

LAMPIRAN

Lampiran I Populasi

No.	Nama Bank
1	Bank Andara
2	Bank Artos Indonesia
3	Bank Bca Syariah
4	Bank Bisnis Internasional
5	Bank Bri Syariah
6	Bank Fama Internasional
7	Bank Harda Internasional
8	Bank Ina Perdana
9	Bank Jabar Banten Syariah
10	Bank Jasa Jakarta
11	Bank Kesejahteraan Ekonomi
12	Bank Mayora
13	Bank Mitraniaga
14	Bank Multi Arta Sentosa
15	Bank Panin Syariah
16	Bank Pundi Indonesia, Tbk
17	Bank Royal Indonesia
18	Bank Sahabat Purba Danarta
19	Bank Sahabat Sampoerna
20	Bank Sinar Harapan Bali
21	Bank Syariah Bukopin
22	Bank Tabungan Pensiunan Nasional, Tbk
23	Bank Victoria International, Tbk
24	Bank Victoria Syariah
25	Bank Yudha Bhakti
26	Centratama Nasional Bank
27	Liman International Bank
28	Nationalnobu
29	Prima Master Bank
30	Anglomas Internasional Bank

Sumber data: www.idx.com

Lampiran II Tabulasi Data

	tahun	ROA	NPL	FDR
MYOR	2015	1,24	2,71	88,62
	2016	1,39	1,66	83,38
	2017	0,81	2,23	83,37
	2018	0,73	1,32	84,88
	2019	0,25	2,85	77,93
	BCAS	2015	1	0,52
2016		1,1	0,21	90,1
2017		1,2	0,04	88,85
2018		1,2	0,28	89
2019		1,2	0,26	91
BBHI	2015	-2,82	3,97	94,23
	2016	0,53	1,9	89,04
	2017	0,69	2,39	99,74
	2018	-5,06	2,44	94,19
	2019	-1,83	3,93	84,3
MAS	2015	1,6	0,1	85,75
	2016	1,76	1,02	68,02
	2017	1,63	0,77	59,91
	2018	1,67	0,56	79,82
	2019	1,28	2,94	64,95
BEKS	2015	-5,29	4,91	80,77
	2016	-9,58	4,76	83,85
	2017	-1,43	4,67	91,95
	2018	-1,57	4,92	82,86
	2019	-2,09	4,01	95,59
BRYB	2015	1,16	1,85	88,95
	2016	2,53	2,48	95,74
	2017	0,43	2,07	94,57
	2018	-2,83	9,92	107,66
	2019	0,37	1,63	94,14
NOBU	2015	0,38	0	72,53
	2016	0,52	0,01	53,02
	2017	0,48	0,05	51,57
	2018	0,42	0,44	75,35

	2019	0,52	2,08	79,1
BJJ	2015	2,36	0,06	89,41
	2016	2,74	0	85,84
	2017	2,56	0	89,63
	2018	2,51	0,15	91,81
	2019	2,25	0,13	79,65
	FAMA	2015	2,41	3,41
2016		2,34	2,05	101,39
2017		2,26	3,54	92,92
2018		2,6	3,98	78,35
2019		1,67	4,42	70,01
PNBS	2015	1,14	1,94	96,43
	2016	0,37	1,86	91,99
	2017	-10,77	4,83	86,95
	2018	0,26	3,84	88,82
	2019	0,25	2,8	96,23
BTPN	2015	3,1	0,4	97
	2016	3,1	0,38	95
	2017	2,1	0,4	96,2
	2018	3	0,5	96,2
	2019	2,3	0,4	163
BVIC	2015	0,65	3,93	70,17
	2016	0,52	2,37	68,38
	2017	0,64	2,32	70,25
	2018	0,33	1,9	73,61
	2019	-0,09	4,98	74,46
BKE	2015	0,93	0,84	90,4
	2016	2,12	0,46	92,39
	2017	0,55	2,17	89,17
	2018	0,57	2,06	97,62
	2019	-3,2	2,06	93,44
BBKPS	2015	0,79	2,74	90,56
	2016	-1,12	4,66	88,18
	2017	0,02	4,18	82,44
	2018	0,02	3,65	93,4
	2019	0,04	4,05	93,48
BINA	2015	1,05	0,08	82,83
	2016	1,02	2,29	76,3
	2017	0,82	2,48	77,61
	2018	0,5	2,06	69,28

	2019	0,23	3,1	62,94
BVICS	2015	-2,36	4,85	95,29
	2016	-2,19	4,35	100,66
	2017	0,36	4,08	83,53
	2018	0,32	3,46	82,78
	2019	0,05	2,64	80,52
BBSI	2015	2,09	1,8	101
	2016	2,49	2,4	108
	2017	5,03	1,93	121
	2018	3,84	1,7	123
	2019	2,87	1,33	137,07

Lampiran III Hasil uji statistik deskriptif

	Y	X1	X2	X3
Mean	0.482706	2.257765	88.09894	5.706000
Median	0.730000	2.070000	89.00000	5.620000
Maximum	5.030000	9.920000	163.0000	7.250000
Minimum	-10.77000	0.000000	51.57000	4.560000
Std. Dev.	2.420073	1.763898	15.90821	0.917368
Skewness	-2.285971	0.995885	1.321719	0.521588
Kurtosis	10.51124	5.414096	8.643189	2.183235
Jarque-Bera	273.8467	34.69064	137.5348	6.216757
Probability	0.000000	0.000000	0.000000	0.044673
Sum	41.03000	191.9100	7488.410	485.0100
Sum Sq. Dev.	491.9673	261.3523	21257.98	70.69144
Observations	85	85	85	85

Lampiran IV Estimasi persamaan data panel

1. Common Effect

Dependent Variable: Y
Method: Panel Least Squares
Date: 05/31/22 Time: 06:10
Sample: 2015 2019
Periods included: 5
Cross-sections included: 17
Total panel (balanced) observations: 85

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.546963	1.849674	0.295708	0.7682
X1	-0.763620	0.125123	-6.102959	0.0000
X2	0.024823	0.013835	1.794171	0.0765
X3	-0.092370	0.240729	-0.383710	0.7022

R-squared	0.331215	Mean dependent var	0.482706
Adjusted R-squared	0.306446	S.D. dependent var	2.420073
S.E. of regression	2.015435	Akaike info criterion	4.285462
Sum squared resid	329.0202	Schwarz criterion	4.400411
Log likelihood	-178.1322	Hannan-Quinn criter.	4.331698
F-statistic	13.37174	Durbin-Watson stat	1.535139
Prob(F-statistic)	0.000000		

2. Fixed Effect

Dependent Variable: Y
Method: Panel Least Squares
Date: 05/31/22 Time: 06:13
Sample: 2015 2019
Periods included: 5
Cross-sections included: 17
Total panel (balanced) observations: 85

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	1.829264	2.063140	0.886641	0.3785
X1	-0.666672	0.174336	-3.824055	0.0003
X2	0.005979	0.019269	0.310270	0.7573
X3	-0.064507	0.201950	-0.319419	0.7504

Effects Specification

Cross-section fixed (dummy variables)

R-squared	0.627917	Mean dependent var	0.482706
Adjusted R-squared	0.519154	S.D. dependent var	2.420073
S.E. of regression	1.678152	Akaike info criterion	4.075588

Sum squared resid	183.0527	Schwarz criterion	4.650329
Log likelihood	-153.2125	Hannan-Quinn criter.	4.306765
F-statistic	5.773274	Durbin-Watson stat	2.695014
Prob(F-statistic)	0.000000		

3. Random Effect

Dependent Variable: Y
Method: Panel EGLS (Cross-section random effects)
Date: 05/31/22 Time: 06:17
Sample: 2015 2019
Periods included: 5
Cross-sections included: 17
Total panel (balanced) observations: 85
Swamy and Arora estimator of component variances

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	1.160593	1.831927	0.633537	0.5282
X1	-0.717026	0.142094	-5.046131	0.0000
X2	0.015798	0.015709	1.005661	0.3176
X3	-0.078999	0.201166	-0.392706	0.6956

Effects Specification		S.D.	Rho
Cross-section random		1.201393	0.3388
Idiosyncratic random		1.678152	0.6612

Weighted Statistics			
R-squared	0.247933	Mean dependent var	0.255741
Adjusted R-squared	0.220078	S.D. dependent var	1.888676
S.E. of regression	1.667949	Sum squared resid	225.3465
F-statistic	8.901044	Durbin-Watson stat	2.209744
Prob(F-statistic)	0.000036		

Unweighted Statistics			
R-squared	0.326629	Mean dependent var	0.482706
Sum squared resid	331.2767	Durbin-Watson stat	1.503148

Lampiran V Pemilihan Model

1. Uji Chow (Fixed Effect)

Redundant Fixed Effects Tests

Equation: Untitled

Test cross-section fixed effects

Effects Test	Statistic	d.f.	Prob.
Cross-section F	3.239467	(16,65)	0.0004
Cross-section Chi-square	49.839342	16	0.0000

Cross-section fixed effects test equation:

Dependent Variable: Y

Method: Panel Least Squares

Date: 05/31/22 Time: 07:51

Sample: 2015 2019

Periods included: 5

Cross-sections included: 17

Total panel (balanced) observations: 85

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.546963	1.849674	0.295708	0.7682
X1	-0.763620	0.125123	-6.102959	0.0000
X2	0.024823	0.013835	1.794171	0.0765
X3	-0.092370	0.240729	-0.383710	0.7022

R-squared	0.331215	Mean dependent var	0.482706
Adjusted R-squared	0.306446	S.D. dependent var	2.420073
S.E. of regression	2.015435	Akaike info criterion	4.285462
Sum squared resid	329.0202	Schwarz criterion	4.400411
Log likelihood	-178.1322	Hannan-Quinn criter.	4.331698
F-statistic	13.37174	Durbin-Watson stat	1.535139
Prob(F-statistic)	0.000000		

2. Uji Hausman (Random Effect)

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	0.000000	3	1.0000

* Cross-section test variance is invalid. Hausman statistic set to zero.

Cross-section random effects test comparisons:

Variable	Fixed	Random	Var(Diff.)	Prob.
X1	-0.666672	-0.717026	0.010202	0.6181
X2	0.005979	0.015798	0.000125	0.3789
X3	-0.064507	-0.078999	0.000316	0.4149

Cross-section random effects test equation:

Dependent Variable: Y

Method: Panel Least Squares

Date: 05/31/22 Time: 07:59

Sample: 2015 2019

Periods included: 5

Cross-sections included: 17

Total panel (balanced) observations: 85

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	1.829264	2.063140	0.886641	0.3785
X1	-0.666672	0.174336	-3.824055	0.0003
X2	0.005979	0.019269	0.310270	0.7573
X3	-0.064507	0.201950	-0.319419	0.7504

Effects Specification

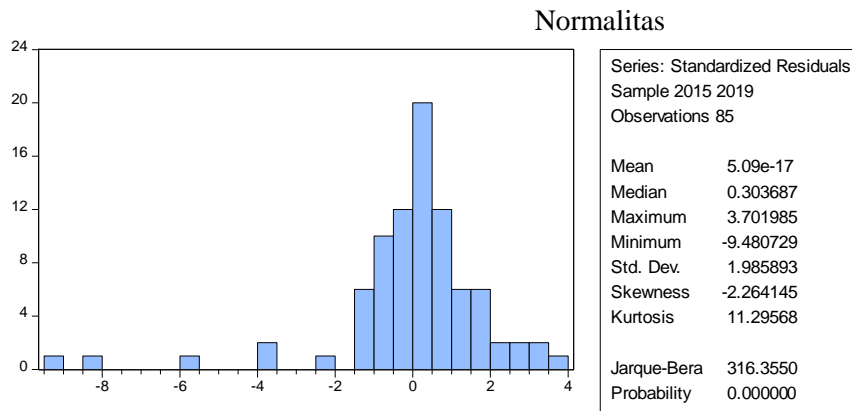
Cross-section fixed (dummy variables)

R-squared	0.627917	Mean dependent var	0.482706
Adjusted R-squared	0.519154	S.D. dependent var	2.420073

S.E. of regression	1.678152	Akaike info criterion	4.075588
Sum squared resid	183.0527	Schwarz criterion	4.650329
Log likelihood	-153.2125	Hannan-Quinn criter.	4.306765
F-statistic	5.773274	Durbin-Watson stat	2.695014
Prob(F-statistic)	0.000000		

Lampiran VI Uji Asumsi Klasik

1. Uji Normalitas



2. Uji Multikoleniaritas

	NPL	FDR	BI Rate
NPL	1.000000	0.015056	-0.083214
FDR	0.015056	1.000000	0.037798
BI Rate	-0.083214	0.037798	1.000000

3. Uji Heterokedastisitas

Dependent Variable: RESABS
Method: Panel EGLS (Cross-section random effects)
Date: 05/31/22 Time: 08:37
Sample: 2015 2019
Periods included: 5
Cross-sections included: 17
Total panel (balanced) observations: 85
Swamy and Arora estimator of component variances

Variable	Coefficient	Std. Error	t-Statistic	Prob.
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C	-0.140153	1.371857	-0.102163	0.9189
X1	0.302657	0.092801	3.261367	0.0016
X2	0.006234	0.010261	0.607547	0.5452
X3	0.021956	0.178542	0.122972	0.9024

Effects Specification

	S.D.	Rho
Cross-section random	0.000000	0.0000
Idiosyncratic random	1.494797	1.0000

Weighted Statistics

R-squared	0.120817	Mean dependent var	1.217684
Adjusted R-squared	0.088254	S.D. dependent var	1.563126
S.E. of regression	1.492557	Sum squared resid	180.4458
F-statistic	3.710320	Durbin-Watson stat	2.201330
Prob(F-statistic)	0.014808		

Unweighted Statistics

R-squared	0.120817	Mean dependent var	1.217684
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4. Uji Autokorelasi

Dependent Variable: Y
Method: Panel EGLS (Cross-section random effects)
Date: 05/31/22 Time: 09:08
Sample: 2015 2019
Periods included: 5
Cross-sections included: 17
Total panel (balanced) observations: 85
Swamy and Arora estimator of component variances

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	1.160593	1.831927	0.633537	0.5282
X1	-0.717026	0.142094	-5.046131	0.0000
X2	0.015798	0.015709	1.005661	0.3176
X3	-0.078999	0.201166	-0.392706	0.6956

Effects Specification

	S.D.	Rho
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Cross-section random	1.201393	0.3388
Idiosyncratic random	1.678152	0.6612

Weighted Statistics

R-squared	0.247933	Mean dependent var	0.255741
Adjusted R-squared	0.220078	S.D. dependent var	1.888676
S.E. of regression	1.667949	Sum squared resid	225.3465
F-statistic	8.901044	Durbin-Watson stat	2.209744
Prob(F-statistic)	0.000036		

Unweighted Statistics

R-squared	0.326629	Mean dependent var	0.482706
Sum squared resid	331.2767	Durbin-Watson stat	1.503148

Lampiran VII Uji Hasil Analisis Regresi Data Panel (Model Random Effect)

Dependent Variable: Y
Method: Panel EGLS (Cross-section random effects)
Date: 05/31/22 Time: 09:15
Sample: 2015 2019
Periods included: 5
Cross-sections included: 17
Total panel (balanced) observations: 85
Swamy and Arora estimator of component variances

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	1.160593	1.831927	0.633537	0.5282
X1	-0.717026	0.142094	-5.046131	0.0000
X2	0.015798	0.015709	1.005661	0.3176
X3	-0.078999	0.201166	-0.392706	0.6956

Effects Specification

	S.D.	Rho
Cross-section random	1.201393	0.3388
Idiosyncratic random	1.678152	0.6612

Weighted Statistics

R-squared	0.247933	Mean dependent var	0.255741
Adjusted R-squared	0.220078	S.D. dependent var	1.888676

S.E. of regression	1.667949	Sum squared resid	225.3465
F-statistic	8.901044	Durbin-Watson stat	2.209744
Prob(F-statistic)	0.000036		

Unweighted Statistics

R-squared	0.326629	Mean dependent var	0.482706
Sum squared resid	331.2767	Durbin-Watson stat	1.503148
