

Lampiran

Dependent Variable: SPREAD?
 Method: GLS (Cross Section Weights)
 Date: 12/26/13 Time: 02:41
 Sample: 1997 2008
 Included observations: 12
 Number of cross-sections used: 30
 Total panel (balanced) observations: 360
 One-step weighting matrix

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	51.37745	3.679688	13.96245	0.0000
CAR?	0.137480	0.051586	2.665043	0.0080
NPL?	0.029492	0.036485	0.808333	0.4194
NIM?	1.071691	0.163299	6.562768	0.0000
LDR?	-0.625698	0.045237	-13.83144	0.0000

Weighted Statistics

R-squared	0.466188	Mean dependent var	65.14714
Adjusted R-squared	0.460173	S.D. dependent var	150.3190
S.E. of regression	110.4437	Sum squared resid	4330226.
F-statistic	77.50691	Durbin-Watson stat	1.420653
Prob(F-statistic)	0.000000		

Unweighted Statistics

R-squared	0.079928	Mean dependent var	26.44441
Adjusted R-squared	0.069561	S.D. dependent var	142.2480
S.E. of regression	137.2114	Sum squared resid	6683573.
Durbin-Watson stat	2.158510		

Hasil analisa tahun 1997 - 2008 sebelum melalui Uji Heteroskedastisitas

Dependent Variable: SPREAD?
 Method: GLS (Cross Section Weights)
 Date: 01/06/14 Time: 07:17
 Sample: 1997 2008
 Included observations: 12
 Number of cross-sections used: 30
 Total panel (balanced) observations: 360
 One-step weighting matrix
 White Heteroskedasticity-Consistent Standard Errors & Covariance

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	51.37745	1.362466	37.70915	0.0000
CAR?	0.137480	0.024555	5.598806	0.0000
NPL?	0.029492	0.009397	3.138550	0.0018
NIM?	1.071691	0.043193	24.81153	0.0000
LDR?	-0.625698	0.018501	-33.81964	0.0000

Weighted Statistics

R-squared	0.466188	Mean dependent var	65.14714
Adjusted R-squared	0.460173	S.D. dependent var	150.3190
S.E. of regression	110.4437	Sum squared resid	4330226.
F-statistic	77.50691	Durbin-Watson stat	1.420653
Prob(F-statistic)	0.000000		

Unweighted Statistics

R-squared	0.079928	Mean dependent var	26.44441
Adjusted R-squared	0.069561	S.D. dependent var	142.2480
S.E. of regression	137.2114	Sum squared resid	6683573.
Durbin-Watson stat	2.158510		

Hasil analisa tahun 1997 - 2008 setelah melalui Uji Heteroskedastisitas

Dependent Variable: SPREAD?
 Method: GLS (Cross Section Weights)
 Date: 01/15/14 Time: 13:02
 Sample: 2000 2008
 Included observations: 9
 Number of cross-sections used: 30
 Total panel (balanced) observations: 270
 One-step weighting matrix

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	22.88177	1.185812	19.29630	0.0000
CAR?	0.173133	0.022720	7.620298	0.0000
NPL?	0.001407	0.006762	0.208006	0.8354
NIM?	0.918630	0.130140	7.058788	0.0000
LDR?	-0.308958	0.014839	-20.82095	0.0000

Weighted Statistics			
R-squared	0.782459	Mean dependent var	50.95552
Adjusted R-squared	0.779175	S.D. dependent var	67.58512
S.E. of regression	31.75961	Sum squared resid	267298.4
F-statistic	238.2898	Durbin-Watson stat	0.917603
Prob(F-statistic)	0.000000		

Unweighted Statistics			
R-squared	0.189278	Mean dependent var	12.76111
Adjusted R-squared	0.177040	S.D. dependent var	39.62703
S.E. of regression	35.94850	Sum squared resid	342458.1
Durbin-Watson stat	1.386921		

Hasil analisa tahun 2000 - 2008 sebelum melalui uji otokorelasi dan belum melalui Uji Heteroskedastisitas

Dependent Variable: SPREAD?
 Method: GLS (Cross Section Weights)
 Date: 01/15/14 Time: 13:03
 Sample: 2000 2008
 Included observations: 9
 Number of cross-sections used: 30
 Total panel (balanced) observations: 270
 One-step weighting matrix

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	13.36674	1.184291	11.28670	0.0000
CAR?	0.099749	0.016940	5.888287	0.0000
NPL?	0.002723	0.005804	0.469173	0.6393
NIM?	0.869064	0.106712	8.144005	0.0000
LDR?	-0.197601	0.016561	-11.93200	0.0000
SPREAD?(-1)	0.219706	0.018578	11.82630	0.0000

Weighted Statistics

R-squared	0.661589	Mean dependent var	45.15806
Adjusted R-squared	0.655180	S.D. dependent var	50.50384
S.E. of regression	29.65657	Sum squared resid	232191.2
F-statistic	103.2232	Durbin-Watson stat	1.141650
Prob(F-statistic)	0.000000		

Unweighted Statistics

R-squared	0.270737	Mean dependent var	12.76111
Adjusted R-squared	0.256925	S.D. dependent var	39.62703
S.E. of regression	34.15921	Sum squared resid	308048.9
Durbin-Watson stat	1.795773		

Hasil analisa tahun 2000 - 2008 setelah melalui uji otokorelasi dan belum melalui Uji Heteroskedastisitas

Dependent Variable: SPREAD?
 Method: GLS (Cross Section Weights)
 Date: 01/15/14 Time: 13:04
 Sample: 2000 2008
 Included observations: 9
 Number of cross-sections used: 30
 Total panel (balanced) observations: 270
 One-step weighting matrix
 White Heteroskedasticity-Consistent Standard Errors & Covariance

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	13.36674	0.487068	27.44326	0.0000
CAR?	0.099749	0.010434	9.559717	0.0000
NPL?	0.002723	0.000348	7.822025	0.0000
NIM?	0.869064	0.021450	40.51524	0.0000
LDR?	-0.197601	0.007005	-28.20709	0.0000
SPREAD?(-1)	0.219706	0.016355	13.43362	0.0000

Weighted Statistics			
R-squared	0.661589	Mean dependent var	45.15806
Adjusted R-squared	0.655180	S.D. dependent var	50.50384
S.E. of regression	29.65657	Sum squared resid	232191.2
F-statistic	103.2232	Durbin-Watson stat	1.141650
Prob(F-statistic)	0.000000		

Unweighted Statistics			
R-squared	0.270737	Mean dependent var	12.76111
Adjusted R-squared	0.256925	S.D. dependent var	39.62703
S.E. of regression	34.15921	Sum squared resid	308048.9
Durbin-Watson stat	1.795773		

Hasil analisa tahun 2000 - 2008 setelah melalui uji otokorelasi dan Uji Heteroskedastisitas

Nama Bank	Tahun	CAR	NPL	NIM	LDR	Bunga Pinjaman	Bunga Tabungan	Spread Based
Agro	1997	0	0	2.17	126.44	16.22	23.31	-7.09
Agro	1998	-20.4	87.96	11.95	57.11	52.05	55.35	-3.30
Agro	1999	19.77	4.91	6.79	102.26	29.16	23.41	5.75
Agro	2000	30.58	2.29	5.82	121.57	18.63	16.43	2.20
Agro	2001	21.91	4.38	4.94	106.6	17.24	14.58	2.66
Agro	2002	17.03	7.24	4.75	100.35	20.41	16.84	3.57
Agro	2003	20.85	7.22	5.42	108.64	17.98	15.70	2.29
Agro	2004	15.57	4.28	6.11	89.9	14.37	7.70	6.67
Agro	2005	16.4	3.99	5.29	94.08	14.73	9.72	5.00
Agro	2006	15.05	10.41	3.53	82.34	17.89	13.34	4.55

Agro	2007	17.94	4.67	4.03	77.1	17.60	11.54	6.07
Agro	2008	12.58	3.36	4.06	94.44	16.31	13.03	3.27
Antar Daerah	1997	0	0	3.39	95.59	24.68	30.59	-5.91
Antar Daerah	1998	0	0	-0.24	72.89	63.74	87.43	-23.68
Antar Daerah	1999	12.61	26.91	0.61	44.24	42.85	45.45	-2.60
Antar Daerah	2000	11.93	6.84	3.39	71.18	21.74	32.45	-10.71
Antar Daerah	2001	14.13	1.76	5.34	72.24	24.20	37.17	-12.97
Antar Daerah	2002	13.95	2.31	4.46	65.87	23.71	29.36	-5.65
Antar Daerah	2003	14.59	3.65	4.86	66.08	23.73	28.01	-4.28
Antar Daerah	2004	16.21	1.39	6.22	71.67	18.43	16.70	1.73
Antar Daerah	2005	15.69	2.41	6.11	95.48	17.43	18.86	-1.43
Antar Daerah	2006	16.88	1.29	6.4	68.34	21.78	15.14	6.64
Antar Daerah	2007	16.03	1.05	5.1	67.4	17.64	11.41	6.23
Antar Daerah	2008	17.13	1.25	6.4	77.79	17.70	14.08	3.62
Bukopin	1997	0	0	3.74	86.62	20.70	37.88	-17.18
Bukopin	1998	-20.31	0	8.39	85.45	41.25	57.47	-16.22
Bukopin	1999	4.06	26.91	5.74	62.5	41.99	35.28	6.70
Bukopin	2000	15.42	6.84	4.86	66.51	22.66	19.93	2.73
Bukopin	2001	16.8	1.76	6.74	66.71	27.40	22.22	5.18
Bukopin	2002	14.13	2.31	5.16	74.31	19.50	16.13	3.37
Bukopin	2003	14.86	3.65	4.74	91.91	14.56	14.78	-0.22
Bukopin	2004	15.54	1.39	5.58	85.16	13.68	10.53	3.15
Bukopin	2005	13.27	2.41	6.05	68.46	15.02	9.79	5.23
Bukopin	2006	15.93	1.29	5.18	58.95	20.87	12.62	8.25
Bukopin	2007	12.91	1.05	4.29	65.31	16.78	11.02	5.76
Bukopin	2008	11.21	1.25	4.8	83.63	14.63	10.81	3.82
Danamon	1997	0	0	3.45	174.1	18.21	42.49	-24.28
Danamon	1998	-77.05	68.96	-40.16	220.22	22.16	137.80	-115.64
Danamon	1999	38.09	44.46	-7.23	15.89	57.73	22.83	34.90
Danamon	2000	57.97	8.6	1.97	18.48	88.85	17.75	71.10
Danamon	2001	35.49	4.82	3.92	26.34	69.45	18.62	50.83
Danamon	2002	25.33	4.43	4.16	52.14	36.56	23.36	13.20
Danamon	2003	26.84	4.79	5.5	57.02	26.26	13.47	12.79
Danamon	2004	27	2.16	7.16	72.96	19.24	8.93	10.31
Danamon	2005	23.48	1.42	6.55	81.04	19.50	10.62	8.88
Danamon	2006	22.37	1.16	7.55	75.7	24.24	12.95	11.29
Danamon	2007	20.57	1.04	8.3	88.58	21.31	11.90	9.41
Danamon	2008	13.99	1.23	8.15	87.23	19.38	10.63	8.75
Mega	1997	0	0	7.12	91.52	42.22	26.33	15.89
Mega	1998	34	2.02	13.6	12.1	645.46	65.40	580.06
Mega	1999	30.29	0.14	6.22	25.61	101.42	18.98	82.44
Mega	2000	15.17	0.61	2.04	52.68	18.16	7.85	10.30
Mega	2001	9.68	0.24	2.66	52.57	30.50	15.50	15.00

Mega	2002	13.16	0.07	4.06	58.82	33.61	21.21	12.40
Mega	2003	14.04	1.52	5.64	55.61	24.89	12.75	12.15
Mega	2004	13.53	1.46	6.36	48.8	22.45	7.41	15.04
Mega	2005	11.13	1.07	4.01	51.25	20.36	8.60	11.75
Mega	2006	15.92	1.16	3.46	42.7	27.62	11.99	15.63
Mega	2007	14.21	1.05	5.06	46.74	23.82	11.55	12.27
Mega	2008	16.16	0.79	5.44	64.67	19.47	11.26	8.22
Niaga	1997	0	0	3.98	123.54	14.85	18.42	-3.56
Niaga	1998	16.06	49.87	-10.84	107.79	23.39	48.27	-24.89
Niaga	1999	24	74.54	-24.23	47.59	23.79	32.67	-8.88
Niaga	2000	21.34	29.82	-0.82	42.53	26.17	17.74	8.43
Niaga	2001	16.58	8.28	0.71	50.76	26.64	19.46	7.18
Niaga	2002	12.72	4.11	2.07	64.99	23.53	19.84	3.69
Niaga	2003	11.58	2.07	4.86	73.83	16.64	12.59	4.04
Niaga	2004	10.43	1.89	5.76	85.37	11.70	7.90	3.80
Niaga	2005	17.31	4.29	5.4	85.35	12.51	7.98	4.53
Niaga	2006	17.45	2.51	5.75	84.78	15.92	11.14	4.77
Niaga	2007	18.32	1.94	5.77	79.35	13.84	9.86	3.99
Niaga	2008	16.33	1.42	5.49	88.61	13.01	10.32	2.69
Barclays	1997	0	0	5.8	97.44	31.17	36.19	-5.02
Barclays	1998	16.38	18.24	-0.77	38.7	116.36	52.37	63.99
Barclays	1999	5.6	22.89	-4.6	30.26	97.17	44.62	52.55
Barclays	2000	9.11	8.76	-1.16	80.84	9.46	10.91	-1.45
Barclays	2001	10.01	2.39	3.13	87.02	16.01	13.00	3.01
Barclays	2002	9.93	1.72	4.63	87.52	23.11	18.43	4.67
Barclays	2003	10.7	3.04	6.44	79.68	22.37	13.52	8.85
Barclays	2004	13.83	3.55	8.74	86.62	17.17	8.62	8.55
Barclays	2005	14.64	3.27	6.44	91.63	13.63	0.08	13.54
Barclays	2006	17.92	1.49	5.89	90.92	17.38	12.10	5.29
Barclays	2007	15.24	2.05	5.93	91.88	13.59	8.38	5.21
Barclays	2008	14.35	1.26	5.06	91.36	17.23	11.65	5.58
BCA Syariah	1997	0	0	8.45	100.11	35.22	29.95	5.27
BCA Syariah	1998	36.47	18.47	5.56	47.39	117.05	53.81	63.23
BCA Syariah	1999	37	14.08	2.75	50.7	55.43	29.51	25.92
BCA Syariah	2000	20.37	7.53	4.59	79.8	19.57	12.58	7.00
BCA Syariah	2001	18.98	4.2	4.22	81.99	21.84	15.10	6.74
BCA Syariah	2002	15.52	0.81	5.33	86.73	21.54	15.44	6.10
BCA Syariah	2003	15.49	0.15	7.83	89.17	20.37	12.09	8.28
BCA Syariah	2004	16.23	0.69	9.03	80.73	16.39	6.32	10.07
BCA Syariah	2005	16.55	1.83	6.49	72.28	17.16	8.09	9.07
BCA Syariah	2006	17.68	1.55	5.34	77.92	17.22	10.97	6.25
BCA Syariah	2007	20.13	0.86	6.01	72.74	18.39	10.16	8.23
BCA Syariah	2008	19.49	1	5.57	84.17	15.54	10.74	4.80

BCA	1997	0	0	1.78	91.63	16.02	28.94	-12.93
BCA	1998	-39.09	94.16	-22.1	86.78	32.14	81.40	-49.26
BCA	1999	34.38	10.83	-4.39	4.74	342.45	43.44	299.00
BCA	2000	33.84	4.19	2.38	9.56	128.46	28.19	100.26
BCA	2001	32.64	3.15	5.65	16.33	90.71	30.68	60.03
BCA	2002	32.19	2.36	5.77	20.73	65.10	23.40	41.70
BCA	2003	27.95	1.33	4.93	24.85	41.55	18.78	22.76
BCA	2004	24.3	0.58	5.28	30.68	28.43	14.38	14.05
BCA	2005	21.66	0.8	6	41.81	24.37	14.88	9.48
BCA	2006	22.21	0.27	7.19	40.33	27.78	16.21	11.57
BCA	2007	18.79	0.15	6.09	43.64	19.76	13.19	6.57
BCA	2008	15.56	0.14	6.55	53.86	17.09	12.96	4.12
BII	1997	0	0	4.05	106.76	22.21	29.20	-6.99
BII	1998	-24.66	102.22	-5.18	61.63	40.39	41.25	-0.86
BII	1999	4.4	56.73	-3.59	42.22	40.74	36.22	4.52
BII	2000	7.57	22.34	1.93	65.61	19.35	18.99	0.36
BII	2001	-47.41	61.88	0.07	34.97	37.61	21.97	15.65
BII	2002	33.21	5.21	-0.19	18.88	55.71	17.14	38.57
BII	2003	23.39	2.26	3.1	35	33.16	15.12	18.04
BII	2004	20.89	2.77	5.2	43.29	22.88	9.39	13.50
BII	2005	22.41	2.09	4.9	55.44	18.63	9.15	9.48
BII	2006	24.08	3.85	5.14	57.81	24.58	13.71	10.87
BII	2007	21.33	2.37	5.01	77.17	15.91	11.98	3.94
BII	2008	19.79	1.64	5.18	80.86	14.37	10.43	3.94
BTPN	1997	0	0	4.55	91.63	31.52	27.06	4.46
BTPN	1998	6.25	4.28	6.33	76.08	59.61	44.15	15.45
BTPN	1999	5.32	2.36	8.05	77.46	40.25	28.91	11.33
BTPN	2000	5.7	2.67	10.71	73.35	30.66	13.27	17.39
BTPN	2001	9.36	4.76	13.11	87.2	32.36	18.99	13.36
BTPN	2002	13.17	1.69	13.97	88.66	33.30	18.59	14.70
BTPN	2003	14.64	1.79	18.97	91.44	33.13	13.44	19.69
BTPN	2004	18.88	0.09	21.84	94.95	27.20	8.96	18.24
BTPN	2005	20.7	1.24	10.03	93.19	23.26	9.16	14.10
BTPN	2006	29.46	0.19	11.63	96.43	20.71	10.25	10.46
BTPN	2007	24	0.16	13.84	89.18	21.46	8.35	13.10
BTPN	2008	23.67	0.09	11.4	91.61	22.90	10.52	12.38
Fama International	1997	0	0	3.52	83.79	26.02	26.79	-0.77
Fama International	1998	16.64	39.66	1.87	56.35	58.51	62.82	-4.31
Fama International	1999	30.64	39.57	2.13	27.26	71.57	42.68	28.90
Fama International	2000	28.03	26.99	2.58	31.8	40.01	24.87	15.13
Fama International	2001	19.08	4.46	4.34	68.46	29.83	18.79	11.04
Fama International	2002	15.15	747.11	4.49	75.42	21.28	14.40	6.88
Fama International	2003	15.59	3.85	6.27	94.21	18.44	12.46	5.98

Fama International	2004	15.35	2.25	7.47	84.62	15.59	7.28	8.31
Fama International	2005	16.82	3	6.65	93.82	17.22	10.16	7.06
Fama International	2006	21.11	4.39	6.08	84.55	23.03	13.47	9.55
Fama International	2007	33.02	5.06	5.74	90.01	19.46	10.76	8.70
Fama International	2008	30.92	0.43	5.79	96.26	18.77	10.23	8.54
Harda International	1997	0	0	4.86	113.01	31.17	40.78	-9.60
Harda International	1998	-8.77	64.96	2.88	34.57	163.64	81.97	81.67
Harda International	1999	29.43	28.65	4.51	38.45	73.93	38.69	35.24
Harda International	2000	19.94	7.32	4.33	50.55	24.48	10.75	13.74
Harda International	2001	19.27	1.24	5.81	73.65	18.85	0.11	18.74
Harda International	2002	18.6	1.66	4.22	58.07	25.98	13.45	12.53
Harda International	2003	13.2	2.05	4.73	74.18	18.71	11.47	7.24
Harda International	2004	12.48	2.63	6.56	63.66	16.92	6.90	10.03
Harda International	2005	13.07	4.09	6.63	68.49	19.17	9.10	10.06
Harda International	2006	15.87	3.93	4.86	68.8	21.72	14.48	7.25
Harda International	2007	13.98	0.62	4.08	65.52	17.53	9.14	8.39
Harda International	2008	16.58	1.51	4.58	68.75	16.40	8.59	7.81
ICBC Bank Indonesia	1997	0	0	5.6	83.73	28.97	22.61	6.36
ICBC Bank Indonesia	1998	45.21	14.22	10.49	53.96	81.21	38.79	42.42
ICBC Bank Indonesia	1999	65.34	21.39	5.77	41.69	54.12	20.01	34.11
ICBC Bank Indonesia	2000	61.57	7.79	5.76	67.8	24.88	12.36	12.52
ICBC Bank Indonesia	2001	59.97	2.7	6.27	62.09	30.08	13.97	16.11
ICBC Bank Indonesia	2002	70.98	1.9	6.61	65.79	26.46	14.25	12.21
ICBC Bank Indonesia	2003	78.79	0	4.7	72.11	17.59	10.37	7.22
ICBC Bank Indonesia	2004	69.48	0.82	4.83	75.17	14.87	7.64	7.23
ICBC Bank Indonesia	2005	57.88	0.53	5.47	89.93	13.58	7.40	6.18
ICBC Bank Indonesia	2006	64.71	2.42	6.67	77.27	21.32	10.78	10.54
ICBC Bank Indonesia	2007	95.48	1.52	4.37	63.62	13.44	5.24	8.20
ICBC Bank Indonesia	2008	107.93	1.31	3.86	47.51	13.20	4.89	8.31
Jasa Jakarta	1997	0	0	13.21	102.61	35.05	39.56	-4.51
Jasa Jakarta	1998	64.3	18.88	14.94	19.04	238.52	56.02	182.50
Jasa Jakarta	1999	73.59	2.05	6.2	10.63	169.22	23.91	145.31
Jasa Jakarta	2000	33.28	1.36	4.72	31.85	40.86	12.83	28.03
Jasa Jakarta	2001	18.86	0.89	7.4	75	25.38	17.54	7.84
Jasa Jakarta	2002	21.29	0.62	6.53	59.74	29.19	15.41	13.78
Jasa Jakarta	2003	19.65	0.13	6.38	66.91	21.57	10.82	10.76
Jasa Jakarta	2004	17.75	0.36	6.8	80.79	15.44	7.26	8.18
Jasa Jakarta	2005	21.11	1.13	4.79	78.41	15.83	8.93	6.90
Jasa Jakarta	2006	24.46	0.8	3.95	80.26	19.23	12.62	6.61
Jasa Jakarta	2007	23.44	0.78	4.54	85.23	15.45	8.90	6.55
Jasa Jakarta	2008	25.63	0.87	4.27	83.76	15.75	9.45	6.30
Maspion	1997	0	0	5.08	89.66	30.72	31.14	-0.42
Maspion	1998	35.06	35.43	6.02	29.48	146.82	54.17	92.65

Maspion	1999	25	16.24	3.59	32.65	64.38	29.44	34.95
Maspion	2000	16.58	7.91	3.25	59.83	20.83	14.27	6.56
Maspion	2001	14.55	4.26	4.35	59.42	27.56	20.41	7.15
Maspion	2002	15.3	3.33	3.7	43.71	33.14	19.39	13.75
Maspion	2003	14.42	1.83	4.49	51.67	24.89	15.58	9.31
Maspion	2004	12.68	0.89	5.83	68.39	16.41	10.09	6.32
Maspion	2005	16.47	1.52	5.77	56.79	20.88	10.48	10.39
Maspion	2006	14.46	1.25	5.64	67.82	20.51	14.51	6.00
Maspion	2007	14.33	1.58	5.68	67.46	16.55	10.28	6.27
Maspion	2008	13.39	0.93	5.95	78.92	14.47	10.35	4.12
Mutiara	1997	0	0	4.71	98.41	25.96	24.12	1.85
Mutiara	1998	5.04	15.3	-8.47	32.24	74.76	44.16	30.60
Mutiara	1999	6	23.05	-4.59	38.1	37.10	26.63	10.47
Mutiara	2000	4.14	5.61	0.49	51.55	27.01	16.18	10.83
Mutiara	2001	-1.01	9.38	1.3	103.07	26.68	31.27	-4.59
Mutiara	2002	0.05	25.05	-0.14	48.69	34.44	20.69	13.75
Mutiara	2003	16.53	19.77	0.4	35.27	32.59	13.26	19.33
Mutiara	2004	9.44	13.37	1.25	28.47	28.99	8.57	20.42
Mutiara	2005	8.08	4.99	-0.65	23.74	24.43	7.08	17.35
Mutiara	2006	11.66	4.94	2.82	21.35	55.04	10.32	44.72
Mutiara	2007	12.91	3.33	3.34	38.49	28.44	8.72	19.72
Mutiara	2008	-39.62	10.42	-0.85	93.16	12.94	19.18	-6.24
OCBC NISP	1997	0	0	4.27	128.83	21.08	28.07	-6.99
OCBC NISP	1998	20.45	14.8	4.4	56.98	71.80	47.84	23.96
OCBC NISP	1999	14.83	14.11	2.81	49.21	40.48	24.77	15.71
OCBC NISP	2000	9.94	6.11	2.97	76.39	17.26	14.14	3.12
OCBC NISP	2001	9.03	4.09	3.86	77.52	17.13	13.40	3.72
OCBC NISP	2002	12.57	1.67	3.72	75.61	16.72	12.64	4.08
OCBC NISP	2003	13.78	0.36	3.69	77.95	16.26	12.50	3.76
OCBC NISP	2004	15.31	0.67	4.66	76.73	14.77	9.98	4.79
OCBC NISP	2005	19.95	1.87	4.15	77.62	15.27	11.16	4.11
OCBC NISP	2006	17.13	1.99	4.76	82.18	16.25	13.43	2.82
OCBC NISP	2007	16.48	2.12	4.99	89.15	13.72	12.45	1.28
OCBC NISP	2008	17.27	1.75	5.4	76.72	13.39	9.17	4.22
Panin Syariah	1997	0	0	9.6	98.53	21.25	26.29	-5.04
Panin Syariah	1998	78.67	6.2	19.04	182.1	70.51	76.76	-6.25
Panin Syariah	1999	85.84	5.7	10.3	183.04	36.02	36.44	-0.42
Panin Syariah	2000	122.11	23.3	4.37	65.22	23.32	7.82	15.50
Panin Syariah	2001	80.42	14.48	6.46	85.91	22.03	13.78	8.25
Panin Syariah	2002	40.65	0.08	5.72	89.5	28.43	21.93	6.50
Panin Syariah	2003	22.34	1.19	6.72	99.6	18.03	13.01	5.02
Panin Syariah	2004	17.46	2.23	7.02	91.98	17.63	9.56	8.07
Panin Syariah	2005	16.57	3.37	32.95	79.59	14.84	8.30	6.54

Panin Syariah	2006	17.92	4.57	3.38	62.97	19.10	9.97	9.13
Panin Syariah	2007	39.64	0.99	2.76	48.08	25.94	10.57	15.37
Panin Syariah	2008	304.31	0	4.46	0	0.00	25.41	-25.41
Panin	1997	0	0	5.21	102.05	26.30	27.41	-1.11
Panin	1998	24.25	51.65	4.74	79.73	24.56	59.31	-34.74
Panin	1999	71.99	61.15	4.64	66.73	24.71	32.67	-7.96
Panin	2000	43.57	36.09	2.97	66.66	4.63	13.62	-9.00
Panin	2001	36.07	18.23	5.01	49.9	13.95	15.47	-1.52
Panin	2002	32.91	6.17	5.35	53.18	18.31	35.23	-16.92
Panin	2003	42.49	0.65	6.97	76.56	12.07	17.52	-5.45
Panin	2004	40.19	0.65	6.38	71.6	9.57	12.67	-3.10
Panin	2005	30.58	3.15	4.11	69.47	7.95	9.29	-1.34
Panin	2006	31.71	2.6	5.05	73.26	9.99	17.46	-7.48
Panin	2007	32.34	1.76	5.81	93.16	6.73	11.61	-4.88
Panin	2008	20.65	2.15	4.72	96.06	7.00	11.21	-4.21
Royal Indonesia	1997	0	0	6.7	20.25	132.36	156.78	-24.42
Royal Indonesia	1998	152.71	52.74	8.51	3.74	2583.80	636.30	1947.50
Royal Indonesia	1999	219.11	2.65	6.62	7.33	393.90	167.22	226.68
Royal Indonesia	2000	210.83	32.96	4.5	6.17	260.30	131.68	128.62
Royal Indonesia	2001	185.96	2.93	8.99	5.1	521.33	212.44	308.89
Royal Indonesia	2002	140.22	2.96	6.81	3.42	535.94	24.33	511.62
Royal Indonesia	2003	167.12	2.51	4.59	5.67	287.60	318.76	-31.17
Royal Indonesia	2004	136.95	0.56	9.44	11.35	61.43	21.69	39.73
Royal Indonesia	2005	55.18	0	11.81	45.16	39.85	21.18	18.67
Royal Indonesia	2006	53.87	0	17.03	40.05	42.64	27.21	15.43
Royal Indonesia	2007	108.83	0	6.43	66.83	19.78	13.42	6.37
Royal Indonesia	2008	64.68	0	7.9	79.64	27.35	10.92	16.43
SBI	1997	0	0	6.74	95.26	35.88	30.22	5.67
SBI	1998	21.11	41.35	9	19.42	279.35	46.97	232.37
SBI	1999	31.19	8.12	4.11	22.81	141.91	33.67	108.24
SBI	2000	14.1	1.51	3.43	53.44	23.12	10.04	13.07
SBI	2001	12.58	3.45	5.92	79.34	25.80	17.28	8.52
SBI	2002	11.83	1.64	6.03	70.32	24.07	14.32	9.76
SBI	2003	10.02	1.27	6.41	66.81	22.79	11.46	11.33
SBI	2004	11.05	3.59	7.2	63.01	18.86	6.95	11.91
SBI	2005	10.73	3.03	6.71	73.3	18.78	8.61	10.18
SBI	2006	13.77	3.12	6.99	55.36	27.73	11.15	16.58
SBI	2007	67.9	2.5	5.36	57.27	20.33	7.50	12.83
SBI	2008	40.69	1.93	5.81	61.85	16.64	5.64	11.01
Sinar Harapan Bali	1997	0	0	8.29	88.5	46.55	37.14	9.41
Sinar Harapan Bali	1998	15.81	0	8.33	66.94	72.90	50.63	22.28
Sinar Harapan Bali	1999	36.05	76.91	6.3	80.38	38.31	40.01	-1.70
Sinar Harapan Bali	2000	26.18	24.01	11.36	122.46	26.88	39.13	-12.26

Sinar Harapan Bali	2001	19.01	14.54	15.17	98.66	27.94	27.74	0.19
Sinar Harapan Bali	2002	13.18	7.96	12.53	97.42	27.74	27.98	-0.24
Sinar Harapan Bali	2003	14.35	3.66	14.13	100.03	28.91	31.32	-2.42
Sinar Harapan Bali	2004	17.44	4.98	16.01	85.85	29.83	31.97	-2.14
Sinar Harapan Bali	2005	15.03	5.14	14.06	96.72	23.24	24.16	-0.92
Sinar Harapan Bali	2006	18.45	4.77	13.53	90.98	23.68	20.52	3.16
Sinar Harapan Bali	2007	15.02	17.71	12.97	101.99	20.81	19.61	1.20
Sinar Harapan Bali	2008	41.49	0.26	10.87	108.78	20.87	128.31	-107.44
Syariah BRI	1997	0	0	65.34	96.39	33.96	34.19	-0.23
Syariah BRI	1998	0	0	43.92	59.71	95.93	108.56	-12.62
Syariah BRI	1999	10.87	76.91	50.3	37.66	34.70	32.77	1.93
Syariah BRI	2000	5.29	24.01	1.41	40.7	26.62	19.52	7.10
Syariah BRI	2001	9.89	14.54	2.81	47.58	29.38	23.26	6.12
Syariah BRI	2002	8.79	7.96	2.26	36.19	36.87	18.43	18.44
Syariah BRI	2003	10.55	3.66	5.06	50.99	28.80	15.87	12.93
Syariah BRI	2004	12.19	4.98	8.4	54.7	23.65	9.18	14.47
Syariah BRI	2005	13.98	5.14	5.93	63.17	20.79	10.49	10.30
Syariah BRI	2006	13.34	4.77	5.81	63.67	24.22	13.93	10.30
Syariah BRI	2007	60.1	17.71	4.46	95.9	23.01	22.10	0.91
Syariah BRI	2008	45.45	0.26	11.2	261.33	13.96	18.47	-4.51
Syariah Bukopin	1997	0	0	7.28	91.32	55.86	51.45	4.40
Syariah Bukopin	1998	9.98	0	-20.26	53.04	181.39	164.37	17.01
Syariah Bukopin	1999	5.19	76.91	-1.75	119.82	11.44	58.99	-47.54
Syariah Bukopin	2000	1.84	24.01	4.33	247.38	13.44	32.18	-18.74
Syariah Bukopin	2001	15.1	14.54	10.94	275.48	18.05	47.17	-29.12
Syariah Bukopin	2002	14.52	7.96	7.78	134.87	14.34	15.89	-1.55
Syariah Bukopin	2003	9.17	3.66	9.57	112.59	14.82	8.92	5.90
Syariah Bukopin	2004	-134.62	4.98	0	110.65	11.82	11.21	0.61
Syariah Bukopin	2005	14.54	5.14	-3.09	41.85	13.01	12.22	0.79
Syariah Bukopin	2006	8.98	4.77	-2.34	72.27	20.57	22.13	-1.57
Syariah Bukopin	2007	64.82	17.71	-2.43	19.73	32.39	0.00	32.39
Syariah Bukopin	2008	37.19	0.26	-0.86	84.96	16.74	0.00	16.74
Syariah Mandiri	1997	0	0	4.21	168.39	23.72	39.25	-15.53
Syariah Mandiri	1998	6.26	88.67	-1.42	65.69	83.12	75.31	7.81
Syariah Mandiri	1999	429.05	53.41	0.12	72.73	1.90	0.87	1.04
Syariah Mandiri	2000	117.18	0.23	6.43	178.43	14.18	7.78	6.41
Syariah Mandiri	2001	63.18	4.53	10.61	137.62	16.48	14.01	2.48
Syariah Mandiri	2002	39.29	3.45	8.22	102.11	14.30	11.27	3.03
Syariah Mandiri	2003	20.87	2.32	7.12	82.57	13.86	9.40	4.46
Syariah Mandiri	2004	10.64	1.97	6.91	92	11.09	8.39	2.70
Syariah Mandiri	2005	12.12	2.68	6.83	101.15	12.16	10.12	2.04
Syariah Mandiri	2006	12.6	4.64	5.56	105.81	10.74	13.02	-2.28
Syariah Mandiri	2007	12.46	3.39	6.31	107.54	10.61	9.50	1.11

Syariah Mandiri	2008	12.72	2.37	6.73	104.56	11.67	10.16	1.51
Sinar Mas	1997	0	0	4.9	84.63	31.93	25.77	6.16
Sinar Mas	1998	27.12	62.88	8.66	26.84	168.43	42.20	126.23
Sinar Mas	1999	0.52	80.14	4.9	26.38	72.13	23.36	48.77
Sinar Mas	2000	66.77	30.72	3.68	17.47	81.67	15.89	65.77
Sinar Mas	2001	50.88	27.36	3.71	15.39	95.90	15.25	80.66
Sinar Mas	2002	76.79	14.63	3.2	22.35	88.03	21.02	67.01
Sinar Mas	2003	79.47	14.04	3.48	34.54	34.53	13.39	21.14
Sinar Mas	2004	81.78	9.96	4.37	41.69	22.04	6.90	15.14
Sinar Mas	2005	45.12	0	4.19	25.26	26.64	4.32	22.32
Sinar Mas	2006	16.18	0.16	4.44	52.73	10.93	4.12	6.81
Sinar Mas	2007	11.18	0	4.15	62.23	11.74	5.29	6.46
Sinar Mas	2008	11.52	1.72	3.66	83.36	14.00	10.79	3.21
UOB Buana	1997	0	0	4.76	66.68	27.63	33.29	-5.66
UOB Buana	1998	16.06	61.34	11.43	18.06	201.18	58.38	142.80
UOB Buana	1999	24	13.48	5.93	10.41	195.23	39.87	155.36
UOB Buana	2000	20.65	3.85	3.72	18.9	9.36	23.46	-14.10
UOB Buana	2001	23.71	2.8	5.57	22.08	59.68	25.05	34.63
UOB Buana	2002	22.34	0.68	5.61	31.71	43.38	23.60	19.77
UOB Buana	2003	22.32	0.75	5.58	38.96	29.03	18.16	10.87
UOB Buana	2004	22.12	1.5	6.12	47.89	18.93	12.27	6.67
UOB Buana	2005	20.15	1.66	6.51	76.22	16.13	13.02	3.11
UOB Buana	2006	30.83	3.25	7.65	79.45	21.00	19.33	1.67
UOB Buana	2007	27.94	2.69	7.22	93.03	14.60	13.65	0.96
UOB Buana	2008	25.36	2.07	7.17	99.26	13.72	9.73	4.00
Victoria International	1997	0	0	4.61	54.87	60.56	32.15	28.41
Victoria International	1998	25.73	41.81	6.14	5.42	1686.83	104.41	1582.42
Victoria International	1999	34.44	15.89	1.96	20.56	107.98	259.96	-151.98
Victoria International	2000	18.76	2.13	1.45	17.85	55.08	10.62	44.46
Victoria International	2001	15.31	1.16	2.12	29.97	75.65	23.93	51.71
Victoria International	2002	8.99	2.14	1.98	41.32	46.16	18.82	27.34
Victoria International	2003	11.52	4.05	2.44	46.79	30.05	12.63	17.42
Victoria International	2004	16.12	7.26	5.17	54.72	24.57	9.34	15.23
Victoria International	2005	21.92	6.03	3.82	41.2	27.44	8.21	19.23
Victoria International	2006	24.02	0	2.71	51.94	24.10	11.14	12.96
Victoria International	2007	19.58	0.2	2.56	55.92	17.56	8.41	9.15
Victoria International	2008	13.22	0.44	2.61	53.46	23.42	10.73	12.69
Victoria Syariah	1997	0	0	5.74	67.59	46.21	26.80	19.41
Victoria Syariah	1998	0	0	-3.68	58.42	80.01	71.14	8.88
Victoria Syariah	1999	6.2	395.4	-3.89	52.52	49.41	45.75	3.66
Victoria Syariah	2000	8	28	4.37	51.39	26.25	10.75	15.50
Victoria Syariah	2001	13.07	21.97	5.64	54.8	36.07	19.33	16.74
Victoria Syariah	2002	11.45	15	3	65.65	28.06	18.05	10.01

Victoria Syariah	2003	12.44	5	13.33	78.87	24.31	12.40	11.91
Victoria Syariah	2004	10.41	4.62	16.23	65.24	26.69	11.01	15.68
Victoria Syariah	2005	159.59	2.56	15.84	194.32	9.16	8.60	0.56
Victoria Syariah	2006	11.92	1.81	7.88	124.12	14.14	8.97	5.18
Victoria Syariah	2007	227.51	1.91	9.15	98.01	27.97	14.91	13.06
Victoria Syariah	2008	279.19	1.32	8.22	67.71	63.91	15.13	48.78
Yudha Bakthi	1997	0	0	10.73	123.25	33.89	30.47	3.43
Yudha Bakthi	1998	49.1	0	16.66	52.92	145.09	57.10	87.99
Yudha Bakthi	1999	39.1	0	6.3	41.18	71.04	26.53	44.51
Yudha Bakthi	2000	25.38	223.42	4.31	47.01	29.15	10.16	18.99
Yudha Bakthi	2001	15.02	174.97	4.22	51.53	33.12	15.32	17.80
Yudha Bakthi	2002	13.05	120.96	4.23	51.6	37.50	17.15	20.35
Yudha Bakthi	2003	13.41	125.12	5.92	59.52	26.64	11.24	15.40
Yudha Bakthi	2004	16.18	0	9.23	62.12	28.26	8.44	19.81
Yudha Bakthi	2005	15.94	2.19	7.83	57.37	24.80	7.68	17.12
Yudha Bakthi	2006	15.36	4.3	4.43	49.17	28.35	11.10	17.24
Yudha Bakthi	2007	16.38	4.3	5.64	52.6	26.38	9.34	17.04
Yudha Bakthi	2008	15.24	1.83	5.21	67.6	20.41	9.56	10.85

Tabel Data 30 Bank tahun 1997 - 2008