LAMPIRAN

Lampiran 1

Data Penelitian

TAHUN	KUARTAL	ROA(%)	CAR(%)	BOPO(%)	NPF(%)	FDR(%)
2010	Q1	1,84	11,25	80,29	4,55	91,57
	Q2	1,65	12,44	80,97	4,38	96,1
	Q3	1,69	14,49	79,74	4,06	96,53
	Q4	1,76	15,79	79,06	3,65	93,29
2011	Q1	2,01	17,32	77,64	3,51	93,45
	Q2	1,86	18,45	78,65	3,7	94,99
	Q3	1,82	15,97	77,44	3,59	95,85
	Q4	1,77	15,6	78,12	2,79	92,86
2012	Q1	1,66	15,83	80,79	2,75	88,30
	Q2	1,94	14,83	76,58	2,89	97,31
	Q3	2,05	15,57	75,73	2,81	101,01
	Q4	2,11	14,49	75,02	2,43	100,68
2013	Q1	2,4	14,93	71,81	2,65	101,80
	Q2	2,15	14,43	75,66	2,8	103,19
	Q3	2,02	14,72	77,32	2,85	103,54
	Q4	1,96	13,61	78,62	2,89	101,98
2014	Q1	0,45	16,56	85,24	3,25	101,44
	Q2	1,11	16,58	77,58	3,8	98,57
	Q3	0,98	14,96	81,13	4,52	99,53
	Q4	0,86	15,67	82,79	4,59	95,04
2015	Q1	0,78	14,32	95	5,63	89,12
	Q2	0,58	14,32	96,72	5,24	90,73
	Q3	0,48	14,89	97,1	5,24	90,56
	Q4	0,5	15,09	96,82	5,04	89,65
2016	Q1	0,9	15,15	94,72	5,47	87,56
	Q2	0,56	14,97	96,45	5,78	88,91
	Q3	0,56	15,05	96,46	5,18	87,18

	Q4	0,58	15,66	96,45	4,63	86,38
2017	Q1	1,04	17	93,59	4,7	84,02
	Q2	1,1	16,73	91,85	4,68	82,00
	Q3	1	16,53	91,76	4,47	80,80
	Q4	0,68	16,83	94,37	4,98	80,22
2018	Q1	0,79	18,38	93,57	4,99	77,97
	Q2	1,3	19,19	89,13	4,51	78,79

Lampiran 2

Hasil Uji Regresi Linear Berganda

Dependent Variable: ROA
Method: Least Squares
Date: 09/22/18 Time: 21:34
Sample: 2010Q1 2018Q2
Included observations: 34

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	9.316533	1.581442	5.891164	0.0000
NPF	-0.262310	0.071958	-3.645347	0.0010
FDR	-0.016888	0.009619	-1.755620	0.0897
CAR	-0.066680	0.030583	-2.180276	0.0375
BOPO	-0.050838	0.008970	-5.667887	0.0000

R-squared	0.862533	Mean dependent var	1.321765
Adjusted R-squared	0.843572	S.D. dependent var	0.615125
S.E. of regression	0.243288	Akaike info criterion	0.145911
Sum squared resid	1.716482	Schwarz criterion	0.370376
Log likelihood	2.519511	Hannan-Quinn criter.	0.222460
F-statistic	45.48989	Durbin-Watson stat	1.278505
Prob(F-statistic)	0.000000		

Lampiran 3

Hasil Uji Autokorelasi

Breusch-Godfrey Serial Correlation LM Test:

F-statistic	2.352576	Prob. F(2,27)	0.1143
Obs*R-squared	5.045715	Prob. Chi-Square(2)	0.0802

Test Equation:
Dependent Variable: RESID
Method: Least Squares
Date: 09/22/18 Time: 21:51
Sample: 2010Q1 2018Q2
Included observations: 34
Presample missing value lagged residuals set to zero.

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.001734	1.529895	0.001133	0.9991
NPF	0.039651	0.073509	0.539406	0.5940
FDR	0.000467	0.009381	0.049801	0.9606
CAR	0.011102	0.029709	0.373707	0.7115
BOPO	-0.004440	0.008825	-0.503098	0.6190
RESID(-1)	0.429503	0.198781	2.160690	0.0398
RESID(-2)	-0.100364	0.198091	-0.506656	0.6165

R-squared	0.148403	Mean dependent var	1.71E-15
Adjusted R-squared	-0.040840	S.D. dependent var	0.228067
S.E. of regression	0.232678	Akaike info criterion	0.102916
Sum squared resid	1.461750	Schwarz criterion	0.417167
Log likelihood	5.250431	Hannan-Quinn criter.	0.210084
F-statistic	0.784192	Durbin-Watson stat	1.977599
Prob(F-statistic)	0.589826		

Lampiran 4

Hasil Uji Heterodiksitas

Heteroskedasticity Test: White

F-statistic	1.997124	Prob. F(14,19)	0.0802
Obs*R-squared	20.24353	Prob. Chi-Square(14)	0.1226
Scaled explained SS	31.34493	Prob. Chi-Square(14)	0.0050

Test Equation:
Dependent Variable: RESID^2
Method: Least Squares
Date: 09/22/18 Time: 21:53
Sample: 2010Q1 2018Q2
Included observations: 34

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	41.40135	40.81045	1.014479	0.3231
NPF	-3.387553	1.256783	-2.695416	0.0143
NPF^2	-0.062883	0.039451	-1.593945	0.1274
NPF*FDR	0.011504	0.007668	1.500262	0.1500
NPF*CAR	0.062232	0.042383	1.468341	0.1584
NPF*BOPO	0.022857	0.008009	2.853948	0.0102
FDR	-0.462390	0.428430	-1.079266	0.2940
FDR^2	0.000908	0.001283	0.707909	0.4876
FDR*CAR	0.010819	0.004212	2.568397	0.0188
FDR*BOPO	0.001100	0.002261	0.486654	0.6321
CAR	-1.956302	0.810188	-2.414628	0.0260
CAR^2	0.002492	0.007674	0.324727	0.7489
CAR*BOPO	0.007905	0.004332	1.824681	0.0838
BOPO	0.019782	0.445884	0.044366	0.9651
BOPO^2	-0.001950	0.001357	-1.436455	0.1671

R-squared	0.595398	Mean dependent var	0.050485
Adjusted R-squared	0.297270	S.D. dependent var	0.105725
S.E. of regression	0.088629	Akaike info criterion	-1.708295
Sum squared resid	0.149245	Schwarz criterion	-1.034901
Log likelihood	44.04102	Hannan-Quinn criter.	-1.478648
F-statistic	1.997124	Durbin-Watson stat	2.496105
Prob(F-statistic)	0.080242		

Lampiran 5

Hasil Uji Multikolinearitas

1. ROA

Dependent Variable: ROA
Method: Least Squares
Date: 09/22/18 Time: 21:57
Sample: 2010Q1 2018Q2
Included observations: 34

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	9.316533	1.581442	5.891164	0.0000
NPF	-0.262310	0.071958	-3.645347	0.0010
FDR	-0.016888	0.009619	-1.755620	0.0897
CAR	-0.066680	0.030583	-2.180276	0.0375
BOPO	-0.050838	0.008970	-5.667887	0.0000

R-squared	0.862533	Mean dependent var	1.321765
Adjusted R-squared	0.843572	S.D. dependent var	0.615125
S.E. of regression	0.243288	Akaike info criterion	0.145911
Sum squared resid	1.716482	Schwarz criterion	0.370376
Log likelihood	2.519511	Hannan-Quinn criter.	0.222460
F-statistic	45.48989	Durbin-Watson stat	1.278505
Prob(F-statistic)	0.000000		

2. NPF

Dependent Variable: NPF
Method: Least Squares
Date: 09/22/18 Time: 21:59
Sample: 2010Q1 2018Q2
Included observations: 34

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	5.771332	3.871689	1.490650	0.1465
FDR	-0.046191	0.022903	-2.016817	0.0527
CAR	-0.180169	0.070280	-2.563583	0.0156
BOPO	0.063205	0.019615	3.222190	0.0031

R-squared	0.656864	Mean dependent var	4.088529
Adjusted R-squared	0.622550	S.D. dependent var	1.004741
S.E. of regression	0.617282	Akaike info criterion	1.983150
Sum squared resid	11.43112	Schwarz criterion	2.162722
Log likelihood	-29.71355	Hannan-Quinn criter.	2.044389
F-statistic	19.14292	Durbin-Watson stat	0.842668
Prob(F-statistic)	0.000000		

3. FDR

Dependent Variable: FDR
Method: Least Squares
Date: 09/22/18 Time: 21:59
Sample: 2010Q1 2018Q2
Included observations: 34

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	153.6947	10.65707	14.42185	0.0000
NPF	-2.584855	1.281651	-2.016817	0.0527
CAR	-1.043161	0.548347	-1.902375	0.0668
BOPO	-0.405981	0.153262	-2.648931	0.0128

R-squared	0.647141	Mean dependent var	92.38088
Adjusted R-squared	0.611855	S.D. dependent var	7.411860
S.E. of regression	4.617682	Akaike info criterion	6.007794
Sum squared resid	639.6896	Schwarz criterion	6.187365
Log likelihood	-98.13249	Hannan-Quinn criter.	6.069033
F-statistic	18.33995	Durbin-Watson stat	0.777896
Prob(F-statistic)	0.000001		

4. CAR

Dependent Variable: CAR
Method: Least Squares
Date: 09/22/18 Time: 22:00
Sample: 2010Q1 2018Q2
Included observations: 34

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	24.85897	8.278270	3.002918	0.0054
NPF	-0.997392	0.389062	-2.563583	0.0156
FDR	-0.103194	0.054245	-1.902375	0.0668
BOPO	0.050160	0.052757	0.950769	0.3493

R-squared	0.238209	Mean dependent var	15.51765
Adjusted R-squared	0.162030	S.D. dependent var	1.586580
S.E. of regression	1.452367	Akaike info criterion	3.694397
Sum squared resid	63.28107	Schwarz criterion	3.873969
Log likelihood	-58.80475	Hannan-Quinn criter.	3.755636
F-statistic	3.126962	Durbin-Watson stat	0.796033
Prob(F-statistic)	0.040318		

5. BOPO

Dependent Variable: BOPO
Method: Least Squares
Date: 09/22/18 Time: 22:02
Sample: 2010Q1 2018Q2
Included observations: 34

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	102.5760	26.18149	3.917883	0.0005
NPF	4.067801	1.262434	3.222190	0.0031
FDR	-0.466913	0.176265	-2.648931	0.0128
CAR	0.583150	0.613346	0.950769	0.3493

R-squared	0.689064	Mean dependent var	85.12265
Adjusted R-squared	0.657971	S.D. dependent var	8.467540
S.E. of regression	4.952095	Akaike info criterion	6.147630
Sum squared resid	735.6974	Schwarz criterion	6.327201
Log likelihood	-100.5097	Hannan-Quinn criter.	6.208869
F-statistic	22.16098	Durbin-Watson stat	0.935215
Prob(F-statistic)	0.000000		

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