

LIST OF TABLES

Table 1. 1 The Average of ROA in Commercial Banks in the Period of 2012-2016 (%)	5
Table 2. 1 Research Findings	34
Table 3. 1 Variable Operational Definitions	46
Table 3. 2 List of Sample	48
Table 4. 1 List of Sample	63
Table 4. 2 The Result of Descriptive Statistics Analysis	65
Table 4. 3 Unit Root Test of ROA	68
Table 4. 4 Unit Root Test of CAR	69
Table 4. 5 Unit Root Test of LDR	70
Table 4. 6 Unit Root Test of NPL	70
Table 4. 7 Unit Root Test of OCOR	71
Table 4. 8 Common Effects Model	73
Table 4. 9 Fixed Effects Model	75
Table 4. 10 Random Effects Model	77
Table 4. 11 Chow Test	79
Table 4. 12 Hausman Test	80
Table 4. 13 Random Effects Model	81
Table 4. 14 Cross Section Effect	82
Table 4. 15 F-Test Result	87
Table 4. 16 T-Test Statistic of CAR	89
Table 4. 17 T-Test Statistic of OCOR	90
Table 4. 18 T-Test Statistic of LDR	91
Table 4. 19 T-Test Statistic of NPL	92