

LAMPIRAN I

Data Penelitian

Tahun	BANK	NPL	CAR	LDR	BIRATE
2007	BRI	0.88	16.66	68.8	8
2008	BRI	0.81	13.9	86.35	9.25
2009	BRI	1.08	13.2	80.88	6.5
2010	BRI	0.74	13.76	75.17	6.5
2011	BRI	0.42	14.96	76.2	6
2012	BRI	0.34	16.95	79.85	5.75
2013	BRI	0.31	16.99	88.54	7.5
2014	BRI	0.36	18.31	81.68	7.75
2015	BRI	1.22	20.59	86.88	7.5
2016	BRI	1.09	22.91	87.77	5.75
2017	BRI	0.88	22.96	88.13	4.25
2007	BNI	4	15.7	60.6	8
2008	BNI	1.7	13.5	68.6	9.25
2009	BNI	0.8	13.8	64.1	6.5
2010	BNI	1.1	18.6	70.2	6.5
2011	BNI	0.51	17.63	70.73	6
2012	BNI	0.78	16.67	77.82	5.75
2013	BNI	0.55	15.09	85.3	7.5
2014	BNI	0.39	16.22	87.81	7.75
2015	BNI	0.9	19.49	87.8	7.5
2016	BNI	0.4	19.5	90.4	5.75
2017	BNI	0.7	18.5	85.6	4.25
2007	MANDIRI	1.32	20.11	52.02	8
2008	MANDIRI	0.97	15.72	56.89	9.25
2009	MANDIRI	3.2	15.43	59.15	6.5
2010	MANDIRI	0.54	13.36	65.44	6.5
2011	MANDIRI	0.45	15.34	71.65	6
2012	MANDIRI	0.37	15.48	77.66	5.75
2013	MANDIRI	0.38	15.55	82.97	7.5
2014	MANDIRI	0.47	16.04	85.4	7.75
2015	MANDIRI	0.6	18.6	87.05	7.5
2016	MANDIRI	1.38	21.36	88.86	5.75
2017	MANDIRI	1.08	22.49	87.16	4.25
2007	BTN	2.81	21.86	92.38	8
2008	BTN	2.66	16.14	101.83	9.25
2009	BTN	2.75	21.54	101.29	6.5
2010	BTN	2.66	16.74	108.42	6.5
2011	BTN	2.23	15.03	102.58	6
2012	BTN	3.12	17.69	100.9	5.75
2013	BTN	3.04	15.62	104.42	7.5
2014	BTN	2.76	14.64	108.86	7.75
2015	BTN	2.11	16.97	108.78	7.5
2016	BTN	1.85	20.34	102.66	6.5
2017	BTN	1.66	18.87	103.13	4.25

LAMPIRAN II

Hasil Uji CEM

Dependent Variable: NPL
 Method: Panel Least Squares
 Date: 06/14/19 Time: 15:32
 Sample: 2008 2017
 Periods included: 10
 Cross-sections included: 4
 Total panel (balanced) observations: 40

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-1.670836	1.491921	-1.119922	0.2702
LDR	0.036392	0.009865	3.688965	0.0007
CAR	-0.033352	0.055825	-0.597444	0.5540
BI	0.054307	0.110244	0.492606	0.6253
R-squared	0.285385	Mean dependent var	1.233250	
Adjusted R-squared	0.225834	S.D. dependent var	0.912844	
S.E. of regression	0.803181	Akaike info criterion	2.494167	
Sum squared resid	23.22362	Schwarz criterion	2.663055	
Log likelihood	-45.88335	Hannan-Quinn criter.	2.555232	
F-statistic	4.792256	Durbin-Watson stat	0.984138	
Prob(F-statistic)	0.006550			

LAMPIRAN III

Hasil Uji FEM

Dependent Variable: NPL
 Method: Panel Least Squares
 Date: 06/14/19 Time: 15:31
 Sample: 2008 2017
 Periods included: 10
 Cross-sections included: 4
 Total panel (balanced) observations: 40

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	2.215435	1.184225	1.870790	0.0703
LDR	-0.029174	0.012277	-2.376315	0.0234
CAR	0.057130	0.039779	1.436201	0.1604
BI	0.079616	0.073876	1.077699	0.2890

Effects Specification

Cross-section fixed (dummy variables)

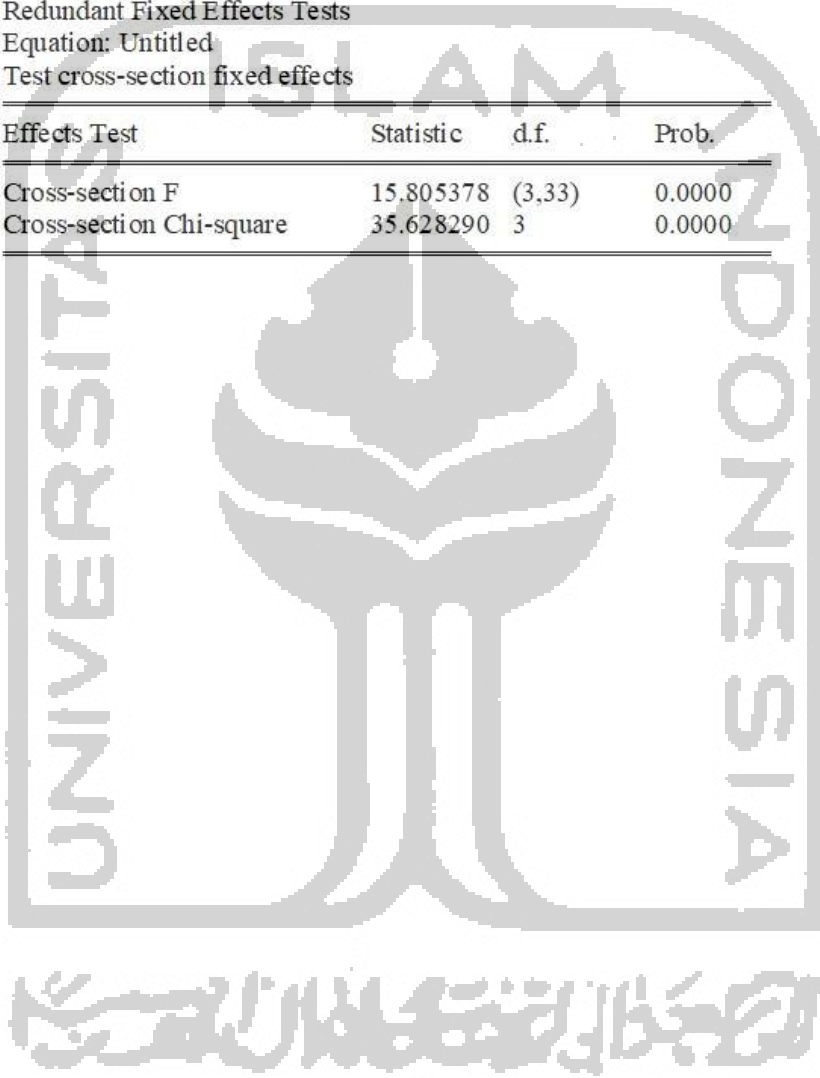
R-squared	0.706747	Mean dependent var	1.233250
Adjusted R-squared	0.653428	S.D. dependent var	0.912844
S.E. of regression	0.537395	Akaike info criterion	1.753460
Sum squared resid	9.530169	Schwarz criterion	2.049014
Log likelihood	-28.06920	Hannan-Quinn criter.	1.860323
F-statistic	13.25512	Durbin-Watson stat	1.967340
Prob(F-statistic)	0.000000		

LAMPIRAN IV

Hasil Uji Chow

Redundant Fixed Effects Tests
Equation: Untitled
Test cross-section fixed effects

Effects Test	Statistic	d.f.	Prob.
Cross-section F	15.805378	(3,33)	0.0000
Cross-section Chi-square	35.628290	3	0.0000



LAMPIRAN V

Hasil Uji Random

Dependent Variable: NPL
 Method: Panel EGLS (Cross-section random effects)
 Date: 06/14/19 Time: 15:33
 Sample: 2008 2017
 Periods included: 10
 Cross-sections included: 4
 Total panel (balanced) observations: 40
 Swamy and Arora estimator of component variances

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-1.670836	0.998218	-1.673818	0.1028
LDR	0.036392	0.006601	5.513468	0.0000
CAR	-0.033352	0.037352	-0.892930	0.3778
BI	0.054307	0.073762	0.736240	0.4664

Effects Specification		S.D.	Rho
Cross-section random		0.000000	0.0000
Idiosyncratic random		0.537395	1.0000

Weighted Statistics			
R-squared	0.285385	Mean dependent var	1.233250
Adjusted R-squared	0.225834	S.D. dependent var	0.912844
S.E. of regression	0.803181	Sum squared resid	23.22362
F-statistic	4.792256	Durbin-Watson stat	0.984138
Prob(F-statistic)	0.006550		

Unweighted Statistics			
R-squared	0.285385	Mean dependent var	1.233250
Sum squared resid	23.22362	Durbin-Watson stat	0.984138

LAMPIRAN VI

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	47.416133	3	0.0000

** WARNING: estimated cross-section random effects variance is zero.

