Lampiran1. Indikator Makro: Kurs (Rp/US$), Inflasi (%), dan Suku Bunga SBI (%) Periode September 2000-Juni 2009

No	Waktu	Kurs	Inflasi	SBI
1	Sep-00	8780	13,01	13,32
2	Dec-00	9595	12,55	14,31
3	Mar-01	9900	10,62	14,94
4	Jun-01	10940	12,11	16,28
5	Sep-01	9175	13,01	17,56
6	Dec-01	9845	12,55	17,63
7	Mar-02	9155	14,08	16,88
8	Jun-02	8230	11,48	15,17
9	Sep-02	8515	10,48	14,11
10	Dec-02	8440	10,03	13,11
11	Mar-03	8408	7,17	11,96
12	Jun-03	7785	6,98	10,18
13	Sep-03	7889	6,33	8,75
14	Dec-03	7965	5,16	8,34
15	Mar-04	8087	5,11	7,32
16	Jun-04	8915	6,83	7,25
17	Sep-04	8670	6,27	7,31
18	Dec-04	8790	6,4	7,29
19	Mar-05	8980	8,81	7,31
20	Jun-05	9213	7,42	8,05
21	Sep-05	9810	9,06	9,25

No	Waktu	Kurs	Inflasi	SBI
22	Dec-05	9330	17,11	12,83
23	Mar-06	8575	15,74	12,73
24	Jun-06	8800	15,53	12,5
25	Sep-06	8735	14,55	11,25
26	Dec-06	8520	6,6	9,75
27	Mar-07	8618	6,52	9
28	Jun-07	8554	5,77	8,5
29	Sep-07	8637	6,95	8,25
30	Dec-07	8919	6,59	8
31	Mar-08	8717	8,17	8,04
32	Jun-08	8725	11,03	9,2
33	Sep-08	8878	12,14	9,9
34	Dec-08	10450	11,06	11,08
35	Mar-09	11075	7,92	8,61
36	Jun-09	9725	3,65	7,05
Min.		**7785**	**3,65**	**7,05**
Max		**11075**	**17,11**	**17,63**
Mean		**8981,805556**	**9,5775**	**10,91694444**
S.Dev		**773,1211999**	**3,482430494**	**3,287336585**

Sumber: Diolah dari www.bi.co.id

Lampiran 2. Harga Saham (Rp/lembar) dan Return on Equity-ROE (%) BNI, BCA, dan Danamon Periode September 2000-Juni 2010

No	Kuartal	BNI		BCA		Danamon	
		Harga S.	ROE	Harga S.	ROE	Harga S.	ROE
1	Sep-00	145	-14,16	1565	13,72	85	0,52
2	Dec-00	90	3,48	1675	10,19	60	7,50
3	Mar-01	80	-602,23	1775	5,40	35	-677,87
4	Jun-01	85	9,63	1000	11,66	40	9,20
5	Sep-01	90	1,08	1375	17,87	525	13,85
6	Dec-01	90	1,36	1475	23,01	280	17,34
7	Mar-02	175	6,31	2575	8,01	525	4,47
8	Jun-02	155	18,40	2600	13,72	415	9,03
9	Sep-02	110	28,28	2225	18,61	330	14,88
10	Dec-02	110	30,94	2500	22,49	350	22,57
11	Mar-03	95	10,11	2200	4,03	1350	5,48
12	Jun-03	195	4,27	2875	8,24	1575	11,93
13	Sep-03	140	10,28	3375	12,79	1750	18,57
14	Dec-03	1275	4,19	3325	18,94	1775	0,44
15	Mar-04	1150	7,20	3650	5,78	2775	7,24
16	Jun-04	1075	13,86	1850	10,77	2825	14,99
17	Sep-04	1300	19,41	2000	17,36	3725	21,55
18	Dec-04	1675	24,39	2975	23,04	4375	30,79
19	Mar-05	1720	6,01	3350	5,76	4750	7,79
20	Jun-05	1690	10,76	3575	10,99	5050	15,61
21	Sep-05	1560	15,02	3400	17,28	4025	22,96
22	Dec-05	1280	17,14	3400	23,00	4750	23,32
23	Mar-06	1280	1,85	4175	5,91	4800	2,80
24	Jun-06	1140	10,03	4100	12,37	4025	6,89

No	Kuartal	BNI		BCA		Danamon	
		Harga S.	ROE	Harga S.	ROE	Harga S.	ROE
25	Sep-06	2125	10,70	4825	17,90	5200	10,30
26	Dec-06	1960	14,24	5200	23,74	6500	13,89
27	Mar-07	1780	2,95	5100	5,60	6200	5,20
28	Jun-07	2475	6,92	5300	11,68	7000	10,39
29	Sep-07	2000	8,27	6450	16,99	8400	15,45
30	Dec-07	1940	5,20	7300	22,22	7900	19,76
31	Mar-08	1350	9,13	3275	5,40	6950	5,05
32	Jun-08	1240	2,96	2375	11,66	4675	11,25
33	Sep-08	740	5,57	3175	17,87	5150	16,18
34	Dec-08	720	7,92	2550	23,01	3100	14,47
35	Mar-09	720	3,83	3100	6,52	3125	3,58
36	Jun-09	1720	6,86	3825	13,15	4825	5,83
Min.		**80**	**-602,23253**	**1000**	**4,03222903**	**35**	**-677,865698**
Max.		**2475**	**30,9434967**	**7300**	**23,7376837**	**8400**	**30,79280005**
Mean		**985,41667**	**-7,718571**	**3208,055556**	**13,7970996**	**3311,666667**	**-7,13275268**
S. Dev		**755,71005**	**102,250965**	**1420,050441**	**6,27768764**	**2510,261227**	**115,2026706**

Sumber: Diolah dari www.jsx.co.id

Lampiran 3. Proses Perhitungan Lag Harga, Lag Kurs, Lag Inflasi, Lag SBI, dan Lag ROE BNI

No	Kuartal	Harga Yt	Yt-1	ΔYt= Yt-Yt-1	Kurs X1t	X1t-1	ΔX1t= X1t-X1t-1	Inflasi X2t	X2t-1	ΔX2t= X2t-X2t-1	SBI X3t	X3t-1	ΔX3t= X3t-X3t-1	ROE X4t	X4t-1	ΔX4t= X4t-X4t-1
1	Sep-00	145			8780			13,01			13,32			-14,16		
2	Dec-00	90	145	-55	9595	8780	815	12,55	13	-0,46	14,31	13,32	0,99	3,48	-14,16	17,64
3	Mar-01	80	90	-10	9900	9595	305	10,62	12,6	-1,93	14,94	14,31	0,63	-602,23	3,48	-605,71
4	Jun-01	85	80	5	10940	9900	1040	12,11	10,6	1,49	16,28	14,94	1,34	9,63	-602,23	611,86
5	Sep-01	90	85	5	9175	10940	-1765	13,01	12,1	0,9	17,56	16,28	1,28	1,08	9,63	-8,55
6	Dec-01	90	90	0	9845	9175	670	12,55	13	-0,46	17,63	17,56	0,07	1,36	1,08	0,29
7	Mar-02	175	90	85	9155	9845	-690	14,08	12,6	1,53	16,88	17,63	-0,75	6,31	1,36	4,95
8	Jun-02	155	175	-20	8230	9155	-925	11,48	14,1	-2,6	15,17	16,88	-1,71	18,40	6,31	12,09
9	Sep-02	110	155	-45	8515	8230	285	10,48	11,5	-1	14,11	15,17	-1,06	28,28	18,40	9,88
10	Dec-02	110	110	0	8440	8515	-75	10,03	10,5	-0,45	13,11	14,11	-1	30,94	28,28	2,66
11	Mar-03	95	110	-15	8408	8440	-32	7,17	10	-2,86	11,96	13,11	-1,15	10,11	30,94	-20,83
12	Jun-03	195	95	100	7785	8408	-623	6,98	7,17	-0,19	10,18	11,96	-1,78	4,27	10,11	-5,84
13	Sep-03	140	195	-55	7889	7785	104	6,33	6,98	-0,65	8,75	10,18	-1,43	10,28	4,27	6,01
14	Dec-03	1275	140	1135	7965	7889	76	5,16	6,33	-1,17	8,34	8,75	-0,41	4,19	10,28	-6,09
15	Mar-04	1150	1275	-125	8087	7965	122	5,11	5,16	-0,05	7,32	8,34	-1,02	7,20	4,19	3,00
16	Jun-04	1075	1150	-75	8915	8087	828	6,83	5,11	1,72	7,25	7,32	-0,07	13,86	7,20	6,66
17	Sep-04	1300	1075	225	8670	8915	-245	6,27	6,83	-0,56	7,31	7,25	0,06	19,41	13,86	5,55
18	Dec-04	1675	1300	375	8790	8670	120	6,4	6,27	0,13	7,29	7,31	-0,02	24,39	19,41	4,98
19	Mar-05	1720	1675	45	8980	8790	190	8,81	6,4	2,41	7,31	7,29	0,02	6,01	24,39	-18,38
20	Jun-05	1690	1720	-30	9213	8980	233	7,42	8,81	-1,39	8,05	7,31	0,74	10,76	6,01	4,75
21	Sep-05	1560	1690	-130	9810	9213	597	9,06	7,42	1,64	9,25	8,05	1,2	15,02	10,76	4,26
22	Dec-05	1280	1560	-280	9330	9810	-480	17,11	9,06	8,05	12,83	9,25	3,58	17,14	15,02	2,12
23	Mar-06	1280	1280	0	8575	9330	-755	15,74	17,1	-1,37	12,73	12,83	-0,1	1,85	17,14	-15,29
24	Jun-06	1140	1280	-140	8800	8575	225	15,53	15,7	-0,21	12,5	12,73	-0,23	10,03	1,85	8,18
25	Sep-06	2125	1140	985	8735	8800	-65	14,55	15,5	-0,98	11,25	12,5	-1,25	10,70	10,03	0,68

No	Kuartal	Harga Yt	Yt-1	ΔYt= Yt-Yt-1	Kurs X1t	X1t-1	ΔX1t= X1t-X1t-1	Inflasi X2t	X2t-1	ΔX2t= X2t-X2t-1	SBI X3t	X3t-1	ΔX3t= X3t-X3t-1	ROE X4t	X4t-1	ΔX4t= X4t-X4t-1
26	Dec-06	1960	2125	-165	8520	8735	-215	6,6	14,6	-7,95	9,75	11,25	-1,5	14,24	10,70	3,54
27	Mar-07	1780	1960	-180	8618	8520	98	6,52	6,6	-0,08	9	9,75	-0,75	2,95	14,24	-11,29
28	Jun-07	2475	1780	695	8554	8618	-64	5,77	6,52	-0,75	8,5	9	-0,5	6,92	2,95	3,97
29	Sep-07	2000	2475	-475	8637	8554	83	6,95	5,77	1,18	8,25	8,5	-0,25	8,27	6,92	1,34
30	Dec-07	1940	2000	-60	8919	8637	282	6,59	6,95	-0,36	8	8,25	-0,25	5,20	8,27	-3,06
31	Mar-08	1350	1940	-590	8717	8919	-202	8,17	6,59	1,58	8,04	8	0,04	9,13	5,20	3,93
32	Jun-08	1240	1350	-110	8725	8717	8	11,03	8,17	2,86	9,2	8,04	1,16	2,96	9,13	-6,17
33	Sep-08	740	1240	-500	8878	8725	153	12,14	11	1,11	9,9	9,2	0,7	5,57	2,96	2,61
34	Dec-08	720	740	-20	10450	8878	1572	11,06	12,1	-1,08	11,08	9,9	1,18	7,92	5,57	2,36
35	Mar-09	720	720	0	11075	10450	625	7,92	11,1	-3,14	8,61	11,08	-2,47	3,83	7,92	-4,09
36	Jun-09	1720	720	1000	9725	11075	-1350	3,65	7,92	-4,27	7,05	8,61	-1,56	6,86	3,83	3,03

Lampiran 4. Ringkasan Lag Harga, Lag Kurs, Lag Inflasi, Lag SBI, dan Lag ROE BNI

No	Kuartal	ΔYt= Yt-Yt-1	ΔX1t= X1t-X1t-1	ΔX2t= X2t-X2t-1	ΔX3t= X3t-X3t-1	ΔX4t= X4t-X4t-1
1	Sep-00					
2	Dec-00	-55	815	-0,46	0,99	17,64
3	Mar-01	-10	305	-1,93	0,63	-605,71
4	Jun-01	5	1040	1,49	1,34	611,86
5	Sep-01	5	-1765	0,9	1,28	-8,55
6	Dec-01	0	670	-0,46	0,07	0,29
7	Mar-02	85	-690	1,53	-0,75	4,95
8	Jun-02	-20	-925	-2,6	-1,71	12,09
9	Sep-02	-45	285	-1	-1,06	9,88
10	Dec-02	0	-75	-0,45	-1	2,66
11	Mar-03	-15	-32	-2,86	-1,15	-20,83
12	Jun-03	100	-623	-0,19	-1,78	-5,84
13	Sep-03	-55	104	-0,65	-1,43	6,01
14	Dec-03	1135	76	-1,17	-0,41	-6,09
15	Mar-04	-125	122	-0,05	-1,02	3,00
16	Jun-04	-75	828	1,72	-0,07	6,66
17	Sep-04	225	-245	-0,56	0,06	5,55
18	Dec-04	375	120	0,13	-0,02	4,98
19	Mar-05	45	190	2,41	0,02	-18,38
20	Jun-05	-30	233	-1,39	0,74	4,75
21	Sep-05	-130	597	1,64	1,2	4,26
22	Dec-05	-280	-480	8,05	3,58	2,12
23	Mar-06	0	-755	-1,37	-0,1	-15,29
24	Jun-06	-140	225	-0,21	-0,23	8,18

No	Kuartal	ΔYt= Yt-Yt-1	ΔX1t= X1t-X1t-1	ΔX2t= X2t-X2t-1	ΔX3t= X3t-X3t-1	ΔX4t= X4t-X4t-1
25	Sep-06	985	-65	-0,98	-1,25	0,68
26	Dec-06	-165	-215	-7,95	-1,5	3,54
27	Mar-07	-180	98	-0,08	-0,75	-11,29
28	Jun-07	695	-64	-0,75	-0,5	3,97
29	Sep-07	-475	83	1,18	-0,25	1,34
30	Dec-07	-60	282	-0,36	-0,25	-3,06
31	Mar-08	-590	-202	1,58	0,04	3,93
32	Jun-08	-110	8	2,86	1,16	-6,17
33	Sep-08	-500	153	1,11	0,7	2,61
34	Dec-08	-20	1572	-1,08	1,18	2,36
35	Mar-09	0	625	-3,14	-2,47	-4,09
36	Jun-09	1000	-1350	-4,27	-1,56	3,03

Lampiran 5. Proses Perhitungan Lag Harga,Lag Kurs, Lag Inflasi, Lag SBI, dan Lag ROE BCA

No	Kuartal	Harga Yt	Yt-1	ΔYt= Yt-Yt-1	Kurs X1t	X1t-1	ΔX1t= X1t-X1t-1	Inflasi X2t	X2t-1	ΔX2t= X2t-X2t-1	SBI X3t	X3t-1	ΔX3t= X3t-X3t-1	ROE X4t	X4t-1	ΔX4t= X4t-X4t-1
1	Sep-00	1565			8780			13,01			13,32			13,72		
2	Dec-00	1675	1565	110	9595	8780	815	12,55	13	-0,46	14,31	13,32	0,99	10,19	13,72	-3,53
3	Mar-01	1775	1675	100	9900	9595	305	10,62	12,6	-1,93	14,94	14,31	0,63	5,40	10,19	-4,80
4	Jun-01	1000	1775	-775	10940	9900	1040	12,11	10,6	1,49	16,28	14,94	1,34	11,66	5,40	6,26
5	Sep-01	1375	1000	375	9175	10940	-1765	13,01	12,1	0,9	17,56	16,28	1,28	17,87	11,66	6,22
6	Dec-01	1475	1375	100	9845	9175	670	12,55	13	-0,46	17,63	17,56	0,07	23,01	17,87	5,14
7	Mar-02	2575	1475	1100	9155	9845	-690	14,08	12,6	1,53	16,88	17,63	-0,75	8,01	23,01	-15,00
8	Jun-02	2600	2575	25	8230	9155	-925	11,48	14,1	-2,6	15,17	16,88	-1,71	13,72	8,01	5,71
9	Sep-02	2225	2600	-375	8515	8230	285	10,48	11,5	-1	14,11	15,17	-1,06	18,61	13,72	4,89
10	Dec-02	2500	2225	275	8440	8515	-75	10,03	10,5	-0,45	13,11	14,11	-1	22,49	18,61	3,88
11	Mar-03	2200	2500	-300	8408	8440	-32	7,17	10	-2,86	11,96	13,11	-1,15	4,03	22,49	-18,46
12	Jun-03	2875	2200	675	7785	8408	-623	6,98	7,17	-0,19	10,18	11,96	-1,78	8,24	4,03	4,21
13	Sep-03	3375	2875	500	7889	7785	104	6,33	6,98	-0,65	8,75	10,18	-1,43	12,79	8,24	4,55
14	Dec-03	3325	3375	-50	7965	7889	76	5,16	6,33	-1,17	8,34	8,75	-0,41	18,94	12,79	6,15
15	Mar-04	3650	3325	325	8087	7965	122	5,11	5,16	-0,05	7,32	8,34	-1,02	5,78	18,94	-13,16
16	Jun-04	1850	3650	-1800	8915	8087	828	6,83	5,11	1,72	7,25	7,32	-0,07	10,77	5,78	4,99
17	Sep-04	2000	1850	150	8670	8915	-245	6,27	6,83	-0,56	7,31	7,25	0,06	17,36	10,77	6,59
18	Dec-04	2975	2000	975	8790	8670	120	6,4	6,27	0,13	7,29	7,31	-0,02	23,04	17,36	5,68
19	Mar-05	3350	2975	375	8980	8790	190	8,81	6,4	2,41	7,31	7,29	0,02	5,76	23,04	-17,28
20	Jun-05	3575	3350	225	9213	8980	233	7,42	8,81	-1,39	8,05	7,31	0,74	10,99	5,76	5,23
21	Sep-05	3400	3575	-175	9810	9213	597	9,06	7,42	1,64	9,25	8,05	1,2	17,28	10,99	6,29
22	Dec-05	3400	3400	0	9330	9810	-480	17,11	9,06	8,05	12,83	9,25	3,58	23,00	17,28	5,72
23	Mar-06	4175	3400	775	8575	9330	-755	15,74	17,1	-1,37	12,73	12,83	-0,1	5,91	23,00	-17,09
24	Jun-06	4100	4175	-75	8800	8575	225	15,53	15,7	-0,21	12,5	12,73	-0,23	12,37	5,91	6,45
25	Sep-06	4825	4100	725	8735	8800	-65	14,55	15,5	-0,98	11,25	12,5	-1,25	17,90	12,37	5,53
26	Dec-06	5200	4825	375	8520	8735	-215	6,6	14,6	-7,95	9,75	11,25	-1,5	23,74	17,90	5,84

No	Kuartal	Harga Yt	Yt-1	ΔYt= Yt-Yt-1	Kurs X1t	X1t-1	ΔX1t= X1t-X1t-1	Inflasi X2t	X2t-1	ΔX2t= X2t-X2t-1	SBI X3t	X3t-1	ΔX3t= X3t-X3t-1	ROE X4t	X4t-1	ΔX4t= X4t-X4t-1
27	Mar-07	5100	5200	-100	8618	8520	98	6,52	6,6	-0,08	9	9,75	-0,75	5,60	23,74	-18,14
28	Jun-07	5300	5100	200	8554	8618	-64	5,77	6,52	-0,75	8,5	9	-0,5	11,68	5,60	6,08
29	Sep-07	6450	5300	1150	8637	8554	83	6,95	5,77	1,18	8,25	8,5	-0,25	16,99	11,68	5,31
30	Dec-07	7300	6450	850	8919	8637	282	6,59	6,95	-0,36	8	8,25	-0,25	22,22	16,99	5,22
31	Mar-08	3275	7300	-4025	8717	8919	-202	8,17	6,59	1,58	8,04	8	0,04	5,40	22,22	-16,82
32	Jun-08	2375	3275	-900	8725	8717	8	11,03	8,17	2,86	9,2	8,04	1,16	11,66	5,40	6,26
33	Sep-08	3175	2375	800	8878	8725	153	12,14	11	1,11	9,9	9,2	0,7	17,87	11,66	6,22
34	Dec-08	2550	3175	-625	10450	8878	1572	11,06	12,1	-1,08	11,08	9,9	1,18	23,01	17,87	5,14
35	Mar-09	3100	2550	550	11075	10450	625	7,92	11,1	-3,14	8,61	11,08	-2,47	6,52	23,01	-16,49
36	Jun-09	3825	3100	725	9725	11075	-1350	3,65	7,92	-4,27	7,05	8,61	-1,56	13,15	6,52	6,63

Lampiran 6. Ringkasan Lag Harga, Lag Kurs, Lag Inflasi, Lag SBI, dan Lag ROE BCA

No	Kuartal	ΔYt= Yt-Yt-1	ΔX1t= X1t-X1t-1	ΔX2t= X2t-X2t-1	ΔX3t= X3t-X3t-1	ΔX4t= X4t-X4t-1
1	Sep-00					
2	Dec-00	110	815	-0,46	0,99	-3,53
3	Mar-01	100	305	-1,93	0,63	-4,80
4	Jun-01	-775	1040	1,49	1,34	6,26
5	Sep-01	375	-1765	0,9	1,28	6,22
6	Dec-01	100	670	-0,46	0,07	5,14
7	Mar-02	1100	-690	1,53	-0,75	-15,00
8	Jun-02	25	-925	-2,6	-1,71	5,71
9	Sep-02	-375	285	-1	-1,06	4,89
10	Dec-02	275	-75	-0,45	-1	3,88
11	Mar-03	-300	-32	-2,86	-1,15	-18,46
12	Jun-03	675	-623	-0,19	-1,78	4,21
13	Sep-03	500	104	-0,65	-1,43	4,55
14	Dec-03	-50	76	-1,17	-0,41	6,15
15	Mar-04	325	122	-0,05	-1,02	-13,16
16	Jun-04	-1800	828	1,72	-0,07	4,99
17	Sep-04	150	-245	-0,56	0,06	6,59
18	Dec-04	975	120	0,13	-0,02	5,68
19	Mar-05	375	190	2,41	0,02	-17,28
20	Jun-05	225	233	-1,39	0,74	5,23
21	Sep-05	-175	597	1,64	1,2	6,29
22	Dec-05	0	-480	8,05	3,58	5,72
23	Mar-06	775	-755	-1,37	-0,1	-17,09
24	Jun-06	-75	225	-0,21	-0,23	6,45

No	Kuartal	ΔYt= Yt-Yt-1	ΔX1t= X1t-X1t-1	ΔX2t= X2t-X2t-1	ΔX3t= X3t-X3t-1	ΔX4t= X4t-X4t-1
25	Sep-06	725	-65	-0,98	-1,25	5,53
26	Dec-06	375	-215	-7,95	-1,5	5,84
27	Mar-07	-100	98	-0,08	-0,75	-18,14
28	Jun-07	200	-64	-0,75	-0,5	6,08
29	Sep-07	1150	83	1,18	-0,25	5,31
30	Dec-07	850	282	-0,36	-0,25	5,22
31	Mar-08	-4025	-202	1,58	0,04	-16,82
32	Jun-08	-900	8	2,86	1,16	6,26
33	Sep-08	800	153	1,11	0,7	6,22
34	Dec-08	-625	1572	-1,08	1,18	5,14
35	Mar-09	550	625	-3,14	-2,47	-16,49
36	Jun-09	725	-1350	-4,27	-1,56	6,63

Lampiran 7. Proses Perhitungan Lag Harga, Lag Kurs, Lag Inflasi, Lag SBI, dan Lag ROE Danamon

No	Kuartal	Harga Yt	Yt-1	ΔYt= Yt-Yt-1	Kurs X1t	X1t-1	ΔX1t= X1t-X1t-1	Inflasi X2t	X2t-1	ΔX2t= X2t-X2t-1	SBI X3t	X3t-1	ΔX3t= X3t-X3t-1	ROE X4t	X4t-1	ΔX4t= X4t-X4t-1
1	Sep-00	85			8780			13,01			13,32			0,52		
2	Dec-00	60	85	-25	9595	8780	815	12,55	13	-0,46	14,31	13,32	0,99	7,50	0,52	6,97
3	Mar-01	35	60	-25	9900	9595	305	10,62	12,6	-1,93	14,94	14,31	0,63	-677,87	7,50	-685,36
4	Jun-01	40	35	5	10940	9900	1040	12,11	10,6	1,49	16,28	14,94	1,34	9,20	-677,87	687,07
5	Sep-01	525	40	485	9175	10940	-1765	13,01	12,1	0,9	17,56	16,28	1,28	13,85	9,20	4,65
6	Dec-01	280	525	-245	9845	9175	670	12,55	13	-0,46	17,63	17,56	0,07	17,34	13,85	3,49
7	Mar-02	525	280	245	9155	9845	-690	14,08	12,6	1,53	16,88	17,63	-0,75	4,47	17,34	-12,87
8	Jun-02	415	525	-110	8230	9155	-925	11,48	14,1	-2,6	15,17	16,88	-1,71	9,03	4,47	4,55
9	Sep-02	330	415	-85	8515	8230	285	10,48	11,5	-1	14,11	15,17	-1,06	14,88	9,03	5,85
10	Dec-02	350	330	20	8440	8515	-75	10,03	10,5	-0,45	13,11	14,11	-1	22,57	14,88	7,69
11	Mar-03	1350	350	1000	8408	8440	-32	7,17	10	-2,86	11,96	13,11	-1,15	5,48	22,57	-17,09
12	Jun-03	1575	1350	225	7785	8408	-623	6,98	7,17	-0,19	10,18	11,96	-1,78	11,93	5,48	6,45
13	Sep-03	1750	1575	175	7889	7785	104	6,33	6,98	-0,65	8,75	10,18	-1,43	18,57	11,93	6,64
14	Dec-03	1775	1750	25	7965	7889	76	5,16	6,33	-1,17	8,34	8,75	-0,41	0,44	18,57	-18,13
15	Mar-04	2775	1775	1000	8087	7965	122	5,11	5,16	-0,05	7,32	8,34	-1,02	7,24	0,44	6,79
16	Jun-04	2825	2775	50	8915	8087	828	6,83	5,11	1,72	7,25	7,32	-0,07	14,99	7,24	7,75
17	Sep-04	3725	2825	900	8670	8915	-245	6,27	6,83	-0,56	7,31	7,25	0,06	21,55	14,99	6,57
18	Dec-04	4375	3725	650	8790	8670	120	6,4	6,27	0,13	7,29	7,31	-0,02	30,79	21,55	9,24
19	Mar-05	4750	4375	375	8980	8790	190	8,81	6,4	2,41	7,31	7,29	0,02	7,79	30,79	-23,00
20	Jun-05	5050	4750	300	9213	8980	233	7,42	8,81	-1,39	8,05	7,31	0,74	15,61	7,79	7,82
21	Sep-05	4025	5050	-1025	9810	9213	597	9,06	7,42	1,64	9,25	8,05	1,2	22,96	15,61	7,35
22	Dec-05	4750	4025	725	9330	9810	-480	17,11	9,06	8,05	12,83	9,25	3,58	23,32	22,96	0,36
23	Mar-06	4800	4750	50	8575	9330	-755	15,74	17,1	-1,37	12,73	12,83	-0,1	2,80	23,32	-20,53
24	Jun-06	4025	4800	-775	8800	8575	225	15,53	15,7	-0,21	12,5	12,73	-0,23	6,89	2,80	4,09
25	Sep-06	5200	4025	1175	8735	8800	-65	14,55	15,5	-0,98	11,25	12,5	-1,25	10,30	6,89	3,41
26	Dec-06	6500	5200	1300	8520	8735	-215	6,6	14,6	-7,95	9,75	11,25	-1,5	13,89	10,30	3,59

No	Kuartal	Harga Yt	Yt-1	ΔYt= Yt-Yt-1	Kurs X1t	X1t-1	ΔX1t= X1t-X1t-1	Inflasi X2t	X2t-1	ΔX2t= X2t-X2t-1	SBI X3t	X3t-1	ΔX3t= X3t-X3t-1	ROE X4t	X4t-1	ΔX4t= X4t-X4t-1
27	Mar-07	6200	6500	-300	8618	8520	98	6,52	6,6	-0,08	9	9,75	-0,75	5,20	13,89	-8,69
28	Jun-07	7000	6200	800	8554	8618	-64	5,77	6,52	-0,75	8,5	9	-0,5	10,39	5,20	5,19
29	Sep-07	8400	7000	1400	8637	8554	83	6,95	5,77	1,18	8,25	8,5	-0,25	15,45	10,39	5,06
30	Dec-07	7900	8400	-500	8919	8637	282	6,59	6,95	-0,36	8	8,25	-0,25	19,76	15,45	4,31
31	Mar-08	6950	7900	-950	8717	8919	-202	8,17	6,59	1,58	8,04	8	0,04	5,05	19,76	-14,71
32	Jun-08	4675	6950	-2275	8725	8717	8	11,03	8,17	2,86	9,2	8,04	1,16	11,25	5,05	6,21
33	Sep-08	5150	4675	475	8878	8725	153	12,14	11	1,11	9,9	9,2	0,7	16,18	11,25	4,93
34	Dec-08	3100	5150	-2050	10450	8878	1572	11,06	12,1	-1,08	11,08	9,9	1,18	14,47	16,18	-1,71
35	Mar-09	3125	3100	25	11075	10450	625	7,92	11,1	-3,14	8,61	11,08	-2,47	3,58	14,47	-10,90
36	Jun-09	4825	3125	1700	9725	11075	-1350	3,65	7,92	-4,27	7,05	8,61	-1,56	5,83	3,58	2,26

Lampiran 8. Ringkasan Lag Harga, Lag Kurs, Lag Inflasi, Lag SBI, dan Lag ROE Danamon

No	Kuartal	ΔYt= Yt-Yt-1	ΔX1t= X1t-X1t-1	ΔX2t= X2t-X2t-1	ΔX3t= X3t-X3t-1	ΔX4t= X4t-X4t-1
1	Sep-00					
2	Dec-00	-25	815	-0,46	0,99	6,97
3	Mar-01	-25	305	-1,93	0,63	-685,36
4	Jun-01	5	1040	1,49	1,34	687,07
5	Sep-01	485	-1765	0,9	1,28	4,65
6	Dec-01	-245	670	-0,46	0,07	3,49
7	Mar-02	245	-690	1,53	-0,75	-12,87
8	Jun-02	-110	-925	-2,6	-1,71	4,55
9	Sep-02	-85	285	-1	-1,06	5,85
10	Dec-02	20	-75	-0,45	-1	7,69
11	Mar-03	1000	-32	-2,86	-1,15	-17,09
12	Jun-03	225	-623	-0,19	-1,78	6,45
13	Sep-03	175	104	-0,65	-1,43	6,64
14	Dec-03	25	76	-1,17	-0,41	-18,13
15	Mar-04	1000	122	-0,05	-1,02	6,79
16	Jun-04	50	828	1,72	-0,07	7,75
17	Sep-04	900	-245	-0,56	0,06	6,57
18	Dec-04	650	120	0,13	-0,02	9,24
19	Mar-05	375	190	2,41	0,02	-23,00
20	Jun-05	300	233	-1,39	0,74	7,82
21	Sep-05	-1025	597	1,64	1,2	7,35
22	Dec-05	725	-480	8,05	3,58	0,36
23	Mar-06	50	-755	-1,37	-0,1	-20,53
24	Jun-06	-775	225	-0,21	-0,23	4,09

No	Kuartal	ΔYt= Yt-Yt-1	ΔX1t= X1t-X1t-1	ΔX2t= X2t-X2t-1	ΔX3t= X3t-X3t-1	ΔX4t= X4t-X4t-1
25	Sep-06	1175	-65	-0,98	-1,25	3,41
26	Dec-06	1300	-215	-7,95	-1,5	3,59
27	Mar-07	-300	98	-0,08	-0,75	-8,69
28	Jun-07	800	-64	-0,75	-0,5	5,19
29	Sep-07	1400	83	1,18	-0,25	5,06
30	Dec-07	-500	282	-0,36	-0,25	4,31
31	Mar-08	-950	-202	1,58	0,04	-14,71
32	Jun-08	-2275	8	2,86	1,16	6,21
33	Sep-08	475	153	1,11	0,7	4,93
34	Dec-08	-2050	1572	-1,08	1,18	-1,71
35	Mar-09	25	625	-3,14	-2,47	-10,90
36	Jun-09	1700	-1350	-4,27	-1,56	2,26

Lampiran 9. Lag Harga Saham, D2 (D2=1=BCA, D2=0=Lainnya), D3 (D3=1=Danamon, D3=0=Lainnya), Lag Kurs, Lag Inflasi, Lag Suku Bunga SBI, dan Lag ROE

No	ΔYt= Yt-Yt-1	D2	D3	ΔX1t= X1t-X1t-1	ΔX2t= X2t-X2t-1	ΔX3t= X3t-X3t-1	ΔX4t= X4t-X4t-1
1	-55	0	0	815	-0,46	0,99	17,64
2	-10	0	0	305	-1,93	0,63	-605,71
3	5	0	0	1040	1,49	1,34	611,86
4	5	0	0	-1765	0,9	1,28	-8,55
5	0	0	0	670	-0,46	0,07	0,29
6	85	0	0	-690	1,53	-0,75	4,95
7	-20	0	0	-925	-2,6	-1,71	12,09
8	-45	0	0	285	-1	-1,06	9,88
9	0	0	0	-75	-0,45	-1	2,66
10	-15	0	0	-32	-2,86	-1,15	-20,83
11	100	0	0	-623	-0,19	-1,78	-5,84
12	-55	0	0	104	-0,65	-1,43	6,01
13	1135	0	0	76	-1,17	-0,41	-6,09
14	-125	0	0	122	-0,05	-1,02	3,00
15	-75	0	0	828	1,72	-0,07	6,66
16	225	0	0	-245	-0,56	0,06	5,55
17	375	0	0	120	0,13	-0,02	4,98
18	45	0	0	190	2,41	0,02	-18,38
19	-30	0	0	233	-1,39	0,74	4,75
20	-130	0	0	597	1,64	1,2	4,26
21	-280	0	0	-480	8,05	3,58	2,12
22	0	0	0	-755	-1,37	-0,1	-15,29
23	-140	0	0	225	-0,21	-0,23	8,18
24	985	0	0	-65	-0,98	-1,25	0,68
25	-165	0	0	-215	-7,95	-1,5	3,54

No	ΔYt= Yt-Yt-1	D2	D3	ΔX1t= X1t-X1t-1	ΔX2t= X2t-X2t-1	ΔX3t= X3t-X3t-1	ΔX4t= X4t-X4t-1
26	-180	0	0	98	-0,08	-0,75	-11,29
27	695	0	0	-64	-0,75	-0,5	3,97
28	-475	0	0	83	1,18	-0,25	1,34
29	-60	0	0	282	-0,36	-0,25	-3,06
30	-590	0	0	-202	1,58	0,04	3,93
31	-110	0	0	8	2,86	1,16	-6,17
32	-500	0	0	153	1,11	0,7	2,61
33	-20	0	0	1572	-1,08	1,18	2,36
34	0	0	0	625	-3,14	-2,47	-4,09
35	1000	0	0	-1350	-4,27	-1,56	3,03
36	110	1	0	815	-0,46	0,99	-3,53
37	100	1	0	305	-1,93	0,63	-4,80
38	-775	1	0	1040	1,49	1,34	6,26
39	375	1	0	-1765	0,9	1,28	6,22
40	100	1	0	670	-0,46	0,07	5,14
41	1100	1	0	-690	1,53	-0,75	-15,00
42	25	1	0	-925	-2,6	-1,71	5,71
43	-375	1	0	285	-1	-1,06	4,89
44	275	1	0	-75	-0,45	-1	3,88
45	-300	1	0	-32	-2,86	-1,15	-18,46
46	675	1	0	-623	-0,19	-1,78	4,21
47	500	1	0	104	-0,65	-1,43	4,55
48	-50	1	0	76	-1,17	-0,41	6,15
49	325	1	0	122	-0,05	-1,02	-13,16
50	-1800	1	0	828	1,72	-0,07	4,99
51	150	1	0	-245	-0,56	0,06	6,59
52	975	1	0	120	0,13	-0,02	5,68
53	375	1	0	190	2,41	0,02	-17,28

No	ΔYt= Yt-Yt-1	D2	D3	ΔX1t= X1t-X1t-1	ΔX2t= X2t-X2t-1	ΔX3t= X3t-X3t-1	ΔX4t= X4t-X4t-1
54	225	1	0	233	-1,39	0,74	5,23
55	-175	1	0	597	1,64	1,2	6,29
56	0	1	0	-480	8,05	3,58	5,72
57	775	1	0	-755	-1,37	-0,1	-17,09
58	-75	1	0	225	-0,21	-0,23	6,45
59	725	1	0	-65	-0,98	-1,25	5,53
60	375	1	0	-215	-7,95	-1,5	5,84
61	-100	1	0	98	-0,08	-0,75	-18,14
62	200	1	0	-64	-0,75	-0,5	6,08
63	1150	1	0	83	1,18	-0,25	5,31
64	850	1	0	282	-0,36	-0,25	5,22
65	-4025	1	0	-202	1,58	0,04	-16,82
66	-900	1	0	8	2,86	1,16	6,26
67	800	1	0	153	1,11	0,7	6,22
68	-625	1	0	1572	-1,08	1,18	5,14
69	550	1	0	625	-3,14	-2,47	-16,49
70	725	1	0	-1350	-4,27	-1,56	6,63
71	-25	0	1	815	-0,46	0,99	6,97
72	-25	0	1	305	-1,93	0,63	-685,36
73	5	0	1	1040	1,49	1,34	687,07
74	485	0	1	-1765	0,9	1,28	4,65
75	-245	0	1	670	-0,46	0,07	3,49
76	245	0	1	-690	1,53	-0,75	-12,87
77	-110	0	1	-925	-2,6	-1,71	4,55
78	-85	0	1	285	-1	-1,06	5,85
79	20	0	1	-75	-0,45	-1	7,69
80	1000	0	1	-32	-2,86	-1,15	-17,09
81	225	0	1	-623	-0,19	-1,78	6,45

No	ΔYt= Yt-Yt-1	D2	D3	ΔX1t= X1t-X1t-1	ΔX2t= X2t-X2t-1	ΔX3t= X3t-X3t-1	ΔX4t= X4t-X4t-1
82	175	0	1	104	-0,65	-1,43	6,64
83	25	0	1	76	-1,17	-0,41	-18,13
84	1000	0	1	122	-0,05	-1,02	6,79
85	50	0	1	828	1,72	-0,07	7,75
86	900	0	1	-245	-0,56	0,06	6,57
87	650	0	1	120	0,13	-0,02	9,24
88	375	0	1	190	2,41	0,02	-23,00
89	300	0	1	233	-1,39	0,74	7,82
90	-1025	0	1	597	1,64	1,2	7,35
91	725	0	1	-480	8,05	3,58	0,36
92	50	0	1	-755	-1,37	-0,1	-20,53
93	-775	0	1	225	-0,21	-0,23	4,09
94	1175	0	1	-65	-0,98	-1,25	3,41
95	1300	0	1	-215	-7,95	-1,5	3,59
96	-300	0	1	98	-0,08	-0,75	-8,69
97	800	0	1	-64	-0,75	-0,5	5,19
98	1400	0	1	83	1,18	-0,25	5,06
99	-500	0	1	282	-0,36	-0,25	4,31
100	-950	0	1	-202	1,58	0,04	-14,71
101	-2275	0	1	8	2,86	1,16	6,21
102	475	0	1	153	1,11	0,7	4,93
103	-2050	0	1	1572	-1,08	1,18	-1,71
104	25	0	1	625	-3,14	-2,47	-10,90
105	1700	0	1	-1350	-4,27	-1,56	2,26

Lampiran 10. Hasil Pengolahan proses komputer: Analisis Deskriptif Lag Harga Saham, Lag Kurs, Lag Inflasi, Lag Suku Bunga SBI, dan Lag ROE

Descriptives

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Harga saham Gab (Yt-Yt-1)	105	-4025	1700	81,67	756,914
D2	105	0	1	,33	,474
D3	105	0	1	,33	,474
Kurs (X1t-X1t-1)	105	-1765	1572	27,00	639,418
Inflasi (X2t-X2t-1)	105	-7,95	8,05	-,2674	2,47789
SBI (X3t-X3t-1)	105	-2,47	3,58	-,1791	1,18205
ROE(X4t-X4t-1)	105	-685,36	687,07	,2453	127,52441
Valid N (listwise)	105				

Lampiran 11. Hasil Pengolahan proses komputer: Uji Homogenitas dan ANOVA terhadap Lag Harga Saham, D2 (D2=1=BCA, D2=0=Lainnya), D3 (D3=1=Danamon, D3=0=Lainnya)

Oneway

Test of Homogeneity of Variances

Levene Statistic	df1	df2	Sig.
4,387	2	102	,015

ANOVA

Lag Harga Saham Rp/Lbr (Yt-Yt-1)

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	158446,2	2	79223,095	,136	,873
Within Groups	59425087	102	582598,894		
Total	59583533	104			

Lampiran 12. Hasil Pengolahan proses komputer : Metode Enter dan Casewise Analisis Regresi Linear Berganda Lag Harga Saham, D2 (D2=1=BCA, D2=0=Lainnya), D3 (D3=1=Danamon, D3=0=Lainnya), Lag Kurs, Lag Inflasi, Lag Suku Bunga SBI, dan Lag ROE

Regression

Variables Entered/Removed[b]

Model	Variables Entered	Variables Removed	Method
1	ROE % (X4t-X4t-1), Dummy (D3), SBI % (X3t-X3t-1), Kurs Rp/US$ (X1t-X1t-1), Dummy (D2), Inflasi % (X2t-X2t-1)(a)	.	Enter

a All requested variables entered.
b Dependent Variable: Lag Harga Saham Rp/lbr (Yt-Yt-1)

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	,383(a)	,146	,094	720,418	2,026

a Predictors: (Constant), ROE % (X4t-X4t-1), Dummy (D3), SBI % (X3t-X3t-1), Kurs Rp/US$ (X1t-X1t-1), Dummy (D2), Inflasi % (X2t-X2t-1)
b Dependent Variable: Lag Harga Saham Rp/lbr (Yt-Yt-1)

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	8721289,395	6	1453548,232	2,801	,015(a)
	Residual	50862243,939	98	519002,489		
	Total	59583533,333	104			

a Predictors: (Constant), ROE % (X4t-X4t-1), Dummy (D3), SBI % (X3t-X3t-1), Kurs Rp/US$ (X1t-X1t-1), Dummy (D2), Inflasi % (X2t-X2t-1)
b Dependent Variable: Lag Harga Saham Rp/lbr (Yt-Yt-1)

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	29,354	122,351		,240	,811		
	Dummy (D2)	19,823	172,213	,012	,115	,909	,750	1,333
	Dummy (D3)	90,612	172,213	,057	,526	,600	,750	1,333
	Kurs Rp/US$ (X1t-X1t-1)	-,325	,114	-,275	-2,855	,005	,942	1,062
	Inflasi % (X2t-X2t-1)	-47,675	39,964	-,156	-1,193	,236	,509	1,965
	SBI % (X3t-X3t-1)	-63,791	84,532	-,100	-,755	,452	,500	2,001
	ROE % (X4t-X4t-1)	,407	,564	,069	,722	,472	,966	1,035

a Dependent Variable: Lag Harga Saham Rp/lbr (Yt-Yt-1)

Coefficient Correlations[a]

Model			ROE % (X4t-X4t-1)	Dummy (D3)	SBI % (X3t-X3t-1)	Kurs Rp/US$ (X1t-X1t-1)	Dummy (D2)	Inflasi % (X2t-X2t-1)
1	Correlations	ROE % (X4t-X4t-1)	1,000	,001	,058	-,121	,002	-,133
		Dummy (D3)	,001	1,000	,000	,000	,500	,000
		SBI % (X3t-X3t-1)	,058	,000	1,000	-,205	,000	-,693
		Kurs Rp/US$ (X1t-X1t-1)	-,121	,000	-,205	1,000	,000	,105
		Dummy (D2)	,002	,500	,000	,000	1,000	,000
		Inflasi % (X2t-X2t-1)	-,133	,000	-,693	,105	,000	1,000
	Covariances	ROE % (X4t-X4t-1)	,318	,143	2,770	-,008	,196	-2,985
		Dummy (D3)	,143	29657,349	1,246	-,003	14828,731	-1,342
		SBI % (X3t-X3t-1)	2,770	1,246	7145,679	-1,969	1,711	-2341,161
		Kurs Rp/US$ (X1t-X1t-1)	-,008	-,003	-1,969	,013	-,005	,479
		Dummy (D2)	,196	14828,731	1,711	-,005	29657,406	-1,844
		Inflasi % (X2t-X2t-1)	-2,985	-1,342	-2341,161	,479	-1,844	1597,141

a Dependent Variable: Lag Harga Saham Rp/lbr (Yt-Yt-1)

Collinearity Diagnostics[a]

Model	Dimension	Eigenvalue	Condition Index	Variance Proportions						
				(Constant)	Dummy (D2)	Dummy (D3)	Kurs Rp/US$ (X1t-X1t-1)	Inflasi % (X2t-X2t-1)	SBI % (X3t-X3t-1)	ROE % (X4t-X4t-1)
1	1	2,013	1,000	,05	,03	,03	,00	,05	,05	,00
	2	1,596	1,123	,04	,03	,03	,05	,07	,07	,03
	3	1,028	1,399	,00	,00	,00	,33	,04	,02	,46
	4	1,000	1,419	,00	,25	,25	,00	,00	,00	,00
	5	,893	1,501	,00	,00	,00	,55	,01	,00	,48
	6	,288	2,645	,00	,00	,00	,06	,83	,85	,02
	7	,183	3,318	,91	,68	,68	,00	,00	,01	,00

a Dependent Variable: Lag Harga Saham Rp/lbr (Yt-Yt-1)

Casewise Diagnostics[a]

Case Number	Std. Residual	Lag Harga Saham Rp/lbr (Yt-Yt-1)	Predicted Value	Residual
65	-5,629	-4025	30,12	-4055,115
101	-3,032	-2275	-90,46	-2184,544

a Dependent Variable: Lag Harga Saham Rp/lbr (Yt-Yt-1)

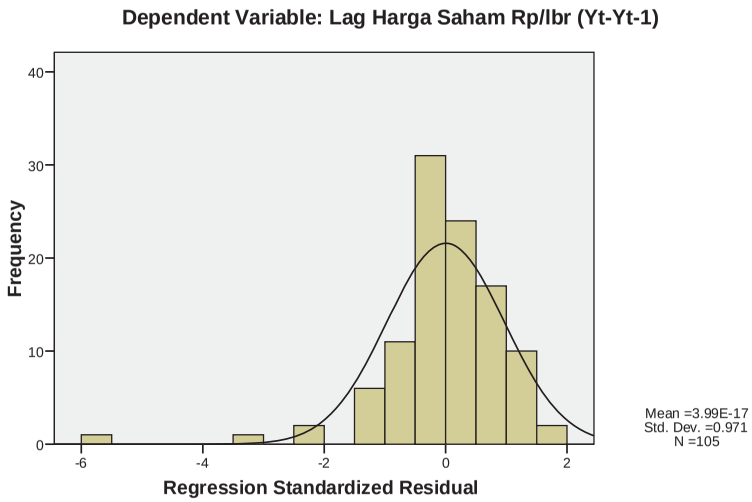
Residuals Statistics[a]

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	-504,45	862,79	81,67	289,583	105
Std. Predicted Value	-2,024	2,697	,000	1,000	105
Standard Error of Predicted Value	122,671	414,988	175,308	62,485	105
Adjusted Predicted Value	-562,69	801,24	78,88	298,944	105
Residual	-4055,115	1345,263	,000	699,328	105
Std. Residual	-5,629	1,867	,000	,971	105
Stud. Residual	-5,737	1,902	,002	,998	105
Deleted Residual	-4212,531	1395,779	2,786	739,098	105
Stud. Deleted Residual	-7,004	1,928	-,012	1,080	105
Mahal. Distance	2,025	33,519	5,943	6,064	105
Cook's Distance	,000	,183	,008	,022	105
Centered Leverage Value	,019	,322	,057	,058	105

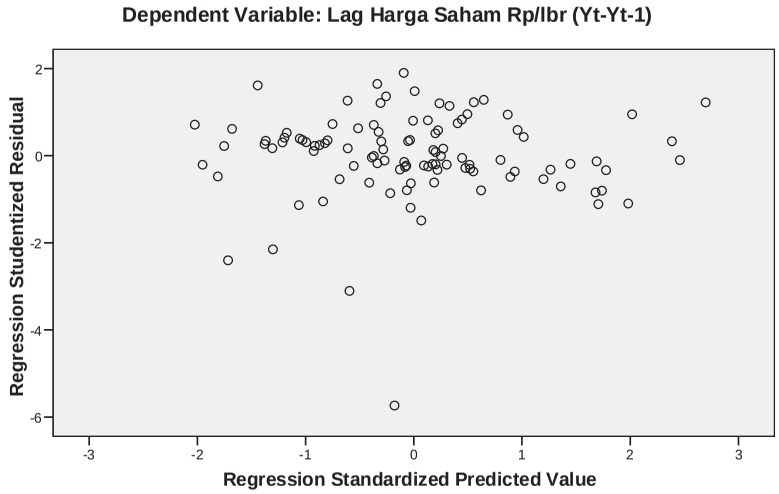
a Dependent Variable: Lag Harga Saham Rp/lbr (Yt-Yt-1)

Charts

Histogram



Scatterplot



Lampiran 12b

Regression

Variables Entered/Removed[b]

Model	Variables Entered	Variables Removed	Method
1	ROE % (X4t-X4t-1), Dummy (D3), SBI % (X3t-X3t-1), Kurs Rp/US$ (X1t-X1t-1), Dummy (D2), Inflasi % (X2t-X2t-1)(a)	.	Enter

a All requested variables entered.
b Dependent Variable: Lag Harga Saham Rp/lbr (Yt-Yt-1)

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	,471(a)	,221	,173	546,002	2,194

a Predictors: (Constant), ROE % (X4t-X4t-1), Dummy (D3), SBI % (X3t-X3t-1), Kurs Rp/US$ (X1t-X1t-1), Dummy (D2), Inflasi % (X2t-X2t-1)
b Dependent Variable: Lag Harga Saham Rp/lbr (Yt-Yt-1)

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	8140063,502	6	1356677,250	4,551	,000(a)
	Residual	28619301,546	96	298117,724		
	Total	36759365,049	102			

a Predictors: (Constant), ROE % (X4t-X4t-1), Dummy (D3), SBI % (X3t-X3t-1), Kurs Rp/US$ (X1t-X1t-1), Dummy (D2), Inflasi % (X2t-X2t-1)
b Dependent Variable: Lag Harga Saham Rp/lbr (Yt-Yt-1)

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	35,893	92,735		,387	,700		
	Dummy (D2)	140,697	131,484	,111	1,070	,287	,757	1,321
	Dummy (D3)	157,013	131,492	,124	1,194	,235	,757	1,321
	Kurs Rp/US$ (X1t-X1t-1)	-,351	,086	-,377	-4,065	,000	,942	1,062
	Inflasi % (X2t-X2t-1)	-20,070	30,461	-,083	-,659	,512	,514	1,946
	SBI % (X3t-X3t-1)	-72,684	64,163	-,144	-1,133	,260	,505	1,981
	ROE % (X4t-X4t-1)	,322	,427	,069	,754	,453	,966	1,035

a Dependent Variable: Lag Harga Saham Rp/lbr (Yt-Yt-1)

Coefficient Correlations[a]

Model			ROE % (X4t-X4t-1)	Dummy (D3)	SBI % (X3t-X3t-1)	Kurs Rp/US$ (X1t-X1t-1)	Dummy (D2)	Inflasi % (X2t-X2t-1)
1	Correlations	ROE % (X4t-X4t-1)	1,000	-,001	,059	-,120	,000	-,134
		Dummy (D3)	-,001	1,000	-,005	-,004	,493	,010
		SBI % (X3t-X3t-1)	,059	-,005	1,000	-,204	,005	-,689
		Kurs Rp/US$ (X1t-X1t-1)	-,120	-,004	-,204	1,000	-,002	,101
		Dummy (D2)	,000	,493	,005	-,002	1,000	,008
		Inflasi % (X2t-X2t-1)	-,134	,010	-,689	,101	,008	1,000
	Covariances	ROE % (X4t-X4t-1)	,183	-,032	1,604	-,004	,020	-1,746
		Dummy (D3)	-,032	17288,016	-38,821	-,044	8519,780	39,738
		SBI % (X3t-X3t-1)	1,604	-38,821	4116,926	-1,128	39,951	-1346,311
		Kurs Rp/US$ (X1t-X1t-1)	-,004	-,044	-1,128	,007	-,027	,265
		Dummy (D2)	,020	8519,780	39,951	-,027	17290,277	31,079
		Inflasi % (X2t-X2t-1)	-1,746	39,738	-1346,311	,265	31,079	927,890

a Dependent Variable: Lag Harga Saham Rp/lbr (Yt-Yt-1)

Collinearity Diagnostics[a]

Model	Dimension	Eigenvalue	Condition Index	Variance Proportions						
				(Constant)	Dummy (D2)	Dummy (D3)	Kurs Rp/US$ (X1t-X1t-1)	Inflasi % (X2t-X2t-1)	SBI % (X3t-X3t-1)	ROE % (X4t-X4t-1)
1	1	2,043	1,000	,05	,03	,03	,00	,05	,05	,00
	2	1,568	1,141	,04	,04	,03	,06	,07	,07	,03
	3	1,020	1,415	,00	,01	,00	,31	,04	,03	,47
	4	1,000	1,429	,00	,25	,26	,00	,00	,00	,00
	5	,892	1,513	,00	,00	,00	,57	,01	,00	,47
	6	,290	2,653	,00	,00	,00	,06	,82	,84	,03
	7	,187	3,307	,91	,67	,67	,00	,00	,01	,00

a Dependent Variable: Lag Harga Saham Rp/lbr (Yt-Yt-1)

Casewise Diagnostics[a]

Case Number	Std. Residual	Lag Harga Saham Rp/lbr (Yt-Yt-1)	Predicted Value	Residual
50	-3,037	-1800	-141,79	-1658,205

a Dependent Variable: Lag Harga Saham Rp/lbr (Yt-Yt-1)

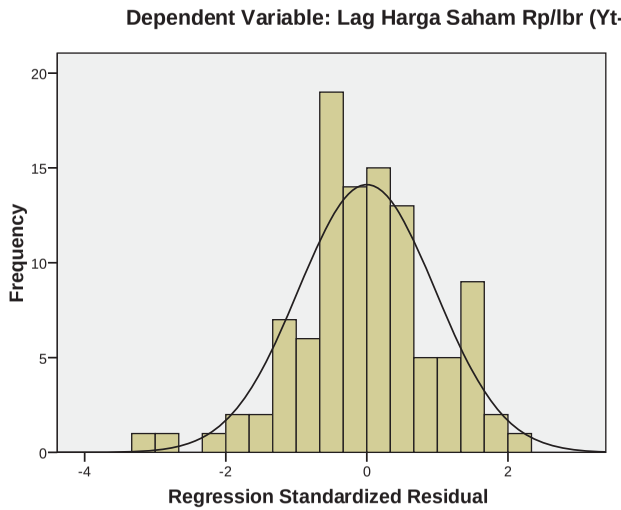
Residuals Statistics[a]

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	-579,08	866,46	144,42	282,497	103
Std. Predicted Value	-2,561	2,556	,000	1,000	103
Standard Error of Predicted Value	92,978	314,971	134,172	47,755	103
Adjusted Predicted Value	-646,50	865,40	143,15	288,995	103
Residual	-1658,205	1240,103	,000	529,699	103
Std. Residual	-3,037	2,271	,000	,970	103
Stud. Residual	-3,155	2,315	,001	1,002	103
Deleted Residual	-1824,546	1288,278	1,265	565,342	103
Stud. Deleted Residual	-3,315	2,370	-,001	1,017	103
Mahal. Distance	1,968	32,953	5,942	6,023	103
Cook's Distance	,000	,173	,010	,021	103
Centered Leverage Value	,019	,323	,058	,059	103

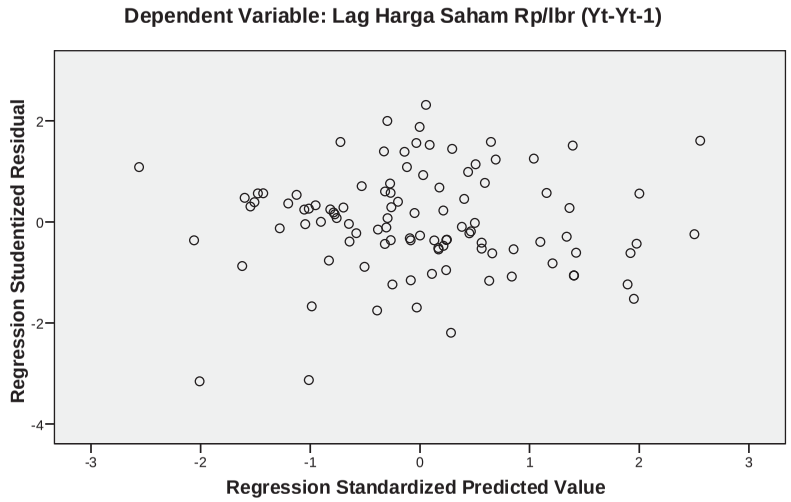
a Dependent Variable: Lag Harga Saham Rp/lbr (Yt-Yt-1)

Charts

Histogram



Scatterplot



NPar Tests

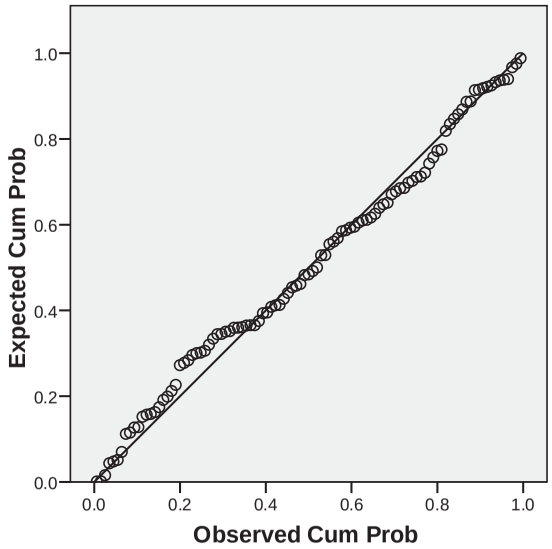
One-Sample Kolmogorov-Smirnov Test

		Standardized Residual
N		103
Normal Parameters[a,b]	Mean	,0000000
	Std. Deviation	,97014250
Most Extreme Difference	Absolute	,072
	Positive	,049
	Negative	-,072
Kolmogorov-Smirnov Z		,731
Asymp. Sig. (2-tailed)		,659

a Test distribution is Normal.
b. Calculated from data.

Normal P-P Plot of Regression Standardized Residual

Dependent Variable: Lag Harga Saham Rp/lbr (Yt-Yt-1)



Lampiran 12c

Regression

Variables Entered/Removed[b]

Model	Variables Entered	Variables Removed	Method
1	ROE % (X4t-X4t-1), Dummy (D3), SBI % (X3t-X3t-1), Kurs Rp/US$ (X1t-X1t-1), Dummy (D2), Inflasi % (X2t-X2t-1)(a)	.	Enter

a All requested variables entered.
b Dependent Variable: Lag Harga Saham Rp/lbr (Yt-Yt-1)

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	,469(a)	,220	,171	520,119	2,225

a Predictors: (Constant), ROE % (X4t-X4t-1), Dummy (D3), SBI % (X3t-X3t-1), Kurs Rp/US$ (X1t-X1t-1), Dummy (D2), Inflasi % (X2t-X2t-1)
b Dependent Variable: Lag Harga Saham Rp/lbr (Yt-Yt-1)

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	7241815,310	6	1206969,218	4,462	,001(a)
	Residual	25699724,150	95	270523,412		
	Total	32941539,461	101			

a Predictors: (Constant), ROE % (X4t-X4t-1), Dummy (D3), SBI % (X3t-X3t-1), Kurs Rp/US$ (X1t-X1t-1), Dummy (D2), Inflasi % (X2t-X2t-1)
b Dependent Variable: Lag Harga Saham Rp/lbr (Yt-Yt-1)

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	34,630	88,340		,392	,696		
	Dummy (D2)	192,729	126,248	,159	1,527	,130	,760	1,315
	Dummy (D3)	157,289	125,259	,130	1,256	,212	,761	1,315
	Kurs Rp/US$ (X1t-X1t-1)	-,314	,083	-,353	-3,778	,000	,939	1,065
	Inflasi % (X2t-X2t-1)	-8,603	29,226	-,037	-,294	,769	,510	1,961
	SBI % (X3t-X3t-1)	-91,358	61,385	-,191	-1,488	,140	,501	1,998
	ROE % (X4t-X4t-1)	,286	,407	,065	,703	,484	,965	1,036

a Dependent Variable: Lag Harga Saham Rp/lbr (Yt-Yt-1)

Coefficient Correlations[a]

Model			ROE % (X4t-X4t-1)	Dummy (D3)	SBI % (X3t-X3t-1)	Kurs Rp/US$ (X1t-X1t-1)	Dummy (D2)	Inflasi % (X2t-X2t-1)
1	Correlations	ROE % (X4t-X4t-1)	1,000	-,004	,061	-,123	,000	-,136
		Dummy (D3)	-,004	1,000	-,016	,013	,489	,025
		SBI % (X3t-X3t-1)	,061	-,016	1,000	-,214	,005	-,692
		Kurs Rp/US$ (X1t-X1t-1)	-,123	,013	-,214	1,000	-,002	,116
		Dummy (D2)	,000	,489	,005	-,002	1,000	,008
		Inflasi % (X2t-X2t-1)	-,136	,025	-,692	,116	,008	1,000
	Covariances	ROE % (X4t-X4t-1)	,166	-,202	1,518	-,004	,017	-1,622
		Dummy (D3)	-,202	15938,665	-125,260	,140	7732,504	91,349
		SBI % (X3t-X3t-1)	1,518	-125,260	3768,168	-1,088	35,776	-1241,537
		Kurs Rp/US$ (X1t-X1t-1)	-,004	,140	-1,088	,007	-,024	,280
		Dummy (D2)	,017	7732,504	35,776	-,024	15689,865	28,496
		Inflasi % (X2t-X2t-1)	-1,622	91,349	-1241,537	,280	28,496	854,188

a Dependent Variable: Lag Harga Saham Rp/lbr (Yt-Yt-1)

Collinearity Diagnostics[a]

Model	Dimension	Eigenvalue	Condition Index	Variance Proportions						
				(Constant)	Dummy (D2)	Dummy (D3)	Kurs Rp/US$ (X1t-X1t-1)	Inflasi % (X2t-X2t-1)	SBI % (X3t-X3t-1)	ROE % (X4t-X4t-1)
1	1	2,053	1,000	,05	,03	,03	,00	,05	,05	,00
	2	1,551	1,151	,05	,04	,04	,06	,07	,07	,04
	3	1,028	1,413	,00	,04	,00	,33	,04	,02	,40
	4	,999	1,434	,00	,23	,25	,01	,00	,00	,05
	5	,895	1,515	,00	,00	,00	,54	,01	,00	,49
	6	,287	2,676	,00	,00	,01	,07	,82	,84	,03
	7	,189	3,298	,90	,66	,67	,00	,00	,01	,00

a Dependent Variable: Lag Harga Saham Rp/lbr (Yt-Yt-1)

Casewise Diagnostics[a]

Case Number	Std. Residual	Lag Harga Saham Rp/lbr (Yt-Yt-1)	Predicted Value	Residual
100	-3,172	-2050	-400,14	-1649,864

a Dependent Variable: Lag Harga Saham Rp/lbr (Yt-Yt-1)

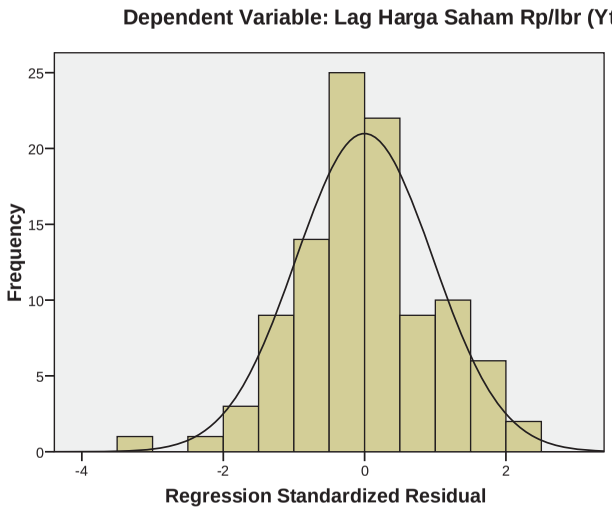
Residuals Statistics[a]

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	-556,26	831,93	163,48	267,771	102
Std. Predicted Value	-2,688	2,496	,000	1,000	102
Standard Error of Predicted Value	88,583	300,040	128,452	45,671	102
Adjusted Predicted Value	-621,05	843,65	161,70	273,634	102
Residual	-1649,864	1219,978	,000	504,433	102
Std. Residual	-3,172	2,346	,000	,970	102
Stud. Residual	-3,360	2,391	,001	1,002	102
Deleted Residual	-1850,997	1267,554	1,781	539,030	102
Stud. Deleted Residual	-3,560	2,453	,001	1,016	102
Mahal. Distance	1,939	32,620	5,941	5,995	102
Cook's Distance	,000	,197	,010	,023	102
Centered Leverage Value	,019	,323	,059	,059	102

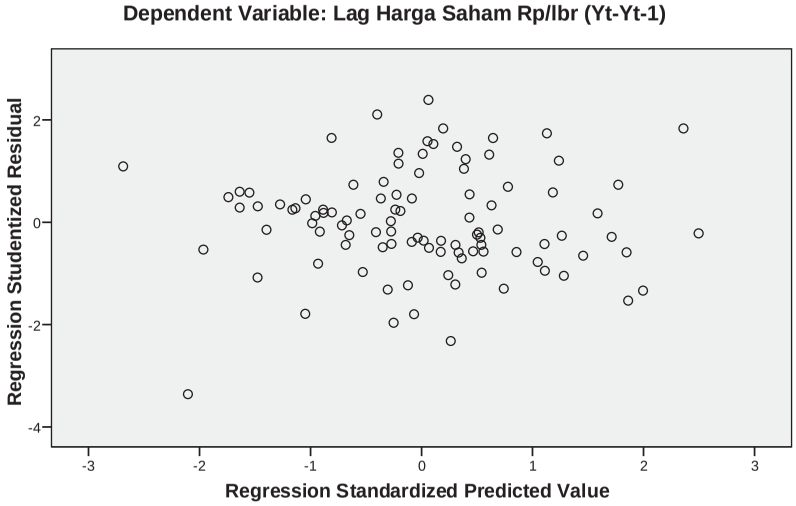
a Dependent Variable: Lag Harga Saham Rp/lbr (Yt-Yt-1)

Charts

Histogram



Scatterplot



Lampiran 12d

Regression

Variables Entered/Removed[b]

Model	Variables Entered	Variables Removed	Method
1	ROE % (X4t-X4t-1), Dummy (D3), SBI % (X3t-X3t-1), Kurs Rp/US$ (X1t-X1t-1), Dummy (D2), Inflasi % (X2t-X2t-1)(a)	.	Enter

a All requested variables entered.
b Dependent Variable: Lag Harga Saham Rp/lbr (Yt-Yt-1)

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	,437[(a)]	,191	,139	420,829	2,279

a Predictors: (Constant), ROE % (X4t-X4t-1), Dummy (D3), SBI % (X3t-X3t-1), Kurs Rp/US$ (X1t-X1t-1), Dummy (D2), Inflasi % (X2t-X2t-1)
b Dependent Variable: Lag Harga Saham Rp/lbr (Yt-Yt-1)

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	5347703	6	891283,802	3,700	,002(a)
	Residual	22645831	94	240913,099		
	Total	27993534	100			

a Predictors: (Constant), ROE % (X4t-X4t-1), Dummy (D3), SBI % (X3t-X3t-1), Kurs Rp/US$ (X1t-X1t-1), Dummy (D2), Inflasi % (X2t-X2t-1)
b Dependent Variable: Lag Harga Saham Rp/lbr (Yt-Yt-1)

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	34,981	83,365		,420	,676		
	Dummy (D2)	192,563	119,139	,172	1,616	,109	,764	1,315
	Dummy (D3)	211,683	119,189	,189	1,776	,079	,763	1,310
	Kurs Rp/US$ (X1t-X1t-1)	-,253	,080	-,300	-3,150	,002	,951	1,052
	Inflasi % (X2t-X2t-1)	-21,714	27,825	-,102	-,780	,437	,502	1,994
	SBI % (X3t-X3t-1)	-60,697	58,565	-,136	-1,036	,303	,496	2,015
	ROE % (X4t-X4t-1)	,263	,384	,065	,684	,496	,965	1,036

a Dependent Variable: Lag Harga Saham Rp/lbr (Yt-Yt-1)

Coefficient Correlations[a]

Model			ROE % (X4t-X4t-1)	Dummy (D3)	SBI % (X3t-X3t-1)	Kurs Rp/US$ (X1t-X1t-1)	Dummy (D2)	Inflasi % (X2t-X2t-1)
1	Correlations	ROE % (X4t-X4t-1)	1,000	-,004	,058	-,123	,002	-,133
		Dummy (D3)	-,004	1,000	-,016	,013	,485	,025
		SBI % (X3t-X3t-1)	,058	-,016	1,000	-,175	,023	-,698
		Kurs Rp/US$ (X1t-X1t-1)	-,123	,013	-,175	1,000	-,025	,084
		Dummy (D2)	,002	,485	,023	-,025	1,000	,009
		Inflasi % (X2t-X2t-1)	-,133	,025	-,698	,084	,009	1,000
	Covariances	ROE % (X4t-X4t-1)	,148	-,180	1,296	-,004	,084	-1,421
		Dummy (D3)	-,180	14194,090	-111,951	,124	6885,425	81,522
		SBI % (X3t-X3t-1)	1,296	-111,951	3429,883	-,821	163,426	-1137,357
		Kurs Rp/US$ (X1t-X1t-1)	-,004	,124	-821	,006	-,241	,186
		Dummy (D2)	,084	6885,425	163,426	-,041	14205,925	-30,884
		Inflasi % (X2t-X2t-1)	-1,421	81,522	-1137,357	,186	-30,884	774,254

a Dependent Variable: Lag Harga Saham Rp/lbr (Yt-Yt-1)

Collinearity Diagnostics[a]

Model	Dimension	Eigenvalue	Condition Index	Variance Proportions						
				(Constant)	Dummy (D2)	Dummy (D3)	Kurs Rp/US$ (X1t-X1t-1)	Inflasi % (X2t-X2t-1)	SBI % (X3t-X3t-1)	ROE % (X4t-X4t-1)
1	1	2,069	1,000	,05	,03	,03	,01	,05	,05	,00
	2	1,531	1,162	,05	,04	,03	,04	,07	,06	,04
	3	1,039	1,411	,00	,00	,03	,37	,04	,02	,37
	4	1,000	1,438	,00	,25	,23	,00	,00	,00	,06
	5	,886	1,529	,00	,01	,00	,54	,01	,00	,50
	6	,283	2,703	,00	,00	,01	,04	,83	,85	,02
	7	,191	3,293	,90	,67	,66	,00	,00	,01	,00

a Dependent Variable: Lag Harga Saham Rp/lbr (Yt-Yt-1)

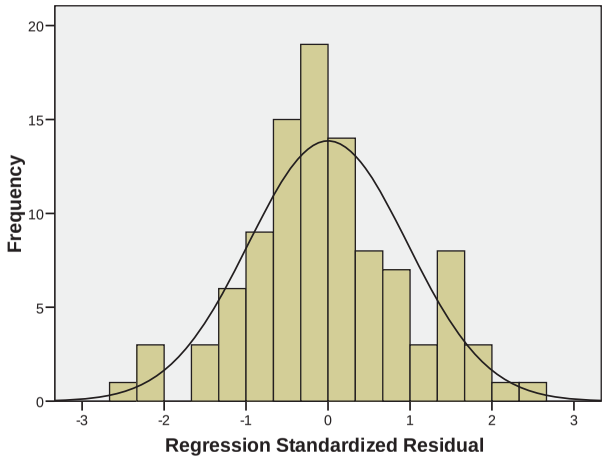
Residuals Statistics[a]

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	-409,62	775,64	185,40	231,251	101
Std. Predicted Value	-2,573	2,552	,000	1,000	101
Standard Error of Predicted Value	83,607	285,630	121,789	43,393	101
Adjusted Predicted Value	-460,16	761,32	184,07	235,775	101
Residual	-1207,081	1183,417	,000	475,876	101
Std. Residual	-2,459	2,411	,000	,970	101
Stud. Residual	-2,509	2,458	,001	,998	101
Deleted Residual	-1256,093	1230,127	1,326	504,590	101
Stud. Deleted Residual	-2,583	2,528	,002	1,009	101
Mahal. Distance	1,911	32,874	5,941	6,020	101
Cook's Distance	,000	,085	,009	,014	101
Centered Leverage Value	,019	,059	,059	,060	101

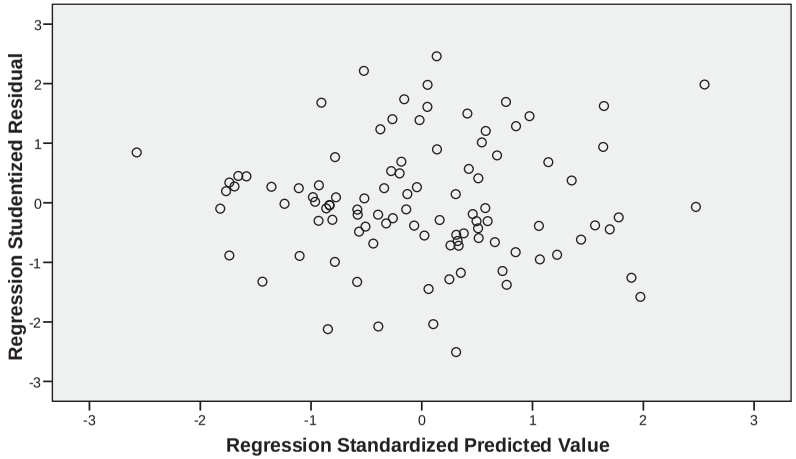
a Dependent Variable: Lag Harga Saham Rp/lbr (Yt-Yt-1)

Charts

Histogram



Scatterplot



NPar Tests

One-Sample Kolmogorov-Smirnov Test

		Standardized Residual
N		101
Normal Parameters[a,b]	Mean	,0000000
	Std. Deviation	,96953597
Most Extreme Difference	Absolute	,072
	Positive	,072
	Negative	-,049
Kolmogorov-Smirnov Z		,728
Asymp. Sig. (2-tailed)		,665

a Test distribution is Normal.
b. Calculated from data.

Lampiran 13. Hasil Pengolahan proses komputer : Metode Stepwise Analisis Regresi Linear Berganda Lag Harga Saham, D2(D2=1=BCA, D2=0=Lainnya), D3(D3=1=Danamon, D3=0=Lainnya), Lag Kurs, Lag Inflasi, Lag Suku Bunga SBI, dan Lag ROE

Regression

Variables Entered/Removed[a]

Model	Variables Entered	Variables Removed	Method
1	Kurs Rp/US$ (X1t-X1t-1)	.	Stepwise (Criteria: Probability-of-F-to-enter <= ,050, Probability-of-F-to-remove >= ,100).
2	Inflasi % (X2t-X2t-1)	.	Stepwise (Criteria: Probability-of-F-to-enter <= ,050, Probability-of-F-to-remove >= ,100).

a Dependent Variable: Lag Harga Saham Rp/lbr (Yt-Yt-1)

Model Summary[c]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	,296(a)	,088	,079	726,537	
2	,366(b)	,134	,117	711,404	2,042

a Predictors: (Constant), Kurs Rp/US$ (X1t-X1t-1)
b Predictors: (Constant), Kurs Rp/US$ (X1t-X1t-1), Inflasi % (X2t-X2t-1)
c Dependent Variable: Lag Harga Saham Rp/lbr (Yt-Yt-1)

ANOVA[c]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	5214412,273	1	5214412,273	9,878	,002(a)
	Residual	54369121,060	103	527855,544		
	Total	59583533,333	104			
2	Regression	7961756,220	2	3980878,110	7,866	,001(b)
	Residual	51621777,114	102	506095,854		
	Total	59583533,333	104			

a Predictors: (Constant), Kurs Rp/US$ (X1t-X1t-1)
b Predictors: (Constant), Kurs Rp/US$ (X1t-X1t-1), Inflasi % (X2t-X2t-1)
c Dependent Variable: Lag Harga Saham Rp/lbr (Yt-Yt-1)

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	91,122	70,967		1,284	,202		
	Kurs Rp/US$ (X1t-X1t-1)	-,350	,111	-,296	-3,143	,002	1,000	1,000
2	(Constant)	73,079	69,919		1,045	,298		
	Kurs Rp/US$ (X1t-X1t-1)	-,333	,109	-,281	-3,046	,003	,995	1,005
	Inflasi % (X2t-X2t-1)	-65,741	28,216	-,215	-2,330	,022	,995	1,005

a Dependent Variable: Lag Harga Saham Rp/lbr (Yt-Yt-1)

Excluded Variables[c]

Model		Beta In	t	Sig.	Partial Correlation	Collinearity Statistics		
						Tolerance	VIF	Minimum Tolerance
1	Dummy (D2)	-,016[a]	-,170	,866	-,017	1,000	1,000	1,000
	Dummy (D3)	,050[a]	,534	,594	,053	1,000	1,000	1,000
	Inflasi % (X2t-X2t-1)	-,215[a]	-2,330	,022	-,225	,995	1,005	,995
	SBI % (X3t-X3t-1)	-,206[a]	-2,190	,031	-,212	,964	1,038	,964
	ROE % (X4t-X4t-1)	,044[a]	,460	,647	,045	,986	1,014	,986
2	Dummy (D2)	-,016[b]	-,173	,863	-,017	1,000	1,000	,995
	Dummy (D3)	,050[b]	,546	,586	,054	1,000	1,000	,995
	SBI % (X3t-X3t-1)	-,105[b]	-,807	,422	-,080	,502	1,994	,502
	ROE % (X4t-X4t-1)	,073[b]	,775	,440	,077	,970	1,031	,970

a Predictors in the Model: (Constant), Kurs Rp/US$ (X1t-X1t-1)
b Predictors in the Model: (Constant), Kurs Rp/US$ (X1t-X1t-1), Inflasi % (X2t-X2t-1)
c Dependent Variable: Lag Harga Saham Rp/lbr (Yt-Yt-1)

Coefficient Correlations[a]

Model			Kurs Rp/US$ (X1t-X1t-1)	Inflasi % (X2t-X2t-1)
1	Correlations	Kurs Rp/US$ (X1t-X1t-1)	1,000	
	Covariances	Kurs Rp/US$ (X1t-X1t-1)	,012	
2	Correlations	Kurs Rp/US$ (X1t-X1t-1)	1,000	-,067
		Inflasi % (X2t-X2t-1)	-,067	1,000
	Covariances	Kurs Rp/US$ (X1t-X1t-1)	,012	-,207
		Inflasi % (X2t-X2t-1)	-,207	796,156

a Dependent Variable: Lag Harga Saham Rp/lbr (Yt-Yt-1)

Collinearity Diagnostics[a]

Model	Dimension	Eigenvalue	Condition Index	Variance Proportions		
				(Constant)	Kurs Rp/US$ (X1t-X1t-1)	Inflasi % (X2t-X2t-1)
1	1	1,042	1,000	,48	,48	
	2	,958	1,043	,52	,52	
2	1	1,110	1,000	,38	,02	,48
	2	1,035	1,035	,18	,74	,04
	3	,854	1,140	,43	,24	,48

a Dependent Variable: Lag Harga Saham Rp/lbr (Yt-Yt-1)

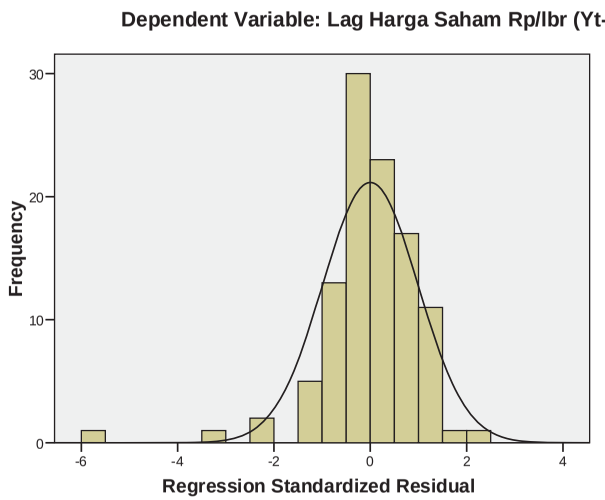
Residuals Statistics[a]

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	-379,53	803,46	81,67	276,686	105
Std. Predicted Value	-1,667	2,609	,000	1,000	105
Standard Error of Predicted Value	70,019	254,398	110,253	48,233	105
Adjusted Predicted Value	-446,01	809,82	82,40	280,170	105
Residual	-4061,490	1432,142	,000	704,531	105
Std. Residual	-5,709	2,013	,000	,990	105
Stud. Residual	-5,757	2,026	-,001	1,004	105
Deleted Residual	-4129,537	1450,751	-,734	724,591	105
Stud. Deleted Residual	-6,972	2,058	-,014	1,083	105
Mahal. Distance	,017	12,309	1,981	2,967	105
Cook's Distance	,000	,185	,010	,027	105
Centered Leverage Value	,000	,118	,019	,029	105

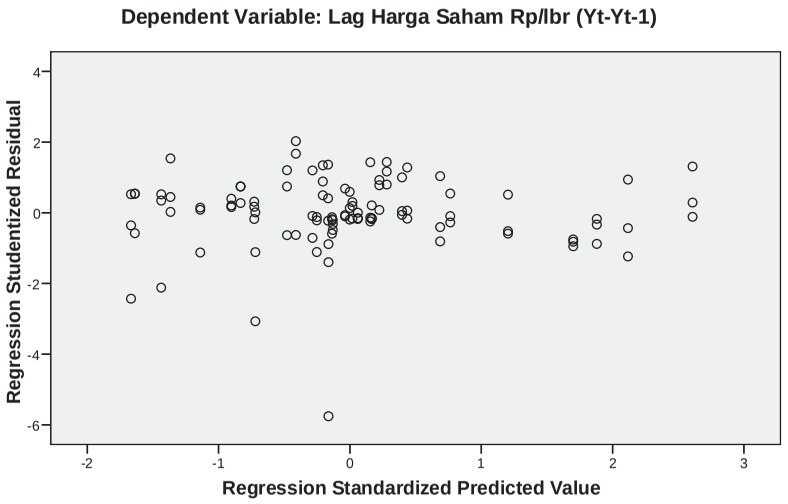
a Dependent Variable: Lag Harga Saham Rp/lbr (Yt-Yt-1)

Charts

Histogram



Scatterplot



NPar Tests

One-Sample Kolmogorov-Smirnov Test

		Standardized Residual
N		105
Normal Parameters[a,b]	Mean	,0000000
	Std. Deviation	,99033794
Most Extreme Difference	Absolute	,126
	Positive	,065
	Negative	-,126
Kolmogorov-Smirnov Z		1,293
Asymp. Sig. (2-tailed)		,071

a Test distribution is Normal.
b. Calculated from data.

Sumber: Diolah dari www.jsx.co.id dan www.bps.go.id.

Lampiran 14. Pendapatan Bersih, Equity, dan ROE BNI, BCA dan Danamon

Dalam jutaan rupiah

Tahun	Bulan	BNI			BCA			Danamon		
		Equity	Laba Bersih	ROE	Equity	Laba Bersih	ROE	Equity	Laba Bersih	ROE
2000	September	7.184.682	(1.017.363)	-14,16%	6.206.906	851.865	13,72 %	3.043.991	15.917	0,52%
	December	8.497.609	295.473	3,48%	7.005.257	713.985	10,19 %	4.528.303	339.445	7,50%
2001										
	March	919.877	(5.539.800)	-602,23%	21.329.665	1.151.025	5,40%	469.962	(3.185.708)	-677,87%
	June	10.925.000	1.052.000	9,63%	20.842.379	2.429.745	11,66 %	3.954.883	363.845	9,20%
	September	12.378.800	133.200	1,08%	22.375.261	3.999.501	17,87 %	4.167.729	577.158	13,85%
	December	12.905.315	175.666	1,36%	22.798.593	5.246.976	23,01 %	4.170.584	723.310	17,34%
2002										
	March	11.007.013	694.725	6,31%	10.392.434	832.648	8,01%	4.365.936	195.351	4,47%
	June	8.201.092	1.509.048	18,40%	11.102.859	1.523.182	13,72 %	4.584.412	413.836	9,03%
	September	7.847.147	2.219.191	28,28%	11.779.252	2.192.542	18,61 %	4.899.698	729.140	14,88%
	December	7.668.962	2.373.045	30,94%	11.308.168	2.543.749	22,49 %	4.784.489	1.080.081	22,57%
2003										
	March	9.033.309	913.356	10,11%	11.805.505	476.025	4,03%	4.922.622	269.829	5,48%
	June	9.591.258	409.271	4,27%	12.371.725	1.019.141	8,24%	5.153.024	614.959	11,93%
	September	10.256.336	1.054.336	10,28%	13.035.201	1.667.145	12,79 %	5.615.609	1.043.034	18,57%
	December	10.016.289	419.842	4,19%	12.625.445	2.390.855	18,94	6.835.898	30.197	0,44%

Tahun	Bulan	BNI			BCA			Danamon		
		Equity	Laba Bersih	ROE	Equity	Laba Bersih	ROE	Equity	Laba Bersih	ROE
							%			
2004										
	March	10.827.805	779.141	7,20%	13.284.904	768.094	5,78%	6.955.928	503.309	7,24%
	June	11.152.153	1.545.387	13,86%	13.940.455	1.501.085	10,77 %	7.353.700	1.102.188	14,99%
	September	11.946.676	2.318.490	19,41%	13.478.617	2.339.404	17,36 %	8.146.186	1.755.887	21,55%
	December	12.858.301	3.136.090	24,39%	13.674.166	3.150.639	23,04 %	7.825.050	2.409.552	30,79%
2005										
	March	13.905.983	835.061	6,01%	14.533.642	836.836	5,76%	8.212.475	639.796	7,79%
	June	11.997.100	1.290.353	10,76%	15.369.105	1.689.187	10,99 %	8.232.305	1.284.928	15,61%
	September	11.752.949	1.764.925	15,02%	15.198.888	2.626.639	17,28 %	8.228.504	1.889.110	22,96%
	December	12.426.342	2.129.538	17,14%	15.614.187	3.591.397	23,00 %	8.588.893	2.003.138	23,32%
2006										
	March	12.393.840	229.108	1,85%	16.588.764	980.614	5,91%	8.958.665	250.611	2,80%
	June	12.082.982	1.211.358	10,03%	16.459.213	2.035.282	12,37 %	8.102.260	558.133	6,89%
	September	13.127.444	1.404.841	10,70%	17.442.060	3.121.450	17,90 %	8.871.996	914.071	10,30%
	December	13.922.673	1.982.674	14,24%	17.880.523	4.244.422	23,74 %	9.541.310	1.325.332	13,89%
2007										
	March	13.479.073	397.954	2,95%	18.955.415	1.061.593	5,60%	9.268.009	482.083	5,20%
	June	14.699.096	1.017.849	6,92%	18.633.532	2.176.559	11,68 %	9.818.853	1.019.882	10,39%
	September	18.823.525	1.555.765	8,27%	19.769.917	3.359.870	16,99 %	10.356.536	1.599.752	15,45%
	December	17.267.483	897.928	5,20%	20.245.747	4.497.725	22,22	10.863.172	2.146.508	19,76%

Tahun	Bulan	BNI			BCA			Danamon		
		Equity	Laba Bersih	ROE	Equity	Laba Bersih	ROE	Equity	Laba Bersih	ROE
							%			
2008										
	March	14.962.876	1.366.375	9,13%	21.329.665	1.151.025	5,40%	11.152.388	562.683	5,05%
	June	14.696.220	434.840	2,96%	20.842.379	2.429.745	11,66 %	10.296.469	1.158.490	11,25%
	September	14.954.956	832.290	5,57%	22.375.261	3.999.501	17,87 %	10.896.131	1.763.117	16,18%
	December	15.431.148	1.222.485	7,92%	22.798.593	5.246.976	23,01 %	10.604.815	1.534.940	14,47%
2009										
	March	16.565.762	635.236	**3,83%**	25.020.653	1.631.938	6,52%	10.988.586	393.133	3,58%
	June	17.499.799	1.200.437	6,86%	25.110.026	3.302.971	13,15 %	14.917.347	870.192	5,83%

Sumber: Diolah dari www.jsx.co.id dan www.bps.go.id