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Lampiran 1 Data Panel Perusahaan Sub-Sektor Perbankan

Periode 2017-2021

KODE EMITEM	TAHUN	NIM	X1 (NPL)	X2 (EQTA)	X3 (OE)	ID	Dummy
BBCA	2017	6,20	1,50	19,20	58,60	1	2
BBCA	2018	6,10	1,40	18,80	58,20	1	2
BBCA	2019	6,20	1,30	18,00	59,10	1	2
BBCA	2020	5,70	1,80	16,50	63,50	1	2
BBCA	2021	5,10	2,20	18,30	54,20	1	2
BBRI	2017	7,90	2,10	20,00	69,10	2	2
BBRI	2018	7,40	2,10	20,40	68,40	2	2
BBRI	2019	6,90	2,60	19,40	70,10	2	2
BBRI	2020	6,00	2,90	11,00	81,20	2	2
BBRI	2021	6,80	3,00	16,80	74,30	2	2
BBNI	2017	5,50	2,30	15,60	70,90	3	1
BBNI	2018	5,20	1,90	16,10	70,10	3	1
BBNI	2019	4,90	2,30	14,00	73,10	3	1
BBNI	2020	4,50	4,30	2,90	93,30	3	1
BBNI	2021	4,70	3,70	10,40	81,20	3	1
AGRO	2017	3,70	2,50	5,60	86,40	4	2
AGRO	2018	3,80	2,80	5,80	82,90	4	2
AGRO	2019	3,00	7,60	1,10	96,60	4	2
AGRO	2020	2,40	4,90	0,70	97,10	4	2
AGRO	2021	2,50	3,90	5,20	287,80	4	2
BJTM	2017	6,90	4,50	17,40	68,60	5	1
BJTM	2018	6,40	3,70	17,70	69,40	5	1
BJTM	2019	6,30	2,70	18,00	71,40	5	1
BJTM	2020	5,50	4,00	18,70	77,70	5	1
BJTM	2021	5,10	4,40	17,20	75,90	5	1
ARTO	2017	5,00	2,30	2,00	270,00	6	2
ARTO	2018	4,80	2,10	1,00	261,00	6	2
ARTO	2019	2,00	2,00	0,10	258,00	6	2
ARTO	2020	4,70	0,00	0,20	261,10	6	2
ARTO	2021	7,40	0,50	1,20	98,20	6	2
BJBR	2017	5,30	1,50	20,00	82,20	7	1
BJBR	2018	6,70	1,60	18,80	84,20	7	1
BJBR	2019	6,00	1,00	8,00	88,00	7	1
BJBR	2020	5,80	0,50	7,20	92,10	7	1
BJBR	2021	5,50	1,60	9,00	95,00	7	1
BNGA	2017	5,60	3,70	9,30	83,40	8	2

BNGA	2018	5,10	3,10	8,00	80,90	8	2
BNGA	2019	5,30	2,70	9,30	82,40	8	2
BNGA	2020	4,80	3,60	5,00	89,30	8	2
BNGA	2021	4,80	3,40	10,20	78,30	8	2
BNLI	2017	4,00	4,60	4,80	94,80	9	2
BNLI	2018	4,10	4,40	5,00	93,40	9	2
BNLI	2019	4,50	2,80	7,20	85,70	9	2
BNLI	2020	4,60	2,90	3,10	88,00	9	2
BNLI	2021	4,00	3,20	2,90	90,10	9	2
BVIC	2017	2,10	4,50	2,00	96,00	10	2
BVIC	2018	1,80	4,00	2,00	96,30	10	2
BVIC	2019	1,70	3,90	0,20	99,80	10	2
BVIC	2020	0,80	4,70	-0,90	97,80	10	2
BVIC	2021	2,30	9,50	1,70	91,30	10	2

Sumber: Bursa Efek Indonesia

Lampiran 2 Hasil Statistik Deskriptif

```
. summarize
```

Variable	Obs	Mean	Std. dev.	Min	Max
KODEEMITEM	0				
TAHUN	50	2019	1.428571	2017	2021
NIM	50	4.868	1.641483	.8	7.9
X1NPL	50	3.01	1.668954	0	9.5
X2EQTA	50	9.642	7.210341	-.9	20.4
X3OE	50	99.928	57.77763	54.2	287.8
ID	50	5.5	2.901442	1	10
Dummy	50	1.7	.46291	1	2
_est_fe	50	1	0	1	1
_est_re	50	1	0	1	1
_est_model2	50	1	0	1	1
_est_model3	50	1	0	1	1
_est_model4	50	1	0	1	1
_est_model5	50	1	0	1	1
_est_model6	50	1	0	1	1
_est_model1	50	1	0	1	1

.

Lampiran 3 Hasil *Pooled Least Square* (*Common Effect Model*)

```
. reg NIM X1NPL X2EQTA X3OE // CE
```

Source	SS	df	MS		
Model	85.7059309	3	28.5686436	Number of obs	= 50
Residual	46.3228691	46	1.00701889	F(3, 46)	= 28.37
				Prob > F	= 0.0000
Total	132.0288	49	2.69446531	R-squared	= 0.6491
				Adj R-squared	= 0.6263
				Root MSE	= 1.0035

NIM	Coefficient	Std. err.	t	P>|t|	[95% conf.	interval]
X1NPL	-.3523	.0959197	-3.67	0.001	-.5453764	-.1592236
X2EQTA	.1339321	.0259188	5.17	0.000	.0817603	.1861039
X3OE	-.0018946	.0030819	-0.61	0.542	-.0080982	.0043089
_cons	4.826377	.6874529	7.02	0.000	3.442606	6.210148

Lampiran 4 Hasil *Fixed Effect Model*

```
. xtreg NIM X1NPL X2EQTA X3OE, fe //Fixed Effect

Fixed-effects (within) regression               Number of obs      =        50
Group variable: ID                              Number of groups   =        10

R-squared:                                      Obs per group:
     Within  = 0.3470                                         min =         5
     Between = 0.4333                                         avg =       5.0
     Overall = 0.4158                                         max =         5

                                                F(3,37)           =      6.55
corr(u_i, Xb) = 0.0940                          Prob > F          =    0.0011
```

NIM	Coefficient	Std. err.	t	P>|t|	[95% conf.	interval]
X1NPL	-.0780283	.0919925	-0.85	0.402	-.2644227	.1083662
X2EQTA	.0639398	.0340505	1.88	0.068	-.0050531	.1329327
X3OE	-.0104633	.0028934	-3.62	0.001	-.0163259	-.0046007
_cons	5.531934	.5595273	9.89	0.000	4.398224	6.665644
sigma_u	1.1656739					
sigma_e	.66841861					
rho	.75255394	(fraction of variance due to u_i)				

```
F test that all u_i=0: F(9, 37) = 7.41                     Prob > F = 0.0000
```

Lampiran 5 Hasil *Random Effect Model*

```
. xtreg NIM X1NPL X2EQTA X3OE, re //Random Effect

Random-effects GLS regression                   Number of obs      =        50
Group variable: ID                              Number of groups   =        10

R-squared:                                      Obs per group:
     Within  = 0.2854                                         min =         5
     Between = 0.6678                                         avg =       5.0
     Overall = 0.5832                                         max =         5

                                                Wald chi2(3)      =     36.79
corr(u_i, X) = 0 (assumed)                      Prob > chi2       =    0.0000
```

NIM	Coefficient	Std. err.	z	P>|z|	[95% conf.	interval]
X1NPL	-.2037768	.0923047	-2.21	0.027	-.3846907	-.0228628
X2EQTA	.096732	.0282902	3.42	0.001	.0412842	.1521798
X3OE	-.00731	.0028727	-2.54	0.011	-.0129404	-.0016797
_cons	5.279153	.6260157	8.43	0.000	4.052185	6.506121
sigma_u	.58851188					
sigma_e	.66841861					
rho	.43668298	(fraction of variance due to u_i)				

Lampiran 6 Hasil Uji Chow

```
. xtreg NIM X1NPL X2EQTA X3OE, fe //Fixed Effect

Fixed-effects (within) regression               Number of obs      =        50
Group variable: ID                              Number of groups   =        10

R-squared:                                      Obs per group:
     Within  = 0.3470                                         min =         5
     Between = 0.4333                                         avg =       5.0
     Overall = 0.4158                                         max =         5

                                                F(3,37)            =      6.55
corr(u_i, Xb) = 0.0940                          Prob > F           =    0.0011

------------------------------------------------------------------------------
         NIM | Coefficient  Std. err.      t    P>|t|     [95% conf. interval]
-------------+----------------------------------------------------------------
       X1NPL |   -.0780283   .0919925    -0.85   0.402    -.2644227    .1083662
      X2EQTA |    .0639398   .0340505     1.88   0.068    -.0050531    .1329327
        X3OE |   -.0104633   .0028934    -3.62   0.001    -.0163259   -.0046007
       _cons |    5.531934   .5595273     9.89   0.000     4.398224    6.665644
-------------+----------------------------------------------------------------
     sigma_u |   1.1656739
     sigma_e |   .66841861
         rho |   .75255394   (fraction of variance due to u_i)
------------------------------------------------------------------------------
F test that all u_i=0: F(9, 37) = 7.41                     Prob > F = 0.0000
```

Lampiran 7 Hasil Uji Multikoliniearitas

Variable	VIF	1/VIF
X1NPL	2.55	0.392161
X3OE	2.25	0.443481
X2EQTA	1.65	0.605531
Mean VIF	2.15	

Lampiran 8 Hasil Uji Hausman

```
. hausman fe re // Uji Hausman
```

	Coefficients (b) fe	(B) re	(b-B) Difference	sqrt(diag(V_b-V_B)) Std. err.
X1NPL	-.0780283	-.2037768	.1257485	.
X2EQTA	.0639398	.096732	-.0327922	.018949
X3OE	-.0104633	-.00731	-.0031533	.000358

b = Consistent under H0 and Ha; obtained from **xtreg**.
B = Inconsistent under Ha, efficient under H0; obtained from **xtreg**.

```
Test of H0: Difference in coefficients not systematic

    chi2(3) = (b-B)'[(V_b-V_B)^(-1)](b-B)
            =  46.48
Prob > chi2 = 0.0000
(V_b-V_B is not positive definite)
```

Lampiran 9 Hasil analisis NPL

```
. xtreg NIM X1NPL, re

Random-effects GLS regression                   Number of obs     =        50
Group variable: ID                              Number of groups  =        10

R-squared:                                      Obs per group:
     Within  = 0.0444                                         min =         5
     Between = 0.4814                                         avg =       5.0
     Overall = 0.2901                                         max =         5

                                                Wald chi2(1)      =      4.48
corr(u_i, X) = 0 (assumed)                      Prob > chi2       =    0.0344
```

NIM	Coefficient	Std. err.	z	P>|z|	[95% conf.	interval]
X1NPL	-.2172767	.1026907	-2.12	0.034	-.4185466	-.0160067
_cons	5.522003	.4937767	11.18	0.000	4.554218	6.489787
sigma_u	1.1222531					
sigma_e	.78757687					
rho	.67001776	(fraction of variance due to u_i)				

```
. est store model1
```

Lampiran 10 Hasil analisis EQTA

```
. xtreg NIM X2EQTA, re

Random-effects GLS regression                   Number of obs     =         50
Group variable: ID                              Number of groups  =         10

R-squared:                                      Obs per group:
     Within  = 0.0949                                         min =          5
     Between = 0.6870                                         avg =        5.0
     Overall = 0.5433                                         max =          5

                                                Wald chi2(1)      =      17.33
corr(u_i, X) = 0 (assumed)                      Prob > chi2       =     0.0000

------------------------------------------------------------------------------
         NIM | Coefficient  Std. err.      z    P>|z|     [95% conf. interval]
-------------+----------------------------------------------------------------
      X2EQTA |   .1229829   .0295439     4.16   0.000     .0650779    .1808878
       _cons |   3.682199     .41097     8.96   0.000     2.876713    4.487685
-------------+----------------------------------------------------------------
     sigma_u |    .847088
     sigma_e |  .76649414
         rho |  .54982287   (fraction of variance due to u_i)
------------------------------------------------------------------------------

. est store model2
```

Lampiran 11 Hasil analisis OE

```
. xtreg NIM X3OE, re

Random-effects GLS regression                   Number of obs     =         50
Group variable: ID                              Number of groups  =         10

R-squared:                                      Obs per group:
     Within  = 0.2554                                         min =          5
     Between = 0.0828                                         avg =        5.0
     Overall = 0.1148                                         max =          5

                                                Wald chi2(1)      =      14.35
corr(u_i, X) = 0 (assumed)                      Prob > chi2       =     0.0002

------------------------------------------------------------------------------
         NIM | Coefficient  Std. err.      z    P>|z|     [95% conf. interval]
-------------+----------------------------------------------------------------
        X3OE |  -.0108153   .0028547    -3.79   0.000    -.0164105   -.0052202
       _cons |   5.948755   .5666994    10.50   0.000     4.838044    7.059465
-------------+----------------------------------------------------------------
     sigma_u |  1.5330772
     sigma_e |   .6952404
         rho |  .82942379   (fraction of variance due to u_i)
------------------------------------------------------------------------------

. est store model3
```

Lampiran 12 Hasil analisis regresi

```
. xtreg NIM X1NPL X2EQTA X3OE, re

Random-effects GLS regression                   Number of obs     =         50
Group variable: ID                              Number of groups  =         10

R-squared:                                      Obs per group:
     Within  = 0.2854                                         min =          5
     Between = 0.6678                                         avg =        5.0
     Overall = 0.5832                                         max =          5

                                                Wald chi2(3)      =      36.79
corr(u_i, X) = 0 (assumed)                      Prob > chi2       =     0.0000

------------------------------------------------------------------------------
         NIM | Coefficient  Std. err.      z    P>|z|     [95% conf. interval]
-------------+----------------------------------------------------------------
       X1NPL |  -.2037768   .0923047    -2.21   0.027    -.3846907   -.0228628
     X2EQTA |    .096732   .0282902     3.42   0.001     .0412842    .1521798
       X3OE |   -.00731   .0028727    -2.54   0.011    -.0129404   -.0016797
      _cons |   5.279153   .6260157     8.43   0.000     4.052185    6.506121
-------------+----------------------------------------------------------------
    sigma_u |   .58851188
    sigma_e |   .66841861
        rho |   .43668298   (fraction of variance due to u_i)
------------------------------------------------------------------------------

. est store model4
```

```
. xtreg NIM X1NPL X2EQTA X3OE i.ID, re

Random-effects GLS regression                   Number of obs     =         50
Group variable: ID                              Number of groups  =         10

R-squared:                                      Obs per group:
     Within  = 0.3470                                         min =          5
     Between = 1.0000                                         avg =        5.0
     Overall = 0.8748                                         max =          5

                                                Wald chi2(12)     =     258.51
corr(u_i, X) = 0 (assumed)                      Prob > chi2       =     0.0000

------------------------------------------------------------------------------
         NIM | Coefficient  Std. err.      z    P>|z|     [95% conf. interval]
-------------+----------------------------------------------------------------
       X1NPL |  -.0780283   .0919925    -0.85   0.396    -.2583302    .1022737
     X2EQTA |   .0639398   .0340505     1.88   0.060     -.002798    .1306776
       X3OE |  -.0104633   .0028934    -3.62   0.000    -.0161343   -.0047923
            |
          ID |
           2 |   1.396587   .4316789     3.24   0.001     .5505116    2.242662
           3 |  -.1962246   .4788439    -0.41   0.682    -1.134741    .7422923
           4 |  -.8959773   .6765958    -1.32   0.185    -2.222081    .4301262
           5 |   .5214717   .4689612     1.11   0.266    -.3976754    1.440619
           6 |    1.79191   .8689076     2.06   0.039     .0888821    3.494937
           7 |   .6337983   .4748551     1.33   0.182    -.2969005    1.564497
           8 |    .268721   .5410179     0.50   0.619    -.7916546    1.329097
           9 |  -.2701241   .6249697    -0.43   0.666    -1.495042    .9547939
          10 |  -2.343066    .741606    -3.16   0.002    -3.796587   -.8895449
            |
       _cons |   5.441224   .7541226     7.22   0.000     3.963171    6.919278
-------------+----------------------------------------------------------------
    sigma_u |           0
    sigma_e |   .66841861
        rho |           0   (fraction of variance due to u_i)
------------------------------------------------------------------------------

. est store model5
```

```
. xtreg NIM X1NPL X2EQTA X3OE i.TAHUN, re

Random-effects GLS regression                   Number of obs     =         50
Group variable: ID                              Number of groups  =         10

R-squared:                                      Obs per group:
     Within  = 0.3267                                         min =          5
     Between = 0.6727                                         avg =        5.0
     Overall = 0.5901                                         max =          5

                                                Wald chi2(7)      =      36.27
corr(u_i, X) = 0 (assumed)                      Prob > chi2       =     0.0000

------------------------------------------------------------------------------
         NIM | Coefficient  Std. err.      z    P>|z|     [95% conf. interval]
-------------+----------------------------------------------------------------
       X1NPL |  -.2236348   .0981333    -2.28   0.023    -.4159726   -.0312971
     X2EQTA |   .0874472   .0327538     2.67   0.008     .0232508    .1516435
       X3OE |  -.0075698   .0029739    -2.55   0.011    -.0133985   -.0017411
            |
       TAHUN |
       2018 |  -.1250657   .3490836    -0.36   0.720    -.8092569    .5591256
       2019 |  -.3700976   .3547482    -1.04   0.297    -1.065391    .3251961
       2020 |   -.241159   .3844966    -0.63   0.531    -.9947586    .5124406
       2021 |  -.0318786   .3567657    -0.09   0.929    -.7311266    .6673694
            |
      _cons |   5.608055   .7546747     7.43   0.000     4.128919     7.08719
-------------+----------------------------------------------------------------
    sigma_u |  .58786885
    sigma_e |  .67124187
        rho |  .43407326   (fraction of variance due to u_i)
------------------------------------------------------------------------------

. est store model6
```

LAMPIRAN 13 Analisis Regresi

	(1)	(2)	(3)	(4)	(5)	(6)
	model1	model2	model3	model4	model5	model6
VARIABLES	NIM	NIM	NIM	NIM	NIM	NIM
X1NPL	-0.217**			-0.204**	-0.0780	-0.224**
	(0.103)			(0.0923)	(0.0920)	(0.0981)
X2EQTA		0.123***		0.0967***	0.0639*	0.0874***
		(0.0295)		(0.0283)	(0.0341)	(0.0328)
X3OE			-0.0108***	-0.00731**	-0.0105***	-0.00757**
			(0.00285)	(0.00287)	(0.00289)	(0.00297)
2.ID					1.397***	
					(0.432)	

3.ID					-0.196	
					(0.479)	
4.ID					-0.896	
					(0.677)	
5.ID					0.521	
					(0.469)	
6.ID					1.792**	
					(0.869)	
7.ID					0.634	
					(0.475)	
8.ID					0.269	
					(0.541)	
9.ID					-0.270	
					(0.625)	
10.ID					-2.343***	
					(0.742)	
2018.TAHUN						-0.125
						(0.349)
2019.TAHUN						-0.370
						(0.355)
2020.TAHUN						-0.241
						(0.384)
2021.TAHUN						-0.0319
						(0.357)
Constant	5.522***	3.682***	5.949***	5.279***	5.441***	5.608***
	(0.494)	(0.411)	(0.567)	(0.626)	(0.754)	(0.755)

Observations	50	50	50	50	50	50
Number of ID	10	10	10	10	10	10
Adj. R^2	0.327	0.327	0.327	0.327	0.327	0.327

Standard errors in parentheses

FARRAZ AZZAHRA ALFIRAH - TA

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