	98.42834	64.96647	50.95378	35.15975	80.03199	9.05	10
_BTN	Q42005	1.524408	17.18550	98.87278	66.95330	52.60451	34.35520	78.91555	17.12	12.75
_BTN	Q12006	2.238816	17.20216	98.70117	67.26869	59.62286	24.19594	80.07209	15.75	12.75
_BTN	Q22006	1.733448	17.22174	98.58053	67.82424	60.52691	26.92546	81.46664	15.53	12.50
_BTN	Q32006	1.865103	17.26207	98.49683	65.95854	59.77870	26.78026	83.76355	14.56	11.25
_BTN	Q42006	1.717932	17.29907	98.06871	66.29288	58.61588	29.12761	83.75167	6.6	9.75
_BTN	Q12007	2.183639	17.30810	98.19472	65.87207	55.84978	27.17067	85.61881	6.52	9.00
_BTN	Q22007	1.856351	17.32289	98.09901	65.36434	53.85870	31.61410	89.30396	5.76	8.50
_BTN	Q32007	1.757053	17.34610	97.65926	65.17236	53.71692	32.10342	93.43996	6.95	8.25
_BTN	Q42007	1.692633	17.41744	95.49646	65.96081	52.84899	33.28650	92.42433	7.4	8.00
_BTN	Q12008	1.584986	17.42970	95.70872	65.90450	50.16665	36.11095	96.29335	8.17	8.00

_BTN	Q22008	1.519315	17.48483	96.00896	67.11190	49.41061	37.48451	99.49057	11.03	8.50
_BTN	Q32008	1.602504	17.57202	96.34713	65.41564	50.51609	35.73623	107.42955	12.14	9.25
_BTN	Q42008	1.590337	17.62360	96.36994	69.91643	53.35695	33.30398	101.64339	11.06	9.25
_BTN	Q12009	1.367687	17.65074	96.23185	71.07117	64.52372	24.53144	101.95755	7.92	7.75
_BTN	Q22009	1.337709	17.70119	96.64608	70.26290	62.64068	26.49975	104.65220	3.65	7.00
_BTN	Q32009	1.338708	17.75632	96.75582	65.52157	60.67872	28.32601	113.06702	2.83	6.50
_BTN	Q42009	1.444070	17.88421	96.80592	68.76809	57.66719	30.19559	101.28527	2.78	6.50
_BTN	Q12010	1.874575	17.84375	93.23325	64.83123	43.34196	41.50845	112.57004	3.43	6.50
_BTN	Q22010	1.861639	17.92550	93.10402	63.09423	43.57020	41.11571	114.43767	5.05	6.50
_BTN	Q32010	1.889161	17.96652	92.31348	65.21488	61.23572	27.64918	112.43871	5.8	6.50
_BTN	Q42010	1.853600	18.03992	92.78494	66.33971	61.71746	27.27129	107.26185	6.96	6.50
_BTN	Q12011	1.568208	18.06529	92.81101	65.80086	62.59283	27.79368	108.91274	6.65	6.75
_BTN	Q22011	1.771117	18.11735	92.52944	65.35730	45.50863	39.42966	109.89801	5.54	6.75
_BTN	Q32011	1.742470	18.14688	92.15592	66.17375	46.37234	38.67662	110.23149	4.61	6.75
_BTN	Q42011	2.013096	18.30699	92.36367	65.71138	44.29838	38.46819	101.17333	3.79	6.00
_BTN	Q12012	1.918247	18.32985	92.45797	66.47939	44.89865	36.21264	102.18021	3.97	5.75
_BTN	Q22012	1.993231	18.37523	92.16048	65.30413	44.48804	35.92822	107.59204	4.53	5.75
_BTN	Q32012	1.918247	18.40817	92.10711	66.38021	44.96642	35.34150	108.67911	4.31	5.75
_BTN	Q42012	1.993231	18.53290	91.91809	67.73838	45.39417	35.21468	99.50935	4.3	5.75
_BNI	Q12002	2.108395	18.65578	91.21243	69.65392	66.29342	16.91063	37.18240	14.08	16.89
_BNI	Q22002	2.361976	18.64338	93.13669	76.15505	65.00139	16.41179	34.11453	11.48	15.18
_BNI	Q32002	2.307703	18.62329	92.11355	76.38899	64.56495	17.39073	37.75869	10.48	14.11
_BNI	Q42002	1.829359	18.65226	91.96401	76.76175	62.56734	23.23262	38.76903	10.03	13.12
_BNI	Q12003	2.931230	18.59213	91.65069	77.21479	58.74934	17.97937	42.00385	7.11	11.97
_BNI	Q22003	2.400958	18.63642	90.94407	78.27142	56.42535	24.80224	41.29951	6.62	10.18
_BNI	Q32003	1.032147	18.70645	92.02203	77.78100	54.27186	37.23733	41.07140	6.21	8.75
_BNI	Q42003	0.196774	18.69510	91.18616	79.09768	47.34418	49.24096	44.68390	5.15	8.34
_BNI	Q12004	2.086702	18.65061	91.18014	77.00787	37.79455	42.74739	49.13732	5.11	7.42
_BNI	Q22004	1.237989	18.66954	93.16492	77.88811	35.35244	53.28222	52.26468	6.83	7.34
_BNI	Q32004	1.393814	18.68668	92.50154	78.63804	34.44032	52.55409	52.19850	6.27	7.39
_BNI	Q42004	1.354752	18.72895	92.83565	77.17272	32.98159	54.55189	55.98452	6.4	7.43
_BNI	Q12005	2.047230	18.71426	90.47707	76.13824	35.19659	44.20391	57.45296	8.8	7.44
_BNI	Q22005	2.022004	18.74609	90.96932	76.18058	33.29927	47.57986	58.03088	7.43	8.25
_BNI	Q32005	2.591810	18.80672	91.07108	76.22728	32.48302	44.25311	55.47317	9.05	10
_BNI	Q42005	1.326273	18.82883	89.51403	76.81035	38.30986	48.48815	53.87412	17.12	12.75
_BNI	Q12006	1.167233	18.80757	92.89307	80.49148	44.94438	44.66425	50.48247	15.75	12.75
_BNI	Q22006	1.664167	18.79932	93.10416	80.07811	44.66029	40.94375	51.76948	15.53	12.50
_BNI	Q32006	1.831895	18.86983	93.31032	80.64049	44.21341	39.83134	48.53492	14.56	11.25
_BNI	Q42006	1.984574	18.93173	94.30895	81.71945	43.72477	39.16830	48.98206	6.6	9.75

_BNI	Q12007	1.306711	18.97406	94.62467	81.87057	47.12776	40.91304	48.65691	6.52	9.00
_BNI	Q22007	1.582340	18.98232	94.19189	80.86548	44.24544	40.99334	55.32225	5.76	8.50
_BNI	Q32007	1.696662	18.95794	94.99871	78.40204	43.02273	40.85487	59.41759	6.95	8.25
_BNI	Q42007	0.705513	19.01956	96.00819	80.44946	41.50188	51.53784	60.56114	7.4	8.00
_BNI	Q12008	0.487544	18.89687	96.74055	78.62133	33.96843	61.14921	70.46144	8.17	8.00
_BNI	Q22008	0.702872	18.97952	95.59385	80.29767	33.63076	59.57119	70.57090	11.03	8.50
_BNI	Q32008	0.887555	18.99936	95.32546	80.35432	33.82043	57.68899	74.29346	12.14	9.25
_BNI	Q42008	1.059038	19.11578	94.87099	81.50356	34.77652	55.38210	68.61235	11.06	9.25
_BNI	Q12009	1.802739	19.11217	96.38343	82.72600	36.80809	48.14759	69.43384	7.92	7.75
_BNI	Q22009	1.525284	19.12307	96.70158	82.91589	38.23236	48.50430	71.57619	3.65	7.00
_BNI	Q32009	1.488113	19.11831	96.93349	81.52766	38.03584	48.64180	74.59840	2.83	6.50
_BNI	Q42009	1.541117	19.23608	95.43643	84.39324	37.26915	48.70764	63.31769	2.78	6.50
_BNI	Q12010	2.622949	19.17715	96.37058	80.20991	30.32430	46.75163	67.56248	3.43	6.50
_BNI	Q22010	2.459010	19.20323	97.48641	82.39222	29.94653	48.13797	68.20848	5.05	6.50
_BNI	Q32010	2.600059	19.19397	96.21327	82.61996	30.51794	45.27746	68.64059	5.8	6.50
_BNI	Q42010	2.556886	19.30200	96.60590	78.89339	30.66493	44.56445	69.94973	6.96	6.50
_BNI	Q12011	2.874541	19.27910	96.60281	77.91208	30.37406	40.12731	73.27162	6.65	6.75
_BNI	Q22011	3.083486	19.34512	96.89449	77.35029	29.29808	40.86874	76.07856	5.54	6.75
_BNI	Q32011	2.885419	19.37351	96.73972	76.60518	30.35852	42.52723	78.28689	4.61	6.75
_BNI	Q42011	2.686205	19.48352	96.75989	77.69749	29.79579	44.35784	70.32608	3.79	6.00
_BNI	Q12012	2.489199	19.44588	97.04020	76.87144	27.69605	45.55809	74.33839	3.97	5.75
_BNI	Q22012	2.660111	19.54196	97.31289	76.81429	26.25668	45.87590	73.61405	4.53	5.75
_BNI	Q32012	2.489199	19.51831	97.06589	77.24809	25.01802	46.96252	76.81731	4.31	5.75
_BNI	Q42012	2.660111	19.59866	96.16376	76.67537	23.33551	47.34693	77.36362	4.3	5.75

Lampiran 4

Data penelitian

Output Uji Model Common Effect

Source	SS	df	MS	Number of obs =	176
-----+-----					
Model	224.00152	11	20.3637745	F(11, 164) =	106.57
Residual	31.3386118	164	.191089097	Prob > F =	0.0000
-----+-----					
Total	255.340132	175	1.45908647	R-squared =	0.8773
-----+-----					
				Adj R-squared =	0.8690
				Root MSE =	.43714

roa	Coef.	Std. Err.	t	P> t	[95% Conf. Interval]	
-----+-----						
ta	-.2820045	.0690565	-4.08	0.000	-.4183589	-.14565
ap	.0497953	.0150542	3.31	0.001	.0200702	.0795204
dpk	.0423718	.0123377	3.43	0.001	.0180105	.0667331
ie	-.1380916	.0056705	-24.35	0.000	-.1492882	-.1268951
oc	-.1295545	.0060513	-21.41	0.000	-.141503	-.1176059
ldr	.0134884	.0028725	4.70	0.000	.0078166	.0191601
inf	-.0396804	.0183774	-2.16	0.032	-.0759672	-.0033936
sbi	.1709046	.0333827	5.12	0.000	.1049893	.2368199
_cons	8.748483	2.31339	3.78	0.000	4.180614	13.31635
-----+-----						

Lampiran 5

Output Uji Model Random Effect

```

Random-effects GLS regression           Number of obs   =       176
Group variable: index                  Number of groups =         4
R-sq:  within = 0.7830                  Obs per group:  min =       44
      between = 0.9932                    avg =       44.0
      overall = 0.8730                    max =       44
                                           Wald chi2(8)    =   1147.58
corr(u_i, X) = 0 (assumed)              Prob > chi2     =     0.0000

```

```

-----+-----
      roa |      Coef.   Std. Err.      z    P>|z|    [95% Conf. Interval]
-----+-----
      ta |   -0.276816   .066202    -4.18  0.000   -0.4065695   -0.1470625
      ap |    0.045335   .0150321   3.02  0.003    0.0158727    0.0747974
      dpk |   0.0510265   .0118153   4.32  0.000    0.0278689    0.0741841
      ie |  -0.1366963   .0056264  -24.30  0.000   -0.1477238   -0.1256687
      oc |  -0.1310979   .0060649  -21.62  0.000   -0.1429849   -0.119211
      ldr |   0.0137471   .0028122   4.89  0.000    0.0082353    0.019259
      inf |  -0.0471503   .017732   -2.66  0.008   -0.0819045   -0.0123962
      sbi |   0.1785885   .0323631   5.52  0.000    0.115158     0.242019
      _cons |  8.027519    2.293475   3.50  0.000    3.532391    12.52265
-----+-----
sigma_u |           0
sigma_e |   0.32770492
rho     |           0   (fraction of variance due to u_i)

```

Lampiran 6

Output Uji Model Fixed Effect

```

Fixed-effects (within) regression      Number of obs   =      176
Group variable: index                 Number of groups =       4
R-sq:  within = 0.8447                Obs per group:  min =      44
      between = 0.6990                  avg =      44.0
      overall = 0.6882                  max =      44 F(8,164)
= 111.50
corr(u_i, Xb) = 0.2752                Prob > F        =      0.0000

```

```

-----
      roa |      Coef.   Std. Err.    t   P>|t|   [95% Conf. Interval]
-----+-----
      ta |  -.3111133   .091077   -3.42  0.001   -.490948   -.1312786
      ap |   .0013763   .0122916    0.11  0.911   -.0228939   .0256464
      dpk |   .0005254   .0102274    0.05  0.959   -.019669   .0207197
      ie |  -.1044349   .0051477  -20.29  0.000   -.1145993   -.0942705
      oc |  -.1213213   .0050256  -24.14  0.000   -.1312444   -.1113981
      ldr |   .0071218   .0032457    2.19  0.030   .0007131   .0135306
      inf |   .0092269   .0145688    0.63  0.527   -.0195397   .0379935
      sbi |  -.0017302   .0293828   -0.06  0.953   -.0597476   .0562872
      _cons |  16.55143   2.186272    7.57  0.000   12.23456   20.86829
-----+-----
      sigma_u | .71283243
      sigma_e | .32770492
      rho | .82552896   (fraction of variance due to u_i)
-----

```

```

F test that all u_i=0:      F(3, 164) =      46.02      Prob > F = 0.0000

```

Lampiran 7

Output Uji Hausman

```
. hausman fixed random, sigmamore
```

```

      ---- Coefficients ----
      |      (b)      (B)      (b-B)      sqrt(diag(V_b-V_B))
      |      fixed      random      Difference      S.E.
-----+-----
      ta |   -.3111133   -.276816   -.0342973   .103056
      ap |   .0013763   .045335   -.0439588   .0068776
      dpk |   .0005254   .0510265   -.0505011   .0070419
      ie |  -.1044349  -.1366963   .0322614   .0040339
      oc |  -.1213213  -.1310979   .0097767   .002983
      ldr |   .0071218   .0137471   -.0066253   .0033385
      inf |   .0092269  -.0471503   .0563772   .008335
      sbi |  -.0017302   .1785885   -.1803187   .0226754
-----+-----

```

```
      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(3) = (b-B)' [(V_b-V_B)^(-1)] (b-B)
```

```
      =          76.33
```

```
      Prob>chi2 =          0.0000
```

```
      (V_b-V_B is not positive definite)
```

Output Uji Model Chow Effect

	Number of obs	=	176
Group variable: index	Number of groups	=	4
R-sq: within = 0.8447	Obs per group: min	=	44
between = 0.6990	avg	=	44.0
overall = 0.6882	max	=	44
	F(8,164)	=	111.50
corr(u_i, Xb) = 0.2752	Prob > F	=	0.0000

Lampiran 9

Output Uji LM Test

Estimated results:

	Var	sd = sqrt(Var)
roa	1.459086	1.207927
e	.1073905	.3277049
u	0	0

Test: Var(u) = 0

Prob > chibar2 = 1.0000

chibar2(01) = 0.00

Lampiran 10

Output Uji Model Fixed Effect Robust

Fixed-effects (within) regression	Number of obs	=	176
Group variable: index	Number of groups	=	4

```

R-sq:  within = 0.8447          Obs per group: min =      44
        between = 0.6990        avg =      44.0
        overall = 0.6882        max =      44

                                F(3,3)          =      .
corr(u_i, Xb) = 0.2752          Prob > F        =      .
    
```

(Std. Err. adjusted for 4 clusters in index)

```

-----
          |               Robust
          |   Coef.   Std. Err.   t   P>|t|   [90% Conf. Interval]
-----+-----
ta |  -.3111133   .1279863   -2.43   0.093   -.7184227   .0961962
    ap |   .0013763   .0153408    0.09   0.934   -.0474445   .0501976
    dpk |   .0005254   .0101573    0.05   0.962   -.0317998   .0328506
    ie |  -.1044349   .0138024   -7.57   0.005   -.1483603   -.0605095
    oc |  -.1213213   .0104929  -11.56   0.001   -.1547143   -.0879283
    ldr |   .0071218   .0025344    2.81   0.067   -.0009437   .0151874
    inf |   .0092269   .0158599    0.58   0.602   -.0412463   .0597001
    sbi |  -.0017302   .0199114   -0.09   0.936   -.0650971   .0616367
    _cons |  16.55143   3.349837    4.94   0.016    5.890749   27.2121
-----+-----
sigma_u |   .71283243
sigma_e |   .32770492
rho     |   .82552896   (fraction of variance due to u_i)
-----
    
```

Lampiran 11 : Printout Hasil Regresi Linear Panel Data Dengan STATA

Prosedur pengolahan stata

```
cd "d:\aji"
```

```
set more off
```

```
insheet using aji.csv
```

```
encode bank, gen(index)
```

```
gen datevar=yq(year,quarter)
```

```
format datevar %tq
```

```
tsset index datevar
```

```
reg roa ta ap dpk ie oc ldr inf sbi
```

```
xtreg roa ta ap dpk ie oc ldr inf sbi, fe
```

```
estimate store fixed
```

```
xtreg roa ta ap dpk ie oc ldr inf sbi, re
```

```
estimate store random
```

```
hausman fixed random, sigmamore
```

```
xtreg roa ta ap dpk ie oc ldr inf sbi, re
```

```
xttest0
```

```
xtreg roa ta ap dpk ie oc ldr inf sbi, fe
```

```
xttest3
```

```
xtserial roa ta ap dpk ie oc ldr inf sbi
```

```
xtreg roa ta ap dpk ie oc ldr inf sbi, fe
```

```
xtcsd, pesaran abs
```

```
xtreg roa ta ap dpk ie oc ldr inf sbi, fe robust
```