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List of Acronyms

ROA : Return on Assets

ROE : Return on Equity

LTD : Loan to Deposit ratio

DTA : Debt to Asset ratio

CAR : Capital Adequacy Ratio

AS : Asset Size

BLUE : Best Linear Unbiased Estimator

DW : Durbin-Watson

CBRC: China Banking Regulatory Commission

OJK : Otoritas Jasa Keu