

Data Rasio Keuangan Perbankan

No	Bank	CAR		RORA		PBAP		ROA		NPM		ROE		BOPO		LDR		Kriteria
		1999	2000	1999	2000	1999	2000	1999	2000	1999	2000	1999	2000	1999	2000	1999	2000	
1	MEGA	0.223	0.054	1.049	0.214	0.167	0.080	0.018	0.011	0.098	0.121	0.180	0.204	0.818	0.818	0.221	0.489	1
2	LPBN	0.243	0.226	0.874	0.628	0.109	0.094	-0.069	0.011	-0.615	0.114	-0.709	0.097	1.688	0.912	0.148	0.161	1
3	BBCA	0.172	0.397	2.277	1.477	0.149	0.113	0.007	0.019	0.032	0.156	0.125	0.257	0.989	0.864	0.095	0.080	1
4	NISP	0.069	0.057	0.434	0.179	0.138	0.102	0.005	0.011	0.034	0.110	0.060	0.159	0.954	0.908	0.416	0.673	1
5	BVIC	0.603	0.069	1.074	0.529	0.159	0.082	0.006	0.004	0.040	0.051	0.051	0.072	0.946	0.929	0.167	0.163	1
6	INPC	0.101	0.085	0.416	0.210	0.272	0.109	-0.291	0.002	-1.058	0.015	-3.945	0.028	2.060	0.986	4.944	5.007	1
7	MAYA	0.299	0.202	0.396	0.211	0.136	0.075	-0.021	-0.018	-0.165	-0.238	-0.107	-0.125	1.364	1.344	0.324	0.375	1
8	BNII	0.080	0.048	0.537	0.234	0.128	0.103	-0.052	0.007	-0.382	0.066	-1.081	0.114	1.408	0.978	0.359	0.535	1
9	BCIC	0.034	0.047	0.522	0.348	0.124	0.059	-0.046	0.006	-0.276	0.075	-1.531	0.197	1.288	0.903	0.357	0.472	1
10	BBIA	0.058	0.065	2.140	0.697	0.188	0.113	0.029	0.010	0.152	0.082	0.506	0.146	0.783	0.872	0.091	0.171	1
11	BUNI	0.029	0.024	0.283	0.239	0.098	0.114	-0.161	0.000	-1.620	0.002	-7.276	0.012	2.415	1.038	0.382	0.506	0
12	UNBN	0.032	0.022	1.713	1.151	0.117	0.058	0.028	0.005	0.126	0.089	0.815	0.237	0.876	1.030	0.131	0.061	0
13	BNPK	0.147	-0.075	0.554	0.182	0.211	0.109	0.002	-0.166	0.008	-1.486	0.017	10.394	0.990	3.318	0.396	0.635	0
14	BDPC	0.119	0.032	1.406	0.329	0.188	0.108	0.040	0.016	0.196	0.144	0.124	0.082	0.702	0.773	0.222	0.344	0
15	BGIN	0.065	0.045	0.572	0.336	0.153	0.102	0.004	0.002	0.028	0.020	0.010	0.006	1.064	0.971	0.269	0.338	0

Data Keuangan Perbankan

No	Kode	Nama	1		2		3		4		5		6		7	
			KAS + SETARA KAS		EFEK		LOAN		INVESTASI		AKTIVA LANCAR		AKTIVA TETAP		TOTAL AKTIVA	
			1999	2000	1999	2000	1999	2000	1999	2000	1999	2000	1999	2000	1999	2000
1	MEGA	Bank Mega	94,424	344,804	492,686	3,140,627	490,560	3,473,565	-	-	2,684,830	8,016,094	59,973	85,069	2,744,803	8,101,163
2	LPBN	Bank Lippo	2,115,911	2,393,993	2,793,049	4,152,078	3,017,835	3,413,308	30,571	30,802	22,880,440	21,806,236	898,925	821,139	23,779,365	22,627,375
3	BBCA	Bank Central Asia	7,367,061	8,180,706	10,266,725	4,795,943	8,716,390	7,677,544	115,272	144,229	94,596,398	94,134,861	1,853,987	2,053,346	96,450,385	96,188,207
4	NISP	Bank NISP	289,240	367,311	1,952,333	1,439,818	1,274,174	2,928,548	41,157	120,436	3,942,374	5,131,520	101,695	129,140	4,044,069	5,260,660
5	BVIC	Bank Victoria	11,516	59,696	24,816	666,686	61,462	160,387	3,727	9,913	439,431	1,095,531	2,394	6,005	441,825	1,101,536
6	INPC	Bank Inter Pasific	85,184	69,724	26,571	99,751	386,779	410,554	-	-	583,808	719,425	1,243	1,148	585,051	720,573
7	MAYA	Bank Mayapada	92,515	69,831	57,448	15,527	309,444	408,305	-	-	906,732	1,058,174	78,685	78,421	985,417	1,136,595
8	BNII	Bank Int. Indonesia	4,767,517	3,753,090	10,952,944	4,207,654	10,053,639	16,661,818	143,360	714,203	38,671,811	35,882,393	1,513,428	1,327,874	40,185,239	37,210,267
9	BCIC	Bank Century	158,672	505,888	504,709	1,791,567	681,427	1,343,702	-	-	2,100,855	6,313,574	23,766	31,464	2,124,621	6,345,038
10	BBIA	Bank Buana Indonesia	676,858	746,256	6,840,839	6,939,401	841,374	1,761,452	15,235	7,810	9,435,849	10,475,764	108,492	134,731	9,544,341	10,610,495
11	BUNI	Bank Universal	635,470	843,278	672,009	263,105	3,592,155	5,723,845	115,400	117,760	10,449,364	11,940,459	109,932	147,234	10,559,296	12,087,693
12	UNBN	Bank Unibank	328,723	222,548	1,008,509	3,627,445	254,277	254,126	77	77	1,975,168	4,712,080	26,598	25,341	2,001,766	4,737,421
13	BNPK	Bank Pikko	58,350	56,986	168,647	46,122	374,920	409,294	9,243	9,046	978,203	657,700	22,963	23,102	1,001,166	680,802
14	BDPC	Bank Danpac	9,592	32,060	34,642	107,216	44,890	182,084	-	-	307,759	527,405	4,783	13,442	312,542	540,847
15	BGIN	Bank Global Indonesia	46,018	53,643	250,818	372,227	201,517	261,328	-	-	745,202	829,046	16,242	25,115	761,444	854,161

Data Keuangan Perbankan

No	Kode	Nama	8		9		10		11		12		13		14	
			HUTANG LANCAR		DEPOSIT		MODAL		B. OPERASIONAL		PEND. OPERASIONAL		LABA STL PAJAK		PENDAPATAN BUNGA	
			1999	2000	1999	2000	1999	2000	1999	2000	1999	2000	1999	2000	1999	2000
1	MEGA	Bank Mega	Bank Mega	1,943,558	6,665,193	1,943,558	6,665,193	279,409	442,198	420,737	608,969	514,536	744,744	50,333	90,013	448,066
2	LPBN	Bank Lippo	19,132,916	19,897,169	18,066,385	18,691,589	2,313,440	2,532,936	4,499,168	1,973,125	2,665,245	2,162,650	(1,639,825)	246,418	2,494,553	2,050,234
3	BBCA	Bank Central Asia	87,939,988	89,997,324	86,802,979	89,072,502	5,121,030	7,005,258	19,898,922	9,988,485	20,111,447	11,555,283	641,292	1,802,233	14,098,451	10,609,221
4	NISP	Bank NISP	3,157,031	4,379,055	2,740,548	3,969,624	325,552	379,378	544,045	496,160	570,471	546,379	19,491	60,290	545,897	522,220
5	BVIC	Bank Victoria	315,709	1,029,661	314,504	922,937	54,424	63,379	66,199	83,622	69,987	90,037	2,798	4,554	69,824	90,037
6	INPC	Bank Inter Pasific	36,697	40,278	35,106	37,623	43,121	44,378	331,245	85,193	160,766	86,400	(170,128)	1,255	158,981	78,351
7	MAYA	Bank Mayapada	769,793	933,103	765,672	925,394	188,295	164,145	167,112	115,834	122,488	86,191	(20,202)	(20,489)	123,487	79,884
8	BNII	Bank Int. Indonesia	26,574,110	29,162,641	26,101,066	28,784,422	1,936,134	2,338,640	7,708,072	3,974,189	5,473,557	4,063,942	(2,092,809)	267,487	4,954,492	3,685,579
9	BCIC	Bank Century	1,847,315	2,732,580	1,845,070	2,666,447	64,030	178,877	458,377	422,049	355,759	467,385	(98,051)	35,256	260,807	370,767
10	BBIA	Bank Buana Indonesia	8,786,972	9,675,575	8,734,972	9,596,380	551,324	696,272	1,435,340	1,075,487	1,833,353	1,233,101	279,054	101,523	1,775,129	1,180,194
11	BUNI	Bank Universal	9,222,812	11,099,604	9,161,738	11,021,969	233,298	288,429	2,531,200	1,450,058	1,048,033	1,397,505	(1,697,475)	3,483	1,020,676	1,365,675
12	UNBN	Bank Unibank	1,888,466	4,096,253	1,867,138	4,044,389	67,544	109,646	382,636	301,483	436,872	292,607	55,066	25,957	230,880	273,801
13	BNPK	Bank Pikko	890,491	686,263	842,969	655,168	102,821	(10,875)	210,503	252,343	212,677	76,058	1,777	(113,030)	206,630	71,530
14	BDPC	Bank Danpac	102,640	423,826	102,639	423,815	99,613	105,611	44,302	46,373	63,102	59,964	12,360	8,612	57,962	57,137
15	BGIN	Bank Global Indonesia	441,166	531,706	439,359	464,733	309,553	308,063	122,685	85,106	115,293	87,682	3,206	1,791	113,896	84,519

Sumber: Laporan Keuangan Emiten

Data Keuangan Perbankan

No	Kode	Nama	1		2		3		4		5		6		7	
			KAS + SETARA KAS		EFEK		LOAN		INVESTASI		AKTIVA LANCAR		AKTIVA TETAP		TOTAL AKTIVA	
			1999	2000	1999	2000	1999	2000	1999	2000	1999	2000	1999	2000	1999	2000
1	MEGA	Bank Mega	94,424	344,804	492,686	3,140,627	490,560	3,473,565	-	-	2,684,830	8,016,094	59,973	85,069	2,744,803	8,101,163
2	LPBN	Bank Lippo	2,115,911	2,393,993	2,793,049	4,152,078	3,017,835	3,413,308	30,571	30,802	22,880,440	21,806,236	898,925	821,139	23,779,365	22,627,375
3	BBCA	Bank Central Asia	7,367,061	8,180,706	10,266,725	4,795,943	8,716,390	7,677,544	115,272	144,229	94,596,398	94,134,861	1,853,987	2,053,346	96,450,385	96,188,207
4	NISP	Bank NISP	289,240	367,311	1,952,333	1,439,818	1,274,174	2,928,548	41,157	120,436	3,942,374	5,131,520	101,695	129,140	4,044,069	5,260,660
5	BVIC	Bank Victoria	11,516	59,696	24,816	666,686	61,462	160,387	3,727	9,913	439,431	1,095,531	2,394	6,005	441,825	1,101,536
6	INPC	Bank Inter Pasific	85,184	69,724	26,571	99,751	386,779	410,554	-	-	583,808	719,425	1,243	1,148	585,051	720,573
7	MAYA	Bank Mayapada	92,515	69,831	57,448	15,527	309,444	408,305	-	-	906,732	1,058,174	78,685	78,421	985,417	1,136,595
8	BNII	Bank Int. Indonesia	4,767,517	3,753,090	10,952,944	4,207,654	10,053,639	16,661,818	143,360	714,203	38,671,811	35,882,393	1,513,428	1,327,874	40,185,239	37,210,267
9	BCIC	Bank Century	158,672	505,888	504,709	1,791,567	681,427	1,343,702	-	-	2,100,855	6,313,574	23,766	31,464	2,124,621	6,345,038
10	BBIA	Bank Buana Indonesia	676,858	746,256	6,840,839	6,939,401	841,374	1,761,452	15,235	7,810	9,435,849	10,475,764	108,492	134,731	9,544,341	10,610,495
11	BUNI	Bank Universal	635,470	843,278	672,009	263,105	3,592,155	5,723,845	115,400	117,760	10,449,364	11,940,459	109,932	147,234	10,559,296	12,087,693
12	UNBN	Bank Unibank	328,723	222,548	1,008,509	3,627,445	254,277	254,126	77	77	1,975,168	4,712,080	26,598	25,341	2,001,766	4,737,421
13	BNPK	Bank Pikko	58,350	56,986	168,647	46,122	374,920	409,294	9,243	9,046	978,203	657,700	22,963	23,102	1,001,166	680,802
14	BDPC	Bank Danpac	9,592	32,060	34,642	107,216	44,890	182,084	-	-	307,759	527,405	4,783	13,442	312,542	540,847
15	BGIN	Bank Global Indonesia	46,018	53,643	250,818	372,227	201,517	261,328	-	-	745,202	829,046	16,242	25,115	761,444	854,161

Data Keuangan Perbankan

No	Kode	Nama	8		9		10		11		12		13		14	
			HUTANG LANCAR		DEPOSIT		MODAL		B. OPERASIONAL		PEND. OPERASIONAL		LABA STL PAJAK		PENDAPATAN BUNGA	
			1999	2000	1999	2000	1999	2000	1999	2000	1999	2000	1999	2000	1999	2000
1	MEGA	Bank Mega	Bank Mega	1,943,558	6,665,193	1,943,558	6,665,193	279,409	442,198	420,737	608,969	514,536	744,744	50,333	90,013	448,066
2	LPBN	Bank Lippo	19,132,916	19,897,169	18,066,385	18,691,589	2,313,440	2,532,936	4,499,168	1,973,125	2,665,245	2,162,650	(1,639,825)	246,418	2,494,553	2,050,234
3	BBCA	Bank Central Asia	87,939,988	89,997,324	86,802,979	89,072,502	5,121,030	7,005,258	19,898,922	9,988,485	20,111,447	11,555,283	641,292	1,802,233	14,098,451	10,609,221
4	NISP	Bank NISP	3,157,031	4,379,055	2,740,548	3,969,624	325,552	379,378	544,045	496,160	570,471	546,379	19,491	60,290	545,897	522,220
5	BVIC	Bank Victoria	315,709	1,029,661	314,504	922,937	54,424	63,379	66,199	83,622	69,987	90,037	2,798	4,554	69,824	90,037
6	INPC	Bank Inter Pasific	36,697	40,278	35,106	37,623	43,121	44,378	331,245	85,193	160,766	86,400	(170,128)	1,255	158,981	78,351
7	MAYA	Bank Mayapada	769,793	933,103	765,672	925,394	188,295	164,145	167,112	115,834	122,488	86,191	(20,202)	(20,489)	123,487	79,884
8	BNII	Bank Int. Indonesia	26,574,110	29,162,641	26,101,066	28,784,422	1,936,134	2,338,640	7,708,072	3,974,189	5,473,557	4,063,942	(2,092,809)	267,487	4,954,492	3,685,579
9	BCIC	Bank Century	1,847,315	2,732,580	1,845,070	2,666,447	64,030	178,877	458,377	422,049	355,759	467,385	(98,051)	35,256	260,807	370,767
10	BBIA	Bank Buana Indonesia	8,786,972	9,675,575	8,734,972	9,596,380	551,324	696,272	1,435,340	1,075,487	1,833,353	1,233,101	279,054	101,523	1,775,129	1,180,194
11	BUNI	Bank Universal	9,222,812	11,099,604	9,161,738	11,021,969	233,298	288,429	2,531,200	1,450,058	1,048,033	1,397,505	(1,697,475)	3,483	1,020,676	1,365,675
12	UNBN	Bank Unibank	1,888,466	4,096,253	1,867,138	4,044,389	67,544	109,646	382,636	301,483	436,872	292,607	55,066	25,957	230,880	273,801
13	BNPK	Bank Pikko	890,491	686,263	842,969	655,168	102,821	(10,875)	210,503	252,343	212,677	76,058	1,777	(113,030)	206,630	71,530
14	BDPC	Bank Danpac	102,640	423,826	102,639	423,815	99,613	105,611	44,302	46,373	63,102	59,964	12,360	8,612	57,962	57,137
15	BGIN	Bank Global Indonesia	441,166	531,706	439,359	464,733	309,553	308,063	122,685	85,106	115,293	87,682	3,206	1,791	113,896	84,519

Sumber: Laporan Keuangan Emiten

Normality test :

One-Sample Kolmogorov-Smirnov Test

		CAR	RORA	PBAP	ROA	NPM	ROE	BOPO	LDR
N		30	30	30	30	30	30	30	30
Normal Parameters ^{a,b}	Mean	.11905	.70703	.12527	-1.9E-02	-.13603	-2.9E-02	1.16630	.61773
	Std. Deviation	.13391	.58161	4.61E-02	7.00E-02	.46555	2.50399	.55680	1.19601
Most Extreme Differences	Absolute	.234	.225	.171	.342	.350	.354	.306	.415
	Positive	.234	.225	.171	.211	.238	.354	.306	.415
	Negative	-.201	-.182	-.082	-.342	-.350	-.318	-.207	-.321
Kolmogorov-Smirnov Z		1.280	1.233	.938	1.875	1.917	1.942	1.677	2.273
Asymp. Sig. (2-tailed)		.075	.096	.343	.002	.001	.001	.007	.000

a. Test distribution is Normal.

b. Calculated from data.

Independent Samples T-Test

Group Statistics

	Bank	N	Mean	Std. Deviation	Std. Error Mean
CAR	Sehat	20	.15660	.14567	3.26E-02
	Tidak Sehat	10	4.40E-02	5.9868E-02	1.89E-02
RORA	Sehat	20	.72230	.61176	.13679
	Tidak Sehat	10	.67650	.54620	.17273
PBAP	Sehat	20	.12500	4.7505E-02	1.06E-02
	Tidak Sehat	10	.12580	4.5485E-02	1.44E-02

Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
CAR	Equal variances assumed	5.508	.026	2.332	28	.027	.11264	4.8297E-02	1.37E-02	.21157
	Equal variances not assumed			2.990	27.403	.006	.11264	3.7674E-02	3.54E-02	.18989
RORA	Equal variances assumed	.003	.957	.200	28	.843	4.5800E-02	.22908	-.42345	.51505
	Equal variances not assumed			.208	20.087	.837	4.5800E-02	.22033	-.41368	.50528
PBAP	Equal variances assumed	.010	.919	-.044	28	.965	-8.000E-04	1.8151E-02	-3.8E-02	3.64E-02
	Equal variances not assumed			-.045	18.840	.965	-8.000E-04	1.7881E-02	-3.8E-02	3.66E-02

Mann-Whitney Test

Descriptive Statistics

	N	Mean	Std. Deviation	Minimum	Maximum
ROA	30	-1.9E-02	7.0011E-02	-.291	.040
NPM	30	-.13603	.46555	-1.620	.196
ROE	30	-2.9E-02	2.50399	-7.276	10.394
BOPO	30	1.16630	.55680	.702	3.318
LDR	30	.61773	1.19601	.061	5.007
Bank	30	.67	.48	0	1

Ranks

	Bank	N	Mean Rank	Sum of Ranks
ROA	Tidak Sehat	10	14.80	148.00
	Sehat	20	15.85	317.00
	Total	30		
NPM	Tidak Sehat	10	15.10	151.00
	Sehat	20	15.70	314.00
	Total	30		
ROE	Tidak Sehat	10	15.90	159.00
	Sehat	20	15.30	306.00
	Total	30		
BOPO	Tidak Sehat	10	16.70	167.00
	Sehat	20	14.90	298.00
	Total	30		
LDR	Tidak Sehat	10	15.50	155.00
	Sehat	20	15.50	310.00
	Total	30		

Test Statistics^b

	ROA	NPM	ROE	BOPO	LDR
Mann-Whitney U	93.000	96.000	96.000	88.000	100.000
Wilcoxon W	148.000	151.000	306.000	298.000	155.000
Z	-.308	-.176	-.176	-.528	.000
Asymp. Sig. (2-tailed)	.758	.860	.860	.598	1.000
Exact Sig. [2*(1-tailed Sig.)]	.779 ^a	.880 ^a	.880 ^a	.619 ^a	1.000 ^a

a. Not corrected for ties.

b. Grouping Variable: Bank

Logistic Regression

Case Processing Summary

Unweighted Cases ^a		N	Percent
Selected Cases	Included in Analysis	30	100.0
	Missing Cases	0	.0
	Total	30	100.0
Unselected Cases		0	.0
Total		30	100.0

a. If weight is in effect, see classification table for the total number of cases.

Dependent Variable Encoding

Original Value	Internal Value
Tidak Sehat	0
Sehat	1

Block 0: Beginning Block

Classification Table^{a,b}

Observed			Predicted		
			Bank		Percentage Correct
			Tidak Sehat	Sehat	
Step 0	Bank	Tidak Sehat	0	10	.0
		Sehat	0	20	100.0
Overall Percentage					66.7

a. Constant is included in the model.

b. The cut value is .500

Variables in the Equation

	B	S.E.	Wald	df	Sig.	Exp(B)
Step 0 Constant	.693	.387	3.203	1	.074	2.000

Variables not in the Equation

			Score	df	Sig.
Step 0	Variables	CAR	4.880	1	.027
		RORA	.043	1	.836
		PBAP	.002	1	.964
		ROA	.042	1	.838
		NPM	.919	1	.338
		ROE	.550	1	.458
		BOPO	1.147	1	.284
		LDR	.908	1	.341
Overall Statistics			9.911	8	.271

Block 1: Method = Backward Stepwise (Wald)

Omnibus Tests of Model Coefficients

		Chi-square	df	Sig.
Step 1	Step	38.191	8	.000
	Block	38.191	8	.000
	Model	38.191	8	.000
Step 2 ^a	Step	.000	1	.996
	Block	38.191	7	.000
	Model	38.191	7	.000
Step 3 ^a	Step	-19.912	1	.000
	Block	18.279	6	.006
	Model	18.279	6	.006
Step 4 ^a	Step	-.494	1	.482
	Block	17.785	5	.003
	Model	17.785	5	.003
Step 5 ^a	Step	-1.017	1	.313
	Block	16.768	4	.002
	Model	16.768	4	.002
Step 6 ^a	Step	-3.392	1	.066
	Block	13.377	3	.004
	Model	13.377	3	.004

a. A negative Chi-squares value indicates that the Chi-squares value has decreased from the previous step.

Model Summary

Step	-2 Log likelihood	Cox & Snell R Square	Nagelkerke R Square
1	.000	.720	1.000
2	.000	.720	1.000
3	19.912	.456	.634
4	20.406	.447	.621
5	21.423	.428	.595
6	24.814	.360	.500

Classification Table^a

Observed			Predicted		
			Bank		Percentage Correct
			Tidak Sehat	Sehat	
Step 1	Bank	Tidak Sehat	10	0	100.0
		Sehat	0	20	100.0
	Overall Percentage				100.0
Step 2	Bank	Tidak Sehat	10	0	100.0
		Sehat	0	20	100.0
	Overall Percentage				100.0
Step 3	Bank	Tidak Sehat	7	3	70.0
		Sehat	2	18	90.0
	Overall Percentage				83.3
Step 4	Bank	Tidak Sehat	7	3	70.0
		Sehat	2	18	90.0
	Overall Percentage				83.3
Step 5	Bank	Tidak Sehat	7	3	70.0
		Sehat	2	18	90.0
	Overall Percentage				83.3
Step 6	Bank	Tidak Sehat	6	4	60.0
		Sehat	2	18	90.0
	Overall Percentage				80.0

a. The cut value is .500

Variables in the Equation

		B	S.E.	Wald	df	Sig.	Exp(B)
Step 1 ^a	CAR	4104.459	65760.387	.004	1	.950	.
	RORA	473.064	7760.649	.004	1	.951	2.81+205
	PBAP	-5031.500	79676.237	.004	1	.950	.000
	ROA	-19788.3	348059.8	.003	1	.955	.000
	NPM	-312.822	13122.177	.001	1	.981	.000
	ROE	112.117	1874.216	.004	1	.952	4.92E+48
	BOPO	-2006.391	33467.530	.004	1	.952	.000
	LDR	1196.107	19215.094	.004	1	.950	.
	Constant	1736.727	28985.421	.004	1	.952	.
Step 2 ^a	CAR	4906.488	69634.370	.005	1	.944	.
	RORA	623.990	17237.274	.001	1	.971	9.89+270
	PBAP	-6009.872	88203.624	.005	1	.946	.000
	ROA	-30280.3	703818.6	.002	1	.966	.000
	ROE	142.536	3063.745	.002	1	.963	7.99E+61
	BOPO	-2675.289	62880.207	.002	1	.966	.000
	LDR	1529.446	32933.053	.002	1	.963	.
Constant	2290.245	49037.322	.002	1	.963	.	
Step 3 ^a	CAR	29.760	14.821	4.032	1	.045	8.4E+12
	PBAP	-21.872	16.936	1.668	1	.197	.000
	ROA	-173.022	96.764	3.197	1	.074	.000
	ROE	.953	.760	1.574	1	.210	2.595
	BOPO	-17.138	9.391	3.330	1	.068	.000
	LDR	1.001	2.732	.134	1	.714	2.721
Constant	18.086	9.677	3.493	1	.062	7.2E+07	
Step 4 ^a	CAR	30.756	15.566	3.904	1	.048	2.3E+13
	PBAP	-22.955	16.924	1.840	1	.175	.000
	ROA	-181.949	96.557	3.551	1	.060	.000
	ROE	1.015	.768	1.748	1	.186	2.759
	BOPO	-17.910	9.440	3.599	1	.058	.000
Constant	19.342	9.570	4.084	1	.043	2.5E+08	
Step 5 ^a	CAR	32.848	15.634	4.414	1	.036	1.8E+14
	PBAP	-27.725	16.869	2.701	1	.100	.000
	ROA	-143.883	83.952	2.937	1	.087	.000
	BOPO	-17.466	9.843	3.149	1	.076	.000
Constant	19.157	10.132	3.575	1	.059	2.1E+08	
Step 6 ^a	CAR	24.023	11.250	4.560	1	.033	2.7E+10
	ROA	-132.223	74.364	3.162	1	.075	.000
	BOPO	-15.492	8.470	3.346	1	.067	.000
	Constant	14.437	8.192	3.106	1	.078	1861975

a. Variable(s) entered on step 1: CAR, RORA, PBAP, ROA, NPM, ROE, BOPO, LDR.

Variables not in the Equation

			Score	df	Sig.
Step 2 ^a	Variables	NPM	112486.3	1	.000
	Overall Statistics		112486.3	1	.000
Step 3 ^b	Variables	RORA	3.373	1	.066
		NPM	.017	1	.896
	Overall Statistics		3.374	2	.185
Step 4 ^c	Variables	RORA	1.271	1	.259
		NPM	.022	1	.882
		LDR	.289	1	.591
	Overall Statistics		2.087	3	.554
Step 5 ^d	Variables	RORA	.885	1	.347
		NPM	.334	1	.563
		ROE	1.021	1	.312
		LDR	.316	1	.574
	Overall Statistics		3.312	4	.507
Step 6 ^e	Variables	RORA	.013	1	.909
		PBAP	3.289	1	.070
		NPM	1.794	1	.180
		ROE	3.004	1	.083
		LDR	.535	1	.464
	Overall Statistics		6.776	5	.238

- a. Variable(s) removed on step 2: NPM.
- b. Variable(s) removed on step 3: RORA.
- c. Variable(s) removed on step 4: LDR.
- d. Variable(s) removed on step 5: ROE.
- e. Variable(s) removed on step 6: PBAP.