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LAMPIRAN

Lampiran 1 Data Sampel Bank

No.	Kode Saham	Nama Perusahaan	No.	Kode Saham	Nama Perusahaan
1	BBHI	Bank Allo Indonesia	21	BBMD	Bank Mestika Dharma
2	AMAR	Bank Amar Indonesia	22	BABP	Bank MNC International
3	INPC	Bank Artha Graha Int.	23	MASB	Bank Multiarta Sentosa
4	BTPN	Bank BTPN	24	NOBU	Bank Nationalnobu
5	BNBA	Bank Bumi Arta	25	BBNI	Bank Negara Indonesia
6	BACA	Bank Capital Indonesia	26	BBYB	Bank Neo Commerce
7	BBCA	Bank Central Asia	27	NISP	Bank OCBC NISP
8	MCOR	Bank China Construction	28	BSWD	Bank of India
9	BNGA	Bank CIMB Niaga	29	PNBN	Bank Pan Indonesia
10	BDMN	Bank Danamon Indonesia	30	BNLI	Bank Permata
11	BGTG	Bank Ganesha	31	BKSW	Bank QNB Indonesia
12	AGRS	Bank IBK Indonesia	32	BBRI	Bank Rakyat Indonesia
13	BINA	Bank Ina Perdana	33	AGRO	Bank Raya Indonesia
14	BCIC	Bank Jtrust Indonesia	34	BSIM	Bank Sinarmas
15	BBKP	Bank KB Bukopin	35	BBTN	Bank Tabungan Negara
16	BMRI	Bank Mandiri	36	BVIC	Bank Victoria International
17	BMAS	Bank Maspion	37	SDRA	Bank Woori Saudara
18	MAYA	Bank Mayapada International	38	BEKS	BPD Banten
19	BNII	Bank Maybank Indonesia	39	BJBR	BPD Jabar
20	MEGA	Bank Mega	40	BTJM	BPD Jatim

Lampiran 2

Output STATA 14: Hasil Uji Statistik Deskriptif

Variable	Obs	Mean	Std. Dev.	Min	Max
NIM	198	.0460944	.0260605	-.0352	.193
ROA	198	.0086278	.0193133	-.085	.0474
ROE	198	.0364552	.1336753	-.6079	.2564
NPL	198	.0198742	.0151584	0	.0992
CAR	198	.2477308	.1174374	.0901	.9007
LDR	198	.8360164	.2123321	.1235	1.63
SIZE	198	17.36911	1.938064	12.22814	21.26885
BOPO	198	.904741	.2044607	.517	1.8062

Lampiran 3

Output STATA 14: Hasil Uji Chow

Model 1: Dependen NIM

```

Fixed-effects (within) regression               Number of obs   =       198
Group variable: Tahun                          Number of groups =        5

R-sq:                                           Obs per group:
    within = 0.2698                             min =          38
    between = 0.2306                             avg =         39.6
    overall = 0.2651                             max =          40

F(5,188) = 13.89
corr(u_i, Xb) = 0.0291                         Prob > F = 0.0000
  
```

NIM	Coef.	Std. Err.	t	P> t	[95% Conf. Interval]	
NPL	.2451253	.1286072	1.91	0.058	-.0085733	.4988238
CAR	.075519	.0152646	4.95	0.000	.0454071	.1056309
LDR	.0297175	.0077805	3.82	0.000	.0143691	.0450658
SIZE	.0014747	.0009592	1.54	0.126	-.0004175	.0033669
BOPO	-.0436529	.0099332	-4.39	0.000	-.0632477	-.0240581
_cons	.0115506	.0234131	0.49	0.622	-.0346354	.0577367
sigma_u	.00592273					
sigma_e	.02222068					
rho	.06633176	(fraction of variance due to u_i)				

F test that all u_i=0: F(4, 188) = 2.35

Prob > F = 0.0555

Model 2: Dependen ROA

Fixed-effects (within) regression
Group variable: Tahun

Number of obs = 198
Number of groups = 5

R-sq:
within = 0.7061
between = 0.2385
overall = 0.6985

Obs per group:
min = 38
avg = 39.6
max = 40

F(5,188) = 90.32
Prob > F = 0.0000

corr(u_i, Xb) = -0.0288

ROA	Coef.	Std. Err.	t	P> t	[95% Conf. Interval]	
NPL	-.0043167	.0615701	-0.07	0.944	-.1257738	.1171403
CAR	.0161045	.0073079	2.20	0.029	.0016886	.0305204
LDR	.0037926	.0037249	1.02	0.310	-.0035553	.0111406
SIZE	.0011958	.0004592	2.60	0.010	.0002899	.0021016
BOPO	-.0737861	.0047555	-15.52	0.000	-.083167	-.0644051
_cons	.0475415	.0112089	4.24	0.000	.0254301	.0696528
sigma_u	.00239385					
sigma_e	.01063805					
rho	.04819676	(fraction of variance due to u_i)				

F test that all u_i=0: F(4, 188) = 1.58 Prob > F = 0.1804

Model 3: Dependen ROE

Fixed-effects (within) regression
Group variable: Tahun

Number of obs = 198
Number of groups = 5

R-sq:
within = 0.5032
between = 0.1046
overall = 0.4945

Obs per group:
min = 38
avg = 39.6
max = 40

F(5,188) = 38.08
Prob > F = 0.0000

corr(u_i, Xb) = -0.0159

ROE	Coef.	Std. Err.	t	P> t	[95% Conf. Interval]	
NPL	-.4458631	.5522657	-0.81	0.420	-1.535297	.6435709
CAR	.0668057	.0655493	1.02	0.309	-.062501	.1961124
LDR	-.0086313	.0334112	-0.26	0.796	-.0745403	.0572776
SIZE	.0137211	.0041191	3.33	0.001	.0055956	.0218467
BOPO	-.3795711	.042655	-8.90	0.000	-.4637151	-.2954272
_cons	.1410721	.1005406	1.40	0.162	-.0572605	.3394048
sigma_u	.02086257					
sigma_e	.0954202					
rho	.04562209	(fraction of variance due to u_i)				

F test that all u_i=0: F(4, 188) = 1.52 Prob > F = 0.1993

Lampiran 4

Output STATA 14: Hasil Uji Hausman

Model 1: Dependen NIM

```
. hausman fe_full re_full
```

	Coefficients		(b-B) Difference	sqrt(diag(V_b-V_B)) S.E.
	(b) fe_full	(B) re_full		
NPL	.2451253	.3179827	-.0728574	.020453
CAR	.075519	.0638862	.0116328	.0037743
LDR	.0297175	.0342329	-.0045155	.0015824
SIZE	.0014747	.0009199	.0005548	.0000997
BOPO	-.0436529	-.0506002	.0069473	.00191

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)
          = 3.73
Prob>chi2 = 0.5890
(V_b-V_B is not positive definite)
```

Model 2: Dependen ROA

	Coefficients		(b-B) Difference	sqrt(diag(V_b-V_B)) S.E.
	(b) fe_roa	(B) re_roa		
NPL	-.0043167	.0253651	-.0296818	.0123894
CAR	.0161045	.0108668	.0052377	.0020117
LDR	.0037926	.0061167	-.0023241	.0008839
SIZE	.0011958	.0010068	.000189	.0000744
BOPO	-.0737861	-.0757966	.0020106	.0010843

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)
          = 7.56
Prob>chi2 = 0.1825
(V_b-V_B is not positive definite)
```

Model 3: Dependen ROE

	Coefficients		(b-B) Difference	sqrt(diag(V_b-V_B)) S.E.
	(b) fe_roe	(B) re_roe		
NPL	-.4458631	-.1690547	-.2768084	.1129537
CAR	.0668057	.0219298	.0448759	.0181973
LDR	-.0086313	.0097955	-.0184268	.0080209
SIZE	.0137211	.0117478	.0019733	.0006841
BOPO	-.3795711	-.4036726	.0241014	.009849

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)
= 5.34
Prob>chi2 = 0.3756
(V_b-V_B is not positive definite)

Lampiran 5

Output STATA 14: Hasil Uji Langrangian Multiplier Breusch & Pagan

Model 1: Dependen NIM

Breusch and Pagan Lagrangian multiplier test for random effects

NIM[Tahun,t] = Xb + u[Tahun] + e[Tahun,t]

Estimated results:

	Var	sd = sqrt(Var)
NIM	.0006792	.0260605
e	.0004938	.0222207
u	0	0

Test: Var(u) = 0

chibar2(01) = 0.00
Prob > chibar2 = 1.0000

Model 2: Dependen ROA

Breusch and Pagan Lagrangian multiplier test for random effects

$$ROA[Tahun,t] = Xb + u[Tahun] + e[Tahun,t]$$

Estimated results:

	Var	sd = sqrt(Var)
ROA	.000373	.0193133
e	.0001132	.010638
u	0	0

Test: Var(u) = 0

chibar2(01) = 0.00
Prob > chibar2 = 1.0000

Model 3: Dependen ROE

Breusch and Pagan Lagrangian multiplier test for random effects

$$ROE[Tahun,t] = Xb + u[Tahun] + e[Tahun,t]$$

Estimated results:

	Var	sd = sqrt(Var)
ROE	.0178691	.1336753
e	.009105	.0954202
u	0	0

Test: Var(u) = 0

chibar2(01) = 0.00
Prob > chibar2 = 1.0000

Lampiran 6

Output STATA 14: Hasil Uji Asumsi Klasik-Hasil Uji Normalitas

Model 1: Dependen NIM

Skewness/Kurtosis tests for Normality

Variable	Obs	Pr(Skewness)	Pr(Kurtosis)	adj chi2(2)	joint Prob>chi2
res	198	0.0754	0.0015	11.51	0.0032

Model 2: Dependen ROA

Skewness/Kurtosis tests for Normality

Variable	Obs	Pr(Skewness)	Pr(Kurtosis)	adj chi2(2)	Prob>chi2
res_roa	198	0.0000	0.0000	48.74	0.0000

Model 3: Dependen ROE

Skewness/Kurtosis tests for Normality

Variable	Obs	Pr(Skewness)	Pr(Kurtosis)	adj chi2(2)	Prob>chi2
res_roe	198	0.0000	0.0000	38.14	0.0000

Lampiran 7

Output STATA 14: Hasil Uji Asumsi Klasik-Hasil Uji Multikolinearitas

	NPL	CAR	LDR	SIZE	BOPO
NPL	1.0000				
CAR	-0.0604	1.0000			
LDR	0.0693	-0.1023	1.0000		
SIZE	-0.2569	-0.3196	0.0278	1.0000	
BOPO	0.5407	-0.0570	0.0206	-0.3491	1.0000

Variable	VIF	1/VIF
BOPO	1.54	0.648767
NPL	1.44	0.695684
SIZE	1.33	0.753814
CAR	1.17	0.854154
LDR	1.02	0.984963
Mean VIF	1.30	

Lampiran 8

Output STATA 14: Hasil Uji Asumsi Klasik-Hasil Uji Heteroskedastisitas

Model 1: Dependen NIM

Breusch-Pagan / Cook-Weisberg test for heteroskedasticity

Ho: Constant variance

Variables: fitted values of NIM

chi2(1) = 41.57

Prob > chi2 = 0.0000

Model 2: Dependen ROA

Breusch-Pagan / Cook-Weisberg test for heteroskedasticity

Ho: Constant variance

Variables: fitted values of ROA

chi2(1) = 58.25

Prob > chi2 = 0.0000

Model 3: Dependen ROE

Breusch-Pagan / Cook-Weisberg test for heteroskedasticity

Ho: Constant variance

Variables: fitted values of ROE

chi2(1) = 21.14

Prob > chi2 = 0.0000

Lampiran 9

Output STATA 14: Hasil Uji Asumsi Klasik-Hasil Uji Autokorelasi

Model 1: Dependen NIM

Breusch-Godfrey LM test for autocorrelation

lags (p)	chi2	df	Prob > chi2
1	82.983	1	0.0000

H0: no serial correlation

Model 2: Dependen ROA

Breusch-Godfrey LM test for autocorrelation

lags (p)	chi2	df	Prob > chi2
1	17.789	1	0.0000

H0: no serial correlation

Model 3: Dependens ROE

Breusch-Godfrey LM test for autocorrelation

lags (p)	chi2	df	Prob > chi2
1	22.560	1	0.0000

H0: no serial correlation

Lampiran 10

Output STATA 14: Hasil Uji Regresi Linier Berganda- Driscoll Kraay Robust

Standard Errors Estimator

Model 1: Dependens NIM

Linear regression

Number of obs = 198
F(5, 192) = 10.24
Prob > F = 0.0000
R-squared = 0.2715
Root MSE = .02253

NIM	Coef.	Robust Std. Err.	t	P> t	[95% Conf. Interval]
NPL	.3179827	.1747564	1.82	0.070	-.0267061 .6626715
CAR	.0638862	.0249104	2.56	0.011	.014753 .1130193
LDR	.0342329	.0108802	3.15	0.002	.0127729 .0556929
SIZE	.0009199	.000654	1.41	0.161	-.0003701 .00221
BOPO	-.0506002	.0119247	-4.24	0.000	-.0741204 -.0270799
_cons	.0251308	.0194751	1.29	0.198	-.0132819 .0635434

Model 2: Dependen ROA

Linear regression	Number of obs	=	198
	F(5, 192)	=	137.03
	Prob > F	=	0.0000
	R-squared	=	0.7007
	Root MSE	=	.0107

ROA	Coef.	Robust Std. Err.	t	P> t	[95% Conf. Interval]	
NPL	.0253651	.0573619	0.44	0.659	-.0877753	.1385055
CAR	.0108668	.0041419	2.62	0.009	.0026973	.0190364
LDR	.0061167	.0019616	3.12	0.002	.0022476	.0099858
SIZE	.0010068	.0004081	2.47	0.014	.0002019	.0018117
BOPO	-.0757966	.0053928	-14.06	0.000	-.0864334	-.0651598
_cons	.0514076	.0125013	4.11	0.000	.0267501	.0760652

Model 3: Dependen ROE

Linear regression	Number of obs	=	198
	F(5, 192)	=	48.52
	Prob > F	=	0.0000
	R-squared	=	0.4981
	Root MSE	=	.09593

ROE	Coef.	Robust Std. Err.	t	P> t	[95% Conf. Interval]	
NPL	-.1690547	.4934211	-0.34	0.732	-1.142277	.8041672
CAR	.0219298	.0545083	0.40	0.688	-.0855823	.1294418
LDR	.0097955	.025959	0.38	0.706	-.0414059	.0609968
SIZE	.0117478	.0041488	2.83	0.005	.0035647	.0199309
BOPO	-.4036726	.0672832	-6.00	0.000	-.5363816	-.2709635
_cons	.1873633	.1223432	1.53	0.127	-.0539459	.4286726

Pengujian Pengaruh NPL terhadap NIM

Linear regression	Number of obs	=	198
	F(5, 192)	=	12.25
	Prob > F	=	0.0000
	R-squared	=	0.3263
	Root MSE	=	.0126

NPL	Robust		t	P> t	[95% Conf. Interval]	
	Coef.	Std. Err.				
NIM	.0994804	.0450907	2.21	0.029	.0105437	.1884171
CAR	-.0137299	.0071835	-1.91	0.057	-.0278986	.0004389
LDR	.0004491	.0041262	0.11	0.913	-.0076893	.0085876
SIZE	-.0008692	.0004417	-1.97	0.051	-.0017405	2.08e-06
BOPO	.040953	.0060898	6.72	0.000	.0289415	.0529645
_cons	-.0036397	.0112468	-0.32	0.747	-.0258228	.0185434