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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

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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
```

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Model 2: Depdenden ROA

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

R-sq:                                           Obs per group:
     within  = 0.7061                                         min =        38
     between = 0.2385                                         avg =      39.6
     overall = 0.6985                                         max =        40

                                                F(5,188)           =     90.32
corr(u_i, Xb)  = -0.0288                        Prob > F           =     0.0000
```

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               Number of obs      =       198
Group variable: Tahun                           Number of groups   =         5

R-sq:                                           Obs per group:
     within  = 0.5032                                         min =        38
     between = 0.1046                                         avg =      39.6
     overall = 0.4945                                         max =        40

                                                F(5,188)           =     38.08
corr(u_i, Xb)  = -0.0159                        Prob > F           =     0.0000
```

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
```

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Lampiran 4

Output STATA 14: Hasil Uji Hausman

Model 1: Dependen NIM

```
. hausman fe_full re_full
```

	Coefficients			
	(b) fe_full	(B) re_full	(b-B) Difference	sqrt(diag(V_b-V_B)) S.E.
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) fe_roa	(B) re_roa	(b-B) Difference	sqrt(diag(V_b S.E.
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 frc
     B = inconsistent under Ha, efficient under Ho; obtained frc

 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)
```

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Model 3: Dependen ROE

	Coefficients (b) fe_roe	(B) re_roe	(b-B) Difference	sqrt(diag(V_b-V_B)) S.E.
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

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

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Model 2: Dependen ROA

Skewness/Kurtosis tests for Normality

Variable	Obs	Pr(Skewness)	Pr(Kurtosis)	joint adj chi2(2)	joint 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)	joint adj chi2(2)	joint 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
```

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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

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Model 3: Dependen 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: Dependen 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

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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

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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	Coef.	Robust Std. Err.	t	P>|t|	[95% Conf.	Interval]
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