

LAMPIRAN-LAMPIRAN





Lampiran 1

Data Finansial dan Rasio

Total Assets
(Dalam Jutaan Rupiah)

No	Perusahaan Perbankan	1999	2000	2001	2002
1	PT. Bank Danamon Indonesia Tbk	39.529.153	62.168.058	52.680.068	46.911.346
2	PT. Bank Global Internasional Tbk	761.444	854.161	1.140.914	1.754.208
3	PT. Bank Internasional Indonesia Tbk	40.185.239	37.327.419	30.754.466	36.342.939
4	PT. Bank Mayapada Internasional Tbk	985.417	1.136.595	1.546.392	2.244.312
5	PT. Bank Negara Indonesia Tbk	97.717.803	114.656.742	129.053.150	125.623.157
6	PT. Bank Niaga Tbk	6.651.385	18.887.209	22.982.322	22.837.562
7	PT. Bank NISP Tbk	4.044.069	5.261.023	7.137.366	10.811.350
8	PT. Bank Pan Indonesia Tbk	11.346.770	16.640.893	23.589.175	15.940.612
9	PT. Bank Pikko Tbk	1.001.166	680.979	11.211.792	1.760.278
10	PT. Bank Victoria Internasional Tbk	441.825	1.101.536	1.381.101	1.555.593
11	PT. Inter-Pacific Bank Tbk	585.051	720.573	719.622	528.860

Sumber : Indonesian Capital Market Directory 2002 dan www.jsx.co.id.

Notes and Securities
(Dalam Jutaan Rupiah)

No	Perusahaan Perbankan	1999	2000	2001	2002
1	PT. Bank Danamon Indonesia Tbk	2.513.710	6.446.856	2.462.096	6.709.940
2	PT. Bank Global Internasional Tbk	250.818	372.227	486.279	871.745
3	PT. Bank Internasional Indonesia Tbk	10.952.944	2.498.757	569.965	827.263
4	PT. Bank Mayapada Internasional Tbk	57.448	15.527	30.018	19.418
5	PT. Bank Negara Indonesia Tbk	3.423.294	5.316.439	8.100.430	12.824.771
6	PT. Bank Niaga Tbk	464.406	654.814	1.117.902	1.059.269
7	PT. Bank NISP Tbk	1.952.333	937.927	1.214.417	2.694.531
8	PT. Bank Pan Indonesia Tbk	3.717.626	579.960	957.807	3.730.125
9	PT. Bank Pikko Tbk	168.647	46.122	333.805	852.987
10	PT. Bank Victoria Internasional Tbk	24.816	666.686	1.087.430	753.198
11	PT. Inter-Pacific Bank Tbk	26.571	99.751	151.144	188.760

Sumber : Indonesian Capital Market Directory 2002 dan www.jsx.co.id.

Loans
(Dalam Jutaan Rupiah)

No	Perusahaan Perbankan	1999	2000	2001	2002
1	PT. Bank Danamon Indonesia Tbk	4.783.735	5.081.208	9.791.044	16.626.499
2	PT. Bank Global Internasional Tbk	201.517	261.328	364.041	428.975
3	PT. Bank Internasional Indonesia Tbk	10.053.639	16.669.631	4.695.936	5.257.565
4	PT. Bank Mayapada Internasional Tbk	309.444	408.305	812.184	1.447.283
5	PT. Bank Negara Indonesia Tbk	20.409.936	26.816.267	30.278.581	36.198.718
6	PT. Bank Niaga Tbk	3.766.850	5.297.255	7.404.150	11.215.470
7	PT. Bank NISP Tbk	1.274.174	2.929.726	4.282.855	66.190.811
8	PT. Bank Pan Indonesia Tbk	3.251.832	11.925.942	8.146.922	7.608.144
9	PT. Bank Pikko Tbk	374.920	409.294	357.852	246.167
10	PT. Bank Victoria Internasional Tbk	61.462	160.387	198.046	486.216
11	PT. Inter-Pacific Bank Tbk	386.779	410.554	397.676	229.340

Sumber : Indonesian Capital Market Directory 2002 dan www.jsx.co.id.

Liabilities
(Dalam Jutaan Rupiah)

No	Perusahaan Perbankan	1999	2000	2001	2002
1	PT. Bank Danamon Indonesia Tbk	54.168.218	57.639.755	48.509.484	42.256.625
2	PT. Bank Global Internasional Tbk	451.891	546.097	830.592	1.383.888
3	PT. Bank Internasional Indonesia Tbk	38.249.105	34.988.779	32.953.577	33.366.153
4	PT. Bank Mayapada Internasional Tbk	797.122	972.450	1.380.422	2.007.309
5	PT. Bank Negara Indonesia Tbk	98.744.261	110.173.438	122.255.753	117.385.663
6	PT. Bank Niaga Tbk	15.071.774	17.791.474	21.765.541	21.354.698
7	PT. Bank NJSP Tbk	3.718.517	4.881.418	5.658.023	9.908.474
8	PT. Bank Pan Indonesia Tbk	8.473.526	13.974.072	20.107.004	12.439.121
9	PT. Bank Fikko Tbk	896.210	691.677	1.007.133	1.627.636
10	PT. Bank Victoria Internasional Tbk	387.401	1.038.157	1.312.824	1.473.067
11	PT. Inter-Pacific Bank Tbk	541.930	676.196	650.761	456.263

Sumber : Indonesian Capital Market Directory 2002 dan www.jsx.co.id.

Shareholder's Equity
(Dalam Jutaan Rupiah)

No	Perusahaan Perbankan	1999	2000	2001	2002
1	PT. Bank Danamon Indonesia Tbk	(14.639.065)	4.528.303	4.170.584	4.652.812
2	PT. Bank Global Internasional Tbk	309.553	305.230	310.321	370.320
3	PT. Bank Internasional Indonesia Tbk	1.936.134	2.338.640	(2.199.111)	2.976.786
4	PT. Bank Mayapada Internasional Tbk	188.295	164.145	165.969	237.003
5	PT. Bank Negara Indonesia Tbk	(1.026.458)	4.483.304	6.797.397	8.230.603
6	PT. Bank Niaga Tbk	(8.420.389)	1.095.735	1.216.781	1.476.128
7	PT. Bank NISP Tbk	325.552	379.605	479.341	896.958
8	PT. Bank Pan Indonesia Tbk	2.873.244	2.666.821	3.482.171	3.501.491
9	PT. Bank Pikko Tbk	102.821	(10.698)	114.659	132.641
10	PT. Bank Victoria Internasional Tbk	54.424	63.379	68.277	82.526
11	PT. Inter-Pacific Bank Tbk	43.121	44.378	68.861	72.596

Sumber : Indonesian Capital Market Directory 2002 dan www.jsx.co.id.

**Profit (Loss) After Taxes
(Dalam Jutaan Rupiah)**

No	Perusahaan Perbankan	1999	2000	2001	2002
1	PT. Bank Danamon Indonesia Tbk	(7.002.005)	340.053	722.900	948.034
2	PT. Bank Global Internasional Tbk	3.206	1.791	4.499	4.376
3	PT. Bank Internasional Indonesia Tbk	(2.092.809)	267.487	(4.130.540)	132.517
4	PT. Bank Mayapada Internasional Tbk	(20.202)	(20.489)	(21.379)	6.594
5	PT. Bank Negara Indonesia Tbk	(13.259.860)	295.473	1.756.660	2.508.464
6	PT. Bank Niaga Tbk	(5.604.333)	64.829	200.180	141.119
7	PT. Bank NISP Tbk	19.491	60.552	71.893	92.916
8	PT. Bank Pan Indnesia Tbk	35.340	28.857	2.207	100.809
9	PT. Bank Piko Tbk	1.777	(112.853)	5.388	7.544
10	PT. Bank Victoria Internasional Tbk	2.798	4.554	4.898	6.139
11	PT. Inter-Pacific Bank Tbk	(170.128)	1.257	24.484	3.735

Sumber : Indonesian Capital Market Directory 2002 dan www.jsx.co.id.

**Earning Per Share
(Dalam Rupiah)**

No	Perusahaan Perbankan	1999	2000	2001	2002
1	PT. Bank Danamon Indonesia Tbk	(29)	1	2	38,66
2	PT. Bank Global Internasional Tbk	3	1	1	1,46
3	PT. Bank Internasional Indonesia Tbk	(40)	5	(79)	5
4	PT. Bank Mayapada Internasional Tbk	(52)	(11)	(10)	6,07
5	PT. Bank Negara Indonesia Tbk	(3.031)	2	12	13
6	PT. Bank Niaga Tbk	(7.800)	43	134	1,80
7	PT. Bank NISP Tbk	35	110	118	28,38
8	PT. Bank Pan Indonesia Tbk	12	10	1	6,77
9	PT. Bank Pikko Tbk	14	(882)	14	19,65
10	PT. Bank Victoria Internasional Tbk	5	7	8	9,22
11	PT. Inter-Pacific Bank Tbk	(411)	3	59	0,39

Sumber : Indonesian Capital Market Directory 2002 dan www.jsx.co.id.

**Closing Price
(Dalam Rupiah)**

No	Perusahaan Perbankan	1998	1999	2000	2001	2002
1	PT. Bank Danamon Indonesia Tbk	175	225	60	280	350
2	PT. Bank Global Internasional Tbk	950	175	110	95	120
3	PT. Bank Internasional Indonesia Tbk	225	100	40	25	50
4	PT. Bank Mayapada Internasional Tbk	250	500	320	170	135
5	PT. Bank Negara Indonesia Tbk	300	300	95	90	110
6	PT. Bank Niaga Tbk	250	175	70	60	35
7	PT. Bank NISP Tbk	375	650	290	210	400
8	PT. Bank Pan Indonesia Tbk	400	675	170	185	180
9	PT. Bank Pikko Tbk	450	450	400	3.000	185
10	PT. Bank Victoria Internasional Tbk	100	150	70	30	35
11	PT. Inter-Pacific Bank Tbk	200	150	70	80	10

Sumber : Indonesian Capital Market Directory 2001-2002 dan JSX Monthly Desember 2002

Return Saham

No	Perusahaan Perbankan	1999	2000	2001	2002
1	PT. Bank Danamon Indonesia Tbk	0,2857	-0,7333	3,6667	0,2500
2	PT. Bank Global Internasional Tbk	-0,8158	-0,3714	-0,1364	0,2632
3	PT. Bank Internasional Indonesia Tbk	-0,5556	-0,6000	-0,3750	1,0000
4	PT. Bank Mayapada Internasional Tbk	1,0000	-0,3600	-0,4686	-0,2059
5	PT. Bank Negara Indonesia Tbk	0,0000	-0,6833	-0,0526	0,2222
6	PT. Bank Niaga Tbk	-0,3000	-0,6000	-0,1429	-0,4167
7	PT. Bank NISP Tbk	0,7333	-0,5538	-0,2759	0,9048
8	PT. Bank Pan Indonesia Tbk	0,6875	-0,7481	0,0882	-0,0270
9	PT. Bank Pikko Tbk	0,0000	-0,1111	-0,2500	-0,3833
10	PT. Bank Victoria Internasional Tbk	0,5000	-0,5333	-0,5714	0,1667
11	PT. Inter-Pacific Bank Tbk	-0,2500	-0,5333	0,1429	-0,8750

Sumber : Data sekunder yang diolah

Return On Assets (ROA)
(Dalam Persen)

No	Perusahaan Perbankan	1999	2000	2001	2002
1	PT. Bank Danamon Indonesia Tbk	-17,71	0,55	1,37	2,02
2	PT. Bank Global Internasional Tbk	0,42	0,21	0,39	0,25
3	PT. Bank Internasional Indonesia Tbk	-5,21	0,72	-13,43	0,36
4	PT. Bank Mayapada Internasional Tbk	-2,95	-1,80	-1,38	0,29
5	PT. Bank Negara Indonesia Tbk	-13,57	0,26	1,36	2,00
6	PT. Bank Niaga Tbk	-84,26	0,34	0,87	0,62
7	PT. Bank NISP Tbk	0,48	1,15	1,01	0,86
8	PT. Bank Pan Indonesia Tbk	0,33	0,12	0,03	0,63
9	PT. Bank Pikko Tbk	0,18	-16,57	0,48	0,43
10	PT. Bank Victoria Internasional Tbk	0,63	0,41	0,35	0,39
11	PT. Inter-Pacific Bank Tbk	-29,08	0,17	3,40	0,71

Sumber : Data sekunder yang dioiah



Return On Equity (ROE)
(Dalam Persen)

No	Perusahaan Perbankan	1999	2000	2001	2002
1	PT. Bank Danamon Indonesia Tbk	47,83	7,51	17,33	20,38
2	PT. Bank Global Internasional Tbk	1,04	0,59	1,45	1,81
3	PT. Bank Internasional Indonesia Tbk	-108,09	11,44	187,83	4,45
4	PT. Bank Mayapada Internasional Tbk	-10,73	-12,48	-12,88	2,78
5	PT. Bank Negara Indonesia Tbk	1.291,81	6,59	25,84	30,48
6	PT. Bank Niaga Tbk	66,56	5,92	16,45	9,56
7	PT. Bank NISP Tbk	5,99	15,95	15,00	10,36
8	PT. Bank Pan Indonesia Tbk	1,23	1,08	0,06	2,88
9	PT. Bank Pikko Tbk	1,73	1.054,90	4,70	5,69
10	PT. Bank Victoria Internasional Tbk	5,14	7,18	7,17	7,44
11	PT. Inter-Pacific Bank Tbk	-394,54	2,83	35,56	5,14

Sumber : Data sekunder yang diolah

Debt to Total Assets (DTA)**(Dalam Persen)**

No	Perusahaan Perbankan	1999	2000	2001	2002
1	PT. Bank Danamon Indonesia Tbk	137,03	92,72	92,08	90,08
2	PT. Bank Global Internasional Tbk	59,35	63,93	72,80	78,89
3	PT. Bank Internasional Indonesia Tbk	95,18	93,73	107,15	91,81
4	PT. Bank Mayapada Internasional Tbk	80,89	85,56	89,27	89,44
5	PT. Bank Negara Indonesia Tbk	101,05	96,09	94,73	93,44
6	PT. Bank Niaga Tbk	226,60	94,20	94,71	93,51
7	PT. Bank NISP Tbk	91,95	92,78	93,28	91,65
8	PT. Bank Pan Indonesia Tbk	74,68	83,97	85,24	78,05
9	PT. Bank Pikko Tbk	89,52	101,57	89,78	92,46
10	PT. Bank Victoria Internasional Tbk	87,68	94,25	95,06	94,69
11	PT. Inter-Pacific Bank Tbk	92,63	93,84	90,43	86,27

Sumber : Data sekunder yang diolah

Capital Adequacy Ratio (CAR)
(Dalam Fersen)

No	Perusahaan Perbankan	1999	2000	2001	2002
1	PT. Bank Danamon Indonesia Tbk	-200,61	39,28	34,04	19,94
2	PT. Bank Global Internasional Tbk	68,43	48,18	36,49	28,47
3	PT. Bank Internasional Indonesia Tbk	9,22	12,20	-41,76	48,92
4	PT. Bank Mayapada Internasional Tbk	51,32	38,73	19,71	16,16
5	PT. Bank Negara Indonesia Tbk	-4,31	13,95	17,71	16,79
6	PT. Bank Niaga Tbk	-199,00	18,41	14,28	12,03
7	PT. Bank NISP Tbk	10,09	9,81	8,72	10,09
8	PT. Bank Pan Indonesia Tbk	41,23	21,32	38,25	30,88
9	PT. Bank Pikko Tbk	18,92	-2,35	16,58	12,07
10	PT. Bank Victoria Internasional Tbk	63,08	7,66	5,31	6,66
11	PT. Inter-Pacific Bank Tbk	10,43	8,70	12,55	17,36

Sumber : Data sekunder yang diolah

**Price Earning Ratio (PER)
(Dalam Kali)**

No	Perusahaan Perbankan	1999	2000	2001	2002
1	PT. Bank Danamon Indonesia Tbk	-7,78	62,85	137,98	9,05
2	PT. Bank Global Internasional Tbk	65,50	184,25	63,35	82,19
3	PT. Bank Internasional Indonesia Tbk	-2,50	7,81	-0,32	10,00
4	PT. Bank Mayapada Internasional Tbk	-9,61	-30,32	-17,42	22,24
5	PT. Bank Negara Indonesia Tbk	-0,10	45,60	7,22	8,46
6	PT. Bank Niaga Tbk	-0,02	1,61	0,45	19,44
7	PT. Bank NISP Tbk	18,32	2,63	1,78	14,09
8	PT. Bank Pan Indonesia Tbk	56,88	17,54	249,61	26,59
9	PT. Bank Pikko Tbk	32,41	-0,45	21,38	9,41
10	PT. Bank Victoria Internasional Tbk	28,63	9,75	3,88	3,80
11	PT. Inter-Pacific Bank Tbk	-0,36	23,04	1,35	25,64

Sumber : Data sekunder yang diolah



Lampiran 2

Data Regresi Model Kovarians

DATA REGRESI DENGAN MODEL KOVARIANS

Perusahaan	Tahun	ROA	ROE	CAR	PER	Rtnshm	D2	D3	D4	D5	D6	D7	D8	D8	D10	D11	D12	D13	D14	
PT. Bank Danamon Tbk	1999	-17,71	47,83	-200,61	-7,78	0,2857	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	2000	0,55	7,51	38,28	62,85	-0,7333	1	0	0	0	0	0	0	0	0	0	0	0	0	0
	2001	1,37	17,33	34,04	137,98	3,6667	0	1	0	0	0	0	0	0	0	0	0	0	0	0
	2002	2,02	20,38	19,94	9,05	0,2500	0	0	1	0	0	0	0	0	0	0	0	0	0	0
PT. Bank Global Internasional Tbk	1999	0,42	1,04	68,43	85,50	-0,8158	0	0	0	1	0	0	0	0	0	0	0	0	0	0
	2000	0,21	0,59	48,18	184,25	-0,3714	1	0	0	1	0	0	0	0	0	0	0	0	0	0
	2001	0,39	1,45	36,48	63,35	-0,1384	0	1	0	1	0	0	0	0	0	0	0	0	0	0
	2002	0,25	1,81	28,47	82,19	0,2832	0	0	1	1	0	0	0	0	0	0	0	0	0	0
PT. Bank Internasional Indonesia Tbk	1999	-5,21	-108,08	9,22	-2,50	-0,5558	0	0	0	0	1	0	0	0	0	0	0	0	0	0
	2000	0,72	11,44	12,20	7,81	-0,6000	1	0	0	0	1	0	0	0	0	0	0	0	0	0
	2001	-13,43	187,83	-41,76	-0,32	-0,3750	0	1	0	0	1	0	0	0	0	0	0	0	0	0
	2002	0,36	4,45	48,92	10,00	1,0000	0	0	1	0	1	0	0	0	0	0	0	0	0	0
PT. Bank Mayapada Internasional Tbk	1999	-2,05	-10,73	51,32	-9,61	1,0000	0	0	0	0	0	1	0	0	0	0	0	0	0	0
	2000	-1,80	-12,48	38,73	-30,32	-0,3600	1	0	0	0	0	1	0	0	0	0	0	0	0	0
	2001	-1,38	-12,88	18,71	-17,42	-0,4686	0	1	0	0	0	1	0	0	0	0	0	0	0	0
	2002	0,29	2,78	16,16	22,24	-0,2059	0	0	1	0	0	1	0	0	0	0	0	0	0	0
PT. Bank Negara Indonesia Tbk	1999	-13,57	1291,81	-4,31	-0,10	0,0000	0	0	0	0	0	0	1	0	0	0	0	0	0	0
	2000	0,26	6,59	13,95	45,60	-0,8333	1	0	0	0	0	0	1	0	0	0	0	0	0	0
	2001	1,36	25,84	17,71	7,22	-0,0526	0	1	0	0	0	0	1	0	0	0	0	0	0	0
	2002	2,00	30,48	16,79	8,46	0,2222	0	0	1	0	0	0	1	0	0	0	0	0	0	0
PT. Bank Niaga Tbk	1999	-84,26	66,56	-198,00	-0,02	-0,3000	0	0	0	0	0	0	0	1	0	0	0	0	0	0
	2000	0,34	5,92	18,41	1,61	-0,6000	1	0	0	0	0	0	0	1	0	0	0	0	0	0
	2001	0,87	16,45	14,26	0,45	-0,1429	0	1	0	0	0	0	0	1	0	0	0	0	0	0
	2002	0,62	9,56	12,03	19,44	-0,4167	0	0	1	0	0	0	0	1	0	0	0	0	0	0
PT. Bank NISP Tbk	1999	0,48	5,99	10,09	18,32	0,7333	0	0	0	0	0	0	0	0	1	0	0	0	0	0
	2000	1,15	15,95	9,81	2,63	-0,5538	1	0	0	0	0	0	0	0	1	0	0	0	0	0
	2001	1,01	15,00	8,72	1,78	-0,2759	0	1	0	0	0	0	0	0	1	0	0	0	0	0
	2002	0,66	10,36	10,09	14,09	0,9048	0	0	1	0	0	0	0	0	1	0	0	0	0	0
PT. Bank Pan Indonesia Tbk	1999	0,33	1,23	41,23	56,88	0,6875	0	0	0	0	0	0	0	0	0	1	0	0	0	0
	2000	0,12	1,02	21,32	17,54	-0,7481	1	0	0	0	0	0	0	0	0	0	1	0	0	0
	2001	0,03	0,06	38,25	249,61	0,0882	0	1	0	0	0	0	0	0	0	0	1	0	0	0
	2002	0,63	2,88	30,88	26,59	-0,0270	0	0	1	0	0	0	0	0	0	1	0	0	0	0

DATA REGRESI DENGAN MODEL KOVARIANS

Perusahaan	Tahun	ROA	ROE	CAR	PER	Rtnshm	D2	D3	D4	D5	D6	D7	D8	D9	D10	D11	D12	D13	D14
PT. Bank Pikko Tbk	1999	0,18	1,73	18,92	32,41	0,0000	0	0	0	0	0	0	0	0	0	0	1	0	0
	2000	-16,57	1054,90	-2,35	-0,45	-0,1111	1	0	0	0	0	0	0	0	0	0	1	0	0
	2001	0,48	4,70	16,58	21,38	-0,2500	0	1	0	0	0	0	0	0	0	0	1	0	0
	2002	0,43	5,69	12,07	9,41	-0,3833	0	0	1	0	0	0	0	0	0	0	1	0	0
PT. Bank Victoria Internasional Tbk	1999	0,63	5,14	63,08	28,63	0,5000	0	0	0	0	0	0	0	0	0	0	0	1	0
	2000	0,41	7,19	7,66	9,75	-0,5333	1	0	0	0	0	0	0	0	0	0	0	1	0
	2001	0,35	7,17	5,31	3,88	-0,5714	0	1	0	0	0	0	0	0	0	0	0	1	0
	2002	0,39	7,44	6,66	3,80	0,1667	0	0	1	0	0	0	0	0	0	0	0	1	0
PT. International Pasific BankTbk	1999	-29,08	-394,54	10,43	-0,36	-0,2500	0	0	0	0	0	0	0	0	0	0	0	0	1
	2000	0,17	2,83	8,70	23,04	-0,3333	1	0	0	0	0	0	0	0	0	0	0	0	1
	2001	3,40	35,56	12,55	1,35	0,1429	0	1	0	0	0	0	0	0	0	0	0	0	1
	2002	0,71	5,14	17,36	25,64	-0,8750	0	0	1	0	0	0	0	0	0	0	0	0	1



Lampiran 3
Descriptive



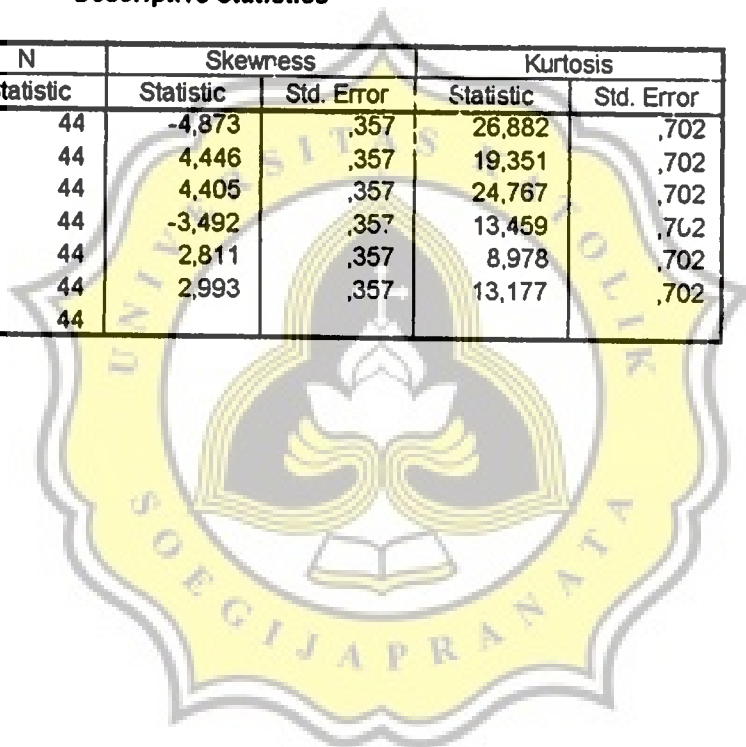
Descriptives

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
ROA	44	-84,26	3,40	-3,6652	13,9562
ROE	44	-108,09	1291,81	62,8173	249,1284
DTA	44	59,35	226,60	93,5005	23,5155
CAR	44	-200,61	68,43	10,5895	50,1838
PER	44	-30,32	249,61	27,4064	51,5980
RTN_SHM	44	-,8750	3,6667	-4,59E-02	,751939
Valid N (listwise)	44				

Descriptive Statistics

	N	Skewness		Kurtosis	
		Statistic	Std. Error	Statistic	Std. Error
ROA	44	-4,873	,357	26,882	,702
ROE	44	4,446	,357	19,351	,702
DTA	44	4,405	,357	24,767	,702
CAR	44	-3,492	,357	13,459	,702
PER	44	2,811	,357	8,978	,702
RTN_SHM	44	2,993	,357	13,177	,702
Valid N (listwise)	44				





Lampiran 4

Uji Asumsi Klasik

Uji Multikolinieritas 1

Variables Entered/Removed^b

Model	Variables Entered	Variables Removed	Method
1	PER, ROE, ROA, CAR, DTA		Enter

- a. All requested variables entered.
- b. Dependent Variable: RTN_SHM

Coefficients^a

Model		Collinearity Statistics	
		Tolerance	VIF
1	ROA	.204	4.893
	ROE	.919	1.088
	DTA	.112	8.899
	CAR	.228	4.378
	PER	.874	1.144

- a. Dependent Variable: RTN_SHM

Collinearity Diagnostics^a

Model	Dimension	Eigenvalue	Condition Index
1	1	2.521	1.000
	2	1.814	1.179
	3	.881	1.691
	4	.569	2.104
	5	.211	3.453
	6	3.300E-03	27.638

Collinearity Diagnostics^a

Model	Dimension	Variance Proportions		
		(Constant)	ROA	ROE
1	1	.00	.01	.02
	2	.00	.03	.02
	3	.00	.01	.81
	4	.00	.01	.09
	5	.00	.45	.03
	6	1.00	.49	.03



Collinearity Diagnostics^a

Model	Dimension	Variance Proportions		
		DTA	CAR	PER
1	1	.00	.00	.03
	2	.00	.06	.06
	3	.00	.01	.05
	4	.00	.01	.78
	5	.00	.46	.04
	6	1.00	.46	.04

a. Dependent Variable: RTN_SHM

Uji Multikolinieritas 2

Variables Entered/Removed^b

Model	Variables Entered	Variables Removed	Method
1	PER, ROE ROA, CAR ^a		Enter

a. All requested variables entered.

b. Dependent Variable: RTN_SHM

Coefficients^a

Model		Collinearity Statistics	
		Tolerance	VIF
1	ROA	.418	2.390
	ROE	.940	1.064
	CAR	.409	2.445
	PER	.905	1.105

a. Dependent Variable: RTN_SHM

Collinearity Diagnostics^a

Model	Dimension	Eigenvalue	Condition Index
1	1	1.814	1.000
	2	1.654	1.047
	3	.865	1.448
	4	.464	1.976
	5	.203	2.988



Collinearity Diagnostics^a

Model	Dimension	Variance Proportions				
		(Constant)	ROA	ROE	CAR	PER
1	1	.01	.07	.01	.10	.06
	2	.15	.04	.09	.00	.09
	3	.01	.03	.72	.03	.12
	4	.52	.00	.15	.03	.71
	5	.31	.86	.02	.84	.02

a. Dependent Variable: RTN_SHM

Uji Heteroskedastisitas

Variables Entered/Removed^b

Model	Variables Entered	Variables Removed	Method
1	PER, ROE, ROA, CAR ^b		Enter

a. All requested variables entered.

b. Dependent Variable: ABSE1

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.484	.110		4.379	.000
	ROA	6.911E-03	.009	.173	.732	.469
	ROE	-3,059E-04	.000	-.137	-.867	.391
	CAR	-1,189E-03	.003	-.107	-.448	.657
	PER	2.083E-03	.002	.193	1.200	.238

a. Dependent Variable: ABSE1

Uji Autokorelasi

Variables Entered/Removed^b

Model	Variables Entered	Variables Removed	Method
1	PER, ROE, ROA, CAR ^a	.	Enter

a. All requested variables entered.

b. Dependent Variable: RTN_SHM

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.256 ^a	.066	-.030	.7632260	1.988

a. Predictors: (Constant), PER, ROE, ROA, CAR

b. Dependent Variable: RTN_SHM





Lampiran 5

Regresi Berganda

Regression 1

Regresi Berganda

Variables Entered/Removed^b

Model	Variables Entered	Variables Removed	Method
1	PER, ROE, ROA, CAR ^a	.	Enter

a. All requested variables entered.

b. Dependent Variable: RTN_SHM

Model Summary^b

Model	R	R Square	Adjusted R Square	Std Error of the Estimate
1	.256 ^a	.066	-.030	.7632260

a. Predictors: (Constant), PER, ROE, ROA, CAR

b. Dependent Variable: RTN_SHM

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1.595	4	.399	.684	.607 ^a
	Residual	22.718	39	.583		
	Total	24.313	43			

a. Predictors: (Constant), PER, ROE, ROA, CAR

b. Dependent Variable: RTN_SHM

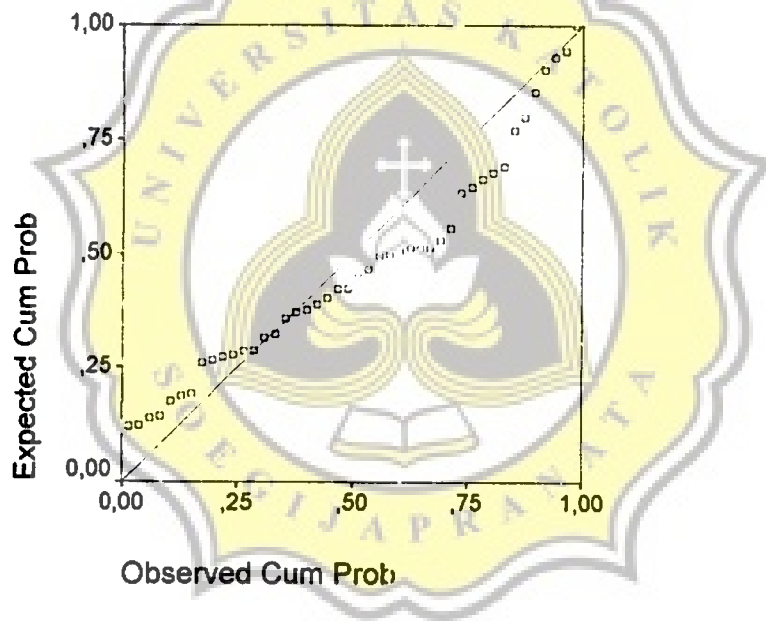
Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.136	.151		-.899	.374
	ROA	3.902E-03	.013	.072	.303	.764
	ROE	1.448E-04	.000	.048	.301	.765
	CAR	-6,416E-04	.004	-.043	-.177	.860
	PER	3.710E-03	.002	.255	1.565	.126

a. Dependent Variable: RTN_SHM

Charts

Normal P-P Plot of Regression Sta
Dependent Variable: RTN_SHM



Regression 2

Regresi Berganda dengan *Smoothing Data*

Variables Entered/Removed^b

Model	Variables Entered	Variables Removed	Method
1	LNPER, LNCAR, LNROA, LNROE	.	Enter

a. All requested variables entered.

b. Dependent Variable: LNRTNSHM

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,770 ^a	,592	,359	,8349

a. Predictors: (Constant), LNPER, LNCAR, LNROA, LNROE

b. Dependent Variable: LNRTNSHM

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	7,084	4	1,771	2,541	,133 ^a
	Residual	4,879	7	,697		
	Total	11,963	11			

a. Predictors: (Constant), LNPER, LNCAR, LNROA, LNROE

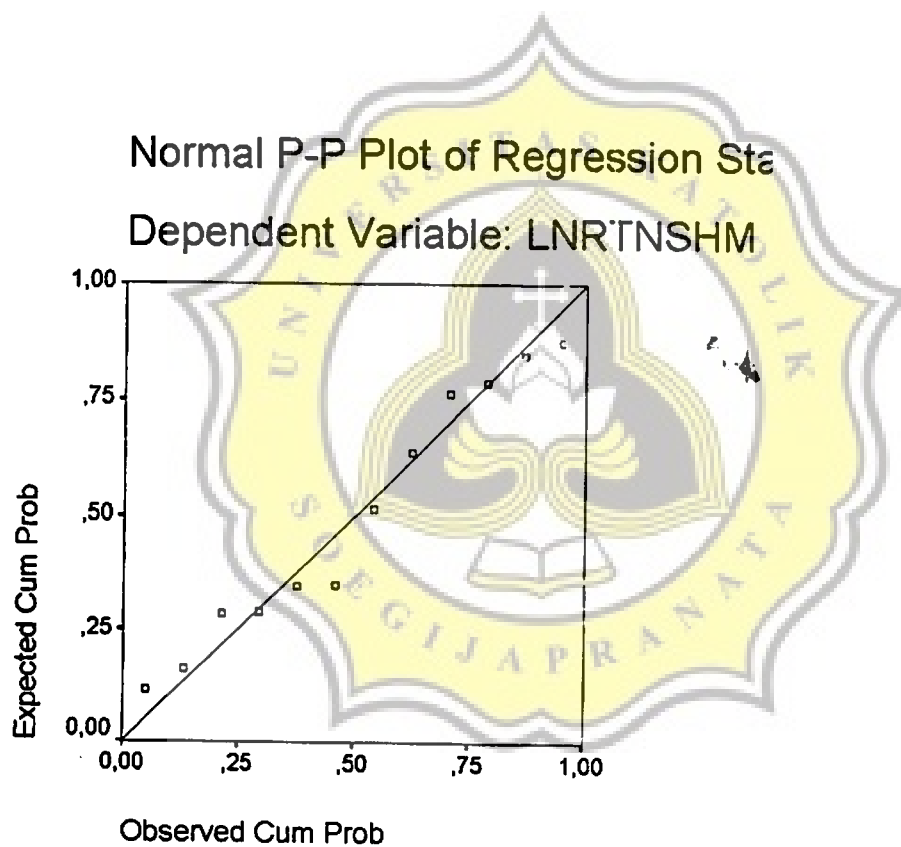
b. Dependent Variable: LNRTNSHM

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-6,525	2,421		-2,696	,031
	LNROA	-1,016	,845	-1,223	-1,202	,268
	LNROE	1,276	,643	2,147	1,985	,088
	LNCAR	,423	,466	,293	,907	,394
	LNPER	,552	,262	,803	2,109	,073

a. Dependent Variable: LNRTNSHM

Charts



Regression 3

Regresi Berganda dengan Model Kovarians

Variables Entered/Removed^b

Model	Variables Entered	Variables Removed	Method
1	d14, d4, d13, car, d10, d8, d6, d12, d3, d7, d11, roe, d9, d2, per, d5, roa		Enter

- a. All requested variables entered.
 b. Dependent Variable: return saham

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,675 ^a	,456	,101	713907

- a. Predictors: (Constant), d14, d4, d13, car, d10, d8, d6, d12, d3, d7, d11, roe, d9, d2, per, d5, roa
 b. Dependent Variable: return saham

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	11,120	17	,654	1,283	,276 ^a
	Residual	13,251	26	,510		
	Total	24,371	43			

- a. Predictors: (Constant), d14, d4, d13, car, d10, d8, d6, d12, d3, d7, d11, roe, d9, d2, per, d5, roa
 b. Dependent Variable: return saham

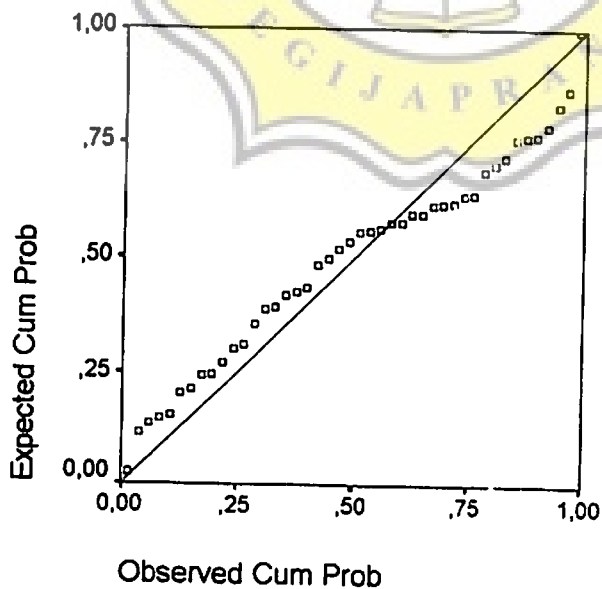
Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,941	,449		2,094	,046
	roa	-7,328E-03	,014	-,136	-,507	,616
	roe	3,837E-04	,000	,132	,774	,446
	car	4,504E-03	,004	,300	1,150	,261
	per	4,852E-03	,003	,333	1,579	,126
	d2	-,764	,331	-,444	-2,310	,029
	d3	-9,871E-02	,342	-,057	-,289	,775
	d4	-6,683E-02	,337	-,039	-,199	,844
	d5	-1,656	,562	-,640	-2,944	,007
	d6	-,933	,555	-,360	-1,683	,104
	d7	-,823	,594	-,318	-1,385	,178
	d8	-1,147	,561	-,443	-2,043	,051
	d9	-1,087	,574	-,420	-1,892	,070
	d10	-,593	,538	-,229	-1,102	,281
	d11	-1,281	,542	-,495	-2,362	,026
	d12	-1,153	,557	-,445	-2,069	,049
	d13	-,967	,550	-,373	-1,759	,090
	d14	-1,165	,565	-,450	-2,061	,049

a. Dependent Variable: return saham

Charts

Normal P-P Plot of Regression Sta
Dependent Variable: return saham





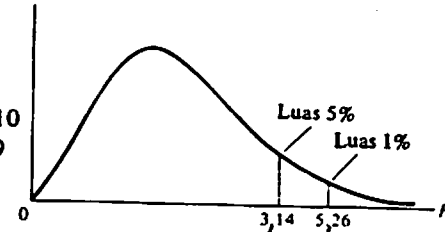
Lampiran 6

Tabel Distribusi F

Contoh

- Pr ($F > 1,59$) = 0,25
- Pr ($F > 2,42$) = 0,10
- Pr ($F > 3,14$) = 0,05
- Pr ($F > 5,26$) = 0,01

untuk $df N_1 = 10$
dan $N_2 = 9$



df untuk penyebut N_2	df untuk pembilang N_1												
	Pr	1	2	3	4	5	6	7	8	9	10	11	12
1	25	5,83	7,50	8,20	8,58	8,82	8,98	9,10	9,19	9,26	9,32	9,36	9,41
	10	39,9	49,5	53,6	55,8	57,2	58,2	58,9	59,4	59,9	60,2	60,5	60,7
	05	161	200	216	225	230	234	237	239	241	242	243	244
2	25	2,57	3,00	3,15	3,23	3,28	3,31	3,34	3,35	3,37	3,38	3,39	3,39
	10	5,53	6,00	6,16	6,24	6,29	6,33	6,35	6,37	6,38	6,39	6,40	6,41
	05	15,5	19,0	19,2	19,2	19,3	19,3	19,4	19,4	19,4	19,4	19,4	19,4
3	25	2,02	2,28	2,36	2,39	2,41	2,42	2,43	2,44	2,44	2,44	2,45	2,45
	10	5,54	5,76	5,79	5,84	5,87	5,89	5,90	5,91	5,91	5,91	5,92	5,92
	05	10,1	9,55	9,28	9,12	9,01	8,94	8,89	8,85	8,81	8,79	8,76	8,74
4	25	1,81	2,00	2,05	2,06	2,07	2,08	2,08	2,08	2,08	2,08	2,08	2,08
	10	4,54	4,32	4,19	4,11	4,05	4,01	3,98	3,95	3,94	3,92	3,91	3,90
	05	7,7	6,94	6,59	6,39	6,26	6,16	6,09	6,04	6,00	5,96	5,94	5,91
5	25	1,69	1,85	1,88	1,89	1,89	1,89	1,89	1,89	1,89	1,89	1,89	1,89
	10	4,06	3,78	3,62	3,52	3,45	3,40	3,37	3,34	3,32	3,30	3,28	3,27
	05	6,61	5,79	5,41	5,19	5,05	4,95	4,88	4,82	4,77	4,74	4,71	4,68
6	25	1,62	1,76	1,78	1,79	1,79	1,78	1,78	1,78	1,77	1,77	1,77	1,77
	10	3,78	3,46	3,29	3,18	3,11	3,05	3,01	2,98	2,96	2,94	2,92	2,90
	05	5,99	5,14	4,76	4,53	4,39	4,28	4,21	4,15	4,10	4,06	4,03	4,00
7	25	1,57	1,70	1,72	1,72	1,71	1,71	1,70	1,70	1,69	1,69	1,69	1,68
	10	3,59	3,26	3,07	2,96	2,88	2,83	2,78	2,75	2,72	2,70	2,68	2,67
	05	5,59	4,74	4,35	4,12	3,97	3,87	3,79	3,73	3,68	3,64	3,60	3,57
8	25	1,52	1,66	1,67	1,66	1,66	1,65	1,64	1,64	1,63	1,63	1,63	1,62
	10	3,46	3,11	2,92	2,81	2,73	2,67	2,62	2,59	2,56	2,54	2,52	2,50
	05	5,22	4,46	4,07	3,83	3,69	3,58	3,50	3,44	3,39	3,35	3,31	3,28
9	25	1,51	1,62	1,63	1,63	1,62	1,61	1,60	1,60	1,59	1,59	1,58	1,58
	10	3,36	3,01	2,81	2,69	2,61	2,55	2,51	2,47	2,44	2,42	2,40	2,38
	05	5,12	4,26	3,86	3,63	3,48	3,37	3,29	3,23	3,18	3,14	3,10	3,07
10	25	1,49	1,60	1,61	1,61	1,60	1,59	1,59	1,58	1,58	1,57	1,57	1,56
	10	3,31	2,96	2,76	2,64	2,56	2,50	2,46	2,42	2,39	2,36	2,34	2,32
	05	5,07	4,21	3,81	3,58	3,43	3,32	3,24	3,18	3,13	3,09	3,05	3,02

Sumber: Dari E. S. Pearson dan H. O. Hartley, editor, *Biometrika Tables for Statisticians*, volume 1, edisi ke-3, tabel 18, Cambridge University Press, New York, 1966. Direproduksi dengan seizin editor dan trustee *Biometrika*.

df untuk pembilang N_1		df untuk pembilang N_1										
Pr	0.25	0.10	0.05	0.01	0.25	0.10	0.05	0.01	0.25	0.10	0.05	0.01
10	1.48	1.49	1.50	1.51	1.52	1.53	1.54	1.55	1.56	1.57	1.58	1.59
11	1.45	1.46	1.47	1.48	1.49	1.50	1.51	1.52	1.53	1.54	1.55	1.56
12	1.42	1.43	1.44	1.45	1.46	1.47	1.48	1.49	1.50	1.51	1.52	1.53
13	1.40	1.41	1.42	1.43	1.44	1.45	1.46	1.47	1.48	1.49	1.50	1.51
14	1.38	1.39	1.40	1.41	1.42	1.43	1.44	1.45	1.46	1.47	1.48	1.49
15	1.36	1.37	1.38	1.39	1.40	1.41	1.42	1.43	1.44	1.45	1.46	1.47
16	1.34	1.35	1.36	1.37	1.38	1.39	1.40	1.41	1.42	1.43	1.44	1.45
17	1.32	1.33	1.34	1.35	1.36	1.37	1.38	1.39	1.40	1.41	1.42	1.43
18	1.30	1.31	1.32	1.33	1.34	1.35	1.36	1.37	1.38	1.39	1.40	1.41
19	1.28	1.29	1.30	1.31	1.32	1.33	1.34	1.35	1.36	1.37	1.38	1.39
20	1.26	1.27	1.28	1.29	1.30	1.31	1.32	1.33	1.34	1.35	1.36	1.37

df untuk penyebut N_2		df untuk penyebut N_2										
Pr	0.25	0.10	0.05	0.01	0.25	0.10	0.05	0.01	0.25	0.10	0.05	0.01
22	1.40	1.41	1.42	1.43	1.44	1.45	1.46	1.47	1.48	1.49	1.50	1.51
24	1.39	1.40	1.41	1.42	1.43	1.44	1.45	1.46	1.47	1.48	1.49	1.50
26	1.38	1.39	1.40	1.41	1.42	1.43	1.44	1.45	1.46	1.47	1.48	1.49
28	1.37	1.38	1.39	1.40	1.41	1.42	1.43	1.44	1.45	1.46	1.47	1.48
30	1.36	1.37	1.38	1.39	1.40	1.41	1.42	1.43	1.44	1.45	1.46	1.47
40	1.34	1.35	1.36	1.37	1.38	1.39	1.40	1.41	1.42	1.43	1.44	1.45
60	1.32	1.33	1.34	1.35	1.36	1.37	1.38	1.39	1.40	1.41	1.42	1.43
120	1.30	1.31	1.32	1.33	1.34	1.35	1.36	1.37	1.38	1.39	1.40	1.41
200	1.28	1.29	1.30	1.31	1.32	1.33	1.34	1.35	1.36	1.37	1.38	1.39
x	1.26	1.27	1.28	1.29	1.30	1.31	1.32	1.33	1.34	1.35	1.36	1.37





df untuk penyebut N_2		df untuk pembilang N_1												
		15	20	24	30	40	50	60	100	120	200	500	∞	Pr
22	1.36	1.34	1.33	1.32	1.31	1.31	1.30	1.30	1.30	1.29	1.29	1.29	1.28	0.25
	1.81	1.76	1.73	1.70	1.67	1.65	1.64	1.61	1.60	1.59	1.58	1.58	1.57	1.10
	2.15	2.07	2.03	1.98	1.94	1.91	1.89	1.85	1.84	1.82	1.80	1.80	1.78	0.05
	2.98	2.83	2.75	2.67	2.58	2.53	2.50	2.42	2.40	2.36	2.33	2.33	2.31	0.01
24	1.35	1.33	1.32	1.31	1.30	1.29	1.28	1.28	1.28	1.27	1.27	1.27	1.26	0.25
	1.78	1.73	1.70	1.67	1.64	1.62	1.61	1.58	1.57	1.56	1.54	1.54	1.53	1.10
	2.11	2.03	1.98	1.94	1.89	1.86	1.84	1.80	1.79	1.77	1.75	1.75	1.73	0.05
	2.89	2.74	2.66	2.58	2.49	2.44	2.40	2.33	2.31	2.27	2.24	2.24	2.21	0.01
26	1.34	1.32	1.31	1.30	1.29	1.28	1.28	1.26	1.26	1.26	1.25	1.25	1.25	0.25
	1.76	1.71	1.68	1.65	1.61	1.59	1.58	1.55	1.54	1.53	1.51	1.51	1.50	1.10
	2.07	1.99	1.95	1.90	1.85	1.82	1.80	1.76	1.75	1.73	1.71	1.69	1.69	0.05
	2.81	2.66	2.58	2.50	2.42	2.36	2.33	2.25	2.23	2.19	2.16	2.16	2.13	0.01
28	1.33	1.31	1.30	1.29	1.28	1.27	1.27	1.26	1.25	1.25	1.24	1.24	1.24	0.25
	1.74	1.69	1.66	1.63	1.59	1.57	1.56	1.53	1.52	1.50	1.49	1.49	1.48	1.10
	2.04	1.96	1.91	1.87	1.82	1.79	1.77	1.73	1.71	1.69	1.67	1.67	1.65	0.05
	2.75	2.60	2.52	2.44	2.35	2.30	2.26	2.19	2.17	2.13	2.09	2.09	2.06	0.01
30	1.32	1.30	1.29	1.28	1.27	1.26	1.26	1.25	1.24	1.24	1.23	1.23	1.23	0.25
	1.72	1.67	1.64	1.61	1.57	1.55	1.54	1.51	1.50	1.48	1.47	1.46	1.46	1.10
	2.01	1.93	1.89	1.84	1.79	1.76	1.74	1.70	1.68	1.66	1.64	1.62	1.62	0.05
	2.70	2.55	2.47	2.39	2.30	2.25	2.21	2.13	2.11	2.07	2.03	2.03	2.01	0.01
40	1.30	1.28	1.26	1.25	1.24	1.23	1.22	1.21	1.21	1.20	1.19	1.19	1.19	0.25
	1.66	1.61	1.57	1.54	1.51	1.48	1.47	1.43	1.42	1.41	1.39	1.38	1.38	1.10
	1.92	1.84	1.79	1.74	1.69	1.66	1.64	1.59	1.58	1.55	1.53	1.51	1.51	0.05
	2.52	2.37	2.29	2.20	2.11	2.06	2.02	1.94	1.92	1.87	1.83	1.80	1.80	0.01
60	1.27	1.25	1.24	1.22	1.21	1.20	1.19	1.17	1.17	1.16	1.15	1.15	1.15	0.25
	1.60	1.54	1.51	1.48	1.44	1.41	1.40	1.36	1.35	1.33	1.31	1.29	1.29	1.10
	1.84	1.75	1.70	1.65	1.59	1.56	1.53	1.48	1.47	1.44	1.41	1.39	1.39	0.05
	2.35	2.20	2.12	2.03	1.94	1.88	1.84	1.75	1.73	1.68	1.63	1.60	1.60	0.01
120	1.24	1.22	1.21	1.19	1.18	1.17	1.16	1.14	1.13	1.12	1.11	1.10	1.10	0.25
	1.55	1.48	1.45	1.41	1.37	1.34	1.32	1.27	1.26	1.24	1.21	1.19	1.19	1.10
	1.75	1.66	1.61	1.55	1.50	1.46	1.43	1.37	1.35	1.32	1.28	1.25	1.25	0.05
	2.19	2.03	1.95	1.86	1.76	1.70	1.66	1.58	1.53	1.48	1.42	1.38	1.38	0.01
200	1.23	1.21	1.20	1.18	1.16	1.14	1.12	1.11	1.10	1.09	1.08	1.06	1.06	0.25
	1.52	1.46	1.42	1.38	1.34	1.31	1.28	1.22	1.20	1.20	1.17	1.14	1.14	1.10
	1.72	1.62	1.57	1.52	1.46	1.41	1.39	1.32	1.29	1.26	1.22	1.19	1.19	0.05
	2.13	1.97	1.89	1.79	1.69	1.63	1.58	1.48	1.44	1.39	1.33	1.28	1.28	0.01
∞	1.22	1.19	1.18	1.16	1.14	1.13	1.12	1.09	1.08	1.07	1.04	1.00	1.00	0.25
	1.49	1.42	1.38	1.34	1.30	1.26	1.18	1.17	1.13	1.08	1.00	1.00	1.00	1.10
	1.67	1.52	1.52	1.46	1.39	1.35	1.32	1.24	1.22	1.17	1.11	1.00	1.00	0.05
	2.04	1.88	1.79	1.70	1.59	1.52	1.47	1.36	1.32	1.25	1.15	1.00	1.00	0.01