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## LAMPIRAN

### LAMPIRAN 1. DATA MENTAH

#### LAMPIRAN 1.1 DATA LAPORAN KEUANGAN BANK BRI KUARTALAN PADA TAHUN 2014-2021

Tahun	Funding	Lending	Suku Bunga	ROA	NIM	LDR
Kuartal I 2014	487,668,664	436,295,987	10.98	5.02%	9.06%	92.01%
Kuartal II 2014	508,141,713	463,202,104	11.20	4.92%	8.93%	94.00%
Kuartal III 2014	564,678,254	468,729,113	11.44	4.84%	8.78%	85.29%
Kuartal IV 2014	622,321,846	495,097,288	11.47	4.74%	8.51%	81.68%
Kuartal I 2015	610,936,876	477,880,870	11.47	3.99%	7.57%	80.47%
Kuartal II 2015	596,303,852	508,960,824	11.46	3.91%	7.88%	87.87%
Kuartal III 2015	635,948,475	524,578,057	11.40	3.95%	8.08%	84.89%
Kuartal IV 2015	668,995,379	564,480,538	11.35	4.19%	8.13%	86.88%
Kuartal I 2016	658,735,907	567,416,908	11.34	3.65%	8.09%	88.81%
Kuartal II 2016	683,739,286	597,744,828	10.99	3.68%	8.43%	90.03%
Kuartal III 2016	694,843,319	611,066,507	10.81	3.59%	8.41%	90.68%
Kuartal IV 2016	754,526,374	643,470,975	10.42	3.84%	8.00%	87.77%
Kuartal I 2017	733,954,610	661,685,213	10.45	3.34%	8.08%	93.15%
Kuartal II 2017	768,044,123	668,037,785	10.55	3.31%	8.12%	89.76%
Kuartal III 2017	770,604,047	674,347,663	10.45	3.34%	8.13%	90.39%
Kuartal IV 2017	841,656,450	718,982,668	10.34	3.69%	7.93%	88.13%
Kuartal I 2018	827,059,605	736,987,911	10.26	3.35%	7.49%	92.26%
Kuartal II 2018	837,993,962	772,115,305	10.01	3.37%	7.64%	95.27%
Kuartal III 2018	872,740,587	786,387,010	10.05	3.60%	7.61%	93.15%
Kuartal IV 2018	944,268,737	820,010,157	10.34	3.68%	7.45%	89.57%
Kuartal I 2019	936,026,930	830,865,238	10.13	3.35%	6.89%	91.43%
Kuartal II 2019	945,054,267	862,119,904	10.04	3.31%	7.02%	93.90%
Kuartal III 2019	959,238,045	875,127,891	9.96	3.42%	7.02%	93.84%
Kuartal IV 2019	996,377,825	877,431,193	9.75	3.50%	6.98%	88.64%
Kuartal I 2020	1,006,227,230	901,805,704	9.70	3.19%	6.66%	90.39%
Kuartal II 2020	1,044,953,068	886,899,510	9.26	2.41%	5.27%	85.78%
Kuartal III 2020	1,098,975,764	896,216,800	9.06	2.07%	5.76%	82.58%
Kuartal IV 2020	1,087,555,173	899,458,207	8.87	1.98%	6.00%	83.66%
Kuartal I 2021	1,049,314,773	914,189,177	8.82	2.65%	7.00%	86.77%
Kuartal II 2021	1,096,444,666	929,402,463	8.73	2.38%	7.02%	84.52%
Kuartal III 2021	1,135,304,755	1,017,005,188	8.60	2.52%	6.86%	83.05%
Kuartal IV 2021	1,138,743,215	994,416,523	8.49	2.72%	6.89%	83.67%

*Sumber: Laporan Keuangan Tahunan Bank Rakyat Indonesia (BRI)*

**LAMPIRAN 1.2 DATA LAPORAN KEUANGAN BANK MANDIRI KUARTALAN  
PADA TAHUN 2014-2021**

<b>Tahun</b>	<b>Funding</b>	<b>Lending</b>	<b>Suku Bunga</b>	<b>ROA</b>	<b>NIM</b>	<b>LDR</b>
Kuartal I 2014	482,646,864	464,336,768	11.91	3.55%	5.94%	86.61%
Kuartal II 2014	507,241,079	479,558,969	11.93	3.48%	5.89%	85.40%
Kuartal III 2014	540,029,251	500,299,977	12.19	3.53%	5.87%	84.34%
Kuartal IV 2014	583,448,911	523,101,817	12.32	3.57%	5.94%	82.02%
Kuartal I 2015	577,010,708	525,862,839	12.64	3.54%	5.41%	83.80%
Kuartal II 2015	604,082,454	545,123,134	12.72	3.21%	5.58%	82.97%
Kuartal III 2015	602,643,925	552,660,011	12.91	3.00%	5.63%	84.27%
Kuartal IV 2015	622,332,331	586,675,437	13.08	3.15%	5.90%	87.05%
Kuartal I 2016	599,659,973	564,705,166	13.17	2.58%	6.28%	86.72%
Kuartal II 2016	637,022,348	599,973,244	13.28	2.15%	6.06%	87.19%
Kuartal III 2016	633,412,931	614,224,772	13.18	2.35%	6.40%	89.90%
Kuartal IV 2016	702,060,230	649,322,953	13.07	1.95%	6.29%	85.86%
Kuartal I 2017	670,312,295	643,285,166	13.06	2.38%	5.69%	89.22%
Kuartal II 2017	700,159,273	667,517,955	13.05	2.61%	5.65%	88.61%
Kuartal III 2017	698,364,701	669,987,546	12.72	2.72%	5.64%	89.05%
Kuartal IV 2017	749,583,982	712,037,865	12.35	2.72%	5.63%	88.11%
Kuartal I 2018	698,949,226	684,116,522	12.35	3.17%	5.61%	90.67%
Kuartal II 2018	734,638,911	743,396,608	12.01	3.04%	5.51%	94.17%
Kuartal III 2018	760,310,080	761,360,129	11.46	2.96%	5.52%	92.48%
Kuartal IV 2018	766,008,893	799,557,188	11.20	3.17%	5.52%	96.74%
Kuartal I 2019	754,841,515	768,093,419	11.20	3.42%	5.55%	93.82%
Kuartal II 2019	770,156,574	812,256,423	11.09	3.08%	5.49%	97.94%
Kuartal III 2019	814,532,965	818,608,027	11.12	3.01%	5.49%	92.52%
Kuartal IV 2019	850,108,345	885,835,237	11.44	3.03%	5.46%	96.37%
Kuartal I 2020	859,397,006	881,384,594	11.04	3.55%	5.26%	94.91%
Kuartal II 2020	894,882,325	851,510,185	10.92	2.23%	4.76%	87.65%
Kuartal III 2020	941,794,872	852,820,011	10.70	1.95%	4.50%	83.03%
Kuartal IV 2020	963,593,762	870,145,465	10.56	1.64%	4.48%	82.95%
Kuartal I 2021	1,030,510,689	962,266,734	10.57	2.22%	4.65%	81.15%
Kuartal II 2021	1,005,495,834	991,782,579	10.47	2.43%	4.63%	86.00%
Kuartal III 2021	1,046,765,818	999,006,418	10.25	2.42%	4.67%	83.29%
Kuartal IV 2021	1,115,278,713	1,026,224,827	10.14	2.53%	4.73%	80.04%

*Sumber: Laporan Keuangan Tahunan Bank Mandiri*

**LAMPIRAN 1.3 DATA LAPORAN KEUANGAN BANK BNI KUARTALAN  
PADA TAHUN 2014-2021**

<b>Tahun</b>	<b>Funding</b>	<b>Lending</b>	<b>Suku Bunga</b>	<b>ROA</b>	<b>NIM</b>	<b>LDR</b>
Kuartal I 2014	263,571,837	234,925,881	12.05	3.28%	6.08%	88.39%
Kuartal II 2014	303,051,954	244,162,099	12.06	3.26%	5.95%	80.28%
Kuartal III 2014	296,184,361	253,861,652	12.34	3.32%	6.13%	85.74%
Kuartal IV 2014	300,264,809	262,581,360	12.53	3.49%	6.20%	87.81%
Kuartal I 2015	290,190,380	253,817,599	12.52	3.55%	6.52%	87.76%
Kuartal II 2015	312,453,865	271,981,599	12.60	1.48%	6.53%	87.63%
Kuartal III 2015	333,105,954	290,150,416	12.48	2.45%	6.50%	87.67%
Kuartal IV 2015	353,936,880	308,337,559	12.30	2.64%	6.42%	87.77%
Kuartal I 2016	353,641,857	308,699,736	12.26	3.03%	6.12%	87.97%
Kuartal II 2016	373,001,065	338,240,032	11.83	2.16%	6.06%	91.40%
Kuartal III 2016	382,660,155	352,489,312	11.44	2.51%	6.22%	92.85%
Kuartal IV 2016	415,453,084	372,781,782	11.15	2.69%	6.17%	90.41%
Kuartal I 2017	423,461,571	375,259,139	10.83	2.76%	5.62%	89.33%
Kuartal II 2017	441,933,443	389,620,286	10.89	2.72%	5.55%	88.93%
Kuartal III 2017	458,012,075	398,877,792	10.87	2.80%	5.52%	87.86%
Kuartal IV 2017	492,747,948	417,716,848	10.81	2.75%	5.50%	85.58%
Kuartal I 2018	466,314,186	415,710,312	10.54	2.73%	5.41%	90.13%
Kuartal II 2018	501,211,854	432,682,864	10.66	2.73%	5.45%	87.28%
Kuartal III 2018	522,952,687	460,161,775	10.40	2.76%	5.31%	89.04%
Kuartal IV 2018	552,172,202	484,392,300	10.19	2.78%	5.29%	88.76%
Kuartal I 2019	546,611,765	491,826,652	10.00	2.68%	4.99%	91.26%
Kuartal II 2019	568,922,820	517,491,585	10.20	2.44%	4.87%	92.30%
Kuartal III 2019	554,428,495	526,789,261	10.08	2.51%	4.85%	96.57%
Kuartal IV 2019	582,540,625	524,121,874	9.99	2.42%	4.92%	91.54%
Kuartal I 2020	603,139,468	547,214,035	9.77	2.63%	4.88%	92.26%
Kuartal II 2020	631,751,239	545,390,279	9.72	1.38%	4.47%	87.79%
Kuartal III 2020	705,405,699	550,046,028	9.38	0.88%	4.32%	83.11%
Kuartal IV 2020	679,452,445	553,106,469	9.06	0.54%	4.50%	87.28%
Kuartal I 2021	638,974,046	559,332,025	8.86	1.46%	4.90%	87.24%
Kuartal II 2021	646,573,616	569,734,532	8.63	1.48%	4.85%	87.83%
Kuartal III 2021	668,553,776	570,642,563	8.53	1.51%	4.76%	85.14%
Kuartal IV 2021	729,168,612	582,436,230	8.34	1.43%	4.67%	79.71%

*Sumber: Laporan Keuangan Tahunan Bank Negara Indonesia (BNI)*

## LAMPIRAN 2. DATA REGRESI

DATA VARIABEL *FUNDING*, *LENDING*, *SUKU BUNGA BANK*, *PROFIT BANK*  
(*ROA*, *NIM*, *DAN LDR*) BANK BUMN KBMI 4

BANK BUMN KBMI	Tahun	Funding (Ln)	Lending (Ln)	Suku Bunga	ROA	NIM	LDR
BRI	Kuartal I 2014	20.01	19.89	10.98	5.02%	9.06%	92.01%
	Kuartal II 2014	20.05	19.95	11.20	4.92%	8.93%	94.00%
	Kuartal III 2014	20.15	19.97	11.44	4.84%	8.78%	85.29%
	Kuartal IV 2014	20.25	20.02	11.47	4.74%	8.51%	81.68%
	Kuartal I 2015	20.23	19.98	11.47	3.99%	7.57%	80.47%
	Kuartal II 2015	20.21	20.05	11.46	3.91%	7.88%	87.87%
	Kuartal III 2015	20.27	20.08	11.40	3.95%	8.08%	84.89%
	Kuartal IV 2015	20.32	20.15	11.35	4.19%	8.13%	86.88%
	Kuartal I 2016	20.31	20.16	11.34	3.65%	8.09%	88.81%
	Kuartal II 2016	20.34	20.21	10.99	3.68%	8.43%	90.03%
	Kuartal III 2016	20.36	20.23	10.81	3.59%	8.41%	90.68%
	Kuartal IV 2016	20.44	20.28	10.42	3.84%	8.00%	87.77%
	Kuartal I 2017	20.41	20.31	10.45	3.34%	8.08%	93.15%
	Kuartal II 2017	20.46	20.32	10.55	3.31%	8.12%	89.76%
	Kuartal III 2017	20.46	20.33	10.45	3.34%	8.13%	90.39%
	Kuartal IV 2017	20.55	20.39	10.34	3.69%	7.93%	88.13%
	Kuartal I 2018	20.53	20.42	10.26	3.35%	7.49%	92.26%
	Kuartal II 2018	20.55	20.46	10.01	3.37%	7.64%	95.27%
	Kuartal III 2018	20.59	20.48	10.05	3.60%	7.61%	93.15%
	Kuartal IV 2018	20.67	20.52	10.34	3.68%	7.45%	89.57%
	Kuartal I 2019	20.66	20.54	10.13	3.35%	6.89%	91.43%
	Kuartal II 2019	20.67	20.57	10.04	3.31%	7.02%	93.90%
	Kuartal III 2019	20.68	20.59	9.96	3.42%	7.02%	93.84%
	Kuartal IV 2019	20.72	20.59	9.75	3.50%	6.98%	88.64%
	Kuartal I 2020	20.73	20.62	9.70	3.19%	6.66%	90.39%
	Kuartal II 2020	20.77	20.60	9.26	2.41%	5.27%	85.78%
	Kuartal III 2020	20.82	20.61	9.06	2.07%	5.76%	82.58%
	Kuartal IV 2020	20.81	20.62	8.87	1.98%	6.00%	83.66%
Kuartal I 2021	20.77	20.63	8.82	2.65%	7.00%	86.77%	
Kuartal II 2021	20.82	20.65	8.73	2.38%	7.02%	84.52%	
Kuartal III 2021	20.85	20.74	8.60	2.52%	6.86%	83.05%	
Kuartal IV 2021	20.85	20.72	8.49	2.72%	6.89%	83.67%	



<b>BANK BUMN KBMI</b>	<b>Tahun</b>	<b>Funding (Ln)</b>	<b>Lending (Ln)</b>	<b>Suku Bunga</b>	<b>ROA</b>	<b>NIM</b>	<b>LDR</b>
<b>Mandiri</b>	Kuartal I 2014	19.99	19.96	11.91	3.55%	5.94%	86.61%
	Kuartal II 2014	20.04	19.99	11.93	3.48%	5.89%	85.40%
	Kuartal III 2014	20.11	20.03	12.19	3.53%	5.87%	84.34%
	Kuartal IV 2014	20.18	20.08	12.32	3.57%	5.94%	82.02%
	Kuartal I 2015	20.17	20.08	12.64	3.54%	5.41%	83.80%
	Kuartal II 2015	20.22	20.12	12.72	3.21%	5.58%	82.97%
	Kuartal III 2015	20.22	20.13	12.91	3.00%	5.63%	84.27%
	Kuartal IV 2015	20.25	20.19	13.08	3.15%	5.90%	87.05%
	Kuartal I 2016	20.21	20.15	13.17	2.58%	6.28%	86.72%
	Kuartal II 2016	20.27	20.21	13.28	2.15%	6.06%	87.19%
	Kuartal III 2016	20.27	20.24	13.18	2.35%	6.40%	89.90%
	Kuartal IV 2016	20.37	20.29	13.07	1.95%	6.29%	85.86%
	Kuartal I 2017	20.32	20.28	13.06	2.38%	5.69%	89.22%
	Kuartal II 2017	20.37	20.32	13.05	2.61%	5.65%	88.61%
	Kuartal III 2017	20.36	20.32	12.72	2.72%	5.64%	89.05%
	Kuartal IV 2017	20.44	20.38	12.35	2.72%	5.63%	88.11%
	Kuartal I 2018	20.37	20.34	12.35	3.17%	5.61%	90.67%
	Kuartal II 2018	20.41	20.43	12.01	3.04%	5.51%	94.17%
	Kuartal III 2018	20.45	20.45	11.46	2.96%	5.52%	92.48%
	Kuartal IV 2018	20.46	20.50	11.20	3.17%	5.52%	96.74%
	Kuartal I 2019	20.44	20.46	11.20	3.42%	5.55%	93.82%
	Kuartal II 2019	20.46	20.52	11.09	3.08%	5.49%	97.94%
	Kuartal III 2019	20.52	20.52	11.12	3.01%	5.49%	92.52%
	Kuartal IV 2019	20.56	20.60	11.44	3.03%	5.46%	96.37%
	Kuartal I 2020	20.57	20.60	11.04	3.55%	5.26%	94.91%
	Kuartal II 2020	20.61	20.56	10.92	2.23%	4.76%	87.65%
	Kuartal III 2020	20.66	20.56	10.70	1.95%	4.50%	83.03%
	Kuartal IV 2020	20.69	20.58	10.56	1.64%	4.48%	82.95%
Kuartal I 2021	20.75	20.68	10.57	2.22%	4.65%	81.15%	
Kuartal II 2021	20.73	20.72	10.47	2.43%	4.63%	86.00%	
Kuartal III 2021	20.77	20.72	10.25	2.42%	4.67%	83.29%	
Kuartal IV 2021	20.83	20.75	10.14	2.53%	4.73%	80.04%	

<b>BANK BUMN KBMI</b>	<b>Tahun</b>	<b>Funding (Ln)</b>	<b>Lending (Ln)</b>	<b>Suku Bunga</b>	<b>ROA</b>	<b>NIM</b>	<b>LDR</b>
<b>BNI</b>	Kuartal I 2014	19.39	19.27	12.05	3.28%	6.08%	88.39%
	Kuartal II 2014	19.53	19.31	12.06	3.26%	5.95%	80.28%
	Kuartal III 2014	19.51	19.35	12.34	3.32%	6.13%	85.74%
	Kuartal IV 2014	19.52	19.39	12.53	3.49%	6.20%	87.81%
	Kuartal I 2015	19.49	19.35	12.52	3.55%	6.52%	87.76%
	Kuartal II 2015	19.56	19.42	12.60	1.48%	6.53%	87.63%
	Kuartal III 2015	19.62	19.49	12.48	2.45%	6.50%	87.67%
	Kuartal IV 2015	19.68	19.55	12.30	2.64%	6.42%	87.77%
	Kuartal I 2016	19.68	19.55	12.26	3.03%	6.12%	87.97%
	Kuartal II 2016	19.74	19.64	11.83	2.16%	6.06%	91.40%
	Kuartal III 2016	19.76	19.68	11.44	2.51%	6.22%	92.85%
	Kuartal IV 2016	19.84	19.74	11.15	2.69%	6.17%	90.41%
	Kuartal I 2017	19.86	19.74	10.83	2.76%	5.62%	89.33%
	Kuartal II 2017	19.91	19.78	10.89	2.72%	5.55%	88.93%
	Kuartal III 2017	19.94	19.80	10.87	2.80%	5.52%	87.86%
	Kuartal IV 2017	20.02	19.85	10.81	2.75%	5.50%	85.58%
	Kuartal I 2018	19.96	19.85	10.54	2.73%	5.41%	90.13%
	Kuartal II 2018	20.03	19.89	10.66	2.73%	5.45%	87.28%
	Kuartal III 2018	20.08	19.95	10.40	2.76%	5.31%	89.04%
	Kuartal IV 2018	20.13	20.00	10.19	2.78%	5.29%	88.76%
	Kuartal I 2019	20.12	20.01	10.00	2.68%	4.99%	91.26%
	Kuartal II 2019	20.16	20.06	10.20	2.44%	4.87%	92.30%
	Kuartal III 2019	20.13	20.08	10.08	2.51%	4.85%	96.57%
	Kuartal IV 2019	20.18	20.08	9.99	2.42%	4.92%	91.54%
	Kuartal I 2020	20.22	20.12	9.77	2.63%	4.88%	92.26%
	Kuartal II 2020	20.26	20.12	9.72	1.38%	4.47%	87.79%
	Kuartal III 2020	20.37	20.13	9.38	0.88%	4.32%	83.11%
	Kuartal IV 2020	20.34	20.13	9.06	0.54%	4.50%	87.28%
	Kuartal I 2021	20.28	20.14	8.86	1.46%	4.90%	87.24%
	Kuartal II 2021	20.29	20.16	8.63	1.48%	4.85%	87.83%
	Kuartal III 2021	20.32	20.16	8.53	1.51%	4.76%	85.14%
	Kuartal IV 2021	20.41	20.18	8.34	1.43%	4.67%	79.71%

### LAMPIRAN 3. ESTIMASI DATA (hasil eviews)

#### A. Uji Chow ROA, NIM, dan LDR

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

Effects Test	Statistic	d.f.	Prob.
Cross-section F	95.860898	(2,90)	0.0000
Cross-section Chi-square	109.546596	2	0.0000

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

Effects Test	Statistic	d.f.	Prob.
Cross-section F	431.454009	(2,90)	0.0000
Cross-section Chi-square	226.532036	2	0.0000

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

Effects Test	Statistic	d.f.	Prob.
Cross-section F	107.561267	(2,90)	0.0000
Cross-section Chi-square	117.206763	2	0.0000

#### B. Uji Regresi Data Panel ROA, NIM, dan LDR Menggunakan *Fixed Effect Model (FEM)*

##### Dependent Variable: ROA

Method: Panel Least Squares

Date: 01/15/23 Time: 21:14

Sample: 1 96

Periods included: 32

Cross-sections included: 3

Total panel (balanced) observations: 96

Variable	Coefficient	Std. Error	t-Statistic	Prob.
LN_FUNDING	-0.063870	0.011558	-5.526043	0.0000
LN_LENDING	0.037682	0.011004	3.424581	0.0009
SUKU_BUNGA	-0.001667	0.000978	-1.703982	0.0918
C	0.582663	0.093646	6.221979	0.0000

Effects Specification

Cross-section fixed (dummy variables)

R-squared	0.715255	Mean dependent var	0.029072
Adjusted R-squared	0.699436	S.D. dependent var	0.008207
S.E. of regression	0.004499	Akaike info criterion	-7.909337
Sum squared resid	0.001822	Schwarz criterion	-7.749066
Log likelihood	385.6482	Hannan-Quinn criter.	-7.844553
F-statistic	45.21444	Durbin-Watson stat	1.756175
Prob(F-statistic)	0.000000		

**Dependent Variable: NIM**

Method: Panel Least Squares

Date: 01/15/23 Time: 21:34

Sample: 1 96

Periods included: 32

Cross-sections included: 3

Total panel (balanced) observations: 96

Variable	Coefficient	Std. Error	t-Statistic	Prob.
LN_FUNDING	-0.043051	0.008912	-4.830840	0.0000
LN_LENDING	0.025582	0.008484	3.015220	0.0033
SUKU_BUNGA	0.001728	0.000754	2.290145	0.0244
C	0.399995	0.072206	5.539651	0.0000

## Effects Specification

Cross-section fixed (dummy variables)

R-squared	0.922122	Mean dependent var	0.061755
Adjusted R-squared	0.917795	S.D. dependent var	0.012100
S.E. of regression	0.003469	Akaike info criterion	-8.429341
Sum squared resid	0.001083	Schwarz criterion	-8.269070
Log likelihood	410.6084	Hannan-Quinn criter.	-8.364557
F-statistic	213.1298	Durbin-Watson stat	1.808985
Prob(F-statistic)	0.000000		

**Dependent Variable: LDR**

Method: Panel Least Squares

Date: 01/15/23 Time: 21:36

Sample: 1 96

Periods included: 32

Cross-sections included: 3

Total panel (balanced) observations: 96

Variable	Coefficient	Std. Error	t-Statistic	Prob.
LN_FUNDING	-0.857489	0.043476	-19.72322	0.0000
LN_LENDING	0.888449	0.041391	21.46501	0.0000
SUKU_BUNGA	0.011494	0.003680	3.123496	0.0024
C	0.223161	0.352256	0.633518	0.5280

## Effects Specification

Cross-section fixed (dummy variables)

R-squared	0.837996	Mean dependent var	0.882267
Adjusted R-squared	0.828996	S.D. dependent var	0.040927

S.E. of regression	0.016924	Akaike info criterion	-5.259663
Sum squared resid	0.025779	Schwarz criterion	-5.099391
Log likelihood	258.4638	Hannan-Quinn criter.	-5.194879
F-statistic	93.10843	Durbin-Watson stat	1.643462
Prob(F-statistic)	0.000000		

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