

# LAMPIRAN

**LAMPIRAN  
DATA  
PENELITIAN**

Kab/Kota	Bank	Periode	Tahun	CR4_Aset	MS_DPK	MSCR_1	FDR	DPK	Aset	ROA
Bantul	Bangun Drajat Warga	Desember	2012	0,54	0,13	0,07	0,85	25.020.852	31.534.085	3,82%
Bantul	Bangun Drajat Warga	Maret	2013	0,54	0,15	0,08	0,78	27.954.155	34.161.565	1,09%
Bantul	Bangun Drajat Warga	Juni	2013	0,55	0,15	0,08	0,81	29.005.891	35.859.920	1,64%
Bantul	Bangun Drajat Warga	September	2013	0,55	0,16	0,09	0,78	32.565.287	38.077.959	1,62%
Bantul	Bangun Drajat Warga	Desember	2013	0,57	0,17	0,10	0,80	36.202.277	43.482.789	2,99%
Bantul	Bangun Drajat Warga	Maret	2014	0,57	0,18	0,10	0,75	38.961.816	45.453.763	-0,10%
Bantul	Bangun Drajat Warga	Juni	2014	0,58	0,17	0,10	0,84	37.030.257	44.754.908	0,72%
Bantul	Bangun Drajat Warga	September	2014	0,59	0,18	0,11	0,83	41.068.510	48.702.576	1,39%
Bantul	Bangun Drajat Warga	Desember	2014	0,60	0,19	0,11	0,77	43.629.581	53.909.789	2,22%
Bantul	Bangun Drajat Warga	Maret	2015	0,59	0,19	0,11	0,75	47.145.113	56.276.615	0,50%
Bantul	Bangun Drajat Warga	Juni	2015	0,59	0,20	0,12	0,80	50.083.730	59.352.564	1,54%
Bantul	Bangun Drajat Warga	September	2015	0,60	0,20	0,12	0,88	55.198.060	66.145.448	2,12%
Bantul	Bangun Drajat Warga	Desember	2015	0,59	0,21	0,12	0,77	60.713.870	71.673.752	2,29%
Bantul	Bangun Drajat Warga	Maret	2016	0,59	0,23	0,14	0,67	72.308.352	85.358.246	0,59%
Bantul	Bangun Drajat Warga	Juni	2016	0,57	0,23	0,13	0,87	72.512.162	84.623.807	1,32%
Bantul	Bangun Drajat Warga	September	2016	0,57	0,23	0,13	0,75	78.494.641	91.361.552	1,64%
Bantul	Bangun Drajat Warga	Desember	2016	0,57	0,23	0,13	0,70	84.562.717	96.795.505	2,33%
Bantul	Bangun Drajat Warga	Maret	2017	0,56	0,23	0,13	0,67	89.562.987	101.725.075	0,52%
Bantul	Bangun Drajat Warga	Juni	2017	0,55	0,22	0,12	0,71	86.892.298	99.354.669	1,44%
Bantul	Bangun Drajat Warga	September	2017	0,55	0,22	0,12	0,60	94.937.525	108.340.733	1,66%
Bantul	Bangun Drajat Warga	Desember	2017	0,56	0,23	0,13	0,63	105.871.998	119.489.556	2,19%
Bantul	Bangun Drajat Warga	Maret	2018	0,56	0,22	0,12	0,65	104.158.403	117.979.450	0,29%
Bantul	Bangun Drajat Warga	Juni	2018	0,55	0,21	0,11	0,72	97.844.511	110.610.360	0,87%
Bantul	Bangun Drajat Warga	September	2018	0,57	0,22	0,12	0,62	108.347.148	125.872.019	1,44%
Bantul	Madina Mandiri Sejahtera	Desember	2012	0,54	0,11	0,06	1,20	20.714.410	31.717.913	2,29%
Bantul	Madina Mandiri Sejahtera	Maret	2013	0,54	0,11	0,06	1,12	20.573.640	31.292.120	-0,03%
Bantul	Madina Mandiri Sejahtera	Juni	2013	0,55	0,11	0,06	1,07	21.116.526	27.361.663	-2,37%
Bantul	Madina Mandiri Sejahtera	September	2013	0,55	0,10	0,06	0,50	20.723.835	22.090.518	-23,80%
Bantul	Madina Mandiri Sejahtera	Desember	2013	0,57	0,10	0,06	0,32	21.478.216	25.577.656	-15,62%
Bantul	Madina Mandiri Sejahtera	Maret	2014	0,57	0,12	0,07	0,32	25.835.317	28.887.522	-2,37%
Bantul	Madina Mandiri Sejahtera	Juni	2014	0,58	0,13	0,07	0,54	27.546.655	30.693.517	-4,21%
Bantul	Madina Mandiri Sejahtera	September	2014	0,59	0,12	0,07	1,01	26.651.656	30.404.415	-3,24%
Bantul	Madina Mandiri Sejahtera	Desember	2014	0,60	0,12	0,07	1,01	28.234.182	32.241.060	-2,93%
Bantul	Madina Mandiri Sejahtera	Maret	2015	0,59	0,12	0,07	1,03	28.986.907	32.273.333	0,28%
Bantul	Madina Mandiri Sejahtera	Juni	2015	0,59	0,13	0,08	0,96	33.199.605	36.901.407	0,55%
Bantul	Madina Mandiri Sejahtera	September	2015	0,60	0,12	0,07	0,96	33.108.706	36.944.114	0,12%
Bantul	Madina Mandiri Sejahtera	Desember	2015	0,59	0,12	0,07	0,92	35.369.124	41.438.118	2,63%
Bantul	Madina Mandiri Sejahtera	Maret	2016	0,59	0,11	0,07	0,97	35.617.467	42.105.605	0,55%
Bantul	Madina Mandiri Sejahtera	Juni	2016	0,57	0,11	0,06	1,08	34.618.139	41.723.533	1,11%
Bantul	Madina Mandiri Sejahtera	September	2016	0,57	0,11	0,06	1,06	36.496.442	44.316.375	0,90%
Bantul	Madina Mandiri Sejahtera	Desember	2016	0,57	0,12	0,07	0,95	43.858.955	52.466.508	1,15%

Bantul	Madina Mandiri Sejahtera	Maret	2017	0,56	0,11	0,06	1,09	43.600.020	53.569.488	0,67%
Bantul	Madina Mandiri Sejahtera	Juni	2017	0,55	0,13	0,07	0,97	51.792.688	65.279.172	1,02%
Bantul	Madina Mandiri Sejahtera	September	2017	0,55	0,12	0,07	1,06	51.289.437	67.846.823	1,12%
Bantul	Madina Mandiri Sejahtera	Desember	2017	0,56	0,12	0,06	1,03	53.410.694	70.410.744	0,89%
Bantul	Madina Mandiri Sejahtera	Maret	2018	0,56	0,11	0,06	0,86	55.013.759	72.968.449	0,04%
Bantul	Madina Mandiri Sejahtera	Juni	2018	0,55	0,12	0,06	0,96	54.731.531	72.177.281	0,34%
Bantul	Madina Mandiri Sejahtera	September	2018	0,57	0,11	0,06	0,98	55.297.403	75.210.790	0,59%
Bantul	Margirizki Bahagia	Desember	2012	0,54	0,16	0,09	0,70	30.032.690	34.971.173	2,36%
Bantul	Margirizki Bahagia	Maret	2013	0,54	0,15	0,08	0,84	28.591.586	33.826.483	1,01%
Bantul	Margirizki Bahagia	Juni	2013	0,55	0,16	0,09	0,86	30.949.394	36.263.699	1,57%
Bantul	Margirizki Bahagia	September	2013	0,55	0,15	0,08	0,87	30.150.278	37.603.859	1,60%
Bantul	Margirizki Bahagia	Desember	2013	0,57	0,15	0,09	0,82	32.477.391	40.684.081	2,40%
Bantul	Margirizki Bahagia	Maret	2014	0,57	0,13	0,08	0,94	28.664.449	37.245.367	0,79%
Bantul	Margirizki Bahagia	Juni	2014	0,58	0,13	0,07	1,00	27.709.377	33.816.250	1,83%
Bantul	Margirizki Bahagia	September	2014	0,59	0,12	0,07	1,04	28.398.944	37.892.258	2,30%
Bantul	Margirizki Bahagia	Desember	2014	0,60	0,13	0,08	1,01	29.705.498	42.751.494	2,84%
Bantul	Margirizki Bahagia	Maret	2015	0,59	0,12	0,07	1,00	30.282.637	41.694.424	0,67%
Bantul	Margirizki Bahagia	Juni	2015	0,59	0,11	0,06	1,18	27.874.220	39.989.573	1,41%
Bantul	Margirizki Bahagia	September	2015	0,60	0,12	0,07	1,03	31.577.540	44.140.021	2,03%
Bantul	Margirizki Bahagia	Desember	2015	0,59	0,11	0,07	0,99	32.517.630	45.258.459	3,01%
Bantul	Margirizki Bahagia	Maret	2016	0,59	0,11	0,07	0,86	34.595.087	47.386.407	0,71%
Bantul	Margirizki Bahagia	Juni	2016	0,57	0,10	0,06	0,97	31.675.753	43.607.861	0,65%
Bantul	Margirizki Bahagia	September	2016	0,57	0,10	0,06	0,92	33.990.138	46.138.140	1,60%
Bantul	Margirizki Bahagia	Desember	2016	0,57	0,10	0,06	0,96	35.624.702	52.349.655	2,41%
Bantul	Margirizki Bahagia	Maret	2017	0,56	0,11	0,06	0,88	42.488.535	53.783.631	0,84%
Bantul	Margirizki Bahagia	Juni	2017	0,55	0,09	0,05	1,00	36.137.826	47.424.215	1,79%
Bantul	Margirizki Bahagia	September	2017	0,55	0,09	0,05	0,85	39.575.701	54.502.507	2,22%
Bantul	Margirizki Bahagia	Desember	2017	0,56	0,09	0,05	0,79	42.497.890	60.212.939	2,04%
Bantul	Margirizki Bahagia	Maret	2018	0,56	0,08	0,05	0,89	39.594.816	57.812.958	1,12%
Bantul	Margirizki Bahagia	Juni	2018	0,55	0,08	0,04	1,00	35.473.068	53.982.115	1,55%
Bantul	Margirizki Bahagia	September	2018	0,57	0,07	0,04	0,91	35.954.860	53.053.499	2,27%
Kota Yogyakarta	Barokah Dana Sejahtera	Desember	2012	0,54	0,13	0,07	0,84	24.941.622	32.471.432	1,34%
Kota Yogyakarta	Barokah Dana Sejahtera	Maret	2013	0,54	0,13	0,07	0,92	25.289.377	31.417.007	0,57%
Kota Yogyakarta	Barokah Dana Sejahtera	Juni	2013	0,55	0,14	0,08	1,01	27.347.881	34.595.471	1,42%
Kota Yogyakarta	Barokah Dana Sejahtera	September	2013	0,55	0,15	0,08	0,98	30.367.334	38.698.159	1,84%
Kota Yogyakarta	Barokah Dana Sejahtera	Desember	2013	0,57	0,16	0,09	0,96	32.934.803	41.942.483	2,08%
Kota Yogyakarta	Barokah Dana Sejahtera	Maret	2014	0,57	0,15	0,09	1,13	33.102.221	45.390.935	0,79%
Kota Yogyakarta	Barokah Dana Sejahtera	Juni	2014	0,58	0,16	0,09	1,19	33.817.391	49.286.136	1,27%
Kota Yogyakarta	Barokah Dana Sejahtera	September	2014	0,59	0,16	0,09	1,06	36.790.993	54.233.237	1,53%
Kota Yogyakarta	Barokah Dana Sejahtera	Desember	2014	0,60	0,18	0,11	0,92	41.441.308	56.956.440	2,33%
Kota Yogyakarta	Barokah Dana Sejahtera	Maret	2015	0,59	0,17	0,10	0,96	42.756.098	54.509.291	0,72%
Kota Yogyakarta	Barokah Dana Sejahtera	Juni	2015	0,59	0,17	0,10	1,02	43.283.143	56.376.593	1,15%
Kota Yogyakarta	Barokah Dana Sejahtera	September	2015	0,60	0,17	0,10	0,93	47.106.942	59.786.427	1,00%

Kota Yogyakarta	Barokah Dana Sejahtera	Desember	2015	0,59	0,17	0,10	0,85	50.643.416	63.376.198	2,43%
Kota Yogyakarta	Barokah Dana Sejahtera	Maret	2016	0,59	0,17	0,10	0,77	54.465.471	65.817.656	1,07%
Kota Yogyakarta	Barokah Dana Sejahtera	Juni	2016	0,57	0,17	0,10	0,90	54.934.688	66.218.385	1,56%
Kota Yogyakarta	Barokah Dana Sejahtera	September	2016	0,57	0,17	0,10	0,85	57.978.109	70.453.777	1,78%
Kota Yogyakarta	Barokah Dana Sejahtera	Desember	2016	0,57	0,18	0,10	0,80	64.126.394	78.479.750	1,97%
Kota Yogyakarta	Barokah Dana Sejahtera	Maret	2017	0,56	0,17	0,10	0,84	66.011.676	77.350.874	-0,18%
Kota Yogyakarta	Barokah Dana Sejahtera	Juni	2017	0,55	0,17	0,10	0,88	67.756.421	79.535.183	0,93%
Kota Yogyakarta	Barokah Dana Sejahtera	September	2017	0,55	0,19	0,10	0,74	80.761.586	92.271.835	0,59%
Kota Yogyakarta	Barokah Dana Sejahtera	Desember	2017	0,56	0,18	0,10	0,72	84.263.123	98.392.258	1,70%
Kota Yogyakarta	Barokah Dana Sejahtera	Maret	2018	0,56	0,18	0,10	0,69	87.030.163	103.649.461	0,50%
Kota Yogyakarta	Barokah Dana Sejahtera	Juni	2018	0,55	0,17	0,09	0,85	80.840.892	96.101.847	1,11%
Kota Yogyakarta	Barokah Dana Sejahtera	September	2018	0,57	0,19	0,11	0,75	93.231.460	111.659.933	1,47%
Kota Yogyakarta	Dana Hidayatullah	Desember	2012	0,54	0,14	0,08	0,57	26.189.330	30.606.339	1,87%
Kota Yogyakarta	Dana Hidayatullah	Maret	2013	0,54	0,12	0,07	0,66	23.450.460	27.237.731	0,11%
Kota Yogyakarta	Dana Hidayatullah	Juni	2013	0,55	0,11	0,06	0,64	22.261.617	25.778.622	0,97%
Kota Yogyakarta	Dana Hidayatullah	September	2013	0,55	0,10	0,06	0,79	21.127.176	25.885.479	1,66%
Kota Yogyakarta	Dana Hidayatullah	Desember	2013	0,57	0,09	0,05	0,84	19.136.773	23.327.211	1,09%
Kota Yogyakarta	Dana Hidayatullah	Maret	2014	0,57	0,07	0,04	0,87	15.699.544	21.017.788	0,59%
Kota Yogyakarta	Dana Hidayatullah	Juni	2014	0,58	0,08	0,05	0,85	17.987.470	21.875.614	1,41%
Kota Yogyakarta	Dana Hidayatullah	September	2014	0,59	0,08	0,05	0,85	18.093.167	22.019.940	2,21%
Kota Yogyakarta	Dana Hidayatullah	Desember	2014	0,60	0,07	0,04	0,96	15.334.371	19.649.988	3,71%
Kota Yogyakarta	Dana Hidayatullah	Maret	2015	0,59	0,07	0,04	1,02	16.335.718	20.291.818	0,78%
Kota Yogyakarta	Dana Hidayatullah	Juni	2015	0,59	0,06	0,04	1,00	15.633.854	20.485.875	0,92%
Kota Yogyakarta	Dana Hidayatullah	September	2015	0,60	0,06	0,04	1,00	16.171.061	20.973.829	1,48%
Kota Yogyakarta	Dana Hidayatullah	Desember	2015	0,59	0,06	0,03	0,98	17.233.441	21.611.087	1,57%
Kota Yogyakarta	Dana Hidayatullah	Maret	2016	0,59	0,06	0,03	0,81	18.539.663	22.878.630	0,56%
Kota Yogyakarta	Dana Hidayatullah	Juni	2016	0,57	0,05	0,03	0,98	15.585.705	19.923.623	2,14%
Kota Yogyakarta	Dana Hidayatullah	September	2016	0,57	0,05	0,03	0,91	16.889.506	21.807.068	2,41%
Kota Yogyakarta	Dana Hidayatullah	Desember	2016	0,57	0,05	0,03	1,06	17.550.351	23.246.590	3,44%
Kota Yogyakarta	Dana Hidayatullah	Maret	2017	0,56	0,05	0,03	0,93	19.297.595	24.739.572	1,36%
Kota Yogyakarta	Dana Hidayatullah	Juni	2017	0,55	0,04	0,02	1,21	14.434.596	22.891.020	2,58%
Kota Yogyakarta	Dana Hidayatullah	September	2017	0,55	0,04	0,02	1,19	15.432.783	24.497.184	3,59%
Kota Yogyakarta	Dana Hidayatullah	Desember	2017	0,56	0,03	0,02	1,17	15.696.178	26.698.710	4,50%
Kota Yogyakarta	Dana Hidayatullah	Maret	2018	0,56	0,04	0,02	1,14	18.133.053	28.153.538	0,52%
Kota Yogyakarta	Dana Hidayatullah	Juni	2018	0,55	0,04	0,02	1,17	16.464.152	26.402.133	1,32%
Kota Yogyakarta	Dana Hidayatullah	September	2018	0,57	0,04	0,02	1,13	18.992.592	29.241.420	2,03%
Kota Yogyakarta	Mitra Harmoni	Desember	2012	0,54	0,04	0,02	1,07	7.478.806	9.424.548	-1,43%
Kota Yogyakarta	Mitra Harmoni	Maret	2013	0,54	0,04	0,02	1,07	7.459.424	9.624.835	0,14%
Kota Yogyakarta	Mitra Harmoni	Juni	2013	0,55	0,04	0,02	1,14	7.919.463	10.290.899	0,49%
Kota Yogyakarta	Mitra Harmoni	September	2013	0,55	0,04	0,02	1,09	8.626.049	11.325.046	0,69%
Kota Yogyakarta	Mitra Harmoni	Desember	2013	0,57	0,04	0,02	1,10	9.306.824	12.041.602	1,19%
Kota Yogyakarta	Mitra Harmoni	Maret	2014	0,57	0,05	0,03	1,05	10.360.151	13.837.458	0,45%
Kota Yogyakarta	Mitra Harmoni	Juni	2014	0,58	0,05	0,03	1,08	11.021.195	14.108.758	0,74%

Kota Yogyakarta	Mitra Harmoni	September	2014	0,59	0,05	0,03	0,98	12.298.935	14.931.830	0,98%
Kota Yogyakarta	Mitra Harmoni	Desember	2014	0,60	0,06	0,03	0,98	13.249.346	16.054.212	1,11%
Kota Yogyakarta	Mitra Harmoni	Maret	2015	0,59	0,05	0,03	1,04	12.985.654	16.267.776	0,18%
Kota Yogyakarta	Mitra Harmoni	Juni	2015	0,59	0,05	0,03	1,07	13.610.451	17.891.445	0,48%
Kota Yogyakarta	Mitra Harmoni	September	2015	0,60	0,06	0,03	1,04	15.635.893	19.773.116	0,71%
Kota Yogyakarta	Mitra Harmoni	Desember	2015	0,59	0,06	0,03	1,08	16.668.424	21.459.255	1,14%
Kota Yogyakarta	Mitra Harmoni	Maret	2016	0,59	0,05	0,03	1,25	15.497.225	23.425.413	0,45%
Kota Yogyakarta	Mitra Harmoni	Juni	2016	0,57	0,06	0,03	1,21	17.537.495	25.866.190	1,00%
Kota Yogyakarta	Mitra Harmoni	September	2016	0,57	0,05	0,03	1,36	17.072.274	26.661.034	1,57%
Kota Yogyakarta	Mitra Harmoni	Desember	2016	0,57	0,06	0,03	1,20	20.665.239	31.331.475	2,01%
Kota Yogyakarta	Mitra Harmoni	Maret	2017	0,56	0,05	0,03	1,32	20.518.435	34.503.691	0,36%
Kota Yogyakarta	Mitra Harmoni	Juni	2017	0,55	0,06	0,03	1,28	23.290.013	37.662.157	0,91%
Kota Yogyakarta	Mitra Harmoni	September	2017	0,55	0,06	0,03	1,23	26.216.320	42.258.518	1,84%
Kota Yogyakarta	Mitra Harmoni	Desember	2017	0,56	0,07	0,04	1,17	30.535.576	46.883.491	2,42%
Kota Yogyakarta	Mitra Harmoni	Maret	2018	0,56	0,08	0,04	1,05	38.016.721	55.662.002	0,46%
Kota Yogyakarta	Mitra Harmoni	Juni	2018	0,55	0,08	0,05	1,11	39.350.798	56.441.352	0,96%
Kota Yogyakarta	Mitra Harmoni	September	2018	0,57	0,08	0,05	1,10	41.855.685	60.446.221	1,19%
Sleman	Cahaya Hidup	Desember	2012	0,54	0,01	0,01	0,97	1.787.734	2.361.126	-18,28%
Sleman	Cahaya Hidup	Maret	2013	0,54	0,01	0,01	1,04	1.899.271	3.654.163	-1,92%
Sleman	Cahaya Hidup	Juni	2013	0,55	0,01	0,00	1,56	1.309.824	2.931.853	-5,37%
Sleman	Cahaya Hidup	September	2013	0,55	0,01	0,00	1,93	1.563.123	4.089.320	-6,44%
Sleman	Cahaya Hidup	Desember	2013	0,57	0,01	0,01	1,89	2.047.030	4.525.613	-6,88%
Sleman	Cahaya Hidup	Maret	2014	0,57	0,01	0,01	1,97	2.076.660	4.541.191	-0,60%
Sleman	Cahaya Hidup	Juni	2014	0,58	0,01	0,01	1,94	2.050.799	4.457.942	-1,78%
Sleman	Cahaya Hidup	September	2014	0,59	0,01	0,01	1,93	2.080.295	4.400.439	-3,64%
Sleman	Cahaya Hidup	Desember	2014	0,60	0,01	0,01	2,01	2.023.837	4.560.932	-5,39%
Sleman	Cahaya Hidup	Maret	2015	0,59	0,03	0,02	0,92	6.429.455	7.972.489	0,74%
Sleman	Cahaya Hidup	Juni	2015	0,59	0,03	0,02	1,03	7.816.663	9.402.107	-1,68%
Sleman	Cahaya Hidup	September	2015	0,60	0,03	0,02	1,23	6.999.548	10.180.958	-0,72%
Sleman	Cahaya Hidup	Desember	2015	0,59	0,03	0,02	1,20	7.916.611	11.425.435	0,19%
Sleman	Cahaya Hidup	Maret	2016	0,59	0,03	0,01	1,23	7.865.026	11.231.540	1,29%
Sleman	Cahaya Hidup	Juni	2016	0,57	0,03	0,02	1,17	8.812.526	12.408.715	1,86%
Sleman	Cahaya Hidup	September	2016	0,57	0,03	0,01	1,32	8.476.604	14.260.186	1,65%
Sleman	Cahaya Hidup	Desember	2016	0,57	0,02	0,01	1,46	8.808.228	15.198.959	2,59%
Sleman	Cahaya Hidup	Maret	2017	0,56	0,02	0,01	1,44	9.542.621	17.614.966	1,26%
Sleman	Cahaya Hidup	Juni	2017	0,55	0,03	0,02	1,26	11.539.641	19.846.762	1,95%
Sleman	Cahaya Hidup	September	2017	0,55	0,03	0,02	1,06	14.234.858	21.252.170	2,49%
Sleman	Cahaya Hidup	Desember	2017	0,56	0,03	0,02	1,33	13.837.418	23.861.076	2,48%
Sleman	Cahaya Hidup	Maret	2018	0,56	0,03	0,02	1,25	15.789.768	25.505.524	0,66%
Sleman	Cahaya Hidup	Juni	2018	0,55	0,03	0,02	1,23	15.907.404	25.716.872	1,21%
Sleman	Cahaya Hidup	September	2018	0,57	0,03	0,02	1,31	16.216.428	26.090.139	1,59%
Sleman	Danagung Syariah	Desember	2012	0,54	0,07	0,04	0,77	12.783.670	15.780.519	1,43%
Sleman	Danagung Syariah	Maret	2013	0,54	0,07	0,04	0,78	13.647.722	16.526.345	0,47%

Sleman	Danagung Syariah	Juni	2013	0,55	0,07	0,04	0,85	14.123.482	17.265.125	2,09%
Sleman	Danagung Syariah	September	2013	0,55	0,07	0,04	0,92	14.489.517	17.516.267	2,90%
Sleman	Danagung Syariah	Desember	2013	0,57	0,07	0,04	0,96	14.591.983	17.589.778	3,76%
Sleman	Danagung Syariah	Maret	2014	0,57	0,07	0,04	0,95	14.357.087	18.451.754	0,82%
Sleman	Danagung Syariah	Juni	2014	0,58	0,07	0,04	0,97	14.905.018	18.723.380	1,51%
Sleman	Danagung Syariah	September	2014	0,59	0,07	0,04	0,95	16.301.863	20.353.880	2,17%
Sleman	Danagung Syariah	Desember	2014	0,60	0,07	0,04	0,99	16.862.880	22.899.934	3,68%
Sleman	Danagung Syariah	Maret	2015	0,59	0,07	0,04	1,02	17.497.976	23.141.362	0,54%
Sleman	Danagung Syariah	Juni	2015	0,59	0,07	0,04	1,05	17.511.785	24.615.806	1,41%
Sleman	Danagung Syariah	September	2015	0,60	0,06	0,04	1,17	17.002.708	24.762.565	2,50%
Sleman	Danagung Syariah	Desember	2015	0,59	0,06	0,04	1,28	18.388.488	31.310.646	3,53%
Sleman	Danagung Syariah	Maret	2016	0,59	0,06	0,04	1,20	19.900.278	36.903.022	1,01%
Sleman	Danagung Syariah	Juni	2016	0,57	0,06	0,04	1,17	20.470.523	33.880.086	1,86%
Sleman	Danagung Syariah	September	2016	0,57	0,06	0,04	1,12	20.863.440	34.110.725	2,41%
Sleman	Danagung Syariah	Desember	2016	0,57	0,06	0,03	1,13	20.832.512	35.877.546	3,65%
Sleman	Danagung Syariah	Maret	2017	0,56	0,05	0,03	1,09	20.823.676	36.856.898	0,22%
Sleman	Danagung Syariah	Juni	2017	0,55	0,06	0,03	1,14	21.749.319	37.092.852	0,34%
Sleman	Danagung Syariah	September	2017	0,55	0,05	0,03	1,17	22.251.217	40.018.356	1,07%
Sleman	Danagung Syariah	Desember	2017	0,56	0,05	0,03	1,14	22.949.153	43.396.527	2,41%
Sleman	Danagung Syariah	Maret	2018	0,56	0,05	0,03	1,04	25.019.642	45.840.030	0,55%
Sleman	Danagung Syariah	Juni	2018	0,55	0,06	0,03	0,93	27.296.553	45.828.154	0,46%
Sleman	Danagung Syariah	September	2018	0,57	0,05	0,03	0,94	26.867.130	45.728.542	1,09%
Sleman	Formes	Desember	2012	0,54	0,08	0,04	0,85	15.045.648	20.971.503	0,91%
Sleman	Formes	Maret	2013	0,54	0,09	0,05	0,82	17.108.053	22.621.554	0,17%
Sleman	Formes	Juni	2013	0,55	0,08	0,04	0,97	15.701.064	21.635.582	0,31%
Sleman	Formes	September	2013	0,55	0,09	0,05	0,81	18.701.068	25.437.951	-0,14%
Sleman	Formes	Desember	2013	0,57	0,08	0,05	0,93	17.093.806	24.406.173	0,56%
Sleman	Formes	Maret	2014	0,57	0,08	0,05	0,92	17.283.630	24.112.461	0,20%
Sleman	Formes	Juni	2014	0,58	0,07	0,04	1,13	15.239.003	21.904.271	0,45%
Sleman	Formes	September	2014	0,59	0,07	0,04	1,12	15.527.070	22.447.004	0,78%
Sleman	Formes	Desember	2014	0,60	0,07	0,05	0,97	17.556.158	24.816.572	1,26%
Sleman	Formes	Maret	2015	0,59	0,07	0,04	1,02	17.193.656	24.593.015	-0,46%
Sleman	Formes	Juni	2015	0,59	0,06	0,03	1,30	14.029.381	22.306.814	0,80%
Sleman	Formes	September	2015	0,60	0,06	0,04	1,13	16.829.220	25.308.966	1,58%
Sleman	Formes	Desember	2015	0,59	0,07	0,04	0,93	19.169.536	27.401.006	1,32%
Sleman	Formes	Maret	2016	0,59	0,06	0,04	1,05	18.619.640	27.127.894	-0,39%
Sleman	Formes	Juni	2016	0,57	0,05	0,03	1,30	15.693.059	28.171.187	0,48%
Sleman	Formes	September	2016	0,57	0,05	0,03	1,07	17.716.564	30.087.380	0,69%
Sleman	Formes	Desember	2016	0,57	0,06	0,03	0,94	20.233.718	33.160.395	1,32%
Sleman	Formes	Maret	2017	0,56	0,05	0,03	0,94	21.048.412	33.415.605	0,26%
Sleman	Formes	Juni	2017	0,55	0,05	0,03	1,17	18.589.684	29.930.746	0,81%
Sleman	Formes	September	2017	0,55	0,05	0,03	0,94	22.548.859	33.019.298	1,00%
Sleman	Formes	Desember	2017	0,56	0,05	0,03	0,96	21.993.043	33.042.059	1,94%

Sleman	Formes	Maret	2018	0,56	0,05	0,03	1,03	22.451.427	31.534.115	-2,30%
Sleman	Formes	Juni	2018	0,55	0,04	0,02	1,24	20.737.635	31.586.317	-1,70%
Sleman	Formes	September	2018	0,57	0,05	0,03	1,22	23.120.809	34.631.933	-0,64%
Sleman	Mitra Amal Mulia	Desember	2012	0,54	0,09	0,05	0,94	16.715.950	22.667.322	2,18%
Sleman	Mitra Amal Mulia	Maret	2013	0,54	0,09	0,05	0,88	18.192.348	23.518.082	0,44%
Sleman	Mitra Amal Mulia	Juni	2013	0,55	0,08	0,05	1,08	16.210.524	21.777.751	0,75%
Sleman	Mitra Amal Mulia	September	2013	0,55	0,09	0,05	1,05	17.901.885	23.744.439	1,81%
Sleman	Mitra Amal Mulia	Desember	2013	0,57	0,09	0,05	0,91	19.319.632	24.747.576	2,48%
Sleman	Mitra Amal Mulia	Maret	2014	0,57	0,09	0,05	0,89	19.806.805	24.925.048	0,51%
Sleman	Mitra Amal Mulia	Juni	2014	0,58	0,09	0,05	0,91	18.808.270	24.037.190	1,04%
Sleman	Mitra Amal Mulia	September	2014	0,59	0,09	0,05	0,86	20.779.643	26.286.426	1,43%
Sleman	Mitra Amal Mulia	Desember	2014	0,60	0,08	0,05	0,98	18.521.705	24.922.896	2,46%
Sleman	Mitra Amal Mulia	Maret	2015	0,59	0,08	0,05	1,04	19.940.622	25.499.569	0,28%
Sleman	Mitra Amal Mulia	Juni	2015	0,59	0,09	0,05	1,02	23.002.060	28.924.014	0,83%
Sleman	Mitra Amal Mulia	September	2015	0,60	0,09	0,05	1,00	23.773.707	30.354.522	1,40%
Sleman	Mitra Amal Mulia	Desember	2015	0,59	0,08	0,05	0,99	23.482.905	30.250.552	2,43%
Sleman	Mitra Amal Mulia	Maret	2016	0,59	0,08	0,05	0,95	24.488.494	31.401.839	0,72%
Sleman	Mitra Amal Mulia	Juni	2016	0,57	0,09	0,05	0,99	27.435.821	35.494.076	1,08%
Sleman	Mitra Amal Mulia	September	2016	0,57	0,08	0,05	1,06	26.663.880	36.166.188	1,77%
Sleman	Mitra Amal Mulia	Desember	2016	0,57	0,07	0,04	1,19	25.110.477	38.886.625	2,37%
Sleman	Mitra Amal Mulia	Maret	2017	0,56	0,07	0,04	1,16	26.385.264	39.253.016	0,71%
Sleman	Mitra Amal Mulia	Juni	2017	0,55	0,07	0,04	1,15	27.052.623	41.839.278	1,37%
Sleman	Mitra Amal Mulia	September	2017	0,55	0,07	0,04	1,18	28.083.128	45.072.070	1,94%
Sleman	Mitra Amal Mulia	Desember	2017	0,56	0,06	0,04	1,18	29.451.697	46.871.123	2,67%
Sleman	Mitra Amal Mulia	Maret	2018	0,56	0,06	0,03	1,20	29.750.497	47.942.331	-0,02%
Sleman	Mitra Amal Mulia	Juni	2018	0,55	0,06	0,03	1,29	29.331.655	49.619.640	0,27%
Sleman	Mitra Amal Mulia	September	2018	0,57	0,06	0,03	1,24	29.910.822	51.232.981	0,38%
Sleman	Mitra Cahaya Indonesia	Desember	2012	0,54	0,04	0,02	0,72	7.950.988	9.071.296	2,62%
Sleman	Mitra Cahaya Indonesia	Maret	2013	0,54	0,04	0,02	0,68	8.054.584	9.226.963	-0,45%
Sleman	Mitra Cahaya Indonesia	Juni	2013	0,55	0,04	0,02	0,61	8.212.550	9.218.036	-0,83%
Sleman	Mitra Cahaya Indonesia	September	2013	0,55	0,04	0,02	0,67	7.582.413	8.655.282	-0,35%
Sleman	Mitra Cahaya Indonesia	Desember	2013	0,57	0,04	0,02	0,70	7.661.931	8.689.814	0,47%
Sleman	Mitra Cahaya Indonesia	Maret	2014	0,57	0,04	0,02	0,71	8.490.576	9.504.051	-0,20%
Sleman	Mitra Cahaya Indonesia	Juni	2014	0,58	0,04	0,02	0,72	9.241.591	9.762.954	-4,70%
Sleman	Mitra Cahaya Indonesia	September	2014	0,59	0,04	0,03	0,62	10.238.054	10.567.817	-5,95%
Sleman	Mitra Cahaya Indonesia	Desember	2014	0,60	0,03	0,02	0,62	8.010.341	8.864.247	-8,26%
Sleman	Mitra Cahaya Indonesia	Maret	2015	0,59	0,03	0,02	0,66	7.809.780	8.582.579	-1,00%
Sleman	Mitra Cahaya Indonesia	Juni	2015	0,59	0,03	0,02	0,72	8.202.365	8.665.046	-6,96%
Sleman	Mitra Cahaya Indonesia	September	2015	0,60	0,03	0,02	0,71	8.036.729	8.805.161	-10,54%
Sleman	Mitra Cahaya Indonesia	Desember	2015	0,59	0,03	0,02	0,58	9.393.841	11.757.390	-4,15%
Sleman	Mitra Cahaya Indonesia	Maret	2016	0,59	0,03	0,02	0,81	10.421.445	15.701.031	-0,56%
Sleman	Mitra Cahaya Indonesia	Juni	2016	0,57	0,06	0,03	0,70	18.171.257	20.710.813	0,18%
Sleman	Mitra Cahaya Indonesia	September	2016	0,57	0,06	0,04	0,78	20.794.609	24.094.035	0,62%



Sleman	Mitra Cahaya Indonesia	Desember	2016	0,57	0,06	0,03	0,85	21.790.861	33.086.646	1,08%
Sleman	Mitra Cahaya Indonesia	Maret	2017	0,56	0,07	0,04	1,00	26.471.034	37.881.154	1,60%
Sleman	Mitra Cahaya Indonesia	Juni	2017	0,55	0,08	0,05	0,95	33.100.331	48.795.763	2,29%
Sleman	Mitra Cahaya Indonesia	September	2017	0,55	0,08	0,04	0,93	33.994.270	56.042.497	3,06%
Sleman	Mitra Cahaya Indonesia	Desember	2017	0,56	0,09	0,05	0,87	41.959.769	67.359.471	3,05%
Sleman	Mitra Cahaya Indonesia	Maret	2018	0,56	0,10	0,05	0,86	46.917.162	74.684.237	1,03%
Sleman	Mitra Cahaya Indonesia	Juni	2018	0,55	0,11	0,06	0,86	49.810.380	72.075.293	2,30%
Sleman	Mitra Cahaya Indonesia	September	2018	0,57	0,10	0,06	0,89	52.654.961	80.828.825	3,08%

# **LAMPIRAN HASIL REGRESI**

## REGRESI MODEL 1

### Uji Chow

Redundant Fixed Effects Tests  
Equation: EQ04  
Test cross-section fixed effects

Effects Test	Statistic	d.f.	Prob.
Cross-section F	5.389310	(10,249)	0.0000
Cross-section Chi-square	51.724742	10	0.0000

Cross-section fixed effects test equation:  
Dependent Variable: ROA  
Method: Panel Least Squares  
Date: 08/15/19 Time: 20:23  
Sample (adjusted): 12/01/2012 9/01/2018  
Periods included: 24  
Cross-sections included: 11  
Total panel (balanced) observations: 264

Variable	Coefficient	Std. Error	t-Statistic	Prob.
CR4_ASET	0.068161	0.093935	0.725625	0.4687
FDR	0.008408	0.008279	1.015641	0.3107
DPK	-1.51E-09	4.83E-10	-3.126768	0.0020
ASET	1.61E-09	3.99E-10	4.027225	0.0001
C	-0.058162	0.053884	-1.079389	0.2814
R-squared	0.124863	Mean dependent var		0.005975
Adjusted R-squared	0.111347	S.D. dependent var		0.028969
S.E. of regression	0.027309	Akaike info criterion		-4.344448
Sum squared resid	0.193156	Schwarz criterion		-4.276722
Log likelihood	578.4672	Hannan-Quinn criter.		-4.317234
F-statistic	9.238400	Durbin-Watson stat		0.979518
Prob(F-statistic)	0.000001			

### Uji Hausman

Correlated Random Effects - Hausman Test  
Equation: EQ04  
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 test variance is invalid. Hausman statistic set to zero.

Cross-section random effects test comparisons:

Variable	Fixed	Random	Var(Diff.)	Prob.
CR4_ASET	0.035159	0.043619	0.000050	0.2333
FDR	0.023845	0.019658	0.000014	0.2687
DPK	-0.000000	-0.000000	0.000000	0.5098
ASET	0.000000	0.000000	0.000000	0.3627

Cross-section random effects test equation:

Dependent Variable: ROA

Method: Panel Least Squares

Date: 08/15/19 Time: 20:24

Sample (adjusted): 12/01/2012 9/01/2018

Periods included: 24

Cross-sections included: 11

Total panel (balanced) observations: 264

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-0.052114	0.050147	-1.039207	0.2997
CR4_ASET	0.035159	0.087879	0.400085	0.6894
FDR	0.023845	0.010613	2.246748	0.0255
DPK	-8.98E-10	5.75E-10	-1.561383	0.1197
ASET	1.07E-09	4.46E-10	2.409384	0.0167

#### Effects Specification

Cross-section fixed (dummy variables)

R-squared	0.280574	Mean dependent var	0.005975
Adjusted R-squared	0.240124	S.D. dependent var	0.028969
S.E. of regression	0.025253	Akaike info criterion	-4.464618
Sum squared resid	0.158789	Schwarz criterion	-4.261439
Log likelihood	604.3295	Hannan-Quinn criter.	-4.382974
F-statistic	6.936377	Durbin-Watson stat	1.163824
Prob(F-statistic)	0.000000		

## Hasil Regresi Random Effect Model

Dependent Variable: ROA

Method: Panel EGLS (Cross-section random effects)

Date: 07/26/19 Time: 22:49

Sample (adjusted): 12/01/2012 9/01/2018

Periods included: 24

Cross-sections included: 11

Total panel (balanced) observations: 264

Swamy and Arora estimator of component variances

Variable	Coefficient	Std. Error	t-Statistic	Prob.
CR4_ASET	0.043619	0.087592	0.497979	0.6189
FDR	0.019658	0.009915	1.982665	0.0485
DPK	-1.02E-09	5.43E-10	-1.881086	0.0611
ASET	1.19E-09	4.28E-10	2.775074	0.0059
C	-0.053525	0.050197	-1.066308	0.2873

  

Effects Specification		S.D.	Rho
Cross-section random		0.012263	0.1908
Idiosyncratic random		0.025253	0.8092

  

Weighted Statistics			
R-squared	0.114094	Mean dependent var	0.002315
Adjusted R-squared	0.100412	S.D. dependent var	0.026558
S.E. of regression	0.025189	Sum squared resid	0.164333
F-statistic	8.339011	Durbin-Watson stat	1.132418
Prob(F-statistic)	0.000002		

  

Unweighted Statistics			
R-squared	0.116413	Mean dependent var	0.005975
Sum squared resid	0.195021	Durbin-Watson stat	0.978182

## REGRESI MODEL 2

### Uji Chow

Redundant Fixed Effects Tests

Equation: EQ04

Test cross-section fixed effects

Effects Test	Statistic	d.f.	Prob.
Cross-section F	5.828416	(10,249)	0.0000
Cross-section Chi-square	55.524487	10	0.0000

Cross-section fixed effects test equation:

Dependent Variable: ROA

Method: Panel Least Squares

Date: 08/15/19 Time: 20:25

Sample (adjusted): 12/01/2012 9/01/2018

Periods included: 24

Cross-sections included: 11

Total panel (balanced) observations: 264

Variable	Coefficient	Std. Error	t-Statistic	Prob.
MS_DPK	0.212829	0.065756	3.236653	0.0014
FDR	0.015129	0.008308	1.821064	0.0698
DPK	-2.38E-09	5.49E-10	-4.339644	0.0000
ASET	1.97E-09	4.06E-10	4.850050	0.0000
C	-0.034370	0.010102	-3.402352	0.0008
R-squared	0.157174	Mean dependent var		0.005975
Adjusted R-squared	0.144157	S.D. dependent var		0.028969
S.E. of regression	0.026800	Akaike info criterion		-4.382068
Sum squared resid	0.186025	Schwarz criterion		-4.314342
Log likelihood	583.4330	Hannan-Quinn criter.		-4.354854
F-statistic	12.07487	Durbin-Watson stat		0.979184
Prob(F-statistic)	0.000000			

## Uji Hausman

Correlated Random Effects - Hausman Test

Equation: EQ04

Test cross-section random effects

Test Summary	Chi-Sq. Statistic	Chi-Sq. d.f.	Prob.
Cross-section random	6.321776	4	0.1764

Cross-section random effects test comparisons:

Variable	Fixed	Random	Var(Diff.)	Prob.
MS_DPK	0.378703	0.266060	0.004144	0.0801
FDR	0.031517	0.026769	0.000013	0.1884
DPK	-0.000000	-0.000000	0.000000	0.2408
ASET	0.000000	0.000000	0.000000	0.2039

Cross-section random effects test equation:

Dependent Variable: ROA

Method: Panel Least Squares

Date: 08/15/19 Time: 20:26

Sample (adjusted): 12/01/2012 9/01/2018

Periods included: 24

Cross-sections included: 11

Total panel (balanced) observations: 264

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-0.065909	0.014050	-4.690969	0.0000
MS_DPK	0.378703	0.103213	3.669142	0.0003

FDR	0.031517	0.010383	3.035402	0.0027
DPK	-1.56E-09	5.85E-10	-2.664831	0.0082
ASET	1.36E-09	4.35E-10	3.114919	0.0021

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Effects Specification

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Cross-section fixed (dummy variables)

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R-squared	0.317037	Mean dependent var	0.005975
Adjusted R-squared	0.278638	S.D. dependent var	0.028969
S.E. of regression	0.024605	Akaike info criterion	-4.516631
Sum squared resid	0.150741	Schwarz criterion	-4.313452
Log likelihood	611.1953	Hannan-Quinn criter.	-4.434987
F-statistic	8.256278	Durbin-Watson stat	1.158531
Prob(F-statistic)	0.000000		

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### Hasil Regresi Random Effect Model

Dependent Variable: ROA  
Method: Panel EGLS (Cross-section random effects)  
Date: 07/26/19 Time: 22:51  
Sample (adjusted): 12/01/2012 9/01/2018  
Periods included: 24  
Cross-sections included: 11  
Total panel (balanced) observations: 264  
Swamy and Arora estimator of component variances

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Variable	Coefficient	Std. Error	t-Statistic	Prob.
MS_DPK	0.266060	0.080681	3.297700	0.0011
FDR	0.026769	0.009736	2.749616	0.0064
DPK	-1.73E-09	5.67E-10	-3.041649	0.0026
ASET	1.49E-09	4.22E-10	3.539954	0.0005
C	-0.051394	0.012698	-4.047473	0.0001

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Effects Specification

	S.D.	Rho
Cross-section random	0.011587	0.1815
Idiosyncratic random	0.024605	0.8185

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Weighted Statistics

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R-squared	0.148682	Mean dependent var	0.002376
Adjusted R-squared	0.135535	S.D. dependent var	0.026582
S.E. of regression	0.024715	Sum squared resid	0.158200
F-statistic	11.30858	Durbin-Watson stat	1.125181
Prob(F-statistic)	0.000000		

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Unweighted Statistics

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R-squared	0.131888	Mean dependent var	0.005975
Sum squared resid	0.191606	Durbin-Watson stat	0.951359

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## REGRESI MODEL 3

### Uji Chow

Redundant Fixed Effects Tests

Equation: EQ04

Test cross-section fixed effects

Effects Test	Statistic	d.f.	Prob.
Cross-section F	5.789423	(10,248)	0.0000
Cross-section Chi-square	55.390008	10	0.0000

Cross-section fixed effects test equation:

Dependent Variable: ROA

Method: Panel Least Squares

Date: 08/15/19 Time: 20:27

Sample (adjusted): 12/01/2012 9/01/2018

Periods included: 24

Cross-sections included: 11

Total panel (balanced) observations: 264

Variable	Coefficient	Std. Error	t-Statistic	Prob.
CR4_ASET	0.034467	0.092949	0.370816	0.7111
MS_DPK	0.210016	0.066301	3.167593	0.0017
FDR	0.014758	0.008381	1.760845	0.0794
DPK	-2.40E-09	5.51E-10	-4.348085	0.0000
ASET	1.99E-09	4.10E-10	4.849223	0.0000
C	-0.053657	0.052987	-1.012640	0.3122
R-squared	0.157623	Mean dependent var		0.005975
Adjusted R-squared	0.141298	S.D. dependent var		0.028969
S.E. of regression	0.026845	Akaike info criterion		-4.375025
Sum squared resid	0.185926	Schwarz criterion		-4.293754
Log likelihood	583.5034	Hannan-Quinn criter.		-4.342368
F-statistic	9.655229	Durbin-Watson stat		0.979347
Prob(F-statistic)	0.000000			

### Uji Hausman

Correlated Random Effects - Hausman Test

Equation: EQ04

Test cross-section random effects

Test Summary	Chi-Sq. Statistic	Chi-Sq. d.f.	Prob.
Cross-section random	0.000000	5	1.0000

\* Cross-section test variance is invalid. Hausman statistic set to zero.



Cross-section random effects test comparisons:

Variable	Fixed	Random	Var(Diff.)	Prob.
CR4_ASET	0.006567	0.015794	0.000037	0.1279
MS_DPK	0.377981	0.264352	0.004190	0.0792
FDR	0.031376	0.026461	0.000014	0.1886
DPK	-0.000000	-0.000000	0.000000	0.2359
ASET	0.000000	0.000000	0.000000	0.1993

Cross-section random effects test equation:

Dependent Variable: ROA

Method: Panel Least Squares

Date: 08/15/19 Time: 20:27

Sample (adjusted): 12/01/2012 9/01/2018

Periods included: 24

Cross-sections included: 11

Total panel (balanced) observations: 264

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-0.069502	0.049190	-1.412909	0.1589
CR4_ASET	0.006567	0.086153	0.076229	0.9393
MS_DPK	0.377981	0.103852	3.639605	0.0003
FDR	0.031376	0.010566	2.969567	0.0033
DPK	-1.56E-09	5.90E-10	-2.649535	0.0086
ASET	1.36E-09	4.42E-10	3.077224	0.0023

#### Effects Specification

Cross-section fixed (dummy variables)

R-squared	0.317053	Mean dependent var	0.005975
Adjusted R-squared	0.275746	S.D. dependent var	0.028969
S.E. of regression	0.024654	Akaike info criterion	-4.509078
Sum squared resid	0.150737	Schwarz criterion	-4.292354
Log likelihood	611.1984	Hannan-Quinn criter.	-4.421992
F-statistic	7.675479	Durbin-Watson stat	1.158343
Prob(F-statistic)	0.000000		

## Hasil Regresi Random Effect Model

Dependent Variable: ROA

Method: Panel EGLS (Cross-section random effects)

Date: 07/26/19 Time: 22:50

Sample (adjusted): 12/01/2012 9/01/2018

Periods included: 24

Cross-sections included: 11

Total panel (balanced) observations: 264

Swamy and Arora estimator of component variances

Variable	Coefficient	Std. Error	t-Statistic	Prob.
CR4_ASET	0.015794	0.085940	0.183775	0.8543
MS_DPK	0.264352	0.081208	3.255231	0.0013
FDR	0.026461	0.009882	2.677621	0.0079
DPK	-1.74E-09	5.72E-10	-3.038965	0.0026
ASET	1.51E-09	4.28E-10	3.518902	0.0005
C	-0.060064	0.049034	-1.224950	0.2217

#### Effects Specification

	S.D.	Rho
Cross-section random	0.011582	0.1808
Idiosyncratic random	0.024654	0.8192

#### Weighted Statistics

R-squared	0.148778	Mean dependent var	0.002381
Adjusted R-squared	0.132281	S.D. dependent var	0.026583
S.E. of regression	0.024763	Sum squared resid	0.158205
F-statistic	9.018730	Durbin-Watson stat	1.124884
Prob(F-statistic)	0.000000		

#### Unweighted Statistics

R-squared	0.132531	Mean dependent var	0.005975
Sum squared resid	0.191464	Durbin-Watson stat	0.951708

## REGRESI MODEL 4

### Uji Chow

Redundant Fixed Effects Tests

Equation: EQ04

Test cross-section fixed effects

Effects Test	Statistic	d.f.	Prob.
Cross-section F	5.827580	(10,247)	0.0000
Cross-section Chi-square	55.922406	10	0.0000

Cross-section fixed effects test equation:

Dependent Variable: ROA

Method: Panel Least Squares

Date: 08/15/19 Time: 20:29

Sample (adjusted): 12/01/2012 9/01/2018

Periods included: 24

Cross-sections included: 11

Total panel (balanced) observations: 264

Variable	Coefficient	Std. Error	t-Statistic	Prob.
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CR4_ASET	0.108747	0.103324	1.052481	0.2936
MS_DPK	0.685755	0.300232	2.284085	0.0232
MSCR_1	-0.821728	0.505858	-1.624422	0.1055
FDR	0.014504	0.008356	1.735736	0.0838
DPK	-2.50E-09	5.53E-10	-4.521249	0.0000
ASET	2.05E-09	4.11E-10	4.987715	0.0000
C	-0.095439	0.058750	-1.624501	0.1055
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R-squared	0.166184	Mean dependent var	0.005975	
Adjusted R-squared	0.146718	S.D. dependent var	0.028969	
S.E. of regression	0.026760	Akaike info criterion	-4.377665	
Sum squared resid	0.184036	Schwarz criterion	-4.282848	
Log likelihood	584.8518	Hannan-Quinn criter.	-4.339565	
F-statistic	8.536922	Durbin-Watson stat	1.009125	
Prob(F-statistic)	0.000000			

## Uji Hausman

Correlated Random Effects - Hausman Test

Equation: EQ04

Test cross-section random effects

Test Summary	Chi-Sq. Statistic	Chi-Sq. d.f.	Prob.
Cross-section random	0.000000	6	1.0000

\* Cross-section test variance is invalid. Hausman statistic set to zero.

Cross-section random effects test comparisons:

Variable	Fixed	Random	Var(Diff.)	Prob.
CR4_ASET	0.083420	0.091279	0.000067	0.3373
MS_DPK	0.855551	0.753180	0.004394	0.1225
MSCR_1	-0.828468	-0.831594	0.001678	0.9392
FDR	0.029748	0.025826	0.000012	0.2589
DPK	-0.000000	-0.000000	0.000000	0.3067
ASET	0.000000	0.000000	0.000000	0.2629

Cross-section random effects test equation:

Dependent Variable: ROA

Method: Panel Least Squares

Date: 08/15/19 Time: 20:28

Sample (adjusted): 12/01/2012 9/01/2018

Periods included: 24

Cross-sections included: 11

Total panel (balanced) observations: 264

Variable	Coefficient	Std. Error	t-Statistic	Prob.
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C	-0.111331	0.054549	-2.040949	0.0423
CR4_ASET	0.083420	0.096461	0.864800	0.3880
MS_DPK	0.855551	0.292790	2.922063	0.0038
MSCR_1	-0.828468	0.475174	-1.743505	0.0825
FDR	0.029748	0.010564	2.815953	0.0053
DPK	-1.69E-09	5.92E-10	-2.848587	0.0048
ASET	1.44E-09	4.43E-10	3.244784	0.0013

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Effects Specification

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Cross-section fixed (dummy variables)

R-squared	0.325356	Mean dependent var	0.005975
Adjusted R-squared	0.281654	S.D. dependent var	0.028969
S.E. of regression	0.024553	Akaike info criterion	-4.513735
Sum squared resid	0.148904	Schwarz criterion	-4.283465
Log likelihood	612.8130	Hannan-Quinn criter.	-4.421205
F-statistic	7.444935	Durbin-Watson stat	1.206791
Prob(F-statistic)	0.000000		

## Hasil Regresi Random Effect Model

Dependent Variable: ROA

Method: Panel EGLS (Cross-section random effects)

Date: 07/26/19 Time: 22:47

Sample (adjusted): 12/01/2012 9/01/2018

Periods included: 24

Cross-sections included: 11

Total panel (balanced) observations: 264

Swamy and Arora estimator of component variances

Variable	Coefficient	Std. Error	t-Statistic	Prob.
CR4_ASET	0.091279	0.096113	0.949702	0.3432
MS_DPK	0.753180	0.285187	2.641000	0.0088
MSCR_1	-0.831594	0.473405	-1.756623	0.0802
FDR	0.025826	0.009977	2.588675	0.0102
DPK	-1.83E-09	5.76E-10	-3.167875	0.0017
ASET	1.55E-09	4.30E-10	3.609111	0.0004
C	-0.102901	0.054424	-1.890744	0.0598

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Effects Specification

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	S.D.	Rho
Cross-section random	0.012865	0.2154
Idiosyncratic random	0.024553	0.7846

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Weighted Statistics

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R-squared	0.159574	Mean dependent var	0.002169
Adjusted R-squared	0.139953	S.D. dependent var	0.026503
S.E. of regression	0.024579	Sum squared resid	0.155257
F-statistic	8.132891	Durbin-Watson stat	1.173219

Prob(F-statistic) 0.000000

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Unweighted Statistics

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R-squared	0.136162	Mean dependent var	0.005975
Sum squared resid	0.190662	Durbin-Watson stat	0.975846

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