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APPENDICES

Appendix 1 Descriptive Statistics Result

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
ROE	60	10.1100	13.0600	11.416500	.7092078
CAR	60	13.7800	17.7100	15.696333	.8693246
NIR	60	20.5000	36.6200	30.357167	3.0104891
GDP	60	24990.0000	635636.0000	297478.1267	186043.0718
CPI	60	99.5000	105.3800	102.076667	1.2043293
Valid N (listwise)	60				

Source: Proceed Data by SPSS 26

Appendix 2 Normality Test Result

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		60
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	.60464613
Most Extreme Differences	Absolute	.105
	Positive	.069
	Negative	-.105
Test Statistic		.105
Asymp. Sig. (2-tailed)		.095 ^c

- a. Test distribution is Normal.
- b. Calculated from data.
- c. Lilliefors Significance Correction.

Source: Proceed Data by SPSS 26

Appendix 3 Heteroscedasticity Test Result

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.242	4.699		.264	.793
	CAR	.011	.069	.024	.153	.879
	NIR	-.007	.021	-.053	-.321	.749
	GDP	1.399E-7	.000	.068	.467	.642
	CPI	-.008	.043	-.024	-.177	.860

a. Dependent Variable: RES_4

Source: Proceed Data by SPSS 26

Appendix 4 Multicollinearity Test Result

Model		Collinearity Statistics	
		Tolerance	VIF
1	CAR	.740	1.352
	NIR	.650	1.537
	GDP	.854	1.170
	CPI	.980	1.020

a. Dependent Variable: ROE

Source: Proceed Data by SPSS 26

Appendix 5 Multiple Regression Analysis Result

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	R Square Change	Change Statistics			Sig. F Change
						F Change	df1	df2	
1	.523 ^a	.273	.220	.6262474	.273	5.167	4	55	.001

a. Predictors: (Constant), CPI, GDP, CAR, NIR

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	8.105	4	2.026	5.167	.001 ^b
	Residual	21.570	55	.392		
	Total	29.676	59			

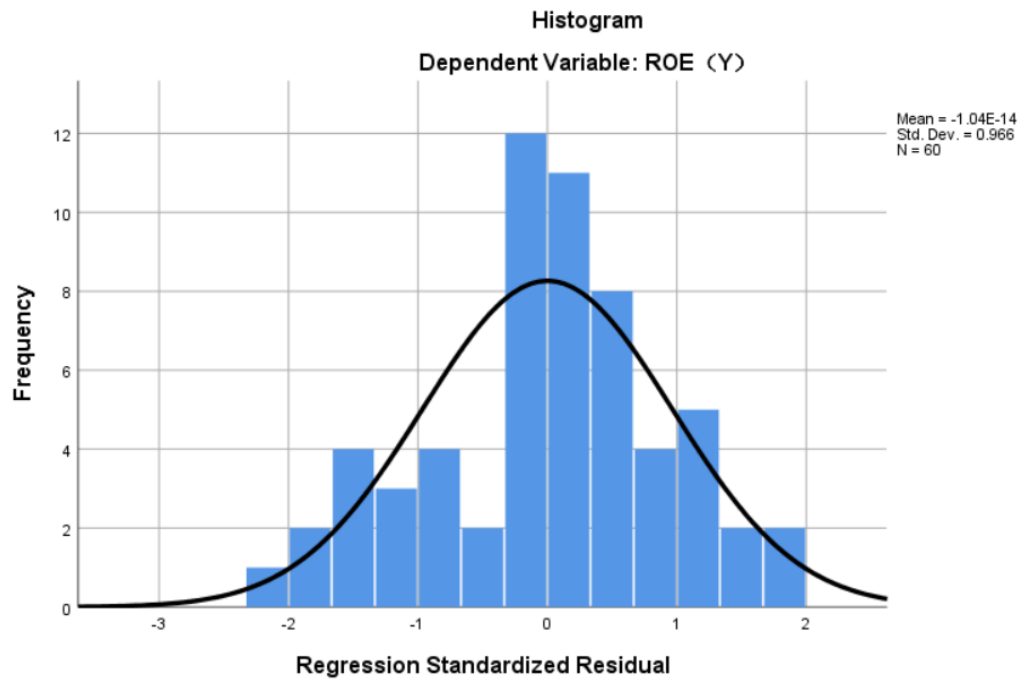
a. Dependent Variable: ROE

b. Predictors: (Constant), CPI, GDP, CAR, NIR

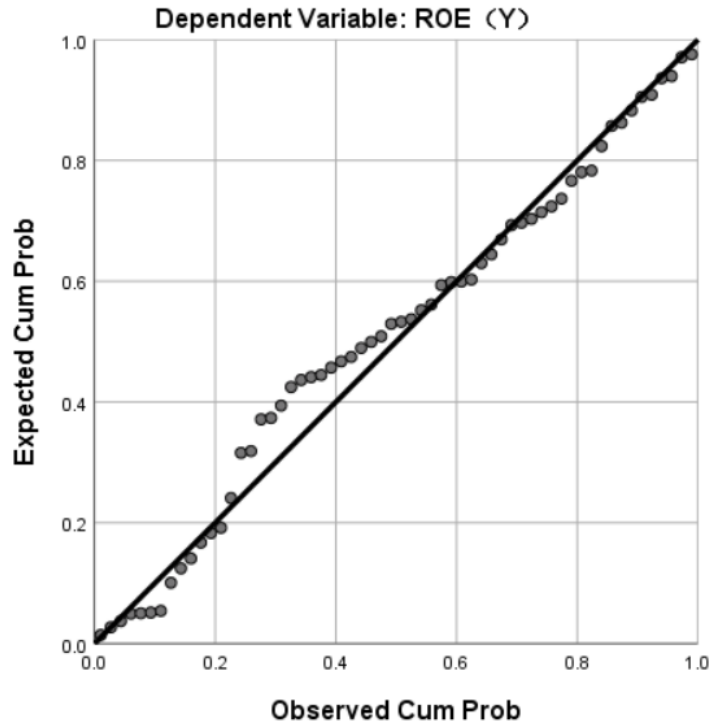
Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	25.636	7.442		3.445	.001		
	CAR	-.464	.109	-.569	-4.259	.000	.740	1.352
	NIR	-.099	.034	-.421	-2.956	.005	.650	1.537
	GDP	1.101E-7	.000	.029	.232	.817	.854	1.170
	CPI	-.039	.068	-.066	-.566	.574	.980	1.020

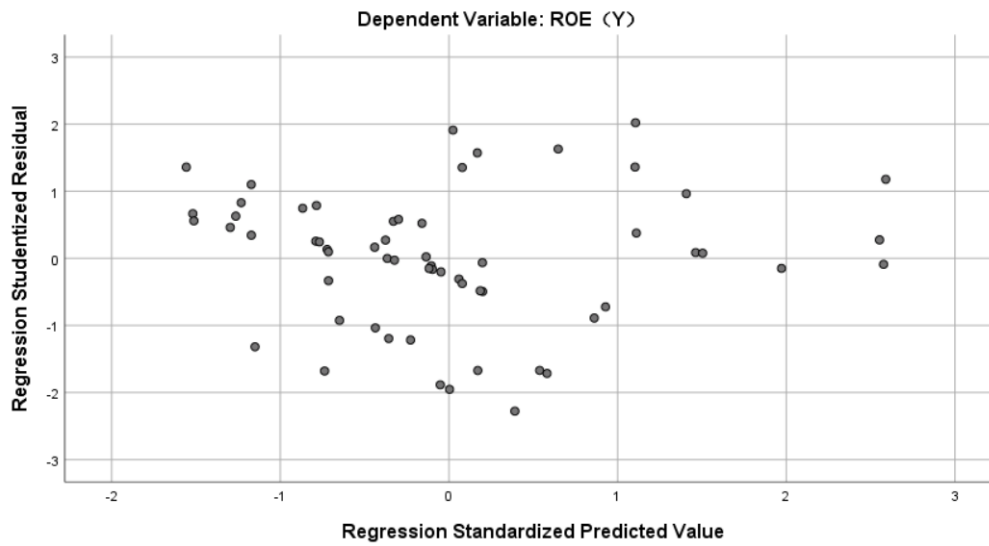
a. Dependent Variable: ROE



Normal P-P Plot of Regression Standardized Residual



Scatterplot



Source: Proceed Data by SPSS 26

Appendix 6 Coefficient Determination Result

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	8.105	4	2.026	5.167	.001 ^b
	Residual	21.570	55	.392		
	Total	29.676	59			

a. Dependent Variable: ROE

b. Predictors: (Constant), CPI, GDP, CAR, NIR

Appendix 7 Raw Data

Date	ROE	CAR	NIR	GDP	CPI
2018/3/1	12.06	13.78	31.75	100806	102.06
2018/4/1	12.52	13.78	29.74	154883	101.8
2018/5/1	12.32	13.78	29.74	217428	101.75
2018/6/1	13.06	13.78	29.74	297113	101.85

2018/7/1	12.06	14.97	29.68	357566	102.06
2018/8/1	12.66	14.97	29.68	416398	102.3
2018/9/1	13.06	14.97	29.68	484898	102.47
2018/10/1	12.52	14.97	28.6	549883	102.54
2018/11/1	12.01	14.97	28.6	609217	102.18
2018/12/1	12.02	14.97	28.6	635636	101.86
2019/1/1	11.32	15.33	36.62	25299.4	101.74
2019/2/1	11.45	15.33	36.62	44849	101.49
2019/3/1	11.21	15.33	36.62	104419	102.28
2019/4/1	10.45	15.33	31.1	159371	102.54
2019/5/1	12.45	15.33	31.1	220963	102.74
2019/6/1	11.45	15.33	31.1	301355	102.68
2019/7/1	11.23	15.59	33.35	361100	102.78
2019/8/1	10.95	15.59	33.35	410992	102.84
2019/9/1	11.21	15.59	33.35	472108	103.02
2019/10/1	11.44	15.59	31.85	519704	103.76
2019/11/1	11.35	15.59	31.85	560080	104.49
2019/12/1	10.65	15.59	31.85	562618	104.46
2020/1/1	10.61	15.34	31.77	26600	105.38

2020/2/1	11.61	15.34	31.77	45680	105.17
2020/3/1	10.61	15.34	31.77	71341.6	104.27
2020/4/1	11.31	15.42	31.39	137752	103.29
2020/5/1	10.21	15.42	31.39	201704	102.44
2020/6/1	12.61	15.42	31.39	285180.6	102.48
2020/7/1	11.61	16.22	30.64	334991	102.7
2020/8/1	10.11	16.22	30.64	384662	102.38
2020/9/1	10.61	16.22	30.64	443822	101.7
2020/10/1	10.61	16.22	26.73	491818	100.5
2020/11/1	12.61	16.22	26.73	510550	99.5
2020/12/1	10.61	16.22	26.73	533818	100.2
2021/1/1	11.28	15.71	31.1	29594	99.7
2021/2/1	10.28	15.71	31.1	51108	99.8
2021/3/1	11.28	15.71	31.1	105216	100.4
2021/4/1	11.38	15.71	31.1	155714	100.9
2021/5/1	11.68	15.71	31.1	212594	101.3
2021/6/1	11.28	15.71	31.1	283757	101.1
2021/7/1	11.28	16	30.71	285990	101
2021/8/1	11.28	16	30.71	359823	100.8

2021/9/1	11.66	16	30.71	406393	100.7
2021/10/1	11.28	16.53	29.79	442237	101.5
2021/11/1	11.55	16.53	29.79	460713	102.3
2021/12/1	11.28	16.53	29.79	514372	101.5
2022/1/1	11.25	16.64	31.77	24990	100.9
2022/2/1	11.19	16.64	31.77	46220	100.9
2022/3/1	11.66	16.64	31.77	105562	101.5
2022/4/1	11.19	16.99	28.49	133662	102.1
2022/5/1	10.19	16.99	28.49	206934	102.1
2022/6/1	11.65	16.99	28.49	273154	102.5
2022/7/1	11.27	17.71	20.5	322007	102.7
2022/8/1	11.24	17.71	20.5	318207	102.5
2022/9/1	12.19	17.71	20.5	422996	102.8
2022/10/1	11.19	15.17	29.79	474282	102.1
2022/11/1	11.32	15.17	29.79	523209	101.6
2022/12/1	10.19	15.17	31.77	569549	101.8
2023/1/1	11.19	15.17	31.77	31550	102.1
2023/2/1	11.19	15.17	31.77	54249	102.3

DATA SOURCE: <https://www.cbirc.gov.cn/en/view/pages/index/index.html>