

**LAMPIRAN**

DATA BANK ASING

Tahun	Bulan	CAR (%)	ROA (%)	BOPO (%)	NPL (%)
2002	Januari	14,93	2,48	96,82	24,94
	Februari	14,84	3,15	91,61	25,23
	Maret	14,82	3,56	89,02	24,78
	April	15,15	4,16	83,21	24,89
	Mei	14,76	3,99	88,73	22,86
	Juni	17,61	4,00	87,45	21,79
	Juli	17,32	3,89	86,94	21,76
	Agustus	18,10	3,53	86,57	20,38
	September	18,53	3,82	85,04	20,27
	Oktober	17,93	3,94	80,98	19,81
	November	17,69	4,00	79,38	18,11
	Desember	18,19	4,41	80,40	16,14
2003	Januari	21,63	4,55	80,94	15,97
	Februari	19,40	4,72	78,53	16,02
	Maret	19,16	4,50	79,96	16,03
	April	19,62	5,23	82,61	15,56
	Mei	18,57	4,46	79,35	14,95
	Juni	19,20	4,48	81,98	13,73
	Juli	16,01	4,89	81,97	13,18
	Agustus	17,33	4,80	81,11	12,75
	September	19,49	5,07	82,49	11,69
	Oktober	18,82	5,00	81,31	11,89
	November	18,19	4,74	80,55	12,05
	Desember	17,58	4,40	81,94	11,47
2004	Januari	20,06	4,57	81,46	10,51
	Februari	20,13	4,86	80,85	10,33
	Maret	18,50	5,12	79,98	10,25
	April	17,27	5,22	78,23	10,55
	Mei	16,31	4,47	82,98	10,28
	Juni	15,09	4,22	79,67	9,03
	Juli	15,24	4,57	77,32	9,01
	Agustus	15,75	4,53	80,71	8,29
	September	17,02	4,54	76,20	6,71
	Oktober	16,82	4,94	77,08	7,56
	November	17,38	5,16	76,84	6,25
	Desember	16,51	5,22	75,71	6,06



## HASIL REGRESI

### UJI AUTOKORELASI

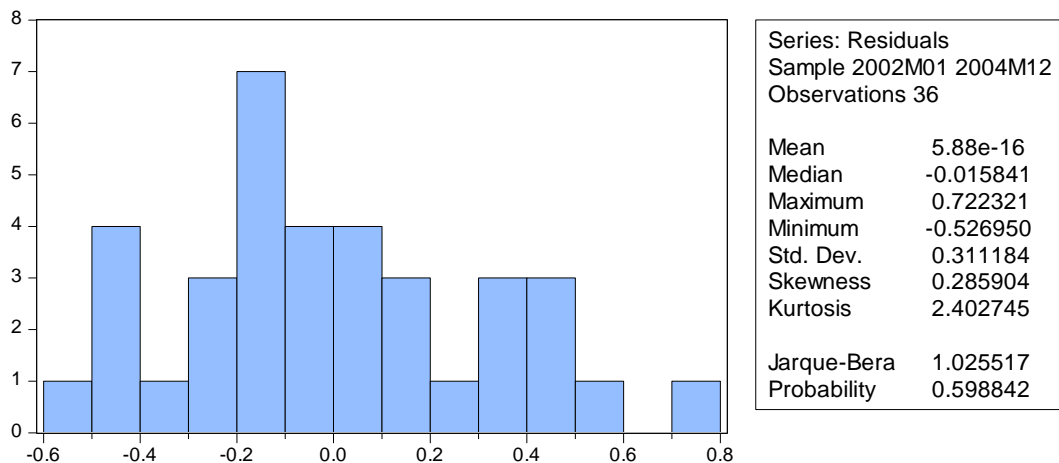
Dependent Variable: ROA  
Method: Least Squares  
Date: 04/13/19 Time: 19:29  
Sample: 2002M01 2004M12  
Included observations: 36

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	8.566917	1.857380	4.612366	0.0001
NPL	-0.041984	0.016074	-2.611942	0.0136
CAR	0.000711	0.000334	2.128860	0.0411
BOPO	-0.000581	0.000217	-2.676868	0.0116

R-squared	0.744825	Mean dependent var	4.421944
Adjusted R-squared	0.720902	S.D. dependent var	0.616023
S.E. of regression	0.325443	Akaike info criterion	0.697183
Sum squared resid	3.389231	Schwarz criterion	0.873130
Log likelihood	-8.549301	Hannan-Quinn criter.	0.758593
F-statistic	31.13464	Durbin-Watson stat	1.172136
Prob(F-statistic)	0.000000		

### UJI NORMALITAS



## SERIAL KORELASI

Breusch-Godfrey Serial Correlation LM Test:

F-statistic	2.604400	Prob. F(2,30)	0.0906
Obs*R-squared	5.325850	Prob. Chi-Square(2)	0.0697

Test Equation:

Dependent Variable: RESID

Method: Least Squares

Date: 04/13/19 Time: 19:48

Sample: 2002M01 2004M12

Included observations: 36

Presample missing value lagged residuals set to zero.

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.399561	1.907905	0.209424	0.8355
NPL	0.002663	0.016028	0.166138	0.8692
CAR	-1.90E-05	0.000322	-0.059037	0.9533
BOPO	-4.92E-05	0.000224	-0.220182	0.8272
RESID(-1)	0.401819	0.182460	2.202232	0.0355
RESID(-2)	-0.042564	0.195632	-0.217574	0.8292

R-squared	0.147940	Mean dependent var	5.88E-16
Adjusted R-squared	0.005930	S.D. dependent var	0.311184
S.E. of regression	0.310259	Akaike info criterion	0.648196
Sum squared resid	2.887827	Schwarz criterion	0.912116
Log likelihood	-5.667525	Hannan-Quinn criter.	0.740311
F-statistic	1.041760	Durbin-Watson stat	1.943539
Prob(F-statistic)	0.411568		

## UJI MULTIKOLINEARITAS

Variance Inflation Factors

Date: 06/17/19 Time: 10:53

Sample: 2002M01 2004M12

Included observations: 36

Variable	Coefficient Variance	Uncentered VIF	Centered VIF
C	3.456088	1173.307	NA
BOPO	0.000472	1083.194	3.135307
CAR	0.001115	117.4585	1.136855
NPL	0.000259	22.04407	2.922545

Dependent Variable: ROA  
Method: Least Squares  
Date: 04/13/19 Time: 19:50  
Sample: 2002M01 2004M12  
Included observations: 36

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	8.566917	1.857380	4.612366	0.0001
NPL	-0.041984	0.016074	-2.611942	0.0136
CAR	0.000711	0.000334	2.128860	0.0411
BOPO	-0.000581	0.000217	-2.676868	0.0116
R-squared	0.744825	Mean dependent var		4.421944
Adjusted R-squared	0.720902	S.D. dependent var		0.616023
S.E. of regression	0.325443	Akaike info criterion		0.697183
Sum squared resid	3.389231	Schwarz criterion		0.873130
Log likelihood	-8.549301	Hannan-Quinn criter.		0.758593
F-statistic	31.13464	Durbin-Watson stat		1.172136
Prob(F-statistic)	0.000000			

Dependent Variable: NPL  
Method: Least Squares  
Date: 04/13/19 Time: 19:52  
Sample: 2002M01 2004M12  
Included observations: 36

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-77.46129	14.92599	-5.189690	0.0000
CAR	0.001973	0.003598	0.548284	0.5872
BOPO	0.010810	0.001409	7.671665	0.0000
R-squared	0.657820	Mean dependent var		14.75222
Adjusted R-squared	0.637082	S.D. dependent var		5.850451
S.E. of regression	3.524469	Akaike info criterion		5.436992
Sum squared resid	409.9221	Schwarz criterion		5.568952
Log likelihood	-94.86586	Hannan-Quinn criter.		5.483050
F-statistic	31.72024	Durbin-Watson stat		0.789990
Prob(F-statistic)	0.000000			

Dependent Variable: CAR  
Method: Least Squares  
Date: 04/13/19 Time: 20:09  
Sample: 2002M01 2004M12  
Included observations: 36

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	3157.086	797.6918	3.957776	0.0004
BOPO	-0.179268	0.108821	-1.647368	0.1090
NPL	4.575546	8.345205	0.548284	0.5872

R-squared	0.119927	Mean dependent var	1752.639
Adjusted R-squared	0.066590	S.D. dependent var	175.6793
S.E. of regression	169.7293	Akaike info criterion	13.18594
Sum squared resid	950665.2	Schwarz criterion	13.31790
Log likelihood	-234.3470	Hannan-Quinn criter.	13.23200
F-statistic	2.248454	Durbin-Watson stat	0.777874
Prob(F-statistic)	0.121494		

Dependent Variable: BOPO  
Method: Least Squares  
Date: 04/13/19 Time: 20:11  
Sample: 2002M01 2004M12  
Included observations: 36

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	8079.356	490.5855	16.46880	0.0000
NPL	59.27524	7.726515	7.671665	0.0000
CAR	-0.423880	0.257308	-1.647368	0.1090

R-squared	0.680941	Mean dependent var	8210.889
Adjusted R-squared	0.661604	S.D. dependent var	448.6577
S.E. of regression	260.9922	Akaike info criterion	14.04651
Sum squared resid	2247858.	Schwarz criterion	14.17847
Log likelihood	-249.8372	Hannan-Quinn criter.	14.09257
F-statistic	35.21463	Durbin-Watson stat	1.229282
Prob(F-statistic)	0.000000		

## UJI HETEROSKEDASTISITAS

Heteroskedasticity Test: White

F-statistic	0.529634	Prob. F(9,26)	0.8396
Obs*R-squared	5.577505	Prob. Chi-Square(9)	0.7813
Scaled explained SS	3.090242	Prob. Chi-Square(9)	0.9606

Test Equation:  
Dependent Variable: RESID^2  
Method: Least Squares  
Date: 04/15/19 Time: 03:26  
Sample: 2002M01 2004M12  
Included observations: 36

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	37.30076	21.07062	1.770274	0.0884
NPL^2	-0.002117	0.001970	-1.074536	0.2925
NPL*CAR	-0.006360	0.004702	-1.352704	0.1878
NPL*BOPO	-0.000662	0.003159	-0.209455	0.8357
NPL	0.232848	0.235526	0.988629	0.3320

CAR^2	0.006012	0.006962	0.863493	0.3958
CAR*BOPO	0.013164	0.007789	1.689938	0.1030
CAR	-1.216476	0.725544	-1.676641	0.1056
BOPO^2	0.002819	0.002210	1.275303	0.2135
BOPO	-0.684188	0.419850	-1.629602	0.1152

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R-squared	0.154931	Mean dependent var	0.094259
Adjusted R-squared	-0.137593	S.D. dependent var	0.113210
S.E. of regression	0.120747	Akaike info criterion	-1.160099
Sum squared resid	0.379078	Schwarz criterion	-0.720233
Log likelihood	30.88179	Hannan-Quinn criter.	-1.006574
F-statistic	0.529634	Durbin-Watson stat	2.459611
Prob(F-statistic)	0.839569		

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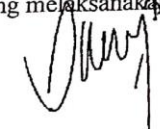
Nama : Akhmad Zahid  
NIM : 20150430277  
Prodi : Ilmu Ekonomi  
Judul : ANALISIS FAKTOR YANG MEMPENGARUHI  
PROFITABILITAS PADA BANK ASING DI DI INDONESIA  
PASKA KRISIS MONETER 1998  
Dosen Pembimbing : Dimas Bagus Wirantakusuma, S.E., M.Ec., Ph.D

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Ikram Al- Zein, S.Kom.I