DAFTAR RIWAYAT HIDUP

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Tempat dan Tanggal Lahir		: Jakarta, 17 Juli 1985
Alamat		: Jl Gardulama No 10 kompleks PLN Gandul
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Riwayat Pendidikan Formal	:
SD	: SDN 02 Pulo Gebang
SMP	: SLTP 236 Penggilingan
SMA	: SMU N 21 Pulomas
D3	: Keuangan dan Perbankan UI

Lampiran 1
Hasil Uji t - ROA

T-Test

Group Statistics

	VAR00001	N	Mean	Std. Deviation	Std. Error Mean
ROA	0	32	-.0841563	.21150863	.03738980
	1	32	.0137062	.04698190	.00830530

Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
ROA	Equal variances assumed	20.105	.000	-2.555	62	.013	-.09786250	.03830111	-.174425	-.021300
	Equal variances not assumed			-2.555	34.052	.015	-.09786250	.03830111	-.175695	-.020030

Lampiran 2
Hasil Uji t - ROE

T-Test

Group Statistics

	VAR00001	N	Mean	Std. Deviation	Std. Error Mean
ROE	0	32	.4130531	.55958179	.09892102
	1	32	-.1544563	1.48669922	.26281378

Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
ROE	Equal variances assumed	1.195	.279	2.021	62	.048	.56750938	.28081390	.00617038	1.128848
	Equal variances not assumed			2.021	39.611	.050	.56750938	.28081390	-.000210	1.135229

Lampiran 3
Hasil Uji t – EQUITY

T-Test

Group Statistics

	VAR00001	N	Mean	Std. Deviation	Std. Error Mean
EQUITY	0	32	-.0358656	.29134679	.05150332
	1	32	.0652781	.03725058	.00658503

Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
EQUITY	Equal variances assumed	16.554	.000	-1.948	62	.056	-.10114375	.05192259	-.204936	.00264802
	Equal variances not assumed			-1.948	32.013	.060	-.10114375	.05192259	-.206905	.00461738

Lampiran 4
Hasil Uji t – LOANS

T-Test

Group Statistics

	VAR00001	N	Mean	Std. Deviation	Std. Error Mean
LOANS	0	32	.4476344	.22594531	.03994187
	1	32	.4365844	.20062408	.03546566

Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
LOANS	Equal variances assumed	1.446	.234	.207	62	.837	.01105000	.05341503	-.095725	.11782513
	Equal variances not assumed			.207	61.144	.837	.01105000	.05341503	-.095755	.11785486

Lampiran 5
Hasil Uji t – NII

T-Test

Group Statistics

	VAR00001	N	Mean	Std. Deviation	Std. Error Mean
NII	0	32	1.7799438	4.61551448	.81591540
	1	32	.7086781	1.08331200	.19150431

Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
NII	Equal variances assumed	3.568	.064	1.278	62	.206	1.0712656	.83808820	-.604049	2.746580
	Equal variances not assumed			1.278	34.405	.210	1.0712656	.83808820	-.631196	2.773727

Lampiran 6
Hasil Uji t – BOPO

T-Test

Group Statistics

	VAR00001	N	Mean	Std. Deviation	Std. Error Mean
BOPO	0	32	5.2754781	7.69025721	1.359458
	1	32	.9342375	.25662363	.04536508

Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
BOPO	Equal variances assumed	24.276	.000	3.192	62	.002	4.3412406	1.3602150	1.622210	7.060272
	Equal variances not assumed			3.192	31.069	.003	4.3412406	1.3602150	1.567314	7.115167

Lampiran 7
Hasil Uji t – FIXED COST

T-Test

Group Statistics

	VAR00001	N	Mean	Std. Deviation	Std. Error Mean
FC	0	32	.3279125	.17950779	.03173279
	1	32	.3692656	.14894824	.02633058

Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
FC	Equal variances assumed	1.159	.286	-1.003	62	.320	-.04135313	.04123432	-.123779	.04107312
	Equal variances not assumed			-1.003	59.959	.320	-.04135313	.04123432	-.123835	.04112895

Lampiran 8
Hasil Uji t – LABOR COST

T-Test

Group Statistics

	VAR00001	N	Mean	Std. Deviation	Std. Error Mean
LC	0	32	.0104938	.00380941	.00067341
	1	32	.0121188	.00296511	.00052416

Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means					95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
LC	Equal variances assumed	2.872	.095	-1.904	62	.062	-.00162500	.00085337	-.003331	.00008085
	Equal variances not assumed			-1.904	58.477	.062	-.00162500	.00085337	-.003333	.00008290

Lampiran 9
Hasil Uji t – FINANCING

T-Test

Group Statistics

	VAR00001	N	Mean	Std. Deviation	Std. Error Mean
FINANCING	0	32	.1606625	.12554310	.02219309
	1	32	.0575469	.02540489	.00449099

Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
FINANCING	Equal variances assumed	32.754	.000	4.554	62	.000	.10311563	.02264293	.05785305	.14837820
	Equal variances not assumed			4.554	33.535	.000	.10311563	.02264293	.05707611	.14915514

Lampiran 10
Hasil Uji t – CREDIT RISK

T-Test

Group Statistics

	VAR00001	N	Mean	Std. Deviation	Std. Error Mean
CR	0	32	.1255875	.15372396	.02717481
	1	32	.0759334	.08769452	.01550235

Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
CR	Equal variances assumed	10.720	.002	1.587	62	.118	.04965406	.03128567	-.012885	.11219323
	Equal variances not assumed			1.587	49.245	.119	.04965406	.03128567	-.013209	.11251708

Lampiran 11
Hasil Regresi - ROA

Dependent Variable: ROA?
Method: Pooled Least Squares
Date: 06/12/08 Time: 23:26
Sample: 2001 2008
Included observations: 8
Number of cross-sections used: 8
Total panel (balanced) observations: 64

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.041963	0.128091	0.327600	0.7445
LOGASSET?	0.000650	0.013354	0.048660	0.9614
LOGAGE?	-0.002425	0.016160	-0.150073	0.8813
EQUITY?	0.442491	0.056912	7.774974	0.0000
LOANS?	0.003197	0.038393	0.083278	0.9339
NII?	0.000303	0.002152	0.140701	0.8886
BOPO?	-0.004662	0.001940	-2.402885	0.0198
FC?	-0.023612	0.045986	-0.513475	0.6098
LC?	-1.465212	2.167105	-0.676115	0.5019
FINANCING?	-0.240259	0.129525	-1.854921	0.0692
CR?	-0.212535	0.082938	-2.562560	0.0133

R-squared	0.918936	Mean dependent var	-0.035225
Adjusted R-squared	0.903641	S.D. dependent var	0.159785
S.E. of regression	0.049600	Sum squared resid	0.130389
F-statistic	60.08042	Durbin-Watson stat	1.523906
Prob(F-statistic)	0.000000		

Dependent Variable: ROA?
Method: Pooled Least Squares
Date: 06/12/08 Time: 23:28
Sample: 2001 2008
Included observations: 8
Number of cross-sections used: 8
Total panel (balanced) observations: 64
White Heteroskedasticity-Consistent Standard Errors & Covariance

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.041963	0.114122	0.367700	0.7146
LOGASSET?	0.000650	0.012281	0.052911	0.9580
LOGAGE?	0.002425	0.012636	0.191925	0.8485
EQUITY?	0.442491	0.061301	7.218295	0.0000
LOANS?	0.003197	0.036493	0.087614	0.9305
NII?	0.000303	0.001120	0.270443	0.7879
BOPO?	-0.004662	0.003124	-1.492396	0.1415
FC?	-0.023612	0.034243	-0.689556	0.4935
LC?	-1.465212	1.239214	-1.182373	0.2423
FINANCING?	-0.240259	0.150141	-1.600223	0.1155
CR?	-0.212535	0.111990	-1.897792	0.0632

R-squared	0.918936	Mean dependent var	-0.035225
Adjusted R-squared	0.903641	S.D. dependent var	0.159785
S.E. of regression	0.049600	Sum squared resid	0.130389
F-statistic	60.08042	Durbin-Watson stat	1.523906
Prob(F-statistic)	0.000000		

Lampiran 12

Hasil Regresi - ROE

Dependent Variable: ROE?
Method: Pooled Least Squares
Date: 06/12/08 Time: 23:30
Sample: 2001 2008
Included observations: 8
Number of cross-sections used: 8
Total panel (balanced) observations: 64

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-2.127678	2.295088	-0.927058	0.3581
LOGASSET?	0.209298	0.239265	0.874752	0.3857
LOGAGE?	0.006090	0.266131	0.022882	0.9818
EQUITY?	0.671662	1.020630	0.658086	0.5133
LOANS?	-0.288155	0.687391	-0.419201	0.6768
NII?	-0.047393	0.038369	-1.235203	0.2222
BOPO?	-0.041754	0.034747	-1.201659	0.2348
FC?	-1.047215	0.824617	-1.269941	0.2097
LC?	66.78164	38.48250	1.735377	0.0885
FINANCING?	12.21897	2.315993	5.275911	0.0000
CR?	-6.884468	1.476849	-4.661593	0.0000

R-squared	0.496846	Mean dependent var	0.129298
Adjusted R-squared	0.401912	S.D. dependent var	1.150422
S.E. of regression	0.889692	Sum squared resid	41.95229
F-statistic	5.233559	Durbin-Watson stat	2.104327
Prob(F-statistic)	0.000026		

Dependent Variable: ROE?
Method: Pooled Least Squares
Date: 06/12/08 Time: 23:31
Sample: 2001 2008
Included observations: 8
Number of cross-sections used: 8
Total panel (balanced) observations: 64
White Heteroskedasticity-Consistent Standard Errors & Covariance

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-2.127678	1.852266	-1.148689	0.1332
LOGASSET?	0.209298	0.200186	1.045516	0.2558
LOGAGE?	0.006090	0.256570	0.023735	0.3005
EQUITY?	0.671662	1.127213	0.595861	0.9812
LOANS?	-0.288155	0.690870	-0.417089	0.5538
NII?	-0.047393	0.031981	-1.481898	0.6783
BOPO?	-0.041754	0.042523	-0.981915	0.1443
FC?	-1.047215	0.757010	-1.383357	0.3306
LC?	66.78164	38.73098	1.724244	0.1724
FINANCING?	12.21897	5.575237	2.191651	0.0905
CR?	-6.884468	4.514105	-1.525102	0.0328

R-squared	0.496846	Mean dependent var	0.129298
Adjusted R-squared	0.401912	S.D. dependent var	1.150422
S.E. of regression	0.889692	Sum squared resid	41.95229
F-statistic	5.233559	Durbin-Watson stat	2.104327
Prob(F-statistic)	0.000026		