

Regression

Descriptive Statistics

	Mean	Std. Deviation	N
ASSET	21,8632	8,00531	50
LAGS(NPF,1)	4,1486	1,30207	50
LAGS(DPK,1)	16,0314	6,11660	50
LAGS(SBI,1)	9,1304	2,09897	50
LAGS(ROA,1)	,0128	,00536	50

Correlations

		ASSET	LAGS(NPF,1)	LAGS(DPK,1)	LAGS(SBI,1)	LAGS(ROA,1)
Pearson Correlation	ASSET	1,000	,816	,995	,128	,748
	LAGS(NPF,1)	,816	1,000	,808	,162	,636
	LAGS(DPK,1)	,995	,808	1,000	,084	,763
	LAGS(SBI,1)	,128	,162	,084	1,000	-,168
	LAGS(ROA,1)	,748	,636	,763	-,168	1,000
Sig. (1-tailed)	ASSET	.	,000	,000	,188	,000
	LAGS(NPF,1)	,000	.	,000	,131	,000
	LAGS(DPK,1)	,000	,000	.	,280	,000
	LAGS(SBI,1)	,188	,131	,280	.	,121
	LAGS(ROA,1)	,000	,000	,000	,121	.
N	ASSET	50	50	50	50	50
	LAGS(NPF,1)	50	50	50	50	50
	LAGS(DPK,1)	50	50	50	50	50
	LAGS(SBI,1)	50	50	50	50	50
	LAGS(ROA,1)	50	50	50	50	50

Variables Entered/Removed^a

Model	Variables Entered	Variables Removed	Method
1	LAGS(ROA,1), LAGS(SBI,1), LAGS(NPF,1), LAGS(DPK,1)	.	Enter

a. All requested variables entered.

b. Dependent Variable: ASSET

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				Durbin-Watson	
					R Square Change	F Change	df1	df2		Sig. F Change
1	,996 ^a	,993	,992	,69992	,993	1591,224	4	45	,000	2,484

a. Predictors: (Constant), LAGS(ROA, 1), LAGS(SBI, 1), LAGS(NPF, 1), LAGS(DPK, 1)

b. Dependent Variable: ASSET

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	3118,122	4	779,531	1591,224	,000 ^a
	Residual	22,045	45	,490		
	Total	3140,168	49			

a. Predictors: (Constant), LAGS(ROA,1), LAGS(SBI,1), LAGS(NPF,1), LAGS(DPK,1)

b. Dependent Variable: ASSET

Coefficient Correlations^a

Model			LAGS(ROA,1)	LAGS(SBI,1)	LAGS(NPF,1)	LAGS(DPK,1)
1	Correlations	LAGS(ROA,1)	1,000	,375	-,118	-,559
		LAGS(SBI,1)	,375	1,000	-,191	-,148
		LAGS(NPF,1)	-,118	-,191	1,000	-,599
		LAGS(DPK,1)	-,559	-,148	-,599	1,000
	Covariances	LAGS(ROA,1)	972,363	,611	-,490	-,584
		LAGS(SBI,1)	,611	,003	-,001	,000
		LAGS(NPF,1)	-,490	-,001	,018	-,003
		LAGS(DPK,1)	-,584	,000	-,003	,001

a. Dependent Variable: ASSET

Model	Coefficients ^a															
	Unstandardized Coefficients		Standardized Coefficients		t	Sig.	95% Confidence Interval for B		Correlations			Collinearity Statistics				
	B	Std. Error	Beta				Lower Bound	Upper Bound	Zero-order	Partial	Part	Tolerance	VIF			
1	(Constant)	-.547	,556		-.985	,330	-1,667	,572								
	LAGS(NPF,1)	,156	,133	,025	1,176	,246	-.111	,424	,816	,173	,015	,334	2,992			
	LAGS(DPK,1)	1,279	,034	,977	38,139	,000	1,211	1,346	,995	,985	,476	,238	4,205			
	LAGS(SBI,1)	,153	,052	,040	2,938	,005	,048	,259	,128	,401	,037	,832	1,202			
	LAGS(ROA,1)	-10,613	31,183	-.007	-.340	,735	-73,419	52,192	,748	-.051	-.004	,358	2,795			

a. Dependent Variable: ASSET

Collinearity Diagnostics^a

Model	Dimension	Eigenvalue	Condition Index	Variance Proportions				
				(Constant)	LAGS(NPF,1)	LAGS(DPK,1)	LAGS(SBI,1)	LAGS(ROA,1)
1	1	4,775	1,000	,00	,00	,00	,00	,00
	2	,147	5,701	,03	,00	,03	,11	,11
	3	,042	10,681	,14	,18	,13	,01	,46
	4	,021	15,244	,29	,54	,23	,52	,06
	5	,016	17,359	,54	,28	,61	,36	,37

a. Dependent Variable: ASSET

Casewise Diagnostics^a

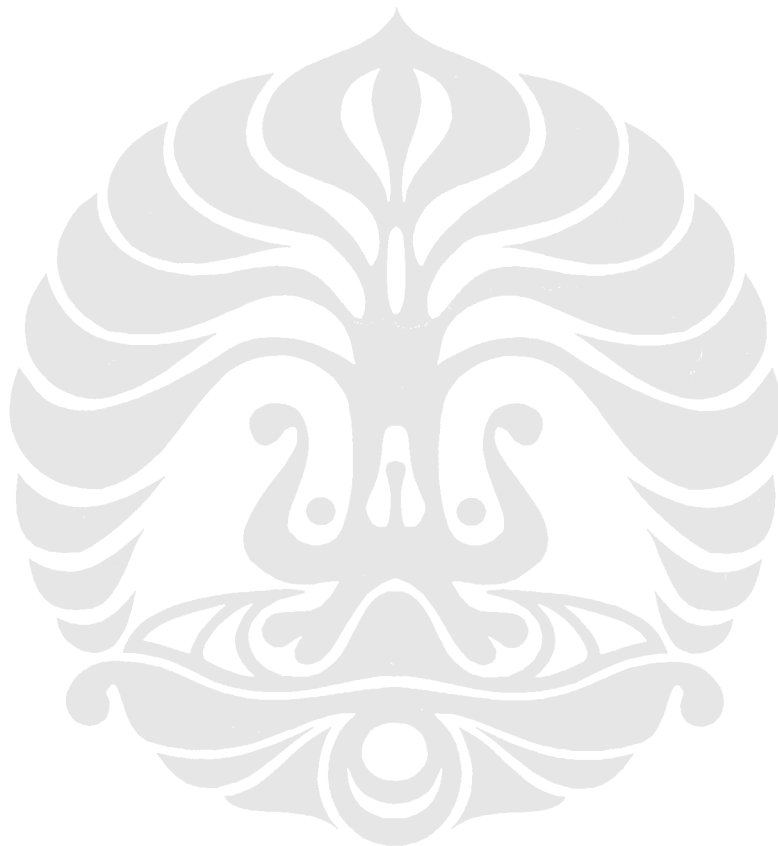
Case Number	Std. Residual	ASSET	Predicted Value	Residual
48	3,350	36,54	34,1954	2,3446

a. Dependent Variable: ASSET

Residuals Statistics^a

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	9,4261	37,8403	21,8632	7,97716	50
Residual	-1,0961	2,3446	,0000	,67075	50
Std. Predicted Value	-1,559	2,003	,000	1,000	50
Std. Residual	-1,566	3,350	,000	,958	50

a. Dependent Variable: ASSET



Regression

Descriptive Statistics

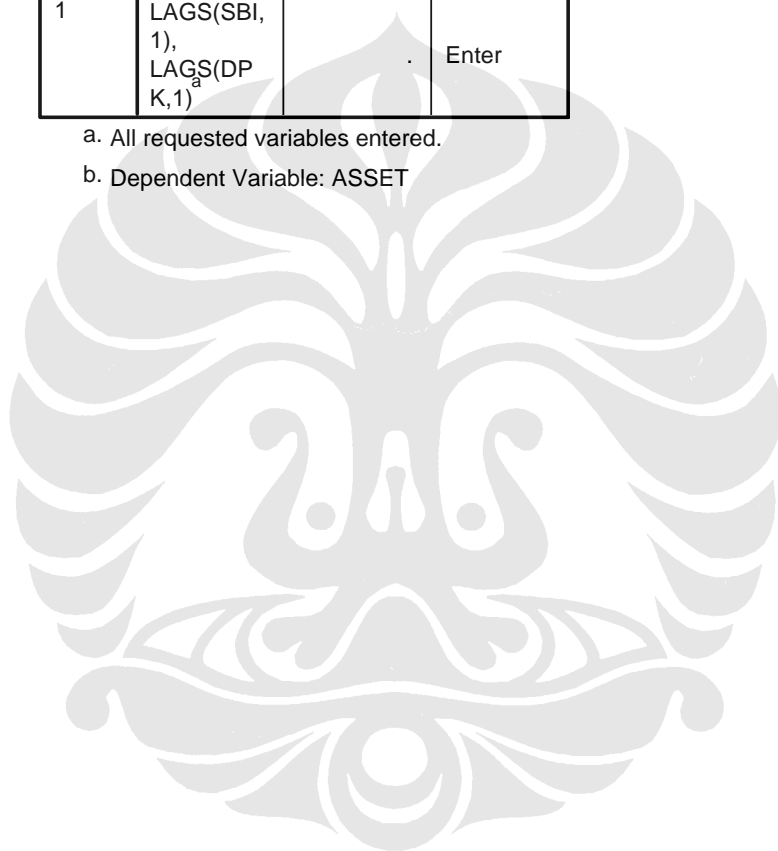
	Mean	Std. Deviation	N
ASSET	21,8632	8,00531	50
LAGS(DPK,1)	16,0314	6,11660	50
LAGS(SBI,1)	9,1304	2,09897	50

Variables Entered/Removed^a

Model	Variables Entered	Variables Removed	Method
1	LAGS(SBI, 1), LAGS(DPK, 1) ^a		Enter

a. All requested variables entered.

b. Dependent Variable: ASSET



Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				Durbin-Watson	
					R Square Change	F Change	df1	df2		Sig. F Change
1	,996 ^a	,993	,992	,69562	,993	3221,262	2	47	,000	2,639

a. Predictors: (Constant), LAGS(SBI,1), LAGS(DPK,1)

b. Dependent Variable: ASSET

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	3117,425	2	1558,713	3221,262	,000 ^a
	Residual	22,742	47	,484		
	Total	3140,168	49			

a. Predictors: (Constant), LAGS(SBI,1), LAGS(DPK,1)

b. Dependent Variable: ASSET



Coefficients

Model	Unstandardized Coefficients		Std. Error	Standardized Coefficients		t	Sig.	% Confidence Interval for		Correlations			Collinearity Statistics	
	B	Std. Error		Beta	Partial			Zero-order	Partial	Part	Tolerance	VIF		
1	(Constant)	-,486	,497			-,978	,333	-1,486	,514					
	LAGS(DPK)	1,298	,016	,992		79,601	,000	1,265	1,331	,995	,996	,988	,993	1,007
	LAGS(SBI)	,169	,048	,044		3,556	,001	,073	,265	,128	,460	,044	,993	1,007

a. Dependent Variable: ASSET

Coefficient Correlations^a

Model		LAGS(SBI,1)	LAGS(DPK,1)
1	Correlations	LAGS(SBI,1)	1,000
		LAGS(DPK,1)	-,084
	Covariances	LAGS(SBI,1)	,002
		LAGS(DPK,1)	-6,534E-05

a. Dependent Variable: ASSET

Collinearity Diagnostics^a

Model	Dimension	Eigenvalue	Condition Index	Variance Proportions		
				(Constant)	LAGS(DPK,1)	LAGS(SBI,1)
1	1	2,886	1,000	,00	,01	,01
	2	,090	5,660	,04	,91	,14
	3	,023	11,090	,96	,08	,86

a. Dependent Variable: ASSET

Casewise Diagnostics^a

Case Number	Std. Residual	ASSET	Predicted Value	Residual
48	3,348	36,54	34,2111	2,3289

a. Dependent Variable: ASSET

Residuals Statistics^a

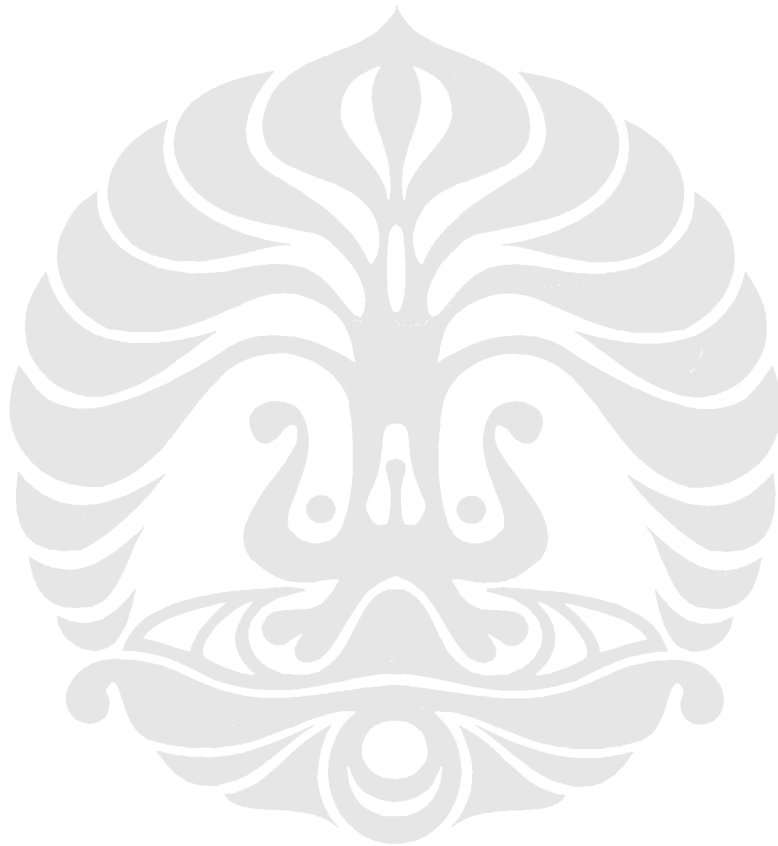
	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	9,4338	38,1415	21,8632	7,97627	50
Residual	-1,3788	2,3289	,0000	,68127	50
Std. Predicted Value	-1,558	2,041	,000	1,000	50
Std. Residual	-1,982	3,348	,000	,979	50

a. Dependent Variable: ASSET

ASET

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	8,758	1	2,0	2,0	2,0
	9,218	1	2,0	2,0	3,9
	9,499	1	2,0	2,0	5,9
	9,843	1	2,0	2,0	7,8
	10,293	1	2,0	2,0	9,8
	11,023	1	2,0	2,0	11,8
	11,505	1	2,0	2,0	13,7
	12,205	1	2,0	2,0	15,7
	12,720	1	2,0	2,0	17,6
	13,463	1	2,0	2,0	19,6
	14,036	1	2,0	2,0	21,6
	15,326	1	2,0	2,0	23,5
	15,327	1	2,0	2,0	25,5
	15,567	1	2,0	2,0	27,5
	16,359	1	2,0	2,0	29,4
	17,016	1	2,0	2,0	31,4
	17,338	1	2,0	2,0	33,3
	17,743	1	2,0	2,0	35,3
	17,840	1	2,0	2,0	37,3
	18,233	1	2,0	2,0	39,2
	18,454	1	2,0	2,0	41,2
	18,692	1	2,0	2,0	43,1
	18,732	1	2,0	2,0	45,1
	20,460	1	2,0	2,0	47,1
	20,546	1	2,0	2,0	49,0
	20,585	1	2,0	2,0	51,0
	20,880	1	2,0	2,0	52,9
	21,090	1	2,0	2,0	54,9
	21,903	1	2,0	2,0	56,9
	22,701	1	2,0	2,0	58,8
	22,862	1	2,0	2,0	60,8
	23,578	1	2,0	2,0	62,7
	24,313	1	2,0	2,0	64,7
	25,056	1	2,0	2,0	66,7
	25,488	1	2,0	2,0	68,6
	26,722	1	2,0	2,0	70,6
	26,949	1	2,0	2,0	72,5
	27,690	1	2,0	2,0	74,5
	28,368	1	2,0	2,0	76,5
	28,447	1	2,0	2,0	78,4
	29,000	1	2,0	2,0	80,4
	29,208	1	2,0	2,0	82,4
	29,709	1	2,0	2,0	84,3
	30,786	1	2,0	2,0	86,3

	Frequency	Percent	Valid Percent	Cumulative Percent
31,803	1	2,0	2,0	88,2
33,016	1	2,0	2,0	90,2
33,288	1	2,0	2,0	92,2
35,836	1	2,0	2,0	94,1
36,538	1	2,0	2,0	96,1
37,551	1	2,0	2,0	98,0
38,344	1	2,0	2,0	100,0
Total	51	100,0	100,0	



DPK

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	6,623	1	2,0	2,0	2,0
	6,818	1	2,0	2,0	3,9
	7,023	1	2,0	2,0	5,9
	7,382	1	2,0	2,0	7,8
	7,740	1	2,0	2,0	9,8
	8,316	1	2,0	2,0	11,8
	8,683	1	2,0	2,0	13,7
	9,348	1	2,0	2,0	15,7
	9,676	1	2,0	2,0	17,6
	10,100	1	2,0	2,0	19,6
	10,559	1	2,0	2,0	21,6
	11,764	1	2,0	2,0	23,5
	11,862	1	2,0	2,0	25,5
	11,891	1	2,0	2,0	27,5
	12,259	1	2,0	2,0	29,4
	12,799	1	2,0	2,0	31,4
	12,840	1	2,0	2,0	33,3
	13,323	1	2,0	2,0	35,3
	13,358	2	3,9	3,9	39,2
	13,489	1	2,0	2,0	41,2
	13,585	1	2,0	2,0	43,1
	13,617	1	2,0	2,0	45,1
	14,873	1	2,0	2,0	47,1
	14,996	1	2,0	2,0	49,0
	15,135	1	2,0	2,0	51,0
	15,189	1	2,0	2,0	52,9
	15,582	1	2,0	2,0	54,9
	15,835	1	2,0	2,0	56,9
	16,433	1	2,0	2,0	58,8
	16,508	1	2,0	2,0	60,8
	17,107	1	2,0	2,0	62,7
	17,976	1	2,0	2,0	64,7
	18,856	1	2,0	2,0	66,7
	19,347	1	2,0	2,0	68,6
	20,515	1	2,0	2,0	70,6
	20,672	1	2,0	2,0	72,5
	20,820	1	2,0	2,0	74,5
	21,883	2	3,9	3,9	78,4
	22,570	1	2,0	2,0	80,4

	Frequency	Percent	Valid Percent	Cumulative Percent
22,710	1	2,0	2,0	82,4
22,714	1	2,0	2,0	84,3
23,309	1	2,0	2,0	86,3
24,680	1	2,0	2,0	88,2
25,473	1	2,0	2,0	90,2
25,658	1	2,0	2,0	92,2
27,696	1	2,0	2,0	94,1
28,012	1	2,0	2,0	96,1
28,731	1	2,0	2,0	98,0
29,552	1	2,0	2,0	100,0
Total	51	100,0	100,0	



SBI

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	7,320	1	2,0	2,0	2,0
	7,330	1	2,0	2,0	3,9
	7,340	2	3,9	3,9	7,8
	7,370	1	2,0	2,0	9,8
	7,390	1	2,0	2,0	11,8
	7,410	1	2,0	2,0	13,7
	7,420	3	5,9	5,9	19,6
	7,430	2	3,9	3,9	23,5
	7,440	1	2,0	2,0	25,5
	7,480	1	2,0	2,0	27,5
	7,510	1	2,0	2,0	29,4
	7,810	1	2,0	2,0	31,4
	7,830	5	9,8	9,8	41,2
	7,860	1	2,0	2,0	43,1
	7,930	1	2,0	2,0	45,1
	8,000	2	3,9	3,9	49,0
	8,050	1	2,0	2,0	51,0
	8,100	3	5,9	5,9	56,9
	8,200	1	2,0	2,0	58,8
	8,250	2	3,9	3,9	62,7
	8,450	1	2,0	2,0	64,7
	9,250	2	3,9	3,9	68,6
	9,500	3	5,9	5,9	74,5
	12,090	1	2,0	2,0	76,5
	12,160	5	9,8	9,8	86,3
	12,650	2	3,9	3,9	90,2
	12,730	1	2,0	2,0	92,2
	12,830	2	3,9	3,9	96,1
	12,920	2	3,9	3,9	100,0
	Total	51	100,0	100,0	