

## LAMPIRAN

### A. Data Diolah Lima Tahun Sebelum Krisis

kode	tahun	npf	fdr	roa	nim	bopo	car	inflasi	gdp	KT	IKK
1	20031	0.034	0.693	0.03	0.079	0.9155	0.3767	0.078	0.037	8907	65.6
1	20032	0.046	0.692	0.029	0.093	0.8575	0.308	0.073	0.02	8488	77.3
1	20033	0.041	0.783	0.013	0.08	0.9126	0.2688	0.064	0.028	8430	79.7
1	20034	0.023	0.661	0.01	0.064	0.9318	0.2087	0.057	-0.04	8471	82.9
1	20041	0.022	0.852	0.012	0.064	0.9186	0.1612	0.048	0.032	8467	82.4
1	20042	0.002	0.896	0.018	0.063	0.8722	0.1298	0.064	0.023	8992	92.4
1	20043	0.019	0.991	0.024	0.061	0.834	0.1086	0.067	0.031	9152	100.7
1	20044	0.024	0.925	0.029	0.069	0.7951	0.1057	0.063	-0.02	9126	119.1
1	20051	0.027	0.912	0.032	0.076	0.7786	0.1058	0.078	0.02	9276	91.8
1	20052	0.057	0.893	0.021	0.074	0.8347	0.1015	0.076	0.022	9548	101.7
1	20053	0.063	1.012	0.024	0.072	0.8184	0.108	0.141	0.029	1006	90.1
1	20054	0.027	0.836	0.018	0.068	0.857	0.1188	0.178	-0.02	9992	86.6
1	20061	0.037	0.886	0.013	0.051	0.9028	0.1267	0.169	0.021	9304	88.1
1	20062	0.032	0.929	0.011	0.054	0.8944	0.1151	0.155	0.02	9107	89
1	20063	0.05	0.962	0.01	0.059	0.9155	0.1195	0.149	0.038	9121	94.9
1	20064	0.046	0.909	0.011	0.056	0.9066	0.1256	0.061	-0.02	9134	99.6
1	20071	0.049	0.879	0.02	0.069	0.8433	0.165	0.064	0.02	9099	93.4
1	20072	0.046	0.961	0.018	0.066	0.795	0.148	0.06	0.026	8973	96.6
1	20073	0.039	0.946	0.017	0.068	0.8096	0.1371	0.065	0.037	9246	97
1	20074	0.034	0.933	0.015	0.063	0.8134	0.1243	0.067	-0.03	9234	100.2
2	20031	0.048	0.851	0.029	0.062	0.7975	0.131	0.078	0.037	8907	65.6
2	20032	0.043	0.818	0.011	0.071	0.925	0.1551	0.073	0.02	8488	77.3
2	20033	0.048	0.732	0.02	0.07	0.8709	0.1934	0.064	0.028	8430	79.7
2	20034	0.032	0.77	0.013	0.053	0.8977	0.1304	0.057	-0.04	8471	82.9
2	20041	0.031	0.817	0.024	0.075	0.8208	0.1236	0.048	0.032	8467	82.4
2	20042	0.021	1.16	0.028	0.098	0.8076	0.1404	0.064	0.023	8992	92.4
2	20043	0.022	1.102	0.023	0.071	0.8453	0.1311	0.067	0.031	9152	100.7
2	20044	0.03	0.86	0.018	0.084	0.867	0.1217	0.063	-0.02	9126	119.1
2	20051	0.022	0.873	0.025	0.067	0.7973	0.1163	0.078	0.02	9276	91.8
2	20052	0.013	0.877	0.027	0.068	0.7871	0.1808	0.076	0.022	9548	101.7
2	20053	0.026	0.923	0.029	0.083	0.7956	0.1635	0.141	0.029	10006	90.1
2	20054	0.02	1.073	0.025	0.063	0.8159	0.1233	0.178	-0.02	9992	86.6
2	20061	0.02	1.137	0.03	0.076	0.7929	0.1666	0.169	0.021	9304	88.1
2	20062	0.03	1.093	0.026	0.068	0.8137	0.1508	0.155	0.02	9107	89
2	20063	0.035	1.033	0.024	0.086	0.8269	0.1447	0.149	0.038	9121	94.9
2	20064	0.048	0.977	0.021	0.061	0.8469	0.1423	0.061	-0.02	9134	99.6
2	20071	0.027	0.912	0.033	0.083	0.7769	0.1485	0.064	0.02	9099	93.4
2	20072	0.039	0.976	0.03	0.139	0.8452	0.1266	0.06	0.026	8973	96.6
2	20073	0.05	1.034	0.024	0.084	0.8209	0.1123	0.065	0.037	9246	97
2	20074	0.013	0.996	0.023	0.076	0.8275	0.1069	0.067	-0.03	9234	100.2

### B. Data Diolah Selama Krisis

kode	tahun	npf	fdr	roa	nim	bopo	car	inflasi	gdp	KT	IKK
1	20081	0.026	0.914	0.021	0.132	0.866	0.12	0.076	0.024	9259	92.2
1	20082	0.212	0.901	0.019	0.068	0.779	0.123	0.101	0.028	9264	82.7
1	20083	0.022	1.002	0.019	0.069	0.781	0.115	0.12	0.037	9216	88.3
1	20084	0.024	0.899	0.018	0.067	0.787	0.127	0.115	-0.04	11032	93.9
1	20091	0.022	0.878	0.021	0.06	0.721	0.147	0.086	0.017	11630	95.9
1	20092	0.019	0.88	0.02	0.06	0.739	0.14	0.056	0.024	10454	105.8
1	20093	0.022	0.886	0.021	0.065	0.741	0.133	0.028	0.039	10002	113.5
1	20094	0.013	0.838	0.022	0.066	0.738	0.124	0.026	-0.02	9469	109.9
1	20101	0.007	0.845	0.02	0.062	0.747	0.125	0.037	0.02	9261	107.7
1	20102	0.009	0.859	0.022	0.062	0.732	0.124	0.101	0.027	9118	109.2
1	20103	0.015	0.871	0.023	0.064	0.718	0.115	0.062	0.034	9001	105.7
1	20104	0.013	0.831	0.022	0.066	0.75	0.106	0.063	-0.01	8963	109.8
1	20111	0.011	0.847	0.022	0.06	0.731	0.119	0.068	0.017	8899	106.3
1	20112	0.011	0.893	0.021	0.059	0.74	0.112	0.059	0.028	8590	107
1	20113	0.013	0.906	0.02	0.069	0.739	0.111	0.047	0.034	8610	112.4
1	20114	0.01	0.867	0.02	0.075	0.764	0.146	0.041	-0.01	9000	115.7
1	20121	0.009	0.88	0.022	0.069	0.705	0.139	0.037	0.015	9100	112.7
1	20122	0.014	0.931	0.023	0.068	0.701	0.137	0.045	0.028	9308	108.6
1	20123	0.016	0.949	0.023	0.07	0.711	0.132	0.045	0.032	9506	115.6
1	20124	0.011	0.953	0.023	0.073	0.73	0.138	0.044	-0.01	9622	118.6
2	20081	0.016	0.961	0.03	0.083	0.758	0.115	0.076	0.024	9259	92.2
2	20082	0.037	1.033	0.028	0.084	0.781	0.096	0.101	0.028	9264	82.7
2	20083	0.039	1.067	0.026	0.083	0.787	0.113	0.12	0.037	9216	88.3
2	20084	0.039	1.047	0.026	0.074	0.789	0.108	0.115	-0.04	11032	93.9
2	20091	0.058	0.987	0.028	0.068	0.781	0.121	0.086	0.017	11630	95.9
2	20092	0.032	0.902	0.018	0.067	0.863	0.112	0.056	0.024	10454	105.8
2	20093	0.073	0.929	0.005	0.061	0.957	0.108	0.028	0.039	10002	113.5
2	20094	0.041	0.857	0.005	0.052	0.955	0.111	0.026	-0.02	9469	109.9
2	20101	0.058	0.993	0.015	0.064	0.876	0.105	0.037	0.02	9261	107.7
2	20102	0.039	1.033	0.011	0.063	0.905	0.1	0.101	0.027	9118	109.2
2	20103	0.034	0.995	0.008	0.064	0.893	0.145	0.062	0.034	9001	105.7
2	20104	0.035	0.858	0.014	0.052	0.874	0.133	0.063	-0.01	8963	109.8
2	20111	0.04	0.957	0.014	0.049	0.847	0.123	0.068	0.017	8899	106.3
2	20112	0.016	0.957	0.017	0.052	0.852	0.116	0.059	0.028	8590	107
2	20113	0.037	0.926	0.016	0.061	0.865	0.124	0.047	0.034	8610	112.4
2	20114	0.018	0.772	0.015	0.05	0.855	0.12	0.041	-0.01	9000	115.7
2	20121	0.02	0.845	0.015	0.044	0.857	0.121	0.037	0.015	9100	112.7
2	20122	0.019	0.913	0.016	0.041	0.846	0.145	0.045	0.028	9308	108.6
2	20123	0.016	0.906	0.016	0.045	0.84	0.133	0.045	0.032	9506	115.6
2	20124	0.018	0.847	0.015	0.046	0.845	0.116	0.044	-0.01	9622	118.6

### C. Data Diolah Setelah Krisis

kode	tahun	npf	fdr	roa	nim	bopo	car	inflasi	gdp	KT	IKK
1	20131	0.0155	0.9689	0.0256	0.0709	0.6924	0.1523	0.0526	0.0049	9694.1	116.6
1	20132	0.011	0.9544	0.0179	0.0731	0.8163	0.1416	0.0564	0.04	9784.4	114.4
1	20133	0.0159	0.9236	0.0151	0.0723	0.8753	0.1433	0.086	0.0328	10649	107.8
1	20134	0.0229	0.9012	0.0153	0.0725	0.8403	0.141	0.0835	-0.022	11684	113.4
1	20141	0.0265	0.9118	0.0177	0.0639	0.8199	0.1483	0.0776	0.0006	11847	117
1	20142	0.039	0.8991	0.0066	0.062	0.9303	0.1486	0.0685	0.0383	11626	115.7
1	20143	0.0423	0.8568	0.008	0.0604	0.9302	0.1553	0.0435	0.0329	11771	119.9
1	20144	0.0429	0.8192	0.0017	0.0619	0.9846	0.1476	0.0647	-2.11	12245	119
1	20151	0.0441	0.8145	0.0081	0.0631	0.9157	0.1263	0.0654	-0.002	12804	119.1
1	20152	0.047	0.8501	0.0055	0.0627	0.9616	0.1197	0.0706	0.0375	13134	110.5
1	20153	0.0434	0.8449	0.0042	0.0636	0.9741	0.1184	0.0709	0.0336	13868	106.6
1	20154	0.0405	0.8199	0.0056	0.0653	0.9478	0.1285	0.0483	-0.018	13773	103.5
1	20161	0.0432	0.8016	0.0056	0.0561	0.9444	0.1339	0.0433	-0.004	13527	110.8
1	20162	0.0374	0.8231	0.0062	0.0654	0.9376	0.1369	0.0346	0.0402	13317	111.6
1	20163	0.0363	0.804	0.006	0.0658	0.9393	0.135	0.0302	0.032	13135	112.5
1	20164	0.0313	0.7919	0.0059	0.0616	0.9412	0.1401	0.033	-0.018	13246	116
1	20171	0.0316	0.7775	0.006	0.0626	0.9382	0.144	0.0364	-0.003	13349	117.9
1	20172	0.0323	0.8003	0.0059	0.0713	0.9389	0.1437	0.0429	0.04	13310	124
1	20173	0.0312	0.7829	0.0056	0.0647	0.9422	0.1492	0.038	0.0318	13330	123
1	20174	0.0271	0.7766	0.0059	0.0735	0.9444	0.1589	0.0349	-0.017	13535	123
2	20131	0.0176	0.8809	0.0172	0.0461	0.8207	0.1202	0.0526	0.0049	9694.1	116.6
2	20132	0.0186	0.9345	0.0166	0.0462	0.8272	0.135	0.0564	0.04	9784.4	114.4
2	20133	0.0184	0.9113	0.0168	0.0457	0.8267	0.1275	0.086	0.0328	10649	107.8
2	20134	0.0078	0.9282	0.0137	0.0464	0.8512	0.1727	0.0835	-0.022	11684	113.4
2	20141	0.0211	0.9517	0.0144	0.0428	0.8555	0.1761	0.0776	0.0006	11847	117
2	20142	0.0318	0.9678	0.0103	0.0382	0.8911	0.1631	0.0685	0.0383	11626	115.7
2	20143	0.0447	0.9881	0.001	0.0337	0.9832	0.2214	0.0435	0.0329	11771	119.9
2	20144	0.0476	0.8414	0.0017	0.0336	0.9733	0.1415	0.0647	-2.11	12245	119
2	20151	0.0473	0.903	0.0062	0.044	0.9337	0.1457	0.0654	-0.002	12804	119.1
2	20152	0.0381	0.9905	0.0051	0.0412	0.9484	0.1491	0.0706	0.0375	13134	110.5
2	20153	0.0349	0.9609	0.0349	0.0418	0.9686	0.1371	0.0709	0.0336	13868	106.6
2	20154	0.042	0.903	0.002	0.0409	0.9741	0.1236	0.0483	-0.018	13773	103.5
2	20161	0.0433	0.973	0.0025	0.0367	0.9732	0.121	0.0433	-0.004	13527	110.8
2	20162	0.0461	0.9911	0.0015	0.0365	0.999	0.1276	0.0346	0.0402	13317	111.6
2	20163	0.0195	0.9647	0.0013	0.0347	0.9889	0.1275	0.0302	0.032	13135	112.5
2	20164	0.014	0.9517	0.0022	0.0321	0.9776	0.1276	0.033	-0.018	13246	116
2	20171	0.0292	0.9093	0.0012	0.0274	0.9819	0.1287	0.0364	-0.003	13349	117.9
2	20172	0.0374	0.89	0.0015	0.0269	0.974	0.1294	0.0429	0.04	13310	124
2	20173	0.0307	0.8614	0.0011	0.0263	0.981	0.1158	0.038	0.0318	13330	123
2	20174	0.0275	0.8441	0.0011	0.0248	0.9768	0.1362	0.0349	-0.017	13535	123

#### D. Pembuktian Olah Data *Random Effect*

##### 1. Uji Chow

```
. reg npf inflasi gdp kurstengah indekskeyakinankonsumen
```

Source	SS	df	MS			
Model	.000409721	4	.00010243	Number of obs =	40	
Residual	.006484494	35	.000185271	F( 4, 35) =	0.55	
Total	.006894215	39	.000176775	Prob > F =	0.6982	
				R-squared =	0.0594	
				Adj R-squared =	-0.0481	
				Root MSE =	.01361	

  

	npf	Coef.	Std. Err.	t	P> t	[95% Conf. Interval]	
	inflasi	-.0165517	.0729325	-0.23	0.822	-.1646127	.1315092
	gdp	.110414	.0978015	1.13	0.267	-.0881336	.3089616
	kurstengah	7.04e-07	7.54e-06	0.09	0.926	-.0000146	.000016
	indekskeyakinankonsumen	-.000141	.0002453	-0.57	0.569	-.000639	.000357
	_cons	.0396952	.055839	0.71	0.482	-.073664	.1530545

## 2. Pengujian *Fixed Effect*

```
. xtreg npf inflasi gdp kurstengah indekskeyakinankonsumen, fe
```

```
Fixed-effects (within) regression          Number of obs   =       40
Group variable: kode                      Number of groups =        2

R-sq:  within = 0.0616                    Obs per group:  min =       20
        between = .                               avg =      20.0
        overall = 0.0594                       max =       20

                                           F(4,34)        =       0.56
corr(u_i, Xb) = 0.0000                    Prob > F        =      0.6945
```

	npf	Coef.	Std. Err.	t	P> t	[95% Conf. Interval]	
	inflasi	-.0165517	.0725872	-0.23	0.821	-.1640668	.1309633
	gdp	.110414	.0973385	1.13	0.265	-.0874016	.3082295
	kurstengah	7.04e-07	7.50e-06	0.09	0.926	-.0000145	.000016
	indekskeyakinankonsumen	-.000141	.0002442	-0.58	0.567	-.0006372	.0003552
	_cons	.0396952	.0555747	0.71	0.480	-.0732461	.1526365
	sigma_u	.00349841					
	sigma_e	.013547					
	rho	.06251983	(fraction of variance due to u_i)				

```
F test that all u_i=0:      F(1, 34) =      1.33          Prob > F = 0.2562
```

## 3. Pengujian *Random Effect*

```
. xtreg npf inflasi gdp kurstengah indekskeyakinankonsumen, re
```

```
Random-effects GLS regression           Number of obs   =       40
Group variable: kode                   Number of groups =        2

R-sq:  within = 0.0000                 Obs per group:  min =       20
      between = 0.0000                    avg =      20.0
      overall = 0.0594                    max =       20

                                           Wald chi2(4)    =        2.23
corr(u_i, X) = 0 (assumed)              Prob > chi2     =       0.6931
```

npf	Coef.	Std. Err.	z	P> z	[95% Conf. Interval]	
inflasi	-.0165517	.0725872	-0.23	0.820	-.1588201	.1257166
gdp	.110414	.0973385	1.13	0.257	-.0803659	.3011938
kurstengah	7.04e-07	7.50e-06	0.09	0.925	-.000014	.0000154
indekskeyakinankonsumen	-.000141	.0002442	-0.58	0.564	-.0006196	.0003375
_cons	.0396952	.0555884	0.71	0.475	-.0692561	.1486466
sigma_u	.00175009					
sigma_e	.013547					
rho	.01641527	(fraction of variance due to u_i)				

#### 4. Uji Hausman

```
. quietly xtreg npf inflasi gdp kurstengah indekskeyakinankonsumen, fe
. estimates store fe
. quietly xtreg npf inflasi gdp kurstengah indekskeyakinankonsumen, re
. estimates store re
. hausman fe re
```

Note: the rank of the differenced variance matrix (3) does not equal the number of coefficients being tested (4); be sure this is what you expect, or there may be problems computing the test. Examine the output of your estimators for anything unexpected and possibly consider scaling your variables so that the coefficients are on a similar scale.

	--- Coefficients ---			
	(b) fe	(B) re	(b-B) Difference	sqrt(diag(V_b-V_B)) S.E.
inflasi	-.0165517	-.0165517	2.97e-15	4.75e-09
gdp	.110414	.110414	5.50e-15	.
kurstengah	7.04e-07	7.04e-07	-1.06e-19	.
indekskeya-n	-.000141	-.000141	3.98e-17	5.51e-11

b = consistent under Ho and Ha; obtained from xtreg  
 B = inconsistent under Ha, efficient under Ho; obtained from xtreg

Test: Ho: difference in coefficients not systematic

```
chi2(3) = (b-B)'[(V_b-V_B)^(-1)](b-B)
        = 0.00
Prob>chi2 = 1.0000
(V_b-V_B is not positive definite)
```

