Lampiran 1

Populasi dan Sampel

Bank Umum di Indonesia : 138 Bank

Sampel : 4 Bank Persero dan 34 Bank Umum Swasta Nasional Devisa

No.	Nama Bank Persero
1	Bank Mandiri (Persero)
2	Bank Negara Indonesia (Persero)
3	Bank Rakyat Indonesia (Persero)
4	Bank Tabungan Negara (Persero)

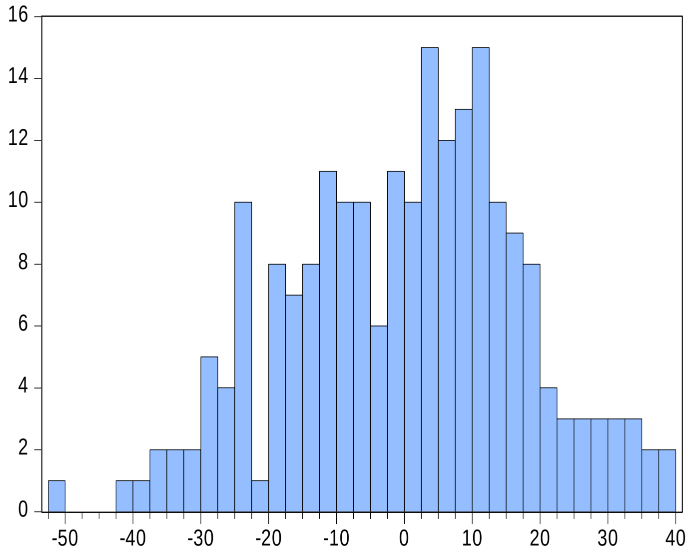
No.	Nama Bank Umum Swasta Nasional Devisa	No.	Nama Bank Umum Swasta Nasional Devisa
1	Bank Agro	18	Bank Mayapada
2	Bank Antar Daerah	19	Bank Mega
3	Bank Artha Graha International	20	Bank Mestika
4	Bank Bukopin	21	Bank Metro Express
5	Bank Bumi Arta	22	Bank Muamalat
6	Bank Central Asia	23	Bank Mutiara
7	Bank CIMB - Niaga	24	Bank Nusantara Parahyangan
8	Bank Danamon Indonesia	25	Bank OCBC - NISP
9	Bank Ekonomi Rahardja	26	Bank Panin
10	Bank Ganesha	27	Bank Permata
11	Bank Hana	28	Bank Saudara
12	Bank ICB Bumi Putera	29	Bank SBI Indonesia
13	Bank ICBC Indonesia	30	Bank Sinar Mas
14	Bank Index Selindo	31	Bank Swadesi
15	Bank Internasional Indonesia	32	Bank Syariah Mandiri
16	Bank Kesawan	33	Bank Syariah Mega Indonesia
17	Bank Maspion Indonesia	34	Bank UOB Buana

Lampiran 2

Statistik Deskriptif

	LDR	CAR	NPL	BOPO	INF	BIR
Mean	76.05019	20.75298	3.645721	85.13814	7.277907	9.117349
Median	78.50000	16.24000	2.780000	86.26000	5.380000	8.600000
Maximum	116.6500	107.9300	37.59000	122.6900	12.33000	12.75000
Minimum	21.35000	8.080000	0.060000	5.600000	4.900000	6.500000
Std. Dev.	18.05003	14.60372	3.937405	12.08143	2.831324	2.270020
Observations	215	215	215	215	215	215

Uji Normalitas



Series: RESID
Sample 1 215
Observations 215

Mean	3.68e-15
Median	1.828834
Maximum	37.54305
Minimum	-50.20198
Std. Dev.	17.44862
Skewness	-0.179096
Kurtosis	2.652670
Jarque-Bera	2.230084
Probability	0.327901

Lampiran 3

Uji Multikolinearitas

	CAR	NPL	BOPO	INF	BIR
CAR	1.000000	-0.112139	-0.077913	0.068577	0.061841
NPL	-0.112139	1.000000	0.091483	0.050039	0.122649
BOPO	-0.077913	0.091483	1.000000	-0.108565	-0.043855
INF	0.068577	0.050039	-0.108565	1.000000	0.626816
BIR	0.061841	0.122649	-0.043855	0.626816	1.000000

Uji Heteroskedastisitas

Heteroskedasticity Test: Breusch-Pagan-Godfrey

F-statistic	1.404915	Prob. F(5,209)	0.2238
Obs*R-squared	6.991257	Prob. Chi-Square(5)	0.2213
Scaled explained SS	5.459176	Prob. Chi-Square(5)	0.3624

Test Equation:
Dependent Variable: RESID^2
Method: Least Squares
Date: 07/02/12 Time: 23:48
Sample: 1 215
Included observations: 215

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	149.1979	226.9594	0.657377	0.5117
CAR	0.569749	1.840726	0.309524	0.7572
NPL	-4.778960	6.878182	-0.694800	0.4880
BOPO	-1.176733	2.227357	-0.528309	0.5978
INF	5.867226	12.11726	0.484204	0.6287
BIR	23.79232	15.14010	1.571477	0.1176

R-squared	0.032517	Mean dependent var	303.0383
Adjusted R-squared	0.009372	S.D. dependent var	390.4837
S.E. of regression	388.6496	Akaike info criterion	14.79074
Sum squared resid	31569142	Schwarz criterion	14.88481
Log likelihood	-1584.005	Hannan-Quinn criter.	14.82875
F-statistic	1.404915	Durbin-Watson stat	0.957282
Prob(F-statistic)	0.223751		

Lampiran 4

Hasil Regresi OLS

Dependent Variable: LDR
Method: Least Squares
Date: 07/02/12 Time: 23:47
Sample: 1 215
Included observations: 215

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	106.3229	10.31062	10.31198	0.0000
CAR	-0.029728	0.083623	-0.355500	0.7226
NPL	-0.016211	0.312471	-0.051879	0.9587
BOPO	-0.149438	0.101187	-1.476840	0.1412
INF	-0.512641	0.550479	-0.931262	0.3528
BIR	-1.441528	0.687805	-2.095838	0.0373

R-squared	0.065528	Mean dependent var	76.05019
Adjusted R-squared	0.043172	S.D. dependent var	18.05003
S.E. of regression	17.65610	Akaike info criterion	8.607550
Sum squared resid	65153.23	Schwarz criterion	8.701615
Log likelihood	-919.3116	Hannan-Quinn criter.	8.645557
F-statistic	2.931130	Durbin-Watson stat	0.703692
Prob(F-statistic)	0.014008		

Lampiran 5

Chow Test

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

Effects Test	Statistic	d.f.	Prob.
Cross-section F	10.164436	(35,174)	0.0000
Cross-section Chi-square	239.372356	35	0.0000

Cross-section fixed effects test equation:
Dependent Variable: LDR?
Method: Panel Least Squares
Date: 07/03/12 Time: 00:15
Sample: 2006 2011
Included observations: 6
Cross-sections included: 36
Total pool (unbalanced) observations: 215

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	106.3229	10.31062	10.31198	0.0000
CAR?	-0.029728	0.083623	-0.355500	0.7226
NPL?	-0.016211	0.312471	-0.051879	0.9587
BOPO?	-0.149438	0.101187	-1.476840	0.1412
INF?	-0.512641	0.550479	-0.931262	0.3528
BIR?	-1.441528	0.687805	-2.095838	0.0373

R-squared	0.065528	Mean dependent var	76.05019
Adjusted R-squared	0.043172	S.D. dependent var	18.05003
S.E. of regression	17.65610	Akaike info criterion	8.607550
Sum squared resid	65153.23	Schwarz criterion	8.701615
Log likelihood	-919.3116	Hannan-Quinn criter.	8.645557
F-statistic	2.931130	Durbin-Watson stat	0.667539
Prob(F-statistic)	0.014008		

Lampiran 6

Hausman Test

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

Test Summary	Chi-Sq. Statistic	Chi-Sq. d.f.	Prob.
Cross-section random	8.909160	5	0.1127

Cross-section random effects test comparisons:

Variable	Fixed	Random	Var(Diff.)	Prob.
CAR?	-0.198785	-0.165702	0.000489	0.1348
NPL?	0.270189	0.218392	0.004515	0.4408
BOPO?	-0.313806	-0.281169	0.001063	0.3168
INF?	-0.404212	-0.415798	0.000603	0.6372
BIR?	-1.343191	-1.361841	0.000836	0.5189

Cross-section random effects test equation:
Dependent Variable: LDR?
Method: Panel Least Squares
Date: 07/03/12 Time: 00:16
Sample: 2006 2011
Included observations: 6
Cross-sections included: 36
Total pool (unbalanced) observations: 215

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	121.0955	9.007595	13.44371	0.0000
CAR?	-0.198785	0.073239	-2.714182	0.0073
NPL?	0.270189	0.255352	1.058105	0.2915
BOPO?	-0.313806	0.095442	-3.287910	0.0012
INF?	-0.404212	0.350056	-1.154708	0.2498
BIR?	-1.343191	0.438261	-3.064818	0.0025

Effects Specification

Cross-section fixed (dummy variables)

R-squared	0.693069	Mean dependent var	76.05019
Adjusted R-squared	0.622510	S.D. dependent var	18.05003
S.E. of regression	11.08997	Akaike info criterion	7.819772
Sum squared resid	21399.81	Schwarz criterion	8.462545
Log likelihood	-799.6255	Hannan-Quinn criter.	8.079482
F-statistic	9.822578	Durbin-Watson stat	1.868832
Prob(F-statistic)	0.000000		

Lampiran 7

Regresi Data Panel *Fixed Effects Model*

Dependent Variable: LDR?
Method: Pooled Least Squares
Date: 07/03/12 Time: 00:14
Sample: 2006 2011
Included observations: 6
Cross-sections included: 36
Total pool (unbalanced) observations: 215
Cross sections without valid observations dropped

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	121.0955	9.007595	13.44371	0.0000
CAR?	-0.198785	0.073239	-2.714182	0.0073
NPL?	0.270189	0.255352	1.058105	0.2915
BOPO?	-0.313806	0.095442	-3.287910	0.0012
INF?	-0.404212	0.350056	-1.154708	0.2498
BIR?	-1.343191	0.438261	-3.064818	0.0025
Fixed Effects (Cross)				
_AGRO--C	12.10229			
_BNAD--C	-1.234895			
_INPC--C	9.470274			
_BBKP--C	-6.591429			
_BNBA--C	-20.28882			
_BBCA--C	-33.87458			
_BNGA--C	4.987898			
_BDMN--C	7.190649			
_BAEK--C	-25.26520			
_BAGA--C	-1.379635			
_BHAN--C	22.69621			
_BABP--C	13.60971			
_ICBC--C	8.072890			
_BNIS--C	-2.509511			
_BNII--C	-4.943690			
_BKSW--C	-22.38660			
_BMRI--C	-10.44870			
_BNMI--C	14.70989			
_MAYA--C	-19.42760			
_MEGA--C	7.155192			
_BMES--C	8.060414			
_BNME--C	21.73877			
_BNMU--C	-22.58490			
_BCIC--C	-16.57205			
_BBNI--C	-12.08858			

_BBNP--C	3.522810
_NISP--C	-1.399338
_PNBN--C	8.137373
_BNLI--C	-4.589267
_BBRI--C	7.399056
_SDRA--C	-8.340864
_BSBI--C	-6.093151
_BSIM--C	22.00581
_BSWD--C	18.81512
_BBSM--C	18.33637
_BSMI--C	14.40969

Effects Specification

Cross-section fixed (dummy variables)

R-squared	0.693069	Mean dependent var	76.05019
Adjusted R-squared	0.622510	S.D. dependent var	18.05003
S.E. of regression	11.08997	Akaike info criterion	7.819772
Sum squared resid	21399.81	Schwarz criterion	8.462545
Log likelihood	-799.6255	Hannan-Quinn criter.	8.079482
F-statistic	9.822578	Durbin-Watson stat	1.868832
Prob(F-statistic)	0.000000		

Lampiran 8

Regresi Data Panel *Random Effects Model*

Dependent Variable: LDR?
Method: Pooled EGLS (Cross-section random effects)
Date: 07/03/12 Time: 00:15
Sample: 2006 2011
Included observations: 6
Cross-sections included: 36
Total pool (unbalanced) observations: 215
Swamy and Arora estimator of component variances
Cross sections without valid observations dropped

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	118.1315	8.821360	13.39153	0.0000
CAR?	-0.165702	0.069818	-2.373328	0.0185
NPL?	0.218392	0.246352	0.886502	0.3764
BOPO?	-0.281169	0.089702	-3.134466	0.0020
INF?	-0.415798	0.349193	-1.190739	0.2351
BIR?	-1.361841	0.437307	-3.114155	0.0021
Random Effects (Cross)				
_AGRO--C	10.75099			
_BNAD--C	-1.301635			
_INPC--C	8.360336			
_BBKP--C	-5.737516			
_BNBA--C	-18.57021			
_BBCA--C	-29.89959			
_BNGA--C	5.008144			
_BDMN--C	6.642371			
_BAEK--C	-22.46623			
_BAGA--C	-1.617916			
_BHAN--C	19.21821			
_BABP--C	11.76089			
_ICBC--C	5.817043			
_BNIS--C	-2.472104			
_BNII--C	-4.425685			
_BKSW--C	-19.64871			
_BMRI--C	-9.377244			
_BNMI--C	12.91805			
_MAYA--C	-17.40366			
_MEGA--C	6.956431			
_BMES--C	6.520888			
_BNME--C	19.49387			

_BNMU--C	-19.83096
_BCIC--C	-14.58303
_BBNI--C	-10.86390
_BBNP--C	3.118519
_NISP--C	-1.180059
_PNBN--C	7.436465
_BNLI--C	-3.670354
_BBRI--C	6.447620
_SDRA--C	-7.678750
_BSBI--C	-5.715656
_BSIM--C	20.03052
_BSWD--C	17.05768
_BBSM--C	16.42670
_BSMI--C	12.47849

Effects Specification

	S.D.	Rho
Cross-section random	13.27002	0.5888
Idiosyncratic random	11.08997	0.4112

Weighted Statistics

R-squared	0.162428	Mean dependent var	24.61459
Adjusted R-squared	0.142390	S.D. dependent var	12.11091
S.E. of regression	11.19213	Sum squared resid	26180.15
F-statistic	8.106148	Durbin-Watson stat	1.546177
Prob(F-statistic)	0.000001		

Unweighted Statistics

R-squared	0.043367	Mean dependent var	76.05019
Sum squared resid	66698.29	Durbin-Watson stat	0.606899