

Lampiran 1 : Data Rasio Keuangan Bank Umum

id	year	roa	roe	car	ldr	npl	nim	bopo
_BABP	1	1.37	12.02	9.87	96.21	2.93	5.84	92
_BABP	2	1.27	11.21	10.16	83.76	3.33	6.91	91.38
_BABP	3	-1.24	-16.45	10.37	80.6	7.98	4.83	115.86
_BABP	4	0.26	1.61	12.91	87.42	5.58	5.58	98.54
_BABP	5	0.57	4.08	11.86	84.5	6.1	7	95.56
_BBCA	1	2.6	23.9	28	24.6	2.3	4.9	76.31
_BBCA	2	3.2	28.3	24	30.6	1.3	5.3	65.73
_BBCA	3	3.4	28.2	21.5	41.8	1.7	6	66.82
_BBCA	4	3.8	29.1	22.1	40.3	1.3	7.2	68.8
_BBCA	5	3.3	26.7	19.26	43.6	0.8	6.1	66.7
_BBIA	1	2.31	17	22.32	43.37	0.86	5.35	80.83
_BBIA	2	2.66	17.75	22.12	58.55	1.61	6.12	74.15
_BBIA	3	3.13	18.91	20.15	79.96	2.35	6.51	74.62
_BBIA	4	3.47	16.05	30.83	83.03	4.39	7.65	74.32
_BBIA	5	3.4	13.18	27.94	95.23	3.34	7.07	70.1
_BBNI	1	0.77	11.83	18.16	44.09	2.07	4.33	95.01
_BBNI	2	2.41	29.21	17.09	55.12	1.39	5.59	78.82
_BBNI	3	1.61	12.64	15.99	54.24	8.36	5.6	84.88
_BBNI	4	1.85	22.61	15.3	48.98	6.55	5.19	84.79
_BBNI	5	0.85	8.03	15.74	60.64	4.01	4.99	93.04
_BBNP	1	1.84	19.17	13.67	40.43	0.31	2.86	77.3
_BBNP	2	1.98	21.82	12.86	52.39	0.8	3.57	67.58
_BBNP	3	1.59	19.12	10.78	57.03	0.17	3.3	84.05
_BBNP	4	1.44	15.33	16.64	54.83	3.03	3.17	88.02
_BBNP	5	1.29	11.07	17	49.39	1.89	3.03	86.82
_BBRI	1	4.11	44.73	19.64	62.37	6.03	9.54	79.19
_BBRI	2	5.77	42.76	16.19	75.69	4.19	12.16	68.86
_BBRI	3	5.04	38	15.29	77.83	4.66	12.18	70.83
_BBRI	4	4.36	33.75	18.82	72.53	4.81	11.16	74.38
_BBRI	5	4.61	31.64	15.84	68.8	3.46	10.86	69.8
_BCIC	1	3.95	0.14	15.95	30.86	2.68	2.68	103.96
_BCIC	2	-152.99	-165.09	9.44	28.42	1.25	1.25	219.94
_BCIC	3	0.22	7.49	8.08	23.84	-0.65	-0.65	122.69
_BCIC	4	0.38	10.1	11.66	21.35	2.82	2.82	93.65
_BCIC	5	0.37	7.09	15.91	38.49	3.34	3.34	92.58
_BDMN	1	3.2	30.5	26.8	56.5	6.8	5.5	45.1
_BDMN	2	4.5	38.6	25.6	72.2	4	8.6	41.5
_BDMN	3	3.1	24.2	22.7	80.8	2.6	8.9	48.8
_BDMN	4	1.8	15.6	20.4	75.5	3.3	9.6	48.9
_BDMN	5	2.4	22.9	19.3	88.1	2.3	10.4	47.9
_BEKS	1	3.23	36.18	10.4	77.09	4.58	10.55	83.29
_BEKS	2	1.06	7.5	14.69	89.98	9.67	12.94	81.57
_BEKS	3	-4.2	-40.63	9.71	83.6	10.54	6.68	124.52
_BEKS	4	-0.96	-16.29	9.37	74.8	6.19	4.25	110.48
_BEKS	5	0.13	1.01	11.91	78.06	14.36	8.44	99.85
_BKSW	1	0.39	3.89	16.5	44.01	3	3.78	97.25
_BKSW	2	0.37	3.19	12.58	52.32	3.47	3.85	98.41

_BKSW	3	0.3	3.82	14.34	55.4	7.75	3.04	98.28
_BKSW	4	0.36	3.81	9.43	69.5	4.22	2.79	97.65
_BKSW	5	0.35	5.49	10.36	68.46	4.56	3.76	95.16
_BNGA	1	1.92	27.18	11.58	72.82	3.61	4.75	50.44
_BNGA	2	2.76	30.37	10.29	85.28	3.18	5.52	50.58
_BNGA	3	2.06	17.25	17.24	85.28	5.23	5.31	55.59
_BNGA	4	2.11	14.8	16.65	84.69	3.47	5.62	49.18
_BNGA	5	2.02	15.43	15.43	92.44	3.79	5.32	49.66
_BMRI	1	2.5	23.6	27.7	42.5	1.8	3.4	81.79
_BMRI	2	3.1	22.8	25.3	53.7	1.6	4.4	72.72
_BMRI	3	0.5	2.5	23.7	51.7	15.3	4.1	55.6
_BMRI	4	1.1	10	25.3	57.2	5.9	4.7	48.9
_BMRI	5	2.3	15.8	21.1	54.3	1.5	5.2	42
_BNII	1	0.87	9.73	23.39	34.91	6.13	3.2	93.71
_BNII	2	2.32	21.66	20.89	44.22	4.02	5.21	80.15
_BNII	3	1.7	16.26	22.41	57.1	2.95	6.22	83.52
_BNII	4	1.19	12.06	23.3	56.66	3.86	4.95	90.03
_BNII	5	0.73	7.58	20.21	75.55	2.34	4.58	95.24
_BNLI	1	1.9	66.1	10.8	41.3	2.9	4.4	86.6
_BNLI	2	2.3	42.7	11.4	57.2	1.6	5.8	83.1
_BNLI	3	1.2	14.3	9.8	78.5	2.6	5.9	89.3
_BNLI	4	1.2	13.1	13.5	83.1	3.3	6.4	90
_BNLI	5	1.9	18.19	13.3	88	1.5	7	84.8
_BSWD	1	2.45	11.38	26.65	59.17	2.73	4.89	84.35
_BSWD	2	2.34	12.09	25.95	54.11	2.66	4.2	80.93
_BSWD	3	2.06	11.69	24.06	55.36	2.63	3.8	82.91
_BSWD	4	1.28	7.76	26.55	54.89	2.55	3.65	91.12
_BSWD	5	1.17	7.4	20.66	62.16	1.95	3.04	90.8
_BVIC	1	0.69	8.77	11.52	40.22	7.8	2.44	95.47
_BVIC	2	1.54	14.79	12.55	54.72	5.23	5.17	89.46
_BVIC	3	1.46	11.68	20.28	41.2	6.03	3.82	88.94
_BVIC	4	1.76	12.11	20.27	51.94	3.79	2.71	86.88
_BVIC	5	1.64	15.41	15.43	55.92	2.39	2.56	85.59
_INPC	1	0.89	5.4	35.86	6077.76	9.88	1.67	150.03
_INPC	2	0.99	19.22	12.13	85.12	2.95	5.47	98.71
_INPC	3	0.34	5.22	11.14	85.4	3.61	5.18	97.14
_INPC	4	0.4	5.67	11.38	79.52	4.85	3.88	97.43
_INPC	5	0.29	3.01	12.24	82.22	2.55	3.67	97.6
_LPBN	1	-1.5	-36.2	16.7	20	0.6	2.68	68.5
_LPBN	2	3.3	38.7	20.9	22.6	2.2	3.36	91.3
_LPBN	3	1.9	15.8	21.4	32.4	0.5	4.2	70.2
_LPBN	4	2	15.1	26.8	44.9	0.4	7	65.7
_LPBN	5	2.9	26	20.6	61.4	0.5	6.1	60.2
_MAYA	1	0.94	2.08	13.68	77.3	4.16	6.44	93.4
_MAYA	2	2.11	13.11	14.43	73.74	1.9	7.24	81.27
_MAYA	3	0.84	5.29	14.24	82.35	1.32	5.74	92.65
_MAYA	4	1.55	10.65	13.82	85.35	0.21	6.16	88.91
_MAYA	5	1.46	5.81	29.95	103.88	0.14	6.85	88.46
_MEGA	1	3.24	32.51	14.04	55.61	1.54	4.41	76.58
_MEGA	2	2.99	31.58	13.53	48.8	1.98	4.7	73.74

_MEGA	3	1.25	15.11	11.13	51.25	1.43	2.94	88.78
_MEGA	4	0.88	9.1	15.92	42.7	1.68	2.41	92.78
_MEGA	5	2.33	25.52	14.21	46.74	1.53	3.98	79.21
_NISP	1	1.71	17.97	13.78	77.95	0.34	3.69	86.67
_NISP	2	2.5	26.87	15.11	77.34	0.67	4.66	76.49
_NISP	3	1.52	14.79	19.71	77.62	1.87	4.15	86.52
_NISP	4	1.55	11.01	17.07	82.17	1.99	4.76	87.98
_NISP	5	1.31	8.71	16.15	89.14	2.12	4.99	88.19
_PNBN	1	3	15.67	36.7	71.16	0.65	6.97	28.72
_PNBN	2	5.61	28.16	37.43	72.93	0.63	6.38	34.16
_PNBN	3	2.27	14.14	28.72	55.17	3.15	4.11	56.29
_PNBN	4	2.78	14.27	29.47	80.47	2.6	5.05	45.02
_PNBN	5	3.14	13.98	21.58	92.36	1.76	5.81	46.9



Lampiran 2 : *Output Eviews* dengan Dependen Variabel ROA

Model 1

Dependent Variable: ROA?
 Method: GLS (Cross Section Weights)
 Date: 12/29/08 Time: 15:46
 Sample: 2003 2007
 Included observations: 5
 Number of cross-sections used: 22
 Total panel (balanced) observations: 110
 One-step weighting matrix

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	8.655991	2.193166	3.946802	0.0001
CAR?	-0.012694	0.037875	-0.335153	0.7382
LDR?	0.001023	0.000401	2.550910	0.0122
NPL?	-0.009277	0.087285	-0.106288	0.9156
NIM?	0.220038	0.076025	2.894270	0.0046
BOPO?	-0.092342	0.020284	-4.552413	0.0000

Weighted Statistics

R-squared	0.613343	Mean dependent var	4.154234
Adjusted R-squared	0.594754	S.D. dependent var	6.740943
S.E. of regression	4.291215	Sum squared resid	1915.111
F-statistic	32.99443	Durbin-Watson stat	2.258497
Prob(F-statistic)	0.000000		

Unweighted Statistics

R-squared	0.154539	Mean dependent var	0.432182
Adjusted R-squared	0.113892	S.D. dependent var	14.83218
S.E. of regression	13.96203	Sum squared resid	20273.58
Durbin-Watson stat	2.582264		

Model 2

Dependent Variable: ROA?
 Method: GLS (Cross Section Weights)
 Date: 01/16/09 Time: 21:04
 Sample: 2003 2007
 Included observations: 5
 Number of cross-sections used: 22
 Total panel (balanced) observations: 110
 One-step weighting matrix

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	6.645812	1.293047	5.139654	0.0000
LDR?	0.000791	0.000400	1.976448	0.0507
NIM?	0.279017	0.058935	4.734351	0.0000
BOPO?	-0.074026	0.013901	-5.325165	0.0000

Weighted Statistics

R-squared	0.792657	Mean dependent var	5.647957
Adjusted R-squared	0.786789	S.D. dependent var	8.900940

S.E. of regression	4.109994	Sum squared resid	1790.557
F-statistic	135.0765	Durbin-Watson stat	2.269640
Prob(F-statistic)	0.000000		

Unweighted Statistics

R-squared	0.129899	Mean dependent var	0.432182
Adjusted R-squared	0.105274	S.D. dependent var	14.83218
S.E. of regression	14.02976	Sum squared resid	20864.42
Durbin-Watson stat	2.575679		

Model 3

Dependent Variable: ROA?

Method: GLS (Cross Section Weights)

Date: 01/16/09 Time: 21:34

Sample: 2003 2007

Included observations: 5

Number of cross-sections used: 22

Total panel (balanced) observations: 110

One-step weighting matrix

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	6.410300	1.188110	5.395376	0.0000
NIM?	0.271699	0.056662	4.795064	0.0000
BOPO?	-0.069708	0.012557	-5.551408	0.0000

Weighted Statistics

R-squared	0.820081	Mean dependent var	6.336502
Adjusted R-squared	0.816718	S.D. dependent var	9.713112
S.E. of regression	4.158324	Sum squared resid	1850.208
F-statistic	243.8560	Durbin-Watson stat	2.197913
Prob(F-statistic)	0.000000		

Unweighted Statistics

R-squared	0.121387	Mean dependent var	0.432182
Adjusted R-squared	0.104964	S.D. dependent var	14.83218
S.E. of regression	14.03219	Sum squared resid	21068.54
Durbin-Watson stat	2.567578		

Lampiran 3 : *Output Eviews* dengan Dependen Variabel ROE

Model 1

Dependent Variable: ROE?
 Method: GLS (Cross Section Weights)
 Date: 12/29/08 Time: 15:50
 Sample: 2003 2007
 Included observations: 5
 Number of cross-sections used: 22
 Total panel (balanced) observations: 110
 One-step weighting matrix

Variable	Coefficient	Std. Error	t-Statistic	Prob.
CAR?	-0.014878	0.112676	-0.132046	0.8953
LDR?	0.009119	0.001596	5.712464	0.0000
NPL?	-0.684374	0.183653	-3.726462	0.0004
NIM?	-2.421588	0.326853	-7.408797	0.0000
BOPO?	-1.153636	0.043356	-26.60829	0.0000
Fixed Effects				
_BABP--C	133.8512			
_BBCA--C	122.0053			
_BBIA--C	120.1398			
_BBNI--C	132.8609			
_BBNP--C	118.7743			
_BBRI--C	151.7896			
_BCIC--C	123.7397			
_BDMN--C	103.0223			
_BEKS--C	139.2454			
_BKSW--C	127.4943			
_BNGA--C	94.87325			
_BMRI--C	98.41497			
_BNII--C	129.7705			
_BNLI--C	146.4238			
_BSWD--C	120.3463			
_BVIC--C	126.8708			
_INPC--C	133.9493			
_LPBN--C	105.8606			
_MAYA--C	126.2400			
_MEGA--C	127.4192			
_NISP--C	125.3643			
_PNBN--C	80.64657			
Weighted Statistics				
R-squared	0.979780	Mean dependent var	50.04450	
Adjusted R-squared	0.973446	S.D. dependent var	73.35805	
S.E. of regression	11.95396	Sum squared resid	11860.47	
F-statistic	154.6869	Durbin-Watson stat	2.101653	
Prob(F-statistic)	0.000000			
Unweighted Statistics				
R-squared	0.752899	Mean dependent var	13.83191	
Adjusted R-squared	0.675494	S.D. dependent var	22.25058	
S.E. of regression	12.67515	Sum squared resid	13334.73	
Durbin-Watson stat	2.170680			

Model 2

Dependent Variable: ROE?
 Method: GLS (Cross Section Weights)
 Date: 01/16/09 Time: 21:07
 Sample: 2003 2007
 Included observations: 5
 Number of cross-sections used: 22
 Total panel (balanced) observations: 110
 One-step weighting matrix

Variable	Coefficient	Std. Error	t-Statistic	Prob.
LDR?	0.009218	0.001576	5.848024	0.0000
NPL?	-0.704424	0.182459	-3.860714	0.0002
NIM?	-2.523382	0.355630	-7.095531	0.0000
BOPO?	-1.178304	0.048047	-24.52381	0.0000
Fixed Effects				
_BABP--C	136.8303			
_BBCA--C	123.9891			
_BBIA--C	122.3269			
_BBNI--C	135.3775			
_BBNP--C	120.8993			
_BBRI--C	154.5493			
_BCIC--C	126.9074			
_BDMN--C	104.7705			
_BEKS--C	142.5902			
_BKSW--C	130.1447			
_BNGA--C	96.53054			
_BMRI--C	100.0770			
_BNII--C	132.1904			
_BNLI--C	149.0304			
_BSWD--C	122.5428			
_BVIC--C	129.2710			
_INPC--C	136.7439			
_LPBN--C	107.7883			
_MAYA--C	128.8605			
_MEGA--C	129.6458			
_NISP--C	127.6947			
_PNBN--C	81.83444			
Weighted Statistics				
R-squared	0.972049	Mean dependent var	48.38699	
Adjusted R-squared	0.963730	S.D. dependent var	63.89171	
S.E. of regression	12.16795	Sum squared resid	12436.96	
F-statistic	116.8500	Durbin-Watson stat	2.062242	
Prob(F-statistic)	0.000000			
Unweighted Statistics				
R-squared	0.753592	Mean dependent var	13.83191	
Adjusted R-squared	0.680256	S.D. dependent var	22.25058	
S.E. of regression	12.58179	Sum squared resid	13297.31	
Durbin-Watson stat	2.154928			