APPENDIX

Appendix 1

Data of Dependent Variables and Independent Variables

Period 2012-2015

tahun	inflasi	ROA	KURS	GDP
Jan-12	0.76	1.36	9744	3083920953411450
Feb-12	0.05	1.79	9669	3083180668046870
Mar-12	0.07	1.83	9735	3082082870651040
Apr-12	0.21	1.79	9734	3080627561223950
May-12	0.07	1.99	9877	3078814739765620
Jun-12	0.62	2.05	10004	3076644406276040
Jul-12	0.7	2.05	10257	3074116560755200
Aug-12	0.95	2.04	11184	3071231203203120
Sep-12	0.01	2.07	11404	3067988333619790
Oct-12	0.16	2.11	11273	3064387952005200
Nov-12	0.07	2.09	11977	3060430058359370
Dec-12	0.54	2.14	12173	3056114652682290
Jan-13	1.03	2.52	12210	3051441734973950
Feb-13	0.75	2.29	11609	3046411305234370
Mar-13	0.63	2.39	11360	3041023363463540
Apr-13	-0.1	2.29	11562	3035277909661450
May-13	-0.03	2.07	11676	3029174943828120
Jun-13	1.03	2.1	11875	3022714465963540
Jul-13	3.29	2.02	11580	3015896476067700
Aug-13	1.12	2.01	11690	3008720974140620
Sep-13	-0.35	2.04	12188	3001187960182290
Oct-13	0.09	1.94	12085	2993297434192700
Nov-13	0.12	1.96	12206	2985049396171870
Dec-13	0.55	2	12388	2976443846119790
Jan-14	1.07	0.08	12226	2962604195498650
Feb-14	0.26	0.13	12672	2953488233490540
Mar-14	0.08	1.16	12932	2944219371557670
Apr-14	-0.02	1.09	13074	2934797609700030
May-14	0.16	1.13	12963	2925222947917630
Jun-14	0.43	1.12	13224	2915495386210450
Jul-14	0.93	1.05	13339	2905614924578510
Aug-14	0.47	0.93	13539	2895581563021790
Sep-14	0.27	0.97	14067	2885395301540310

Oct-14	0.47	0.92	14653	2875056140134060
Nov-14	1.5	0.87	13684	286456407880305
Dec-14	2.46	0.8	13847	2853919117547260
Jan-15	-0.24	1.15	13788	2843121256366700
Feb-15	-0.36	1.07	13375	2832170495261380
Mar-15	0.17	0.69	13239	2821066834231290
Apr-15	0.36	0.62	13180	2809810273276430
May-15	0.5	0.63	13648	2798400812396800
Jun-15	0.54	0.5	13210	2786838451592400
Jul-15	0.93	0.5	13112	2775123190863230
Aug-15	0.39	0.46	13270	2763255030209300
Sep-15	-0.05	0.49	13042	2751233969630590
Oct-15	-0.08	0.51	13048	2739060009127120
Nov-15	0.21	0.52	13555	2726733148698880
Dec-15	0.96	0.49	13473	2714253388345870

Appendix 2

Clasical Assumption Test

Heteroskedasticity Test Result

Heteroskedasticity Test: Harvey

F-statistic	0.852104	Prob. F(3,44)	0.4730
Obs*R-squared	2.635581	Prob. Chi-Square(3)	0.4513
Scaled explained SS	2.871639	Prob. Chi-Square(3)	0.4118

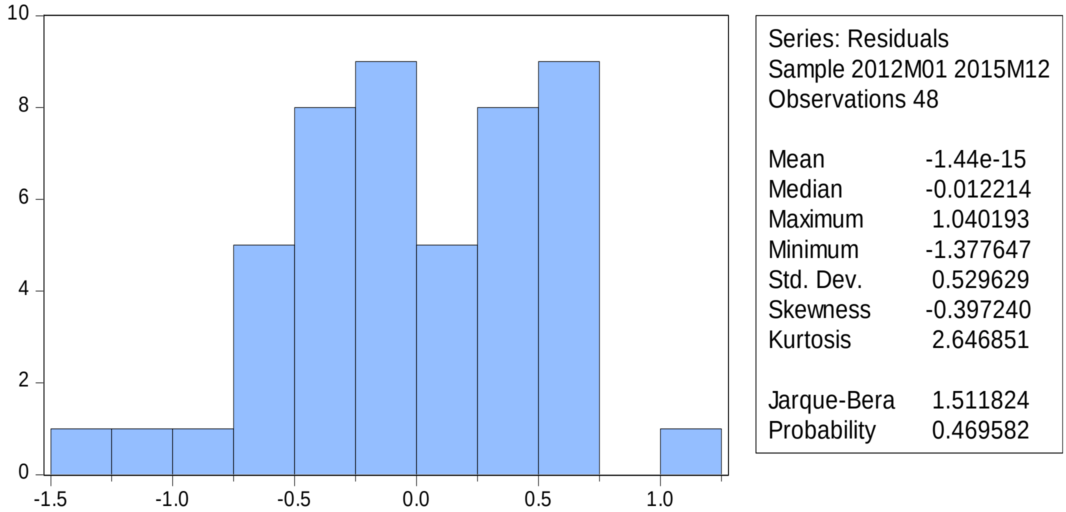
Test Equation:
Dependent Variable: LRESID2
Method: Least Squares
Date: 05/21/18 Time: 09:23
Sample: 2012M01 2015M12
Included observations: 48

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	5.158351	5.264894	0.979763	0.3326
KURS	-0.000450	0.000285	-1.577645	0.1218
INFLASI	0.041351	0.530153	0.077997	0.9382
GDP	-7.34E-16	9.47E-16	-0.774932	0.4425

R-squared	0.054908	Mean dependent var	-2.474470
Adjusted R-squared	-0.009530	S.D. dependent var	2.343329
S.E. of regression	2.354469	Akaike info criterion	4.630163
Sum squared resid	243.9150	Schwarz criterion	4.786096
Log likelihood	-107.1239	Hannan-Quinn criter.	4.689090

F-statistic	0.852104	Durbin-Watson stat	0.749410
Prob(F-statistic)	0.473010		

Normality Test Result



Multicolinearity Test Result

Variance Inflation Factors

Variable	Coefficient Variance	Uncentered VIF	Centered VIF
EXCHANGE RATE	4.41E-09	107.6535	1.175315
INFLATION	0.015192	1.639729	1.043925
GDP	4.84E-32	66.08175	1.222891

Autocorrelation Test Result

Variable	Coefficient	t-Statistic	Prob
AR(1)	0.884490	7.736300	0,0000
SIGMASQ	0.106698	6.598689	0,0000
Durbin-Watson stat			1.934746

Appendix 3

Descriptive variables

Indicator	ROA	KURS	INFLASI	GDP
Mean	1.392.083	12283.75	0.494792	2.89
Median	1.260.000	12307	0.375	2.97
Maximum	2.520.000	14653	3.290.000	3.08
Minimum	0.08	9.669.000	-0.36	2.86
Std. Dev.	0.708895	1.304.216	0.661877	4.01
Skewness	-0.16805	-0.58618	2.100.205	-5.858.756
Kurtosis	1.575.733	2.484.137	9.024.906	3.862.529
Jarque-Bera	4.283.004	3.281.090	1.078.859	2.812.923
Probability	0.117478	0.193874	0	0
Observations	48	48	48	48

Source: Secondary data processed

Appendix 4

Regresion Estimation.

The Result of Regression Estimation

Dependent Variable: ROA
Method: Least Squares
Date: 05/21/18 Time: 09:22
Sample: 2012M01 2015M12
Included observations: 48

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	4.822034	1.224027	3.939483	0.0003
KURS	-0.000332	6.64E-05	-4.999152	0.0000
INFLASI	0.054156	0.123255	0.439384	0.6625
GDP	2.14E-16	2.20E-16	0.972719	0.3360

R-squared	0.441813	Mean dependent var	1.392083
Adjusted R-squared	0.403754	S.D. dependent var	0.708895
S.E. of regression	0.547387	Akaike info criterion	1.712333
Sum squared resid	13.18382	Schwarz criterion	1.868267
Log likelihood	-37.09600	Hannan-Quinn criter.	1.771261
F-statistic	11.60886	Durbin-Watson stat	0.564108
Prob(F-statistic)	0.000010		