

**Lampiran 1. Key Financial Indicator dan Key Macroeconomic Indicator 2004 – 2007**

Tahun	Bulan	GDP	USD/IDR	Suku Bunga	Inflasi	Suku Bunga Riil	ROA	ROE	FDR	CAR
2004	Maret	536605.30	8492	15.28	4.84	10.44	2.35	18.17	81.70	12.36
	Juni	564422.10	9095	14.8	6.41	8.39	2.77	22.14	115.95	14.04
	September	595320.60	9222	14.45	6.71	7.74	2.26	19.09	110.19	13.11
	Desember	599478.20	9133	14.16	6.27	7.89	1.80	15.49	86.03	12.17
2005	Maret	632330.50	9302	13.88	7.76	6.12	2.54	24.55	87.33	11.63
	Juni	670475.60	9593	13.69	7.65	6.04	2.74	22.49	87.73	18.08
	September	713000.10	10123	13.91	8.41	5.50	2.85	21.40	92.29	16.35
	Desember	758474.90	9985	15.34	17.79	-2.45	2.53	18.10	89.08	16.33
2006	Maret	782778.70	9233	15.86	16.9	-1.04	2.96	23.61	92.00	16.88
	Juni	812968.40	9098	15.91	15.51	0.40	2.60	21.29	91.24	15.40
	September	870551.40	9135	15.81	14.87	0.94	2.36	19.77	87.29	14.69
	Desember	873181.10	9098	15.34	6.05	9.29	2.10	21.99	83.60	14.23
2007	Maret	920214.00	9123	14.7	6.36	8.34	3.26	31.15	90.51	15.28
	Juni	962838.20	8988	14.18	6.02	8.16	3.03	29.72	97.06	13.00
	September	1033261.80	9244	13.67	6.51	7.16	2.41	24.29	102.87	11.45
	Desember	1041089.90	9299	13.16	6.73	6.43	3.26	31.15	90.51	13.31

## Lampiran 2. Output SPSS ROA

### Descriptive Statistics

ROA BMI

N	Valid	16
	Missing	0
Mean		2.6137
Median		2.5700
Mode		3.26
Std. Deviation		.40530
Variance		.16426
Skewness		-.103
Std. Error of Skewness		.564
Kurtosis		-.268
Std. Error of Kurtosis		1.091
Sum		41.82

### Variables Entered/Removed(b)

Model	Variables Entered	Variables Removed	Method
1	Suku Bunga Riil, GDP, USD/IDR(a)	.	Enter

a All requested variables entered.

b Dependent Variable: ROA BMI

“Lanjutan”

Regression

Correlations

		ROA BMI	GDP	USD/IDR	Suku Bunga Riil
Pearson Correlation	ROA BMI	1.000	.435	.177	-.113
	GDP	.435	1.000	.044	-.137
	USD/IDR	.177	.044	1.000	-.463
	Suku Bunga Riil	-.113	-.137	-.463	1.000
Sig. (1-tailed)	ROA BMI	.	.046	.256	.339
	GDP	.046	.	.436	.306
	USD/IDR	.256	.436	.	.036
	Suku Bunga Riil	.339	.306	.036	.
N	ROA BMI	16	16	16	16
	GDP	16	16	16	16
	USD/IDR	16	16	16	16
	Suku Bunga Riil	16	16	16	16

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	.463(a)	.215	.018	.40155	.215	1.094	3	12	.389	2.227

a Predictors: (Constant), Suku Bunga Riil, GDP, USD/IDR

b Dependent Variable: ROA BMI

“Lanjutan”

**ANOVA(b)**

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	.529	3	.176	1.094	.389(a)
	Residual	1.935	12	.161		
	Total	2.464	15			

a Predictors: (Constant), Suku Bunga Riil, GDP, USD/IDR

b Dependent Variable: ROA BMI

**Coefficients(a)**

Model		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)	.117	2.978		.039	.969	-6.373	6.606						
	GDP	1.052E-06	.000	.431	1.669	.121	.000	.000	.435	.434	.427	.981	1.020	
	USD/IDR	.000	.000	.170	.588	.568	.000	.001	.177	.167	.150	.786	1.273	
	Suku Bunga Riil	.003	.030	.025	.086	.933	-.063	.068	-.113	.025	.022	.772	1.295	

a Dependent Variable: ROA BMI

“Lanjutan”

**Coefficient Correlations(a)**

Model			Suku Bunga Riil	GDP	USD/IDR
1	Correlations	Suku Bunga Riil	1.000	.132	.461
		GDP	.132	1.000	.022
		USD/IDR	.461	.022	1.000
	Covariances	Suku Bunga Riil	.001	2.508E-09	4.266E-06
		GDP	2.508E-09	3.974E-13	4.314E-12
		USD/IDR	4.266E-06	4.314E-12	9.411E-08

a Dependent Variable: ROA BMI

**Collinearity Diagnostics(a)**

Model	Dimensi	Eigenvalue	Condition Index	Variance Proportions			
				(Constant)	GDP	USD/IDR	Suku Bunga Riil
1	1	3.704	1.000	.00	.00	.00	.01
	2	.268	3.715	.00	.02	.00	.71
	3	.027	11.737	.01	.97	.01	.03
	4	.001	78.646	.99	.01	.99	.24

a Dependent Variable: ROA BMI

“Lanjutan”

Residuals Statistics(a)

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	2.2392	2.9050	2.6137	.18781	16
Std. Predicted Value	-1.994	1.551	.000	1.000	16
Standard Error of Predicted Value	.13462	.28378	.19599	.04498	16
Adjusted Predicted Value	2.1472	3.0525	2.6030	.22717	16
Residual	-.6143	.5089	.0000	.35915	16
Std. Residual	-1.530	1.267	.000	.894	16
Stud. Residual	-1.659	1.384	.011	1.007	16
Deleted Residual	-.7221	.6067	.0108	.45761	16
Stud. Deleted Residual	-1.809	1.445	-.007	1.048	16
Mahal. Distance	.748	6.554	2.813	1.774	16
Cook's Distance	.000	.163	.067	.051	16
Centered Leverage Value	.050	.437	.188	.118	16

a. Dependent Variable: ROA BMI

### Lampiran 3. Output SPSS ROE

#### Descriptive Statistics

ROE BMI

N	Valid	16
	Missing	0
Mean		22.7750
Median		22.0650
Mode		31.15
Std. Deviation		4.60866
Variance		21.23973
Skewness		.661
Std. Error of Skewness		.564
Kurtosis		-.131
Std. Error of Kurtosis		1.091
Sum		364.40

#### Variables Entered/Removed(b)

Model	Variables Entered	Variables Removed	Method
1	Suku Bunga Riil, GDP, USD/IDR(a)	.	Enter

a All requested variables entered.

b Dependent Variable: ROE BMI

“Lanjutan”

**Regression**

**Correlations**

		ROE BMI	GDP	USD/IDR	Suku Bunga Riil
Pearson Correlation	ROE BMI	1.000	.683	-.072	.197
	GDP	.683	1.000	.044	-.137
	USD/IDR	-.072	.044	1.000	-.463
	Suku Bunga Riil	.197	-.137	-.463	1.000
Sig. (1-tailed)	ROE BMI	.	.002	.395	.233
	GDP	.002	.	.436	.306
	USD/IDR	.395	.436	.	.036
	Suku Bunga Riil	.233	.306	.036	.
N	ROE BMI	16	16	16	16
	GDP	16	16	16	16
	USD/IDR	16	16	16	16
	Suku Bunga Riil	16	16	16	16

**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	.744(a)	.553	.442	3.44330	.553	4.957	3	12	.018	2.458

a Predictors: (Constant), Suku Bunga Riil, GDP, USD/IDR

b Dependent Variable: ROE BMI



“Lanjutan”

ANOVA(b)

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	176.320	3	58.773	4.957	.018(a)
	Residual	142.276	12	11.856		
	Total	318.596	15			

a Predictors: (Constant), Suku Bunga Riil, GDP, USD/IDR

b Dependent Variable: ROE BMI

Coefficients(a)

Model		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)	.462	25.540		.018	.986	-55.184	56.108					
	GDP	2.009E-05	.000	.724	3.717	.003	.000	.000	.683	.732	.717	.981	1.020
	USD/IDR	.001	.003	.042	.193	.850	-.005	.006	-.072	.056	.037	.786	1.273
	Suku Bunga Riil	.372	.258	.316	1.438	.176	-.191	.935	.197	.383	.277	.772	1.295

a Dependent Variable: ROE BMI

“Lanjutan”

**Coefficient Correlations(a)**

Model			Suku Bunga Riil	GDP	USD/IDR
1	Correlations	Suku Bunga Riil	1.000	.132	.461
		GDP	.132	1.000	.022
		USD/IDR	.461	.022	1.000
	Covariances	Suku Bunga Riil	.067	1.844E-07	.000
		GDP	1.844E-07	2.922E-11	3.172E-10
		USD/IDR	.000	3.172E-10	6.920E-06

**Collinearity Diagnostics(a)**

Model	Dimensi	Eigenvalue	Condition Index	Variance Proportions			
				(Constant)	GDP	USD/IDR	Suku Bunga Riil
1	1	3.704	1.000	.00	.00	.00	.01
	2	.268	3.715	.00	.02	.00	.71
	3	.027	11.737	.01	.97	.01	.03
	4	.001	78.646	.99	.01	.99	.24

a Dependent Variable: ROE BMI

“Lanjutan”

**Residuals Statistics(a)**

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	19.4396	28.5833	22.7750	3.42851	16
Std. Predicted Value	-.973	1.694	.000	1.000	16
Standard Error of Predicted Value	1.15435	2.43343	1.68067	.38567	16
Adjusted Predicted Value	18.9382	30.0516	22.8990	3.47809	16
Residual	-4.5914	4.4614	.0000	3.07978	16
Std. Residual	-1.333	1.296	.000	.894	16
Stud. Residual	-1.446	1.415	-.015	1.004	16
Deleted Residual	-5.7616	5.3191	-.1240	3.90064	16
Stud. Deleted Residual	-1.523	1.484	-.019	1.031	16
Mahal. Distance	.748	6.554	2.813	1.774	16
Cook's Distance	.001	.178	.065	.049	16
Centered Leverage Value	.050	.437	.188	.118	16

a Dependent Variable: ROE BMI

#### Lampiran 4. Output SPSS FDR

##### Statistics

		FDR BMI
N	Valid	14
	Missing	0
Mean		89.9457
Median		89.7950
Mode		90.51
Std. Deviation		5.35526
Variance		28.67880
Skewness		.946
Std. Error of Skewness		.597
Kurtosis		1.681
Std. Error of Kurtosis		1.154
Sum		1259.24

##### Variables Entered/Removed(b)

Model	Variables Entered	Variables Removed	Method
1	Suku Bunga Riil, GDP, USD/IDR(a)	.	Enter

a All requested variables entered.

b Dependent Variable: FDR BMI

“Lanjutan”

**Correlations**

		FDR BMI	GDP	USD/IDR	Suku Bunga Riil
Pearson Correlation	FDR BMI	1.000	.653	.222	-.125
	GDP	.653	1.000	-.006	-.028
	USD/IDR	.222	-.006	1.000	-.453
	Suku Bunga Riil	-.125	-.028	-.453	1.000
Sig. (1-tailed)	FDR BMI	.	.006	.223	.335
	GDP	.006	.	.492	.462
	USD/IDR	.223	.492	.	.052
	Suku Bunga Riil	.335	.462	.052	.
N	FDR BMI	14	14	14	14
	GDP	14	14	14	14
	USD/IDR	14	14	14	14
	Suku Bunga Riil	14	14	14	14

**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	.691(a)	.477	.321	4.41441	.477	3.044	3	10	.079	1.686

a Predictors: (Constant), Suku Bunga Riil, GDP, USD/IDR  
 b Dependent Variable: FDR BMI

“Lanjutan”

**ANOVA(b)**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	177.954	3	59.318	3.044	.079(a)
	Residual	194.870	10	19.487		
	Total	372.824	13			

a Predictors: (Constant), Suku Bunga Riil, GDP, USD/IDR

b Dependent Variable: FDR BMI

**Coefficients(a)**

Model		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)	45.106	32.905		1.371	.200	-28.211	118.422					
	GDP	2.205E-05	.000	.654	2.860	.017	.000	.000	.653	.671	.654	.999	1.001
	USD/IDR	.003	.003	.223	.869	.405	-.005	.010	.222	.265	.199	.795	1.258
	Suku Bunga Riil	-.008	.337	-.006	-.024	.981	-.760	.743	-.125	-.008	-.005	.794	1.259

a Dependent Variable: FDR BMI

“Lanjutan”

**Collinearity Diagnostics(a)**

Model	Dimensi n	Eigenvalue	Condition Index	(Constant)	Variance Proportions		
					GDP	USD/IDR	Suku Bunga Riil
1	1	3.675	1.000	.00	.00	.00	.02
	2	.300	3.498	.00	.01	.00	.75
	3	.024	12.385	.01	.97	.01	.00
	4	.001	73.514	.99	.02	.99	.23

a Dependent Variable: FDR BMI

**Residuals Statistics(a)**

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	81.7862	95.3125	89.9457	3.69984	14
Std. Predicted Value	-2.205	1.451	.000	1.000	14
Standard Error of Predicted Value	1.77937	3.37381	2.30741	.51218	14
Adjusted Predicted Value	81.9073	97.0115	89.8251	3.89829	14
Residual	-7.3967	7.8975	.0000	3.87169	14
Std. Residual	-1.676	1.789	.000	.877	14
Stud. Residual	-1.835	2.079	.011	1.007	14
Deleted Residual	-8.8694	10.6667	.1206	5.13165	14
Stud. Deleted Residual	-2.137	2.618	.024	1.142	14
Mahal. Distance	1.184	6.665	2.786	1.745	14
Cook's Distance	.000	.379	.078	.102	14
Centered Leverage Value	.091	.513	.214	.134	14

a Dependent Variable: FDR BMI

## Lampiran 5. Output SPSS CAR

### Descriptive Statistics

CAR BMI

N	Valid	16
	Missing	0
Mean		14.2694
Median		14.1350
Mode		11.45(a)
Std. Deviation		1.98807
Variance		3.95242
Skewness		.310
Std. Error of Skewness		.564
Kurtosis		-.861
Std. Error of Kurtosis		1.091
Sum		228.31

a Multiple modes exist. The smallest value is shown

### Variables Entered/Removed(b)

Model	Variables Entered	Variables Removed	Method
1	Suku Bunga Riil, GDP, USD/IDR(a)	.	Enter

a All requested variables entered.

b Dependent Variable: CAR BMI



**Regression**

**Correlations**

		CAR BMI	GDP	USD/IDR	Suku Bunga Riil
Pearson Correlation	CAR BMI	1.000	-.016	.543	-.554
	GDP	-.016	1.000	.044	-.137
	USD/IDR	.543	.044	1.000	-.463
	Suku Bunga Riil	-.554	-.137	-.463	1.000
Sig. (1-tailed)	CAR BMI	.	.476	.015	.013
	GDP	.476	.	.436	.306
	USD/IDR	.015	.436	.	.036
	Suku Bunga Riil	.013	.306	.036	.
N	CAR BMI	16	16	16	16
	GDP	16	16	16	16
	USD/IDR	16	16	16	16
	Suku Bunga Riil	16	16	16	16

**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	.647(a)	.419	.274	1.69449	.419	2.883	3	12	.080	1.985

a Predictors: (Constant), Suku Bunga Riil, GDP, USD/IDR

b Dependent Variable: CAR BMI

“Lanjutan”

**ANOVA(b)**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	24.831	3	8.277	2.883	.080(a)
	Residual	34.455	12	2.871		
	Total	59.286	15			

Predictors: (Constant), Suku Bunga Riil, GDP, USD/IDR

b Dependent Variable: CAR BMI

**Coefficients(a)**

Model		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)	-1.328	12.568		-.106	.918	-28.712	26.056						
	GDP	-1.038E-06	.000	-.087	-.390	.703	.000	.000	-.016	-.112	-.086	.981	1.020	
	USD/IDR	.002	.001	.363	1.462	.169	-.001	.005	.543	.389	.322	.786	1.273	
	Suku Bunga Riil	-.202	.127	-.398	-1.588	.138	-.479	.075	-.554	-.417	-.349	.772	1.295	

a Dependent Variable: CAR BMI

“Lanjutan”

**Coefficient Correlations(a)**

Model			Suku Bunga Riil	GDP	USD/IDR
1	Correlations	Suku Bunga Riil	1.000	.132	.461
		GDP	.132	1.000	.022
		USD/IDR	.461	.022	1.000
	Covariances	Suku Bunga Riil	.016	4.466E-08	7.596E-05
		GDP	4.466E-08	7.077E-12	7.682E-11
		USD/IDR	7.596E-05	7.682E-11	1.676E-06

a Dependent Variable: CAR BMI

**Collinearity Diagnostics(a)**

Model	Dimensi	Eigenvalue	Condition Index	Variance Proportions			
				(Constant)	GDP	USD/IDR	Suku Bunga Riil
1	1	3.704	1.000	.00	.00	.00	.01
	2	.268	3.715	.00	.02	.00	.71
	3	.027	11.737	.01	.97	.01	.03
	4	.001	78.646	.99	.01	.99	.24

a Dependent Variable: CAR BMI

“Lanjutan”

Residuals Statistics(a)

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	12.0801	17.2786	14.2694	1.28662	16
Std. Predicted Value	-1.702	2.339	.000	1.000	16
Standard Error of Predicted Value	.56807	1.19752	.82707	.18979	16
Adjusted Predicted Value	11.8474	17.9887	14.2585	1.38541	16
Residual	-2.7563	3.1664	.0000	1.51560	16
Std. Residual	-1.627	1.869	.000	.894	16
Stud. Residual	-1.727	2.038	.003	.993	16
Deleted Residual	-3.1053	3.7647	.0109	1.87892	16
Stud. Deleted Residual	-1.907	2.412	.011	1.077	16
Mahal. Distance	.748	6.554	2.813	1.774	16
Cook's Distance	.000	.196	.057	.065	16
Centered Leverage Value	.050	.437	.188	.118	16

a. Dependent Variable: CAR BMI