

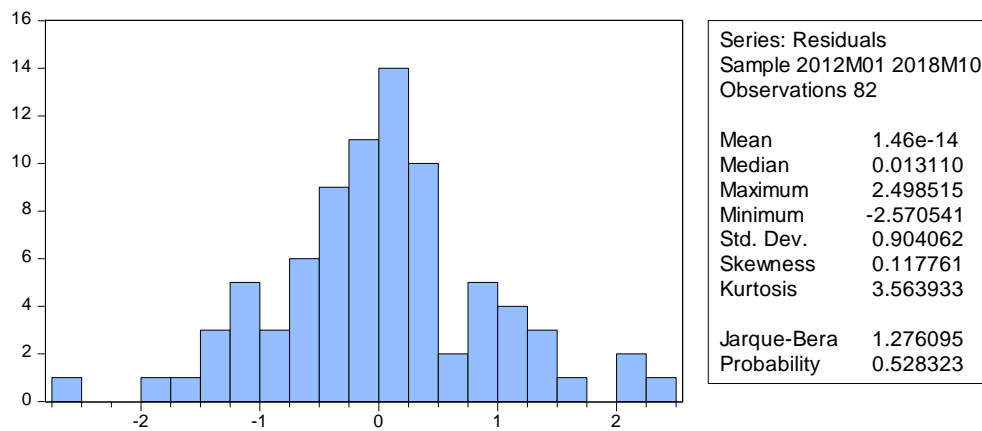
LAMPIRAN
DATA KINERJA BPRS 2012 - OKTOBER 2018
(Dalam Persen)

Year	Month	CAR	ROA	FDR	NPF	BOPO
2012	2012_1	25.9	2.65	124.41	6.68	78.42
	2012_2	25.24	2.7	125.03	6.61	78.13
	2012_3	24.93	2.73	125.53	6.42	77.88
	2012_4	24.53	2.66	124.98	6.5	78.73
	2012_5	23.28	2.59	126.04	6.47	79.14
	2012_6	24.33	2.74	129.73	6.39	79.13
	2012_7	24.36	2.67	129.76	6.68	80.22
	2012_8	24.48	2.57	127.74	6.91	80.91
	2012_9	25.26	2.58	126.71	6.87	80.89
	2012_10	25.04	2.82	124.82	6.83	79.08
	2012_11	23.87	2.76	124.21	6.8	79.1
	2012_12	25.16	2.64	120.96	6.15	80.02
2013	2013_1	25.06	3.07	119.48	6.91	79.34
	2013_2	24.45	3.05	119.46	7.33	79.17
	2013_3	24.1	3.06	119.67	7.21	79.13
	2013_4	22.76	3.14	122.5	7.32	78.69
	2013_5	22.44	3.1	125.4	7.69	78.97
	2013_6	22.4	2.98	129.63	7.25	78.99
	2013_7	22.09	2.87	131.51	7.35	79.65
	2013_8	22.1	2.63	126.96	7.89	81.29
	2013_9	21.96	2.85	126.52	7.58	80.08
	2013_10	22.4	2.9	125.92	7.48	79.62
	2013_11	24.63	2.89	124.76	7.34	79.96
	2013_12	22.08	2.79	120.93	6.5	80.75
2014	2014_1	24.62	2.78	120.52	7.77	89.48
	2014_2	23.78	2.81	122.3	7.71	86.72
	2014_3	23.08	2.71	123.1	7.74	87.55
	2014_4	22.78	2.56	126.58	8	87.93
	2014_5	22.5	2.47	130.09	8.23	87.95
	2014_6	22.21	2.77	134.64	8.18	87.51
	2014_7	21.86	2.45	135.04	8.62	89.77
	2014_8	21.78	2.49	129.96	8.83	89.65
	2014_9	21.8	2.26	131.7	8.68	89.13

	2014_10	22.22	2.18	130.14	8.94	88.49
	2014_11	22.34	2.21	129.27	8.81	88.5
	2014_12	22.77	2.26	124.24	7.89	87.79
2015	2015_1	24.43	2.31	123.5	8.97	88.03
	2015_2	24.67	2.23	124.75	9.11	87.16
	2015_3	23.04	2.07	125.6	10.36	88.66
	2015_4	22.53	2.19	126.67	9.33	88.68
	2015_5	21.73	2.17	129.63	9.38	88.38
	2015_6	21.73	2.3	135.68	9.25	88.13
	2015_7	21.52	2.28	132.47	9.8	89.24
	2015_8	20.85	2.34	130.28	9.74	89.2
	2015_9	20.71	2.22	129.01	9.87	89.55
	2015_10	20.93	2.2	127.21	10.01	89.14
	2015_11	22.08	2.15	125.64	9.69	89.38
	2015_12	21.47	2.2	120.06	8.2	88.09
2016	2016_1	23.48	2.32	118.56	9.08	91.89
	2016_2	23.17	2.32	119.92	9.41	90.18
	2016_3	22.15	2.25	121.55	9.44	89.56
	2016_4	21.22	2.25	121.55	9.51	89.56
	2016_5	20.54	2.16	125.03	9.6	89.17
	2016_6	20.22	2.18	129.35	9.18	87.94
	2016_7	20.31	2.21	121.32	9.97	88.82
	2016_8	20.24	2.11	118.96	10.99	89.42
	2016_9	20.72	2.45	118.63	10.47	87.91
	2016_10	20.71	2.47	117.86	10.49	87.35
	2016_11	20.78	2.34	116.26	10.13	87.66
	2016_12	21.73	2.27	114.4	8.63	87.09
2017	2017_1	23.46	2.33	113.79	9.61	83.46
	2017_2	23.05	2.31	114.54	9.98	84.79
	2017_3	21.53	2.29	116.98	9.94	85.13
	2017_4	20.94	2.3	116.84	10.15	85.2
	2017_5	20.57	2.28	121.04	10.63	85.55
	2017_6	20.62	2.24	124.47	10.71	86.5
	2017_7	20.69	2.5	119.59	10.78	86.51
	2017_8	20.74	2.51	118.12	10.77	86.18
	2017_9	20.89	2.56	116.49	10.79	86.31
	2017_10	20.92	2.49	116.14	10.9	86.05
	2017_11	20.93	2.51	114.19	10.81	85.76

	2017_12	20.81	2.55	111.12	9.68	85.34
2018	2018_1	22.5	2.5	109.34	10.6	83.75
	2018_2	20.28	2.52	110.43	11.21	85.27
	2018_3	20.6	2.38	111.53	10.98	84.23
	2018_4	20.3	2.36	114.08	11.56	85.31
	2018_5	19.97	2.32	119.4	11.55	85.85
	2018_6	19.96	2.41	118.91	11.78	85.97
	2018_7	19.76	2.27	114.56	11.8	86.13
	2018_8	18.81	2.27	113.39	11.75	86.16
	2018_9	19.78	2.3	112.15	11.6	86.18
	2018_10	19.67	2.26	113.4	11.35	85.61

ASUMSI KLASIK



Multikolinearitas

	ROA	FDR	NPF	BOPO
ROA	1.00000	0.066273	-0.652603	-0.776336
FDR	0.066273	1.000000	-0.481401	0.008259
NPF	-0.652603	-0.482401	1.000000	0.636698
BOPO	-0.776336	0.008259	0.636698	1.000000

Heteroskedasticity Test: White

F-statistic	1.611653	Prob. F(14,67)	0.0987
Obs*R-squared	20.65780	Prob. Chi-Square(14)	0.1107
Scaled explained SS	23.35149	Prob. Chi-Square(14)	0.0548

Breusch-Godfrey Serial Correlation LM Test:

F-statistic	2.657688	Prob. F(2,75)	0.0767
Obs*R-squared	5.426867	Prob. Chi-Square(2)	0.0663

REGRESI LINIER BERGANDA

Dependent Variable: CAR

Method: Least Squares

Date: 02/19/19 Time: 14:52

Sample (adjusted): 2012M01 2018M08

Included observations: 80 after adjustments

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	40.27373	5.360067	7.513662	0.0000
ROA	-0.788475	0.654692	-1.204346	0.2322
FDR	-0.056837	0.022325	-2.545848	0.0130
NPF	-1.031933	0.115895	-8.904046	0.0000
BOPO	0.001864	0.045419	0.041035	0.9674
R-squared	0.695752	Mean dependent var		22.28600
Adjusted R-squared	0.679525	S.D. dependent var		1.649282
S.E. of regression	0.933666	Akaike info criterion		2.761067
Sum squared resid	65.37998	Schwarz criterion		2.909943
Log likelihood	-105.4427	Hannan-Quinn criter.		2.820755
F-statistic	42.87733	Durbin-Watson stat		1.463596
Prob(F-statistic)	0.000000			