**Regression**

|  |  |  |  |
| --- | --- | --- | --- |
| **Variables Entered/Removeda** | | | |
| Model | Variables Entered | Variables Removed | Method |
| 1 | SIZE, SB, LI, NPLb | . | Enter |
| a. Dependent Variable: ROA | | | |
| b. All requested variables entered. | | | |

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| --- | --- | --- | --- | --- |
| **Model Summaryb** | | | | |
| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
| 1 | .733a | .538 | .528 | .79936 |
| a. Predictors: (Constant), SIZE, SB, LI, NPL | | | | |
| b. Dependent Variable: ROA | | | | |

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| --- | --- | --- | --- | --- | --- | --- |
| **ANOVAa** | | | | | | |
| Model | | Sum of Squares | df | Mean Square | F | Sig. |
| 1 | Regression | 142.592 | 4 | 35.648 | 55.789 | .000b |
| Residual | 122.684 | 192 | .639 |  |  |
| Total | 265.276 | 196 |  |  |  |
| a. Dependent Variable: ROA | | | | | | |
| b. Predictors: (Constant), SIZE, SB, LI, NPL | | | | | | |

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| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Coefficientsa** | | | | | | | | |
| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. | Collinearity Statistics | |
| B | Std. Error | Beta | Tolerance | VIF |
| 1 | (Constant) | -1.178 | .344 |  | -3.421 | .001 |  |  |
| LI | .862 | .095 | .458 | 9.103 | .000 | .953 | 1.049 |
| SB | .108 | .155 | .035 | .699 | .486 | .979 | 1.022 |
| NPL | -.199 | .034 | -.298 | -5.919 | .000 | .951 | 1.051 |
| SIZE | .209 | .031 | .338 | 6.721 | .000 | .954 | 1.048 |
| a. Dependent Variable: ROA | | | | | | | | |

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| --- | --- | --- | --- | --- | --- | --- |
| **Coefficient Correlationsa** | | | | | | |
| Model | | | SIZE | SB | LI | NPL |
| 1 | Correlations | SIZE | 1.000 | -.104 | -.135 | .102 |
| SB | -.104 | 1.000 | .042 | .090 |
| LI | -.135 | .042 | 1.000 | .155 |
| NPL | .102 | .090 | .155 | 1.000 |
| Covariances | SIZE | .001 | .000 | .000 | .000 |
| SB | .000 | .024 | .001 | .000 |
| LI | .000 | .001 | .009 | .000 |
| NPL | .000 | .000 | .000 | .001 |
| a. Dependent Variable: ROA | | | | | | |

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Collinearity Diagnosticsa** | | | | | | | | |
| Model | Dimension | Eigenvalue | Condition Index | Variance Proportions | | | | |
| (Constant) | LI | SB | NPL | SIZE |
| 1 | 1 | 2.704 | 1.000 | .00 | .00 | .03 | .04 | .00 |
| 2 | 1.019 | 1.629 | .00 | .82 | .00 | .05 | .00 |
| 3 | .853 | 1.780 | .00 | .03 | .81 | .08 | .00 |
| 4 | .411 | 2.566 | .01 | .13 | .15 | .79 | .01 |
| 5 | .014 | 13.854 | .99 | .01 | .00 | .03 | .99 |
| a. Dependent Variable: ROA | | | | | | | | |

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| --- | --- | --- | --- | --- | --- |
| **Residuals Statisticsa** | | | | | |
|  | Minimum | Maximum | Mean | Std. Deviation | N |
| Predicted Value | -4.2617 | 2.0842 | .8748 | .85294 | 197 |
| Std. Predicted Value | -6.022 | 1.418 | .000 | 1.000 | 197 |
| Standard Error of Predicted Value | .064 | .570 | .109 | .066 | 197 |
| Adjusted Predicted Value | -5.3460 | 2.6104 | .8766 | .89664 | 197 |
| Residual | -3.31610 | 1.61586 | .00000 | .79116 | 197 |
| Std. Residual | -4.148 | 2.021 | .000 | .990 | 197 |
| Stud. Residual | -4.276 | 2.037 | -.001 | 1.012 | 197 |
| Deleted Residual | -3.52325 | 2.13601 | -.00180 | .83380 | 197 |
| Stud. Deleted Residual | -4.484 | 2.054 | -.004 | 1.024 | 197 |
| Mahal. Distance | .261 | 98.502 | 3.980 | 11.429 | 197 |
| Cook's Distance | .000 | .725 | .013 | .065 | 197 |
| Centered Leverage Value | .001 | .503 | .020 | .058 | 197 |
| a. Dependent Variable: ROA | | | | | |

**Charts**



