

LAMPIRAN

Tabel 1

HASIL ANALISIS DESKRIPTIF											
	IHSI	ROE	ROA	PM	NIM	AU	CAR	NPL	LDR	BOPO	IETA
Mean	137.063,92	16,93	1,00	-111,68	4,47	1,30	18,97	6,50	0,49	88,94	7,32
Maximum	850.000,00	187,83	4,09	941,52	9,19	5,94	42,35	61,88	0,90	190,37	13,18
Minimum	1.116,00	-34,97	-13,43	-11628,51	-3,14	-11,72	-47,41	0,23	0,15	54,40	3,18
Std Dev	185.251,67	27,52	2,37	1634,65	2,43	2,28	12,55	9,31	0,21	18,41	2,63
Observations	52	52	52	52	52	52	52	52	52	52	52

Tabel 2

HASIL UJI MULTIKOLINEARITAS						
Standardized		t	Sig.	Collinearity		
Model	Coefficients			Statistics		
	Beta			Tolerance	VIF	
1	(Constant)	5,367	0,00000			
	ROE	0,434	3,095	0,00400	0,317	3,157
	ROA	-2,304	-6,044	0,00000	0,043	3,312
	PM	0,157	1,425	0,16200	0,511	1,957
	NIM	-0,360	-3,089	0,00400	0,459	2,178
	AU	-2,068	-2,515	0,01600	0,009	3,380
	CAR	1,159	6,633	0,00000	0,204	4,894
	NPL	-0,296	-1,67	0,10300	0,198	5,044
	LDR	0,112	1,204	0,23600	0,717	1,396
	BOPO	-3,999	-5,135	0,00000	0,01	5,266
	IETA	0,129	0,927	0,36000	0,32	3,126

Lampiran 3

Tabel 3

HASIL ANALISIS REGRESI

Dependent Variable: IHSI

Method: Least Squares

Date: 01/17/06 Time: 23:06

Sample: 1 52

Included observations: 52

Newey-West HAC Standard Errors & Covariance (lag truncation=3)

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	3.778.828	9.166.203	4.122.567	0.0002
ROE	0.029182	0.008645	3.375.494	0.0016
ROA	-1.801.849	0.301259	-5.981.056	0.0000
PM	0.000178	6.66E-05	2.676.936	0.0106
NIM	-0.274400	0.072814	-3.768.494	0.0005
AU	-1.670.301	0.886028	-1.885.157	0.0665
CAR	0.170585	0.032621	5.229.304	0.0000
NPL	-0.058865	0.031963	-1.841.670	0.0728
LDR	0.972563	1.017.695	0.955653	0.3448
BOPO	-0.401007	0.092048	-4.356.508	0.0001
IETA	0.089716	0.086350	1.038.983	0.3049

R-squared	0.743853	Mean dependent var	1.370.639
Adjusted R-squared	0.681378	S.D. dependent var	1.852.517
S.E. of regression	1.045.684	Akaike info criterion	1.232.296
Sum squared resid	448316.1	Schwarz criterion	1.273.573
Log likelihood	-3.093.971	F-statistic	1.190.641
Durbin-Watson stat	2.036.640	Prob(F-statistic)	0.000000

Lampiran 4

Tabel 4

PERKEMBANGAN LABA BERSIH DAN TOTAL ASET

	Perubahan Laba Bersih	Perubahan Total Aset
Bank Arta Niaga Kencana Tbk	0,11	0,12
Bank Buana Indonesia Tbk	0,02	0,09
Bank Central Asia, Tbk	(0,01)	0,12
Danamon Tbk	0,33	0,03
Bank Internasional Indonesia, Tbk	11,12	0,05
Bank Lippo Tbk	1,04	0,05
Bank Mayapada Tbk	1,52	0,15
Bank Mega Tbk	0,45	0,13
Bank Negara Indonesia Tbk	(0,33)	0,02
Bank Niaga Tbk	0,18	0,09
Bank NISP Tbk	0,37	0,26
Bank Panin Tbk	0,75	(0,04)
Bank Victoria International Tbk	0,36	0,12

Lampiran 5

Tabel 5

**PERKEMBANGAN NET INTEREST
DAN AKTIVA PRODUKTIF**

	Perubahan Net Interest	Perubahan Aktiva Produktif
Bank Arta Niaga Kencana Tbk	0,11	0,12
Bank Buana Indonesia Tbk	0,09	0,09
Bank Central Asia, Tbk	0,08	(0,67)
Danamon Tbk	0,24	0,23
Bank Internasional Indonesia, Tbk	1,08	0,27
Bank Lippo Tbk	(0,07)	0,08
Bank Mayapada Tbk	0,81	0,18
Bank Mega Tbk	0,34	0,10
Bank Negara Indonesia Tbk	0,26	0,18
Bank Niaga Tbk	0,48	0,22
Bank NISP Tbk	0,32	0,25
Bank Panin Tbk	0,14	0,10
Bank Victoria International Tbk	0,38	0,12

Lampiran 6

Tabel 6

**PERKEMBANGAN PENDAPATAN OPERASI
DAN TOTAL ASET**

	Perubahan Pendapatan Ops	Perubahan Total Aset
Bank Arta Niaga Kencana Tbk	(0,05)	0,12
Bank Buana Indonesia Tbk	0,03	0,09
Bank Central Asia, Tbk	0,10	0,12
Danamon Tbk	0,42	0,03
Bank Internasional Indonesia, Tbk	14,63	0,05
Bank Lippo Tbk	21,26	0,05
Bank Mayapada Tbk	1,82	0,15
Bank Mega Tbk	0,44	0,13
Bank Negara Indonesia Tbk	(0,38)	0,02
Bank Niaga Tbk	0,49	0,09
Bank NISP Tbk	0,38	0,26
Bank Panin Tbk	0,79	(0,04)
Bank Victoria International Tbk	0,34	0,12

Lampiran 7

Tabel 7

**PERBANDINGAN PINJAMAN DAN SURAT BERHARGA
TERHADAP DANA PIHAK KETIGA**

	Dana Pihak Ketiga	Pinjaman	IDR	Surat Berharga	SB / DPK
Bank Arta Niaga Kencana Tbk	3.310.412	2.114.484	63,87	-	-
Bank Buana Indonesia Tbk	48.144.053	19.558.617	40,63	27.843.620	57,83
Bank Central Asia, Tbk	444.679.017	101.929.740	22,92	221.871.857	49,89
Danarumon Tbk	154.779.040	72.426.379	46,79	71.381.187	46,12
Bank Internasional Ind, Tbk	112.505.516	32.361.254	28,76	3.958.134	3,52
Bank Lippo Tbk	90.729.035	16.952.101	18,68	3.272.096	3,61
Bank Mayapada Tbk	7.415.834	5.328.854	71,86	152.947	2,06
Bank Mega Tbk	47.032.513	24.806.728	52,74	5.643.711	12,00
Bank Negara Indonesia Tbk	407.737.708	163.638.159	40,13	155.511.940	38,14
Bank Naga Tbk	79.250.484	53.787.261	67,87	17.372.363	21,92
Bank NISP Tbk	37.997.296	29.752.684	78,30	9.734.742	25,62
Bank Panin Tbk	55.075.824	34.737.412	63,07	7.913.994	14,37
Bank Victoria International Tbk	5.775.442	2.174.783	37,66	3.417.014	59,16
Total Seluruh Bank	1.494.432.174	559.568.453	37,44	528.073.605	35,34

PERPUSTAKAAN
Universitas Katolik Widya Mandala
SURABAYA