

LAMPIRAN

Data Kredit Perbankan, Inflasi, Nilai Tukar, dan Pertumbuhan Ekonomi

No	Perbankan	Tahun	Y	X ₁	X ₂	X ₃
1	AGRO	2011	-5.3%	3.8%	-0.9%	6.2%
2	AGRO	2012	38.8%	4.3%	-6.6%	6.0%
3	AGRO	2013	46.1%	8.4%	-26.0%	5.6%
4	AGRO	2014	26.9%	8.4%	-2.1%	5.0%
5	AGRO	2015	28.8%	3.4%	-10.9%	4.9%
6	AGRO	2016	35.3%	3.0%	2.6%	5.0%
7	AGRO	2017	34.3%	3.6%	-0.8%	5.1%
8	AGRO	2018	42.7%	3.1%	-6.9%	5.2%
9	AGRO	2019	23.6%	2.7%	4.0%	5.0%
10	AGRO	2020	0.6%	1.7%	-1.5%	-2.1%
11	ARTO	2011	1.1%	3.8%	-0.9%	6.2%
12	ARTO	2012	23.8%	4.3%	-6.6%	6.0%
13	ARTO	2013	37.9%	8.4%	-26.0%	5.6%
14	ARTO	2014	27.1%	8.4%	-2.1%	5.0%
15	ARTO	2015	-15.0%	3.4%	-10.9%	4.9%
16	ARTO	2016	1.9%	3.0%	2.6%	5.0%
17	ARTO	2017	2.3%	3.6%	-0.8%	5.1%
18	ARTO	2018	-19.5%	3.1%	-6.9%	5.2%
19	ARTO	2019	-27.5%	2.7%	4.0%	5.0%
20	ARTO	2020	218.8%	1.7%	-1.5%	-2.1%
21	BABP	2011	-16.7%	3.8%	-0.9%	6.2%
22	BABP	2012	0.9%	4.3%	-6.6%	6.0%
23	BABP	2013	7.1%	8.4%	-26.0%	5.6%
24	BABP	2014	13.4%	8.4%	-2.1%	5.0%
25	BABP	2015	13.2%	3.4%	-10.9%	4.9%
26	BABP	2016	12.8%	3.0%	2.6%	5.0%
27	BABP	2017	-11.0%	3.6%	-0.8%	5.1%
28	BABP	2018	5.6%	3.1%	-6.9%	5.2%
29	BABP	2019	0.6%	2.7%	4.0%	5.0%
30	BABP	2020	-5.7%	1.7%	-1.5%	-2.1%
31	BACA	2011	-3.9%	3.8%	-0.9%	6.2%
32	BACA	2012	60.0%	4.3%	-6.6%	6.0%
33	BACA	2013	33.0%	8.4%	-26.0%	5.6%
34	BACA	2014	26.6%	8.4%	-2.1%	5.0%
35	BACA	2015	27.7%	3.4%	-10.9%	4.9%
36	BACA	2016	10.0%	3.0%	2.6%	5.0%
37	BACA	2017	7.3%	3.6%	-0.8%	5.1%
38	BACA	2018	12.2%	3.1%	-6.9%	5.2%
39	BACA	2019	21.5%	2.7%	4.0%	5.0%
40	BACA	2020	-33.9%	1.7%	-1.5%	-2.1%

No	Perbankan	Tahun	Y	X ₁	X ₂	X ₃
41	BBCA	2011	31.4%	3.8%	-0.9%	6.2%
42	BBCA	2012	27.0%	4.3%	-6.6%	6.0%
43	BBCA	2013	21.6%	8.4%	-26.0%	5.6%
44	BBCA	2014	11.0%	8.4%	-2.1%	5.0%
45	BBCA	2015	11.9%	3.4%	-10.9%	4.9%
46	BBCA	2016	7.3%	3.0%	2.6%	5.0%
47	BBCA	2017	12.4%	3.6%	-0.8%	5.1%
48	BBCA	2018	15.1%	3.1%	-6.9%	5.2%
49	BBCA	2019	9.1%	2.7%	4.0%	5.0%
50	BBCA	2020	-2.1%	1.7%	-1.5%	-2.1%
51	BBKP	2011	35.0%	3.8%	-0.9%	6.2%
52	BBKP	2012	11.7%	4.3%	-6.6%	6.0%
53	BBKP	2013	6.4%	8.4%	-26.0%	5.6%
54	BBKP	2014	14.0%	8.4%	-2.1%	5.0%
55	BBKP	2015	19.5%	3.4%	-10.9%	4.9%
56	BBKP	2016	9.7%	3.0%	2.6%	5.0%
57	BBKP	2017	0.2%	3.6%	-0.8%	5.1%
58	BBKP	2018	-8.5%	3.1%	-6.9%	5.2%
59	BBKP	2019	4.7%	2.7%	4.0%	5.0%
60	BBKP	2020	-12.3%	1.7%	-1.5%	-2.1%
61	BBMD	2011	10.9%	3.8%	-0.9%	6.2%
62	BBMD	2012	22.5%	4.3%	-6.6%	6.0%
63	BBMD	2013	15.3%	8.4%	-26.0%	5.6%
64	BBMD	2014	8.9%	8.4%	-2.1%	5.0%
65	BBMD	2015	9.0%	3.4%	-10.9%	4.9%
66	BBMD	2016	-11.6%	3.0%	2.6%	5.0%
67	BBMD	2017	7.9%	3.6%	-0.8%	5.1%
68	BBMD	2018	7.2%	3.1%	-6.9%	5.2%
69	BBMD	2019	7.1%	2.7%	4.0%	5.0%
70	BBMD	2020	-7.6%	1.7%	-1.5%	-2.1%
71	BBNI	2011	19.9%	3.8%	-0.9%	6.2%
72	BBNI	2012	22.8%	4.3%	-6.6%	6.0%
73	BBNI	2013	24.9%	8.4%	-26.0%	5.6%
74	BBNI	2014	10.8%	8.4%	-2.1%	5.0%
75	BBNI	2015	17.5%	3.4%	-10.9%	4.9%
76	BBNI	2016	20.6%	3.0%	2.6%	5.0%
77	BBNI	2017	12.2%	3.6%	-0.8%	5.1%
78	BBNI	2018	16.2%	3.1%	-6.9%	5.2%
79	BBNI	2019	8.6%	2.7%	4.0%	5.0%
80	BBNI	2020	5.3%	1.7%	-1.5%	-2.1%
81	BBRI	2011	15.6%	3.8%	-0.9%	6.2%
82	BBRI	2012	22.9%	4.3%	-6.6%	6.0%

No	Perbankan	Tahun	Y	X ₁	X ₂	X ₃
83	BBRI	2013	23.8%	8.4%	-26.0%	5.6%
84	BBRI	2014	14.0%	8.4%	-2.1%	5.0%
85	BBRI	2015	14.0%	3.4%	-10.9%	4.9%
86	BBRI	2016	14.0%	3.0%	2.6%	5.0%
87	BBRI	2017	11.7%	3.6%	-0.8%	5.1%
88	BBRI	2018	14.1%	3.1%	-6.9%	5.2%
89	BBRI	2019	7.0%	2.7%	4.0%	5.0%
90	BBRI	2020	2.5%	1.7%	-1.5%	-2.1%
91	BBTN	2011	21.8%	3.8%	-0.9%	6.2%
92	BBTN	2012	27.1%	4.3%	-6.6%	6.0%
93	BBTN	2013	22.5%	8.4%	-26.0%	5.6%
94	BBTN	2014	15.0%	8.4%	-2.1%	5.0%
95	BBTN	2015	20.2%	3.4%	-10.9%	4.9%
96	BBTN	2016	17.6%	3.0%	2.6%	5.0%
97	BBTN	2017	20.5%	3.6%	-0.8%	5.1%
98	BBTN	2018	19.2%	3.1%	-6.9%	5.2%
99	BBTN	2019	7.6%	2.7%	4.0%	5.0%
100	BBTN	2020	1.2%	1.7%	-1.5%	-2.1%
101	BCIC	2011	49.0%	3.8%	-0.9%	6.2%
102	BCIC	2012	18.6%	4.3%	-6.6%	6.0%
103	BCIC	2013	-0.1%	8.4%	-26.0%	5.6%
104	BCIC	2014	-29.5%	8.4%	-2.1%	5.0%
105	BCIC	2015	19.4%	3.4%	-10.9%	4.9%
106	BCIC	2016	20.0%	3.0%	2.6%	5.0%
107	BCIC	2017	2.1%	3.6%	-0.8%	5.1%
108	BCIC	2018	-10.5%	3.1%	-6.9%	5.2%
109	BCIC	2019	-39.1%	2.7%	4.0%	5.0%
110	BCIC	2020	17.7%	1.7%	-1.5%	-2.1%
111	BDMN	2011	15.7%	3.8%	-0.9%	6.2%
112	BDMN	2012	6.1%	4.3%	-6.6%	6.0%
113	BDMN	2013	13.7%	8.4%	-26.0%	5.6%
114	BDMN	2014	3.6%	8.4%	-2.1%	5.0%
115	BDMN	2015	-6.1%	3.4%	-10.9%	4.9%
116	BDMN	2016	-7.4%	3.0%	2.6%	5.0%
117	BDMN	2017	1.8%	3.6%	-0.8%	5.1%
118	BDMN	2018	7.8%	3.1%	-6.9%	5.2%
119	BDMN	2019	5.2%	2.7%	4.0%	5.0%
120	BDMN	2020	-0.5%	1.7%	-1.5%	-2.1%
121	BEKS	2011	480.1%	3.8%	-0.9%	6.2%
122	BEKS	2012	59.1%	4.3%	-6.6%	6.0%
123	BEKS	2013	20.1%	8.4%	-26.0%	5.6%
124	BEKS	2014	-3.1%	8.4%	-2.1%	5.0%

No	Perbankan	Tahun	Y	X ₁	X ₂	X ₃
125	BEKS	2015	-37.1%	3.4%	-10.9%	4.9%
126	BEKS	2016	-21.0%	3.0%	2.6%	5.0%
127	BEKS	2017	56.3%	3.6%	-0.8%	5.1%
128	BEKS	2018	8.0%	3.1%	-6.9%	5.2%
129	BEKS	2019	-3.2%	2.7%	4.0%	5.0%
130	BEKS	2020	-29.0%	1.7%	-1.5%	-2.1%
131	BJBR	2011	22.4%	3.8%	-0.9%	6.2%
132	BJBR	2012	31.0%	4.3%	-6.6%	6.0%
133	BJBR	2013	28.1%	8.4%	-26.0%	5.6%
134	BJBR	2014	9.5%	8.4%	-2.1%	5.0%
135	BJBR	2015	12.0%	3.4%	-10.9%	4.9%
136	BJBR	2016	14.1%	3.0%	2.6%	5.0%
137	BJBR	2017	12.0%	3.6%	-0.8%	5.1%
138	BJBR	2018	6.1%	3.1%	-6.9%	5.2%
139	BJBR	2019	8.7%	2.7%	4.0%	5.0%
140	BJBR	2020	9.2%	1.7%	-1.5%	-2.1%
141	BKSW	2011	17.8%	3.8%	-0.9%	6.2%
142	BKSW	2012	58.9%	4.3%	-6.6%	6.0%
143	BKSW	2013	157.8%	8.4%	-26.0%	5.6%
144	BKSW	2014	84.0%	8.4%	-2.1%	5.0%
145	BKSW	2015	37.9%	3.4%	-10.9%	4.9%
146	BKSW	2016	-12.2%	3.0%	2.6%	5.0%
147	BKSW	2017	-23.1%	3.6%	-0.8%	5.1%
148	BKSW	2018	-20.2%	3.1%	-6.9%	5.2%
149	BKSW	2019	25.2%	2.7%	4.0%	5.0%
150	BKSW	2020	-15.1%	1.7%	-1.5%	-2.1%
151	BMRI	2011	27.5%	3.8%	-0.9%	6.2%
152	BMRI	2012	23.6%	4.3%	-6.6%	6.0%
153	BMRI	2013	21.5%	8.4%	-26.0%	5.6%
154	BMRI	2014	12.0%	8.4%	-2.1%	5.0%
155	BMRI	2015	12.2%	3.4%	-10.9%	4.9%
156	BMRI	2016	10.7%	3.0%	2.6%	5.0%
157	BMRI	2017	9.7%	3.6%	-0.8%	5.1%
158	BMRI	2018	12.3%	3.1%	-6.9%	5.2%
159	BMRI	2019	10.8%	2.7%	4.0%	5.0%
160	BMRI	2020	-1.8%	1.7%	-1.5%	-2.1%
161	BNBA	2011	39.7%	3.8%	-0.9%	6.2%
162	BNBA	2012	37.1%	4.3%	-6.6%	6.0%
163	BNBA	2013	26.2%	8.4%	-26.0%	5.6%
164	BNBA	2014	25.0%	8.4%	-2.1%	5.0%
165	BNBA	2015	22.0%	3.4%	-10.9%	4.9%
166	BNBA	2016	4.3%	3.0%	2.6%	5.0%

No	Perbankan	Tahun	Y	X ₁	X ₂	X ₃
167	BNBA	2017	0.6%	3.6%	-0.8%	5.1%
168	BNBA	2018	5.2%	3.1%	-6.9%	5.2%
169	BNBA	2019	8.4%	2.7%	4.0%	5.0%
170	BNBA	2020	-11.4%	1.7%	-1.5%	-2.1%
171	BNGA	2011	18.7%	3.8%	-0.9%	6.2%
172	BNGA	2012	14.5%	4.3%	-6.6%	6.0%
173	BNGA	2013	6.3%	8.4%	-26.0%	5.6%
174	BNGA	2014	13.2%	8.4%	-2.1%	5.0%
175	BNGA	2015	0.8%	3.4%	-10.9%	4.9%
176	BNGA	2016	1.7%	3.0%	2.6%	5.0%
177	BNGA	2017	4.5%	3.6%	-0.8%	5.1%
178	BNGA	2018	2.7%	3.1%	-6.9%	5.2%
179	BNGA	2019	2.5%	2.7%	4.0%	5.0%
180	BNGA	2020	-10.1%	1.7%	-1.5%	-2.1%
181	BNII	2011	25.2%	3.8%	-0.9%	6.2%
182	BNII	2012	21.1%	4.3%	-6.6%	6.0%
183	BNII	2013	25.5%	8.4%	-26.0%	5.6%
184	BNII	2014	2.7%	8.4%	-2.1%	5.0%
185	BNII	2015	6.3%	3.4%	-10.9%	4.9%
186	BNII	2016	5.6%	3.0%	2.6%	5.0%
187	BNII	2017	3.5%	3.6%	-0.8%	5.1%
188	BNII	2018	7.2%	3.1%	-6.9%	5.2%
189	BNII	2019	-8.5%	2.7%	4.0%	5.0%
190	BNII	2020	-13.1%	1.7%	-1.5%	-2.1%
191	BNLI	2011	31.6%	3.8%	-0.9%	6.2%
192	BNLI	2012	36.7%	4.3%	-6.6%	6.0%
193	BNLI	2013	26.0%	8.4%	-26.0%	5.6%
194	BNLI	2014	11.4%	8.4%	-2.1%	5.0%
195	BNLI	2015	-2.9%	3.4%	-10.9%	4.9%
196	BNLI	2016	-17.9%	3.0%	2.6%	5.0%
197	BNLI	2017	-7.3%	3.6%	-0.8%	5.1%
198	BNLI	2018	8.9%	3.1%	-6.9%	5.2%
199	BNLI	2019	1.5%	2.7%	4.0%	5.0%
200	BNLI	2020	9.0%	1.7%	-1.5%	-2.1%
201	BSIM	2011	46.0%	3.8%	-0.9%	6.2%
202	BSIM	2012	1.4%	4.3%	-6.6%	6.0%
203	BSIM	2013	5.6%	8.4%	-26.0%	5.6%
204	BSIM	2014	30.4%	8.4%	-2.1%	5.0%
205	BSIM	2015	22.4%	3.4%	-10.9%	4.9%
206	BSIM	2016	10.6%	3.0%	2.6%	5.0%
207	BSIM	2017	-3.1%	3.6%	-0.8%	5.1%
208	BSIM	2018	5.8%	3.1%	-6.9%	5.2%

No	Perbankan	Tahun	Y	X ₁	X ₂	X ₃
209	BSIM	2019	13.4%	2.7%	4.0%	5.0%
210	BSIM	2020	-9.0%	1.7%	-1.5%	-2.1%
211	BSWD	2011	34.0%	3.8%	-0.9%	6.2%
212	BSWD	2012	28.0%	4.3%	-6.6%	6.0%
213	BSWD	2013	39.8%	8.4%	-26.0%	5.6%
214	BSWD	2014	22.9%	8.4%	-2.1%	5.0%
215	BSWD	2015	13.8%	3.4%	-10.9%	4.9%
216	BSWD	2016	-30.4%	3.0%	2.6%	5.0%
217	BSWD	2017	-13.9%	3.6%	-0.8%	5.1%
218	BSWD	2018	12.1%	3.1%	-6.9%	5.2%
219	BSWD	2019	-14.4%	2.7%	4.0%	5.0%
220	BSWD	2020	-5.9%	1.7%	-1.5%	-2.1%
221	BTPN	2011	29.9%	3.8%	-0.9%	6.2%
222	BTPN	2012	28.2%	4.3%	-6.6%	6.0%
223	BTPN	2013	18.7%	8.4%	-26.0%	5.6%
224	BTPN	2014	12.8%	8.4%	-2.1%	5.0%
225	BTPN	2015	12.7%	3.4%	-10.9%	4.9%
226	BTPN	2016	7.8%	3.0%	2.6%	5.0%
227	BTPN	2017	3.5%	3.6%	-0.8%	5.1%
228	BTPN	2018	4.3%	3.1%	-6.9%	5.2%
229	BTPN	2019	108.1%	2.7%	4.0%	5.0%
230	BTPN	2020	-3.9%	1.7%	-1.5%	-2.1%
231	BVIC	2011	64.0%	3.8%	-0.9%	6.2%
232	BVIC	2012	34.8%	4.3%	-6.6%	6.0%
233	BVIC	2013	43.4%	8.4%	-26.0%	5.6%
234	BVIC	2014	10.8%	8.4%	-2.1%	5.0%
235	BVIC	2015	5.3%	3.4%	-10.9%	4.9%
236	BVIC	2016	11.0%	3.0%	2.6%	5.0%
237	BVIC	2017	8.9%	3.6%	-0.8%	5.1%
238	BVIC	2018	3.6%	3.1%	-6.9%	5.2%
239	BVIC	2019	6.4%	2.7%	4.0%	5.0%
240	BVIC	2020	-14.9%	1.7%	-1.5%	-2.1%
241	INPC	2011	19.9%	3.8%	-0.9%	6.2%
242	INPC	2012	13.5%	4.3%	-6.6%	6.0%
243	INPC	2013	1.4%	8.4%	-26.0%	5.6%
244	INPC	2014	11.1%	8.4%	-2.1%	5.0%
245	INPC	2015	1.1%	3.4%	-10.9%	4.9%
246	INPC	2016	3.9%	3.0%	2.6%	5.0%
247	INPC	2017	2.5%	3.6%	-0.8%	5.1%
248	INPC	2018	-15.2%	3.1%	-6.9%	5.2%
249	INPC	2019	-12.3%	2.7%	4.0%	5.0%
250	INPC	2020	-9.4%	1.7%	-1.5%	-2.1%

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251	MAYA	2011	43.3%	3.8%	-0.9%	6.2%
252	MAYA	2012	39.5%	4.3%	-6.6%	6.0%
253	MAYA	2013	44.8%	8.4%	-26.0%	5.6%
254	MAYA	2014	47.1%	8.4%	-2.1%	5.0%
255	MAYA	2015	31.7%	3.4%	-10.9%	4.9%
256	MAYA	2016	37.8%	3.0%	2.6%	5.0%
257	MAYA	2017	19.5%	3.6%	-0.8%	5.1%
258	MAYA	2018	16.4%	3.1%	-6.9%	5.2%
259	MAYA	2019	9.5%	2.7%	4.0%	5.0%
260	MAYA	2020	-21.7%	1.7%	-1.5%	-2.1%
261	MCOR	2011	58.1%	3.8%	-0.9%	6.2%
262	MCOR	2012	-2.2%	4.3%	-6.6%	6.0%
263	MCOR	2013	21.2%	8.4%	-26.0%	5.6%
264	MCOR	2014	26.0%	8.4%	-2.1%	5.0%
265	MCOR	2015	5.1%	3.4%	-10.9%	4.9%
266	MCOR	2016	13.3%	3.0%	2.6%	5.0%
267	MCOR	2017	22.8%	3.6%	-0.8%	5.1%
268	MCOR	2018	14.3%	3.1%	-6.9%	5.2%
269	MCOR	2019	20.0%	2.7%	4.0%	5.0%
270	MCOR	2020	6.3%	1.7%	-1.5%	-2.1%
271	MEGA	2011	33.1%	3.8%	-0.9%	6.2%
272	MEGA	2012	-15.1%	4.3%	-6.6%	6.0%
273	MEGA	2013	11.8%	8.4%	-26.0%	5.6%
274	MEGA	2014	11.6%	8.4%	-2.1%	5.0%
275	MEGA	2015	-3.6%	3.4%	-10.9%	4.9%
276	MEGA	2016	-12.8%	3.0%	2.6%	5.0%
277	MEGA	2017	24.5%	3.6%	-0.8%	5.1%
278	MEGA	2018	19.9%	3.1%	-6.9%	5.2%
279	MEGA	2019	25.5%	2.7%	4.0%	5.0%
280	MEGA	2020	-8.4%	1.7%	-1.5%	-2.1%
281	NISP	2011	30.9%	3.8%	-0.9%	6.2%
282	NISP	2012	28.2%	4.3%	-6.6%	6.0%
283	NISP	2013	20.9%	8.4%	-26.0%	5.6%
284	NISP	2014	6.9%	8.4%	-2.1%	5.0%
285	NISP	2015	25.6%	3.4%	-10.9%	4.9%
286	NISP	2016	8.7%	3.0%	2.6%	5.0%
287	NISP	2017	13.9%	3.6%	-0.8%	5.1%
288	NISP	2018	10.8%	3.1%	-6.9%	5.2%
289	NISP	2019	1.0%	2.7%	4.0%	5.0%
290	NISP	2020	-3.5%	1.7%	-1.5%	-2.1%
291	NOBU	2011	975.3%	3.8%	-0.9%	6.2%
292	NOBU	2012	154.1%	4.3%	-6.6%	6.0%

No	Perbankan	Tahun	Y	X ₁	X ₂	X ₃
293	NOBU	2013	199.9%	8.4%	-26.0%	5.6%
294	NOBU	2014	93.9%	8.4%	-2.1%	5.0%
295	NOBU	2015	44.9%	3.4%	-10.9%	4.9%
296	NOBU	2016	14.7%	3.0%	2.6%	5.0%
297	NOBU	2017	22.3%	3.6%	-0.8%	5.1%
298	NOBU	2018	34.0%	3.1%	-6.9%	5.2%
299	NOBU	2019	9.0%	2.7%	4.0%	5.0%
300	NOBU	2020	4.0%	1.7%	-1.5%	-2.1%
301	PNBN	2011	24.2%	3.8%	-0.9%	6.2%
302	PNBN	2012	30.8%	4.3%	-6.6%	6.0%
303	PNBN	2013	12.8%	8.4%	-26.0%	5.6%
304	PNBN	2014	8.7%	8.4%	-2.1%	5.0%
305	PNBN	2015	5.7%	3.4%	-10.9%	4.9%
306	PNBN	2016	6.4%	3.0%	2.6%	5.0%
307	PNBN	2017	3.0%	3.6%	-0.8%	5.1%
308	PNBN	2018	7.0%	3.1%	-6.9%	5.2%
309	PNBN	2019	-0.4%	2.7%	4.0%	5.0%
310	PNBN	2020	-13.5%	1.7%	-1.5%	-2.1%
311	SDRA	2011	30.8%	3.8%	-0.9%	6.2%
312	SDRA	2012	57.4%	4.3%	-6.6%	6.0%
313	SDRA	2013	-6.4%	8.4%	-26.0%	5.6%
314	SDRA	2014	133.0%	8.4%	-2.1%	5.0%
315	SDRA	2015	21.7%	3.4%	-10.9%	4.9%
316	SDRA	2016	17.8%	3.0%	2.6%	5.0%
317	SDRA	2017	14.4%	3.6%	-0.8%	5.1%
318	SDRA	2018	19.8%	3.1%	-6.9%	5.2%
319	SDRA	2019	18.4%	2.7%	4.0%	5.0%
320	SDRA	2020	12.5%	1.7%	-1.5%	-2.1%

Hasil Statistik Deskriptif

	Y	X ₁	X ₂	X ₃
Mean	0.197917	0.042340	-0.049076	0.045870
Median	0.119765	0.034800	-0.017634	0.050500
Maximum	9.752703	0.083800	0.040052	0.061700
Minimum	-0.391173	0.016800	-0.260496	-0.020700
Std. Dev.	0.656604	0.021735	0.082501	0.022635
Skewness	10.97199	1.147018	-1.493622	-2.482581
Kurtosis	149.2273	2.874714	4.590671	7.574350
Jarque-Bera Probability	291519.4	70.37731	152.7181	607.7002
	0.000000	0.000000	0.000000	0.000000
Sum	63.33330	13.54880	-15.70444	14.67840
Sum Sq. Dev.	137.5300	0.150698	2.171237	0.163431
Observations	320	320	320	320

Hasil Uji Multikolinieritas

	X1	X2	X3
X1	1.000000	-0.591779	0.398195
X2	-0.591779	1.000000	-0.173018
X3	0.398195	-0.173018	1.000000

Hasil Uji Heteroskedastisitas

Heteroskedasticity Test: Glejser

F-statistic	2.599849	Prob. F(3,288)	0.0524
Obs*R-squared	7.699361	Prob. Chi-Square(3)	0.0527
Scaled explained SS	8.330207	Prob. Chi-Square(3)	0.0397

Hasil Uji Autokorelasi

Breusch-Godfrey Serial Correlation LM Test:

F-statistic	0.068072	Prob. F(2,285)	0.9342
Obs*R-squared	0.138943	Prob. Chi-Square(2)	0.9329

Hasil Uji Chow

Redundant Fixed Effects Tests

Equation: M_FEM

Test cross-section fixed effects

Effects Test	Statistic	d.f.	Prob.
Cross-section F	2.979919	(31,257)	0.0000
Cross-section Chi-square	89.666441	31	0.0000

Hasil Uji Hausman

Correlated Random Effects - Hausman Test

Equation: M_REM

Test cross-section random effects

Test Summary	Chi-Sq. Statistic	Chi-Sq. d.f.	Prob.
Cross-section random	6.709816	3	0.0817

Hasil Uji Lagrange Multiplier

Lagrange Multiplier Tests for Random Effects

Null hypotheses: No effects

Alternative hypotheses: Two-sided (Breusch-Pagan) and one-sided (all others) alternatives

	Test Hypothesis		
	Cross-section	Time	Both
Breusch-Pagan	34.99893 (0.0000)	14.52014 (0.0001)	49.51907 (0.0000)

Random Effect Model

Dependent Variable: Y

Method: Panel EGLS (Cross-section random effects)

Date: 10/25/22 Time: 16:04

Sample: 2011 2020

Periods included: 10

Cross-sections included: 32

Total panel (unbalanced) observations: 292

Swamy and Arora estimator of component variances

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-0.018418	0.020223	-0.910733	0.3632
X1	0.808955	0.419212	1.929706	0.0546
X2	-0.201264	0.101161	-1.989532	0.0476
X3	2.150397	0.334465	6.429358	0.0000

Effects Specification

	S.D.	Rho
Cross-section random	0.050070	0.1584
Idiosyncratic random	0.115408	0.8416

Weighted Statistics

R-squared	0.235357	Mean dependent var	0.075118
Adjusted R-squared	0.227392	S.D. dependent var	0.132218
S.E. of regression	0.116091	Sum squared resid	3.881434
F-statistic	29.54886	Durbin-Watson stat	1.424592
Prob(F-statistic)	0.000000		

Unweighted Statistics

R-squared	0.203868	Mean dependent var	0.124219
Sum squared resid	4.654094	Durbin-Watson stat	1.188085