

LAMPIRAN

LAMPIRAN 1
SAMPEL PENELITIAN

Daftar Bank Umum yang menjadi Sampel Penelitian

No	Nama Bank	Kode
1	Bank Artha Graha International Tbk.	INPC
2	Bank BRI Agroniaga Tbk.	AGRO
3	Bank Bukopin Tbk.	BBKP
4	Bank Bumi Arta Tbk.	BNBA
5	Bank Capital Indonesia Tbk	BACA
6	Bank Central Asia Tbk	BBCA
7	Bank Cimb Niaga Tbk.	CIMB
8	Bank Danamon Tbk.	BDMN
9	Bank Dinar Indonesia Tbk.	DNAR
10	Bank Mandiri Tbk.	BMRI
11	Bank Mayapada Tbk	MAYA
12	Bank Mega Tbk.	MEGA
13	Bank Negara Indonesia Tbk.	BBNI
14	Bank OCBC NISP Tbk.	NISP
15	Bank Permata Tbk.	BNLI
16	Bank Rakyat Indonesia Tbk.	BBRI
17	Bank Tabungan Negara Tbk.	BBTN
18	Bank Victoria International Tbk.	BVIC

Sumber : Bursa Efek Indonesia (BEI), 2018

LAMPIRAN 2
PERKEMBANGAN VARIABEL PENELITIAN

1. Suku Bunga Kredit

Perkembangan Suku Bunga Kredit 2013-2017 (dalam %)

Kode Bank	2013				2014				2015				2016				2017				Rata-rata
	I	II	III	IV	I	II	III	IV	I	II	III	IV	I	II	III	IV	I	II	III	IV	
INPC	8.71	8.71	9.41	9.73	10.2	10.18	12.3	13.44	13.44	13.45	13.44	13.44	13.44	13.45	13.45	13.43	13.45	13.44	13.45	16.04	12.33
AGRO	12.2	12.28	12.16	12.98	12.54	14.09	14.13	13.23	13.23	13.15	12.57	12.21	12.88	11.54	10.73	10.93	11.28	11.46	10.85	11.12	12.28
BBKP	10.54	11.04	11.17	11.68	12.93	13.3	13.7	13.43	13.43	12.78	12.94	12.99	12.82	12.3	12.02	11.91	11.76	11.63	11.5	12.32	12.31
BNBA	10.2	10.31	10.23	9.94	11.58	12.03	12.14	12.38	12.38	12.32	12.26	12.16	11.55	11.29	11.13	10.98	10.17	10.17	10.07	11.67	11.25
BACA	12	12.15	13.08	14.12	13.31	14.06	14	14.5	14.5	14.5	14.56	14.61	14.97	14.48	14.48	14.48	14.49	14.48	14.48	14.5	14.09
BBCA	9.25	9.25	9.75	10.25	10.25	10.5	10.5	10.25	10.25	10.25	10.25	10.25	10	10	9.75	9.75	9.75	9.75	9.75	10.31	10.00
CIMB	9.85	9.85	10.35	11	11	11.25	11.5	11.5	11.5	11.5	11.5	11.5	11	10.75	10.5	10	10	10	9.75	9.7	10.70
BDMN	10	10.25	10.75	11	11.25	11.75	12.3	12.3	12.3	12.3	12.3	12.1	11	10.75	10.5	10.5	10.5	10.5	10.5	9.89	11.14
DNAR	10.2	10.39	10.95	12.68	12.74	12.94	13.1	12.59	12.59	11.93	12.28	11.42	12.28	11.35	11.1	11.91	11.5	11.8	11.93	12.31	11.90
BMRI	10	10	10.5	10.5	10.5	10.5	10.5	10.5	10.5	10.5	10.5	10.5	10.25	10.25	10.25	10.25	9.95	9.95	9.95	10.95	10.34
MAYA	10.56	10.64	11.47	12.69	12.88	13.77	14.37	13.63	13.63	13.4	13.4	13.02	13.02	12.03	12.03	11.54	11.54	11.54	11.5	13	12.48
MEGA	11.25	11.25	12.25	13.25	13.25	13.25	13.75	13.5	13.5	13.5	13.5	13.5	13.5	13.35	13	12	12	12	12	12.5	12.81
BBNI	10	10	10.5	10.45	10.75	11	10.5	11	11	11	10.75	10.75	10.25	10.25	10.255	10.25	10.25	10.25	9.95	10.8	10.50
NISP	9.5	9.75	10.75	11	11.1	11.2	11.5	11.5	11.5	11.5	11.5	11.5	11.25	11	10.75	10.5	10.5	10.25	10.25	11	10.89
BNLI	10.25	9.75	10.35	11	11.25	11.5	12	11.75	11.75	11.75	11.75	11.75	11.5	11.5	10.75	10.75	10.5	10.25	10.1	10.24	11.02
BBRI	9.75	9.76	9.75	10.5	10.5	10.5	11	10.75	10.75	10.75	10.75	10.75	10.75	10.5	10.5	10.5	10.5	10.5	9.95	10.95	10.48
BBTN	10	10	10.5	10.5	10.83	10.85	10.85	11.5	11.5	11.5	11.5	11.5	11.25	11	11	11	11	11	11	12.5	11.04
BVIC	10.48	10.3	11.5	12.75	13	13.5	13.5	13.5	13.5	13.5	13.5	13.5	13.5	13.5	13.5	13.5	12.5	12.5	12.5	13.25	12.86
Rata-rata	10.26	10.32	10.86	11.45	11.66	12.01	12.31	12.29	12.29	12.20	12.18	12.08	11.96	18.30	11.43	11.34	11.20	11.19	11.08	11.84	11.91

Sumber: OJK statistik, diolah 2018

2. Inflasi

Perkembangan Inflasi 2013-2017 (dalam %)

Kode Bank	2013				2014				2015				2016				2017				Rata-rata
	I	II	III	IV	I	II	III	IV	I	II	III	IV	I	II	III	IV	I	II	III	IV	
INPC	2.43	2.43	2.90	2.89	2.71	2.59	2.13	2.89	2.53	2.69	2.61	1.83	2.11	1.86	1.75	1.74	1.90	2.09	1.93	1.90	2.29
AGRO	2.43	2.43	2.90	2.89	2.71	2.59	2.13	2.89	2.53	2.69	2.61	1.83	2.11	1.86	1.75	1.74	1.90	2.09	1.93	1.90	2.29
BBKP	2.43	2.43	2.90	2.89	2.71	2.59	2.13	2.89	2.53	2.69	2.61	1.83	2.11	1.86	1.75	1.74	1.90	2.09	1.93	1.90	2.29
BNBA	2.43	2.43	2.90	2.89	2.71	2.59	2.13	2.89	2.53	2.69	2.61	1.83	2.11	1.86	1.75	1.74	1.90	2.09	1.93	1.90	2.29
BACA	2.43	2.43	2.90	2.89	2.71	2.59	2.13	2.89	2.53	2.69	2.61	1.83	2.11	1.86	1.75	1.74	1.90	2.09	1.93	1.90	2.29
BBCA	2.43	2.43	2.90	2.89	2.71	2.59	2.13	2.89	2.53	2.69	2.61	1.83	2.11	1.86	1.75	1.74	1.90	2.09	1.93	1.90	2.29
CIMB	2.43	2.43	2.90	2.89	2.71	2.59	2.13	2.89	2.53	2.69	2.61	1.83	2.11	1.86	1.75	1.74	1.90	2.09	1.93	1.90	2.29
BDMN	2.43	2.43	2.90	2.89	2.71	2.59	2.13	2.89	2.53	2.69	2.61	1.83	2.11	1.86	1.75	1.74	1.90	2.09	1.93	1.90	2.29
DNAR	2.43	2.43	2.90	2.89	2.71	2.59	2.13	2.89	2.53	2.69	2.61	1.83	2.11	1.86	1.75	1.74	1.90	2.09	1.93	1.90	2.29
BMRI	2.43	2.43	2.90	2.89	2.71	2.59	2.13	2.89	2.53	2.69	2.61	1.83	2.11	1.86	1.75	1.74	1.90	2.09	1.93	1.90	2.29
MAYA	2.43	2.43	2.90	2.89	2.71	2.59	2.13	2.89	2.53	2.69	2.61	1.83	2.11	1.86	1.75	1.74	1.90	2.09	1.93	1.90	2.29
MEGA	2.43	2.43	2.90	2.89	2.71	2.59	2.13	2.89	2.53	2.69	2.61	1.83	2.11	1.86	1.75	1.74	1.90	2.09	1.93	1.90	2.29
BBNI	2.43	2.43	2.90	2.89	2.71	2.59	2.13	2.89	2.53	2.69	2.61	1.83	2.11	1.86	1.75	1.74	1.90	2.09	1.93	1.90	2.29
NISP	2.43	2.43	2.90	2.89	2.71	2.59	2.13	2.89	2.53	2.69	2.61	1.83	2.11	1.86	1.75	1.74	1.90	2.09	1.93	1.90	2.29
BNLI	2.43	2.43	2.90	2.89	2.71	2.59	2.13	2.89	2.53	2.69	2.61	1.83	2.11	1.86	1.75	1.74	1.90	2.09	1.93	1.90	2.29
BBRI	2.43	2.43	2.90	2.89	2.71	2.59	2.13	2.89	2.53	2.69	2.61	1.83	2.11	1.86	1.75	1.74	1.90	2.09	1.93	1.90	2.29
BBTN	2.43	2.43	2.90	2.89	2.71	2.59	2.13	2.89	2.53	2.69	2.61	1.83	2.11	1.86	1.75	1.74	1.90	2.09	1.93	1.90	2.29
BVIC	2.43	2.43	2.90	2.89	2.71	2.59	2.13	2.89	2.53	2.69	2.61	1.83	2.11	1.86	1.75	1.74	1.90	2.09	1.93	1.90	2.29
Rata-rata	2.43	2.43	2.90	2.89	2.71	2.59	2.13	2.89	2.53	2.69	2.61	1.83	2.11	1.86	1.75	1.74	1.90	2.09	1.93	1.90	2.29

Sumber: Bank Indonesia

3. Risiko Kredit

Perkembangan Risiko Kredit 2013-2017 (dalam %)

Kode Bank	2013				2014				2015				2016				2017				Rata-rata
	I	II	III	IV	I	II	III	IV	I	II	III	IV	I	II	III	IV	I	II	III	IV	
INPC	0.77	1.95	1.80	1.76	2.19	1.86	2.02	1.69	3.75	3.71	3.75	1.25	1.31	1.59	1.64	1.44	2.24	4.47	4.05	4.30	2.38
AGRO	1.92	1.40	1.43	0.95	1.02	1.14	1.16	1.32	1.84	1.62	1.51	1.32	1.39	2.07	1.77	0.01	1.39	2.29	1.86	0.01	1.37
BBKP	1.49	1.66	1.63	1.51	1.84	1.87	2.42	2.07	2.03	2.16	2.20	2.13	2.63	2.78	2.70	2.87	3.05	3.22	3.49	6.37	2.51
BNBA	0.00	0.04	0.00	0.00	0.00	0.02	0.00	0.08	0.32	0.21	0.17	0.39	0.44	1.48	1.54	1.01	0.97	0.97	1.40	0.85	0.49
BACA	1.80	1.80	0.21	0.19	0.25	0.24	0.23	0.24	0.19	0.18	0.19	0.75	0.83	0.83	1.26	2.94	3.02	2.97	2.59	2.43	1.16
BBCA	0.22	0.22	0.24	0.19	0.19	0.21	0.30	0.22	0.23	0.25	0.27	0.22	0.28	0.35	0.36	0.31	0.38	0.40	0.43	0.45	0.29
CIMB	1.26	1.47	1.25	1.61	1.43	1.67	2.26	1.99	1.85	1.69	1.49	1.62	1.94	1.95	2.42	2.19	2.13	2.05	2.03	2.17	1.82
BDMN	1.66	0.13	0.00	0.00	1.16	1.26	1.44	1.34	1.48	1.66	1.85	1.98	2.15	2.18	2.40	1.96	2.01	1.99	2.03	1.88	1.53
DNAR	1.25	0.44	0.00	0.74	0.00	0.28	1.16	0.80	0.40	0.33	1.16	0.67	0.98	0.66	1.60	1.34	1.13	1.87	1.77	2.35	0.95
BMRI	0.43	0.38	0.38	0.37	0.45	0.47	0.46	0.44	0.53	0.63	0.74	0.60	0.85	1.33	1.04	1.38	1.16	1.28	0.85	1.06	0.74
MAYA	1.10	0.95	0.88	0.64	2.06	0.60	0.57	1.23	2.60	1.07	1.62	2.26	0.90	1.69	1.65	1.22	0.96	1.89	1.38	4.20	1.47
MEGA	2.10	2.07	2.00	1.64	1.67	1.60	2.64	1.34	1.53	2.86	1.92	1.80	2.14	1.94	2.35	2.59	2.70	2.33	2.08	1.41	2.04
BBNI	0.96	0.71	0.63	0.55	0.61	0.55	0.52	0.39	0.47	0.78	0.68	0.91	0.85	0.85	0.73	0.44	0.56	0.56	0.79	0.70	0.66
NISP	0.41	0.36	0.36	0.35	0.38	0.66	0.67	0.80	0.83	0.75	0.79	0.78	0.76	0.61	0.61	0.77	0.84	0.86	0.93	0.72	0.66
BNLI	0.41	0.39	0.32	0.31	0.31	0.75	0.75	0.63	0.64	1.14	1.33	1.40	1.78	2.67	2.46	2.24	2.21	1.79	1.75	1.67	1.25
BBRI	0.46	0.41	0.43	0.31	0.47	0.57	0.46	0.36	0.60	0.66	0.59	0.52	1.35	1.42	1.18	1.09	1.22	1.16	1.06	0.88	0.76
BBTN	3.83	3.65	3.81	3.04	3.57	3.83	3.63	2.79	3.47	3.37	3.18	2.11	2.34	2.23	2.40	1.85	2.35	2.24	2.06	1.66	2.87
BVIC	0.00	0.04	0.00	0.00	0.24	0.90	1.11	2.61	4.96	3.57	2.46	3.87	4.68	3.10	3.09	2.37	2.30	1.86	2.29	2.32	2.09
Rata-rata	1.12	1.00	0.85	0.79	0.99	1.03	1.21	1.13	1.54	1.48	1.44	1.37	1.53	1.65	1.73	1.56	1.70	1.90	1.82	1.97	1.39

Sumber: OJK statistik, diolah 2018

4. Sertifikat Bank Indonesia

Perkembangan SBI 2013-2017 (dalam %)

Kode Bank	2013				2014				2015				2016				2017				Rata-rata
	I	II	III	IV	I	II	III	IV	I	II	III	IV	I	II	III	IV	I	II	III	IV	
INPC	2.12	2.29	2.51	2.45	2.08	2.20	2.49	2.28	2.28	2.20	2.16	2.33	2.13	2.09	2.14	2.22	2.17	2.27	2.13	2.04	2.23
AGRO	2.44	2.96	2.68	1.87	2.23	2.76	2.51	2.37	2.69	1.88	2.49	2.11	2.38	2.08	2.46	2.52	2.79	2.66	2.51	2.60	2.45
BBKP	2.48	2.54	2.42	2.47	2.25	2.12	2.55	2.57	2.54	2.50	2.38	2.58	2.25	2.15	2.15	2.39	2.18	2.55	1.93	2.06	2.35
BNBA	3.44	3.08	3.05	2.83	2.80	2.92	3.08	2.99	2.99	3.21	2.95	2.70	2.78	3.09	2.58	2.69	3.00	2.78	2.90	2.85	2.94
BACA	2.91	2.58	2.50	2.84	3.04	2.56	2.67	2.72	2.98	2.51	2.48	2.71	2.38	2.42	2.80	2.13	2.83	2.91	2.87	2.88	2.69
BBCA	2.57	2.41	2.27	2.18	2.02	2.28	2.24	2.15	2.31	2.57	2.70	2.69	2.16	2.24	2.33	2.31	2.07	2.19	2.02	1.96	2.28
CIMB	2.94	2.29	2.27	2.34	2.14	2.11	2.07	2.02	2.30	2.13	2.18	2.14	1.96	2.04	1.94	1.97	1.97	1.87	2.36	2.21	2.16
BDMN	1.84	1.95	2.15	2.14	2.10	1.91	2.31	2.10	2.01	2.43	2.51	2.62	2.45	1.96	1.80	1.93	1.71	1.95	1.63	1.88	2.07
DNAR	2.52	2.13	1.95	1.64	1.91	1.93	2.23	1.95	2.29	2.18	2.18	2.09	2.19	2.44	2.19	1.66	2.36	2.65	2.01	2.32	2.14
BMRI	2.26	2.52	2.30	2.38	2.22	2.41	2.48	2.40	2.44	2.42	2.42	2.26	2.36	2.36	2.33	2.43	2.44	2.23	2.47	2.23	2.37
MAYA	2.47	2.53	2.54	2.80	2.70	2.73	2.88	2.92	2.81	2.73	2.78	2.88	2.91	2.61	2.47	2.69	2.88	2.92	2.64	2.71	2.73
MEGA	2.14	2.68	2.49	3.12	2.42	2.76	2.23	2.27	2.19	2.04	2.53	1.90	2.42	2.39	1.92	2.03	2.11	2.01	1.89	2.19	2.29
BBNI	2.22	2.44	2.16	2.38	2.02	2.36	2.19	1.95	2.11	2.14	2.32	2.42	2.19	1.79	2.15	2.27	2.15	1.87	1.86	1.93	2.15
NISP	2.35	2.31	2.47	2.34	2.46	2.51	2.84	2.24	2.77	2.85	3.02	2.55	1.87	1.78	1.88	1.80	1.97	1.87	1.94	2.00	2.29
BNLI	2.53	2.56	2.05	2.48	2.03	2.29	2.29	2.21	2.38	2.40	2.58	2.49	2.12	2.47	2.15	2.41	2.47	2.15	2.41	2.18	2.33
BBRI	2.42	2.59	2.43	2.44	2.29	2.42	2.55	2.55	2.62	2.36	2.24	2.43	2.16	2.13	2.23	2.56	2.26	2.29	2.14	2.20	2.37
BBTN	2.82	2.28	2.27	2.42	2.41	2.13	2.21	2.02	2.06	2.03	2.23	2.38	2.15	2.29	2.12	2.58	1.99	2.16	2.15	2.66	2.27
BVIC	2.20	2.64	2.65	2.14	2.39	2.23	2.35	2.31	2.48	2.22	1.77	1.95	2.07	1.83	1.98	1.78	1.89	1.87	1.84	2.18	2.14
Rata-rata	2.48	2.49	2.40	2.40	2.31	2.37	2.45	2.33	2.46	2.38	2.44	2.40	2.27	2.23	2.20	2.24	2.29	2.29	2.21	2.28	2.35

Sumber: OJK statistik, diolah 2018

5. Penyaluran Kredit

Perkembangan Penyaluran Kredit 2013-2017 (dalam %)

Kode Bank	2013				2014				2015				2016				2017				Rata-rata
	I	II	III	IV	I	II	III	IV	I	II	III	IV	I	II	III	IV	I	II	III	IV	
INPC	74.9	74.9	74.4	72.8	73.1	76.4	71.1	73.1	69.6	69.3	67.9	69.1	65.1	61.7	64.1	68.7	67.9	66	66.1	66.6	69.64
AGRO	67.9	73.7	71.5	72.2	74.5	71.6	76.4	73.5	71.9	75.8	72.7	72.3	75.2	75	72.8	71.9	70.9	73.6	70.1	67.2	72.54
BBKP	64.7	63.9	70	68.2	65.9	68.5	63.1	68.9	66.9	68.3	69.2	69	66.1	72.1	72.5	67.9	63.5	62.1	64.2	67	67.10
BNBA	59.8	68.3	66.8	69.9	70.1	66	65.3	68.6	68.9	65.4	69.1	65.7	65.7	61	65.4	63.2	61.5	62.8	64	64.6	65.61
BACA	50.8	52.4	57.9	52.4	51.3	58.5	58.8	51.2	51.1	53.7	52	49.7	53.3	51.9	50.1	46.8	47.5	43.8	44.1	43.7	51.05
BBCA	60.1	62.2	62.3	63.9	64.4	62.7	62.7	63.9	61.5	62	63.7	66.6	63.3	63.1	59.7	62.8	60.6	59.9	60.6	63.6	62.48
CIMB	63.4	70.4	67.3	68	70.1	69.9	70	72.1	69.5	70.4	69.8	70.6	69.9	69.1	69	69.5	68.8	68.1	64.3	62.7	68.65
BDMN	71.4	74	69.6	68.3	67.7	69.5	64.4	65.6	64.6	62.5	63.1	63.1	64.7	65.6	63.5	62	61.8	60.8	61.3	61.4	65.25
DNAR	52.1	58.1	63.3	57.5	49.6	53.5	43.8	52.2	59.2	58.6	61.8	54.8	59	60.9	59.8	57.6	58.4	58.5	56.6	54.6	56.50
BMRI	60.6	63.4	64.2	64.3	64.8	63.8	64.2	62.8	62.2	60.7	62.1	66.4	64.3	63.7	65.1	64.5	64.3	64.7	64.4	65.8	63.82
MAYA	73.2	76.1	75.4	73.6	74.8	74.2	72	71.9	73	74.4	72.1	72.4	70.5	77.8	80.5	77.6	73.5	72.7	76.2	75.5	74.37
MEGA	48.7	46.9	49.4	45.4	54.2	53.1	55.2	50.5	54.3	55.1	54.6	47.5	46.8	47.4	45	40.1	41	41.7	41.2	42.8	48.05
BBNI	62.9	64.7	64.7	64.6	66.3	62.9	65.8	66.7	66.3	67.1	67.6	64.4	64.8	67	66	66	64.9	66.1	64	63	65.29
NISP	64.8	68.1	67.5	63.9	65.2	63.4	59.4	64.5	59.2	59.7	61.4	69.7	69.7	65.5	66.7	66.2	64.3	68.6	67.2	67.4	65.12
BNLI	65.3	66.2	68	64.6	65.7	65.3	64.3	65.2	63.6	63.9	63	64.1	64.1	60	59.4	56.8	51.1	56.2	53.4	56.5	61.84
BBRI	70.6	72.8	72.6	71	72.6	73.8	67.9	63	60.5	67.4	66.9	66	67.4	67.7	67.5	65.9	68.4	67	66.9	65.8	68.09
BBTN	65.9	71.3	72.2	70.4	69	72.1	71.2	73.5	74	74.4	72.9	74.3	73.6	72.2	71.4	70.1	72.3	72.1	72.4	69.3	71.73
BVIC	55.6	59.3	59.7	57.7	57.5	58.7	57.9	56.4	54.5	58.9	54.8	54.5	54.4	54.3	56.7	54	50.9	54.5	53.5	53.7	55.88
Rata-rata	62.93	65.93	66.49	64.93	65.38	65.77	64.08	64.64	63.93	64.87	64.71	64.46	64.33	64.22	64.18	98.82	61.76	62.18	61.69	61.73	64.05

Sumber : OJK statistik, diolah 2018

LAMPIRAN 3
TABULASI DATA

TABULASI DATA

Kode Bank	Periode	Y	X1	X2	X3	Z
INPC	1 - 13Q1	74.91	8.71	2.43	0.77	2.12
INPC	1 - 13Q2	74.85	8.71	2.43	1.95	2.29
INPC	1 - 13Q3	74.36	9.41	2.90	1.80	2.51
INPC	1 - 13Q4	72.83	9.73	2.89	1.76	2.45
INPC	1 - 14Q1	73.09	10.2	2.71	2.19	2.08
INPC	1 - 14Q2	76.39	10.18	2.59	1.86	2.20
INPC	1 - 14Q3	71.06	12.3	2.13	2.02	2.49
INPC	1 - 14Q4	73.12	13.44	2.89	1.69	2.28
INPC	1 - 15Q1	69.59	13.44	2.53	3.75	2.28
INPC	1 - 15Q2	69.30	13.45	2.69	3.71	2.20
INPC	1 - 15Q3	67.93	13.44	2.61	3.75	2.16
INPC	1 - 15Q4	69.03	13.44	1.83	1.25	2.33
INPC	1 - 16Q1	65.11	13.44	2.11	1.31	2.13
INPC	1 - 16Q2	61.74	13.45	1.86	1.59	2.09
INPC	1 - 16Q3	64.40	13.45	1.75	1.64	2.14
INPC	1 - 16Q4	68.69	13.43	1.74	1.44	2.22
INPC	1 - 17Q1	67.90	13.45	1.90	2.24	2.17
INPC	1 - 17Q2	65.96	13.44	2.09	4.47	2.27
INPC	1 - 17Q3	66.08	13.45	1.93	4.05	2.13
INPC	1 - 17Q4	66.59	16.04	1.90	4.30	2.04
AGRO	2 - 13Q1	67.87	12.2	2.43	1.92	2.44
AGRO	2 - 13Q2	73.71	12.28	2.43	1.40	2.96
AGRO	2 - 13Q3	71.46	12.16	2.90	1.43	2.68
AGRO	2 - 13Q4	72.18	12.98	2.89	0.95	1.87
AGRO	2 - 14Q1	74.49	12.54	2.71	1.02	2.23
AGRO	2 - 14Q2	71.65	14.09	2.59	1.14	2.76
AGRO	2 - 14Q3	76.45	14.13	2.13	1.16	2.51
AGRO	2 - 14Q4	73.52	13.23	2.89	1.32	2.37
AGRO	2 - 15Q1	71.89	13.23	2.53	1.84	2.69
AGRO	2 - 15Q2	75.80	13.15	2.69	1.62	1.88
AGRO	2 - 15Q3	72.73	12.57	2.61	1.51	2.49
AGRO	2 - 15Q4	72.26	12.21	1.83	1.32	2.11
AGRO	2 - 16Q1	75.25	12.88	2.11	1.39	2.38
AGRO	2 - 16Q2	75.03	11.54	1.86	2.07	2.08

AGRO	2 - 16Q3	72.83	10.73	1.75	1.77	2.46
AGRO	2 - 16Q4	71.89	10.93	1.74	0.01	2.52
AGRO	2 - 17Q1	70.89	11.28	1.90	1.39	2.79
AGRO	2 - 17Q2	73.59	11.46	2.09	2.29	2.66
AGRO	2 - 17Q3	70.14	10.85	1.93	1.86	2.51
AGRO	2 - 17Q4	67.27	11.12	1.90	0.01	2.60
BBKP	3 - 13Q1	64.70	10.54	2.43	1.49	2.48
BBKP	3 - 13Q2	63.92	11.04	2.43	1.66	2.54
BBKP	3 - 13Q3	69.98	11.17	2.90	1.63	2.42
BBKP	3 - 13Q4	68.20	11.68	2.89	1.51	2.47
BBKP	3 - 14Q1	65.90	12.93	2.71	1.84	2.25
BBKP	3 - 14Q2	68.51	13.3	2.59	1.87	2.12
BBKP	3 - 14Q3	63.14	13.7	2.13	2.42	2.55
BBKP	3 - 14Q4	68.90	13.43	2.89	2.07	2.57
BBKP	3 - 15Q1	66.86	13.43	2.53	2.03	2.54
BBKP	3 - 15Q2	68.33	12.78	2.69	2.16	2.50
BBKP	3 - 15Q3	69.18	12.94	2.61	2.20	2.38
BBKP	3 - 15Q4	69.04	12.99	1.83	2.13	2.58
BBKP	3 - 16Q1	66.08	12.82	2.11	2.63	2.25
BBKP	3 - 16Q2	72.12	12.3	1.86	2.78	2.15
BBKP	3 - 16Q3	72.55	12.02	1.75	2.70	2.15
BBKP	3 - 16Q4	67.86	11.91	1.74	2.87	2.39
BBKP	3 - 17Q1	63.49	11.76	1.90	3.05	2.18
BBKP	3 - 17Q2	62.06	11.63	2.09	3.22	2.55
BBKP	3 - 17Q3	64.25	11.5	1.93	3.49	1.93
BBKP	3 - 17Q4	67.02	12.32	1.90	6.37	2.06
BNBA	4 - 13Q1	59.76	10.2	2.43	0.03	3.44
BNBA	4 - 13Q2	68.30	10.31	2.43	0.04	3.08
BNBA	4 - 13Q3	66.76	10.23	2.90	0.04	3.05
BNBA	4 - 13Q4	69.89	9.94	2.89	0.06	2.83
BNBA	4 - 14Q1	70.11	11.58	2.71	0.07	2.80
BNBA	4 - 14Q2	65.96	12.03	2.59	0.02	2.92
BNBA	4 - 14Q3	65.31	12.14	2.13	0.05	3.08
BNBA	4 - 14Q4	68.57	12.38	2.89	0.08	2.99
BNBA	4 - 15Q1	68.92	12.38	2.53	0.32	2.99
BNBA	4 - 15Q2	65.40	12.32	2.69	0.21	3.21
BNBA	4 - 15Q3	69.06	12.26	2.61	0.17	2.95

BNBA	4 - 15Q4	65.70	12.16	1.83	0.39	2.70
BNBA	4 - 16Q1	65.74	11.55	2.11	0.44	2.78
BNBA	4 - 16Q2	60.97	11.29	1.86	1.48	3.09
BNBA	4 - 16Q3	65.38	11.13	1.75	1.54	2.58
BNBA	4 - 16Q4	63.21	10.98	1.74	1.01	2.69
BNBA	4 - 17Q1	61.51	10.17	1.90	0.97	3.00
BNBA	4 - 17Q2	62.81	10.17	2.09	0.97	2.78
BNBA	4 - 17Q3	63.96	10.07	1.93	1.40	2.90
BNBA	4 - 17Q4	64.56	11.67	1.90	0.85	2.85
BACA	5 - 13Q1	50.85	12	2.43	1.80	2.91
BACA	5 - 13Q2	52.42	12.15	2.43	1.80	2.58
BACA	5 - 13Q3	57.88	13.08	2.90	0.21	2.50
BACA	5 - 13Q4	52.43	14.12	2.89	0.19	2.84
BACA	5 - 14Q1	51.26	13.31	2.71	0.25	3.04
BACA	5 - 14Q2	58.48	14.06	2.59	0.24	2.56
BACA	5 - 14Q3	58.75	14	2.13	0.23	2.67
BACA	5 - 14Q4	51.20	14.5	2.89	0.24	2.72
BACA	5 - 15Q1	51.11	14.5	2.53	0.19	2.98
BACA	5 - 15Q2	53.71	14.5	2.69	0.18	2.51
BACA	5 - 15Q3	51.98	14.56	2.61	0.19	2.48
BACA	5 - 15Q4	49.74	14.61	1.83	0.75	2.71
BACA	5 - 16Q1	53.35	14.97	2.11	0.83	2.38
BACA	5 - 16Q2	51.94	14.48	1.86	0.83	2.42
BACA	5 - 16Q3	50.11	14.48	1.75	1.26	2.80
BACA	5 - 16Q4	46.83	14.48	1.74	2.94	2.13
BACA	5 - 17Q1	47.45	14.49	1.90	3.02	2.83
BACA	5 - 17Q2	43.84	14.48	2.09	2.97	2.91
BACA	5 - 17Q3	44.11	14.48	1.93	2.59	2.87
BACA	5 - 17Q4	43.68	14.5	1.90	2.43	2.88
BBCA	6 - 13Q1	60.09	9.25	2.43	0.22	2.57
BBCA	6 - 13Q2	62.19	9.25	2.43	0.22	2.41
BBCA	6 - 13Q3	62.28	9.75	2.90	0.24	2.27
BBCA	6 - 13Q4	63.95	10.25	2.89	0.19	2.18
BBCA	6 - 14Q1	64.44	10.25	2.71	0.19	2.02
BBCA	6 - 14Q2	62.72	10.5	2.59	0.21	2.28
BBCA	6 - 14Q3	62.75	10.5	2.13	0.30	2.24
BBCA	6 - 14Q4	63.93	10.25	2.89	0.22	2.15

BBCA	6 - 15Q1	61.50	10.25	2.53	0.23	2.31
BBCA	6 - 15Q2	61.95	10.25	2.69	0.25	2.57
BBCA	6 - 15Q3	63.67	10.25	2.61	0.27	2.70
BBCA	6 - 15Q4	66.64	10.25	1.83	0.22	2.69
BBCA	6 - 16Q1	63.26	10	2.11	0.28	2.16
BBCA	6 - 16Q2	63.15	10	1.86	0.35	2.24
BBCA	6 - 16Q3	59.73	9.75	1.75	0.36	2.33
BBCA	6 - 16Q4	62.83	9.75	1.74	0.31	2.31
BBCA	6 - 17Q1	60.64	9.75	1.90	0.38	2.07
BBCA	6 - 17Q2	59.90	9.75	2.09	0.40	2.19
BBCA	6 - 17Q3	60.63	9.75	1.93	0.43	2.02
BBCA	6 - 17Q4	63.65	10.31	1.90	0.45	1.96
CIMB	7 - 13Q1	63.39	9.85	2.43	1.26	2.94
CIMB	7 - 13Q2	70.38	9.85	2.43	1.47	2.29
CIMB	7 - 13Q3	67.33	10.35	2.90	1.25	2.27
CIMB	7 - 13Q4	67.99	11	2.89	1.61	2.34
CIMB	7 - 14Q1	70.10	11	2.71	1.43	2.14
CIMB	7 - 14Q2	69.87	11.25	2.59	1.67	2.11
CIMB	7 - 14Q3	70.04	11.5	2.13	2.26	2.07
CIMB	7 - 14Q4	72.11	11.5	2.89	1.99	2.02
CIMB	7 - 15Q1	69.52	11.5	2.53	1.85	2.30
CIMB	7 - 15Q2	70.39	11.5	2.69	1.69	2.13
CIMB	7 - 15Q3	69.76	11.5	2.61	1.49	2.18
CIMB	7 - 15Q4	70.59	11.5	1.83	1.62	2.14
CIMB	7 - 16Q1	69.91	11	2.11	1.94	1.96
CIMB	7 - 16Q2	69.09	10.75	1.86	1.95	2.04
CIMB	7 - 16Q3	69.03	10.5	1.75	2.42	1.94
CIMB	7 - 16Q4	69.47	10	1.74	2.19	1.97
CIMB	7 - 17Q1	68.79	10	1.90	2.13	1.97
CIMB	7 - 17Q2	68.14	10	2.09	2.05	1.87
CIMB	7 - 17Q3	64.34	9.75	1.93	2.03	2.36
CIMB	7 - 17Q4	62.69	9.7	1.90	2.17	2.21
BDMN	8 - 13Q1	71.38	10	2.43	1.66	1.84
BDMN	8 - 13Q2	73.97	10.25	2.43	0.13	1.95
BDMN	8 - 13Q3	69.59	10.75	2.90	0.09	2.15
BDMN	8 - 13Q4	68.34	11	2.89	0.12	2.14
BDMN	8 - 14Q1	67.70	11.25	2.71	1.16	2.10

BDMN	8 - 14Q2	69.53	11.75	2.59	1.26	1.91
BDMN	8 - 14Q3	64.36	12.3	2.13	1.44	2.31
BDMN	8 - 14Q4	65.57	12.3	2.89	1.34	2.10
BDMN	8 - 15Q1	64.59	12.3	2.53	1.48	2.01
BDMN	8 - 15Q2	62.46	12.3	2.69	1.66	2.43
BDMN	8 - 15Q3	63.06	12.3	2.61	1.85	2.51
BDMN	8 - 15Q4	63.13	12.1	1.83	1.98	2.62
BDMN	8 - 16Q1	64.66	11	2.11	2.15	2.45
BDMN	8 - 16Q2	65.62	10.75	1.86	2.18	1.96
BDMN	8 - 16Q3	63.47	10.5	1.75	2.40	1.80
BDMN	8 - 16Q4	61.96	10.5	1.74	1.96	1.93
BDMN	8 - 17Q1	61.85	10.5	1.90	2.01	1.71
BDMN	8 - 17Q2	60.80	10.5	2.09	1.99	1.95
BDMN	8 - 17Q3	61.29	10.5	1.93	2.03	1.63
BDMN	8 - 17Q4	61.39	9.89	1.90	1.88	1.88
DNAR	9 - 13Q1	52.08	10.2	2.43	1.25	2.52
DNAR	9 - 13Q2	58.10	10.39	2.43	0.44	2.13
DNAR	9 - 13Q3	63.32	10.95	2.90	0.56	1.95
DNAR	9 - 13Q4	57.50	12.68	2.89	0.74	1.64
DNAR	9 - 14Q1	49.64	12.74	2.71	0.52	1.91
DNAR	9 - 14Q2	53.54	12.94	2.59	0.28	1.93
DNAR	9 - 14Q3	43.81	13.1	2.13	1.16	2.23
DNAR	9 - 14Q4	52.18	12.59	2.89	0.80	1.95
DNAR	9 - 15Q1	59.17	12.59	2.53	0.40	2.29
DNAR	9 - 15Q2	58.62	11.93	2.69	0.33	2.18
DNAR	9 - 15Q3	61.76	12.28	2.61	1.16	2.18
DNAR	9 - 15Q4	54.82	11.42	1.83	0.67	2.09
DNAR	9 - 16Q1	58.99	12.28	2.11	0.98	2.19
DNAR	9 - 16Q2	60.88	11.35	1.86	0.66	2.44
DNAR	9 - 16Q3	59.82	11.1	1.75	1.60	2.19
DNAR	9 - 16Q4	57.65	11.91	1.74	1.34	1.66
DNAR	9 - 17Q1	58.40	11.5	1.90	1.13	2.36
DNAR	9 - 17Q2	58.50	11.8	2.09	1.87	2.65
DNAR	9 - 17Q3	56.63	11.93	1.93	1.77	2.01
DNAR	9 - 17Q4	54.57	12.31	1.90	2.35	2.32
BMRI	10 - 13Q1	60.60	10	2.43	0.43	2.26
BMRI	10 - 13Q2	63.44	10	2.43	0.38	2.52

BMRI	10 - 13Q3	64.23	10.5	2.90	0.38	2.30
BMRI	10 - 13Q4	64.32	10.5	2.89	0.37	2.38
BMRI	10 - 14Q1	64.82	10.5	2.71	0.45	2.22
BMRI	10 - 14Q2	63.78	10.5	2.59	0.47	2.41
BMRI	10 - 14Q3	64.22	10.5	2.13	0.46	2.48
BMRI	10 - 14Q4	62.78	10.5	2.89	0.44	2.40
BMRI	10 - 15Q1	62.20	10.5	2.53	0.53	2.44
BMRI	10 - 15Q2	60.67	10.5	2.69	0.63	2.42
BMRI	10 - 15Q3	62.05	10.5	2.61	0.74	2.42
BMRI	10 - 15Q4	66.38	10.5	1.83	0.60	2.26
BMRI	10 - 16Q1	64.33	10.25	2.11	0.85	2.36
BMRI	10 - 16Q2	63.68	10.25	1.86	1.33	2.36
BMRI	10 - 16Q3	65.14	10.25	1.75	1.04	2.33
BMRI	10 - 16Q4	64.55	10.25	1.74	1.38	2.43
BMRI	10 - 17Q1	64.27	9.95	1.90	1.16	2.44
BMRI	10 - 17Q2	64.68	9.95	2.09	1.28	2.23
BMRI	10 - 17Q3	64.41	9.95	1.93	0.85	2.47
BMRI	10 - 17Q4	65.85	10.95	1.90	1.06	2.23
MAYA	11 - 13Q1	73.20	10.56	2.43	1.10	2.47
MAYA	11 - 13Q2	76.13	10.64	2.43	0.95	2.53
MAYA	11 - 13Q3	75.44	11.47	2.90	0.88	2.54
MAYA	11 - 13Q4	73.63	12.69	2.89	0.64	2.80
MAYA	11 - 14Q1	74.81	12.88	2.71	2.06	2.70
MAYA	11 - 14Q2	74.24	13.77	2.59	0.60	2.73
MAYA	11 - 14Q3	72.04	14.37	2.13	0.57	2.88
MAYA	11 - 14Q4	71.89	13.63	2.89	1.23	2.92
MAYA	11 - 15Q1	73.00	13.63	2.53	2.60	2.81
MAYA	11 - 15Q2	74.39	13.4	2.69	1.07	2.73
MAYA	11 - 15Q3	72.10	13.4	2.61	1.62	2.78
MAYA	11 - 15Q4	72.38	13.02	1.83	2.26	2.88
MAYA	11 - 16Q1	70.53	13.02	2.11	0.90	2.91
MAYA	11 - 16Q2	77.80	12.03	1.86	1.69	2.61
MAYA	11 - 16Q3	80.47	12.03	1.75	1.65	2.47
MAYA	11 - 16Q4	77.58	11.54	1.74	1.22	2.69
MAYA	11 - 17Q1	73.50	11.54	1.90	0.96	2.88
MAYA	11 - 17Q2	72.71	11.54	2.09	1.89	2.92
MAYA	11 - 17Q3	76.20	11.5	1.93	1.38	2.64

MAYA	11 - 17Q4	75.48	13	1.90	4.20	2.71
MEGA	12 - 13Q1	48.74	11.25	2.43	2.10	2.14
MEGA	12 - 13Q2	46.89	11.25	2.43	2.07	2.68
MEGA	12 - 13Q3	49.35	12.25	2.90	2.00	2.49
MEGA	12 - 13Q4	45.37	13.25	2.89	1.64	3.12
MEGA	12 - 14Q1	54.17	13.25	2.71	1.67	2.42
MEGA	12 - 14Q2	53.10	13.25	2.59	1.60	2.76
MEGA	12 - 14Q3	55.25	13.75	2.13	2.64	2.23
MEGA	12 - 14Q4	50.49	13.5	2.89	1.34	2.27
MEGA	12 - 15Q1	54.35	13.5	2.53	1.53	2.19
MEGA	12 - 15Q2	55.05	13.5	2.69	2.86	2.04
MEGA	12 - 15Q3	54.56	13.5	2.61	1.92	2.53
MEGA	12 - 15Q4	47.48	13.5	1.83	1.80	1.90
MEGA	12 - 16Q1	46.78	13.5	2.11	2.14	2.42
MEGA	12 - 16Q2	47.43	13.5	1.86	1.94	2.39
MEGA	12 - 16Q3	45.00	13	1.75	2.35	1.92
MEGA	12 - 16Q4	40.09	12	1.74	2.59	2.03
MEGA	12 - 17Q1	40.98	12	1.90	2.70	2.11
MEGA	12 - 17Q2	41.69	12	2.09	2.33	2.01
MEGA	12 - 17Q3	41.23	12	1.93	2.08	1.89
MEGA	12 - 17Q4	42.80	12.5	1.90	1.41	2.19
BBNI	13 - 13Q1	62.87	10	2.43	0.96	2.22
BBNI	13 - 13Q2	64.72	10	2.43	0.71	2.44
BBNI	13 - 13Q3	64.75	10.5	2.90	0.63	2.16
BBNI	13 - 13Q4	64.57	10.45	2.89	0.55	2.38
BBNI	13 - 14Q1	66.34	10.75	2.71	0.61	2.02
BBNI	13 - 14Q2	62.92	11	2.59	0.55	2.36
BBNI	13 - 14Q3	65.81	10.5	2.13	0.52	2.19
BBNI	13 - 14Q4	66.73	11	2.89	0.39	1.95
BBNI	13 - 15Q1	66.32	11	2.53	0.47	2.11
BBNI	13 - 15Q2	67.07	11	2.69	0.78	2.14
BBNI	13 - 15Q3	67.58	10.75	2.61	0.68	2.32
BBNI	13 - 15Q4	64.40	10.75	1.83	0.91	2.42
BBNI	13 - 16Q1	64.80	10.25	2.11	0.85	2.19
BBNI	13 - 16Q2	67.00	10.25	1.86	0.85	1.79
BBNI	13 - 16Q3	65.95	10.255	1.75	0.73	2.15
BBNI	13 - 16Q4	65.97	10.25	1.74	0.44	2.27

BBNI	13 - 17Q1	64.94	10.25	1.90	0.56	2.15
BBNI	13 - 17Q2	66.11	10.25	2.09	0.56	1.87
BBNI	13 - 17Q3	63.96	9.95	1.93	0.79	1.86
BBNI	13 - 17Q4	63.05	10.8	1.90	0.70	1.93
NISP	14 - 13Q1	64.81	9.5	2.43	0.41	2.35
NISP	14 - 13Q2	68.12	9.75	2.43	0.36	2.31
NISP	14 - 13Q3	67.51	10.75	2.90	0.36	2.47
NISP	14 - 13Q4	63.94	11	2.89	0.35	2.34
NISP	14 - 14Q1	65.20	11.1	2.71	0.38	2.46
NISP	14 - 14Q2	63.36	11.2	2.59	0.66	2.51
NISP	14 - 14Q3	59.41	11.5	2.13	0.67	2.84
NISP	14 - 14Q4	64.50	11.5	2.89	0.80	2.24
NISP	14 - 15Q1	59.20	11.5	2.53	0.83	2.77
NISP	14 - 15Q2	59.69	11.5	2.69	0.75	2.85
NISP	14 - 15Q3	61.36	11.5	2.61	0.79	3.02
NISP	14 - 15Q4	69.67	11.5	1.83	0.78	2.55
NISP	14 - 16Q1	69.72	11.25	2.11	0.76	1.87
NISP	14 - 16Q2	65.46	11	1.86	0.61	1.78
NISP	14 - 16Q3	66.66	10.75	1.75	0.61	1.88
NISP	14 - 16Q4	66.17	10.5	1.74	0.77	1.80
NISP	14 - 17Q1	64.29	10.5	1.90	0.84	1.97
NISP	14 - 17Q2	68.61	10.25	2.09	0.86	1.87
NISP	14 - 17Q3	67.24	10.25	1.93	0.93	1.94
NISP	14 - 17Q4	67.40	11	1.90	0.72	2.00
BNLI	15 - 13Q1	65.34	10.25	2.43	0.41	2.53
BNLI	15 - 13Q2	66.16	9.75	2.43	0.39	2.56
BNLI	15 - 13Q3	68.00	10.35	2.90	0.32	2.05
BNLI	15 - 13Q4	64.62	11	2.89	0.31	2.48
BNLI	15 - 14Q1	65.70	11.25	2.71	0.31	2.03
BNLI	15 - 14Q2	65.33	11.5	2.59	0.75	2.29
BNLI	15 - 14Q3	64.29	12	2.13	0.75	2.29
BNLI	15 - 14Q4	65.16	11.75	2.89	0.63	2.21
BNLI	15 - 15Q1	63.63	11.75	2.53	0.64	2.38
BNLI	15 - 15Q2	63.93	11.75	2.69	1.14	2.40
BNLI	15 - 15Q3	63.01	11.75	2.61	1.33	2.58
BNLI	15 - 15Q4	64.14	11.75	1.83	1.40	2.49
BNLI	15 - 16Q1	64.06	11.5	2.11	1.78	2.12

BNLI	15 - 16Q2	59.98	11.5	1.86	2.67	2.47
BNLI	15 - 16Q3	59.36	10.75	1.75	2.46	2.15
BNLI	15 - 16Q4	56.78	10.75	1.74	2.24	2.41
BNLI	15 - 17Q1	51.10	10.5	1.90	2.21	2.47
BNLI	15 - 17Q2	56.22	10.25	2.09	1.79	2.15
BNLI	15 - 17Q3	53.44	10.1	1.93	1.75	2.41
BNLI	15 - 17Q4	56.47	10.24	1.90	1.67	2.18
BBRI	16 - 13Q1	70.56	9.75	2.43	0.46	2.42
BBRI	16 - 13Q2	72.78	9.76	2.43	0.41	2.59
BBRI	16 - 13Q3	72.61	9.75	2.90	0.43	2.43
BBRI	16 - 13Q4	71.02	10.5	2.89	0.31	2.44
BBRI	16 - 14Q1	72.59	10.5	2.71	0.47	2.29
BBRI	16 - 14Q2	73.82	10.5	2.59	0.57	2.42
BBRI	16 - 14Q3	67.94	11	2.13	0.46	2.55
BBRI	16 - 14Q4	63.03	10.75	2.89	0.36	2.55
BBRI	16 - 15Q1	60.54	10.75	2.53	0.60	2.62
BBRI	16 - 15Q2	67.37	10.75	2.69	0.66	2.36
BBRI	16 - 15Q3	66.89	10.75	2.61	0.59	2.24
BBRI	16 - 15Q4	66.01	10.75	1.83	0.52	2.43
BBRI	16 - 16Q1	67.43	10.75	2.11	1.35	2.16
BBRI	16 - 16Q2	67.67	10.5	1.86	1.42	2.13
BBRI	16 - 16Q3	67.48	10.5	1.75	1.18	2.23
BBRI	16 - 16Q4	65.90	10.5	1.74	1.09	2.56
BBRI	16 - 17Q1	68.45	10.5	1.90	1.22	2.26
BBRI	16 - 17Q2	66.99	10.5	2.09	1.16	2.29
BBRI	16 - 17Q3	66.91	9.95	1.93	1.06	2.14
BBRI	16 - 17Q4	65.77	10.95	1.90	0.88	2.20
BBTN	17 - 13Q1	65.88	10	2.43	3.83	2.82
BBTN	17 - 13Q2	71.26	10	2.43	3.65	2.28
BBTN	17 - 13Q3	72.25	10.5	2.90	3.81	2.27
BBTN	17 - 13Q4	70.43	10.5	2.89	3.04	2.42
BBTN	17 - 14Q1	68.97	10.83	2.71	3.57	2.41
BBTN	17 - 14Q2	72.12	10.85	2.59	3.83	2.13
BBTN	17 - 14Q3	71.19	10.85	2.13	3.63	2.21
BBTN	17 - 14Q4	73.51	11.5	2.89	2.79	2.02
BBTN	17 - 15Q1	74.02	11.5	2.53	3.47	2.06
BBTN	17 - 15Q2	74.35	11.5	2.69	3.37	2.03

BBTN	17 - 15Q3	72.92	11.5	2.61	3.18	2.23
BBTN	17 - 15Q4	74.35	11.5	1.83	2.11	2.38
BBTN	17 - 16Q1	73.60	11.25	2.11	2.34	2.15
BBTN	17 - 16Q2	72.22	11	1.86	2.23	2.29
BBTN	17 - 16Q3	71.35	11	1.75	2.40	2.12
BBTN	17 - 16Q4	70.14	11	1.74	1.85	2.58
BBTN	17 - 17Q1	72.27	11	1.90	2.35	1.99
BBTN	17 - 17Q2	72.11	11	2.09	2.24	2.16
BBTN	17 - 17Q3	72.42	11	1.93	2.06	2.15
BBTN	17 - 17Q4	69.25	12.5	1.90	1.66	2.66
BVIC	18 - 13Q1	55.61	10.48	2.43	0.02	2.20
BVIC	18 - 13Q2	59.33	10.3	2.43	0.04	2.64
BVIC	18 - 13Q3	59.73	11.5	2.90	0.03	2.65
BVIC	18 - 13Q4	57.74	12.75	2.89	0.02	2.14
BVIC	18 - 14Q1	57.51	13	2.71	0.24	2.39
BVIC	18 - 14Q2	58.67	13.5	2.59	0.90	2.23
BVIC	18 - 14Q3	57.95	13.5	2.13	1.11	2.35
BVIC	18 - 14Q4	56.38	13.5	2.89	2.61	2.31
BVIC	18 - 15Q1	54.50	13.5	2.53	4.96	2.48
BVIC	18 - 15Q2	58.87	13.5	2.69	3.57	2.22
BVIC	18 - 15Q3	54.81	13.5	2.61	2.46	1.77
BVIC	18 - 15Q4	54.49	13.5	1.83	3.87	1.95
BVIC	18 - 16Q1	54.36	13.5	2.11	4.68	2.07
BVIC	18 - 16Q2	54.27	13.5	1.86	3.10	1.83
BVIC	18 - 16Q3	56.69	13.5	1.75	3.09	1.98
BVIC	18 - 16Q4	54.03	13.5	1.74	2.37	1.78
BVIC	18 - 17Q1	50.89	12.5	1.90	2.30	1.89
BVIC	18 - 17Q2	54.47	12.5	2.09	1.86	1.87
BVIC	18 - 17Q3	53.49	12.5	1.93	2.29	1.84
BVIC	18 - 17Q4	53.66	13.25	1.90	2.32	2.18

LAMPIRAN 4
HASIL ANALISIS DATA

Analisis statistik deskriptif

	KREDIT	SUKU	INFLASI	RISIKO	SBI
Mean	64.05543	11.57910	2.295245	1.395056	2.346504
Median	64.88085	11.32000	2.278686	1.255000	2.311646
Maximum	80.47155	16.04000	2.898275	6.370000	3.436054
Minimum	40.09249	8.710000	1.737815	0.010000	1.626411
Std. Dev.	7.691602	1.372117	0.403486	1.034724	0.318781
Skewness	-0.802245	0.529811	0.109773	1.059014	0.394273
Kurtosis	3.413414	2.422136	1.518008	4.492904	2.855539
Jarque-Bera	41.17948	21.85086	33.66751	100.7221	9.640120
Probability	0.000000	0.000018	0.000000	0.000000	0.008066
Sum	23059.96	4168.475	826.2883	502.2200	844.7416
Sum Sq. Dev.	21238.71	675.8915	58.44562	384.3646	36.48195
Observations	360	360	360	360	360

Uji Chow 1

Redundant Fixed Effects Tests

Equation: Untitled

Test cross-section fixed effects

Effects Test	Statistic	d.f.	Prob.
Cross-section F	96.469160	(17,339)	0.0000
Cross-section Chi-square	635.160444	17	0.0000

Cross-section fixed effects test equation:

Dependent Variable: KREDIT

Method: Panel Least Squares

Date: 08/17/18 Time: 12:14

Sample: 2013Q1 2017Q4

Periods included: 20

Cross-sections included: 18

Total panel (balanced) observations: 360

Variable	Coefficient	Std. Error	t-Statistic	Prob.
SUKU	-2.010161	0.293961	-6.838192	0.0000
INFLASI	3.113822	0.980909	3.174427	0.0016
RISIKO	0.957744	0.402096	2.381880	0.0177
C	78.84819	3.829388	20.59028	0.0000
R-squared	0.128551	Mean dependent var		64.05543
Adjusted R-squared	0.121208	S.D. dependent var		7.691602
S.E. of regression	7.210409	Akaike info criterion		6.799977
Sum squared resid	18508.44	Schwarz criterion		6.843156
Log likelihood	-1219.996	Hannan-Quinn criter.		6.817146
F-statistic	17.50506	Durbin-Watson stat		0.185907
Prob(F-statistic)	0.000000			

Uji Hausman 1

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	0.000000	3	1.0000

* Cross-section test variance is invalid. Hausman statistic set to zero.

Cross-section random effects test comparisons:

Variable	Fixed	Random	Var(Diff.)	Prob.
SUKU	-0.216668	-0.258347	0.000560	0.0781
INFLASI	1.655464	1.683520	0.000255	0.0787
RISIKO	-0.991529	-0.955413	0.000635	0.1518

Cross-section random effects test equation:

Dependent Variable: KREDIT

Method: Panel Least Squares

Date: 08/17/18 Time: 12:15

Sample: 2013Q1 2017Q4

Periods included: 20

Cross-sections included: 18

Total panel (balanced) observations: 360

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	64.14780	2.338440	27.43188	0.0000
SUKU	-0.216668	0.191021	-1.134262	0.2575
INFLASI	1.655464	0.430180	3.848301	0.0001
RISIKO	-0.991529	0.239804	-4.134748	0.0000

Effects Specification

Cross-section fixed (dummy variables)

R-squared	0.850720	Mean dependent var	64.05543
Adjusted R-squared	0.841913	S.D. dependent var	7.691602
S.E. of regression	3.058192	Akaike info criterion	5.130087
Sum squared resid	3170.510	Schwarz criterion	5.356777
Log likelihood	-902.4157	Hannan-Quinn criter.	5.220223
F-statistic	96.59518	Durbin-Watson stat	0.921251
Prob(F-statistic)	0.000000		

Common Effect Model 1

Dependent Variable: KREDIT
 Method: Panel Least Squares
 Date: 08/17/18 Time: 12:13
 Sample: 2013Q1 2017Q4
 Periods included: 20
 Cross-sections included: 18
 Total panel (balanced) observations: 360

Variable	Coefficient	Std. Error	t-Statistic	Prob.
SUKU	-2.010161	0.293961	-6.838192	0.0000
INFLASI	3.113822	0.980909	3.174427	0.0016
RISIKO	0.957744	0.402096	2.381880	0.0177
C	78.84819	3.829388	20.59028	0.0000
R-squared	0.128551	Mean dependent var		64.05543
Adjusted R-squared	0.121208	S.D. dependent var		7.691602
S.E. of regression	7.210409	Akaike info criterion		6.799977
Sum squared resid	18508.44	Schwarz criterion		6.843156
Log likelihood	-1219.996	Hannan-Quinn criter.		6.817146
F-statistic	17.50506	Durbin-Watson stat		0.185907
Prob(F-statistic)	0.000000			

Fixed effect Model 1

Dependent Variable: KREDIT
 Method: Panel Least Squares
 Date: 08/17/18 Time: 12:13
 Sample: 2013Q1 2017Q4
 Periods included: 20
 Cross-sections included: 18
 Total panel (balanced) observations: 360

Variable	Coefficient	Std. Error	t-Statistic	Prob.
SUKU	-0.216668	0.191021	-1.134262	0.2575
INFLASI	1.655464	0.430180	3.848301	0.0001
RISIKO	-0.991529	0.239804	-4.134748	0.0000
C	64.14780	2.338440	27.43188	0.0000

Effects Specification

Cross-section fixed (dummy variables)

R-squared	0.850720	Mean dependent var	64.05543
Adjusted R-squared	0.841913	S.D. dependent var	7.691602
S.E. of regression	3.058192	Akaike info criterion	5.130087
Sum squared resid	3170.510	Schwarz criterion	5.356777
Log likelihood	-902.4157	Hannan-Quinn criter.	5.220223
F-statistic	96.59518	Durbin-Watson stat	0.921251
Prob(F-statistic)	0.000000		

Random Effect Model 1

Dependent Variable: KREDIT
 Method: Panel EGLS (Cross-section random effects)
 Date: 08/17/18 Time: 12:14
 Sample: 2013Q1 2017Q4
 Periods included: 20
 Cross-sections included: 18
 Total panel (balanced) observations: 360
 Swamy and Arora estimator of component variances

Variable	Coefficient	Std. Error	t-Statistic	Prob.
SUKU	-0.258347	0.189551	-1.362945	0.1738
INFLASI	1.683520	0.429884	3.916216	0.0001
RISIKO	-0.955413	0.238476	-4.006330	0.0001
C	64.51562	2.779700	23.20957	0.0000

Effects Specification		S.D.	Rho
Cross-section random		6.488930	0.8183
Idiosyncratic random		3.058192	0.1817

Weighted Statistics			
R-squared	0.127267	Mean dependent var	6.713272
Adjusted R-squared	0.119912	S.D. dependent var	3.277124
S.E. of regression	3.074368	Sum squared resid	3364.819
F-statistic	17.30462	Durbin-Watson stat	0.866988
Prob(F-statistic)	0.000000		

Unweighted Statistics			
R-squared	0.020189	Mean dependent var	64.05543
Sum squared resid	20809.91	Durbin-Watson stat	0.140186

Uji Chow 2

Redundant Fixed Effects Tests

Equation: Untitled

Test cross-section fixed effects

Effects Test	Statistic	d.f.	Prob.
Cross-section F	104.580493	(17,339)	0.0000
Cross-section Chi-square	659.409475	17	0.0000

Cross-section fixed effects test equation:

Dependent Variable: KREDIT

Method: Panel Least Squares

Date: 08/17/18 Time: 12:09

Sample: 2013Q1 2017Q4

Periods included: 20

Cross-sections included: 18

Total panel (balanced) observations: 360

Variable	Coefficient	Std. Error	t-Statistic	Prob.
SUKU*SBI	-0.502453	0.092138	-5.453271	0.0000
INFLASI*SBI	1.847630	0.386668	4.778338	0.0000
RISIKO*SBI	0.334958	0.178899	1.872328	0.0620
C	66.67779	2.172370	30.69357	0.0000
R-squared	0.085711	Mean dependent var		64.05543
Adjusted R-squared	0.078007	S.D. dependent var		7.691602
S.E. of regression	7.385513	Akaike info criterion		6.847967
Sum squared resid	19418.31	Schwarz criterion		6.891146
Log likelihood	-1228.634	Hannan-Quinn criter.		6.865136
F-statistic	11.12459	Durbin-Watson stat		0.180019
Prob(F-statistic)	0.000001			

Uji Hausman 2

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	10.446768	3	0.0151

Cross-section random effects test comparisons:

Variable	Fixed	Random	Var(Diff.)	Prob.
SUKU*SBI	-0.207713	-0.214883	0.000062	0.3635
INFLASI*SBI	0.602962	0.624225	0.000076	0.0149
RISIKO*SBI	-0.474686	-0.456097	0.000112	0.0791

Cross-section random effects test equation:

Dependent Variable: KREDIT

Method: Panel Least Squares

Date: 08/17/18 Time: 12:10

Sample: 2013Q1 2017Q4

Periods included: 20

Cross-sections included: 18

Total panel (balanced) observations: 360

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	67.97420	1.316934	51.61551	0.0000
SUKU*SBI	-0.207713	0.057749	-3.596835	0.0004
INFLASI*SBI	0.602962	0.168687	3.574451	0.0004
RISIKO*SBI	-0.474686	0.100333	-4.731113	0.0000

Effects Specification

Cross-section fixed (dummy variables)

R-squared	0.853584	Mean dependent var	64.05543
Adjusted R-squared	0.844946	S.D. dependent var	7.691602
S.E. of regression	3.028717	Akaike info criterion	5.110718
Sum squared resid	3109.691	Schwarz criterion	5.337408
Log likelihood	-898.9293	Hannan-Quinn criter.	5.200854
F-statistic	98.81587	Durbin-Watson stat	0.890765
Prob(F-statistic)	0.000000		

Common Effect Model 2

Dependent Variable: KREDIT
 Method: Panel Least Squares
 Date: 08/17/18 Time: 12:08
 Sample: 2013Q1 2017Q4
 Periods included: 20
 Cross-sections included: 18
 Total panel (balanced) observations: 360

Variable	Coefficient	Std. Error	t-Statistic	Prob.
SUKU*SBI	-0.502453	0.092138	-5.453271	0.0000
INFLASI*SBI	1.847630	0.386668	4.778338	0.0000
RISIKO*SBI	0.334958	0.178899	1.872328	0.0620
C	66.67779	2.172370	30.69357	0.0000
R-squared	0.085711	Mean dependent var		64.05543
Adjusted R-squared	0.078007	S.D. dependent var		7.691602
S.E. of regression	7.385513	Akaike info criterion		6.847967
Sum squared resid	19418.31	Schwarz criterion		6.891146
Log likelihood	-1228.634	Hannan-Quinn criter.		6.865136
F-statistic	11.12459	Durbin-Watson stat		0.180019
Prob(F-statistic)	0.000001			

Fixed Effect Model 2

Dependent Variable: KREDIT
 Method: Panel Least Squares
 Date: 08/17/18 Time: 12:09
 Sample: 2013Q1 2017Q4
 Periods included: 20
 Cross-sections included: 18
 Total panel (balanced) observations: 360

Variable	Coefficient	Std. Error	t-Statistic	Prob.
SUKU*SBI	-0.207713	0.057749	-3.596835	0.0004
INFLASI*SBI	0.602962	0.168687	3.574451	0.0004
RISIKO*SBI	-0.474686	0.100333	-4.731113	0.0000
C	67.97420	1.316934	51.61551	0.0000

Effects Specification

Cross-section fixed (dummy variables)

R-squared	0.853584	Mean dependent var		64.05543
Adjusted R-squared	0.844946	S.D. dependent var		7.691602
S.E. of regression	3.028717	Akaike info criterion		5.110718
Sum squared resid	3109.691	Schwarz criterion		5.337408
Log likelihood	-898.9293	Hannan-Quinn criter.		5.200854
F-statistic	98.81587	Durbin-Watson stat		0.890765
Prob(F-statistic)	0.000000			

Random Effect Model 2

Dependent Variable: KREDIT
 Method: Panel EGLS (Cross-section random effects)
 Date: 08/17/18 Time: 12:10
 Sample: 2013Q1 2017Q4
 Periods included: 20
 Cross-sections included: 18
 Total panel (balanced) observations: 360
 Swamy and Arora estimator of component variances

Variable	Coefficient	Std. Error	t-Statistic	Prob.
SUKU*SBI	-0.214883	0.057207	-3.756212	0.0002
INFLASI*SBI	0.624225	0.168461	3.705466	0.0002
RISIKO*SBI	-0.456097	0.099773	-4.571362	0.0000
C	67.99495	1.918340	35.44468	0.0000

Effects Specification		S.D.	Rho
Cross-section random		5.964580	0.7950
Idiosyncratic random		3.028717	0.2050

Weighted Statistics			
R-squared	0.142096	Mean dependent var	7.226670
Adjusted R-squared	0.134867	S.D. dependent var	3.290127
S.E. of regression	3.060231	Sum squared resid	3333.944
F-statistic	19.65500	Durbin-Watson stat	0.829639
Prob(F-statistic)	0.000000		

Unweighted Statistics			
R-squared	0.025398	Mean dependent var	64.05543
Sum squared resid	20699.28	Durbin-Watson stat	0.133626