

LAMPIRAN

1. Rekapitulasi Data Input

NO	PERUSAHAAN	TAHUN	NPL	CAR	ROA
1	BRI AGRO	2015	1.32	22.3	1.55
2	BANK ARTHA GRAHA	2015	1.25	15.28	0.33
3	BUKOPIN	2015	2.17	11.18	0.75
4	BANK BUMI ARTHA	2015	0.39	25.57	1.33
5	BANK CENTRAL ASIA	2015	0.2	18.7	3.8
6	BANK CIMB NIAGA	2015	1.59	16.28	0.47
7	DANAMON	2015	1.9	19.7	1.7
8	BANK GANESHA	2015	1.8	14.27	0.36
9	BANKQNB	2015	2.59	16.18	0.87
10	BANK MASPION INDONESIA	2015	1.38	21.59	1.6
11	BANK MAYAPADA INTERNASIONAL	2015	2.26	12.97	2.1
12	BANK MEGA	2015	22.85	22.85	1.97
13	BANK MESTIKA DHARMA	2015	2.18	35.12	2.3
14	BANK OCBC NISP	2015	0.78	17.32	1.68
15	BANK PAN INDONESIA	2015	0.56	20.13	1.31
16	BANK PERMATA	2015	1.4	15	0.2
17	BANK SINARMAS	2015	2.99	14.37	0.95
18	BANK OF INDIA INDONESIA	2015	4.96	23.85	-0.77
19	BRI AGRO	2016	1.36	23.68	1.49
20	BANK ARTHA GRAHA	2016	1.44	20.12	0.35
21	BUKOPIN	2016	2.87	11.67	0.54
22	BANK BUMI ARTHA	2016	1.01	25.15	1.52
23	BANK CENTRAL ASIA	2016	0.3	21.9	4
24	BANK CIMB NIAGA	2016	2.16	17.96	1.09
25	DANAMON	2016	1.8	20.9	2.5
26	BANK GANESHA	2016	0.8	39.23	1.62
28	BANK MASPION INDONESIA	2016	0.81	24.32	1.67
29	BANK MAYAPADA INTERNASIONAL	2016	1.22	13.34	2.03
30	BANK MEGA	2016	26.21	26.21	2.36
31	BANK MESTIKA DHARMA	2016	1.36	28.26	3.53
32	BANK OCBC NISP	2016	0.77	18.28	1.85
33	BANK PAN INDONESIA	2016	0.82	20.49	1.69
35	BANK SINARMAS	2016	1.47	16.7	1.72
37	BRI AGRO	2017	1.31	29.58	1.45
38	BANK ARTHA GRAHA	2017	4.3	17.58	0.31
39	BUKOPIN	2017	6.37	10.57	0.09
40	BANK BUMI ARTHA	2017	0.85	25.67	1.73

NO	PERUSAHAAN	TAHUN	NPL	CAR	ROA
41	BANK CENTRAL ASIA	2017	0.4	23.1	3.9
42	BANK CIMB NIAGA	2017	2.6	18.6	1.7
43	DANAMON	2017	1.8	22.1	3.1
44	BANK GANESHA	2017	0.2	33.86	1.59
46	BANK MASPION INDONESIA	2017	1.38	21.59	1.6
47	BANK MAYAPADA INTERNASIONAL	2017	4.2	14.11	1.3
48	BANK MEGA	2017	2.01	21.11	2.24
49	BANK MESTIKA DHARMA	2017	1.32	34.68	3.19
50	BANK OCBC NISP	2017	0.72	17.51	1.96
51	BANK PAN INDONESIA	2017	0.77	21.99	1.61
52	BANK PERMATA	2017	1.7	18.1	0.6
53	BANK SINARMAS	2017	2.34	18.31	1.26
55	BRI AGRO	2018	1.78	28.34	1.54
56	BANK ARTHA GRAHA	2018	3.33	19.94	0.27
57	BUKOPIN	2018	4.75	13.5	0.22
58	BANK BUMI ARTHA	2018	0.69	25.52	1.77
59	BANK CENTRAL ASIA	2018	0.4	23.4	4
60	BANK CIMB NIAGA	2018	1.55	19.66	1.85
61	DANAMON	2018	1.9	22.8	3.1
62	BANK GANESHA	2018	0.83	35.63	0.16
63	BANKQNB	2018	1.47	26.5	0.12
64	BANK MASPION INDONESIA	2018	2.1	21.28	1.54
65	BANK MAYAPADA INTERNASIONAL	2018	3.26	15.82	0.73
66	BANK MEGA	2018	22.79	22.79	2.47
67	BANK MESTIKA DHARMA	2018	1.04	34.58	2.96
68	BANK OCBC NISP	2018	0.82	17.63	2.1
69	BANK PAN INDONESIA	2018	0.91	23.33	2.16
70	BANK PERMATA	2018	2.2	19.44	0.8
71	BANK SINARMAS	2018	2.73	17.6	0.25
72	BANK OF INDIA INDONESIA	2018	3.23	39.46	0.24
73	BRI AGRO	2019	4.86	24.28	0.31
74	BANK ARTHA GRAHA	2019	4.25	18.67	-0.3
75	BUKOPIN	2019	4.45	12.6	0.13
76	BANK BUMI ARTHA	2019	0.7	23.55	0.96
77	BANK CENTRAL ASIA	2019	0.5	23.8	4
78	BANK CIMB NIAGA	2019	1.3	21.47	1.99
79	DANAMON	2019	2	24.2	3
80	BANK GANESHA	2019	1.06	34.9	0.32
81	BANKQNB	2019	4.45	21.08	0.02
82	BANK MASPION INDONESIA	2019	21.34	20.19	1.13

NO	PERUSAHAAN	TAHUN	NPL	CAR	ROA
83	BANK MAYAPADA INTERNASIONAL	2019	1.63	16.18	0.78
84	BANK MEGA	2019	23.68	23.68	2.9
85	BANK MESTIKA DHARMA	2019	0.63	38.6	2.72
86	BANK OCBC NISP	2019	0.78	19.17	2.22
87	BANK PAN INDONESIA	2019	1.12	23.41	2.08
88	BANK PERMATA	2019	1.4	19.9	1.3
89	BANK SINARMAS	2019	4.33	17.32	0.23
90	BANK OF INDIA INDONESIA	2019	1.99	45.85	0.6

2. Analisis Deskriptif

	ROA	NPL	CAR
Mean	1.136222	3.111667	22.27633
Median	1.530000	1.610000	21.09500
Maximum	4.000000	26.21000	45.85000
Minimum	-11.15000	0.200000	10.57000
Std. Dev.	2.022654	5.123387	7.282724

3. Common Effect Model

Dependent Variable: ROA

Method: Panel Least Squares

Date: 11/15/20 Time: 20:02

Sample: 2015 2019

Periods included: 5

Cross-sections included: 18

Total panel (unbalanced) observations: 85

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.770931	0.400920	1.922904	0.0580
NPL	0.003405	0.022430	0.151804	0.8797
CAR	0.033234	0.016966	1.958830	0.0535
R-squared	0.044771	Mean dependent var		1.514824
Adjusted R-squared	0.021473	S.D. dependent var		1.093451
S.E. of regression	1.081647	Akaike info criterion		3.029503
Sum squared resid	95.93678	Schwarz criterion		3.115715
Log likelihood	-125.7539	Hannan-Quinn criter.		3.064180
F-statistic	1.921664	Durbin-Watson stat		0.179302
Prob(F-statistic)	0.152897			

4. Fixed Effect Model

Dependent Variable: ROA

Method: Panel Least Squares

Date: 11/15/20 Time: 19:48

Sample: 2015 2019

Periods included: 5

Cross-sections included: 18

Total panel (unbalanced) observations: 85

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.846393	0.342076	2.474284	0.0160
NPL	-0.020768	0.016643	-1.247810	0.2166
CAR	0.033236	0.015055	2.207565	0.0308

Effects Specification

Cross-section fixed (dummy variables)

R-squared	0.863657	Mean dependent var	1.514824
Adjusted R-squared	0.823802	S.D. dependent var	1.093451
S.E. of regression	0.458986	Akaike info criterion	1.482730
Sum squared resid	13.69343	Schwarz criterion	2.057472
Log likelihood	-43.01603	Hannan-Quinn criter.	1.713907
F-statistic	21.67038	Durbin-Watson stat	1.249203
Prob(F-statistic)	0.000000		

5. Random Effect Model

Dependent Variable: ROA

Method: Panel EGLS (Cross-section random effects)

Date: 11/15/20 Time: 19:59

Sample: 2015 2019

Periods included: 5

Cross-sections included: 18

Total panel (unbalanced) observations: 85

Swamy and Arora estimator of component variances

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.802228	0.408716	1.962802	0.0531
NPL	-0.018312	0.016049	-1.140999	0.2572
CAR	0.031613	0.014107	2.240925	0.0277

Effects Specification

		S.D.	Rho
Cross-section random		1.053868	0.8406
Idiosyncratic random		0.458986	0.1594
Weighted Statistics			
R-squared	0.074659	Mean dependent var	0.291010
Adjusted R-squared	0.052089	S.D. dependent var	0.465176
S.E. of regression	0.456618	Sum squared resid	17.09701
F-statistic	3.307969	Durbin-Watson stat	0.996292
Prob(F-statistic)	0.041532		
Unweighted Statistics			
R-squared	0.029386	Mean dependent var	1.514824
Sum squared resid	97.48200	Durbin-Watson stat	0.174736

6. Chow Test

Redundant Fixed Effects Tests
Equation: Untitled
Test cross-section fixed effects

Effects Test	Statistic	d.f.	Prob.
Cross-section F	22.964290	(17,65)	0.0000
Cross-section Chi-square	165.475737	17	0.0000

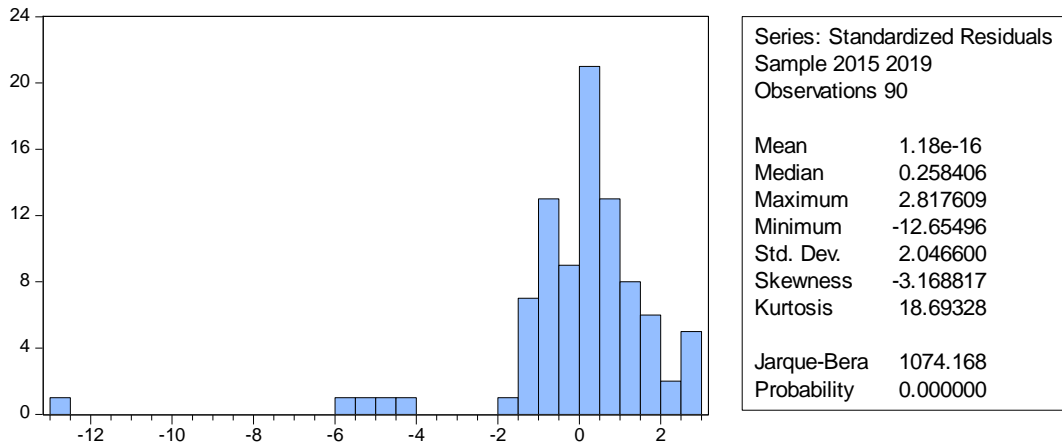
7. Hausman Test

Correlated Random Effects - Hausman Test
Equation: Untitled
Test cross-section random effects

Test Summary	Chi-Sq. Statistic	Chi-Sq. d.f.	Prob.
Cross-section random	0.428379	2	0.8072

8. Uji Normalitas

Uji Normalitas Awal



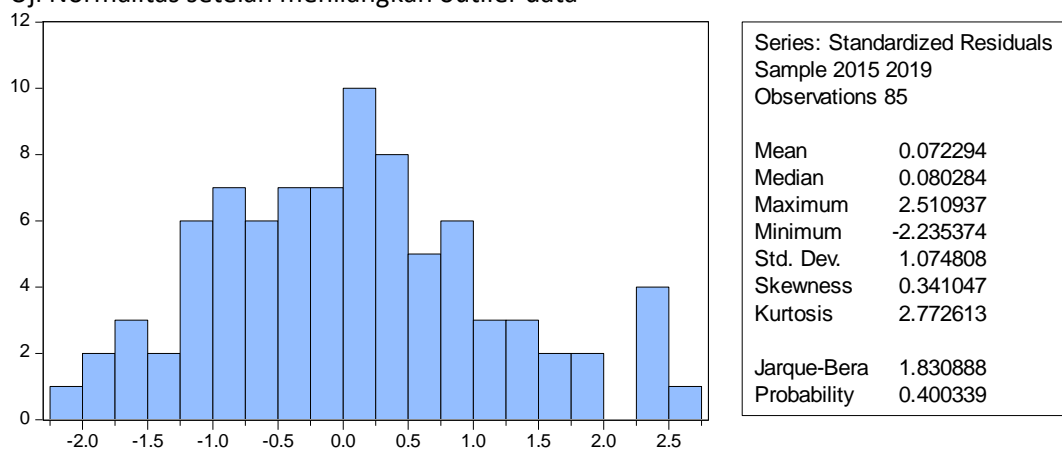
Data Outlier yang akan direduksi

Casewise Diagnostics^a

Case Number	Std. Residual	ROA	Predicted Value	Residual
27	-2.212	-3.34	1.1836	-4.52355
34	-2.979	-4.90	1.1911	-6.09110
36	-5.959	-11.15	1.0358	-12.18582
45	-2.383	-3.72	1.1540	-4.87401
54	-2.132	-3.39	.9706	-4.36061

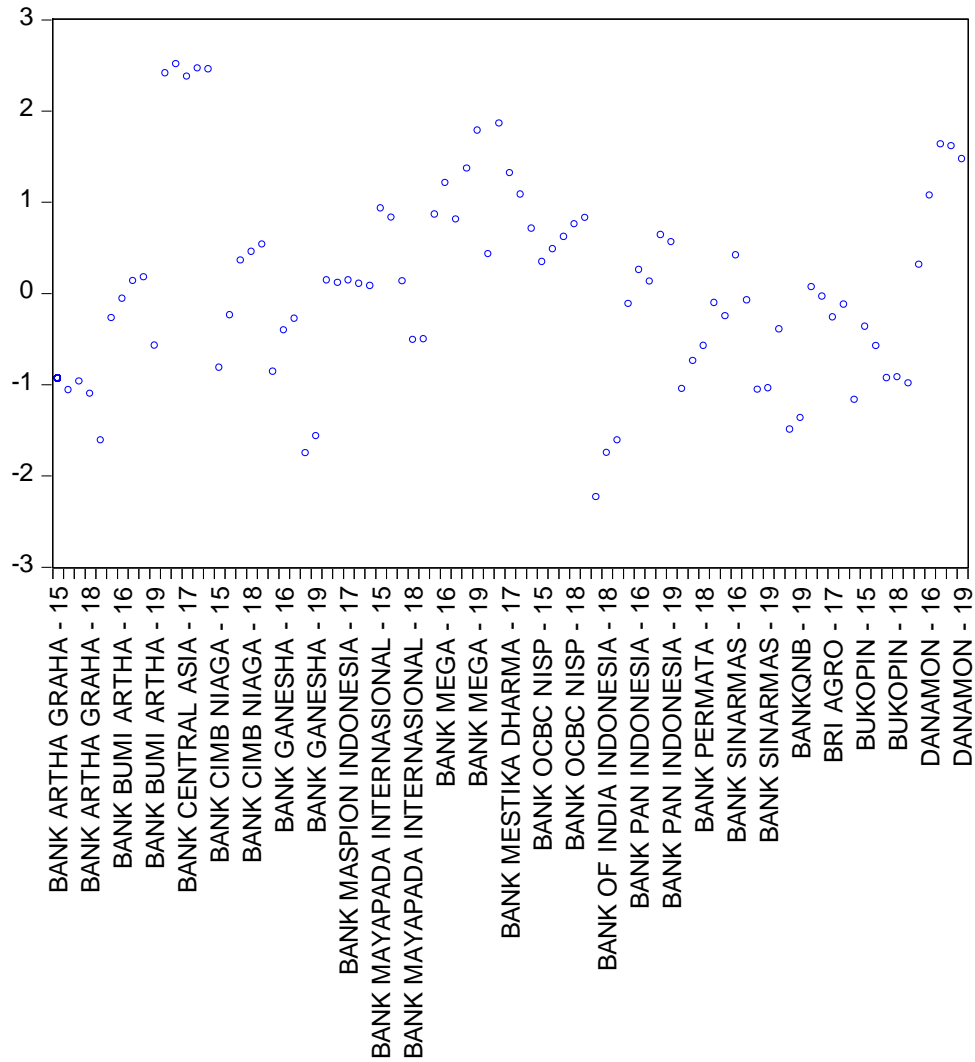
a. Dependent Variable: ROA

Uji Normalitas setelah menghilangkan outlier data



9. Uji Heteroskedatisitas

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10. Uji Multikolinieritas

	NPL	CAR
NPL	1	-0.037
CAR	-0.037	1

11. Uji Autokorelasi

Runs Test

	Unstandardized Residual
Test Value ^a	.03346
Cases < Test Value	42
Cases >= Test Value	43
Total Cases	85
Number of Runs	38
Z	-1.199
Asymp. Sig. (2-tailed)	.230

a. Median

12. Analisis Korelasi

	ROA	NPL	CAR
ROA	1	0.009	0.211
NPL	0.009	1	-0.037
CAR	0.211	-0.037	1