LAMPIRAN

Lampiran 0 1. Data BOPO, CAR, dan LDR Terhadap ROA Pada Kelompok Bank Berdasarkan Modal Inti (KBMI) 4 Tahun 2021-2023

Kode	Tahun	Y	X1	X2	X3
BBRI	31/03/2021	2,65	76,83	19,40	86,77
BBRI	30/06/2021	2,38	78,30	19,63	84,52
BBRI	30/09/2021	2,52	76,37	24,37	83,05
BBRI	31/12/2021	2,72	74,3	25,28	83,67
BBRI	31/03/2022	3,56	64,26	22,39	87,14
BBRI	30/06/2022	3,82	63,98	22,97	88,59
BBRI	30/09/2022	3,97	62,59	24,00	88,92
BBRI	31/12/2022	3,76	64,2	23,30	79,17
BBRI	31/03/2023	4,11	60,70	23,01	85,26
BBRI	30/06/2023	3,93	64,21	24,65	87,83
BBRI	30/09/2023	3,87	64,77	25,23	88,34
BBRI	31/12/2023	3,93	64,35	25,23	84,73
BMRI	31/03/2021	2,22	71,38	18,51	81,15
BMRI	30/06/2021	2,43	69,11	18,94	86,00
BMRI	30/09/2021	2,42	68,82	19,40	83,29
BMRI	31/12/2021	2,53	67,26	19,60	80,04
BMRI	31/03/2022	3,34	56,37	18,20	83,66
BMRI	30/06/2022	3,38	55,30	18,41	84,79
BMRI	30/09/2022	3,40	55,59	19,32	83,18
BMRI	31/12/2022	3,30	57,35	19,46	77,61
BMRI	31/03/2023	3,59	54,83	19,52	84,90
BMRI	30/06/2023	3,72	54,09	19,96	85,68
BMRI	30/09/2023	3,85	52,92	20,68	87,64
BMRI	31/12/2023	4,03	51,88	21,48	86,75
BBNI	31/03/2021	1,46	81,57	18,07	87,24
BBNI	30/06/2021	1,48	81,21	18,18	87,83
BBNI	30/09/2021	1,51	80,47	19,90	85,14
BBNI	31/12/2021	1,43	81,18	19,74	79,71
BBNI	31/03/2022	2,29	70,2	19,29	85,24
BBNI	30/06/2022	2,44	68,59	18,42	90,06
BBNI	30/09/2022	2,48	68,05	18,90	91,18
BBNI	31/12/2022	2,46	68,63	19,27	84,25
BBNI	31/03/2023	2,67	66,63	21,61	85,43
BBNI	30/06/2023	2,59	67,39	21,61	85,21
BBNI	30/09/2023	2,64	67,39	21,88	90,05

Kode	Tahun	Y	X1	X2	X3
BBNI	31/12/2023	2,60	68,4	21,95	85,81
BBCA	31/03/2021	3,47	52,38	24,72	63,47
BBCA	30/06/2021	3,14	60,28	25,33	62,35
BBCA	30/09/2021	3,49	54,29	26,15	61,97
BBCA	31/12/2021	3,41	54,15	25,66	61,96
BBCA	31/03/2022	3,06	56,73	23,86	60,54
BBCA	30/06/2022	3,47	52,38	24,72	63,47
BBCA	30/09/2022	3,69	48,55	25,36	63,34
BBCA	31/12/2022	3,91	46,54	25,77	65,23
BBCA	31/03/2023	4,20	48,16	28,86	65,61
BBCA	30/06/2023	4,49	44,09	29,47	65,75
BBCA	30/09/2023	4,42	44,43	29,50	67,41
BBCA	31/12/2023	4,46	43,76	29,44	70,20

Lampiran 0 2 Hasil Uji Statistik Deskriptif

Date: 02/16/25 Time: 22:59
Sample: 2021Q1 2023Q4

	Y	X1	X2	X3
Mean	3.085417	57.91675	22.35333	80.11667
Median	3.170000	57.93500	21.74500	84.62500
Maximum	4.490000	81.57000	29.50000	91.18000
Minimum	1.400000	0.684000	18.07000	60.54000
Std. Dev.	0.796073	15.04789	3.394050	9.549204
Skewness	-0.330949	-1.081010	0.551584	-0.990180
Kurtosis	2.392410	5.729694	2.228637	2.420055
Jarque-Bera	1.614550	24.25111	3.623957	8.516328
Probability	0.446072	0.000005	0.163331	0.014148
Sum	148.1000	2780.004	1072.960	3845.600
Sum Sq. Dev.	29.78539	10642.63	541.4201	4285.803
Observations	48	48	48	48

Lampiran 0 3 Hasil Output Eviews 12.0 Uji Estimasi Model

1. Uji Chow

Redundant Fixed Effects Tests
Equation: Untitled
Test cross-section fixed effects

Effects Test	Statistic	d.f.	Prob.
Cross-section F	11.748612	(3,41)	0.0000
Cross-section Chi-square	29.778755	3	0.0000

Cross-section fixed effects test equation:
Dependent Variable: Y
Method: Panel Least Squares
Date: 02/16/25 Time: 23:13
Sample: 2021Q1 2023Q4
Periods included: 12
Cross-sections included: 4
Total panel (balanced) observations: 48

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-1.256906	1.473375	-0.853080	0.3982
X1	-0.024898	0.006085	-4.092049	0.0002
X2	0.147643	0.031981	4.616607	0.0000
X3	0.031005	0.011134	2.784825	0.0079

R-squared	0.577310	Mean dependent var	3.085417
Adjusted R-squared	0.548490	S.D. dependent var	0.796073
S.E. of regression	0.534917	Akaike info criterion	1.666244
Sum squared resid	12.58998	Schwarz criterion	1.822178
Log likelihood	-35.98986	Hannan-Quinn criter.	1.725172
F-statistic	20.03174	Durbin-Watson stat	0.624730
Prob(F-statistic)	0.000000		

2. Uji Hausman

Correlated Random Effects - Hausman Test
Equation: Untitled
Test cross-section random effects

Test Summary	Chi-Sq. Statistic	Chi-Sq. d.f.	Prob.
Cross-section random	35.245836	3	0.0000

** WARNING: estimated cross-section random effects variance is zero.

Cross-section random effects test comparisons:

Variable	Fixed	Random	Var(Diff.)	Prob.
X1	-0.018443	-0.024898	0.000006	0.0110
X2	0.130218	0.147643	0.001043	0.5894
X3	0.051227	0.031005	0.000361	0.2869

Cross-section random effects test equation:
Dependent Variable: Y
Method: Panel Least Squares
Date: 02/16/25 Time: 23:16
Sample: 2021Q1 2023Q4
Periods included: 12
Cross-sections included: 4
Total panel (balanced) observations: 48

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-2.861360	1.839954	-1.555126	0.1276
X1	-0.018443	0.005274	-3.497283	0.0011
X2	0.130218	0.040407	3.222650	0.0025
X3	0.051227	0.020787	2.464375	0.0180

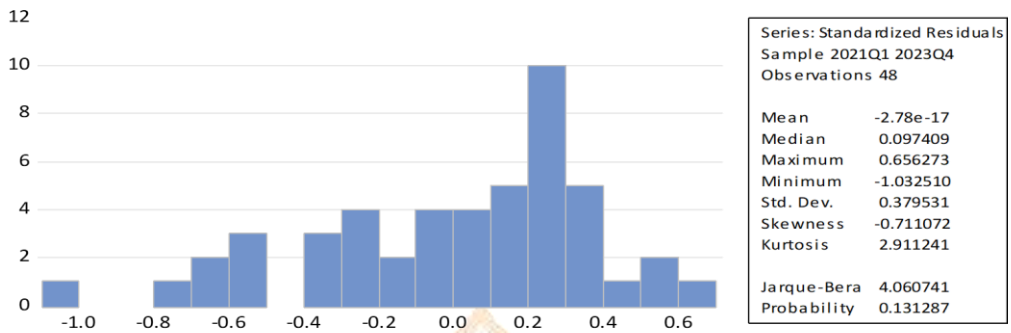
Effects Specification

Cross-section fixed (dummy variables)

R-squared	0.772705	Mean dependent var	3.085417
Adjusted R-squared	0.739443	S.D. dependent var	0.796073
S.E. of regression	0.406354	Akaike info criterion	1.170853
Sum squared resid	6.770066	Schwarz criterion	1.443737
Log likelihood	-21.10048	Hannan-Quinn criter.	1.273977
F-statistic	23.23041	Durbin-Watson stat	0.994013
Prob(F-statistic)	0.000000		

Lampiran 0 4 Hasil Output Eviews 12.0 Uji Asumsi Klasik

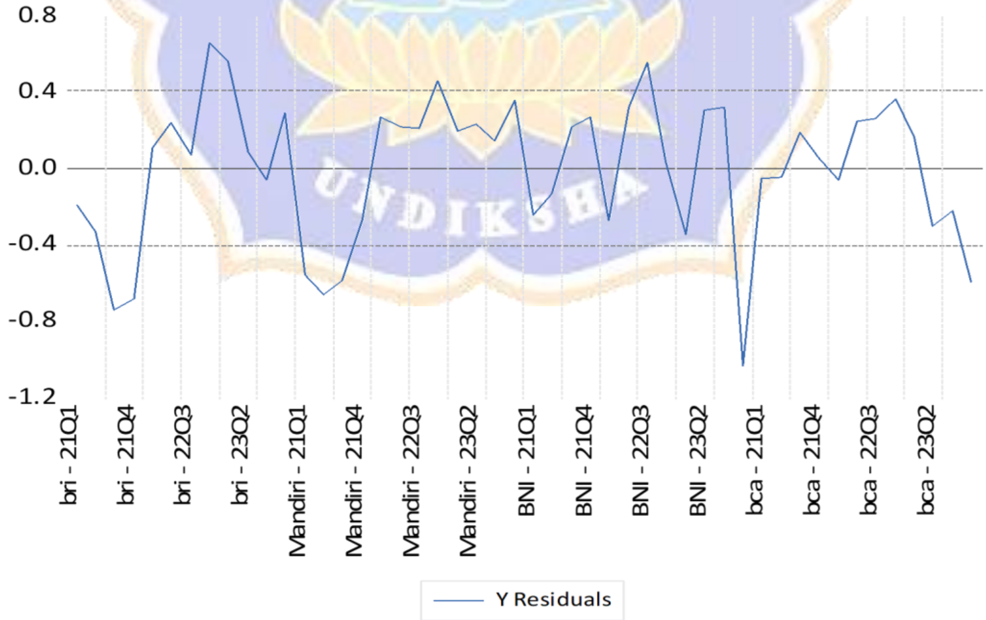
1. Uji Normalitas



2. Uji Multikolinearitas

Correlation	Y	X1	X2	X3
Y	1.000000			
X1	-0.609999	1.000000		
X2	0.615022	-0.492368	1.000000	
X3	-0.260602	0.458642	-0.661925	1.000000

3. Uji Heteroskedastisitas



4. Uji Autokorelasi

R-squared	0.772705	Mean dependent var	3.085417
Adjusted R-squared	0.739443	S.D. dependent var	0.796073
S.E. of regression	0.406354	Akaike info criterion	1.170853
Sum squared resid	6.770066	Schwarz criterion	1.443737
Log likelihood	-21.10048	Hannan-Quinn criter.	1.273977
F-statistic	23.23041	Durbin-Watson stat	0.994013
Prob(F-statistic)	0.000000		

Lampiran 0 5 Hasil Output Eviews 12.0 Uji Regresi Data Panel Model FEM

Dependent Variable: Y
Method: Panel Least Squares
Date: 02/16/25 Time: 23:09
Sample: 2021Q1 2023Q4
Periods included: 12
Cross-sections included: 4
Total panel (balanced) observations: 48

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-2.861360	1.839954	-1.555126	0.1276
X1	-0.018443	0.005274	-3.497283	0.0011
X2	0.130218	0.040407	3.222650	0.0025
X3	0.051227	0.020787	2.464375	0.0180

Effects Specification

Cross-section fixed (dummy variables)

R-squared	0.772705	Mean dependent var	3.085417
Adjusted R-squared	0.739443	S.D. dependent var	0.796073
S.E. of regression	0.406354	Akaike info criterion	1.170853
Sum squared resid	6.770066	Schwarz criterion	1.443737
Log likelihood	-21.10048	Hannan-Quinn criter.	1.273977
F-statistic	23.23041	Durbin-Watson stat	0.994013
Prob(F-statistic)	0.000000		