

Lampiran 1: Variabel Makroekonomi Periode 2002 – 2008

PERIODE	NILAI TUKAR MATA UANG (Rp)	KURS_LN	TINGKAT INFLASI (%)	INF_LN	TINGKAT SUKU BUNGA (%)	IR_LN	JUMLAH UANG BEREDAR (miliar rupiah)	MS_LN
Dec-01	10,400		12.55%		17.63%		844,053	
Jan-02	10,320	-0.00772	14.42%	0.13890	16.93%	-0.04051	838,022	-0.00717
Feb-02	10,189	-0.01278	15.13%	0.04806	16.86%	-0.00414	837,160	-0.00103
Mar-02	9,655	-0.05383	14.08%	-0.07192	16.76%	-0.00595	831,411	-0.00689
Apr-02	9,316	-0.03574	13.30%	-0.05699	16.61%	-0.00899	828,278	-0.00378
May-02	8,785	-0.05869	12.93%	-0.02821	15.51%	-0.06852	833,084	0.00579
Jun-02	8,730	-0.00628	11.48%	-0.11894	15.11%	-0.02613	838,635	0.00664
Jul-02	9,108	0.04239	10.05%	-0.13303	14.93%	-0.01198	852,718	0.01665
Aug-02	8,867	-0.02682	10.60%	0.05328	14.35%	-0.03962	856,835	0.00482
Sep-02	9,015	0.01655	10.48%	-0.01139	13.22%	-0.08202	859,706	0.00335
Oct-02	9,233	0.02389	10.33%	-0.01442	13.10%	-0.00912	863,010	0.00384
Nov-02	8,976	-0.02823	10.48%	0.01442	13.06%	-0.00306	870,046	0.00812
Dec-02	8,940	-0.00402	10.03%	-0.04389	12.93%	-0.01000	883,908	0.01581
Jan-03	8,876	-0.00718	8.68%	-0.14456	12.69%	-0.01874	873,683	-0.01164
Feb-03	8,905	0.00326	7.60%	-0.13287	12.24%	-0.03611	881,215	0.00858
Mar-03	8,905	0.00000	7.17%	-0.05824	11.40%	-0.07110	877,776	-0.00391
Apr-03	8,675	-0.02617	7.62%	0.06087	11.06%	-0.03028	882,808	0.00572
May-03	8,279	-0.04672	7.15%	-0.06366	10.44%	-0.05769	893,029	0.01151
Jun-03	8,285	0.00072	6.98%	-0.02406	9.53%	-0.09120	894,554	0.00171
Jul-03	8,505	0.02621	6.27%	-0.10727	9.10%	-0.04617	901,389	0.00761
Aug-03	8,535	0.00352	6.51%	0.03756	8.91%	-0.02110	905,498	0.00455
Sep-03	8,389	-0.01725	6.33%	-0.02804	8.66%	-0.02846	911,224	0.00630
Oct-03	8,495	0.01256	6.48%	0.02342	8.48%	-0.02100	926,325	0.01644
Nov-03	8,537	0.00493	5.53%	-0.15853	8.49%	0.00118	944,647	0.01959
Dec-03	8,465	-0.00847	5.16%	-0.06925	8.31%	-0.02143	955,692	0.01162
Jan-04	8,441	-0.00284	4.82%	-0.06816	7.86%	-0.05567	947,277	-0.00884
Feb-04	8,447	0.00071	4.60%	-0.04672	7.48%	-0.04955	935,745	-0.01225
Mar-04	8,587	0.01644	5.11%	0.10514	7.42%	-0.00805	935,156	-0.00063
Apr-04	8,661	0.00858	5.92%	0.14714	7.33%	-0.01220	930,831	-0.00464
May-04	9,210	0.06146	6.47%	0.08884	7.32%	-0.00137	952,961	0.02350
Jun-04	9,415	0.02201	6.83%	0.05415	7.34%	0.00273	976,166	0.02406
Jul-04	9,168	-0.02659	7.20%	0.05276	7.36%	0.00272	975,091	-0.00110
Aug-04	9,328	0.01730	6.67%	-0.07646	7.37%	0.00136	980,223	0.00525
Sep-04	9,170	-0.01708	6.27%	-0.06184	7.39%	0.00271	986,808	0.00670
Oct-04	9,090	-0.00876	6.22%	-0.00801	7.41%	0.00270	995,935	0.00921
Nov-04	9,018	-0.00795	6.18%	-0.00645	7.41%	0.00000	1,000,338	0.00441
Dec-04	9,290	0.02972	6.40%	0.03498	7.43%	0.00270	1,033,527	0.03264
Jan-05	9,165	-0.01355	7.32%	0.13431	7.42%	-0.00135	1,015,874	-0.01723
Feb-05	9,260	0.01031	7.15%	-0.02350	7.43%	0.00135	1,012,144	-0.00368
Mar-05	9,480	0.02348	8.81%	0.20878	7.44%	0.00134	1,020,693	0.00841
Apr-05	9,570	0.00945	8.12%	-0.08156	7.70%	0.03435	1,044,253	0.02282
May-05	9,495	-0.00787	7.40%	-0.09285	7.95%	0.03195	1,046,192	0.00186
Jun-05	9,713	0.02270	7.42%	0.00270	8.25%	0.03704	1,073,746	0.02600
Jul-05	9,819	0.01085	7.84%	0.05506	8.49%	0.02868	1,088,376	0.01353

Aug-05	10,240	0.04198	8.33%	0.06062	9.51%	0.11345	1,115,874	0.02495
Sep-05	10,310	0.00681	9.06%	0.08401	10.00%	0.05024	1,150,451	0.03052
Oct-05	10,090	-0.02157	17.89%	0.68037	11.00%	0.09531	1,165,741	0.01320
Nov-05	10,035	-0.00547	18.38%	0.02702	12.25%	0.10763	1,168,267	0.00216
Dec-05	9,830	-0.02064	17.11%	-0.07160	12.75%	0.04001	1,203,215	0.02948
Jan-06	9,395	-0.04526	17.03%	-0.00469	12.75%	0.00000	1,190,834	-0.01034
Feb-06	9,230	-0.01772	17.92%	0.05094	12.74%	-0.00078	1,193,864	0.00254
Mar-06	9,075	-0.01694	15.74%	-0.12971	12.73%	-0.00079	1,195,067	0.00101
Apr-06	8,775	-0.03362	15.40%	-0.02184	12.74%	0.00079	1,198,013	0.00246
May-06	9,220	0.04947	15.60%	0.01290	12.50%	-0.01902	1,237,504	0.03243
Jun-06	9,300	0.00864	15.53%	-0.00450	12.50%	0.00000	1,253,757	0.01305
Jul-06	9,070	-0.02504	15.15%	-0.02477	12.25%	-0.02020	1,248,236	-0.00441
Aug-06	9,100	0.00330	14.90%	-0.01664	11.75%	-0.04167	1,270,378	0.01758
Sep-06	9,235	0.01473	14.55%	-0.02377	11.25%	-0.04349	1,291,396	0.01641
Oct-06	9,110	-0.01363	6.29%	-0.83863	10.75%	-0.04546	1,325,658	0.02619
Nov-06	9,165	0.00602	5.27%	-0.17693	10.25%	-0.04763	1,338,555	0.00968
Dec-06	9,020	-0.01595	6.60%	0.22504	9.75%	-0.05001	1,382,074	0.03199
Jan-07	9,090	0.00773	6.26%	-0.05289	9.50%	-0.02598	1,363,907	-0.01323
Feb-07	9,160	0.00767	6.30%	0.00637	9.25%	-0.02667	1,366,820	0.00213
Mar-07	9,118	-0.00460	6.52%	0.03432	9.00%	-0.02740	1,375,947	0.00666
Apr-07	9,083	-0.00385	6.29%	-0.03591	9.00%	0.00000	1,383,577	0.00553
May-07	8,828	-0.02848	6.01%	-0.04554	8.75%	-0.02817	1,393,097	0.00686
Jun-07	9,054	0.02528	5.77%	-0.04075	8.50%	-0.02899	1,451,974	0.04139
Jul-07	9,186	0.01447	6.06%	0.04904	8.25%	-0.02985	1,472,952	0.01434
Aug-07	9,410	0.02409	6.51%	0.07163	8.25%	0.00000	1,487,541	0.00986
Sep-07	9,137	-0.02944	6.95%	0.06540	8.25%	0.00000	1,512,756	0.01681
Oct-07	9,103	-0.00373	6.88%	-0.01012	8.25%	0.00000	1,530,145	0.01143
Nov-07	9,376	0.02955	6.71%	-0.02502	8.25%	0.00000	1,556,200	0.01688
Dec-07	9,419	0.00458	6.59%	-0.01805	8.00%	-0.03077	1,643,203	0.05440
Jan-08	9,291	-0.01368	7.36%	0.11051	8.00%	0.00000	1,588,962	-0.03357
Feb-08	9,051	-0.02617	7.40%	0.00542	7.93%	-0.00879	1,596,090	0.00448
Mar-08	9,217	0.01817	8.17%	0.09899	7.96%	0.00378	1,586,795	-0.00584
Apr-08	9,234	0.00184	8.96%	0.09230	7.99%	0.00376	1,608,874	0.01382
May-08	9,318	0.00906	10.38%	0.14711	8.31%	0.03927	1,636,383	0.01695
Jun-08	9,225	-0.01003	11.03%	0.06074	8.73%	0.04931	1,699,480	0.03783
Jul-08	9,118	-0.01167	11.90%	0.07592	9.23%	0.05569	1,679,020	-0.01211
Aug-08	9,153	0.00383	11.85%	-0.00421	9.28%	0.00540	1,675,431	-0.00214
Sep-08	9,378	0.02428	12.14%	0.02418	9.71%	0.04529	1,768,250	0.05392
Oct-08	10,995	0.15907	11.77%	-0.03095	10.98%	0.12292	1,802,932	0.01942
Nov-08	12,151	0.09997	11.68%	-0.00768	11.24%	0.02340	1,841,163	0.02098
Dec-08	10,950	-0.10407	11.06%	-0.05454	10.83%	-0.03716	1,883,851	0.02292

Lampiran 2: Hasil Statistik Deskriptif Variabel Makroekonomi

Analisis Statistik Deskriptif	Nilai Tukar Mata Uang	Tingkat Inflasi	Tingkat Suku Bunga	Jumlah Uang Beredar
Mean	9,232.82	0.093656	0.101594	1,176,503.00
Median	9,162.50	0.0751	0.0924	1,081,061.00
Maximum	12,151.00	0.1838	0.1693	1,883,851.00
Minimum	8,279.00	0.046	0.0732	828,278.00
Std. Dev.	612.4669	0.037358	0.02642	298647.1
Skewness	1.854798	0.86637	0.928563	0.664188
Kurtosis	8.814645	2.532041	2.967191	2.233976
Jarque-Bera	166.4992	11.2748	12.07498	8.229822
Probability	0.0000	0.003562	0.002388	0.016327



Lampiran 3: Rasio CAMELS Bank Mandiri Periode 2002 – 2008

PERIODE	CAR	APYD/M	APYD/AP	PPAP	ROAA	ROAE	NIM	BOPO	AL/PL	LDR
Jan-02	34.59%	37.71%	3.43%	244.66%	0.12%	2.03%	0.25%	86.60%	23.28%	24.61%
Feb-02	34.54%	40.89%	3.77%	223.35%	0.40%	6.76%	0.42%	82.65%	20.89%	25.31%
Mar-02	34.96%	42.45%	3.76%	243.00%	0.48%	7.81%	0.62%	86.34%	21.03%	25.20%
Apr-02	38.04%	37.17%	3.59%	258.45%	0.02%	0.27%	0.81%	100.47%	22.86%	25.52%
May-02	38.02%	35.27%	3.46%	269.35%	0.98%	11.35%	1.04%	83.20%	20.99%	25.11%
Jun-02	38.37%	36.30%	3.72%	272.82%	1.30%	15.78%	1.32%	82.18%	17.04%	27.07%
Jul-02	28.07%	66.78%	4.51%	188.93%	1.34%	20.07%	1.50%	85.86%	15.07%	29.03%
Aug-02	29.59%	43.49%	3.15%	268.92%	1.56%	21.09%	1.76%	85.22%	14.55%	29.78%
Sep-02	29.55%	62.46%	6.71%	231.01%	1.59%	24.19%	2.01%	86.34%	14.46%	30.33%
Oct-02	33.69%	32.78%	3.28%	297.92%	1.82%	21.43%	2.22%	85.64%	14.01%	30.64%
Nov-02	26.02%	44.26%	3.27%	249.52%	1.96%	28.39%	2.48%	85.75%	13.65%	30.98%
Dec-02	24.72%	43.62%	3.10%	269.84%	1.98%	29.48%	2.70%	86.71%	13.46%	34.84%
Jan-03	25.38%	49.95%	3.65%	201.16%	0.53%	7.43%	0.24%	62.37%	14.55%	34.57%
Feb-03	25.52%	62.46%	3.39%	147.32%	0.76%	11.29%	0.43%	68.30%	13.88%	35.46%
Mar-03	26.62%	47.96%	3.81%	177.52%	0.79%	10.37%	0.65%	76.19%	13.98%	35.98%
Apr-03	25.03%	43.93%	3.97%	177.11%	1.13%	14.90%	0.90%	74.07%	14.83%	36.29%
May-03	24.87%	49.33%	4.10%	158.21%	1.35%	15.24%	1.14%	75.17%	14.30%	36.41%
Jun-03	26.41%	47.61%	3.99%	158.84%	1.23%	17.34%	1.41%	81.18%	19.34%	35.45%
Jul-03	21.14%	60.56%	4.59%	192.46%	1.85%	24.58%	1.83%	75.47%	16.55%	37.24%
Aug-03	26.16%	38.44%	4.39%	231.03%	1.66%	18.03%	2.17%	80.92%	11.12%	38.77%
Sep-03	21.21%	57.40%	5.67%	165.89%	1.90%	25.79%	2.42%	81.16%	16.13%	39.51%
Oct-03	26.51%	37.89%	3.81%	182.91%	2.20%	24.24%	2.58%	78.76%	16.72%	40.34%
Nov-03	25.70%	44.58%	4.74%	149.43%	2.40%	25.09%	2.98%	78.99%	12.18%	42.18%
Dec-03	26.33%	32.64%	3.40%	223.02%	2.57%	24.85%	3.22%	78.97%	17.44%	41.43%
Jan-04	27.88%	37.58%	4.26%	177.93%	0.37%	3.42%	0.33%	63.01%	19.71%	42.37%
Feb-04	26.57%	39.21%	4.39%	172.56%	0.42%	3.49%	0.62%	75.86%	22.27%	42.29%
Mar-04	28.63%	39.88%	4.76%	156.40%	0.74%	6.22%	1.06%	71.99%	21.05%	43.80%
Apr-04	27.56%	37.01%	4.45%	162.99%	0.83%	6.87%	1.39%	76.25%	18.96%	44.27%
May-04	24.33%	38.34%	4.30%	191.28%	1.34%	13.91%	1.67%	69.16%	18.82%	45.64%
Jun-04	27.52%	38.06%	4.37%	132.59%	1.94%	16.10%	2.08%	62.00%	19.04%	46.38%
Jul-04	26.04%	36.49%	4.37%	156.62%	2.22%	18.16%	2.48%	63.47%	19.28%	48.06%
Aug-04	25.50%	37.65%	4.50%	156.53%	2.40%	19.42%	2.75%	64.82%	19.76%	50.00%
Sep-04	26.56%	35.22%	4.26%	135.61%	2.74%	22.74%	3.04%	63.41%	20.42%	49.91%
Oct-04	25.65%	34.00%	4.08%	137.25%	2.92%	23.99%	3.37%	64.53%	19.77%	51.03%
Nov-04	25.08%	36.95%	4.44%	136.75%	2.77%	23.21%	3.63%	68.40%	19.73%	51.62%
Dec-04	25.28%	35.10%	4.11%	132.84%	3.09%	26.00%	3.84%	66.60%	21.94%	52.09%
Jan-05	26.64%	32.59%	4.16%	148.40%	0.12%	0.89%	0.33%	81.88%	21.25%	52.09%
Feb-05	26.62%	32.75%	4.20%	158.35%	0.19%	1.40%	0.66%	86.05%	19.75%	54.63%
Mar-05	26.64%	67.86%	8.73%	108.10%	0.33%	2.23%	0.94%	84.43%	18.76%	56.29%
Apr-05	26.32%	68.26%	8.60%	108.44%	0.49%	3.33%	1.20%	82.39%	21.72%	55.81%
May-05	26.31%	69.42%	9.01%	108.23%	0.69%	4.76%	1.53%	80.95%	18.93%	57.40%
Jun-05	23.74%	102.42%	11.43%	114.37%	0.37%	2.98%	1.68%	90.73%	21.55%	55.05%
Jul-05	23.83%	87.98%	9.95%	111.62%	0.41%	3.75%	2.04%	91.88%	21.82%	56.06%
Aug-05	23.47%	104.80%	11.96%	104.04%	0.59%	4.67%	2.24%	90.10%	19.04%	57.39%
Sep-05	23.66%	100.45%	11.56%	103.12%	0.79%	5.78%	2.57%	87.98%	19.07%	55.52%
Oct-05	23.90%	95.39%	11.15%	101.59%	0.83%	6.13%	2.85%	88.90%	20.08%	54.11%
Nov-05	23.97%	96.90%	11.10%	104.95%	0.99%	7.37%	3.10%	88.09%	21.32%	54.21%
Dec-05	23.65%	108.91%	11.89%	102.94%	0.45%	2.89%	3.24%	95.02%	25.08%	50.41%
Jan-06	25.75%	93.44%	11.15%	122.43%	0.05%	0.34%	0.27%	99.83%	26.09%	49.69%
Feb-06	24.97%	103.27%	11.89%	104.88%	0.22%	1.78%	0.56%	88.02%	25.53%	50.03%
Mar-06	25.22%	106.05%	12.32%	101.64%	0.31%	2.36%	0.86%	89.10%	23.86%	51.36%
Apr-06	25.45%	101.63%	11.75%	105.37%	0.40%	2.88%	1.13%	89.71%	23.38%	51.46%
May-06	25.01%	108.34%	12.24%	108.95%	0.37%	2.85%	1.51%	92.06%	25.73%	51.99%

Jun-06	25.13%	104.76%	11.99%	102.10%	0.47%	3.79%	1.88%	91.76%	22.57%	52.82%
Jul-06	25.97%	105.09%	12.22%	101.82%	0.60%	4.40%	2.24%	91.11%	23.18%	52.03%
Aug-06	25.62%	107.04%	12.46%	100.75%	0.66%	4.75%	2.57%	91.53%	22.58%	52.98%
Sep-06	25.45%	104.20%	12.06%	102.37%	0.73%	5.47%	2.90%	91.63%	22.94%	53.99%
Oct-06	25.30%	104.37%	12.05%	103.68%	0.80%	6.05%	3.24%	91.52%	24.33%	53.42%
Nov-06	25.56%	102.23%	11.57%	104.83%	0.92%	6.98%	3.49%	90.94%	25.46%	53.24%
Dec-06	25.30%	85.43%	9.59%	133.59%	1.08%	11.00%	3.85%	90.13%	23.52%	55.40%
Jan-07	26.39%	82.62%	9.53%	105.92%	0.22%	1.71%	0.57%	78.90%	26.38%	54.06%
Feb-07	26.96%	87.23%	10.12%	108.09%	0.41%	3.09%	0.96%	78.60%	26.03%	55.20%
Mar-07	27.14%	83.38%	9.78%	108.19%	0.58%	4.44%	1.43%	79.69%	23.25%	55.77%
Apr-07	27.07%	82.90%	9.70%	109.57%	0.79%	5.77%	1.77%	78.78%	24.45%	54.15%
May-07	26.41%	85.23%	9.64%	107.61%	0.98%	7.61%	2.15%	78.53%	23.29%	54.26%
Jun-07	25.13%	82.73%	9.16%	105.16%	1.20%	9.62%	2.44%	77.28%	22.95%	54.21%
Jul-07	25.65%	82.04%	9.05%	106.33%	1.37%	10.94%	2.78%	77.32%	24.92%	54.32%
Aug-07	23.60%	85.55%	9.23%	103.88%	1.56%	12.23%	3.15%	77.29%	21.77%	56.74%
Sep-07	22.96%	72.99%	7.75%	110.93%	1.73%	13.81%	3.44%	76.75%	22.15%	55.74%
Oct-07	23.08%	70.24%	7.46%	111.22%	1.89%	15.32%	3.75%	76.39%	25.37%	56.14%
Nov-07	22.32%	68.07%	7.14%	109.63%	2.04%	16.68%	4.03%	76.30%	24.08%	56.40%
Dec-07	21.11%	61.50%	5.85%	104.22%	2.04%	18.74%	4.00%	75.85%	30.56%	53.79%
Jan-08	21.95%	58.32%	6.14%	113.64%	0.20%	1.61%	0.33%	73.09%	27.86%	55.05%
Feb-08	22.14%	58.09%	6.14%	105.18%	0.44%	3.53%	0.69%	70.57%	27.12%	56.27%
Mar-08	22.42%	41.48%	4.54%	111.20%	0.70%	5.41%	1.11%	69.88%	24.91%	58.03%
Apr-08	22.10%	42.10%	4.69%	108.48%	0.91%	6.97%	1.50%	70.44%	23.44%	58.61%
May-08	18.89%	47.29%	4.68%	108.68%	1.17%	10.20%	1.94%	70.57%	19.46%	60.97%
Jun-08	17.72%	41.47%	3.96%	113.12%	1.29%	11.79%	2.26%	71.84%	19.58%	60.76%
Jul-08	17.70%	40.89%	3.96%	111.77%	1.54%	13.91%	2.70%	71.49%	19.97%	60.17%
Aug-08	17.32%	41.43%	4.03%	116.73%	1.83%	16.30%	3.12%	71.31%	16.31%	64.50%
Sep-08	17.08%	40.35%	3.79%	121.08%	1.88%	17.40%	3.41%	72.87%	19.36%	63.44%
Oct-08	16.34%	43.88%	3.81%	116.23%	2.04%	19.39%	3.47%	73.00%	20.66%	62.39%
Nov-08	15.80%	49.73%	4.13%	112.48%	2.08%	20.68%	3.71%	74.36%	23.44%	62.05%
Dec-08	25.52%	62.46%	6.71%	147.32%	1.15%	11.29%	1.99%	79.82%	20.58%	47.83%

Lampiran 4: Rasio CAMELS Bank Rakyat Indonesia (BRI) Periode 2002 – 2008

PERIODE	CAR	APYD/M	APYD/AP	PPAP	ROAA	ROAE	NIM	BOPO	AL/PL	LDR
Jan-02	13.71%	54.84%	4.65%	298.79%	0.39%	9.61%	0.84%	77.36%	28.43%	21.17%
Feb-02	13.52%	54.43%	3.40%	278.45%	0.87%	18.05%	1.18%	76.73%	22.58%	56.47%
Mar-02	13.49%	57.55%	3.60%	263.13%	0.70%	14.36%	1.81%	85.10%	19.63%	57.00%
Apr-02	13.47%	55.11%	3.50%	240.26%	0.95%	20.61%	2.48%	84.76%	10.55%	55.77%
May-02	18.33%	32.23%	3.36%	285.24%	1.24%	14.90%	3.12%	84.08%	19.23%	57.03%
Jun-02	13.16%	53.95%	3.38%	277.41%	1.31%	30.27%	3.80%	85.72%	18.74%	59.05%
Jul-02	13.31%	53.71%	3.48%	259.39%	1.72%	29.69%	4.50%	83.99%	17.21%	60.26%
Aug-02	13.34%	47.56%	3.26%	259.93%	1.90%	40.71%	5.45%	84.04%	19.61%	60.11%
Sep-02	12.58%	53.86%	3.40%	263.81%	1.60%	36.35%	5.77%	87.86%	19.98%	60.32%
Oct-02	11.39%	42.65%	3.32%	229.04%	2.52%	48.89%	6.92%	81.11%	22.03%	60.56%
Nov-02	12.45%	51.53%	3.28%	267.43%	1.76%	38.46%	6.88%	88.65%	20.60%	59.70%
Dec-02	12.62%	72.21%	4.45%	193.78%	1.70%	36.89%	7.41%	89.92%	23.32%	56.55%
Jan-03	14.97%	47.35%	3.35%	215.91%	0.48%	8.11%	0.71%	69.18%	24.32%	56.38%
Feb-03	14.96%	46.83%	3.37%	217.69%	0.84%	13.97%	1.34%	72.40%	24.91%	55.75%
Mar-03	14.77%	59.28%	4.22%	203.31%	0.81%	14.43%	1.96%	82.35%	22.03%	57.20%
Apr-03	14.70%	49.86%	3.79%	192.11%	0.97%	16.00%	2.78%	83.59%	22.17%	57.52%
May-03	14.50%	48.85%	4.00%	238.65%	1.13%	19.22%	3.80%	84.26%	22.86%	57.92%
Jun-03	12.36%	64.35%	4.04%	196.51%	1.68%	25.23%	4.08%	77.59%	23.10%	58.16%
Jul-03	12.63%	55.99%	3.75%	204.21%	2.51%	35.27%	5.04%	77.17%	21.94%	60.65%
Aug-03	13.82%	46.73%	3.68%	250.74%	2.62%	29.80%	6.27%	79.07%	22.31%	61.05%
Sep-03	12.58%	78.39%	4.17%	189.62%	1.01%	16.06%	2.29%	75.76%	24.45%	61.98%
Oct-03	17.75%	37.89%	3.53%	213.35%	3.68%	41.62%	7.45%	77.67%	22.01%	62.62%
Nov-03	17.75%	39.08%	3.65%	216.04%	3.31%	30.18%	8.37%	81.33%	21.11%	63.82%
Dec-03	20.87%	32.90%	3.68%	210.15%	3.84%	33.23%	9.30%	79.82%	22.70%	62.37%
Jan-04	23.97%	29.23%	3.69%	93.78%	0.49%	5.49%	1.03%	65.32%	24.70%	62.11%
Feb-04	21.93%	24.44%	3.26%	127.10%	1.34%	12.04%	1.95%	60.21%	22.60%	65.56%
Mar-04	23.99%	29.86%	3.69%	209.25%	1.46%	15.83%	2.79%	67.75%	21.74%	65.99%
Apr-04	23.71%	28.12%	3.47%	211.71%	1.96%	21.61%	3.74%	66.04%	23.62%	65.77%
May-04	21.88%	30.52%	3.49%	210.13%	2.41%	28.68%	4.56%	66.03%	22.17%	67.80%
Jun-04	20.36%	33.81%	3.81%	209.24%	2.58%	21.54%	5.53%	70.46%	20.83%	69.02%
Jul-04	20.22%	31.48%	3.49%	221.43%	3.03%	26.82%	6.27%	69.60%	21.14%	69.64%
Aug-04	20.15%	32.35%	3.64%	213.61%	3.47%	31.99%	7.20%	69.45%	20.13%	71.44%
Sep-04	19.65%	30.97%	3.59%	223.10%	4.25%	32.33%	8.43%	67.44%	17.92%	74.31%
Oct-04	19.65%	30.74%	3.41%	221.50%	4.61%	36.69%	8.76%	67.61%	17.14%	75.09%
Nov-04	19.69%	30.23%	3.27%	221.52%	4.80%	36.75%	9.26%	68.57%	23.39%	74.97%
Dec-04	17.89%	27.11%	3.35%	225.24%	5.35%	36.98%	10.77%	67.03%	22.79%	75.69%
Jan-05	22.72%	21.80%	3.16%	243.11%	0.67%	6.20%	1.08%	64.39%	24.55%	75.30%
Feb-05	21.91%	26.74%	3.49%	224.06%	1.16%	11.66%	1.88%	57.90%	25.33%	74.71%
Mar-05	20.86%	27.47%	3.56%	202.86%	1.52%	10.63%	2.77%	64.33%	22.63%	76.50%
Apr-05	20.93%	28.40%	3.82%	201.37%	1.97%	13.76%	3.81%	64.86%	19.53%	78.59%
May-05	17.01%	33.93%	3.90%	191.53%	2.32%	18.86%	4.79%	66.66%	17.96%	80.34%
Jun-05	17.00%	38.07%	4.20%	177.70%	2.31%	20.79%	5.68%	70.89%	22.20%	77.06%
Jul-05	16.34%	29.72%	3.58%	226.92%	2.74%	22.32%	7.41%	71.82%	19.62%	79.38%
Aug-05	16.41%	35.67%	4.12%	189.18%	2.74%	22.11%	8.02%	75.06%	18.61%	80.55%
Sep-05	16.11%	35.52%	4.01%	172.77%	3.33%	26.20%	8.77%	72.01%	20.02%	80.64%
Oct-05	16.20%	35.49%	4.20%	180.76%	3.96%	30.42%	10.11%	71.10%	18.06%	81.88%
Nov-05	16.87%	28.87%	3.58%	204.83%	4.36%	32.77%	11.41%	69.15%	21.66%	80.10%
Dec-05	16.25%	32.77%	3.67%	176.62%	4.57%	36.21%	10.92%	70.45%	24.47%	77.83%

Jan-06	19.04%	26.93%	3.41%	185.93%	0.39%	2.65%	0.90%	71.85%	27.18%	78.43%
Feb-06	19.01%	29.74%	3.83%	164.45%	0.80%	5.44%	1.81%	70.72%	28.07%	76.59%
Mar-06	23.97%	29.71%	3.88%	170.19%	1.40%	8.88%	2.78%	68.87%	26.01%	78.19%
Apr-06	23.55%	29.89%	3.89%	194.72%	1.81%	11.10%	3.67%	68.89%	26.74%	78.23%
May-06	23.59%	30.17%	3.81%	170.98%	2.01%	12.97%	4.47%	71.09%	28.91%	75.48%
Jun-06	20.32%	34.31%	3.70%	170.75%	2.02%	17.21%	5.24%	75.96%	27.44%	76.26%
Jul-06	19.19%	34.97%	3.95%	173.17%	2.38%	18.34%	6.37%	76.28%	25.54%	78.24%
Aug-06	19.56%	34.35%	3.64%	172.35%	2.55%	20.60%	6.79%	76.36%	29.21%	75.39%
Sep-06	19.77%	33.47%	3.61%	168.96%	3.19%	25.26%	7.71%	73.78%	28.26%	77.29%
Oct-06	19.65%	35.18%	3.83%	170.16%	3.55%	27.40%	8.57%	73.72%	28.24%	77.43%
Nov-06	19.54%	34.79%	3.66%	154.70%	3.82%	30.12%	9.01%	73.29%	30.78%	75.13%
Dec-06	19.97%	34.78%	3.65%	155.97%	3.82%	32.49%	9.68%	74.38%	34.07%	72.53%
Jan-07	22.79%	29.22%	3.51%	155.92%	0.40%	2.80%	0.90%	69.78%	35.15%	71.19%
Feb-07	22.70%	30.92%	3.82%	146.10%	0.95%	6.39%	1.83%	63.81%	33.25%	73.27%
Mar-07	22.20%	32.08%	3.90%	152.49%	1.12%	7.75%	2.73%	71.44%	30.35%	74.70%
Apr-07	21.57%	33.61%	4.14%	151.85%	1.51%	10.19%	3.69%	71.00%	30.04%	75.54%
May-07	21.66%	32.97%	3.96%	151.68%	1.98%	12.68%	4.52%	69.81%	31.61%	74.42%
Jun-07	19.01%	38.19%	3.79%	153.04%	1.99%	16.53%	5.04%	72.30%	32.99%	72.73%
Jul-07	18.63%	37.96%	3.62%	149.05%	2.36%	19.53%	5.50%	71.44%	30.13%	71.86%
Aug-07	18.61%	35.95%	3.32%	151.60%	2.76%	22.69%	6.09%	70.57%	30.70%	72.58%
Sep-07	18.19%	34.67%	3.40%	151.60%	2.91%	24.35%	7.32%	71.91%	30.86%	73.88%
Oct-07	17.90%	34.85%	3.27%	154.35%	3.27%	27.36%	7.69%	71.65%	28.43%	75.17%
Nov-07	17.72%	34.63%	3.19%	161.18%	3.50%	28.93%	8.23%	71.93%	29.88%	74.24%
Dec-07	16.66%	27.02%	2.61%	161.20%	3.82%	31.32%	9.46%	69.80%	34.91%	68.80%
Jan-08	19.19%	27.97%	2.97%	174.71%	0.41%	2.97%	0.90%	66.15%	34.57%	71.26%
Feb-08	18.98%	25.10%	2.61%	190.42%	0.79%	5.62%	1.68%	66.42%	33.27%	71.43%
Mar-08	17.36%	26.32%	2.72%	154.39%	1.02%	7.84%	2.45%	70.12%	27.69%	74.19%
Apr-08	17.56%	26.44%	2.81%	161.77%	1.42%	10.29%	3.37%	69.37%	29.00%	76.14%
May-08	14.72%	29.53%	2.79%	160.66%	1.76%	14.67%	4.17%	69.16%	27.72%	77.19%
Jun-08	14.54%	28.94%	2.53%	162.10%	1.89%	17.19%	4.62%	71.05%	25.89%	77.01%
Jul-08	14.25%	29.46%	2.53%	156.63%	2.48%	20.03%	5.27%	70.17%	19.35%	85.37%
Aug-08	14.38%	29.82%	2.78%	161.53%	2.91%	22.81%	6.51%	69.87%	15.72%	90.70%
Sep-08	13.90%	28.49%	2.56%	173.17%	2.87%	23.57%	7.03%	70.97%	20.87%	86.35%
Oct-08	13.81%	28.83%	2.22%	157.52%	3.15%	27.79%	6.64%	71.55%	19.55%	86.53%
Nov-08	13.78%	31.34%	2.56%	171.98%	3.30%	29.96%	7.70%	72.72%	19.32%	87.19%
Dec-08	17.74%	37.02%	3.52%	194.72%	2.21%	21.52%	5.19%	73.03%	24.34%	70.37%

Lampiran 5: Rasio CAMELS Bank Central Asia (BCA) Periode 2002 – 2008

PERIODE	CAR	APYD/M	APYD/AP	PPAP	ROAA	ROAE	NIM	BOPO	AL/PL	LDR
Jan-02	40.17%	8.05%	0.69%	190.43%	0.36%	4.28%	0.57%	72.57%	24.22%	16.21%
Feb-02	40.10%	7.49%	0.67%	187.18%	0.76%	9.22%	1.16%	70.78%	24.13%	16.53%
Mar-02	40.30%	7.16%	0.67%	195.08%	1.03%	11.57%	1.72%	73.51%	22.70%	17.29%
Apr-02	40.92%	7.09%	0.66%	187.90%	1.27%	13.91%	2.21%	74.88%	23.86%	17.33%
May-02	41.34%	6.78%	0.64%	183.45%	1.60%	17.48%	2.71%	74.60%	24.61%	17.40%
Jun-02	41.55%	5.87%	0.55%	183.99%	1.83%	19.90%	3.12%	75.18%	25.74%	17.45%
Jul-02	40.29%	6.38%	0.59%	168.68%	2.11%	23.01%	3.49%	74.86%	29.29%	18.17%
Aug-02	39.53%	6.69%	0.62%	161.78%	2.36%	25.27%	3.95%	75.18%	30.29%	18.74%
Sep-02	38.97%	6.78%	0.62%	163.63%	2.51%	27.04%	4.19%	75.74%	33.80%	18.72%
Oct-02	38.19%	6.34%	0.58%	160.22%	2.69%	28.60%	4.57%	76.31%	35.88%	18.89%
Nov-02	33.42%	6.94%	0.60%	162.38%	2.85%	32.92%	5.02%	76.96%	34.88%	20.07%
Dec-02	32.22%	4.85%	0.40%	162.50%	2.89%	33.57%	5.19%	77.75%	36.55%	20.44%
Jan-03	42.21%	4.56%	0.50%	166.94%	0.20%	1.56%	0.39%	81.72%	37.55%	20.35%
Feb-03	39.06%	6.34%	0.64%	146.44%	0.40%	3.32%	0.81%	81.07%	40.14%	20.65%
Mar-03	38.81%	5.84%	0.60%	151.29%	0.60%	4.93%	1.21%	80.94%	40.93%	21.47%
Apr-03	41.15%	5.17%	0.57%	149.40%	0.84%	6.38%	1.73%	80.46%	40.96%	21.76%
May-03	38.37%	4.78%	0.51%	153.26%	1.05%	8.38%	2.16%	80.01%	40.49%	21.94%
Jun-03	38.25%	4.34%	0.46%	181.36%	1.26%	10.13%	2.44%	79.53%	41.72%	21.70%
Jul-03	40.06%	4.55%	0.50%	183.70%	1.45%	11.05%	2.91%	79.66%	42.40%	21.62%
Aug-03	35.49%	4.87%	0.51%	184.24%	1.63%	13.25%	3.16%	79.14%	43.01%	22.68%
Sep-03	35.40%	7.32%	0.76%	179.16%	1.77%	15.99%	3.48%	79.13%	45.22%	22.74%
Oct-03	34.15%	7.38%	0.76%	173.01%	1.95%	17.48%	3.79%	78.81%	44.17%	23.71%
Nov-03	33.17%	6.78%	0.72%	172.51%	2.14%	19.50%	4.22%	77.86%	44.56%	23.43%
Dec-03	27.95%	6.83%	0.61%	165.36%	2.35%	24.82%	4.40%	77.01%	43.17%	24.62%
Jan-04	34.10%	4.75%	0.48%	191.85%	0.25%	1.80%	0.46%	69.89%	47.48%	23.21%
Feb-04	32.12%	3.61%	0.37%	195.18%	0.52%	4.27%	0.84%	67.53%	44.76%	23.98%
Mar-04	35.27%	3.96%	0.47%	181.89%	0.79%	6.64%	1.26%	66.84%	40.00%	25.06%
Apr-04	30.24%	4.05%	0.42%	180.88%	1.00%	8.29%	1.70%	67.84%	37.31%	25.44%
May-04	28.94%	4.14%	0.43%	174.91%	1.25%	10.40%	2.08%	67.22%	36.12%	26.64%
Jun-04	28.65%	4.41%	0.45%	169.70%	1.51%	12.58%	2.46%	66.64%	37.65%	27.05%
Jul-04	26.30%	4.53%	0.43%	180.24%	1.80%	16.71%	2.99%	66.27%	36.66%	27.18%
Aug-04	25.79%	4.37%	0.41%	179.22%	2.06%	19.14%	3.37%	65.90%	36.69%	27.72%
Sep-04	25.84%	4.77%	0.45%	181.39%	2.32%	21.40%	3.78%	65.79%	36.66%	28.50%
Oct-04	25.65%	5.34%	0.51%	181.46%	2.56%	23.46%	4.22%	65.92%	35.95%	29.02%
Nov-04	25.57%	6.33%	0.60%	176.48%	2.80%	25.73%	4.54%	65.61%	36.43%	29.09%
Dec-04	24.21%	6.20%	0.57%	172.40%	3.03%	28.54%	4.93%	65.72%	34.55%	30.60%
Jan-05	26.79%	5.64%	0.58%	171.18%	0.28%	2.13%	0.45%	64.73%	35.06%	31.03%
Feb-05	26.63%	5.72%	0.59%	166.36%	0.55%	4.56%	0.87%	64.30%	35.43%	31.58%
Mar-05	26.78%	5.05%	0.53%	175.58%	0.81%	6.57%	1.37%	66.24%	32.67%	32.42%
Apr-05	26.74%	5.06%	0.54%	174.94%	1.02%	8.30%	1.81%	67.72%	32.26%	32.63%
May-05	26.24%	5.94%	0.64%	152.22%	1.31%	10.44%	2.28%	67.22%	30.46%	33.85%
Jun-05	26.02%	6.57%	0.71%	142.58%	1.63%	12.82%	2.73%	66.19%	29.56%	34.01%
Jul-05	25.41%	6.52%	0.71%	133.97%	1.96%	15.48%	3.20%	65.39%	28.44%	35.41%
Aug-05	23.03%	6.62%	0.68%	139.36%	2.28%	19.18%	3.67%	65.10%	26.23%	36.99%
Sep-05	22.24%	8.01%	0.88%	123.65%	2.51%	20.82%	4.43%	66.28%	25.15%	39.95%
Oct-05	21.51%	9.07%	1.00%	123.22%	2.87%	23.96%	4.97%	65.84%	23.83%	41.53%
Nov-05	21.77%	8.87%	0.96%	125.78%	3.17%	26.29%	5.37%	65.84%	26.35%	41.03%
Dec-05	21.66%	9.28%	1.02%	126.90%	3.41%	28.03%	5.93%	66.85%	26.45%	41.78%

Jan-06	24.56%	8.65%	1.06%	122.98%	0.32%	2.32%	0.58%	68.91%	27.93%	40.77%
Feb-06	24.92%	9.24%	1.12%	145.35%	0.59%	4.30%	1.17%	70.95%	29.12%	40.16%
Mar-06	25.29%	7.93%	0.98%	143.49%	0.93%	6.64%	1.78%	69.97%	29.78%	40.33%
Apr-06	25.47%	8.33%	1.02%	141.53%	1.19%	8.54%	2.33%	70.79%	30.61%	40.11%
May-06	25.49%	7.70%	0.94%	140.17%	1.52%	11.05%	2.85%	69.74%	32.57%	39.38%
Jun-06	23.91%	8.24%	0.94%	145.86%	1.84%	14.43%	3.46%	69.54%	33.18%	39.21%
Jul-06	24.84%	8.49%	0.98%	144.38%	2.17%	16.81%	4.01%	69.32%	33.24%	39.25%
Aug-06	24.04%	7.78%	0.90%	134.89%	2.50%	19.39%	4.56%	68.92%	34.44%	38.37%
Sep-06	23.99%	7.63%	0.87%	141.60%	2.73%	21.50%	5.01%	69.10%	35.46%	38.31%
Oct-06	23.92%	7.86%	0.88%	141.32%	2.96%	23.87%	5.43%	69.00%	36.31%	37.52%
Nov-06	24.47%	7.62%	0.84%	138.13%	3.27%	26.76%	5.95%	68.75%	35.14%	37.86%
Dec-06	22.22%	7.56%	0.81%	136.91%	3.42%	28.83%	6.24%	68.86%	34.52%	40.30%
Jan-07	25.20%	6.68%	0.79%	137.21%	0.32%	2.39%	0.52%	65.20%	36.89%	38.00%
Feb-07	24.82%	6.99%	0.82%	136.50%	0.55%	4.12%	0.99%	68.84%	39.01%	37.60%
Mar-07	25.23%	6.58%	0.79%	136.05%	0.84%	6.25%	1.50%	68.49%	37.37%	37.25%
Apr-07	24.22%	6.73%	0.79%	134.05%	1.05%	7.90%	1.96%	69.91%	37.05%	39.08%
May-07	24.07%	6.38%	0.78%	131.90%	1.39%	10.22%	2.55%	68.48%	34.26%	40.65%
Jun-07	22.16%	6.98%	0.77%	131.09%	1.68%	13.49%	2.98%	67.55%	33.99%	40.10%
Jul-07	21.77%	5.89%	0.63%	129.39%	1.93%	15.86%	3.36%	67.03%	36.95%	39.12%
Aug-07	21.56%	5.68%	0.61%	133.85%	2.20%	18.19%	3.82%	66.56%	36.85%	38.90%
Sep-07	20.42%	5.41%	0.58%	129.34%	2.42%	20.16%	4.20%	66.62%	36.09%	40.71%
Oct-07	20.17%	5.46%	0.57%	127.55%	2.61%	22.22%	4.49%	66.50%	37.02%	41.05%
Nov-07	19.37%	5.13%	0.53%	128.60%	2.85%	24.27%	4.88%	66.47%	35.40%	43.00%
Dec-07	18.59%	5.15%	0.50%	121.48%	2.94%	26.61%	5.07%	66.61%	36.12%	43.61%
Jan-08	20.66%	4.48%	0.50%	121.59%	0.28%	2.26%	0.46%	65.41%	38.36%	42.94%
Feb-08	20.26%	4.68%	0.52%	120.38%	0.53%	4.21%	0.92%	66.64%	36.15%	44.10%
Mar-08	19.45%	4.65%	0.50%	121.25%	0.76%	6.03%	1.37%	67.80%	35.15%	45.83%
Apr-08	18.99%	4.59%	0.49%	121.25%	0.99%	7.99%	1.83%	68.31%	33.65%	45.79%
May-08	18.51%	4.33%	0.47%	118.93%	1.28%	10.22%	2.29%	67.32%	31.70%	46.65%
Jun-08	16.46%	4.81%	0.47%	116.71%	1.55%	13.58%	2.72%	66.97%	28.55%	50.18%
Jul-08	16.20%	4.80%	0.47%	122.21%	1.85%	16.18%	3.20%	66.29%	27.59%	51.69%
Aug-08	15.97%	4.79%	0.48%	127.11%	2.20%	18.91%	3.77%	65.52%	27.06%	54.05%
Sep-08	15.79%	4.63%	0.47%	134.23%	2.48%	20.35%	4.34%	65.11%	27.92%	54.65%
Oct-08	15.52%	4.76%	0.45%	142.39%	2.78%	22.76%	4.51%	64.97%	27.34%	54.90%
Nov-08	15.41%	7.17%	0.66%	152.75%	3.06%	25.22%	4.95%	64.88%	28.57%	53.92%
Dec-08	15.17%	6.38%	0.57%	170.23%	3.08%	26.68%	5.46%	67.15%	33.28%	53.78%

Lampiran 6: Rasio CAMELS Bank Negara Indonesia (BNI) Periode 2002 – 2008

PERIODE	CAR	APYD/M	APYD/AP	PPAP	ROAA	ROAE	NIM	BOPO	AL/PL	LDR
Jan-02	20.42%	47.71%	4.04%	336.22%	0.17%	2.40%	0.25%	83.91%	22.04%	35.08%
Feb-02	20.78%	49.75%	4.17%	311.22%	0.35%	4.81%	0.49%	83.97%	21.93%	35.98%
Mar-02	25.94%	47.30%	4.11%	313.49%	0.55%	7.40%	0.82%	83.20%	21.75%	35.41%
Apr-02	17.58%	72.57%	4.34%	297.86%	0.90%	18.20%	1.09%	79.89%	21.38%	34.17%
May-02	17.13%	67.12%	3.88%	308.89%	0.98%	20.83%	1.29%	81.35%	26.48%	31.98%
Jun-02	17.42%	62.24%	3.69%	310.75%	1.21%	24.95%	1.67%	81.41%	24.25%	33.16%
Jul-02	17.51%	66.49%	4.08%	282.46%	1.30%	25.88%	1.97%	83.66%	21.84%	34.30%
Aug-02	17.00%	59.73%	3.76%	267.93%	1.60%	31.21%	2.23%	82.30%	21.60%	36.42%
Sep-02	14.14%	67.28%	3.62%	266.71%	1.81%	42.44%	2.58%	81.96%	19.72%	36.73%
Oct-02	13.78%	72.26%	3.84%	242.35%	1.74%	41.67%	2.84%	84.26%	20.41%	36.76%
Nov-02	13.92%	70.29%	3.83%	196.42%	2.15%	49.46%	3.36%	82.53%	19.63%	38.52%
Dec-02	13.53%	60.61%	3.25%	228.99%	1.90%	44.50%	3.66%	85.80%	22.02%	37.93%
Jan-03	18.78%	35.84%	3.08%	182.65%	0.25%	4.21%	0.31%	72.38%	20.24%	39.57%
Feb-03	20.10%	40.59%	3.41%	227.93%	0.55%	9.13%	0.62%	73.64%	18.79%	40.05%
Mar-03	19.84%	43.43%	3.72%	226.67%	0.77%	12.61%	0.98%	76.73%	17.54%	41.08%
Apr-03	19.19%	43.67%	3.73%	238.44%	0.91%	15.15%	1.34%	78.14%	22.69%	40.15%
May-03	18.18%	45.52%	3.86%	229.14%	1.07%	17.80%	1.63%	81.13%	23.94%	39.68%
Jun-03	14.87%	53.99%	3.70%	252.27%	1.25%	25.74%	2.00%	81.23%	24.30%	40.52%
Jul-03	16.03%	56.06%	4.11%	185.35%	1.40%	29.49%	2.28%	81.71%	25.41%	40.76%
Aug-03	16.35%	48.42%	3.56%	249.83%	1.56%	33.09%	2.66%	80.68%	29.33%	39.96%
Sep-03	14.77%	47.56%	3.50%	254.78%	0.88%	18.69%	3.04%	91.51%	29.41%	40.97%
Oct-03	15.18%	54.60%	3.88%	265.66%	1.02%	22.56%	3.43%	91.40%	27.86%	42.37%
Nov-03	14.92%	59.27%	4.41%	258.30%	1.05%	22.75%	4.00%	92.30%	25.33%	44.58%
Dec-03	18.97%	46.93%	4.52%	222.73%	0.41%	5.45%	2.53%	96.59%	24.36%	44.43%
Jan-04	19.98%	45.50%	4.61%	212.59%	0.29%	3.65%	0.44%	72.49%	23.81%	45.26%
Feb-04	19.94%	47.14%	4.77%	215.88%	0.42%	5.11%	0.91%	79.88%	25.97%	46.96%
Mar-04	19.43%	45.47%	4.53%	201.66%	0.62%	7.58%	1.42%	80.54%	22.66%	48.84%
Apr-04	19.39%	48.95%	4.90%	183.90%	0.70%	8.38%	1.92%	83.71%	20.49%	49.22%
May-04	18.73%	55.39%	5.54%	178.67%	0.69%	8.60%	2.38%	90.32%	20.26%	51.04%
Jun-04	18.61%	56.65%	5.65%	183.27%	0.90%	11.42%	2.85%	88.63%	20.98%	52.14%
Jul-04	18.62%	55.00%	5.59%	189.46%	1.02%	12.59%	3.47%	87.94%	24.44%	52.36%
Aug-04	18.66%	56.77%	5.63%	188.33%	1.10%	13.47%	3.81%	89.03%	24.15%	53.11%
Sep-04	18.12%	61.40%	6.24%	181.57%	1.32%	16.52%	4.38%	86.99%	25.01%	52.02%
Oct-04	17.62%	62.84%	6.07%	172.91%	1.33%	16.56%	4.57%	88.37%	23.82%	53.10%
Nov-04	16.43%	63.43%	6.43%	171.41%	1.28%	15.89%	5.23%	89.90%	23.28%	53.94%
Dec-04	16.44%	54.76%	5.47%	162.16%	1.67%	21.09%	5.89%	87.53%	24.63%	55.74%
Jan-05	18.98%	46.25%	5.26%	179.23%	0.13%	1.34%	0.48%	88.33%	22.72%	55.95%
Feb-05	18.93%	44.95%	5.12%	178.46%	0.44%	4.46%	0.90%	77.17%	23.72%	57.68%
Mar-05	18.72%	33.18%	3.92%	218.88%	0.62%	6.35%	1.44%	79.40%	23.67%	57.26%
Apr-05	18.85%	34.97%	4.02%	203.90%	0.73%	7.45%	1.88%	82.37%	23.10%	57.58%
May-05	15.90%	48.07%	4.67%	196.31%	0.69%	8.49%	2.30%	86.49%	23.70%	59.10%
Jun-05	16.01%	49.61%	4.77%	178.07%	0.93%	11.63%	2.82%	80.88%	26.38%	57.90%
Jul-05	16.21%	73.45%	7.05%	159.76%	0.61%	7.72%	3.19%	92.44%	25.16%	56.18%
Aug-05	17.35%	73.08%	7.60%	127.62%	1.57%	19.86%	3.55%	79.92%	27.09%	55.40%
Sep-05	17.19%	77.66%	8.07%	112.31%	1.20%	15.66%	3.99%	76.74%	26.96%	55.33%
Oct-05	16.93%	73.39%	7.79%	114.27%	1.31%	17.04%	4.57%	80.25%	26.47%	56.16%
Nov-05	17.13%	76.70%	8.18%	118.05%	1.23%	15.63%	5.03%	84.49%	26.04%	55.19%
Dec-05	16.23%	72.23%	7.50%	113.94%	1.42%	19.09%	5.42%	86.80%	28.27%	53.76%

Jan-06	17.61%	74.50%	7.89%	172.39%	-0.01%	-0.20%	0.43%	100.46%	30.16%	52.77%
Feb-06	18.71%	75.65%	7.89%	165.80%	0.02%	0.43%	0.83%	97.95%	32.83%	50.98%
Mar-06	20.30%	67.46%	7.22%	158.26%	0.22%	2.66%	1.30%	89.61%	32.28%	50.48%
Apr-06	20.86%	70.98%	7.70%	169.50%	0.43%	6.00%	1.78%	87.38%	31.43%	51.20%
May-06	20.75%	74.19%	8.03%	95.38%	0.55%	8.17%	2.23%	88.40%	32.04%	50.71%
Jun-06	20.02%	77.92%	8.01%	187.13%	0.83%	15.14%	2.67%	85.60%	31.12%	51.77%
Jul-06	18.42%	84.50%	7.89%	176.89%	0.99%	12.31%	3.15%	84.83%	31.73%	51.44%
Aug-06	17.73%	91.30%	8.53%	163.32%	1.05%	12.97%	3.55%	85.83%	33.39%	50.50%
Sep-06	17.57%	85.98%	7.86%	140.18%	1.29%	16.41%	3.77%	84.04%	32.04%	48.53%
Oct-06	17.19%	80.76%	7.33%	121.66%	1.41%	18.55%	4.11%	83.67%	34.42%	46.90%
Nov-06	16.64%	75.93%	6.69%	117.32%	1.62%	21.05%	4.43%	83.32%	36.27%	48.39%
Dec-06	16.25%	60.69%	5.31%	125.99%	1.82%	22.42%	4.85%	82.89%	35.98%	48.98%
Jan-07	16.25%	60.69%	5.23%	123.86%	0.18%	3.41%	0.34%	80.14%	36.03%	48.33%
Feb-07	17.66%	57.83%	6.27%	132.43%	0.34%	4.02%	0.68%	81.22%	36.80%	47.90%
Mar-07	16.05%	61.17%	5.38%	133.07%	0.40%	4.14%	0.94%	88.04%	37.38%	48.66%
Apr-07	17.38%	57.83%	5.34%	134.81%	0.35%	6.06%	2.56%	82.83%	36.51%	0.00%
May-07	16.91%	58.04%	5.50%	130.56%	0.75%	7.66%	1.72%	86.02%	38.99%	49.89%
Jun-07	15.87%	64.43%	5.69%	129.02%	0.90%	11.08%	2.00%	85.24%	33.92%	55.32%
Jul-07	15.94%	57.83%	5.34%	182.65%	1.04%	13.84%	2.56%	84.68%	34.77%	0.00%
Aug-07	20.30%	57.83%	5.34%	130.37%	1.17%	11.13%	2.56%	85.05%	33.63%	0.00%
Sep-07	19.89%	41.96%	4.71%	140.18%	1.36%	11.54%	3.29%	83.88%	31.25%	59.42%
Oct-07	19.05%	44.32%	4.92%	119.02%	1.54%	13.92%	3.75%	83.29%	30.28%	61.85%
Nov-07	18.38%	43.50%	4.78%	124.54%	1.76%	16.21%	5.10%	82.18%	26.85%	64.68%
Dec-07	17.65%	53.36%	5.52%	123.86%	0.81%	7.02%	4.48%	93.04%	32.14%	60.56%
Jan-08	20.72%	39.03%	4.63%	124.56%	0.24%	2.69%	0.44%	72.98%	28.41%	62.07%
Feb-08	20.15%	41.18%	5.08%	119.68%	0.47%	5.08%	0.90%	72.17%	24.10%	66.87%
Mar-08	18.33%	53.40%	5.88%	141.16%	0.13%	1.17%	1.38%	95.12%	21.27%	70.46%
Apr-08	17.87%	53.08%	5.81%	150.31%	0.21%	2.20%	1.85%	94.64%	22.66%	69.55%
May-08	16.33%	54.85%	5.86%	151.37%	0.27%	2.88%	2.34%	94.60%	21.16%	71.62%
Jun-08	16.08%	53.90%	5.44%	144.74%	0.36%	3.33%	2.64%	93.20%	22.32%	70.57%
Jul-08	15.95%	49.57%	5.10%	152.44%	0.59%	6.26%	3.13%	90.43%	20.32%	74.43%
Aug-08	15.80%	51.73%	5.41%	115.69%	0.67%	7.13%	3.67%	90.69%	16.41%	76.49%
Sep-08	15.13%	46.49%	4.71%	121.86%	0.67%	6.31%	4.10%	91.51%	19.68%	74.29%
Oct-08	14.85%	47.63%	4.65%	124.82%	0.80%	8.39%	4.37%	90.73%	21.20%	73.66%
Nov-08	14.77%	54.64%	5.19%	115.42%	0.99%	11.20%	4.64%	89.61%	21.75%	72.27%
Dec-08	17.66%	57.83%	5.34%	182.65%	0.89%	13.35%	2.58%	85.03%	26.22%	49.32%

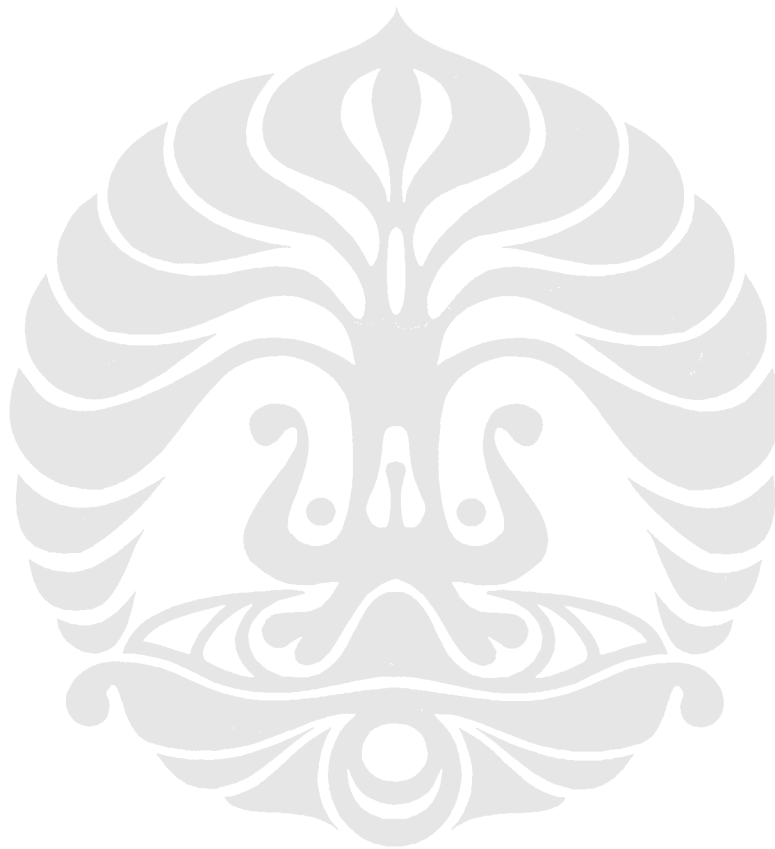
Lampiran 7: Rasio CAMELS Bank Danamon Indonesia Periode 2002 – 2008

PERIODE	CAR	APYD/M	APYD/AP	PPAP	ROAA	ROAE	NIM	BOPO	AL/PL	LDR
Jan-02	37.63%	15.09%	1.52%	157.01%	0.08%	1.05%	0.22%	90.88%	22.51%	26.37%
Feb-02	38.81%	16.17%	1.73%	157.25%	0.29%	3.41%	0.59%	87.01%	23.42%	28.26%
Mar-02	35.38%	16.38%	1.82%	157.48%	0.40%	4.57%	0.90%	88.48%	21.31%	33.02%
Apr-02	34.71%	16.10%	1.83%	151.81%	0.55%	6.05%	1.23%	89.79%	19.18%	34.49%
May-02	34.87%	13.80%	1.60%	157.51%	0.73%	7.90%	1.64%	87.09%	20.93%	34.23%
Jun-02	32.72%	12.73%	1.48%	230.47%	0.93%	9.39%	2.01%	87.80%	18.91%	37.65%
Jul-02	31.16%	11.83%	1.30%	236.68%	1.01%	11.12%	2.26%	88.54%	23.63%	37.39%
Aug-02	28.59%	12.32%	1.25%	225.53%	1.08%	12.84%	2.42%	88.06%	30.87%	35.46%
Sep-02	27.42%	12.07%	1.28%	253.36%	1.39%	15.93%	2.86%	86.89%	29.87%	40.59%
Oct-02	27.62%	13.04%	1.46%	297.44%	1.66%	17.94%	3.39%	86.80%	27.79%	44.12%
Nov-02	25.66%	13.47%	1.65%	274.11%	1.91%	19.72%	4.08%	86.13%	19.41%	51.17%
Dec-02	25.08%	13.53%	1.63%	342.36%	2.36%	23.84%	4.80%	84.97%	21.66%	52.88%
Jan-03	25.93%	15.45%	1.94%	210.64%	0.20%	1.80%	0.39%	87.68%	24.55%	53.76%
Feb-03	25.72%	15.31%	1.83%	234.11%	0.41%	3.77%	0.81%	87.32%	22.95%	65.25%
Mar-03	25.11%	15.44%	1.80%	278.92%	0.63%	5.57%	1.19%	85.76%	22.72%	70.30%
Apr-03	24.84%	14.79%	1.69%	1013.30%	0.87%	7.76%	1.54%	84.54%	23.52%	74.30%
May-03	24.94%	14.30%	1.64%	1009.00%	1.17%	10.70%	1.93%	82.15%	25.73%	74.04%
Jun-03	24.17%	13.26%	1.51%	704.06%	1.30%	12.55%	2.29%	83.86%	30.47%	66.29%
Jul-03	25.01%	13.56%	1.70%	704.08%	1.72%	14.54%	3.07%	83.00%	21.90%	72.19%
Aug-03	22.89%	14.51%	1.90%	623.63%	2.12%	17.81%	3.64%	80.91%	20.79%	71.62%
Sep-03	25.34%	23.71%	3.09%	373.40%	2.42%	20.35%	4.31%	80.76%	19.31%	71.57%
Oct-03	25.42%	23.12%	2.86%	375.73%	2.59%	23.24%	4.66%	79.95%	13.06%	64.75%
Nov-03	24.83%	26.77%	3.10%	346.58%	2.47%	24.84%	4.95%	80.72%	19.04%	57.68%
Dec-03	23.81%	38.10%	4.26%	363.46%	0.13%	0.63%	5.49%	102.02%	21.91%	57.10%
Jan-04	30.81%	18.28%	2.51%	546.95%	0.45%	3.18%	0.59%	58.89%	23.01%	54.22%
Feb-04	31.89%	19.11%	2.67%	178.92%	0.92%	5.68%	1.19%	62.28%	25.57%	53.58%
Mar-04	38.31%	14.49%	2.44%	262.50%	1.27%	8.60%	1.70%	60.09%	34.63%	54.05%
Apr-04	36.11%	17.32%	2.91%	231.99%	1.74%	10.72%	2.45%	60.94%	21.96%	59.80%
May-04	34.84%	16.49%	2.89%	230.05%	2.24%	13.49%	3.07%	60.09%	18.17%	62.97%
Jun-04	33.27%	15.81%	2.73%	223.57%	2.84%	17.81%	3.48%	58.32%	22.65%	63.16%
Jul-04	30.47%	16.27%	2.77%	222.58%	3.27%	21.38%	4.06%	59.58%	20.61%	65.23%
Aug-04	32.45%	14.70%	2.64%	217.22%	3.76%	23.34%	4.57%	59.89%	15.90%	70.04%
Sep-04	31.87%	15.92%	2.90%	194.28%	4.31%	26.94%	5.14%	59.67%	14.67%	71.93%
Oct-04	30.96%	18.08%	3.24%	153.69%	4.73%	29.48%	5.57%	60.37%	14.67%	74.35%
Nov-04	28.37%	18.45%	3.14%	150.63%	5.30%	34.20%	6.20%	59.22%	12.82%	74.90%
Dec-04	26.99%	15.47%	2.57%	159.71%	5.70%	37.61%	6.52%	60.00%	14.69%	72.36%
Jan-05	30.19%	12.53%	2.32%	167.44%	0.51%	2.74%	0.54%	52.74%	14.15%	74.17%
Feb-05	30.10%	12.69%	2.37%	166.60%	0.88%	4.86%	1.07%	55.97%	13.12%	75.70%
Mar-05	29.59%	11.73%	2.23%	155.77%	1.54%	8.39%	1.64%	51.23%	13.13%	76.39%
Apr-05	29.08%	12.58%	2.38%	146.12%	1.94%	10.70%	2.19%	54.15%	13.34%	77.41%
May-05	25.42%	13.27%	2.25%	139.14%	2.18%	13.19%	2.62%	56.32%	17.02%	77.71%
Jun-05	26.04%	13.44%	2.37%	124.04%	2.79%	17.48%	3.12%	53.32%	19.92%	77.43%
Jul-05	25.34%	14.09%	2.44%	120.19%	3.47%	20.73%	3.61%	53.63%	22.28%	79.71%
Aug-05	25.19%	13.24%	2.33%	107.44%	3.70%	22.00%	4.12%	56.00%	18.94%	81.95%
Sep-05	25.18%	13.40%	2.37%	109.69%	3.85%	23.99%	4.59%	58.30%	18.23%	82.09%
Oct-05	24.34%	14.09%	2.53%	107.53%	3.96%	25.14%	5.14%	61.40%	20.40%	83.80%
Nov-05	24.24%	16.39%	2.81%	102.38%	3.98%	26.74%	5.39%	63.08%	23.20%	79.99%
Dec-05	23.48%	15.72%	2.70%	102.03%	4.01%	25.25%	5.89%	66.67%	20.88%	80.82%

Jan-06	26.10%	16.68%	3.09%	111.85%	0.07%	0.41%	0.48%	91.98%	19.75%	80.41%
Feb-06	26.38%	17.25%	3.12%	109.52%	0.24%	1.35%	0.97%	86.96%	24.45%	77.94%
Mar-06	26.25%	15.81%	2.88%	111.63%	0.50%	2.75%	1.50%	82.62%	17.45%	78.53%
Apr-06	25.39%	17.70%	3.15%	107.40%	0.64%	3.59%	2.02%	83.61%	19.24%	76.86%
May-06	23.78%	19.61%	3.12%	107.66%	0.78%	5.12%	2.53%	83.47%	17.76%	76.50%
Jun-06	24.62%	18.99%	3.01%	107.82%	1.00%	6.76%	3.09%	82.89%	17.71%	75.61%
Jul-06	23.67%	19.41%	3.03%	107.42%	1.16%	8.09%	3.72%	82.37%	16.15%	76.36%
Aug-06	22.85%	19.54%	3.03%	107.64%	1.39%	9.70%	4.28%	81.62%	14.99%	76.46%
Sep-06	22.86%	20.11%	3.08%	108.02%	1.62%	11.23%	4.77%	81.95%	16.54%	77.80%
Oct-06	22.66%	21.53%	3.22%	106.94%	1.76%	12.54%	5.26%	82.05%	15.68%	75.63%
Nov-06	22.76%	19.51%	2.89%	107.07%	2.02%	14.43%	5.70%	80.57%	18.87%	74.85%
Dec-06	24.27%	18.47%	2.90%	107.66%	2.21%	15.84%	6.17%	80.34%	14.76%	75.51%
Jan-07	23.38%	18.02%	2.78%	109.41%	0.37%	2.24%	0.64%	70.84%	20.96%	74.86%
Feb-07	24.05%	18.92%	2.90%	113.69%	0.54%	3.34%	1.26%	76.24%	22.66%	73.89%
Mar-07	22.57%	19.48%	2.85%	118.64%	0.82%	5.53%	1.90%	76.31%	20.58%	75.71%
Apr-07	22.60%	19.17%	2.73%	118.39%	1.12%	7.57%	2.46%	75.78%	22.18%	75.35%
May-07	21.97%	18.39%	2.59%	120.35%	1.40%	9.57%	3.02%	75.45%	22.25%	72.71%
Jun-07	22.30%	18.33%	2.64%	119.38%	1.68%	11.26%	3.69%	75.52%	19.08%	75.52%
Jul-07	21.95%	17.43%	2.59%	118.69%	2.07%	13.56%	4.41%	74.38%	17.65%	77.38%
Aug-07	21.56%	17.58%	2.68%	118.64%	2.32%	15.05%	5.14%	74.81%	15.06%	83.87%
Sep-07	20.85%	17.62%	2.66%	115.22%	2.62%	17.01%	5.74%	74.17%	20.12%	85.00%
Oct-07	21.23%	18.31%	2.74%	113.80%	2.83%	18.63%	6.30%	74.37%	22.30%	84.77%
Nov-07	20.68%	17.08%	2.54%	113.38%	3.10%	20.40%	6.78%	74.36%	20.27%	86.37%
Dec-07	20.45%	16.68%	2.46%	114.47%	3.40%	22.13%	7.46%	74.19%	18.24%	88.05%
Jan-08	21.18%	15.40%	2.48%	114.28%	0.36%	2.14%	0.68%	69.85%	18.33%	87.14%
Feb-08	21.63%	15.44%	2.41%	113.97%	0.53%	3.30%	1.30%	74.62%	22.54%	83.69%
Mar-08	21.21%	15.84%	2.52%	113.40%	0.85%	5.10%	2.00%	73.89%	18.52%	89.44%
Apr-08	19.35%	16.97%	2.48%	113.36%	1.11%	7.60%	2.64%	74.67%	20.60%	90.89%
May-08	18.74%	16.95%	2.39%	112.66%	1.31%	9.23%	3.18%	75.65%	19.78%	90.36%
Jun-08	16.72%	21.16%	2.46%	112.61%	1.61%	11.36%	3.89%	75.22%	17.19%	91.70%
Jul-08	16.23%	20.93%	2.39%	112.18%	1.82%	13.08%	4.47%	76.14%	17.98%	93.57%
Aug-08	15.81%	22.07%	2.39%	111.72%	1.98%	14.67%	4.89%	76.82%	19.22%	90.66%
Sep-08	15.42%	22.47%	2.45%	111.72%	2.26%	16.79%	5.51%	76.80%	18.75%	90.73%
Oct-08	14.51%	23.23%	2.47%	111.76%	2.24%	17.35%	5.92%	78.54%	17.64%	92.66%
Nov-08	14.15%	25.73%	2.68%	113.99%	2.26%	18.08%	6.40%	79.86%	19.43%	92.87%
Dec-08	13.99%	28.68%	2.81%	160.94%	1.86%	14.99%	7.02%	85.72%	20.69%	86.42%

Lampiran 8: Korelasi Antara Variabel-Variabel Bebas

	KURS LN	INF LN	IR LN	MS LN
KURS LN	1.00	0.029772	0.335440	0.287970
INF LN	0.029772	1.000000	0.322065	-0.057512
IR LN	0.335440	0.322065	1.000000	0.201805
MS LN	0.287970	-0.057512	0.201805	1.000000



Lampiran 9: Hasil Regresi Linier Berganda Bank Mandiri

CAR

Dependent Variable: CAR				
Method: Least Squares				
Date: 06/19/09 Time: 06:21				
Sample (adjusted): 2002M03 2008M12				
Included observations: 82 after adjustments				
Convergence achieved after 10 iterations				
Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.240928	0.016630	14.48780	0.0000
KURS_LN	-0.155796	0.065115	-2.392634	0.0192
INF_LN	-0.001401	0.013804	-0.101465	0.9195
IR_LN	-0.152521	0.081364	-1.874555	0.0647
MS_LN	-0.149169	0.130958	-1.139063	0.2583
AR(1)	0.440448	0.108789	4.048650	0.0001
AR(2)	0.412425	0.108471	3.802176	0.0003
R-squared	0.771648	Mean dependent var		0.253022
Adjusted R-squared	0.753379	S.D. dependent var		0.040849
S.E. of regression	0.020286	Akaike info criterion		-4.876281
Sum squared resid	0.030864	Schwarz criterion		-4.670830
Log likelihood	206.9275	F-statistic		42.23996
Durbin-Watson stat	1.964674	Prob(F-statistic)		0.000000
Inverted AR Roots	.90	-.46		

White Heteroskedasticity Test:			
F-statistic	0.644654	Probability	0.737677
Obs*R-squared	5.410801	Probability	0.712901

Breusch-Godfrey Serial Correlation LM Test:			
F-statistic	1.668872	Probability	0.195569
Obs*R-squared	3.585318	Probability	0.166517

(Lanjutan)

APYD/M

Dependent Variable: APYD_M				
Method: Least Squares				
Date: 06/19/09 Time: 06:18				
Sample (adjusted): 2002M03 2008M12				
Included observations: 82 after adjustments				
Convergence achieved after 9 iterations				
Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.675120	0.215615	3.131133	0.0025
KURS_LN	0.246923	0.293425	0.841520	0.4027
INF_LN	-0.101878	0.061958	-1.644315	0.1043
IR_LN	-0.352267	0.369736	-0.952753	0.3438
MS_LN	0.775267	0.597900	1.296649	0.1987
AR(1)	0.486590	0.105031	4.632835	0.0000
AR(2)	0.463623	0.104583	4.433087	0.0000
R-squared	0.876153	Mean dependent var		0.630289
Adjusted R-squared	0.866245	S.D. dependent var		0.258666
S.E. of regression	0.094601	Akaike info criterion		-1.796798
Sum squared resid	0.671201	Schwarz criterion		-1.591346
Log likelihood	80.66871	F-statistic		88.43058
Durbin-Watson stat	1.818982	Prob(F-statistic)		0.000000
Inverted AR Roots	.97	-.48		

White Heteroskedasticity Test:			
F-statistic	0.541938	Probability	0.821120
Obs*R-squared	4.597004	Probability	0.799652

Breusch-Godfrey Serial Correlation LM Test:			
F-statistic	2.275698	Probability	0.109967
Obs*R-squared	4.812480	Probability	0.090154

(Lanjutan)

APYD/AP

Dependent Variable: APYD_AP				
Method: Least Squares				
Date: 06/19/09 Time: 06:21				
Sample (adjusted): 2002M05 2008M12				
Included observations: 80 after adjustments				
Convergence achieved after 9 iterations				
Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.074195	0.021113	3.514108	0.0008
KURS_LN	-0.015365	0.029231	-0.525654	0.6008
INF_LN	-0.007842	0.005787	-1.355155	0.1797
IR_LN	-0.052809	0.035561	-1.485009	0.1420
MS_LN	0.015471	0.057785	0.267741	0.7897
AR(1)	0.590581	0.119188	4.955021	0.0000
AR(2)	0.594973	0.137114	4.339264	0.0000
AR(3)	0.053052	0.140569	0.377412	0.7070
AR(4)	-0.291519	0.115896	-2.515355	0.0142
R-squared	0.919063	Mean dependent var		0.068628
Adjusted R-squared	0.909944	S.D. dependent var		0.032594
S.E. of regression	0.009781	Akaike info criterion		-6.311039
Sum squared resid	0.006793	Schwarz criterion		-6.043061
Log likelihood	261.4415	F-statistic		100.7786
Durbin-Watson stat	2.015610	Prob(F-statistic)		0.000000
Inverted AR Roots	.93	.70	-.52-.42i	-.52+.42i

White Heteroskedasticity Test:			
F-statistic	0.481740	Probability	0.865234
Obs*R-squared	4.118872	Probability	0.846242

Breusch-Godfrey Serial Correlation LM Test:			
F-statistic	0.366180	Probability	0.694717
Obs*R-squared	0.840195	Probability	0.656983

(Lanjutan)

PPAP

Dependent Variable: PPAP				
Method: Least Squares				
Date: 06/19/09 Time: 06:24				
Sample (adjusted): 2002M03 2008M12				
Included observations: 82 after adjustments				
Convergence achieved after 8 iterations				
Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	1.279858	0.306111	4.181024	0.0001
KURS_LN	-1.010168	0.737482	-1.369752	0.1749
INF_LN	0.163699	0.155496	1.052751	0.2958
IR_LN	-0.046962	0.921248	-0.050977	0.9595
MS_LN	-0.152056	1.490485	-0.102018	0.9190
AR(1)	0.446792	0.102491	4.359342	0.0000
AR(2)	0.462330	0.100534	4.598745	0.0000
R-squared	0.811121	Mean dependent var		1.452104
Adjusted R-squared	0.796010	S.D. dependent var		0.519663
S.E. of regression	0.234707	Akaike info criterion		0.020541
Sum squared resid	4.131546	Schwarz criterion		0.225993
Log likelihood	6.157809	F-statistic		53.67980
Durbin-Watson stat	1.995087	Prob(F-statistic)		0.000000
Inverted AR Roots	.94	-.49		

White Heteroskedasticity Test:			
F-statistic	0.831752	Probability	0.577586
Obs*R-squared	6.849988	Probability	0.552901

Breusch-Godfrey Serial Correlation LM Test:			
F-statistic	2.655348	Probability	0.077057
Obs*R-squared	5.560890	Probability	0.062011

(Lanjutan)

ROAA

Dependent Variable: ROAA				
Method: Least Squares				
Date: 06/19/09 Time: 06:24				
Sample (adjusted): 2002M02 2008M12				
Included observations: 83 after adjustments				
Convergence achieved after 6 iterations				
Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.010811	0.002347	4.607195	0.0000
KURS_LN	0.009311	0.015390	0.605015	0.5469
INF_LN	0.000368	0.003168	0.116272	0.9077
IR_LN	0.021969	0.019547	1.123907	0.2645
MS_LN	0.127056	0.027215	4.668675	0.0000
AR(1)	0.779551	0.070561	11.04797	0.0000
R-squared	0.650585	Mean dependent var		0.011625
Adjusted R-squared	0.627896	S.D. dependent var		0.007646
S.E. of regression	0.004664	Akaike info criterion		-7.828361
Sum squared resid	0.001675	Schwarz criterion		-7.653505
Log likelihood	330.8770	F-statistic		28.67366
Durbin-Watson stat	1.899748	Prob(F-statistic)		0.000000
Inverted AR Roots	.78			

White Heteroskedasticity Test:			
F-statistic	1.664709	Probability	0.121471
Obs*R-squared	12.65914	Probability	0.124128

Breusch-Godfrey Serial Correlation LM Test:			
F-statistic	0.311232	Probability	0.733486
Obs*R-squared	0.683189	Probability	0.710636

(Lanjutan)

ROAE

Dependent Variable: ROAE				
Method: Least Squares				
Date: 06/19/09 Time: 06:25				
Sample (adjusted): 2002M02 2008M12				
Included observations: 83 after adjustments				
Convergence achieved after 7 iterations				
Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.105177	0.026824	3.921020	0.0002
KURS_LN	0.128521	0.160288	0.801811	0.4251
INF_LN	0.009488	0.032960	0.287851	0.7742
IR_LN	0.112445	0.204649	0.549452	0.5843
MS_LN	1.293776	0.283128	4.569583	0.0000
AR(1)	0.798045	0.068285	11.68695	0.0000
R-squared	0.659591	Mean dependent var		0.114044
Adjusted R-squared	0.637487	S.D. dependent var		0.081250
S.E. of regression	0.048920	Akaike info criterion		-3.127713
Sum squared resid	0.184275	Schwarz criterion		-2.952857
Log likelihood	135.8001	F-statistic		29.83970
Durbin-Watson stat	2.033911	Prob(F-statistic)		0.000000
Inverted AR Roots	.80			

White Heteroskedasticity Test:			
F-statistic	1.705905	Probability	0.111164
Obs*R-squared	12.92364	Probability	0.114504

Breusch-Godfrey Serial Correlation LM Test:			
F-statistic	0.071213	Probability	0.931326
Obs*R-squared	0.157319	Probability	0.924354

(Lanjutan)

NIM

Dependent Variable: NIM
Method: Least Squares
Date: 06/19/09 Time: 07:03
Sample (adjusted): 2002M02 2008M12
Included observations: 83 after adjustments
Convergence achieved after 7 iterations
White Heteroskedasticity-Consistent Standard Errors & Covariance

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.017959	0.002702	6.646369	0.0000
KURS_LN	0.016960	0.023408	0.724544	0.4709
INF_LN	0.003063	0.004875	0.628333	0.5316
IR_LN	0.032544	0.026553	1.225618	0.2241
MS_LN	0.262175	0.070033	3.743568	0.0003
AR(1)	0.653950	0.094384	6.928616	0.0000
R-squared	0.623851	Mean dependent var		0.020082
Adjusted R-squared	0.599426	S.D. dependent var		0.010842
S.E. of regression	0.006862	Akaike info criterion		-7.056130
Sum squared resid	0.003626	Schwarz criterion		-6.881274
Log likelihood	298.8294	F-statistic		25.54124
Durbin-Watson stat	1.703228	Prob(F-statistic)		0.000000
Inverted AR Roots	.65			

White Heteroskedasticity Test:

F-statistic	4.486005	Probability	0.000180
Obs*R-squared	27.10675	Probability	0.000678

Breusch-Godfrey Serial Correlation LM Test:

F-statistic	1.744095	Probability	0.181817
Obs*R-squared	3.688705	Probability	0.158128

(Lanjutan)

BOPO

Dependent Variable: BOPO				
Method: Least Squares				
Date: 06/19/09 Time: 06:27				
Sample (adjusted): 2002M02 2008M12				
Included observations: 83 after adjustments				
Convergence achieved after 7 iterations				
Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.791657	0.031022	25.51952	0.0000
KURS_LN	-0.109468	0.181512	-0.603091	0.5482
INF_LN	0.028025	0.037328	-0.750790	0.4551
IR_LN	-0.052391	0.231015	-0.226787	0.8212
MS_LN	0.181798	0.320498	0.567237	0.5722
AR(1)	0.801871	0.067648	11.85350	0.0000
R-squared	0.649232	Mean dependent var		0.797358
Adjusted R-squared	0.626455	S.D. dependent var		0.090842
S.E. of regression	0.055521	Akaike info criterion		-2.874572
Sum squared resid	0.237358	Schwarz criterion		-2.699716
Log likelihood	125.2947	F-statistic		28.50372
Durbin-Watson stat	2.253773	Prob(F-statistic)		0.000000
Inverted AR Roots	.80			

White Heteroskedasticity Test:			
F-statistic	1.475283	Probability	0.180865
Obs*R-squared	11.41681	Probability	0.179182

Breusch-Godfrey Serial Correlation LM Test:			
F-statistic	1.928665	Probability	0.152482
Obs*R-squared	4.059970	Probability	0.131337

(Lanjutan)

ALPL

Dependent Variable: ALPL				
Method: Least Squares				
Date: 06/19/09 Time: 06:28				
Sample (adjusted): 2002M02 2008M12				
Included observations: 83 after adjustments				
Convergence achieved after 8 iterations				
Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.202543	0.017531	11.55341	0.0000
KURS_LN	0.115578	0.068882	1.677926	0.0974
INF_LN	-0.006404	0.014106	-0.453996	0.6511
IR_LN	-0.230830	0.088415	-2.610775	0.0109
MS_LN	0.025839	0.121228	0.213141	0.8318
AR(1)	0.864055	0.057146	15.12006	0.0000
R-squared	0.726414	Mean dependent var		0.205449
Adjusted R-squared	0.708649	S.D. dependent var		0.040031
S.E. of regression	0.021607	Akaike info criterion		-4.762020
Sum squared resid	0.035950	Schwarz criterion		-4.587164
Log likelihood	203.6238	F-statistic		40.88942
Durbin-Watson stat	2.291489	Prob(F-statistic)		0.000000
Inverted AR Roots	.86			

White Heteroskedasticity Test:			
F-statistic	1.390567	Probability	0.214812
Obs*R-squared	10.84689	Probability	0.210526

Breusch-Godfrey Serial Correlation LM Test:			
F-statistic	1.865224	Probability	0.161974
Obs*R-squared	3.932751	Probability	0.139963

(Lanjutan)

LDR

Dependent Variable: LDR				
Method: Least Squares				
Date: 06/19/09 Time: 07:04				
Sample (adjusted): 2002M02 2008M12				
Included observations: 83 after adjustments				
Convergence achieved after 6 iterations				
White Heteroskedasticity-Consistent Standard Errors & Covariance				
Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.550698	0.067597	8.146806	0.0000
KURS_LN	0.255757	0.151444	1.688793	0.0953
INF_LN	0.005755	0.008255	0.697201	0.4878
IR_LN	0.060673	0.070500	0.860615	0.3921
MS_LN	-0.054837	0.097273	-0.563746	0.5746
AR(1)	0.956614	0.019781	48.35919	0.0000
R-squared	0.973976	Mean dependent var		0.481098
Adjusted R-squared	0.972286	S.D. dependent var		0.104499
S.E. of regression	0.017397	Akaike info criterion		-5.195550
Sum squared resid	0.023303	Schwarz criterion		-5.020694
Log likelihood	221.6153	F-statistic		576.3528
Durbin-Watson stat	2.034925	Prob(F-statistic)		0.000000
Inverted AR Roots	.96			

White Heteroskedasticity Test:			
F-statistic	9.399695	Probability	0.000000
Obs*R-squared	41.83311	Probability	0.000001

Breusch-Godfrey Serial Correlation LM Test:			
F-statistic	2.417948	Probability	0.096021
Obs*R-squared	5.027555	Probability	0.080962

Lampiran 10: Hasil Regresi Linier Berganda Bank Rakyat Indonesia (BRI)

CAR

Dependent Variable: CAR				
Method: Least Squares				
Date: 06/19/09 Time: 07:00				
Sample (adjusted): 2002M02 2008M12				
Included observations: 83 after adjustments				
Convergence achieved after 5 iterations				
Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.182628	0.014332	12.74270	0.0000
KURS_LN	-0.070467	0.053366	-1.320434	0.1906
INF_LN	-0.001560	0.010917	-0.142863	0.8868
IR_LN	-0.086613	0.068489	-1.264622	0.2098
MS_LN	-0.205394	0.093657	-2.193051	0.0313
AR(1)	0.870351	0.053567	16.24793	0.0000
R-squared	0.777745	Mean dependent var		0.177838
Adjusted R-squared	0.763313	S.D. dependent var		0.034473
S.E. of regression	0.016771	Akaike info criterion		-5.268747
Sum squared resid	0.021658	Schwarz criterion		-5.093891
Log likelihood	224.6530	F-statistic		53.88970
Durbin-Watson stat	2.263693	Prob(F-statistic)		0.000000
Inverted AR Roots	.87			

White Heteroskedasticity Test:			
F-statistic	0.450580	Probability	0.886409
Obs*R-squared	3.855252	Probability	0.869941

Breusch-Godfrey Serial Correlation LM Test:			
F-statistic	2.540222	Probability	0.085616
Obs*R-squared	5.265666	Probability	0.071875

(Lanjutan)

APYD/M

Dependent Variable: APYD_M				
Method: Least Squares				
Date: 06/19/09 Time: 06:57				
Sample (adjusted): 2002M04 2008M12				
Included observations: 81 after adjustments				
Convergence achieved after 10 iterations				
Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.314011	0.064248	4.887495	0.0000
KURS_LN	-0.223605	0.246444	-0.907327	0.3672
INF_LN	-0.010285	0.051893	-0.198192	0.8434
IR_LN	0.423252	0.291979	1.449594	0.1515
MS_LN	0.704063	0.490639	1.434991	0.1556
AR(1)	0.229452	0.103931	2.207721	0.0304
AR(2)	0.166351	0.104385	1.593627	0.1153
AR(3)	0.469530	0.102896	4.563152	0.0000
R-squared	0.625392	Mean dependent var		0.363365
Adjusted R-squared	0.589471	S.D. dependent var		0.108952
S.E. of regression	0.069808	Akaike info criterion		-2.392587
Sum squared resid	0.355743	Schwarz criterion		-2.156098
Log likelihood	104.8998	F-statistic		17.41007
Durbin-Watson stat	1.847655	Prob(F-statistic)		0.000000
Inverted AR Roots	.94	-.35+.61i	-.35-.61i	

White Heteroskedasticity Test:			
F-statistic	1.025488	Probability	0.425072
Obs*R-squared	8.285336	Probability	0.406106

Breusch-Godfrey Serial Correlation LM Test:			
F-statistic	1.868338	Probability	0.161891
Obs*R-squared	4.049830	Probability	0.132005

(Lanjutan)

APYD/AP

Dependent Variable: APYD_AP				
Method: Least Squares				
Date: 06/19/09 Time: 07:00				
Sample (adjusted): 2002M04 2008M12				
Included observations: 81 after adjustments				
Convergence achieved after 7 iterations				
Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.033594	0.003199	10.50289	0.0000
KURS_LN	-0.030784	0.009773	-3.149908	0.0024
INF_LN	0.000558	0.002054	0.271755	0.7866
IR_LN	0.001654	0.011700	0.141360	0.8880
MS_LN	0.027489	0.020289	1.354882	0.1796
AR(1)	0.285994	0.115571	2.474620	0.0157
AR(2)	0.370825	0.110342	3.360690	0.0012
AR(3)	0.236010	0.110530	2.135258	0.0361
R-squared	0.639264	Mean dependent var		0.035072
Adjusted R-squared	0.604673	S.D. dependent var		0.004554
S.E. of regression	0.002863	Akaike info criterion		-8.780029
Sum squared resid	0.000599	Schwarz criterion		-8.543540
Log likelihood	363.5912	F-statistic		18.48057
Durbin-Watson stat	1.913857	Prob(F-statistic)		0.000000
Inverted AR Roots	.94	-.33+.38i	-.33-.38i	

White Heteroskedasticity Test:			
F-statistic	0.818697	Probability	0.588637
Obs*R-squared	6.753898	Probability	0.563403

Breusch-Godfrey Serial Correlation LM Test:			
F-statistic	0.900494	Probability	0.410959
Obs*R-squared	2.003819	Probability	0.367178

(Lanjutan)

PPAP

Dependent Variable: PPAP				
Method: Least Squares				
Date: 06/19/09 Time: 06:59				
Sample (adjusted): 2002M03 2008M12				
Included observations: 82 after adjustments				
Convergence achieved after 8 iterations				
Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	1.859892	0.133713	13.90959	0.0000
KURS_LN	-1.845138	0.788118	-2.341195	0.0219
INF_LN	0.000983	0.166297	0.005909	0.9953
IR_LN	1.374143	0.995278	1.380663	0.1715
MS_LN	1.021473	1.521822	0.671217	0.5041
AR(1)	0.571796	0.113931	5.018777	0.0000
AR(2)	0.225471	0.109274	2.063350	0.0425
R-squared	0.627283	Mean dependent var		1.924265
Adjusted R-squared	0.597466	S.D. dependent var		0.373765
S.E. of regression	0.237138	Akaike info criterion		0.041148
Sum squared resid	4.217568	Schwarz criterion		0.246600
Log likelihood	5.312922	F-statistic		21.03753
Durbin-Watson stat	2.093966	Prob(F-statistic)		0.000000
Inverted AR Roots	.84	-.27		

White Heteroskedasticity Test:			
F-statistic	0.699838	Probability	0.690571
Obs*R-squared	5.840982	Probability	0.665039

Breusch-Godfrey Serial Correlation LM Test:			
F-statistic	2.479679	Probability	0.090802
Obs*R-squared	5.216401	Probability	0.073667

(Lanjutan)

ROAA

Dependent Variable: ROAA				
Method: Least Squares				
Date: 06/19/09 Time: 07:01				
Sample (adjusted): 2002M02 2008M12				
Included observations: 83 after adjustments				
Convergence achieved after 7 iterations				
Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.020026	0.002237	8.952505	0.0000
KURS_LN	0.019283	0.029621	0.650978	0.5170
INF_LN	0.002479	0.006211	0.399135	0.6909
IR_LN	0.049499	0.034702	1.426431	0.1578
MS_LN	0.279510	0.053807	5.194670	0.0000
AR(1)	0.574363	0.092421	6.214675	0.0000
R-squared	0.535427	Mean dependent var		0.022299
Adjusted R-squared	0.505260	S.D. dependent var		0.011915
S.E. of regression	0.008381	Akaike info criterion		-6.656137
Sum squared resid	0.005409	Schwarz criterion		-6.481281
Log likelihood	282.2297	F-statistic		17.74875
Durbin-Watson stat	1.945542	Prob(F-statistic)		0.000000
Inverted AR Roots	.57			

White Heteroskedasticity Test:			
F-statistic	1.754625	Probability	0.100014
Obs*R-squared	13.23388	Probability	0.104052

Breusch-Godfrey Serial Correlation LM Test:			
F-statistic	0.659072	Probability	0.520301
Obs*R-squared	1.433550	Probability	0.488325

(Lanjutan)

ROAE

Dependent Variable: ROAE				
Method: Least Squares				
Date: 06/19/09 Time: 07:05				
Sample (adjusted): 2002M02 2008M12				
Included observations: 83 after adjustments				
Convergence achieved after 7 iterations				
Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.197934	0.024433	8.101189	0.0000
KURS_LN	0.270786	0.270312	1.001752	0.3196
INF_LN	0.036129	0.056386	0.640734	0.5236
IR_LN	0.317301	0.330121	0.961166	0.3395
MS_LN	2.267271	0.485697	4.668077	0.0000
AR(1)	0.640828	0.088202	7.265454	0.0000
R-squared	0.491022	Mean dependent var		0.216650
Adjusted R-squared	0.457971	S.D. dependent var		0.106043
S.E. of regression	0.078071	Akaike info criterion		-2.192841
Sum squared resid	0.469327	Schwarz criterion		-2.017985
Log likelihood	97.00291	F-statistic		14.85670
Durbin-Watson stat	2.028393	Prob(F-statistic)		0.000000
Inverted AR Roots	.64			

White Heteroskedasticity Test:			
F-statistic	1.378917	Probability	0.219880
Obs*R-squared	10.76781	Probability	0.215206

Breusch-Godfrey Serial Correlation LM Test:			
F-statistic	2.202674	Probability	0.117607
Obs*R-squared	4.604777	Probability	0.100020

(Lanjutan)

NIM

Dependent Variable: NIM				
Method: Least Squares				
Date: 06/19/09 Time: 07:06				
Sample (adjusted): 2002M02 2008M12				
Included observations: 83 after adjustments				
Convergence achieved after 8 iterations				
White Heteroskedasticity-Consistent Standard Errors & Covariance				
Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.046179	0.005925	7.794098	0.0000
KURS_LN	-0.000818	0.054997	-0.014879	0.9882
INF_LN	0.008541	0.016333	0.522911	0.6025
IR_LN	0.129527	0.080002	1.619055	0.1095
MS_LN	0.751335	0.180948	4.152206	0.0001
AR(1)	0.569188	0.112720	5.049555	0.0000
R-squared	0.561598	Mean dependent var		0.052436
Adjusted R-squared	0.533130	S.D. dependent var		0.028095
S.E. of regression	0.019197	Akaike info criterion		-4.998630
Sum squared resid	0.028375	Schwarz criterion		-4.823774
Log likelihood	213.4432	F-statistic		19.72757
Durbin-Watson stat	1.811513	Prob(F-statistic)		0.000000
Inverted AR Roots	.57			

White Heteroskedasticity Test:			
F-statistic	2.294897	Probability	0.029641
Obs*R-squared	16.49876	Probability	0.035773

Breusch-Godfrey Serial Correlation LM Test:			
F-statistic	1.143790	Probability	0.324103
Obs*R-squared	2.456658	Probability	0.292781

(Lanjutan)

BOPO

Dependent Variable: BOPO				
Method: Least Squares				
Date: 06/19/09 Time: 07:07				
Sample (adjusted): 2002M04 2008M12				
Included observations: 81 after adjustments				
Convergence achieved after 12 iterations				
Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.711086	0.031060	22.89393	0.0000
KURS_LN	-0.061477	0.133481	-0.460566	0.6465
INF_LN	0.020648	0.026460	0.780363	0.4377
IR_LN	0.079739	0.168520	0.473169	0.6375
MS_LN	0.466807	0.212460	2.197153	0.0312
AR(1)	0.775645	0.107651	7.205205	0.0000
AR(2)	-0.223860	0.136533	-1.639599	0.1054
AR(3)	0.309419	0.107560	2.876713	0.0053
R-squared	0.700220	Mean dependent var		0.727859
Adjusted R-squared	0.671474	S.D. dependent var		0.065397
S.E. of regression	0.037484	Akaike info criterion		-3.636278
Sum squared resid	0.102567	Schwarz criterion		-3.399790
Log likelihood	155.2693	F-statistic		24.35886
Durbin-Watson stat	2.008778	Prob(F-statistic)		0.000000
Inverted AR Roots	.91	-.07+.58i	-.07-.58i	

White Heteroskedasticity Test:			
F-statistic	1.398139	Probability	0.212100
Obs*R-squared	10.89130	Probability	0.207935

Breusch-Godfrey Serial Correlation LM Test:			
F-statistic	2.143085	Probability	0.124819
Obs*R-squared	4.611467	Probability	0.099686

(Lanjutan)

ALPL

Dependent Variable: ALPL				
Method: Least Squares				
Date: 06/19/09 Time: 07:08				
Sample (adjusted): 2002M02 2008M12				
Included observations: 83 after adjustments				
Convergence achieved after 7 iterations				
Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.235855	0.019246	12.25457	0.0000
KURS_LN	-0.063168	0.084298	-0.749342	0.4559
INF_LN	0.006584	0.017276	-0.381082	0.7042
IR_LN	-0.206429	0.107978	-1.911765	0.0596
MS_LN	0.251769	0.148482	1.695625	0.0940
AR(1)	0.848822	0.059769	14.20176	0.0000
R-squared	0.744918	Mean dependent var		0.242919
Adjusted R-squared	0.728355	S.D. dependent var		0.050406
S.E. of regression	0.026271	Akaike info criterion		-4.371146
Sum squared resid	0.053143	Schwarz criterion		-4.196290
Log likelihood	187.4025	F-statistic		44.97284
Durbin-Watson stat	1.882497	Prob(F-statistic)		0.000000
Inverted AR Roots	.85			

White Heteroskedasticity Test:			
F-statistic	0.948121	Probability	0.482930
Obs*R-squared	7.716526	Probability	0.461639

Breusch-Godfrey Serial Correlation LM Test:			
F-statistic	0.172005	Probability	0.842306
Obs*R-squared	0.378966	Probability	0.827387

(Lanjutan)

LDR

Dependent Variable: LDR				
Method: Least Squares				
Date: 06/19/09 Time: 07:09				
Sample (adjusted): 2002M02 2008M12				
Included observations: 83 after adjustments				
Convergence achieved after 8 iterations				
Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.731320	0.016709	43.76705	0.0000
KURS_LN	0.147204	0.129265	1.138772	0.2583
INF_LN	-0.006240	0.026739	-0.233385	0.8161
IR_LN	0.366349	0.162832	2.249862	0.0273
MS_LN	-0.276768	0.230827	-1.199026	0.2342
AR(1)	0.735505	0.044836	16.40424	0.0000
R-squared	0.819835	Mean dependent var		0.709615
Adjusted R-squared	0.808136	S.D. dependent var		0.088012
S.E. of regression	0.038551	Akaike info criterion		-3.604125
Sum squared resid	0.114436	Schwarz criterion		-3.429269
Log likelihood	155.5712	F-statistic		70.07736
Durbin-Watson stat	1.258661	Prob(F-statistic)		0.000000
Inverted AR Roots	.74			

White Heteroskedasticity Test:			
F-statistic	0.342856	Probability	0.946223
Obs*R-squared	2.966484	Probability	0.936443

Breusch-Godfrey Serial Correlation LM Test:			
F-statistic	1.772113	Probability	0.177016
Obs*R-squared	3.745288	Probability	0.153717

Lampiran 11: Hasil Regresi Linier Berganda Bank Central Asia (BCA)

CAR

Dependent Variable: CAR				
Method: Least Squares				
Date: 06/19/09 Time: 07:18				
Sample (adjusted): 2002M03 2008M12				
Included observations: 82 after adjustments				
Convergence achieved after 14 iterations				
Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.116666	0.206723	0.564360	0.5742
KURS_LN	0.099384	0.057220	1.736894	0.0865
INF_LN	-0.011940	0.012052	-0.990718	0.3250
IR_LN	-0.144552	0.073465	-1.967634	0.0528
MS_LN	-0.376031	0.112573	-3.340333	0.0013
AR(1)	0.599475	0.107997	5.550852	0.0000
AR(2)	0.375854	0.108238	3.472492	0.0009
R-squared	0.946265	Mean dependent var		0.272849
Adjusted R-squared	0.941966	S.D. dependent var		0.076245
S.E. of regression	0.018367	Akaike info criterion		-5.074975
Sum squared resid	0.025302	Schwarz criterion		-4.869523
Log likelihood	215.0740	F-statistic		220.1241
Durbin-Watson stat	2.154405	Prob(F-statistic)		0.000000
Inverted AR Roots	.98	-.38		

White Heteroskedasticity Test:			
F-statistic	0.563298	Probability	0.804451
Obs*R-squared	4.767652	Probability	0.782097

Breusch-Godfrey Serial Correlation LM Test:			
F-statistic	1.963968	Probability	0.147644
Obs*R-squared	4.186915	Probability	0.123260

(Lanjutan)

APYD/M

Dependent Variable: APYD_M
 Method: Least Squares
 Date: 06/19/09 Time: 07:19
 Sample (adjusted): 2002M02 2008M12
 Included observations: 83 after adjustments
 Convergence achieved after 9 iterations

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.059160	0.005826	10.15412	0.0000
KURS_LN	-0.020347	0.022552	-0.902227	0.3697
INF_LN	0.003522	0.004614	-0.763427	0.4475
IR_LN	-0.013373	0.029207	-0.457857	0.6483
MS_LN	0.071152	0.039566	1.798320	0.0760
AR(1)	0.865331	0.055683	15.54033	0.0000
R-squared	0.769653	Mean dependent var		0.061460
Adjusted R-squared	0.754696	S.D. dependent var		0.014268
S.E. of regression	0.007067	Akaike info criterion		-6.997318
Sum squared resid	0.003845	Schwarz criterion		-6.822462
Log likelihood	296.3887	F-statistic		51.45571
Durbin-Watson stat	1.838559	Prob(F-statistic)		0.000000
Inverted AR Roots	.87			

White Heteroskedasticity Test:

F-statistic	0.318843	Probability	0.956502
Obs*R-squared	2.765643	Probability	0.948193

Breusch-Godfrey Serial Correlation LM Test:

F-statistic	0.339580	Probability	0.713158
Obs*R-squared	0.744859	Probability	0.689058

(Lanjutan)

APYD/AP

Dependent Variable: APYD_AP				
Method: Least Squares				
Date: 06/19/09 Time: 07:22				
Sample (adjusted): 2002M02 2008M12				
Included observations: 83 after adjustments				
Convergence achieved after 8 iterations				
Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.006244	0.001075	5.811083	0.0000
KURS_LN	-0.001899	0.002239	-0.848277	0.3989
INF_LN	0.000303	0.000457	-0.661903	0.5100
IR_LN	-0.002323	0.002909	-0.798629	0.4270
MS_LN	0.001070	0.003920	0.273081	0.7855
AR(1)	0.925621	0.044072	21.00244	0.0000
R-squared	0.853800	Mean dependent var		0.006472
Adjusted R-squared	0.844306	S.D. dependent var		0.001828
S.E. of regression	0.000721	Akaike info criterion		-11.56152
Sum squared resid	4.01E-05	Schwarz criterion		-11.38666
Log likelihood	485.8030	F-statistic		89.93491
Durbin-Watson stat	1.848107	Prob(F-statistic)		0.000000
Inverted AR Roots	.93			

White Heteroskedasticity Test:			
F-statistic	0.353386	Probability	0.941346
Obs*R-squared	3.054238	Probability	0.930908

Breusch-Godfrey Serial Correlation LM Test:			
F-statistic	0.128878	Probability	0.879276
Obs*R-squared	0.284272	Probability	0.867503

(Lanjutan)

PPAP

Dependent Variable: PPAP				
Method: Least Squares				
Date: 06/19/09 Time: 07:23				
Sample (adjusted): 2002M02 2008M12				
Included observations: 83 after adjustments				
Convergence achieved after 7 iterations				
Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	1.502127	0.121239	12.38977	0.0000
KURS_LN	-0.016057	0.250405	-0.064123	0.9490
INF_LN	-0.034032	0.051117	-0.665758	0.5076
IR_LN	-0.227786	0.322848	-0.705552	0.4826
MS_LN	-0.622888	0.438142	-1.421659	0.1592
AR(1)	0.926195	0.039244	23.60108	0.0000
R-squared	0.885024	Mean dependent var		1.526199
Adjusted R-squared	0.877558	S.D. dependent var		0.230422
S.E. of regression	0.080629	Akaike info criterion		-2.128381
Sum squared resid	0.500576	Schwarz criterion		-1.953526
Log likelihood	94.32783	F-statistic		118.5410
Durbin-Watson stat	1.896711	Prob(F-statistic)		0.000000
Inverted AR Roots	.93			

White Heteroskedasticity Test:			
F-statistic	0.936278	Probability	0.492200
Obs*R-squared	7.628998	Probability	0.470523

Breusch-Godfrey Serial Correlation LM Test:			
F-statistic	0.107399	Probability	0.898305
Obs*R-squared	0.237032	Probability	0.888238

(Lanjutan)

ROAA

Dependent Variable: ROAA				
Method: Least Squares				
Date: 06/19/09 Time: 07:25				
Sample (adjusted): 2002M03 2008M12				
Included observations: 82 after adjustments				
Convergence achieved after 9 iterations				
White Heteroskedasticity-Consistent Standard Errors & Covariance				
Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.015647	0.001881	8.317644	0.0000
KURS_LN	-0.001786	0.021565	-0.082826	0.9342
INF_LN	0.004062	0.004943	0.821883	0.4137
IR_LN	0.016185	0.021145	0.765405	0.4464
MS_LN	0.212385	0.046267	4.590399	0.0000
AR(1)	0.859614	0.077981	11.02338	0.0000
AR(2)	-0.289201	0.087718	-3.296944	0.0015
R-squared	0.629319	Mean dependent var		0.017508
Adjusted R-squared	0.599665	S.D. dependent var		0.009091
S.E. of regression	0.005752	Akaike info criterion		-7.396937
Sum squared resid	0.002482	Schwarz criterion		-7.191485
Log likelihood	310.2744	F-statistic		21.22174
Durbin-Watson stat	2.030033	Prob(F-statistic)		0.000000
Inverted AR Roots	.43-.32i	.43+.32i		

White Heteroskedasticity Test:			
F-statistic	3.189929	Probability	0.003698
Obs*R-squared	21.24041	Probability	0.006535

Breusch-Godfrey Serial Correlation LM Test:			
F-statistic	2.472312	Probability	0.091430
Obs*R-squared	5.201888	Probability	0.074203

(Lanjutan)

ROAE

Dependent Variable: ROAE				
Method: Least Squares				
Date: 06/19/09 Time: 07:26				
Sample (adjusted): 2002M02 2008M12				
Included observations: 83 after adjustments				
Convergence achieved after 8 iterations				
White Heteroskedasticity-Consistent Standard Errors & Covariance				
Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.137255	0.024045	5.708261	0.0000
KURS_LN	-0.149215	0.181941	-0.820129	0.4147
INF_LN	0.026658	0.038885	0.685557	0.4951
IR_LN	0.273016	0.234712	1.163196	0.2483
MS_LN	2.127077	0.556816	3.820070	0.0003
AR(1)	0.669775	0.114302	5.859695	0.0000
R-squared	0.574674	Mean dependent var		0.152691
Adjusted R-squared	0.547055	S.D. dependent var		0.085836
S.E. of regression	0.057769	Akaike info criterion		-2.795194
Sum squared resid	0.256967	Schwarz criterion		-2.620338
Log likelihood	122.0006	F-statistic		20.80751
Durbin-Watson stat	1.718627	Prob(F-statistic)		0.000000
Inverted AR Roots	.67			

White Heteroskedasticity Test:			
F-statistic	2.844456	Probability	0.008232
Obs*R-squared	19.52050	Probability	0.012311

Breusch-Godfrey Serial Correlation LM Test:			
F-statistic	1.837819	Probability	0.166260
Obs*R-squared	3.877668	Probability	0.143872

(Lanjutan)

NIM

Dependent Variable: NIM				
Method: Least Squares				
Date: 06/19/09 Time: 07:27				
Sample (adjusted): 2002M02 2008M12				
Included observations: 83 after adjustments				
Convergence achieved after 8 iterations				
White Heteroskedasticity-Consistent Standard Errors & Covariance				
Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.027535	0.004226	6.515949	0.0000
KURS_LN	-0.034700	0.032971	-1.052459	0.2959
INF_LN	0.004907	0.008153	0.601878	0.5490
IR_LN	0.046699	0.041230	1.132653	0.2609
MS_LN	0.413968	0.104755	3.951774	0.0002
AR(1)	0.654635	0.106509	6.146310	0.0000
R-squared	0.598019	Mean dependent var		0.030510
Adjusted R-squared	0.571916	S.D. dependent var		0.015724
S.E. of regression	0.010288	Akaike info criterion		-6.246129
Sum squared resid	0.008150	Schwarz criterion		-6.071273
Log likelihood	265.2143	F-statistic		22.91028
Durbin-Watson stat	1.684000	Prob(F-statistic)		0.000000
Inverted AR Roots	.65			

White Heteroskedasticity Test:			
F-statistic	3.245857	Probability	0.003205
Obs*R-squared	21.55964	Probability	0.005800

Breusch-Godfrey Serial Correlation LM Test:			
F-statistic	2.406473	Probability	0.097062
Obs*R-squared	5.005134	Probability	0.081875

(Lanjutan)

BOPO

Dependent Variable: BOPO				
Method: Least Squares				
Date: 06/19/09 Time: 07:28				
Sample (adjusted): 2002M02 2008M12				
Included observations: 83 after adjustments				
Convergence achieved after 6 iterations				
Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.677279	0.048732	13.89791	0.0000
KURS_LN	-0.070250	0.042166	-1.666046	0.0998
INF_LN	0.000943	0.008577	0.109959	0.9127
IR_LN	0.006801	0.054431	0.124938	0.9009
MS_LN	0.122787	0.073580	1.668752	0.0992
AR(1)	0.965774	0.030398	31.77093	0.0000
R-squared	0.929366	Mean dependent var		0.700289
Adjusted R-squared	0.924779	S.D. dependent var		0.050357
S.E. of regression	0.013811	Akaike info criterion		-5.657128
Sum squared resid	0.014688	Schwarz criterion		-5.482272
Log likelihood	240.7708	F-statistic		202.6246
Durbin-Watson stat	1.714614	Prob(F-statistic)		0.000000
Inverted AR Roots	.97			

White Heteroskedasticity Test:			
F-statistic	1.383232	Probability	0.217991
Obs*R-squared	10.79712	Probability	0.213462

Breusch-Godfrey Serial Correlation LM Test:			
F-statistic	1.157196	Probability	0.319915
Obs*R-squared	2.484590	Probability	0.288721

(Lanjutan)

ALPL

Dependent Variable: ALPL				
Method: Least Squares				
Date: 06/19/09 Time: 07:28				
Sample (adjusted): 2002M02 2008M12				
Included observations: 83 after adjustments				
Convergence achieved after 8 iterations				
Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.359217	0.027784	12.92883	0.0000
KURS_LN	0.015893	0.050164	0.316833	0.7522
INF_LN	-0.022770	0.010241	-2.223366	0.0291
IR_LN	-0.150098	0.064740	-2.318487	0.0231
MS_LN	-0.192206	0.087850	-2.187878	0.0317
AR(1)	0.932792	0.033188	28.10658	0.0000
R-squared	0.922955	Mean dependent var		0.342508
Adjusted R-squared	0.917952	S.D. dependent var		0.056605
S.E. of regression	0.016214	Akaike info criterion		-5.336349
Sum squared resid	0.020243	Schwarz criterion		-5.161493
Log likelihood	227.4585	F-statistic		184.4832
Durbin-Watson stat	1.602799	Prob(F-statistic)		0.000000
Inverted AR Roots	.93			

White Heteroskedasticity Test:			
F-statistic	0.393675	Probability	0.920671
Obs*R-squared	3.388234	Probability	0.907689

Breusch-Godfrey Serial Correlation LM Test:			
F-statistic	2.416143	Probability	0.096184
Obs*R-squared	5.024029	Probability	0.081105

(Lanjutan)

LDR

Dependent Variable: LDR				
Method: Least Squares				
Date: 06/19/09 Time: 07:29				
Sample (adjusted): 2002M02 2008M12				
Included observations: 83 after adjustments				
Convergence achieved after 233 iterations				
Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	101.1677	21978.71	0.004603	0.9963
KURS_LN	-0.032965	0.027352	-1.205178	0.2318
INF_LN	0.014169	0.005560	2.548218	0.0128
IR_LN	0.042285	0.035296	1.198001	0.2346
MS_LN	0.132883	0.047703	2.785664	0.0067
AR(1)	0.999956	0.009666	103.4460	0.0000
R-squared	0.993156	Mean dependent var		0.334039
Adjusted R-squared	0.992711	S.D. dependent var		0.106681
S.E. of regression	0.009108	Akaike info criterion		-6.489828
Sum squared resid	0.006387	Schwarz criterion		-6.314972
Log likelihood	275.3278	F-statistic		2234.645
Durbin-Watson stat	1.668476	Prob(F-statistic)		0.000000
Inverted AR Roots	1.00			

White Heteroskedasticity Test:			
F-statistic	0.906770	Probability	0.515686
Obs*R-squared	7.410020	Probability	0.493108

Breusch-Godfrey Serial Correlation LM Test:			
F-statistic	1.593184	Probability	0.210079
Obs*R-squared	3.382541	Probability	0.184285

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CAR

Dependent Variable: CAR				
Method: Least Squares				
Date: 06/19/09 Time: 06:39				
Sample (adjusted): 2002M02 2008M12				
Included observations: 83 after adjustments				
Convergence achieved after 7 iterations				
Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.177656	0.004747	37.42626	0.0000
KURS_LN	-0.107112	0.053561	-1.999821	0.0490
INF_LN	-0.006358	0.011162	-0.569614	0.5706
IR_LN	0.065180	0.064614	1.008766	0.3162
MS_LN	-0.170366	0.096325	-1.768654	0.0809
AR(1)	0.634068	0.087085	7.281028	0.0000
R-squared	0.463237	Mean dependent var		0.176300
Adjusted R-squared	0.428382	S.D. dependent var		0.020397
S.E. of regression	0.015421	Akaike info criterion		-5.436601
Sum squared resid	0.018312	Schwarz criterion		-5.261745
Log likelihood	231.6189	F-statistic		13.29051
Durbin-Watson stat	1.925426	Prob(F-statistic)		0.000000
Inverted AR Roots	.63			

White Heteroskedasticity Test:			
F-statistic	1.036543	Probability	0.416839
Obs*R-squared	8.363653	Probability	0.398777

Breusch-Godfrey Serial Correlation LM Test:			
F-statistic	0.338177	Probability	0.714151
Obs*R-squared	0.741809	Probability	0.690110

(Lanjutan)

APYD/M

Dependent Variable: APYD_M				
Method: Least Squares				
Date: 06/19/09 Time: 06:40				
Sample (adjusted): 2002M02 2008M12				
Included observations: 83 after adjustments				
Convergence achieved after 7 iterations				
Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.580257	0.048912	11.86325	0.0000
KURS_LN	0.290395	0.230864	1.257860	0.2122
INF_LN	-0.039655	0.047338	-0.837695	0.4048
IR_LN	-0.337480	0.295236	-1.143084	0.2565
MS_LN	0.412465	0.406242	1.015318	0.3131
AR(1)	0.838099	0.061551	13.61641	0.0000
R-squared	0.704683	Mean dependent var		0.579556
Adjusted R-squared	0.685506	S.D. dependent var		0.127684
S.E. of regression	0.071605	Akaike info criterion		-2.365766
Sum squared resid	0.394798	Schwarz criterion		-2.190910
Log likelihood	104.1793	F-statistic		36.74732
Durbin-Watson stat	1.802820	Prob(F-statistic)		0.000000
Inverted AR Roots	.84			

White Heteroskedasticity Test:			
F-statistic	0.422180	Probability	0.904207
Obs*R-squared	3.622862	Probability	0.889448

Breusch-Godfrey Serial Correlation LM Test:			
F-statistic	1.261382	Probability	0.289201
Obs*R-squared	2.701006	Probability	0.259110

(Lanjutan)

APYD/AP

Dependent Variable: APYD_AP
 Method: Least Squares
 Date: 06/19/09 Time: 06:41
 Sample (adjusted): 2002M02 2008M12
 Included observations: 83 after adjustments
 Convergence achieved after 7 iterations

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.055571	0.008639	6.432376	0.0000
KURS_LN	0.008209	0.016320	0.502985	0.6164
INF_LN	-0.004143	0.003329	-1.244320	0.2172
IR_LN	-0.014801	0.021053	-0.703018	0.4842
MS_LN	0.006579	0.028561	0.230335	0.8184
AR(1)	0.932066	0.039814	23.41074	0.0000
R-squared	0.872763	Mean dependent var		0.053604
Adjusted R-squared	0.864500	S.D. dependent var		0.014321
S.E. of regression	0.005272	Akaike info criterion		-7.583389
Sum squared resid	0.002140	Schwarz criterion		-7.408533
Log likelihood	320.7106	F-statistic		105.6336
Durbin-Watson stat	1.888046	Prob(F-statistic)		0.000000
Inverted AR Roots	.93			

White Heteroskedasticity Test:

F-statistic	0.361010	Probability	0.937676
Obs*R-squared	3.117657	Probability	0.926758

Breusch-Godfrey Serial Correlation LM Test:

F-statistic	0.433964	Probability	0.649552
Obs*R-squared	0.949519	Probability	0.622035

(Lanjutan)

PPAP

Dependent Variable: PPAP				
Method: Least Squares				
Date: 06/19/09 Time: 06:42				
Sample (adjusted): 2002M03 2008M12				
Included observations: 82 after adjustments				
Convergence achieved after 12 iterations				
Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	1.599406	0.233946	6.836657	0.0000
KURS_LN	-1.359187	0.739024	-1.839166	0.0698
INF_LN	0.108564	0.155864	0.696530	0.4883
IR_LN	-0.970965	0.925737	-1.048857	0.2976
MS_LN	-1.247933	1.469785	-0.849058	0.3986
AR(1)	0.512319	0.110006	4.657201	0.0000
AR(2)	0.369321	0.105690	3.494363	0.0008
R-squared	0.836371	Mean dependent var		1.792089
Adjusted R-squared	0.823281	S.D. dependent var		0.545018
S.E. of regression	0.229114	Akaike info criterion		-0.027689
Sum squared resid	3.937009	Schwarz criterion		0.177762
Log likelihood	8.135260	F-statistic		63.89255
Durbin-Watson stat	1.949256	Prob(F-statistic)		0.000000
Inverted AR Roots	.92	-.40		

White Heteroskedasticity Test:			
F-statistic	0.636859	Probability	0.744246
Obs*R-squared	5.349644	Probability	0.719635

Breusch-Godfrey Serial Correlation LM Test:			
F-statistic	0.096351	Probability	0.908261
Obs*R-squared	0.215890	Probability	0.897677

(Lanjutan)

ROAA

Dependent Variable: ROAA				
Method: Least Squares				
Date: 06/19/09 Time: 07:02				
Sample (adjusted): 2002M02 2008M12				
Included observations: 83 after adjustments				
Convergence achieved after 7 iterations				
White Heteroskedasticity-Consistent Standard Errors & Covariance				
Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.008383	0.001460	5.740054	0.0000
KURS_LN	0.000293	0.009753	0.030060	0.9761
INF_LN	0.002240	0.002361	0.948767	0.3457
IR_LN	0.015984	0.015524	1.029655	0.3064
MS_LN	0.089437	0.035258	2.536671	0.0132
AR(1)	0.685813	0.104790	6.544664	0.0000
R-squared	0.503807	Mean dependent var		0.009033
Adjusted R-squared	0.471587	S.D. dependent var		0.005021
S.E. of regression	0.003650	Akaike info criterion		-8.318897
Sum squared resid	0.001026	Schwarz criterion		-8.144041
Log likelihood	351.2342	F-statistic		15.63631
Durbin-Watson stat	1.858279	Prob(F-statistic)		0.000000
Inverted AR Roots	.69			

White Heteroskedasticity Test:			
F-statistic	2.576510	Probability	0.015418
Obs*R-squared	18.08229	Probability	0.020618

Breusch-Godfrey Serial Correlation LM Test:			
F-statistic	0.428643	Probability	0.652978
Obs*R-squared	0.938008	Probability	0.625625

(Lanjutan)

ROAE

Dependent Variable: ROAE				
Method: Least Squares				
Date: 06/19/09 Time: 06:44				
Sample (adjusted): 2002M02 2008M12				
Included observations: 83 after adjustments				
Convergence achieved after 8 iterations				
Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.127943	0.034508	3.707594	0.0004
KURS_LN	0.030142	0.216700	0.139096	0.8897
INF_LN	0.034604	0.044608	0.775731	0.4403
IR_LN	0.189134	0.276209	0.684750	0.4956
MS_LN	1.202041	0.383084	3.137801	0.0024
AR(1)	0.788312	0.069759	11.30044	0.0000
R-squared	0.614794	Mean dependent var		0.134876
Adjusted R-squared	0.589781	S.D. dependent var		0.102941
S.E. of regression	0.065932	Akaike info criterion		-2.530849
Sum squared resid	0.334719	Schwarz criterion		-2.355993
Log likelihood	111.0302	F-statistic		24.57863
Durbin-Watson stat	1.823534	Prob(F-statistic)		0.000000
Inverted AR Roots	.79			

White Heteroskedasticity Test:			
F-statistic	1.104651	Probability	0.370033
Obs*R-squared	8.854574	Probability	0.354712

Breusch-Godfrey Serial Correlation LM Test:			
F-statistic	0.542760	Probability	0.583407
Obs*R-squared	1.184170	Probability	0.553173

(Lanjutan)

NIM

Dependent Variable: NIM				
Method: Least Squares				
Date: 06/19/09 Time: 07:02				
Sample (adjusted): 2002M02 2008M12				
Included observations: 83 after adjustments				
Convergence achieved after 8 iterations				
White Heteroskedasticity-Consistent Standard Errors & Covariance				
Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.023106	0.003246	7.117364	0.0000
KURS_LN	0.023527	0.028307	0.831134	0.4085
INF_LN	0.003331	0.007160	0.465233	0.6431
IR_LN	0.065998	0.034555	1.909928	0.0599
MS_LN	0.348691	0.094043	3.707789	0.0004
AR(1)	0.602337	0.119764	5.029386	0.0000
R-squared	0.595503	Mean dependent var		0.025877
Adjusted R-squared	0.569237	S.D. dependent var		0.014300
S.E. of regression	0.009385	Akaike info criterion		-6.429798
Sum squared resid	0.006782	Schwarz criterion		-6.254942
Log likelihood	272.8366	F-statistic		22.67199
Durbin-Watson stat	1.697303	Prob(F-statistic)		0.000000
Inverted AR Roots	.60			

White Heteroskedasticity Test:			
F-statistic	2.973260	Probability	0.006082
Obs*R-squared	20.18942	Probability	0.009643

Breusch-Godfrey Serial Correlation LM Test:			
F-statistic	2.352902	Probability	0.102076
Obs*R-squared	4.900292	Probability	0.086281

(Lanjutan)

BOPO

Dependent Variable: BOPO				
Method: Least Squares				
Date: 06/19/09 Time: 06:45				
Sample (adjusted): 2002M02 2008M12				
Included observations: 83 after adjustments				
Convergence achieved after 8 iterations				
Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.844162	0.010700	78.89201	0.0000
KURS_LN	0.026036	0.191725	0.135799	0.8923
INF_LN	0.019354	0.041152	0.470294	0.6395
IR_LN	0.094334	0.209636	0.449990	0.6540
MS_LN	0.696553	0.358169	1.944760	0.0555
AR(1)	0.426216	0.104842	4.065332	0.0001
R-squared	0.255027	Mean dependent var		0.850443
Adjusted R-squared	0.206652	S.D. dependent var		0.058906
S.E. of regression	0.052467	Akaike info criterion		-2.987713
Sum squared resid	0.211966	Schwarz criterion		-2.812857
Log likelihood	129.9901	F-statistic		5.271890
Durbin-Watson stat	2.033710	Prob(F-statistic)		0.000323
Inverted AR Roots	.43			

White Heteroskedasticity Test:			
F-statistic	1.846170	Probability	0.081818
Obs*R-squared	13.80946	Probability	0.086869

Breusch-Godfrey Serial Correlation LM Test:			
F-statistic	0.152847	Probability	0.858528
Obs*R-squared	0.336928	Probability	0.844961

(Lanjutan)

ALPL

Dependent Variable: ALPL				
Method: Least Squares				
Date: 06/19/09 Time: 06:46				
Sample (adjusted): 2002M02 2008M12				
Included observations: 83 after adjustments				
Convergence achieved after 6 iterations				
Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.263783	0.030200	8.734490	0.0000
KURS_LN	-0.147912	0.063481	-2.330029	0.0224
INF_LN	0.002092	0.012965	0.161354	0.8722
IR_LN	0.012672	0.081894	0.154743	0.8774
MS_LN	0.231847	0.111238	2.084249	0.0405
AR(1)	0.925400	0.042493	21.77790	0.0000
R-squared	0.864659	Mean dependent var		0.262736
Adjusted R-squared	0.855871	S.D. dependent var		0.053859
S.E. of regression	0.020447	Akaike info criterion		-4.872410
Sum squared resid	0.032192	Schwarz criterion		-4.697554
Log likelihood	208.2050	F-statistic		98.38665
Durbin-Watson stat	1.992296	Prob(F-statistic)		0.000000
Inverted AR Roots	.93			

White Heteroskedasticity Test:			
F-statistic	0.690730	Probability	0.698420
Obs*R-squared	5.767241	Probability	0.673286

Breusch-Godfrey Serial Correlation LM Test:			
F-statistic	0.045880	Probability	0.955184
Obs*R-squared	0.101423	Probability	0.950553

(Lanjutan)

LDR

Dependent Variable: LDR				
Method: Least Squares				
Date: 06/19/09 Time: 06:47				
Sample (adjusted): 2002M04 2008M12				
Included observations: 81 after adjustments				
Convergence achieved after 10 iterations				
Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.524267	0.059715	8.779437	0.0000
KURS_LN	0.113407	0.370555	0.306046	0.7604
INF_LN	0.004372	0.074860	-0.058403	0.9536
IR_LN	0.200517	0.454177	0.441495	0.6602
MS_LN	-0.179775	0.588780	-0.305335	0.7610
AR(1)	0.595038	0.103043	5.774664	0.0000
AR(2)	-0.294305	0.120658	-2.439162	0.0172
AR(3)	0.503077	0.104690	4.805406	0.0000
R-squared	0.554017	Mean dependent var		0.498293
Adjusted R-squared	0.511252	S.D. dependent var		0.144550
S.E. of regression	0.101056	Akaike info criterion		-1.652745
Sum squared resid	0.745498	Schwarz criterion		-1.416256
Log likelihood	74.93616	F-statistic		12.95478
Durbin-Watson stat	1.976669	Prob(F-statistic)		0.000000
Inverted AR Roots	.89	-.15+.73i	-.15-.73i	

White Heteroskedasticity Test:			
F-statistic	0.342460	Probability	0.946315
Obs*R-squared	2.969163	Probability	0.936278

Breusch-Godfrey Serial Correlation LM Test:			
F-statistic	0.025059	Probability	0.975261
Obs*R-squared	0.057136	Probability	0.971836

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CAR

Dependent Variable: CAR				
Method: Least Squares				
Date: 06/19/09 Time: 07:32				
Sample (adjusted): 2002M02 2008M12				
Included observations: 83 after adjustments				
Convergence achieved after 7 iterations				
Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.201289	0.053651	3.751795	0.0003
KURS_LN	0.032590	0.050730	-0.642406	0.5225
INF_LN	0.004343	0.010336	0.420194	0.6755
IR_LN	-0.018266	0.065604	-0.278433	0.7814
MS_LN	-0.077750	0.088681	-0.876735	0.3834
AR(1)	0.950678	0.034235	27.76889	0.0000
R-squared	0.911296	Mean dependent var		0.254058
Adjusted R-squared	0.905536	S.D. dependent var		0.053743
S.E. of regression	0.016518	Akaike info criterion		-5.299213
Sum squared resid	0.021009	Schwarz criterion		-5.124357
Log likelihood	225.9173	F-statistic		158.2113
Durbin-Watson stat	2.066234	Prob(F-statistic)		0.000000
Inverted AR Roots	.95			

White Heteroskedasticity Test:			
F-statistic	0.653162	Probability	0.730512
Obs*R-squared	5.474255	Probability	0.705891

Breusch-Godfrey Serial Correlation LM Test:			
F-statistic	2.471184	Probability	0.091340
Obs*R-squared	5.131403	Probability	0.076865

(Lanjutan)

APYD/M

Dependent Variable: APYD_M				
Method: Least Squares				
Date: 06/19/09 Time: 07:33				
Sample (adjusted): 2002M02 2008M12				
Included observations: 83 after adjustments				
Convergence achieved after 8 iterations				
Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.175192	0.013471	13.00526	0.0000
KURS_LN	-0.163495	0.096299	-1.697786	0.0936
INF_LN	-0.021477	0.019891	-1.079773	0.2836
IR_LN	0.080489	0.122903	0.654895	0.5145
MS_LN	0.178560	0.170678	1.046181	0.2988
AR(1)	0.758869	0.081747	9.283083	0.0000
R-squared	0.548571	Mean dependent var		0.172267
Adjusted R-squared	0.519258	S.D. dependent var		0.041781
S.E. of regression	0.028969	Akaike info criterion		-4.175622
Sum squared resid	0.064620	Schwarz criterion		-4.000766
Log likelihood	179.2883	F-statistic		18.71391
Durbin-Watson stat	2.257455	Prob(F-statistic)		0.000000
Inverted AR Roots	.76			

White Heteroskedasticity Test:			
F-statistic	0.285660	Probability	0.968745
Obs*R-squared	2.486430	Probability	0.962361

Breusch-Godfrey Serial Correlation LM Test:			
F-statistic	1.609928	Probability	0.206733
Obs*R-squared	3.416626	Probability	0.181171

(Lanjutan)

APYD/AP

Dependent Variable: APYD_AP				
Method: Least Squares				
Date: 06/19/09 Time: 07:33				
Sample (adjusted): 2002M02 2008M12				
Included observations: 83 after adjustments				
Convergence achieved after 6 iterations				
Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.025436	0.002027	12.54593	0.0000
KURS_LN	-0.015953	0.009788	-1.629885	0.1072
INF_LN	-0.001689	0.002008	-0.840781	0.4031
IR_LN	0.012506	0.012536	0.997638	0.3216
MS_LN	0.004755	0.017237	0.275887	0.7834
AR(1)	0.833301	0.060071	13.87199	0.0000
R-squared	0.720881	Mean dependent var		0.024756
Adjusted R-squared	0.702756	S.D. dependent var		0.005561
S.E. of regression	0.003032	Akaike info criterion		-8.689867
Sum squared resid	0.000708	Schwarz criterion		-8.515011
Log likelihood	366.6295	F-statistic		39.77357
Durbin-Watson stat	2.375148	Prob(F-statistic)		0.000000
Inverted AR Roots	.83			

White Heteroskedasticity Test:			
F-statistic	0.398570	Probability	0.917948
Obs*R-squared	3.428621	Probability	0.904658

Breusch-Godfrey Serial Correlation LM Test:			
F-statistic	1.999136	Probability	0.142606
Obs*R-squared	4.200808	Probability	0.122407

(Lanjutan)

PPAP

Dependent Variable: PPAP				
Method: Least Squares				
Date: 06/19/09 Time: 07:34				
Sample (adjusted): 2002M02 2008M12				
Included observations: 83 after adjustments				
Convergence achieved after 8 iterations				
Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	2.025314	0.752514	2.691397	0.0087
KURS_LN	-3.727653	3.300359	-1.129469	0.2622
INF_LN	0.320984	0.675643	0.475079	0.6361
IR_LN	5.208814	4.246756	1.226540	0.2237
MS_LN	4.457284	5.802222	0.768203	0.4447
AR(1)	0.849363	0.060667	14.00032	0.0000
R-squared	0.691624	Mean dependent var		2.064899
Adjusted R-squared	0.671599	S.D. dependent var		1.793374
S.E. of regression	1.027716	Akaike info criterion		2.962098
Sum squared resid	81.32740	Schwarz criterion		3.136954
Log likelihood	-116.9271	F-statistic		34.53896
Durbin-Watson stat	1.934460	Prob(F-statistic)		0.000000
Inverted AR Roots	.85			

White Heteroskedasticity Test:			
F-statistic	0.311873	Probability	0.959263
Obs*R-squared	2.707153	Probability	0.951371

Breusch-Godfrey Serial Correlation LM Test:			
F-statistic	0.232852	Probability	0.792841
Obs*R-squared	0.512199	Probability	0.774065

(Lanjutan)

ROAA

Dependent Variable: ROAA				
Method: Least Squares				
Date: 06/19/09 Time: 07:35				
Sample (adjusted): 2002M02 2008M12				
Included observations: 83 after adjustments				
Convergence achieved after 7 iterations				
Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.016411	0.003179	5.162882	0.0000
KURS_LN	0.007000	0.024870	0.281469	0.7791
INF_LN	0.001766	0.005128	0.344448	0.7314
IR_LN	0.043866	0.031279	1.402422	0.1648
MS_LN	0.252858	0.044095	5.734444	0.0000
AR(1)	0.740702	0.076072	9.736916	0.0000
R-squared	0.676327	Mean dependent var		0.018263
Adjusted R-squared	0.655310	S.D. dependent var		0.012622
S.E. of regression	0.007410	Akaike info criterion		-6.902381
Sum squared resid	0.004228	Schwarz criterion		-6.727525
Log likelihood	292.4488	F-statistic		32.17894
Durbin-Watson stat	1.736604	Prob(F-statistic)		0.000000
Inverted AR Roots	.74			

White Heteroskedasticity Test:			
F-statistic	1.824716	Probability	0.085781
Obs*R-squared	13.67543	Probability	0.090628

Breusch-Godfrey Serial Correlation LM Test:			
F-statistic	1.241721	Probability	0.294756
Obs*R-squared	2.660255	Probability	0.264444

(Lanjutan)

ROAE

Dependent Variable: ROAE				
Method: Least Squares				
Date: 06/19/09 Time: 07:36				
Sample (adjusted): 2002M02 2008M12				
Included observations: 83 after adjustments				
Convergence achieved after 6 iterations				
Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.117131	0.018566	6.308922	0.0000
KURS_LN	0.045237	0.186789	0.242182	0.8093
INF_LN	0.010783	0.038725	0.278454	0.7814
IR_LN	0.309190	0.228715	1.351855	0.1804
MS_LN	1.755288	0.333838	5.257897	0.0000
AR(1)	0.672004	0.083688	8.029866	0.0000
R-squared	0.594540	Mean dependent var		0.130324
Adjusted R-squared	0.568211	S.D. dependent var		0.082718
S.E. of regression	0.054354	Akaike info criterion		-2.917038
Sum squared resid	0.227489	Schwarz criterion		-2.742182
Log likelihood	127.0571	F-statistic		22.58156
Durbin-Watson stat	1.766749	Prob(F-statistic)		0.000000
Inverted AR Roots	.67			

White Heteroskedasticity Test:			
F-statistic	1.085938	Probability	0.382520
Obs*R-squared	8.720336	Probability	0.366435

Breusch-Godfrey Serial Correlation LM Test:			
F-statistic	1.155121	Probability	0.320560
Obs*R-squared	2.480267	Probability	0.289346

(Lanjutan)

NIM

Dependent Variable: NIM				
Method: Least Squares				
Date: 06/19/09 Time: 07:37				
Sample (adjusted): 2002M02 2008M12				
Included observations: 83 after adjustments				
Convergence achieved after 8 iterations				
White Heteroskedasticity-Consistent Standard Errors & Covariance				
Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.030836	0.005281	5.839197	0.0000
KURS_LN	-0.032807	0.041052	-0.799164	0.4267
INF_LN	0.004945	0.007204	0.686387	0.4945
IR_LN	0.062892	0.047120	1.334708	0.1859
MS_LN	0.496849	0.122822	4.045277	0.0001
AR(1)	0.684317	0.093731	7.300873	0.0000
R-squared	0.648298	Mean dependent var		0.033986
Adjusted R-squared	0.625460	S.D. dependent var		0.018995
S.E. of regression	0.011625	Akaike info criterion		-6.001810
Sum squared resid	0.010405	Schwarz criterion		-5.826955
Log likelihood	255.0751	F-statistic		28.38710
Durbin-Watson stat	1.734772	Prob(F-statistic)		0.000000
Inverted AR Roots	.68			

White Heteroskedasticity Test:			
F-statistic	5.832783	Probability	0.000009
Obs*R-squared	32.09759	Probability	0.000089

Breusch-Godfrey Serial Correlation LM Test:			
F-statistic	1.320954	Probability	0.273017
Obs*R-squared	2.824227	Probability	0.243628

(Lanjutan)

BOPO

Dependent Variable: BOPO				
Method: Least Squares				
Date: 06/19/09 Time: 07:39				
Sample (adjusted): 2002M03 2008M12				
Included observations: 82 after adjustments				
Convergence achieved after 8 iterations				
Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.734417	0.058594	12.53389	0.0000
KURS_LN	-0.189278	0.197155	-0.960047	0.3401
INF_LN	-0.015062	0.041565	-0.362377	0.7181
IR_LN	-0.083547	0.259294	-0.322211	0.7482
MS_LN	0.331316	0.383347	0.864272	0.3902
AR(1)	0.573807	0.111532	5.144763	0.0000
AR(2)	0.310362	0.109043	2.846245	0.0057
R-squared	0.750154	Mean dependent var		0.745123
Adjusted R-squared	0.730167	S.D. dependent var		0.117493
S.E. of regression	0.061032	Akaike info criterion		-2.673326
Sum squared resid	0.279371	Schwarz criterion		-2.467875
Log likelihood	116.6064	F-statistic		37.53086
Durbin-Watson stat	2.063240	Prob(F-statistic)		0.000000
Inverted AR Roots	.91	-.34		

White Heteroskedasticity Test:			
F-statistic	0.718261	Probability	0.674707
Obs*R-squared	5.983522	Probability	0.649078

Breusch-Godfrey Serial Correlation LM Test:			
F-statistic	0.423822	Probability	0.656141
Obs*R-squared	0.941219	Probability	0.624622

(Lanjutan)

ALPL

Dependent Variable: ALPL				
Method: Least Squares				
Date: 06/19/09 Time: 07:39				
Sample (adjusted): 2002M02 2008M12				
Included observations: 83 after adjustments				
Convergence achieved after 7 iterations				
Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.201386	0.009430	21.35586	0.0000
KURS_LN	-0.032773	0.113009	-0.290003	0.7726
INF_LN	0.007233	0.023613	0.306310	0.7602
IR_LN	-0.143661	0.135609	-1.059373	0.2927
MS_LN	-0.213643	0.203829	-1.048147	0.2978
AR(1)	0.613458	0.090598	6.771189	0.0000
R-squared	0.428937	Mean dependent var		0.200277
Adjusted R-squared	0.391856	S.D. dependent var		0.041447
S.E. of regression	0.032322	Akaike info criterion		-3.956579
Sum squared resid	0.080444	Schwarz criterion		-3.781724
Log likelihood	170.1980	F-statistic		11.56728
Durbin-Watson stat	1.995776	Prob(F-statistic)		0.000000
Inverted AR Roots	.61			

White Heteroskedasticity Test:			
F-statistic	0.844291	Probability	0.567020
Obs*R-squared	6.942155	Probability	0.542886

Breusch-Godfrey Serial Correlation LM Test:			
F-statistic	0.346246	Probability	0.708463
Obs*R-squared	0.759346	Probability	0.684085

(Lanjutan)

LDR

Dependent Variable: LDR				
Method: Least Squares				
Date: 06/19/09 Time: 07:41				
Sample (adjusted): 2002M02 2008M12				
Included observations: 83 after adjustments				
Convergence achieved after 5 iterations				
Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.836704	0.075291	11.11294	0.0000
KURS_LN	0.068053	0.090902	0.748642	0.4564
INF_LN	0.020588	0.018529	1.111132	0.2700
IR_LN	0.167215	0.117190	1.426869	0.1577
MS_LN	0.038542	0.158911	0.242537	0.8090
AR(1)	0.944265	0.020181	46.79068	0.0000
R-squared	0.967642	Mean dependent var		0.711797
Adjusted R-squared	0.965541	S.D. dependent var		0.158971
S.E. of regression	0.029510	Akaike info criterion		-4.138644
Sum squared resid	0.067054	Schwarz criterion		-3.963788
Log likelihood	177.7537	F-statistic		460.5310
Durbin-Watson stat	1.652967	Prob(F-statistic)		0.000000
Inverted AR Roots	.94			

White Heteroskedasticity Test:			
F-statistic	1.150304	Probability	0.340776
Obs*R-squared	9.180043	Probability	0.327336

Breusch-Godfrey Serial Correlation LM Test:			
F-statistic	1.256934	Probability	0.290449
Obs*R-squared	2.691789	Probability	0.260307