

LAMPIRAN

Lampiran 1. Data Penelitian

Nama Bank	Tahun	ROA (%)	LDR (%)	Kurs (%)	Inflasi (%)	Suku Bunga (%)
BCA	2003	2.6	24.6	-0.97	5.06	8.31
BCA	2004	3.2	30.6	3.14	6.4	5.92
BCA	2005	3.4	41.8	-1.95	17.11	12.75
BCA	2006	3.8	40.3	-1.87	6.6	9.75
BCA	2007	3.3	43.6	0.24	6.59	8
BCA	2008	3.42	53.8	-9.36	11.06	9.25
BCA	2009	3.4	50.3	-0.32	2.78	6.5
BCA	2010	3.51	55.2	-0.27	6.96	6.5
BCA	2011	3.82	61.7	-0.49	3.79	6
BCA	2012	3.59	68.6	0.44	4.3	5.75
BCA	2013	3.84	75.4	1.71	8.38	7.5
BCA	2014	3.86	76.8	1.48	8.36	7.75
BCA	2015	3.84	81.1	-0.33	3.35	7.5
BCA	2016	3.96	77.1	-0.59	3.02	4.75
BCA	2017	3.89	78.2	0.3	3.61	4.25
BCA	2018	3.2	81.6	0.52	3.13	6
BCA	2019	3.2	80.5	-1.56	2.72	5
BCA	2020	2.7	65.8	-0.35	1.68	3.75
BCA	2021	2.8	62	-0.49	1.87	3.5
BCA	2022	3.2	65.2	-1.05	5.51	5.5
BNI	2003	0.77	44.09	-0.97	5.06	8.31
BNI	2004	2.41	55.12	3.14	6.4	5.92
BNI	2005	1.61	54.24	-1.95	17.11	12.75
BNI	2006	1.85	49.98	-1.87	6.6	9.75
BNI	2007	0.85	60.64	0.24	6.59	8
BNI	2008	1.12	68.6	-9.36	11.06	9.25
BNI	2009	1.72	64.1	-0.32	2.78	6.5

BNI	2010	2.49	70.2	-0.27	6.96	6.5
BNI	2011	2.94	70.4	-0.49	3.79	6
BNI	2012	2.92	77.5	0.44	4.3	5.75
BNI	2013	3.36	85.3	1.71	8.38	7.5
BNI	2014	3.49	87.8	1.48	8.36	7.75
BNI	2015	2.64	87.8	-0.33	3.35	7.5
BNI	2016	2.69	90.4	-0.59	3.02	4.75
BNI	2017	2.75	85.6	0.3	3.61	4.25
BNI	2018	2.78	88.8	0.52	3.13	6
BNI	2019	2.42	91.5	-1.56	2.72	5
BNI	2020	0.54	87.3	-0.35	1.68	3.75
BNI	2021	1.43	79.7	-0.49	1.87	3.5
BNI	2022	2.5	84.2	-1.05	5.51	5.5
BRI	2003	4.11	62.37	-0.97	5.06	8.31
BRI	2004	5.77	75.69	3.14	6.4	5.92
BRI	2005	5.04	77.83	-1.95	17.11	12.75
BRI	2006	4.36	72.53	-1.87	6.6	9.75
BRI	2007	4.61	68.8	0.24	6.59	8
BRI	2008	4.18	79.93	-9.36	11.06	9.25
BRI	2009	3.73	80.88	-0.32	2.78	6.5
BRI	2010	4.64	75.17	-0.27	6.96	6.5
BRI	2011	4.93	76.2	-0.49	3.79	6
BRI	2012	5.15	79.85	0.44	4.3	5.75
BRI	2013	5.03	88.54	1.71	8.38	7.5
BRI	2014	4.73	81.68	1.48	8.36	7.75
BRI	2015	4.19	86.88	-0.33	3.35	7.5
BRI	2016	3.84	87.77	-0.59	3.02	4.75
BRI	2017	0.88	87.44	0.3	3.61	4.25
BRI	2018	3.68	88.96	0.52	3.13	6
BRI	2019	3.5	88.64	-1.56	2.72	5
BRI	2020	1.98	83.66	-0.35	1.68	3.75
BRI	2021	2.72	83.67	-0.49	1.87	3.5

BRI	2022	3.76	79.17	-1.05	5.51	5.5
BTN	2003	0.82	58.27	-0.97	5.06	8.31
BTN	2004	1.83	67.9	3.14	6.4	5.92
BTN	2005	1.66	78.93	-1.95	17.11	12.75
BTN	2006	1.78	83.75	-1.87	6.6	9.75
BTN	2007	1.89	92.38	0.24	6.59	8
BTN	2008	1.8	101.83	-9.36	11.06	9.25
BTN	2009	1.47	101.29	-0.32	2.78	6.5
BTN	2010	2.05	108.42	-0.27	6.96	6.5
BTN	2011	2.03	102.56	-0.49	3.79	6
BTN	2012	1.94	100.9	0.44	4.3	5.75
BTN	2013	1.79	104.42	1.71	8.38	7.5
BTN	2014	1.14	108.86	1.48	8.36	7.75
BTN	2015	1.61	108.78	-0.33	3.35	7.5
BTN	2016	1.76	102.66	-0.59	3.02	4.75
BTN	2017	1.71	103.13	0.3	3.61	4.25
BTN	2018	1.34	103.49	0.52	3.13	6
BTN	2019	0.13	113.5	-1.56	2.72	5
BTN	2020	0.69	93.19	-0.35	1.68	3.75
BTN	2021	0.81	92.86	-0.49	1.87	3.5
BTN	2022	1.02	92.65	-1.05	5.51	5.5
Mandiri	2003	2.8	42.5	-0.97	5.06	8.31
Mandiri	2004	3.1	53.7	3.14	6.4	5.92
Mandiri	2005	0.5	51.7	-1.95	17.11	12.75
Mandiri	2006	1.1	57.2	-1.87	6.6	9.75
Mandiri	2007	2.3	54.3	0.24	6.59	8
Mandiri	2008	2.5	59.2	-9.36	11.06	9.25
Mandiri	2009	3	61.4	-0.32	2.78	6.5
Mandiri	2010	3.4	67.6	-0.27	6.96	6.5
Mandiri	2011	3.4	74.1	-0.49	3.79	6
Mandiri	2012	3.5	77.66	0.44	4.3	5.75
Mandiri	2013	3.66	82.97	1.71	8.38	7.5

Mandiri	2014	3.57	82.02	1.48	8.36	7.75
Mandiri	2015	3.15	87.05	-0.33	3.35	7.5
Mandiri	2016	1.95	85.86	-0.59	3.02	4.75
Mandiri	2017	2.72	87.16	0.3	3.61	4.25
Mandiri	2018	3.17	96.74	0.52	3.13	6
Mandiri	2019	3.03	96.37	-1.56	2.72	5
Mandiri	2020	1.64	82.95	-0.35	1.68	3.75
Mandiri	2021	2.53	80.04	-0.49	1.87	3.5
Mandiri	2022	3.3	77.61	-1.05	5.51	5.5
Danamon	2003	3.2	56.5	-0.97	5.06	8.31
Danamon	2004	4.5	72.2	3.14	6.4	5.92
Danamon	2005	3.1	80.8	-1.95	17.11	12.75
Danamon	2006	1.8	75.5	-1.87	6.6	9.75
Danamon	2007	2.4	88.1	0.24	6.59	8
Danamon	2008	2.4	86.4	-9.36	11.06	9.25
Danamon	2009	1.5	88.8	-0.32	2.78	6.5
Danamon	2010	2.7	93.8	-0.27	6.96	6.5
Danamon	2011	2.6	98.3	-0.49	3.79	6
Danamon	2012	2.7	100.7	0.44	4.3	5.75
Danamon	2013	2.5	95.1	1.71	8.38	7.5
Danamon	2014	1.9	92.6	1.48	8.36	7.75
Danamon	2015	1.7	87.5	-0.33	3.35	7.5
Danamon	2016	2.5	91	-0.59	3.02	4.75
Danamon	2017	3.1	93.3	0.3	3.61	4.25
Danamon	2018	2.99	95	0.52	3.13	6
Danamon	2019	2.95	98.9	-1.56	2.72	5
Danamon	2020	0.87	84	-0.35	1.68	3.75
Danamon	2021	1.02	84.6	-0.49	1.87	3.5
Danamon	2022	2.14	91	-1.05	5.51	5.5
CIMB	2003	1.92	72.82	-0.97	5.06	8.31
CIMB	2004	2.76	85.28	3.14	6.4	5.92
CIMB	2005	2.06	85.26	-1.95	17.11	12.75

CIMB	2006	2.11	84.69	-1.87	6.6	9.75
CIMB	2007	2.02	92.44	0.24	6.59	8
CIMB	2008	1.1	87.84	-9.36	11.06	9.25
CIMB	2009	2.11	96.11	-0.32	2.78	6.5
CIMB	2010	2.75	88.04	-0.27	6.96	6.5
CIMB	2011	2.85	94.41	-0.49	3.79	6
CIMB	2012	3.18	95.04	0.44	4.3	5.75
CIMB	2013	2.76	94.49	1.71	8.38	7.5
CIMB	2014	1.33	99.46	1.48	8.36	7.75
CIMB	2015	0.47	97.98	-0.33	3.35	7.5
CIMB	2016	1.09	98.38	-0.59	3.02	4.75
CIMB	2017	1.7	96.24	0.3	3.61	4.25
CIMB	2018	1.85	97.18	0.52	3.13	6
CIMB	2019	1.99	97.64	-1.56	2.72	5
CIMB	2020	1.06	82.91	-0.35	1.68	3.75
CIMB	2021	1.88	74.35	-0.49	1.87	3.5
CIMB	2022	2.16	85.63	-1.05	5.51	5.5
Panin	2003	3	71.16	-0.97	5.06	8.31
Panin	2004	5.61	72.93	3.14	6.4	5.92
Panin	2005	2.27	55.17	-1.95	17.11	12.75
Panin	2006	2.78	80.47	-1.87	6.6	9.75
Panin	2007	3.14	92.36	0.24	6.59	8
Panin	2008	1.78	78.93	-9.36	11.06	9.25
Panin	2009	1.75	73.28	-0.32	2.78	6.5
Panin	2010	1.76	74.22	-0.27	6.96	6.5
Panin	2011	2.02	80.36	-0.49	3.79	6
Panin	2012	1.96	88.46	0.44	4.3	5.75
Panin	2013	1.85	87.71	1.71	8.38	7.5
Panin	2014	1.79	90.51	1.48	8.36	7.75
Panin	2015	1.27	94.22	-0.33	3.35	7.5
Panin	2016	1.68	94.37	-0.59	3.02	4.75
Panin	2017	1.87	96.39	0.3	3.61	4.25

Panin	2018	2.25	104.15	0.52	3.13	6
Panin	2019	2.09	107.92	-1.56	2.72	5
Panin	2020	2.08	83.26	-0.35	1.68	3.75
Panin	2021	1.73	88.05	-0.49	1.87	3.5
Panin	2022	1.83	91.67	-1.05	5.51	5.5

Lampiran 2. Hasil Regresi Data Panel *Common Effect Model* (CEM)

Source	SS	df	MS	Number of obs	=	160
Model	29.1395916	4	7.28489789	F(4, 155)	=	6.75
Residual	167.368088	155	1.07979412	Prob > F	=	0.0000
				R-squared	=	0.1483
				Adj R-squared	=	0.1263
Total	196.50768	159	1.23589736	Root MSE	=	1.0391

roa	Coefficient	Std. err.	t	P> t	[95% conf. interval]
ldr	-.016396	.0052931	-3.10	0.002	-.0268519 - .0059401
kurs	.088625	.0377331	2.35	0.020	.0140875 .1631624
linflasi	.7899461	.258767	3.05	0.003	.2787812 1.301111
sbi	-.1488013	.072868	-2.04	0.043	-.2927438 -.0048587
_cons	3.702586	.5927323	6.25	0.000	2.53171 4.873462

Lampiran 3. Hasil Regresi Data Panel *Fixed Effect Model* (FEM)

Fixed-effects (within) regression
Group variable: firm

Number of obs = 160
Number of groups = 8

R-squared:
Within = 0.2069
Between = 0.3986
Overall = 0.0364

Obs per group:
min = 20
avg = 20.0
max = 20

corr(u_i, Xb) = -0.1927

F(4,148) = 9.65
Prob > F = 0.0000

roa	Coefficient	Std. err.	t	P> t	[95% conf. interval]
ldr	.0096927	.0051074	1.90	0.060	-.0004 .0197855
kurs	.0969073	.0266164	3.64	0.000	.0443099 .1495046
linflasi	.7517153	.1824445	4.12	0.000	.3911825 1.112248
sbi	-.0686724	.0524614	-1.31	0.193	-.1723426 .0349978
_cons	1.118049	.5421617	2.06	0.041	.0466708 2.189427

sigma_u | .90325139
sigma_e | .73235557
rho | .60335631 (fraction of variance due to u_i)

F test that all u_i=0: F(7, 148) = 23.44 Prob > F = 0.0000

Lampiran 4. Hasil Regresi Data Panel *Random Effect Model* (REM)

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Random-effects GLS regression           Number of obs   =       160
Group variable: firm                   Number of groups =         8

R-squared:                               Obs per group:
  Within = 0.2056                        min =          20
  Between = 0.3986                       avg =         20.0
  Overall = 0.0501                       max =          20

corr(u_i, X) = 0 (assumed)              Wald chi2(4)    =       35.99
                                          Prob > chi2     =       0.0000

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-----+-----
      roa | Coefficient  Std. err.      z    P>|z|    [95% conf. interval]
-----+-----
      ldr |   .0071046   .0050604     1.40   0.160    - .0028136   .0170229
      kurs |   .0960856   .0270018     3.56   0.000     .043163   .1490082
  linflasi |   .7555079   .185095     4.08   0.000     .3927285   1.118287
      sbi |  - .0766215   .0531154    -1.44   0.149    - .1807257   .0274827
      _cons |   1.374445   .5908458     2.33   0.020     .2164089   2.532482
-----+-----
  sigma_u |   .67560204
  sigma_e |   .73235557
      rho |   .45975628   (fraction of variance due to u_i)
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Lampiran 5. Hasil Uji Hausman

---- Coefficients ----				
	(b)	(B)	(b-B)	sqrt(diag(V_b-V_B))
	FE	RE	Difference	Std. err.
ldr	.0096927	.0071046	.0025881	.0006908
kurs	.0969073	.0960856	.0008216	.
linflasi	.7517153	.7555079	-.0037927	.
sbi	-.0686724	-.0766215	.0079491	.

b = Consistent under H0 and Ha; obtained from xtreg.
 B = Inconsistent under Ha, efficient under H0; obtained from xtreg.

Test of H0: Difference in coefficients not systematic

chi2(4) = (b-B)'[(V_b-V_B)^(-1)](b-B)
 = 14.04
 Prob > chi2 = 0.0072
 (V_b-V_B is not positive definite)

Lampiran 6. Hasil Uji Lagrange Multiplier

Breusch and Pagan Lagrangian multiplier test for random effects

roa[firm,t] = Xb + u[firm] + e[firm,t]

Estimated results:

	Var	SD = sqrt(Var)
roa	1.235897	1.111709
e	.5363447	.7323556
u	.4564381	.675602

Test: Var(u) = 0

chibar2(01) = 258.94
 Prob > chibar2 = 0.0000

Lampiran 7. Hasil Uji Normalitas

Shapiro-Wilk W test for normal data

Variable	Obs	W	V	z	Prob>z
res	160	0.98468	1.884	1.441	0.07478

Lampiran 8. Hasil Uji Multikolinearitas

(obs=160)

	ldr	kurs	linflasi	sbi
ldr	1.0000			
kurs	0.0843	1.0000		
linflasi	-0.2744	-0.2430	1.0000	
sbi	-0.3454	-0.3506	0.8332	1.0000

Lampiran 9. Hasil Uji Autokorelasi

Wooldridge test for autocorrelation in panel data
 H0: no first-order autocorrelation
 F(1, 7) = 17.610
 Prob > F = 0.0041

Pesaran's test of cross sectional independence = 2.353, Pr = 0.0186

Lampiran 10. Hasil Uji Heterokedastisitas

Modified Wald test for groupwise heteroskedasticity
 in fixed effect regression model

H0: $\sigma(i)^2 = \sigma^2$ for all i

chi2 (8) = 180.19
 Prob>chi2 = 0.0000

Lampiran 11. Hasil Penanganan Masalah Uji Asumsi Klasik

Cross-sectional time-series FGLS regression

Coefficients: generalized least squares
 Panels: heteroskedastic
 Correlation: no autocorrelation

Estimated covariances	=	8	Number of obs	=	160
Estimated autocorrelations	=	0	Number of groups	=	8
Estimated coefficients	=	5	Time periods	=	20
			Wald chi2(4)	=	39.73
			Prob > chi2	=	0.0000

roa	Coefficient	Std. err.	z	P> z	[95% conf. interval]	
ldr	-.0178534	.0043608	-4.09	0.000	-.0264004	-.0093064
kurs	.0839912	.0315764	2.66	0.008	.0221027	.1458797
linflasi	.8093777	.2167123	3.73	0.000	.3846293	1.234126
sbi	-.1763633	.060937	-2.89	0.004	-.2957976	-.0569289
_cons	3.857551	.4889584	7.89	0.000	2.899211	4.815892