

## Lampiran 1

### Daftar Bank Konvensional yang Terdaftar di Bursa Efek Indonesia

No	Kode Bank	Nama Bank
1	AGRO	Bank Rakyat Indonesia Agroniaga Tbk
2	AMAR	Bank Amar Indonesia Tbk
3	AGRS	Bank Agris Tbk
4	ARTO	Bank Artos Indonesia Tbk
5	BABP	Bank MNC Internasional Tbk
6	BACA	Bank Capital Indonesia Tbk
7	BBCA	Bank Central Asia Tbk
8	BBHI	Bank Harda Internasional Tbk
9	BBKP	Bank Bukopin Tbk
10	BBMD	Bank Mestika Dharma Tbk
11	BBNI	Bank Negara Indonesia Tbk
12	BBRI	Bank Rakyat Indonesia Tbk
13	BBTN	Bank Tabungan Negara (Persero) Tbk
14	BBYB	Bank Yudha Bhakti Tbk
15	BCIC	Bank Jtrust Indonesia Tbk
16	BDMN	Bank Danamon Indonesia Tbk
17	BEKS	Bank Pembangunan Daerah Banten Tbk
18	BGTG	Bank Ganesh Tbk
19	BINA	Bank Ina Perdana Tbk
20	BJTM	Bank Pembangunan Daerah Jawa Timur Tbk
21	BJBR	Bank Pembangunan Daerah Jawa Barat Tbk
22	BKWS	Bank QNB Indonesia Tbk
23	BMAS	Bank Maspion Indonesia Tbk
24	BMRI	Bank Mandiri (Persero) Tbk
25	BNBA	Bank Bumi Arta Tbk
26	BNGA	Bank CIMB Niaga Tbk
27	BNII	Bank Mayapada Indonesia
28	BNLI	Bank Permata Tbk
29	BSIM	Bank Sinarmas Tbk
30	BSWD	Bank of India Indonesia Tbk
31	BTPN	Bank BTPN Tbk
32	BVIC	Bank Victoria Internasional Tbk
33	DNAR	Bank Dinar Indonesia Tbk
34	INPC	Bank Arta Graha Internasional Tbk
35	MAYA	Bank Mayapada Internasional Tbk
36	MCOR	Bank China Construction Bank Indonesia Tbk
37	MEGA	Bank Mega Tbk
38	NAGA	Bank Mitraniaga
39	NISP	Bank OCBC NISP Tbk
40	NOBU	Bani National Nobu Tbk
41	PNBN	Bank Pan Indonesia Tbk
42	SDRA	Bank Woori Saudara Indonesia Tbk

**Lampiran 2****Data Return On Asset (decimal)**

No.	Nama Bank	Tahun		
		2018	2019	2020
1	Bank Rakyat Indonesia Agroniaga Tbk	0,0154	0,0031	0,0024
2	Bank Amar Indonesia Tbk	0,0159	0,0299	0,0074
3	Bank Capital Indonesia Tbk	0,009	0,0013	0,0044
4	Bank Central Asia Tbk	0,04	0,04	0,0014
5	Bank Mestika Dharma Tbk	0,0296	0,0272	0,0317
6	Bank Negara Indonesia Tbk	0,028	0,024	0,005
7	Bank Rakyat Indonesia Tbk	0,0368	0,035	0,0198
8	Bank Tabungan Negara (Persero) Tbk	0,0134	0,0013	0,0069
9	Bank Danamon Indonesia Tbk	0,031	0,03	0,0104
10	Bank Ganesh Tbk	0,0016	0,0032	0,001
11	Bank Ina Perdana Tbk	0,005	0,0023	0,0051
12	Bank Pembangunan Daerah Jawa Barat Tbk	0,0171	0,0168	0,0166
13	Bank Pembangunan Daerah Jawa Timur Tbk	0,0296	0,0273	0,0195
14	Bank Maspion Indonesia Tbk	0,0154	0,0113	0,0109
15	Bank Mandiri (Persero) Tbk	0,0317	0,0303	0,0164
16	Bank Bumi Arta Tbk	0,0177	0,0096	0,0067
17	Bank CIMB Niaga Tbk	0,0185	0,0199	0,0106
18	Bank Mayapada Indonesia	0,0174	0,0145	0,0104
19	Bank Permata Tbk	0,008	0,013	0,01
20	Bank Sinarmas Tbk	0,0025	0,0023	0,003
21	Bank of India Indonesia Tbk	0,0024	0,006	0,0049
22	Bank BTPN Tbk	0,031	0,023	0,014
23	Bank Mayapada Internasional Tbk	0,0073	0,0078	0,0039
24	Bank China Construction Bank Indonesia Tbk	0,0086	0,0071	0,0029
25	Bank Mega Tbk	0,0247	0,029	0,026
26	Bank OCBC NISP Tbk	0,021	0,0222	0,0147
27	Bank National Nobu Tbk	0,0042	0,0052	0,0057
28	Bank Pan Indonesia Tbk	0,0216	0,0208	0,0191
29	Bank Woori Saudara Indonesia Tbk	0,0259	0,0188	0,0184
	Minimum	0,0016	0,0013	0,001
	Maximum	0,04	0,04	0,0317
	Rata-Rata	0,018286	0,016628	0,010662

**Lampiran 3****Data Loan to Deposit Ratio (decimal)**

No.	Nama Bank	Tahun		
		2018	2019	2020
1	Bank Rakyat Indonesia Agroniaga Tbk	0,8673	0,9159	0,8476
2	Bank Amar Indonesia Tbk	1,3246	1,1286	0,7432
3	Bank Capital Indonesia Tbk	0,5196	0,6055	0,3933
4	Bank Central Asia Tbk	0,816	0,805	0,5019
5	Bank Mestika Dharma Tbk	0,8693	0,8809	0,7272
6	Bank Negara Indonesia Tbk	0,888	0,915	0,873
7	Bank Rakyat Indonesia Tbk	0,8957	0,8864	0,8366
8	Bank Tabungan Negara (Persero) Tbk	1,0325	1,135	0,9319
9	Bank Danamon Indonesia Tbk	0,95	0,989	0,8396
10	Bank Ganesh Tbk	0,8781	0,8276	0,64
11	Bank Ina Perdana Tbk	0,6928	0,6294	0,4126
12	Bank Pembangunan Daerah Jawa Barat Tbk	0,9189	0,9781	0,8632
13	Bank Pembangunan Daerah Jawa Timur Tbk	0,6657	0,6334	0,6058
14	Bank Maspion Indonesia Tbk	1,0087	0,9413	0,8418
15	Bank Mandiri (Persero) Tbk	0,9546	0,9393	0,8084
16	Bank Bumi Arta Tbk	0,8426	0,8708	0,7296
17	Bank CIMB Niaga Tbk	0,9718	0,9775	0,8291
18	Bank Mayapada Indonesia	0,9646	0,9413	0,7925
19	Bank Permata Tbk	0,901	0,863	0,787
20	Bank Sinarmas Tbk	0,8424	0,8195	0,5697
21	Bank of India Indonesia Tbk	0,9948	0,8169	0,7989
22	Bank BTPN Tbk	0,962	1,631	1,342
23	Bank Mayapada Internasional Tbk	0,9183	0,9334	0,8728
24	Bank China Construction Bank Indonesia Tbk	0,8835	1,0786	0,7982
25	Bank Mega Tbk	0,6723	0,6967	0,634
26	Bank OCBC NISP Tbk	0,9351	0,9408	0,7203
27	Bank National Nobu Tbk	0,7535	0,791	0,7631
28	Bank Pan Indonesia Tbk	1,0415	1,1526	0,8326
29	Bank Woori Saudara Indonesia Tbk	1,4526	1,3991	1,6229
	Minimum	0,5196	0,6055	0,3933
	Maximum	1,4526	1,631	1,6229
	Rata - Rata	0,910959	0,935262	0,791683

**Lampiran 4****Beban Operasional Pendapatan Operasional (desimal)**

No.	Nama Bank	Tahun		
		2018	2019	2020
1	Bank Rakyat Indonesia Agroniaga Tbk	0,8355	0,9664	0,9712
2	Bank Amar Indonesia Tbk	0,9369	0,8944	0,9673
3	Bank Capital Indonesia Tbk	0,9211	0,9812	0,9884
4	Bank Central Asia Tbk	0,582	0,591	0,5184
5	Bank Mestika Dharma Tbk	0,6809	0,7148	0,6759
6	Bank Negara Indonesia Tbk	0,701	0,732	0,933
7	Bank Rakyat Indonesia Tbk	0,6448	0,701	0,8122
8	Bank Tabungan Negara (Persero) Tbk	0,8558	0,9812	0,9161
9	Bank Danamon Indonesia Tbk	0,709	0,827	0,8887
10	Bank Ganesh Tbk	0,9757	0,9669	0,984
11	Bank Ina Perdana Tbk	0,9306	0,968	0,938
12	Bank Pembangunan Daerah Jawa Barat Tbk	0,8422	0,8423	0,8395
13	Bank Pembangunan Daerah Jawa Timur Tbk	0,6945	0,714	0,7776
14	Bank Maspion Indonesia Tbk	0,8725	0,891	0,8758
15	Bank Mandiri (Persero) Tbk	0,6648	0,6744	0,8003
16	Bank Bumi Arta Tbk	0,8143	0,8955	0,9239
17	Bank CIMB Niaga Tbk	0,8097	0,8244	0,8938
18	Bank Mayapada Indonesia	0,8347	0,8709	0,8783
19	Bank Permata Tbk	0,934	0,87	0,888
20	Bank Sinarmas Tbk	0,9762	1,1943	1,117
21	Bank of India Indonesia Tbk	0,9765	0,9793	0,9365
22	Bank BTPN Tbk	0,792	0,845	0,872
23	Bank Mayapada Internasional Tbk	0,9261	0,9216	0,9474
24	Bank China Construction Bank Indonesia Tbk	0,906	0,9149	0,977
25	Bank Mega Tbk	0,7778	0,741	1,0263
26	Bank OCBC NISP Tbk	0,7443	0,7477	0,8113
27	Bank National Nobu Tbk	0,9477	0,9318	0,9216
28	Bank Pan Indonesia Tbk	0,7827	0,7796	0,7954
29	Bank Woori Saudara Indonesia Tbk	0,7039	0,7575	0,7422
	Minimum	0,582	0,591	0,5184
	Maximum	0,9765	1,1943	1,117
	Rata - Rata	0,819766	0,852383	0,883348

**Lampiran 5**  
**Total Aset (Jutaan Rupiah)**

No.	Nama Bank	Tahun		
		2018	2019	2020
1	Bank Rakyat Indonesia Agroniaga Tbk	23.313.671	27.067.922	28.015.492
2	Bank Amar Indonesia Tbk	1.856.522	3.425.515	4.057.988
3	Bank Capital Indonesia Tbk	18.091.614	18.432.463	20.223.558
4	Bank Central Asia Tbk	8.126.576	918.989.312	8.536.082
5	Bank Mestika Dharma Tbk	12.093.079	12.900.218	14.159.755
6	Bank Negara Indonesia Tbk	808.572.011	845.605.208	891.337.425
7	Bank Tabungan Negara (Persero) Tbk	306.436.194	311.776.828	361.208.406
8	Bank Rakyat Indonesia Tbk	1.296.898	1.416.758	1.511.804
9	Bank Danamon Indonesia Tbk	186.762.189	193.533.970	200.890.068
10	Bank Ganesh Tbk	4.497.122	4.809.743	5.365.456
11	Bank Ina Perdana Tbk	3.854.174	5.262.429	8.437.685
12	Bank Pembangunan Daerah Jawa Barat Tbk	120.191.387	123.536.474	140.934.002
13	Bank Pembangunan Daerah Jawa Timur Tbk	62.689.118	76.715.290	83.619.452
14	Bank Maspion Indonesia Tbk	6.694.023	7.569.580	10.110.520
15	Bank Mandiri (Persero) Tbk	1.202.252	1.318.264	1.429.334
16	Bank Bumi Arta Tbk	7.297.273	7.607.653	8.043.256
17	Bank CIMB Niaga Tbk	266.781.498	274.467.227	280.943.605
18	Bank Mayapada Indonesia	177.532.858	168.082.830	173.224.412
19	Bank Permata Tbk	152.892.866	161.451.259	197.726.097
20	Bank Sinarmas Tbk	30.748.742	36.559.556	44.612.045
21	Bank of India Indonesia Tbk	3.896.760	4.007.412	3.721.363
22	Bank BTPN Tbk	101.919.301	181.631.385	181.782.070
23	Bank Mayapada Internasional Tbk	86.971.893	93.408.831	86.652.476
24	Bank China Construction Bank Indonesia Tbk	15.992.475	18.893.684	25.235.573
25	Bank Mega Tbk	83.761.947	100.803.831	112.202.653
26	Bank OCBC NISP Tbk	173.582.894	180.706.987	206.297.200
27	Bank National Nobu Tbk	11.793.981	13.147.503	13.737.934
28	Bank Pan Indonesia Tbk	207.204.418	211.287.370	218.067.091
29	Bank Woori Saudara Indonesia Tbk	29.631.693	36.936.262	38.053.939
	Minimum	1.202.252	1.318.264	1.429.334
	Maximum	808.572.011	918.989.312	891.337.425
	Rata -Rata	100.540.877	139.356.957	116.211.612

**Lampiran 6**  
**Suku Bunga (desimal)**

Bulan	Tahun		
	2018	2019	2020
Januari	0,0425	0,06	0,05
Februari	0,0425	0,06	0,0475
Maret	0,0425	0,06	0,045
April	0,0425	0,06	0,045
Mei	0,0475	0,06	0,045
Juni	0,0525	0,06	0,0425
Juli	0,0525	0,0575	0,04
Agustus	0,055	0,055	0,04
September	0,0575	0,0525	0,04
Oktober	0,0575	0,05	0,04
November	0,06	0,05	0,0375
Desember	0,06	0,05	0,0375
Min	0,0425	0,05	0,0375
Max	0,06	0,06	0,05
Rata-Rata	0,051042	0,05625	0,0425

**Lampiran 7**

**Rasio Keuangan pada *Annual Report Bank***  
**(Annual Report Bank Amar Indonesia Tbk 2020)**

**Rasio Keuangan**  
(Dalam %)

*Financial Ratios*  
(in %)

URAIAN	2017	2018	2019	2020	DESCRIPTION
<b>PERMODALAN</b>					<b>CAPITALIZATION</b>
Rasio Kecukupan Modal	84.86	42.43	55.64	45.34	Capital Adequacy Ratio (CAR)
<b>ASET PRODUKTIF</b>					<b>EARNING ASSETS</b>
Rasio Kredit Bermasalah Bruto	8.29	4.96	4.51	6.93	Gross Non Performing Loan
Rasio Kredit Bermasalah Bersih*	3.14	(0.61)	(3.30)	4.80	*Net Non Performing Loan
Rasio Kredit Bermasalah Bersih**	-	-	-	1.50	**Net Non Performing Loan
<b>RENTABILITAS</b>					<b>RENTABILITY</b>
<i>Return on Equity (ROE)</i>	0.87	3.45	7.45	0.81	Return on Equity (ROE)
<i>Return on Asset (ROA)</i>	0.79	1.59	2.99	0.74	Return on Asset (ROA)
Biaya Operasional terhadap Pendapatan Operasional (BOPO)	98.48	93.69	89.44	96.73	Operating Expense to Operating Income
<i>Net Interest Margin (NIM)</i>	12.67	18.02	19.30	13.52	Net Interest Margin (NIM)
<b>LIKUIDITAS</b>					<b>LIQUIDITY</b>
<i>Loan to Deposit Ratio (LDR)</i>	95.65	132.46	112.86	74.32	Loan to Deposit Ratio (LDR)

**Lampiran 8**

**Laporan Keuangan Tahunan Bank Teraudit**  
**(Bank Amar Indonesia Tbk 2020)**

*The original financial statements included herein are in Indonesian language.*

**PT BANK AMAR INDONESIA TBK**  
**LAPORAN POSISI KEUANGAN**  
**Tanggal 31 Desember 2020**  
**(Disajikan dalam ribuan Rupiah,**  
**kecuali dinyatakan lain)**

**PT BANK AMAR INDONESIA TBK**  
**STATEMENT OF FINANCIAL POSITION**  
**As of December 31, 2020**  
**(Expressed in thousands of Rupiah,**  
**unless otherwise stated)**

	2020	Catatan/ Notes	2019	
<b><u>ASET</u></b>				<b><u>ASSETS</u></b>
Kas	3.061.109	5	3.170.655	<i>Cash</i>
Giro pada Bank Indonesia	67.073.323	6	108.364.186	<i>Demand Deposits with Bank Indonesia</i>
Giro pada Bank Lain	29.225.934	7	19.980.859	<i>Demand Deposits with Other Banks</i>
Cadangan kerugian penurunan nilai	(234)		-	<i>Allowance for impairment losses</i>
Bersih	29.225.700		19.980.859	<i>Net</i>
Penempatan pada Bank Indonesia dan Bank Lain	1.619.831.385	8	1.132.047.698	<i>Placements with Bank Indonesia and Other Banks</i>
Cadangan kerugian penurunan nilai	(116.468)		-	<i>Allowance for impairment losses</i>
Bersih	1.619.714.917		1.132.047.698	<i>Net</i>
Efek-efek	367.139.054	9	101.434.381	<i>Securities</i>
Efek-efek yang Dibeli dengan Janji Dijual Kembali	190.336.780	10	-	<i>Securities Purchased Under Resale Agreement</i>
<b><u>Kredit</u></b>		11		<b><u>Loans</u></b>
Pihak berelasi	2.678.020	32	2.856.236	<i>Related parties</i>
Pihak ketiga	1.712.830.573		2.048.702.481	<i>Third parties</i>
Cadangan kerugian penurunan nilai	(91.404.776)		(160.182.249)	<i>Allowance for impairment losses</i>
Bersih	1.624.103.817		1.891.376.468	<i>Net</i>
Aset Tetap - bersih	14.212.338	12a	14.358.373	<i>Premises and Equipment - net</i>
Aset Hak-Guna - bersih	11.389.420	12b	-	<i>Right-of-Use Assets - Net</i>
Aset Tak Berwujud -bersih	266.197	13	320.975	<i>Intangible Assets -net</i>
Aset Pajak Tangguhan - bersih	26.130.952	31	40.951.331	<i>Deferred Tax Assets -net</i>
Aset Lain-lain -bersih	105.335.004	14	140.510.544	<i>Other Assets -net</i>
<b>JUMLAH ASET</b>	<b>4.057.988.611</b>		<b>3.452.515.470</b>	<b>TOTAL ASSETS</b>



**Lampiran 9**  
**Hasil Uji Chow**

Redundant Fixed Effects Tests

Equation: Untitled

Test cross-section fixed effects

Effects Test	Statistic	d.f.	Prob.
Cross-section F	2.390026	(28,54)	0.0044
Cross-section Chi-square	70.135146	28	0.0000

Cross-section fixed effects test equation:

Dependent Variable: Y

Method: Panel Least Squares

Date: 07/04/21 Time: 00:30

Sample: 2018 2020

Periods included: 3

Cross-sections included: 29

Total panel (balanced) observations: 87

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.053563	0.011629	4.606197	0.0000
X1	0.002989	0.003155	0.947442	0.3462
X2	-0.066944	0.006069	-11.03046	0.0000
X3	0.000160	0.000405	0.394868	0.6940
X4	0.264431	0.136071	1.943334	0.0554
R-squared	0.637359	Mean dependent var		0.015149
Adjusted R-squared	0.619670	S.D. dependent var		0.010673
S.E. of regression	0.006582	Akaike info criterion		-7.153105
Sum squared resid	0.003553	Schwarz criterion		-7.011386
Log likelihood	316.1601	Hannan-Quinn criter.		-7.096039
F-statistic	36.02980	Durbin-Watson stat		1.267580
Prob(F-statistic)	0.000000			

**Lampiran 10**  
**Hasil Uji Hausman**

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	4	1.0000

Cross-section random effects test comparisons:

Variable	Fixed	Random	Var(Diff.)	Prob.
X1	0.003712	0.003074	0.000024	0.8967
X2	-0.055042	-0.063587	0.000107	0.4084
X3	0.003660	0.000434	0.000002	0.0119
X4	0.287694	0.273474	0.003833	0.8183

Cross-section random effects test equation:

Dependent Variable: Y

Method: Panel Least Squares

Date: 07/04/21 Time: 00:53

Sample: 2018 2020

Periods included: 3

Cross-sections included: 29

Total panel (balanced) observations: 87

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-0.019184	0.025252	-0.759681	0.4507
X1	0.003633	0.006049	0.613724	0.5420
X2	-0.055042	0.012384	-4.444672	0.0001
X3	0.003660	0.001371	2.669276	0.0100
X4	0.287694	0.130729	2.200697	0.0321

Effects Specification

Cross-section fixed (dummy variables)

R-squared	0.838054	Mean dependent var	0.015149
Adjusted R-squared	0.742086	S.D. dependent var	0.010673
S.E. of regression	0.005420	Akaike info criterion	-7.315578
Sum squared resid	0.001587	Schwarz criterion	-6.380233
Log likelihood	351.2276	Hannan-Quinn criter.	-6.938943
F-statistic	8.732659	Durbin-Watson stat	2.165885
Prob(F-statistic)	0.000000		

**Lampiran 11**  
**Uji Lagrange Multiplier**

Lagrange Multiplier Tests for Random Effects  
 Null hypotheses: No effects  
 Alternative hypotheses: Two-sided (Breusch-Pagan) and one-sided  
 (all others) alternatives

	Test Hypothesis		
	Cross-section	Time	Both
Breusch-Pagan	4.290833 (0.0383)	1.092756 (0.2959)	5.383589 (0.0203)
Honda	2.071433 (0.0192)	-1.045350 --	0.725550 (0.2341)
King-Wu	2.071433 (0.0192)	-1.045350 --	-0.475062 --
Standardized Honda	2.425625 (0.0076)	-0.378007 --	-3.347075 --
Standardized King-Wu	2.425625 (0.0076)	-0.378007 --	-3.302218 --
Gourierioux, et al.*	--	--	4.290833 (< 0.10)
*Mixed chi-square asymptotic critical values:			
	1%	7.289	
	5%	4.321	
	10%	2.952	

**Lampiran 12**  
**Hasil *Random Effect Model***

Dependent Variable: Y  
 Method: Panel EGLS (Cross-section random effects)  
 Date: 06/2/21 Time: 00:52  
 Sample: 2018 2020  
 Periods included: 3  
 Cross-sections included: 29  
 Total panel (balanced) observations: 87  
 Swamy and Arora estimator of component variances

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.045625	0.012260	3.721525	0.0004
X1	0.002978	0.003513	0.847693	0.3991
X2	-0.064435	0.006885	-9.359110	0.0000
X3	0.000433	0.000481	0.900387	0.3706
X4	0.285329	0.115891	2.462037	0.0159

Effects Specification		S.D.	Rho
Cross-section random		0.003469	0.2867
Idiosyncratic random		0.005473	0.7133

Weighted Statistics			
R-squared	0.567039	Mean dependent var	0.010201
Adjusted R-squared	0.545919	S.D. dependent var	0.008371
S.E. of regression	0.005641	Sum squared resid	0.002609
F-statistic	26.84843	Durbin-Watson stat	1.675668
Prob(F-statistic)	0.000000		

Unweighted Statistics			
R-squared	0.636039	Mean dependent var	0.015149
Sum squared resid	0.003566	Durbin-Watson stat	1.226107

**Lampiran 13**  
**Hasil Statistik Deskriptif**

Date: 07/04/21  
Time: 00:30  
Sample: 2018 2020

	Y	X1	X2	X3	X4
Mean	0.015149	0.891287	0.852632	17.37131	0.050000
Median	0.015000	0.871000	0.872000	17.41400	0.051000
Maximum	0.040000	1.631000	1.194000	20.63900	0.056000
Minimum	0.001000	0.393000	0.518000	14.00000	0.043000
Std. Dev.	0.010673	0.237324	0.119507	1.788579	0.005385
Skewness	0.478212	1.129085	-0.284990	-0.158195	-0.273642
Kurtosis	2.175780	5.194129	3.240597	1.958355	1.500000
Jarque-Bera	5.778561	35.93654	1.387517	4.296081	9.242013
Probability	0.055616	0.000000	0.499694	0.116713	0.009843
Sum	1.318000	77.54200	74.17900	1511.304	4.350000
Sum Sq. Dev.	0.009797	4.843732	1.228236	275.1216	0.002494
Observations	87	87	87	87	87

Lampiran 13

Tabel Distribusi t

df \ Pr	0.25	0.10	0.05	0.025	0.01	0.005	0.001
	0.50	0.20	0.10	0.050	0.02	0.010	0.002
81	0.67753	1.29209	1.66388	1.98969	2.37327	2.63790	3.19392
82	0.67749	1.29196	1.66365	1.98932	2.37269	2.63712	3.19262
83	0.67746	1.29183	1.66342	1.98896	2.37212	2.63637	3.19135
84	0.67742	1.29171	1.66320	1.98861	2.37156	2.63563	3.19011
85	0.67739	1.29159	1.66298	1.98827	2.37102	2.63491	3.18890
86	0.67735	1.29147	1.66277	1.98793	2.37049	2.63421	3.18772
87	0.67732	1.29136	1.66256	1.98761	2.36998	2.63353	3.18657
88	0.67729	1.29125	1.66235	1.98729	2.36947	2.63286	3.18544
89	0.67726	1.29114	1.66216	1.98698	2.36898	2.63220	3.18434
90	0.67723	1.29103	1.66196	1.98667	2.36850	2.63157	3.18327
91	0.67720	1.29092	1.66177	1.98638	2.36803	2.63094	3.18222
92	0.67717	1.29082	1.66159	1.98609	2.36757	2.63033	3.18119
93	0.67714	1.29072	1.66140	1.98580	2.36712	2.62973	3.18019
94	0.67711	1.29062	1.66123	1.98552	2.36667	2.62915	3.17921
95	0.67708	1.29053	1.66105	1.98525	2.36624	2.62858	3.17825
96	0.67705	1.29043	1.66088	1.98498	2.36582	2.62802	3.17731
97	0.67703	1.29034	1.66071	1.98472	2.36541	2.62747	3.17639
98	0.67700	1.29025	1.66055	1.98447	2.36500	2.62693	3.17549
99	0.67698	1.29016	1.66039	1.98422	2.36461	2.62641	3.17460
100	0.67695	1.29007	1.66023	1.98397	2.36422	2.62589	3.17374
101	0.67693	1.28999	1.66008	1.98373	2.36384	2.62539	3.17289
102	0.67690	1.28991	1.65993	1.98350	2.36346	2.62489	3.17206
103	0.67688	1.28982	1.65978	1.98326	2.36310	2.62441	3.17125
104	0.67686	1.28974	1.65964	1.98304	2.36274	2.62393	3.17045
105	0.67683	1.28967	1.65950	1.98282	2.36239	2.62347	3.16967
106	0.67681	1.28959	1.65936	1.98260	2.36204	2.62301	3.16890
107	0.67679	1.28951	1.65922	1.98238	2.36170	2.62256	3.16815
108	0.67677	1.28944	1.65909	1.98217	2.36137	2.62212	3.16741
109	0.67675	1.28937	1.65895	1.98197	2.36105	2.62169	3.16669
110	0.67673	1.28930	1.65882	1.98177	2.36073	2.62126	3.16598
111	0.67671	1.28922	1.65870	1.98157	2.36041	2.62085	3.16528
112	0.67669	1.28916	1.65857	1.98137	2.36010	2.62044	3.16460
113	0.67667	1.28909	1.65845	1.98118	2.35980	2.62004	3.16392
114	0.67665	1.28902	1.65833	1.98099	2.35950	2.61964	3.16326
115	0.67663	1.28896	1.65821	1.98081	2.35921	2.61926	3.16262
116	0.67661	1.28889	1.65810	1.98063	2.35892	2.61888	3.16198
117	0.67659	1.28883	1.65798	1.98045	2.35864	2.61850	3.16135
118	0.67657	1.28877	1.65787	1.98027	2.35837	2.61814	3.16074
119	0.67656	1.28871	1.65776	1.98010	2.35809	2.61778	3.16013
120	0.67654	1.28865	1.65765	1.97993	2.35782	2.61742	3.15954

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