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## LAMPIRAN

### Lampiran 1. Daftar Bank Dalam Penelitian

No.	Nama Bank	Kode
1.	BANK BUKOPIN SYARIAH	BBKPS
2.	BANK CENTRAL ASIA SYARIAH	BCAS
3.	BANK JABAR BANTEN SYARIAH	BJBS
4.	BANK MANDIRI SYARIAH	BMANS
5.	BANK MEGA SYARIAH	BMEGS
6.	BANK NEGARA INDONESIA SYARIAH	BNIS
7.	BANK PANIN DUBAI SYARIAH	BPANS
8.	BANK RAKYAT INDONESIA SYARIAH	BRIS
9.	BANK TABUNGAN PENSIUNAN NASIONAL SYARIAH	BTPNS
10.	BANK VICTORIA SYARIAH	BVIS
11.	BANK KB BUKOPIN	BBKP
12.	BANK CENTRAL ASIA	BCA
13.	BANK JABAR BANTEN	BJB
14.	BANK MANDIRI	BMAN
15.	BANK MEGA	BMEG
16.	BANK NEGARA INDONESIA	BNI
17.	BANK PANIN	BPAN
18.	BANK RAKYAT INDONESIA	BRI
19.	BANK TABUNGAN PENSIUNAN NASIONAL	BTPN
20.	BANK VICTORIA INTERNASIONAL	BVI

## Lampiran 2. Data Variabel Penelitian

### Bank Umum Syariah

KODE BANK	TAHUN	LABOP	EQUIT	T. ASET	T. PEMB	SIMP	ASETAP	DPK	J. KANTOR & ATM	J. PENDDK	J. PDB	PD. BAHAS	PD. NONOPR	B. BAHAS	B. NONOPR	ROA	NPF GROSS
BBKPS	2017	4,941	880,747	7,166,257	4,532,635	774,087	290,936	5,498,425	157	179,200,000	13,588,800,000	530,327	0	368,685	3,609	0.02	7.85
	2018	2,985	855,069	6,328,447	4,243,640	706,543	383,690	4,543,665	158	181,300,000	14,837,400,000	491,149	0	298,526	1,460	0.02	5.71
	2019	2,099	889,150	6,739,724	4,755,590	633,119	337,332	5,087,294	157	183,400,000	15,833,900,000	475,397	408	321,283	0	0.04	5.89
BCAS	2017	61,896	1,136,111	5,961,174	4,191,000	657,689	103,511	4,736,400	57	179,200,000	13,588,800,000	473,994	1,353	247,350	1,057	1.20	0.32
	2018	81,173	1,261,334	7,064,008	4,899,700	667,783	155,609	5,506,100	64	181,300,000	14,837,400,000	522,583	568	247,888	9,347	1.20	0.35
	2019	85,437	2,328,292	8,634,374	5,645,400	1,326,214	184,981	6,204,931	67	183,400,000	15,833,900,000	621,484	168	302,283	2,310	1.20	0.58
BJBS	2017	(427,941)	827,951	7,713,558	5,416,553	388,862	329,356	5,977,834	150	179,200,000	13,588,800,000	749,747	5,051	396,438	0	(5.69)	7.91
	2018	35,457	851,384	6,741,449	4,642,037	376,746	366,897	5,182,147	150	181,300,000	14,837,400,000	669,819	1,629	304,063	0	0.54	4.59
	2019	40,666	868,345	7,723,201	5,399,231	425,410	378,239	5,788,150	152	183,400,000	15,833,900,000	683,489	1,808	319,510	0	0.60	3.86
BMANS	2017	470,206	7,314,241	87,915,020	59,907,143	11,629,334	2,266,024	77,903,143	2,160	179,200,000	13,588,800,000	7,286,674	45,201	2,541,130	15,859	0.59	4.53
	2018	839,990	8,039,165	98,341,116	67,145,696	12,455,764	2,455,368	87,471,843	2,242	181,300,000	14,837,400,000	7,688,793	37,915	2,659,310	41,256	0.88	3.28
	2019	1,809,264	9,245,835	112,291,867	75,175,342	16,637,027	2,701,573	99,809,729	2,274	183,400,000	15,833,900,000	8,417,750	18,385	3,014,676	68,669	1.69	2.44
BMEGS	2017	91,043	1,203,016	7,034,300	4,641,439	573,568	437,720	5,103,100	105	179,200,000	13,588,800,000	638,897	7,862	271,515	0	1.56	2.95
	2018	50,513	1,203,378	7,336,342	5,178,619	527,313	420,986	5,723,208	123	181,300,000	14,837,400,000	613,151	11,757	257,566	0	0.93	2.15
	2019	57,925	1,290,180	8,007,676	6,080,453	863,215	421,165	6,578,208	126	183,400,000	15,833,900,000	708,940	8,275	317,947	0	0.89	1.72
BNIS	2017	432,000	3,807,298	34,822,442	23,597,000	5,970,787	430,189	29,379,291	1,849	179,200,000	13,588,800,000	3,189,183	0	967,942	14,166	1.31	2.87
	2018	567,781	4,242,166	41,048,545	28,299,000	8,835,445	567,299	35,496,520	1,939	181,300,000	14,837,400,000	3,599,100	1,980	1,007,841	19,523	1.42	2.92
	2019	842,481	4,735,076	49,980,235	32,580,000	11,940,404	776,255	43,771,880	2,129	183,400,000	15,833,900,000	4,082,829	0	990,497	42,532	1.82	3.32
BPANS	2017	(962,122)	274,196	8,629,275	6,542,901	572,775	105,529	7,525,232	44	179,200,000	13,588,800,000	793,407	0	480,604	12,681	(10.77)	4.83
	2018	4,083	1,668,466	8,771,058	6,133,981	854,503	105,047	6,905,806	34	181,300,000	14,837,400,000	598,863	17,317	393,317	0	0.26	4.81
	2019	18,550	1,694,564	11,135,825	8,335,171	503,939	100,029	8,707,657	54	183,400,000	15,833,900,000	662,560	4,795	522,518	0	0.25	3.82
BRIS	2017	139,494	2,602,841	31,543,384	19,011,788	6,518,996	526,128	26,359,084	1,918	179,200,000	13,588,800,000	2,816,524	11,463	1,193,918	0	0.51	6.37
	2018	157,473	5,026,640	37,869,177	21,855,082	7,881,047	587,010	28,862,523	2,034	181,300,000	14,837,400,000	3,120,307	0	1,317,100	5,959	0.43	6.39
	2019	118,378	5,088,036	43,123,488	27,383,017	8,981,586	599,951	34,124,895	3,067	183,400,000	15,833,900,000	3,374,863	0	1,320,886	1,513	0.31	4.91
BTPNS	2017	908,261	2,254,646	9,156,552	6,053,273	1,297,831	434,479	6,545,879	160	179,200,000	13,588,800,000	2,905,253	437	345,600	0	11.20	1.66
	2018	1,302,549	3,996,932	12,039,275	7,277,163	1,619,254	489,125	7,612,114	104	181,300,000	14,837,400,000	3,447,266	0	367,672	3,530	12.40	1.39
	2019	1,881,064	5,393,320	15,383,038	8,999,574	1,895,885	550,611	9,446,549	104	183,400,000	15,833,900,000	4,457,352	0	523,587	2,815	13.58	1.36
BVIS	2017	6,255	299,393	2,003,114	1,262,926	37,471	10,593	1,512,009	12	179,200,000	13,588,800,000	153,695	0	101,060	156	0.36	4.57
	2018	6,218	291,249	2,126,019	1,234,571	41,422	11,190	1,599,143	12	181,300,000	14,837,400,000	169,987	118	109,262	0	0.32	3.99
	2019	348	354,244	2,262,451	1,231,614	23,295	9,532	1,710,985	9	183,400,000	15,833,900,000	168,019	721	118,916	0	0.05	3.94

## Bank Umum Konvensional

KODE BANK	TAHUN	LABOP	EQUIT	T. ASET	T. KREDIT	SIMP	ASETAP	DPK	J. KANTOR & ATM	J. PENDDK	J. PDB	PD. BUNGA	PD. NONOPR	B. BUNGA	B. NONOPR	ROA	NPL GROSS
BBKP	2017	121,583	6,758,952	106,442,999	72,632,404	88,586,160	3,447,541	88,586,160	1,297	179,200,000	13,588,800,000	9,092,807	236	6,112,928	0.00	0.09	8.54
	2018	144,887	8,594,437	95,643,923	66,444,209	76,149,550	3,869,985	76,149,550	1,233	181,300,000	14,837,400,000	7,491,889	71,448	5,082,247	0.00	0.22	6.67
	2019	95,698	8,905,485	100,264,248	69,545,545	80,813,460	3,877,093	80,813,460	1,243	183,400,000	15,833,900,000	7,289,461	38,096	5,422,479	0.00	0.13	5.97
BCA	2017	29,158,743	131,401,694	750,319,671	467,508,825	581,115,442	25,949,420	585,093,157	18,893	179,200,000	13,588,800,000	53,270,785	0	11,702,213	0.00	3.90	1.49
	2018	32,706,064	151,753,427	824,787,944	538,099,448	629,812,017	29,452,790	634,407,755	19,027	181,300,000	14,837,400,000	56,181,959	0	11,218,960	0.00	4.00	1.41
	2019	36,288,998	174,143,156	918,989,312	586,939,583	698,980,068	31,873,628	703,759,097	19,184	183,400,000	15,833,900,000	63,215,353	0	13,360,347	0.00	4.00	1.34
BJB	2017	1,700,639	10,104,975	114,980,168	71,035,168	81,222,167	3,918,614	87,200,001	2,133	179,200,000	13,588,800,000	10,742,714	55,430	4,798,279	124104.00	2.01	1.54
	2018	2,058,397	11,285,315	120,191,387	75,349,849	81,820,984	4,363,927	87,002,630	2,292	181,300,000	14,837,400,000	11,249,076	53,124	5,111,515	174477.00	1.71	1.68
	2019	2,059,493	12,042,629	123,536,474	81,887,246	83,564,393	4,609,769	89,352,542	2,510	183,400,000	15,833,900,000	11,414,065	50,114	5,689,414	131645.00	1.68	1.58
BMAN	2017	27,169,751	170,006,132	1,124,700,847	712,037,865	749,583,982	36,618,753	815,806,591	20,612	179,200,000	13,588,800,000	73,271,984	44,777	24,633,241	57665.00	2.72	3.45
	2018	33,905,797	184,960,305	1,202,252,094	799,557,188	766,008,893	50,075,628	840,913,972	20,224	181,300,000	14,837,400,000	74,454,382	37,572	23,710,628	0.00	3.17	2.79
	2019	36,451,514	209,034,525	1,318,246,335	885,835,237	850,108,345	57,657,529	933,124,548	21,112	183,400,000	15,833,900,000	84,431,175	12,529	29,070,226	22603.00	3.03	2.35
BMEG	2017	1,604,085	13,064,616	82,297,010	35,237,814	61,282,871	6,908,438	61,282,871	1,066	179,200,000	13,588,800,000	6,393,586	84,303	2,884,980	39229.00	2.24	2.01
	2018	1,952,933	13,782,673	83,761,946	42,263,704	60,734,798	7,276,432	60,734,798	1,071	181,300,000	14,837,400,000	6,772,448	73,930	3,258,611	24842.00	2.47	1.60
	2019	2,476,094	15,541,438	100,803,831	53,022,795	72,790,174	7,322,710	72,790,174	1,077	183,400,000	15,833,900,000	7,454,236	54,144	3,870,709	94845.00	2.90	2.46
BNI	2017	17,222,663	100,903,304	709,330,084	441,313,566	492,747,948	30,205,202	516,097,982	20,121	179,200,000	13,588,800,000	45,003,210	0	15,272,144	57276.00	2.70	2.29
	2018	19,599,399	110,373,789	808,572,011	512,778,497	552,172,202	34,008,656	578,774,774	20,567	181,300,000	14,837,400,000	50,571,284	221,316	17,684,456	0.00	2.80	1.96
	2019	19,486,623	125,003,948	845,605,208	556,770,947	582,540,625	35,661,850	614,310,972	20,904	183,400,000	15,833,900,000	54,495,996	0	20,939,501	117517.00	2.40	2.33
BPAN	2017	2,898,771	36,288,731	213,541,797	131,954,374	145,670,584	10,191,625	145,670,584	1,528	179,200,000	13,588,800,000	17,482,548	64,682	8,831,594	0.00	1.61	2.84
	2018	4,375,093	40,747,117	207,204,418	141,232,323	137,694,263	10,676,579	137,694,263	1,513	181,300,000	14,837,400,000	17,212,026	197,686	8,247,532	0.00	2.16	3.04
	2019	4,416,192	44,441,714	211,287,370	140,682,830	131,402,909	10,505,231	131,402,909	1,457	183,400,000	15,833,900,000	17,724,694	179,425	8,755,818	0.00	2.08	3.02
BRI	2017	36,806,641	168,007,778	1,127,447,489	718,982,668	821,884,395	33,990,807	841,656,450	24,773	179,200,000	13,588,800,000	100,093,333	216,395	28,652,691	0.00	3.69	2.10
	2018	41,725,877	185,275,331	1,296,898,292	814,552,767	923,309,860	37,925,236	944,268,737	26,744	181,300,000	14,837,400,000	108,458,358	67,537	32,541,395	39720.00	3.68	2.14
	2019	43,431,933	208,784,336	1,416,758,840	877,431,193	996,377,825	44,075,680	1,021,196,659	21,233	183,400,000	15,833,900,000	118,379,729	14,250	38,671,883	82130.00	3.50	2.62
BTPN	2017	1,978,426	16,752,540	95,041,593	65,306,817	62,863,790	1,660,120	68,125,573	1,146	179,200,000	13,588,800,000	11,140,809	7,586	4,173,241	49167.00	2.10	0.90
	2018	2,947,756	18,786,330	101,341,224	67,606,234	65,085,281	1,786,727	71,078,141	1,022	181,300,000	14,837,400,000	10,679,385	5,122	4,158,571	33450.00	3.00	1.25
	2019	4,032,519	31,471,928	181,631,385	141,120,343	79,599,416	3,751,845	87,150,080	805	183,400,000	15,833,900,000	14,627,058	5,068	7,165,697	18665.00	2.30	0.82
BVI	2017	138,080	2,846,346	28,825,609	15,831,264	20,774,972	568,733	22,270,260	105	179,200,000	13,588,800,000	2,139,023	49,736	1,835,041	11679.00	0.64	3.05
	2018	97,168	2,806,025	30,172,315	16,393,596	20,636,380	595,089	22,194,100	91	181,300,000	14,837,400,000	2,110,226	0	1,711,619	3808.00	0.33	3.49
	2019	(17,054)	2,986,455	30,456,459	17,440,120	21,791,637	588,789	23,479,327	85	183,400,000	15,833,900,000	2,055,186	0	1,835,140	7672.00	(0.09)	6.77



### Hasil Perhitungan Variabel X1, X2, X3 dan Y

Kode	Tahun	Z-SCORE	NPFL	EFS	KOM	IIK
BBKPS	2017	2.75	7.85	0.49	0.30	0.08
	2018	3.02	5.71	0.47	0.39	0.07
	2019	2.95	5.89	0.55	0.32	0.07
BCAS	2017	4.52	0.32	0.59	0.48	0.06
	2018	4.25	0.35	0.59	0.51	0.07
	2019	6.29	0.58	0.53	0.51	0.08
BJBS	2017	1.13	7.91	0.28	0.47	0.09
	2018	2.94	4.59	0.85	0.55	0.07
	2019	2.64	3.86	0.89	0.53	0.08
BMANS	2017	1.99	4.53	0.96	0.65	0.87
	2018	2.02	3.28	1.00	0.65	0.90
	2019	2.22	2.44	1.00	0.63	0.93
BMEGS	2017	4.17	2.95	0.65	0.58	0.07
	2018	3.87	2.15	0.72	0.59	0.08
	2019	3.80	1.72	0.64	0.56	0.09
BNI	2017	2.73	2.87	1.00	0.69	0.52
	2018	2.62	2.92	0.96	0.71	0.57
	2019	2.52	3.32	0.90	0.75	0.64
BPANS	2017	-1.69	4.83	0.53	0.38	0.10
	2018	4.30	4.81	0.70	0.36	0.08
	2019	3.45	3.82	1.00	0.22	0.11
BRIS	2017	1.96	6.37	0.73	0.58	0.49
	2018	3.06	6.39	0.76	0.58	0.52
	2019	2.70	4.91	0.90	0.61	0.61
BTPNS	2017	8.00	1.66	0.79	0.88	0.10
	2018	10.18	1.39	0.85	0.89	0.10
	2019	10.86	1.36	1.00	0.88	0.12
BVIS	2017	3.42	4.57	1.00	0.34	0.02
	2018	3.13	3.99	0.95	0.36	0.02
	2019	3.51	3.94	1.00	0.30	0.02
BBKP	2017	5.24	8.54	0.48	0.33	0.11
	2018	7.48	6.67	0.48	0.33	0.09
	2019	7.33	5.97	0.49	0.26	0.09
BCA	2017	17.41	1.49	0.97	0.78	0.76
	2018	18.21	1.41	1.00	0.80	0.79
	2019	18.66	1.34	1.00	0.79	0.82
BJB	2017	8.78	1.54	0.50	0.54	0.12

Kode	Tahun	Z-SCORE	NPFL	EFS	KOM	IIK
	2018	9.02	1.68	0.53	0.53	0.12
	2019	9.29	1.58	0.56	0.49	0.12
BMAN	2017	14.50	3.45	1.00	0.66	0.88
	2018	15.08	2.79	1.00	0.68	0.88
	2019	15.36	2.35	1.00	0.66	0.90
BMEG	2017	14.73	2.01	0.37	0.55	0.07
	2018	15.39	1.60	0.46	0.52	0.07
	2019	14.89	2.46	0.52	0.47	0.08
BNI	2017	13.76	2.29	0.83	0.66	0.72
	2018	13.37	1.96	0.87	0.65	0.76
	2019	13.97	2.33	0.91	0.61	0.77
BPAN	2017	15.12	2.84	0.64	0.50	0.18
	2018	17.74	3.04	0.72	0.53	0.17
	2019	18.79	3.02	0.74	0.51	0.16
BRI	2017	15.12	2.10	0.98	0.71	0.88
	2018	14.61	2.14	1.00	0.70	0.90
	2019	14.83	2.62	1.00	0.67	0.93
BTPN	2017	16.04	0.90	0.57	0.62	0.09
	2018	17.51	1.25	0.79	0.61	0.09
	2019	15.96	0.82	1.00	0.51	0.13
BVI	2017	8.55	3.05	0.37	0.16	0.02
	2018	7.83	3.49	0.38	0.19	0.02
	2019	7.90	6.77	0.28	0.10	0.02

### Lampiran 3. Output Data Penelitian

Date: 12/13/22 Time: 19:51

Sample: 2017 2019

	ZSCORE	NPFL	EFS	KOM	IIK
Mean	8.529667	3.246333	0.745333	0.539500	0.322833
Median	7.655000	2.855000	0.775000	0.550000	0.110000
Maximum	18.79000	8.540000	1.000000	0.890000	0.930000
Minimum	-1.690000	0.320000	0.280000	0.100000	0.020000
Std. Dev.	5.908302	1.992402	0.228120	0.180032	0.338992
Skewness	0.299747	0.851830	-0.340818	-0.316834	0.780323
Kurtosis	1.600958	3.008467	1.765194	2.752891	1.824999
Jarque-Bera	5.791776	7.256325	4.973433	1.156494	9.540606
Probability	0.055250	0.026565	0.083183	0.560881	0.008478
Sum	511.7800	194.7800	44.72000	32.37000	19.37000
Sum Sq. Dev.	2059.574	234.2104	3.070293	1.912285	6.780018
Observations	60	60	60	60	60

### Hasil Estimasi Model Data Panel

Redundant Fixed Effects Tests

Equation: Untitled

Test cross-section fixed effects

Effects Test	Statistic	d.f.	Prob.
Cross-section F	97.099352	(19,37)	0.0000
Cross-section Chi-square	235.746764	19	0.0000

Correlated Random Effects - Hausman Test

Equation: Untitled

Test cross-section random effects

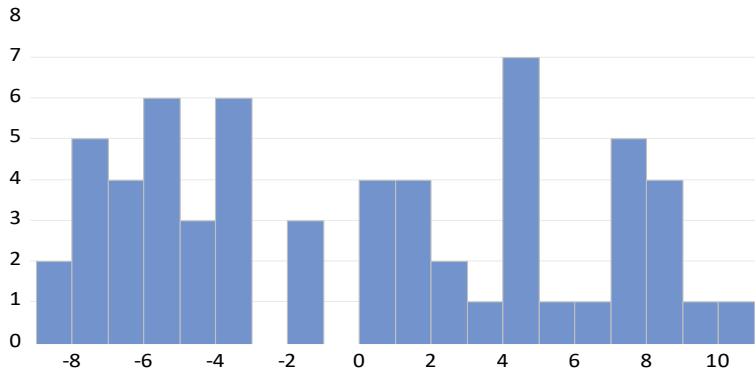
Test Summary	Chi-Sq. Statistic	Chi-Sq. d.f.	Prob.
Cross-section random	3.259533	3	0.3533

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	51.34573 (0.0000)	0.753515 (0.3854)	52.09925 (0.0000)



Series: Standardized Residuals	
Sample 2017 2019	
Observations 60	
Mean	1.96e-15
Median	0.355062
Maximum	10.40447
Minimum	-8.801580
Std. Dev.	5.725086
Skewness	0.145952
Kurtosis	1.638381
Jarque-Bera	4.848036
Probability	0.088565

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

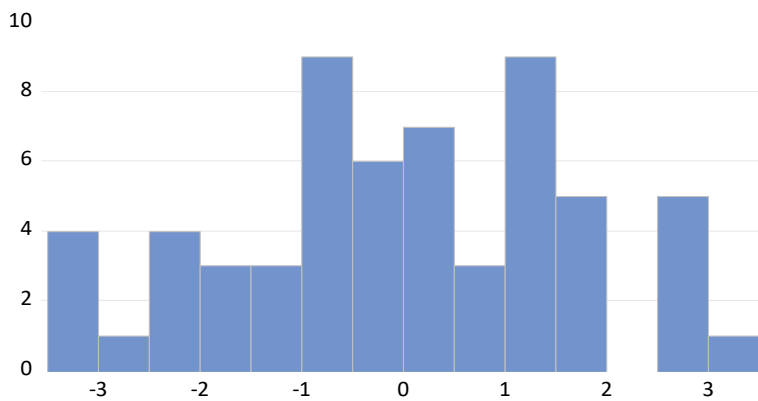
Effects Test	Statistic	d.f.	Prob.
Cross-section F	14.921124	(19,37)	0.0000
Cross-section Chi-square	129.538116	19	0.0000

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	5.084605	3	0.1657

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	33.96345 (0.0000)	0.329829 (0.5658)	34.29328 (0.0000)



Series: Standardized Residuals	
Sample 2017 2019	
Observations 60	
Mean	2.39e-15
Median	0.002618
Maximum	3.418078
Minimum	-3.382089
Std. Dev.	1.697348
Skewness	-0.068194
Kurtosis	2.347245
Jarque-Bera	1.111727
Probability	0.573577

	EFS	KOM	IJK
EFS	1.000000	0.593156	0.657573
KOM	0.593156	1.000000	0.589069
IJK	0.657573	0.589069	1.000000

Heteroskedasticity Test: Breusch-Pagan-Godfrey  
Null hypothesis: Homoskedasticity

F-statistic	1.284051	Prob. F(3,56)	0.2888
Obs*R-squared	3.861669	Prob. Chi-Square(3)	0.2768
Scaled explained SS	1.665311	Prob. Chi-Square(3)	0.6447

Heteroskedasticity Test: Breusch-Pagan-Godfrey  
Null hypothesis: Homoskedasticity

F-statistic	2.084940	Prob. F(3,56)	0.1125
Obs*R-squared	6.028276	Prob. Chi-Square(3)	0.1102
Scaled explained SS	4.645110	Prob. Chi-Square(3)	0.1997

Dependent Variable: ZSCORE  
Method: Panel EGLS (Cross-section random effects)  
Date: 11/29/22 Time: 07:20  
Sample: 2017 2019  
Periods included: 3  
Cross-sections included: 20  
Total panel (balanced) observations: 60  
Swamy and Arora estimator of component variances

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	3.773662	2.738865	1.377820	0.1737
EFS	4.363607	1.366331	3.193667	0.0023
KOM	2.627865	3.874923	0.678172	0.5005
IJK	0.266172	3.487081	0.076331	0.9394

#### Effects Specification

	S.D.	Rho
Cross-section random	5.826470	0.9731
Idiosyncratic random	0.967815	0.0269

#### Weighted Statistics

R-squared	0.164081	Mean dependent var	0.814274
Adjusted R-squared	0.119300	S.D. dependent var	1.033671
S.E. of regression	0.970055	Sum squared resid	52.69642
F-statistic	3.664055	Durbin-Watson stat	1.781090
Prob(F-statistic)	0.017540		

#### Unweighted Statistics

R-squared	0.061058	Mean dependent var	8.529667
Sum squared resid	1933.820	Durbin-Watson stat	0.048535

Dependent Variable: NPFL  
 Method: Panel EGLS (Cross-section random effects)  
 Date: 11/29/22 Time: 07:46  
 Sample: 2017 2019  
 Periods included: 3  
 Cross-sections included: 20  
 Total panel (balanced) observations: 60  
 Swamy and Arora estimator of component variances

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	8.933801	1.150665	7.764036	0.0000
EFS	-4.111439	0.906677	-4.534625	0.0000
KOM	-6.462277	1.939249	-3.332361	0.0015
IIK	2.674207	1.267288	2.110181	0.0393

Effects Specification		S.D.	Rho
Cross-section random		1.567303	0.8353
Idiosyncratic random		0.695935	0.1647

Weighted Statistics			
R-squared	0.352028	Mean dependent var	0.806170
Adjusted R-squared	0.317315	S.D. dependent var	0.857818
S.E. of regression	0.708770	Sum squared resid	28.13188
F-statistic	10.14114	Durbin-Watson stat	1.224533
Prob(F-statistic)	0.000020		

Unweighted Statistics			
R-squared	0.274249	Mean dependent var	3.246333
Sum squared resid	169.9784	Durbin-Watson stat	0.202663