

Lampiran 1

Data Hasil Sampel

No	Nama Bank	Kriteria			Laporan Keuangan 2009-2013	
		Merger	Tutup	Cabut Izin	Tidak Lengkap	Lengkap
1	PT. Bpd Sulawesi Tenggara	-	-	-	-	✓
2	PT. Bpd Yogyakarta	-	-	-	-	✓
3	PT. Bpd Kalimantan Timur	-	-	-	-	✓
4	PT. Bank Dki	-	-	-	-	✓
5	PT. Bank Aceh	-	-	-	-	✓
6	PT. Bank Kalimantan Tengah	-	-	-	-	✓
7	PT. Bpd Jambi	-	-	-	-	✓
8	PT. Bpd Sulawesi Selatan Dan Sulawesi Barat	-	-	-	-	✓
9	PT. Bpd Lampung	-	-	-	-	✓
10	PT. Bpd Riau Kepri	-	-	-	-	✓
11	PT. Bpd Sumatra Barat	-	-	-	-	✓
12	PT. Bpd Jawabarat Dan Banten, Tbk	-	-	-	-	✓
13	PT. Bpd Maluku	-	-	-	-	✓
14	PT. Bpd Bengkulu	-	-	-	-	✓
15	PT. Bpd Jawa Tengah	-	-	-	-	✓
16	PT. Bpd Jawa Timur	-	-	-	-	✓
17	PT. Bpd Kalimantan Barat	-	-	-	-	✓
18	PT. Bpd Nusa Tenggara Barat	-	-	-	-	✓
19	PT. Bpd Nusa Tenggara Timur	-	-	-	-	✓
20	PT. Bpd Sulawesi Tengah	-	-	-	-	✓
21	PT. Bpd Sulawesi Utara	-	-	-	-	✓
22	PT. Bpd Bali	-	-	-	-	✓
23	PT. Bpd Kalimantan Selatan	-	-	-	-	✓
24	PT. Bpd Papua	-	-	-	-	✓
25	PT. Bpd Sumatra Selatan Dan Bangka Belitung	-	-	-	-	✓
26	PT. Bpd Sumatra Utara	-	-	-	-	✓
BUSN Non Devisa						
1	PT. Anglomas Internasional Bank	-	-	-	✓	-
2	PT. Bank Andara	-	-	-	-	✓
3	PT. Bank Artos Indonesia	-	-	-	-	✓
4	PT. Bank Asiatic	-	✓	-	-	-

5	PT. Bank Barclays Indonesia	-	-	✓	-	-
6	PT. Bank Bisnis Internasional	-	-	-	-	✓
7	PT. Bank Danpac	✓	-	-	-	
8	PT. Bank Dinar Indonesia	-	-	-	-	✓
9	PT. Bank Fama Internasional	-	-	-	-	✓
10	PT. Bank Harda Internasional	-	-	-	-	✓
11	PT. Bank Harmoni Internasional	✓	-	-	-	-
12	PT. Bank INA Perdana	-	-	-	-	✓
13	PT. Bank Jasa Jakarta	-	-	-	-	✓
14	PT. Bank Kesejahteraan Ekonomi	-	-	-	-	✓
15	PT. Bank Mayora	-	-	-	-	✓
16	PT. Bank Mitra Niaga	-	-	-	-	✓
17	PT. Bank Multiarta Sentosa	-	-	-	-	✓
18	PT. Bank Nasionalnobi	-	-	-	✓	-
19	PT. Bank Patriot	✓	-	-	-	-
20	PT. Bank Prasadha Utama	-	-	-	✓	-
21	PT. Bank Pundi Indonesia, Tbk	-	-	-	-	✓
22	PT. Bank Ratu	-	-	-	✓	
23	PT. Bank Royal Indonesia	-	-	-	-	✓
24	PT. Bank Sahabat Purba Danarta	-	-	-	-	✓
25	PT. Bank Sahabat Semporna	-	-	-	-	✓
26	PT. Bank Sinar Harapan Bali	-	-	-	✓	
27	PT. Bank Tabungan Pensiunan Nasional, Tbk	-	-	-	-	✓
28	PT. Bank Victoria Internasional, Tbk	-	-	-	-	✓
29	PT. Bank Yudha Bhakti	-	-	-	-	✓
30	PT. Bank Central Tama Nasional Bank	-	-	-	-	✓
31	PT. Bank Global Internasional, Tbk	-	✓	-	-	-
32	PT. Prima Master Bank	-	-	-	-	✓
33	PT. Bank Lippo Internasional	-	-	-	✓	-
34	PT. Bank Liman Internasional	✓	-	-	-	-

Nama Bank	Tahun	ROE	NPL	Kredit/TA	SIZE	LDR	NIM/TA	TETA	BOPO	POTA	D1	D2
Bank Pembangunan Daerah (BPD)		X1	X2	X3	X4	X5	X6	X7	X8	X9		
Bpd Sulawesi Tenggara	2013	0.244424532	0.02659	0.671033109	14.96722055	0.967435707	0.079463636	0.155214095	0.710128809	0.173373798	1	0
Bpd Sulawesi Tenggara	2012	0.269457573	0.033017	0.501016028	14.94685364	0.920230327	0.073163674	0.135016357	0.696550723	0.155628542	1	0
Bpd Sulawesi Tenggara	2011	0.351413942	0.047791	0.518015447	14.68593451	0.836170295	0.098092778	0.159490067	0.565970344	0.171060373	1	0
Bpd Sulawesi Tenggara	2010	0.269992146	0.627733	0.562195177	14.34188507	0.978503612	0.101581773	0.176753207	0.709416785	0.219709662	1	0
Bpd Sulawesi Tenggara	2009	0.401209043	0.092039	0.544844056	14.27788957	1.022100061	0.102358729	0.194189365	0.445070937	0.131129763	1	0
Bpd Yogyakarta	2013	0.183003341	0.0182	0.589929966	15.69751756	0.730285478	0.068330361	0.115561599	0.710939004	0.098903234	1	0
Bpd Yogyakarta	2012	0.195482438	0.022787	0.566697165	15.54397003	0.702627924	0.069734557	0.099423097	0.734873645	0.100080771	1	0
Bpd Yogyakarta	2011	0.179440274	0.01824	0.55958136	15.39067851	0.755421992	0.070760478	0.104883047	0.749766014	0.106146409	1	0
Bpd Yogyakarta	2010	0.169297902	0.023511	0.51393346	15.25079959	0.686909483	0.074190303	0.111940915	0.744221284	0.105888343	1	0
Bpd Yogyakarta	2009	0.170743975	0.027352	0.557249559	15.06602042	0.795213316	0.082232212	0.107607607	0.723979821	0.114039225	1	0
Bpd Kalimantan Timur	2013	0.176050475	0.145448	0.660497733	17.13164764	0.883963512	0.055103257	0.140726255	0.759778053	0.126558143	1	0
Bpd Kalimantan Timur	2012	0.201817736	0.145751	0.467287938	17.24428147	0.56649652	0.042275236	0.118016327	0.73897927	0.109158728	1	0
Bpd Kalimantan Timur	2011	0.156951844	0.061287	0.485254964	16.95268753	0.599002753	0.049499721	0.132391508	0.79814542	0.138263314	1	0
Bpd Kalimantan Timur	2010	0.21987731	0.120601	0.588185077	16.52540958	0.796862262	0.062877244	0.157916304	0.714636924	0.162700384	1	0
Bpd Kalimantan Timur	2009	0.218569921	0.099596	0.548136544	16.40196788	0.691101476	0.06792193	0.142406415	0.561485841	0.112907065	1	0
Pt Bank Dki	2013	0.223673138	0.038016	0.579443709	17.25262069	0.814769107	0.052603306	0.115408187	0.780704195	0.105994438	1	0
Pt Bank Dki	2012	0.165516227	0.048201	0.502459861	17.10927138	0.655955994	0.042076855	0.098653263	0.857828576	0.111983092	1	0
Pt Bank Dki	2011	0.19373827	0.051199	0.505270497	16.80467124	0.656206055	0.046300823	0.105680764	0.862673863	0.146834221	1	0
Pt Bank Dki	2010	0.20539746	0.061443	0.517382821	16.56583571	0.650428466	0.049893534	0.10478588	0.864033874	0.152876084	1	0
Pt Bank Dki	2009	0.034636121	0.095904	0.456334789	16.42908794	0.581780422	-0.00283284	0.13723529	0.928663899	0.012564967	1	0
Pt Bank Aceh	2013	0.221842906	0.048027	0.581878465	16.54720912	0.839561972	0.068996109	0.111227308	0.706256278	0.103910013	1	0
Pt Bank Aceh	2012	0.212978366	0.057657	0.629211099	16.42467288	0.864720862	0.073221784	0.126525354	0.715134554	0.111635083	1	0
Pt Bank Aceh	2011	0.178898958	0.073368	0.625455082	16.39233634	0.900232847	0.065185293	0.117402291	0.759387533	0.101608597	1	0
Pt Bank Aceh	2010	0.122978372	0.133993	0.607824109	16.3204694	0.791660527	0.077835475	0.107233448	0.93918121	0.1425529	1	0
Pt Bank Aceh	2009	0.272838995	0.090542	0.486908299	16.390759	0.618354465	0.068176752	0.105689333	0.681323052	0.101640403	1	0
Pt Bank Kalimantan Tengah	2013	0.227388259	0.016098	0.614441911	15.20809584	-0.77447907	0.088002886	0.1579527	0.610650394	0.122135483	1	0
Pt Bank Kalimantan Tengah	2012	0.234920434	0.013724	0.583992676	15.17777474	-0.719644751	0.077020762	0.137621654	0.681109159	0.135866992	1	0
Pt Bank Kalimantan Tengah	2011	0.267944038	0.01946	0.572984255	15.06126359	-0.687404407	0.080695119	0.12304495	0.60782128	0.114599958	1	0
Pt Bank Kalimantan Tengah	2010	0.277476609	0.016285	0.713807513	14.70116227	-0.892133459	0.102661344	0.145469453	0.628758155	0.145277254	1	0
Pt Bank Kalimantan Tengah	2009	0.332466899	0.018013	0.681775697	14.54833075	-0.851315916	0.098987429	0.159548973	0.650643756	0.155156249	1	0
Pt Bpd Jambi	2013	0.1749675	0.007511	0.701095782	15.26838167	1.096339966	0.074289676	0.178660243	0.671793601	0.128363333	1	0
Pt Bpd Jambi	2012	0.195454708	0.007806	0.708089137	15.11359892	0.800899215	0.058344658	0.144802062	0.675809143	0.120262219	1	0
Pt Bpd Jambi	2011	0.241091118	0.013212	0.695251596	14.94451496	0.665517531	0.067271427	0.136807956	0.61156866	0.114408829	1	0
Pt Bpd Jambi	2010	0.354598348	0.005961	0.670319964	14.60221502	0.840875247	0.10872132	0.15057462	0.575480828	0.167026615	1	0
Pt Bpd Jambi	2009	0.259256101	0.011476	0.734140688	14.37854621	0.976432331	0.089946156	0.146936068	0.570408794	0.129875655	1	0
Pt Bpd Sulawesi Selatan Dan Sulawesi Barat	2013	0.238796704	0.016891	0.701095782	15.99383521	1.119287081	0.105018084	0.16487203	0.640878262	0.149601008	1	0
Pt Bpd Sulawesi Selatan Dan Sulawesi Barat	2012	0.231156097	0.019432	0.708089137	15.90893907	1.112755217	0.091478749	0.151663531	0.69395978	0.156786251	1	0
Pt Bpd Sulawesi Selatan Dan Sulawesi Barat	2011	0.244143896	0.029738	0.695251596	15.81470863	0.996052955	0.086680817	0.146283021	0.696775418	0.161276791	1	0
Pt Bpd Sulawesi Selatan Dan Sulawesi Barat	2010	0.291934132	0.036437	0.670319964	15.69035012	1.09915065	0.097133443	0.134117093	0.655171969	0.154731307	1	0
Pt Bpd Sulawesi Selatan Dan Sulawesi Barat	2009	0.259316302	0.036886	0.734140688	15.36744689	1.14790689	0.099012795	0.161476439	0.555792247	0.139718197	1	0
Pt Bpd Lampung	2013	0.223581629	0.010272	0.636090581	15.35589438	1.126518475	0.069526042	0.10984101	0.741488221	0.126676754	1	0
Pt Bpd Lampung	2012	0.231253483	0.009397	0.489259243	15.36993204	0.917308357	0.060579653	0.09250968	0.742322073	0.115069306	1	0
Pt Bpd Lampung	2011	0.316375098	0.010225	0.463578768	15.25564754	0.80233514	0.058014476	0.089888029	0.688931281	0.107790207	1	0
Pt Bpd Lampung	2010	0.413539489	0.018973	0.484822277	14.9565589	0.889644305	0.080618891	0.113852887	0.662296774	0.139323742	1	0
Pt Bpd Lampung	2009	0.331235769	0.022154	0.557187634	14.65214144	0.993613363	0.068346894	0.101396272	0.745553429	0.13285116	1	0

Pt Bpd Riau Kepri	2013	-0.181416021	0.05303	0.576824686	16.79340798	0.75270269	0.066594779	0.1076499	0.694337859	0.106413953	1	0
Pt Bpd Riau Kepri	2012	0.186322586	0.054948	0.489844982	16.80933136	0.656589555	0.053096896	0.092024234	0.749086595	0.092975901	1	0
Pt Bpd Riau Kepri	2011	0.178342958	0.056752	0.486132353	16.65518656	0.647308045	0.054013797	0.093543561	0.760802673	0.095576556	1	0
Pt Bpd Riau Kepri	2010	0.250485696	0.058777	0.540866793	16.38113861	0.753481996	0.080201472	0.106673731	0.792860952	0.176305456	1	0
Pt Bpd Riau Kepri	2009	0.203656967	0.046432	0.628425922	16.18512363	0.881087411	0.07037147	0.109976065	0.704229673	0.120699181	1	0
Pt Bpd Sumatra Barat	2013	0.162749008	0.036098	0.683034842	16.60861183	0.938522285	0.108070004	0.114936696	0.314555651	0.162737676	1	0
Pt Bpd Sumatra Barat	2012	0.17602879	0.038788	0.683291683	16.48661914	0.937073479	0.06332228	0.112007856	0.778931242	0.117531727	1	0
Pt Bpd Sumatra Barat	2011	0.222393775	0.039026	0.661817732	16.37775164	0.874419486	0.064672067	0.085875568	0.791294156	0.121414148	1	0
Pt Bpd Sumatra Barat	2010	0.270552721	0.03301	0.661227701	16.15350382	0.828166911	0.086343659	0.088248793	0.764561244	0.136056002	1	0
Pt Bpd Sumatra Barat	2009	0.227872572	0.049478	0.726649709	15.91158304	0.877758586	0.076431863	0.096345289	0.738650447	0.12984586	1	0
Pt Bpd Jawabarat Dan Banten, Tbk	2013	0.207675085	0.064785	0.671087586	18.02080531	0.962108865	0.069007943	0.123921076	0.801419461	0.130437674	1	0
Pt Bpd Jawabarat Dan Banten, Tbk	2012	0.190142876	0.050538	0.522655379	18.02123439	0.737241973	0.056444212	0.09329155	0.80807133	0.108002584	1	0
Pt Bpd Jawabarat Dan Banten, Tbk	2011	0.194598754	0.031603	0.514525519	17.77181149	0.726616453	0.057619847	0.089032659	0.779680856	0.120848163	1	0
Pt Bpd Jawabarat Dan Banten, Tbk	2010	0.178272791	0.031868	0.524392857	17.5541914	0.710769991	0.060190222	0.107396707	0.773188486	0.121905616	1	0
Pt Bpd Jawabarat Dan Banten, Tbk	2009	0.302070346	0.022418	0.599463006	17.30439312	0.823091845	0.071666805	0.112658539	0.713465441	0.128544515	1	0
Pt Bpd Maluku	2013	0.238226898	0.030508	0.607655558	15.33579808	0.913885875	0.094727279	0.123921076	0.752934395	0.171825763	1	0
Pt Bpd Maluku	2012	0.277956825	0.032159	0.518055761	15.33863082	0.786235071	0.073264357	0.09329155	0.787384068	0.157976188	1	0
Pt Bpd Maluku	2011	0.325624323	0.038861	0.557097437	15.09365886	0.825604671	0.095129897	0.089032659	0.735493097	0.150572453	1	0
Pt Bpd Maluku	2010	0.405249498	0.039854	0.662816308	14.75315605	1.027226736	0.097852316	0.107396707	0.781752664	0.171246546	1	0
Pt Bpd Maluku	2009	0.356305909	0.030926	0.684849467	14.52998029	0.945613079	0.090824104	0.112658539	0.736495296	0.132885126	1	0
Pt Bpd Bengkulu	2013	0.336491196	0.008382	0.607734104	15.19019099	1.050386824	0.076958875	0.09899406	0.717337713	0.14476279	1	0
Pt Bpd Bengkulu	2012	0.278096773	0.005049	0.60988496	15.02772649	0.932698696	0.062569698	0.087884165	0.779515514	0.141790174	1	0
Pt Bpd Bengkulu	2011	0.255302435	0.009013	0.539045584	14.71123076	0.751433367	0.064475956	0.100318117	0.804708248	0.146214996	1	0
Pt Bpd Bengkulu	2010	0.405249498	0.022463	0.563464527	14.42918857	0.898779681	0.117558722	0.131196023	0.764209101	0.22147094	1	0
Pt Bpd Bengkulu	2009	0.263755729	0.023283	0.736809049	14.30627408	1.295930541	0.112224628	0.108863264	0.727406173	0.166811442	1	0
Pt Bpd Jawa Tengah	2013	0.263601017	0.011823	0.688061913	17.24653075	0.865699317	0.068148413	0.088046622	0.729521983	0.115131768	1	0
Pt Bpd Jawa Tengah	2012	0.240356687	0.013683	0.82268524	17.09867371	1.212297851	0.067039088	0.089882775	0.763344741	0.121733712	1	0
Pt Bpd Jawa Tengah	2011	0.212460695	0.017599	0.583458142	16.95569398	0.6981325	0.063549261	0.088354281	0.787049683	0.120406758	1	0
Pt Bpd Jawa Tengah	2010	0.23743903	0.010399	0.615014214	16.75221099	0.735403248	0.070590741	0.089485128	0.793330036	0.132127901	1	0
Pt Bpd Jawa Tengah	2009	0.359498885	0.007483	0.716792821	16.51793738	0.892014933	0.083082359	0.114152388	0.711074373	0.146152699	1	0
Pt Bpd Jawa Timur	2013	0.15777188	0.042518	0.654612584	17.31872855	0.845263833	0.074299258	0.174919058	0.664751275	0.113184625	1	0
Pt Bpd Jawa Timur	2012	0.138901681	0.04938	0.623366831	17.19384278	0.831540816	0.066896716	0.188620198	0.682012204	0.108093499	1	0
Pt Bpd Jawa Timur	2011	0.270221582	0.025272	0.632565181	17.04112872	0.798654121	0.076394701	0.129549582	0.607491176	0.118290272	1	0
Pt Bpd Jawa Timur	2010	0.317964801	0.011298	0.640873982	16.82067947	0.802552412	0.098486817	0.135175758	0.632499677	0.154710692	1	0
Pt Bpd Jawa Timur	2009	0.257455283	0.012922	0.581090294	16.67327682	0.696629036	0.081679415	0.119235364	0.63683796	0.126134176	1	0
Pt Bpd Kalimantan Barat	2013	0.218632593	0.005824	0.67066586	16.08958063	0.806681024	0.085183916	0.122719425	0.724365532	0.127937003	1	0
Pt Bpd Kalimantan Barat	2012	0.214511813	0.002297	0.659201746	15.951542	0.811050417	0.081290264	0.112921276	0.74728125	0.126833884	1	0
Pt Bpd Kalimantan Barat	2011	0.288971792	0.001806	0.637434711	15.78745402	0.740014985	0.080482825	0.102748146	0.724824958	0.144678651	1	0
Pt Bpd Kalimantan Barat	2010	0.306044638	0.001678	0.638094106	15.58737289	0.802467737	0.07522565	0.092660797	0.722142403	0.136320584	1	0
Pt Bpd Kalimantan Barat	2009	0.316539851	0.001467	0.631747613	15.40457024	0.877606325	0.085999788	0.08476998	0.687616822	0.132790653	1	0
Pt Bpd Nusa Tenggara Barat	2013	0.262398535	0.021706	0.720232274	15.29436473	1.042164847	0.096818876	0.163486075	0.626220461	0.148825125	1	0
Pt Bpd Nusa Tenggara Barat	2012	0.31016868	0.024492	0.708937345	15.24161296	1.067335275	0.096593492	0.144476658	0.625317909	0.154446042	1	0
Pt Bpd Nusa Tenggara Barat	2011	0.326670696	0.028108	0.745953201	15.07435869	1.000316458	0.10537539	0.145173616	0.625947537	0.159779892	1	0
Pt Bpd Nusa Tenggara Barat	2010	0.395237213	0.037769	0.70042906	14.86191299	1.022421676	0.131594243	0.159289089	0.640549038	0.20978377	1	0
Pt Bpd Nusa Tenggara Barat	2009	0.300449704	0.053952	0.737103052	14.62514304	1.154449213	0.107586639	0.150417297	0.65965315	0.164382964	1	0
Pt Bpd Nusa Tenggara Timur	2013	0.226336514	0.01614	0.664468862	15.80955869	0.963621699	0.093879983	0.144486991	0.737401419	0.165084093	1	0
Pt Bpd Nusa Tenggara Timur	2012	0.215013344	0.012818	0.622893274	15.76787881	0.933436068	0.079780814	0.134081713	0.776797063	0.171519582	1	0
Pt Bpd Nusa Tenggara Timur	2011	0.234604912	0.016412	0.586937808	15.68671132	0.930613805	0.077850498	0.122005353	0.779278298	0.173890394	1	0
Pt Bpd Nusa Tenggara Timur	2010	0.255349699	0.031661	0.583895509	15.43680925	0.943038973	0.112389832	0.143427707	0.758885337	0.203262	1	0
Pt Bpd Nusa Tenggara Timur	2009	0.222851708	0.019867	0.818820243	15.05209914	1.227967039	0.105865972	0.174622551	0.592042577	0.144146151	1	0

Pt Bpd Sulawesi Tengah	2013	0.189198931	0.051962	0.647635162	14.40669589	1.284343511	0.0763545	0.147466846	0.645445129	0.104768876	1	0
Pt Bpd Sulawesi Tengah	2012	0.117914181	0.060043	0.549280059	14.13253053	1.072721609	0.068707166	0.170327669	0.764414873	0.110119954	1	0
Pt Bpd Sulawesi Tengah	2011	0.146952171	0.100164	0.49024266	13.95892495	0.772652481	0.080031502	0.171071419	0.738077829	0.118489908	1	0
Pt Bpd Sulawesi Tengah	2010	0.234651659	0.137426	0.441416406	14.02191641	0.854449226	0.104087689	0.158279181	0.618868663	0.128798652	1	0
Pt Bpd Sulawesi Tengah	2009	0.191810291	0.124231	0.647169762	13.59252574	1.004424513	0.121814412	0.199853273	0.571174246	0.153041955	1	0
Pt Bpd Sulawesi Utara	2013	0.27771461	0.006789	0.71808727	15.88312443	1.129434908	0.092012761	0.104236488	0.661732377	0.149653248	1	0
Pt Bpd Sulawesi Utara	2012	0.273954412	0.012042	0.711747177	15.70178322	1.096245017	0.072909145	0.085183772	0.848222856	0.210114361	1	0
Pt Bpd Sulawesi Utara	2011	0.183484791	0.026314	0.693042707	15.48673533	0.997793311	0.075036879	0.082241301	0.888239529	0.209209695	1	0
Pt Bpd Sulawesi Utara	2010	0.29028929	0.025913	0.698485803	15.28766467	1.049601129	0.096321216	0.070917498	0.796419864	0.200250814	1	0
Pt Bpd Sulawesi Utara	2009	0.226741392	0.015273	0.668091112	15.02442344	1.002524679	0.074222627	0.07142936	0.81987571	0.139353181	1	0
Pt Bpd Bali	2013	0.235112135	0.009528	0.697632738	16.49119616	0.88358922	0.069163273	0.126625715	0.618918456	0.103653808	1	0
Pt Bpd Bali	2012	0.26515775	0.012093	0.667914516	16.36206256	0.80902803	0.067042435	0.117189104	0.627556954	0.107857615	1	0
Pt Bpd Bali	2011	0.23310996	0.010198	0.682493663	16.18175735	0.82775181	0.066683381	0.103056885	0.710026185	0.111444361	1	0
Pt Bpd Bali	2010	0.263997758	0.010741	0.684754723	16.02860334	0.933276902	0.067830401	0.105377291	0.662877884	0.106779967	1	0
Pt Bpd Bali	2009	0.246077838	0.010999	0.836681546	15.70815163	1.044157956	0.087918499	0.123545513	0.670692413	0.130185084	1	0
Pt Bpd Kalimantan Selatan	2013	0.158060639	0.028555	0.407357544	16.47720543	0.840559558	0.039168635	0.080748352	0.816022514	0.0906433	1	0
Pt Bpd Kalimantan Selatan	2012	0.176084445	0.023912	0.453289547	16.0713917	0.538193154	0.047439153	0.091860923	0.811310271	0.112010343	1	0
Pt Bpd Kalimantan Selatan	2011	0.220636604	0.015221	0.514725956	15.69444661	0.626181196	0.05992421	0.113644682	0.740308713	0.128005864	1	0
Pt Bpd Kalimantan Selatan	2010	0.266588308	0.022007	0.587207989	15.34341667	0.74850384	0.085132593	0.135874295	0.703219531	0.163513989	1	0
Pt Bpd Kalimantan Selatan	2009	0.323891875	0.016261	0.580849663	15.23404217	0.6796043	0.073319616	0.125613827	0.641427344	0.118064657	1	0
Pt Bpd Papua	2013	0.2071201	0.024197	0.643130338	16.6886342	0.847810027	0.078834589	0.12425795	0.681582724	0.100461865	1	0
Pt Bpd Papua	2012	0.188269879	0.049739	0.55499736	16.50828528	0.717610077	0.070299566	0.12043201	0.7086358	0.099041882	1	0
Pt Bpd Papua	2011	0.177887402	0.039671	0.381764868	16.43096429	0.480147049	0.067659522	0.110136828	0.694374187	0.09357016	1	0
Pt Bpd Papua	2010	0.190600783	0.048861	0.345453834	16.20480972	0.438756713	0.070920666	0.113967479	0.706652588	0.097779375	1	0
Pt Bpd Papua	2009	0.302735477	0.056363	0.24887386	16.19369419	0.303063573	0.055843906	0.096966657	0.640136189	0.078211398	1	0
Pt Bpd Sumatra Selatan Dan Bangka Belitung	2013	0.161607657	0.118536	0.718291055	16.48566136	0.954386506	0.087987264	0.115462057	0.821562901	0.13983738	1	0
Pt Bpd Sumatra Selatan Dan Bangka Belitung	2012	0.201063507	0.108747	0.609566807	16.58593506	0.766129465	0.069599653	0.091947153	0.790001815	0.125982671	1	0
Pt Bpd Sumatra Selatan Dan Bangka Belitung	2011	0.21807773	0.023737	0.622041488	16.40154294	0.756901882	0.069977613	0.08766099	0.806746369	0.140350497	1	0
Pt Bpd Sumatra Selatan Dan Bangka Belitung	2010	0.22214104	0.017677	0.608239479	16.2032092	0.717209174	0.074821413	0.086230061	0.843196241	0.181159834	1	0
Pt Bpd Sumatra Selatan Dan Bangka Belitung	2009	0.199904958	0.023284	0.615309572	15.94961297	0.790319732	0.072265455	0.087665021	0.750843692	0.126424781	1	0
Pt Bpd Sumatra Utara	2013	0.277295687	0.09731	0.708405497	16.89117238	0.9626173	0.083637649	0.103710704	0.72081572	0.130957941	1	0
Pt Bpd Sumatra Utara	2012	0.258549634	0.041237	0.69026336	16.8107302	0.917386255	0.077233732	0.103250316	0.762354655	0.139369127	1	0
Pt Bpd Sumatra Utara	2011	0.281930634	0.03525	0.581065839	16.75641176	0.727139153	0.063028957	0.106786646	0.710229694	0.125433075	1	0
Pt Bpd Sumatra Utara	2010	0.25816422	0.049138	0.721812127	16.35616588	0.871184488	0.092384345	0.171458931	0.619183047	0.152919026	1	0
Pt Bpd Sumatra Utara	2009	0.34943429	0.052378	0.73617457	16.27699683	0.895154882	0.082040511	0.1053024	0.561063261	0.119806306	1	0
Bank Umum Swasta Nasional Non Devisa												
PT. Bank Andara	2013	-0.12140315	0.023278693	0.871253009	14.08478703	6.667709271	0.050925236	0.16141578	1.168981288	0.118761636	0	1
PT. Bank Andara	2012	-0.006721415	0.005892908	0.801860178	14.01646658	4.8979081	0.040265146	0.197507548	1.025556685	0.091759088	0	1
PT. Bank Andara	2011	-0.167202285	0.00034115	0.667786191	13.48610748	6.202615983	0.030987568	0.233152569	1.570008532	0.070064349	0	1
PT. Bank Andara	2010	-0.145572917	0.034317028	0.411895628	12.76442192	2.871865962	0.037241423	0.428427982	1.582256856	0.095449383	0	1
PT. Bank Andara	2009	-0.261535207	0.498931539	0.352051963	12.22885612	1.275146044	0.044670567	0.48523281	2.446188615	0.080016031	0	1
PT. Bank Artos Indonesia	2013	0.022094122	0.078093168	0.656407104	13.39575584	1.090774852	0.041750861	0.16418242	0.946896725	0.090831213	0	1
PT. Bank Artos Indonesia	2012	0.003914469	0.041150314	0.614050747	13.14391154	0.996832004	0.044318651	0.206513718	0.996363937	0.09474428	0	1
PT. Bank Artos Indonesia	2011	0.02110675	0.031466896	0.555467229	13.03164842	0.957136981	0.049319046	0.230438048	0.978900427	0.10607285	0	1
PT. Bank Artos Indonesia	2010	0.001777371	0.028826984	0.618507538	12.91351467	1.078881074	0.053618034	0.403503065	0.998541456	0.109831205	0	1
PT. Bank Artos Indonesia	2009	0.006614244	0.163307196	1	12.19501675	0.852869906	0.094913575	0.424977629	0.973620498	0.200464103	0	1
PT. Bank Bisnis Internasional	2013	0.061991104	0.017117848	0.694745578	13.20119489	8.827473637	0.040261658	0.277179207	0.781899488	0.079774718	0	1
PT. Bank Bisnis Internasional	2012	0.039025536	0.026954122	0.682447251	12.96191759	1.06469681	0.043939401	0.330018644	0.792847947	0.082076725	0	1
PT. Bank Bisnis Internasional	2011	0.04634412	0.041525942	0.651038123	12.73963776	1.105465482	0.049809384	0.395739003	0.767089479	0.102187683	0	1
PT. Bank Bisnis Internasional	2010	0.04114052	0.054485885	0.665948092	12.54815767	1.269996614	0.063741228	0.456743472	0.76665325	0.105882604	0	1

PT. Bank Bisnis Internasional	2009	0.039230007	0.086598232	0.614237579	12.47972678	1.153934085	0.06074873	0.453002829	0.730315853	0.100657154	0	1
PT. Bank Dinar Indonesia	2013	0.031444114	0.047165185	0.57497298	13.65874914	0.879018673	0.035530139	0.32125796	0.853719372	0.07175158	0	1
PT. Bank Dinar Indonesia	2012	0.02629859	0.033695172	0.463854615	13.16717612	1.013525823	0.03211032	0.418413282	0.778285591	0.053140466	0	1
PT. Bank Dinar Indonesia	2011	0.056369464	0.031766548	0.481207114	12.43246292	1.033781874	0.065813973	0.516261119	0.696039211	0.110628237	0	1
PT. Bank Dinar Indonesia	2010	0.023509693	0.006813238	0.504422317	12.44973621	0.936758606	0.049497811	0.441886803	0.905762652	0.088199449	0	1
PT. Bank Dinar Indonesia	2009	0.03989315	0.080090061	0.425152011	12.22956942	0.848675103	0.062450245	0.500959684	0.804251701	0.11486899	0	1
PT. Bank Fama Internasional	2013	0.097388635	0.161712833	0.719020833	13.64936624	0.956219566	0.050345722	0.197682437	0.759289693	0.107052109	0	1
PT. Bank Fama Internasional	2012	0.10378136	0.15223548	0.703468287	13.41087061	0.97539718	0.050171084	0.227309856	0.784266887	0.146817302	0	1
PT. Bank Fama Internasional	2011	0.128363208	0.14663824	0.692729885	13.30677608	0.992174715	0.056433532	0.224451814	0.69462529	0.126965885	0	1
PT. Bank Fama Internasional	2010	0.124411425	0.271563353	0.711108452	13.14191695	0.987170796	0.059630535	0.232840335	0.696344002	0.130036303	0	1
PT. Bank Fama Internasional	2009	0.133377314	0.226221531	0.698761514	12.99575199	0.94008838	0.065515347	0.233977546	0.722896842	0.134778385	0	1
PT. Bank Harda Internasional	2013	0.051974871	0.020801203	0.739653105	14.31086024	0.906863426	0.04655981	0.126291839	0.916132394	0.107590648	0	1
PT. Bank Harda Internasional	2012	0.112190423	0.047063045	0.666870384	14.36618939	0.807924455	0.04403464	0.100546577	0.865385496	0.10074549	0	1
PT. Bank Harda Internasional	2011	0.102294993	0.033035103	0.6608324	14.27190703	0.783405099	0.035662605	0.097974754	0.92736439	0.110339361	0	1
PT. Bank Harda Internasional	2010	0.107158795	0.041235692	0.574260225	14.23935899	0.661776475	0.03625927	0.09093551	0.880771377	0.10908478	0	1
PT. Bank Harda Internasional	2009	0.075131931	0.051330172	0.628518135	14.06965265	0.72111797	0.040970873	0.090532088	0.925412459	0.105677645	0	1
PT. Bank INA Perdana	2013	0.052290404	0.036191543	0.750063987	14.15386602	0.889246987	0.040783837	0.122190385	0.950711398	0.160297126	0	1
PT. Bank INA Perdana	2012	0.112489831	0.030531096	0.716487834	14.22914818	0.816042482	0.036000579	0.090218996	0.912016911	0.165792837	0	1
PT. Bank INA Perdana	2011	0.016130895	0.045968455	0.780193406	14.18329387	0.879153899	0.026789355	0.083900012	0.994655129	0.116956461	0	1
PT. Bank INA Perdana	2010	0.012122532	0.070886051	0.629261655	13.76521782	2.907832332	0.047713289	0.763189691	0.911942855	0.151042483	0	1
PT. Bank INA Perdana	2009	0.13314777	0.109348607	0.694139999	13.64933082	0.813314628	0.045526359	0.134052195	0.813374596	0.122858351	0	1
PT. Bank Jasa Jakarta	2013	0.110869605	0.029727247	0.739149766	15.36514751	0.896144836	0.03467268	0.162451165	0.732636492	0.087346277	0	1
PT. Bank Jasa Jakarta	2012	0.10576015	0.033875856	0.729591542	15.29386961	0.897521369	0.039167594	0.170450024	0.729681478	0.09246529	0	1
PT. Bank Jasa Jakarta	2011	0.11364071	0.026123174	0.681616785	15.23913466	0.832303505	0.04069804	0.167482511	0.728710393	0.092943857	0	1
PT. Bank Jasa Jakarta	2010	0.115231721	0.001394114	0.688376706	15.15375714	0.846246566	0.045231646	0.170437785	0.726517908	0.101377286	0	1
PT. Bank Jasa Jakarta	2009	0.107015703	0.041167709	0.696288806	14.99642792	0.852715265	0.051210781	0.167971557	0.684502427	0.110928448	0	1
PT. Bank Kesejahteraan Ekonomi	2013	0.148954004	0.034988189	0.695557437	14.92645746	0.927694077	0.058781134	0.104094088	0.832625077	0.125050004	0	1
PT. Bank Kesejahteraan Ekonomi	2012	0.171995754	0.043761468	0.67039352	14.9473529	0.831393275	0.057803258	0.09324894	0.828255494	0.125823629	0	1
PT. Bank Kesejahteraan Ekonomi	2011	0.186489074	0.043722528	0.749219941	14.7562933	0.889494554	0.056687273	0.091313536	0.829961075	0.134669354	0	1
PT. Bank Kesejahteraan Ekonomi	2010	0.165512737	0.043728006	0.771365287	14.55176273	0.943088574	0.059051911	0.101196066	0.828668077	0.136477986	0	1
PT. Bank Kesejahteraan Ekonomi	2009	0.127296052	0.034037779	0.863819735	14.24976654	1.023342526	0.052380015	0.112598409	0.841656855	0.151297371	0	1
PT. Bank Mayora	2013	0.012846355	0.014733398	0.680000267	14.86027119	0.832443328	0.038607417	0.145898397	0.96914656	0.081748876	0	1
PT. Bank Mayora	2012	0.01060247	0.015913893	0.592528266	14.63743215	0.717620452	0.034682467	0.143578504	0.97242794	0.074789427	0	1
PT. Bank Mayora	2011	0.007687387	0.01163544	0.548179191	14.22617479	0.647388843	0.027789808	0.122334312	1.010400045	0.070657022	0	1
PT. Bank Mayora	2010	0.062126215	0.01554165	0.472974519	13.54185893	0.587012534	0.043837933	0.154106577	0.864320273	0.09402351	0	1
PT. Bank Mayora	2009	0.044180985	0.062106099	0.38696182	13.41074471	0.491929952	0.044406438	0.161834297	0.889602441	0.089395968	0	1
PT. Bank Mitra Niaga	2013	0.01887266	0.019774278	0.477407054	14.06708062	0.551502794	0.022230983	0.123933648	0.973342911	0.116912109	0	1
PT. Bank Mitra Niaga	2012	0.041653154	0.015531299	0.401016362	13.86263171	0.458313345	0.01693777	0.11471988	0.97738552	0.127058552	0	1
PT. Bank Mitra Niaga	2011	0.01273941	0.005445291	0.405498258	13.50757135	0.484504473	0.017594155	0.155720039	0.983899749	0.134961086	0	1
PT. Bank Mitra Niaga	2010	0.025591136	0.080086739	0.414262117	13.22370262	0.516815173	0.031205835	0.188556113	0.967017947	0.141480791	0	1
PT. Bank Mitra Niaga	2009	0.018919571	0.034247877	0.43727739	12.9507206	0.565067705	0.036562663	0.19691789	0.958776117	0.105466116	0	1
PT. Bank Multiarta Sentosa	2013	0.018066604	0.020312566	0.402188401	14.34310185	1.146943713	0.029985043	0.642747862	0.718156194	0.055053412	0	1
PT. Bank Multiarta Sentosa	2012	0.070691865	0.016227546	0.715984682	13.69095476	0.93722247	0.045316002	0.222709763	0.774163698	0.089353248	0	1
PT. Bank Multiarta Sentosa	2011	0.067301163	0.062689331	0.618128165	13.60760408	0.812696054	0.042895149	0.224813273	0.457618856	0.09803726	0	1
PT. Bank Multiarta Sentosa	2010	0.056272791	0.06000796	0.639821915	13.52780049	0.842516948	0.048461357	0.225976994	0.816232226	0.097241389	0	1
PT. Bank Multiarta Sentosa	2009	0.020366225	0.055635622	0.631167052	13.39101705	0.852898036	0.043666039	0.2436321	0.871047284	0.112841901	0	1
PT. Bank Pundi Indonesia, Tbk	2013	0.117453161	0.153054269	0.754231402	16.01283713	0.884591454	0.10447801	0.094575576	0.995445117	0.413018872	0	1
PT. Bank Pundi Indonesia, Tbk	2012	0.076660448	0.180026759	0.736042311	15.85434414	0.836808432	0.127095971	0.103902628	0.971464585	0.416936401	0	1
PT. Bank Pundi Indonesia, Tbk	2011	-0.200082854	0.117906924	0.58049762	15.63509399	0.672851155	0.037994498	0.107208644	1.19300641	0.138781655	0	1
PT. Bank Pundi Indonesia, Tbk	2010	-0.886742507	0.675210606	0.411188499	14.21460676	0.528416527	0.028653914	0.207834136	2.037156761	0.171231089	0	1

PT. Bank Pundi Indonesia, Tbk	2009	-0.529947249	0.425000675	0.693347465	14.21729089	0.792188481	0.057899621	0.095261706	1.031834925	0.12951703	0	1
PT. Bank Royal Indonesia	2013	0.024156834	0.00549852	0.758007971	13.06307611	1.05788049	0.050781167	0.26943368	0.962304793	0.099612897	0	1
PT. Bank Royal Indonesia	2012	0.014117799	0.01159692	0.591686192	12.99554767	0.836960815	0.046770561	0.281433904	0.94580687	0.097950269	0	1
PT. Bank Royal Indonesia	2011	0.017408884	0.079361946	0.375133342	12.97655348	0.530879964	0.039825435	0.282716395	0.933147696	0.100550489	0	1
PT. Bank Royal Indonesia	2010	-0.057284176	0.00230075	0.349394557	12.97827589	0.501819762	0.040863374	-0.065850323	0.948332374	0.104304399	0	1
PT. Bank Royal Indonesia	2009	0.042594112	0.003201245	0.487662864	12.78131428	0.722134289	0.073041135	0.308597178	0.801451679	0.117034024	0	1
PT. Bank Sahabat Purba Danarta	2013	0.00106569	0.054233403	0.610442262	12.6121509	1.498642393	0.204251392	0.565796312	0.985469392	0.242328039	0	1
PT. Bank Sahabat Purba Danarta	2012	0.037680271	0.070399563	0.483458575	12.76222817	0.988527579	0.174548655	0.486663933	0.891332352	0.218113426	0	1
PT. Bank Sahabat Purba Danarta	2011	0.013439552	0.063466822	0.527394917	12.95027884	0.887269399	0.118024772	0.390636507	0.966678884	0.220366121	0	1
PT. Bank Sahabat Purba Danarta	2010	0.004695143	0.070483361	0.761645776	13.33925543	1.589232263	0.05061624	0.246212798	0.983355969	0.120916753	0	1
PT. Bank Sahabat Purba Danarta	2009	0.074711645	0.092180321	0.814271762	12.39942069	1.694744877	0.091312572	0.450533872	0.98318073	0.14627402	0	1
PT. Bank Sahabat Semporna	2013	0.038948886	0.062399373	0.648008191	14.79842913	0.824531639	0.037124978	0.179562196	0.894712916	0.09548866	0	1
PT. Bank Sahabat Semporna	2012	0.007615773	0.077647725	0.629615739	14.34205164	0.805345443	0.033613574	0.2047463	0.972069412	0.084820084	0	1
PT. Bank Sahabat Semporna	2011	0.010101587	0.084956349	0.594093607	13.89524183	0.968765857	0.037886567	0.242322225	0.963478425	0.097793528	0	1
PT. Bank Sahabat Semporna	2010	0.051724138	0.130822611	0.695936574	13.59714184	1.226282204	0.052084461	0.402983719	0.774175404	0.117223937	0	1
PT. Bank Sahabat Semporna	2009	0.101662684	0.096843991	0.727748868	13.42913606	0.97976736	0.064182448	0.208174642	0.748778888	0.121118561	0	1
PT. Bank Tabungan Pensiunan Nasional, Tbk	2013	0.217435636	0.024624059	0.642365415	13.91080165	0.883809792	0.101175839	0.142820837	0.740918215	0.143605469	0	1
PT. Bank Tabungan Pensiunan Nasional, Tbk	2012	0.255898211	0.022156661	0.649114829	13.86285778	0.86277768	0.102382667	0.130825163	0.741677069	0.148405415	0	1
PT. Bank Tabungan Pensiunan Nasional, Tbk	2011	0.238698272	0.0201543	0.647508942	13.83765945	0.85074835	0.099229368	0.118767423	0.765804882	0.142424266	0	1
PT. Bank Tabungan Pensiunan Nasional, Tbk	2010	0.195791138	0.031290675	0.672646554	13.70759679	0.913720635	0.102004036	0.124505787	0.798057568	0.138955448	0	1
PT. Bank Tabungan Pensiunan Nasional, Tbk	2009	0.205318471	0.018225731	0.72025348	13.38099298	0.849203196	0.09121997	0.093262797	0.829070026	0.129516644	0	1
PT. Bank Victoria Internasional, Tbk	2013	0.121126914	0.031246258	0.579604005	18.05922452	0.740176454	0.022600267	0.124502025	0.799270701	0.162827093	0	1
PT. Bank Victoria Internasional, Tbk	2012	0.137358882	0.05986449	0.543263614	17.89504096	0.678616381	0.022289384	0.109164688	0.789424007	0.161665113	0	1
PT. Bank Victoria Internasional, Tbk	2011	0.182261165	0.043821313	0.493587522	17.65793632	0.63856939	0.015786652	0.110861983	0.770020334	0.164303285	0	1
PT. Bank Victoria Internasional, Tbk	2010	0.193217421	0.076007601	0.347753199	17.36050215	0.402160219	0.01047979	0.076069316	0.838181602	0.16540171	0	1
PT. Bank Victoria Internasional, Tbk	2009	0.021724763	0.097818376	0.388126158	16.89877566	0.505564685	0.017853852	0.087609261	0.807360271	0.182613879	0	1
PT. Bank Yudha Bhakti	2013	0.07682795	0.08671443	0.658324458	16.70739589	0.776295051	0.050377315	0.114361385	0.940168031	0.08996545	0	1
PT. Bank Yudha Bhakti	2012	0.108822509	0.072143699	0.769776555	16.4239242	0.906452866	0.046402345	0.103082816	0.906871684	0.083962248	0	1
PT. Bank Yudha Bhakti	2011	0.136938782	0.132982385	0.654183712	16.24596929	0.796117329	0.049448954	0.098212622	0.901719541	0.092957344	0	1
PT. Bank Yudha Bhakti	2010	0.136145901	0.159352777	0.674636332	16.12757458	0.79095319	0.058325085	0.097107393	0.887076974	0.109934187	0	1
PT. Bank Yudha Bhakti	2009	0.125707793	0.165060295	0.518971142	15.79941704	0.593974656	0.041490705	0.072695255	0.923203151	0.107868117	0	1
PT. Bank Central Tama Nasional Bank	2013	0.022187177	0.044334559	0.760302239	14.65063679	0.959816999	0.071441226	0.164356671	0.978522059	0.117264506	0	1
PT. Bank Central Tama Nasional Bank	2012	0.100702162	0.058874713	0.687144686	14.76074864	0.860834585	0.079930969	0.151273173	0.884690233	0.122315544	0	1
PT. Bank Central Tama Nasional Bank	2011	0.103872754	0.077137516	0.664638049	14.65148715	0.818245819	0.062911847	0.125241972	0.886618821	0.135918088	0	1
PT. Bank Central Tama Nasional Bank	2010	0.052287612	0.092687356	0.689615371	14.59773581	1.039782103	0.067892939	0.277092273	0.881261191	0.147168408	0	1
PT. Bank Central Tama Nasional Bank	2009	0.071232798	0.128492865	0.702141643	14.61650356	0.882438125	0.070152605	0.150780247	0.885887982	0.129935917	0	1
PT. Prima Master Bank	2013	0.057770581	0.059059234	0.766151578	13.64241234	0.952958662	0.035859512	0.108952297	0.917456889	0.136070768	0	1
PT. Prima Master Bank	2012	0.032738829	0.03118782	0.743568508	13.70809237	0.994084014	0.034299957	0.000120328	0.942788179	0.156191059	0	1
PT. Prima Master Bank	2011	0.025617388	0.016342494	0.715870155	13.82794493	0.900559257	0.031719344	0.124213064	0.986290865	0.130183148	0	1
PT. Prima Master Bank	2010	0.040718941	0.041139217	0.72265439	13.5744525	0.880558447	0.039634376	0.119035735	0.931076349	0.140014711	0	1
PT. Prima Master Bank	2009	0.038068125	0.036156031	0.720955476	13.45439003	0.885583285	0.048274598	0.141451207	0.904688922	0.127458225	0	1

Variabel BOPO : X7

No	Bank Pembangunan Daerah	Periode	Beban Operasional	Pendapatan Operasional	BOPO
			1	2	X7 = 1/2
1	Sulawesi Tenggara	2013	389,495	548,485	0.710128809
		2012	336,030	482,420	0.696550723
		2011	231,187	408,479	0.565970344
		2010	263,847	371,921	0.709416785
		2009	92,670	208,214	0.445070937
2	Yogyakarta	2013	461,730	649,465	0.710939004
		2012	414,213	563,652	0.734873645
		2011	384,519	512,852	0.749766014
		2010	331,046	444,822	0.744221284
		2009	288,317	398,239	0.723979821
3	Kalimantan Timur	2013	2,649,457	3,487,146	0.759778053
		2012	2,487,637	3,366,315	0.73897927
		2011	2,542,422	3,185,412	0.79814542
		2010	1,747,303	2,445,022	0.714636924
		2009	842,062	1,499,703	0.561485841
4	DKI	2013	2,573,283	3,296,105	0.780704195
		2012	2,588,303	3,017,273	0.857828576
		2011	2,516,807	2,917,449	0.862673863
		2010	2,066,909	2,392,162	0.864033874
		2009	159,251	171,484	0.928663899
5	Aceh	2013	1,127,149	1,595,949	0.706256278
		2012	1,084,759	1,516,860	0.715134554
		2011	1,015,068	1,336,693	0.759387533
		2010	1,639,137	1,745,283	0.93918121
		2009	909,569	1,335,004	0.681323052
6	Bank Kalimantan Tengah	2013	300,211	491,625	0.610650394
		2012	361,372	530,564	0.681109159
		2011	242,094	398,298	0.60782128
		2010	221,470	352,234	0.628758155
		2009	210,074	322,871	0.650643756
7	Jambi	2013	368,681	548,801	0.671793601
		2012	297,650	440,435	0.675809143
		2011	216,384	353,818	0.61156866
		2010	211,095	366,815	0.575480828
		2009	130,088	228,061	0.570408794
8	Sulawesi Selatan Dan Sulawesi Barat	2013	846,729	1,321,201	0.640878262
		2012	882,687	1,271,957	0.69395978
		2011	829,670	1,190,728	0.696775418
		2010	660,946	1,008,813	0.655171969
		2009	366,575	659,554	0.555792247
9	Lampung	2013	438,310	591,122	0.741488221

No	BUSN Non Devisa	Periode	Beban Operasional	Pendapatan Operasional
			1	2
1	PT. Bank Andara	2013	181,731	155,461
		2012	115,049	112,182
		2011	79,130	50,401
		2010	52,792	33,365
		2009	40,049	16,372
2	PT. Bank Artos Indonesia	2013	56,525	59,695
		2012	48,228	48,404
		2011	47,415	48,437
		2010	44,500	44,565
		2009	38,606	39,652
3	PT. Bank Bisnis Internasional	2013	33,746	43,159
		2012	27,714	34,955
		2011	26,730	34,846
		2010	22,857	29,814
		2009	19,330	26,468
4	PT. Bank Dinar Indonesia	2013	52,368	61,341
		2012	21,627	27,788
		2011	19,313	27,747
		2010	20,386	22,507
		2009	18,916	23,520
5	PT. Bank Fama Internasional	2013	68,841	90,665
		2012	76,826	97,959
		2011	53,027	76,339
		2010	46,169	66,302
		2009	42,922	59,375
6	PT. Bank Harda Internasional	2013	161,756	176,564
		2012	151,214	174,736
		2011	161,507	174,157
		2010	146,792	166,663
		2009	126,093	136,256
7	PT. Bank INA Perdana	2013	213,757	224,839
		2012	228,670	250,730
		2011	168,044	168,947
		2010	130,986	143,634
		2009	84,630	104,048
8	PT. Bank Jasa Jakarta	2013	301,392	411,380
		2012	295,907	405,529
		2011	281,221	385,916
		2010	280,789	386,486
		2009	247,334	361,334
9	PT. Bank Kesejahteraan Ekonomi	2013	316,236	379,806

		2012	404,230	544,548	0.742322073
		2011	313,472	455,012	0.688931281
		2010	288,821	436,090	0.662296774
		2009	228,659	306,697	0.745553429
10	Riau Kepri	2013	1,451,623	2,090,658	0.694337859
		2012	1,390,280	1,855,967	0.749086595
		2011	1,244,168	1,635,336	0.760802673
		2010	1,818,448	2,293,527	0.792860952
		2009	908,926	1,290,667	0.704229673
11	Sumatra Barat	2013	836,015	2,657,765	0.314555651
		2012	1,323,433	1,699,037	0.778931242
		2011	1,245,588	1,574,115	0.791294156
		2010	1,077,724	1,409,598	0.764561244
		2009	780,153	1,056,187	0.738650447
12	Jawa barat Dan Banten, Tbk	2013	7,008,083	8,744,588	0.801419461
		2012	5,853,377	7,243,639	0.80807133
		2011	4,924,437	6,315,965	0.779680856
		2010	3,962,758	5,125,216	0.773188486
		2009	3,003,509	4,209,747	0.713465441
13	Maluku	2013	591,695	785,852	0.752934395
		2012	570,507	724,560	0.787384068
		2011	397,573	540,553	0.735493097
		2010	341,905	437,357	0.781752664
		2009	199,957	271,498	0.736495296
14	Bengkulu	2013	410,579	572,365	0.717337713
		2012	371,475	476,546	0.779515514
		2011	288,162	358,095	0.804708248
		2010	312,641	409,104	0.764209101
		2009	198,216	272,497	0.727406173
15	Jawa Tengah	2013	2,596,012	3,558,511	0.729521983
		2012	2,477,372	3,245,417	0.763344741
		2011	2,189,865	2,782,372	0.787049683
		2010	1,976,247	2,491,078	0.793330036
		2009	1,550,140	2,179,997	0.711074373
16	Jawa Timur	2013	2,499,625	3,760,241	0.664751275
		2012	2,161,637	3,169,499	0.682012204
		2011	1,808,661	2,977,263	0.607491176
		2010	1,975,645	3,123,551	0.632499677
		2009	1,399,503	2,197,581	0.63683796
17	Kalimantan Barat	2013	900,679	1,243,404	0.724365532
		2012	802,391	1,073,747	0.74728125
		2011	753,428	1,039,462	0.724824958
		2010	579,021	801,810	0.722142403
		2009	447,336	650,560	0.687616822

		2012	323,206	390,225
		2011	286,354	345,021
		2010	236,153	284,979
		2009	196,590	233,575
10	PT. Bank Mayora	2013	225,219	232,389
		2012	165,445	170,136
		2011	107,646	106,538
		2010	61,811	71,514
		2009	53,055	59,639
11	PT. Bank Mitra Niaga	2013	146,346	150,354
		2012	130,177	133,189
		2011	97,594	99,191
		2010	75,703	78,285
		2009	42,585	44,416
12	PT. Bank Multiarta Sentosa	2013	67,009	93,307
		2012	61,073	78,889
		2011	3,644,202	79,634
		2010	59,527	72,929
		2009	64,292	73,810
13	PT. Bank Pundi Indonesia, Tbk	2013	3,700,616	3,717,549
		2012	3,111,365	3,202,757
		2011	1,021,433	856,184
		2010	519,915	255,216
		2009	199,723	193,561
14	PT. Bank Royal Indonesia	2013	45,170	4,693,939
		2012	40,804	43,142
		2011	40,549	43,454
		2010	42,821	45,154
		2009	33,346	41,607
15	PT. Bank Sahabat Purba Danarta	2013	71,686	72,743
		2012	6,709	76,076
		2011	89,673	92,764
		2010	73,852	75,102
		2009	34,898	35,495
16	PT. Bank Sahabat Semporna	2013	228,303	255,169
		2012	139,595	143,606
		2011	102,042	105,910
		2010	72,949	94,228
		2009	61,626	82,302
17	PT. Bank Tabungan Pensiunan Nasional,	2013	8,404,628	11,343,530
		2012	7,088,408	9,557,270
		2011	5,868,251	7,662,854
		2010	4,572,403	5,729,415
		2009	3,304,989	3,986,381

18	Nusa Tenggara Barat	2013	408,942	653,032	0.626220461
		2012	402,000	642,873	0.625317909
		2011	352,185	562,643	0.625947537
		2010	382,623	597,336	0.640549038
		2009	243,664	369,382	0.65965315
19	Nusa Tenggara Timur	2013	894,156	1,212,577	0.737401419
		2012	938,694	1,208,416	0.776797063
		2011	880,279	1,129,608	0.779278298
		2010	780,465	1,028,436	0.758885337
		2009	293,900	496,417	0.592042577
20	Sulawesi Tengah	2013	122,135	189,226	0.645445129
		2012	115,578	151,198	0.764414873
		2011	100,941	136,762	0.738077829
		2010	97,983	158,326	0.618868663
		2009	69,942	122,453	0.571174246
21	Sulawesi Utara	2013	782,928	1,183,149	0.661732377
		2012	1,175,340	1,385,650	0.848222856
		2011	988,361	1,112,719	0.888239529
		2010	695,128	872,816	0.796419864
		2009	382,727	466,811	0.81987571
22	Bali	2013	931,653	1,505,292	0.618918456
		2012	863,888	1,376,589	0.627556954
		2011	843,291	1,187,690	0.710026185
		2010	647,228	976,391	0.662877884
		2009	579,493	864,022	0.670692413
23	Kalimantan Selatan	2013	1,059,247	1,298,061	0.816022514
		2012	867,285	1,068,993	0.811310271
		2011	620,375	837,995	0.740308713
		2010	529,916	753,557	0.703219531
		2009	312,844	487,731	0.641427344
24	Papua	2013	1,211,439	1,777,391	0.681582724
		2012	1,036,810	1,463,107	0.7086358
		2011	888,399	1,279,424	0.694374187
		2010	753,551	1,066,367	0.706652588
		2009	539,976	843,533	0.640136189
25	Sumatra Selatan Dan Bangka Belitung	2013	1,659,189	2,019,552	0.821562901
		2012	1,588,982	2,011,365	0.790001815
		2011	1,503,317	1,863,432	0.806746369
		2010	1,663,240	1,972,542	0.843196241
		2009	802,067	1,068,221	0.750843692
26	Sumatra Utara	2013	2,045,027	2,837,101	0.72081572
		2012	2,123,885	2,785,954	0.762354655
		2011	1,686,662	2,374,812	0.710229694
		2010	1,201,360	1,940,234	0.619183047

18	PT. Bank Victoria Internasional, Tbk	2013	1,296,282	1,621,831
		2012	899,941	1,139,997
		2011	813,431	1,056,376
		2010	930,224	1,109,812
		2009	633,228	784,319
19	PT. Bank Yudha Bhakti nov 2013	2013	254,134	270,307
		2012	285,456	314,770
		2011	282,754	313,572
		2010	285,425	321,759
		2009	267,235	289,465
20	PT. Bank Central Tama Nasional Bank	2013	111,985	114,443
		2012	124,107	140,283
		2011	116,867	131,812
		2010	96,959	110,023
		2009	78,689	88,825
21	PT. Prima Master Bank	2013	200,468	218,504
		2012	152,331	161,575
		2011	114,463	116,054
		2010	85,889	92,247
		2009	78,508	86,779

		2009	787,955	1,404,396	0.561063261
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BOPO
X7 = 1/2
1.168981288
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1.582256856
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0.865385496
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0.925412459
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0.994655129
0.911942855
0.813374596
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0.729681478
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0.832625077

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0.829070026

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0.978522059
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0.881261191
0.885887982
0.917456889
0.942788179
0.986290865
0.931076349
0.904688922

Lampiran 4

Perhitungan Data Masing-masing Variabel

Bank Pembangunan Daerah (BPD)	Periode	Total Asset	Ekuitas	Liabilitas	DPK	Kredit	Interest Income	Non Interest	Pendapatan Operasional	Beban Operasional	Interest Expens	Non Interest Expenses	NIM	NPL	Kredit/TA	SIZE	LDR	Nim/TA	TETA	BOPO	POTA	Laba Bersih	ROE
		1	2	3	4	5	6	7	8=6+7	9=10+11	10	11	12=6-10	(persentase)	13=5/1	LnTA	14=5/4	15 =12/1	16=2/1	17=9/8	26 = 8/1	27	28=27/2
1. Sulawesi Tenggara	2013	3.163.598	491.035	2.672.563	2.194.336	2.122.879	489.381	59.104	548.485	389.495	237.990	151.505	251.391	0,02659	0.671033109	14.96722055	0.967435707	0.079463636	0.15521409	0.710128809	0.173373798	120.021	0.244424532
	2012	3.099.817	418.526	2.681.291	1.687.684	1.553.058	442.392	40.028	482.420	336.030	215.598	120.432	226.794	0.03017	0.501016028	14.94685364	0.920230327	0.073163674	0.13501636	0.696550723	0.155628542	112.775	0.269457573
	2011	2.387.923	380.850	2.007.073	1.479.341	1.236.981	374.746	33.733	408.479	231.187	140.508	90.679	234.238	0.047791	0.518015447	14.68593451	0.836170295	0.098092778	0.15949007	0.565970344	0.171060373	133.836	0.351413942
	2010	1.692.784	299.205	1.393.579	972.582	951.675	275.288	96.633	371.921	263.847	103.332	160.515	171.956	0.627733	0.562195177	14.34188507	0.97850367	0.101581773	0.17675321	0.709416875	0.219709662	80.783	0.299932146
	2009	1.587.847	308.343	1.896.190	846.423	865.129	195.868	12.346	208.214	92.670	33.338	59.332	162.530	0.092039	0.544844056	14.27788957	1.022100061	0.102358729	0.19418936	0.445070937	0.131129763	123.710	0.401209043
2. Yogyakarta	2013	6.566.671	758.855	5.807.816	5.304.605	3.873.876	617.590	31.875	649.465	461.730	168.887	292.843	448.703	0,0182	0.589929966	15.69751756	0.730285478	0.068330361	0.1155616	0.710939004	0.098903234	138.873	0.183003341
	2012	5.631.971	559.948	5.072.023	4.542.407	3.191.622	536.742	26.910	563.652	414.213	143.999	270.214	392.743	0,022787	0.566697165	15.54397003	0.702627924	0.069734557	0.0994231	0.734873645	0.100080771	109.460	0.195482438
	2011	4.831.553	506.748	4.324.805	3.578.989	2.703.647	490.455	22.397	512.852	384.519	148.572	235.947	341.883	0,01824	0.55958136	15.39067851	0.755421992	0.070760478	0.10488305	0.749766014	0.106146409	90.931	0.179440274
	2010	4.200.859	470.248	3.730.611	3.143.008	2.158.962	427.001	17.821	444.822	331.046	115.338	215.708	311.663	0,023511	0.51393346	15.25079959	0.686909483	0.074190303	0.11194091	0.744221284	0.105888343	79.612	0.169297902
	2009	3.492.123	375.779	3.867.902	2.447.122	1.945.984	383.905	14.334	398.239	288.317	96.740	191.577	287.165	0,027352	0.557249559	15.06602042	0.795213316	0.082232212	0.10760761	0.723979821	0.114039225	64.162	0.170743975
3. Kalimantan Timur	2013	27.553.707	3.877.530	23.676.177	20.588.136	18.199.161	3.296.195	190.951	3.487.146	2.649.457	1.777.896	871.561	1.518.299	0,145448	0.660497733	17.13164764	0.883963512	0.055103257	0.14072626	0.759778053	0.126558143	682.641	0.176050475
	2012	30.838.716	3.639.472	27.199.244	25.438.038	14.410.560	3.214.722	151.593	3.366.315	2.487.637	1.911.008	576.629	1.303.714	0,145751	0.467287938	17.24428147	0.56649652	0.042275236	0.11801633	0.73897927	0.109158728	734.510	0.201817736
	2011	23.038.736	3.050.133	19.988.603	18.663.789	11.179.661	2.827.544	357.868	3.185.412	2.542.422	1.687.133	855.289	1.140.411	0,061287	0.485254567	16.95268753	0.599002753	0.049499721	0.13239151	0.79814542	0.138263314	478.724	0.156951844
	2010	15.027.758	2.373.128	12.654.630	11.092.385	8.839.103	2.203.640	241.382	2.445.022	1.747.303	1.258.736	488.567	944.904	0,120601	0.528185077	16.52540958	0.796862262	0.062877244	0.1579163	0.714636924	0.162703084	521.797	0.21987731
	2009	13.282.632	1.891.532	15.174.164	10.534.916	7.280.696	1.466.126	33.577	1.499.703	842.062	563.944	278.118	902.182	0,095956	0.548136544	16.40196788	0.691101476	0.06792193	0.14240641	0.561485841	0.112907065	413.432	0.218569921
4. Bank Dki	2013	31.096.962	3.588.844	27.508.118	22.115.393	18.018.939	2.667.303	628.802	3.296.105	2.573.283	1.031.500	1.541.783	1.635.803	0,038016	0.579443709	17.25262069	0.814769107	0.052603306	0.11540819	0.780704195	0.105994438	802.728	0.223673138
	2012	26.944.005	2.658.114	24.285.891	20.639.008	13.538.281	2.075.787	941.486	3.017.273	2.588.303	942.068	1.646.235	1.133.719	0,048201	0.502459861	17.10927138	0.655955994	0.042076855	0.09865326	0.857828576	0.111983902	439.961	0.165516227
	2011	19.968.999	2.099.771	17.869.228	15.298.882	10.039.219	1.697.432	1.220.017	2.917.449	2.516.807	777.481	1.739.326	919.951	0,051199	0.505270497	18.06467124	0.656206055	0.046300823	0.10586078	0.862673863	0.146834221	406.806	0.193738727
	2010	15.647.719	1.639.660	14.008.059	12.446.966	8.095.861	1.585.053	807.109	2.392.162	2.066.909	804.333	1.262.576	780.720	0,061443	0.517382881	16.56583571	0.650428466	0.049893534	0.10478588	0.864033874	0.152876084	336.782	0.205397460
	2009	13.647.787	1.872.958	11.774.829	10.705.001	6.227.960	67.219	104.265	171.484	159.251	53.730	105.881	-38.662	0,095904	0.456334789	16.42908794	0.581780422	-0.00283284	0.13723529	0.928663899	0.102564967	64.872	0.034563121
5. Bank Aceh	2013	15.358.953	1.708.335	13.650.618	10.644.889	8.937.044	1.444.878	151.071	1.595.949	1.127.149	385.170	741.979	1.059.708	0,048027	0.581878465	16.54720912	0.839561972	0.068996109	0.11122731	0.706256278	0.103910013	378.982	0.221842906
	2012	13.587.664	1.719.184	11.868.480	9.887.016	8.549.509	1.358.959	157.901	1.516.860	1.084.759	364.046	720.713	994.913	0,057657	0.629211092	16.42467288	0.864720862	0.073221784	0.12652355	0.715134554	0.116150683	366.149	0.212978366
	2011	13.155.314	1.544.464	11.610.850	9.139.922	8.228.058	1.235.957	100.736	1.336.693	1.015.068	378.424	636.644	857.533	0,073368	0.625451089	16.39233648	0.900238247	0.065185293	0.11740229	0.759387533	0.101608597	276.303	0.178898958
	2010	12.243.055	1.312.865	10.930.190	9.400.019	7.441.624	1.619.119	126.164	1.745.283	1.639.137	666.175	972.962	952.944	0,133993	0.607824109	16.32046694	0.791660527	0.077835475	0.10723345	0.93918121	0.14255229	161.454	0.122978372
	2009	13.134.580	1.388.185	14.522.765	10.342.508	6.395.336	1.256.439	78.565	1.335.004	909.569	360.966	548.603	895.473	0,090542	0.486908299	16.390759	0.618354465	0.068176752	0.10568933	0.681323052	0.101640403	378.751	0.272838995
6. Bank Kalimantan Tengah	2013	4.025.243	635.798	3.389.445	3.193.473	2.473.278	460.806	30.819	491.625	300.211	106.573	193.638	354.233	0,016098	0.614441911	15.20809584	0.77447907	0.088002886	0.1579527	0.610650359	0.122135483	144.573	0.227388252
	2012	3.905.025	537.416	3.367.609	3.168.933	2.280.506	409.764	120.800	530.564	361.372	108.996	252.376	300.768	0,013724	0.583992676	15.17777474	0.719644751	0.077020762	0.13762165	0.681010919	0.135866992	126.250	0.234920434
	2011	3.475.551	427.649	3.047.902	2.897.037	1.991.436	362.813	35.485	398.298	242.094	82.353	159.741	280.460	0,01946	0.572984255	15.06126359	0.687404407	0.080695119	0.12304495	0.60782182	0.114599558	114.586	0.267944038
	2010	2.424.564	352.700	2.071.864	1.939.925	1.730.672	313.600	38.634	352.234	221.470	64.691	156.779	248.909	0,016285	0.713807513	14.70116227	0.892133459	0.102661344	0.145469495	0.628758155	0.145277254	97.866	0.277476609
	2009	2.080.941	332.012	2.412.953	1.666.520	1.418.735	300.666	22.205	322.871	210.074	94.679	115.395	205.987	0,018013	0.68								

14. Bengkulu	2013	3,953,813	391,404	3,562,409	2,287,602	2,402,867	529,304	43,061	572,365	410,579	225,023	185,556	304,281	0,008382	0.607734104	15.19019099	1.050386824	0.076958875	0.09899406	0.717337713	0.14476279	131,704	0.336491196
	2012	3,360,924	295,372	3,065,552	2,197,684	2,049,777	410,185	66,361	476,546	371,475	199,893	171,582	210,292	0,005049	0.60988496	15.02772649	0.932698696	0.062569698	0.08788417	0.779515514	0.141790174	82,142	0.278096773
	2011	2,449,099	245,689	2,203,410	1,756,877	1,320,176	305,908	52,187	358,095	288,162	148,000	140,162	157,908	0,009013	0.539045584	14.71123076	0.75143367	0.064475956	0.10031812	0.804708248	0.146214996	62,725	0.255302435
	2010	1,847,213	242,347	1,604,866	1,158,058	1,040,839	384,788	24,316	409,104	312,641	167,632	145,009	217,156	0,022463	0.563464527	14.42918857	0.898779681	0.117558722	0.13119602	0.764209101	0.22147094	98,211	0.405249498
	2009	1,633,563	177,835	1,811,398	928,772	1,203,624	259,145	13,352	272,497	198,216	75,819	122,397	183,326	0,023283	0.736809049	14.30627408	1.295930541	0.112224628	0.10886326	0.727406173	0.166811442	46,905	0.263755729
15. Jawa Tengah	2013	30,908,159	2,721,359	28,186,800	24,565,951	21,266,727	3,383,743	174,768	3,558,511	2,596,012	1,277,401	1,318,611	2,106,342	0,011823	0.688061913	17.24653075	0.865699317	0.068148413	0.08804662	0.729521983	0.115131768	717,353	0.263601017
	2012	26,659,969	2,396,272	24,263,697	18,091,893	21,932,763	2,990,374	255,043	3,245,417	2,477,372	1,203,114	1,274,258	1,787,260	0,013683	0.82268524	17.09867371	1.212297851	0.067039088	0.08988278	0.763344741	0.121733712	575,960	0.240356687
	2011	23,108,105	2,041,700	21,066,405	19,312,397	13,482,612	2,619,378	162,994	2,887,372	2,189,865	1,150,875	1,038,990	1,468,503	0,017599	0.583458142	16.958569398	0.6981325	0.063549261	0.08835428	0.787049683	0.120406758	433,781	0.202660758
	2010	18,853,535	1,687,111	17,166,424	15,767,121	11,595,192	2,383,861	107,217	2,491,078	1,976,247	1,052,976	923,271	1,330,885	0,010399	0.615014214	16.75221099	0.735403248	0.070590741	0.08948513	0.793330036	0.132172901	400,586	0.23743903
	2009	14,915,886	1,702,684	16,618,570	11,985,898	10,691,600	2,099,253	80,744	2,179,997	1,550,140	860,006	690,134	1,239,247	0,007483	0.716792821	16.51179382	0.892014933	0.083082359	0.11415239	0.710174373	0.146152699	612,113	0.359498885
16. Jawa Timur	2013	33,222,189	5,811,194	27,410,995	25,728,846	21,747,663	3,328,245	431,996	3,760,241	2,499,625	859,861	1,639,764	2,468,384	0,042518	0.654612584	17.31872855	0.845263833	0.074299258	0.17491906	0.664751275	0.113184625	916,843	0.157777188
	2012	29,321,828	5,530,689	23,791,139	21,981,188	18,278,255	2,813,796	355,703	3,169,499	2,161,637	852,262	1,309,375	1,961,534	0,04938	0.623366831	17.19384278	0.831540816	0.066896716	0.1886202	0.682012204	0.108093499	768,222	0.138901681
	2011	25,169,128	3,260,650	21,908,478	19,934,930	15,921,114	2,697,627	279,636	2,977,263	1,808,661	774,839	1,033,822	1,922,788	0,025272	0.632565181	17.04112872	0.798654121	0.076394701	0.12954958	0.607491176	0.118290272	881,098	0.270221582
	2010	20,189,626	2,729,148	17,460,478	16,122,319	12,939,006	2,960,854	162,697	3,123,551	1,975,645	972,442	1,003,203	1,988,412	0,011298	0.640873982	16.82067947	0.802552412	0.098486817	0.13517576	0.632499677	0.154710692	867,773	0.317964801
	2009	17,422,566	2,077,386	19,499,952	14,532,963	10,124,084	2,108,755	88,826	2,197,581	1,399,503	685,690	713,813	1,423,065	0,012922	0.581092094	16.67327682	0.696629036	0.081679415	0.11923536	0.636839967	0.126134176	534,834	0.257455283
17. Kalimantan Barat	2013	9,718,877	1,192,695	8,526,182	8,080,169	6,518,119	1,190,868	52,536	1,243,404	900,679	362,976	537,703	827,892	0,005824	0.67066586	16.08958063	0.806681024	0.085183916	0.12271943	0.724365532	0.127937003	260,762	0.218632593
	2012	8,465,774	955,966	7,509,808	6,880,772	5,580,653	1,023,894	49,853	1,073,747	802,391	335,709	466,682	688,185	0,002297	0.659201746	15.951542	0.811050417	0.081290264	0.11292128	0.74728125	0.12683884	205,066	0.214518113
	2011	7,184,626	738,207	6,446,419	6,188,699	4,579,730	979,343	60,119	1,039,462	753,428	401,104	352,324	578,239	0,001806	0.643097341	15.78745402	0.740014985	0.080482825	0.10274815	0.724824958	0.144678651	213,321	0.288971792
	2010	5,881,797	545,012	5,336,785	4,676,998	3,753,140	756,092	45,718	801,810	579,021	313,630	265,391	442,462	0,001678	0.638094106	15.58737289	0.802467737	0.07522565	0.0926608	0.722142403	0.136320584	166,798	0.306044638
	2009	4,899,140	415,300	5,314,440	3,526,661	3,095,020	613,942	36,618	650,560	447,336	192,617	254,719	421,325	0,001467	0.631747613	15.40457024	0.877606325	0.085999788	0.08476998	0.687616822	0.132790653	131,459	0.316539851
18. Nusa Tenggara Barat	2013	4,387,915	717,363	3,670,552	3,032,455	3,160,318	595,591	57,441	653,032	408,942	170,758	238,184	424,833	0,021706	0.720232274	15.29436473	1.042164847	0.096818876	0.16348607	0.626220461	0.148825125	188,235	0.262398355
	2012	4,162,444	601,376	3,561,068	2,764,747	2,950,912	562,411	80,462	642,873	402,000	160,346	241,654	402,065	0,024492	0.708937345	15.24611296	1.067335275	0.096593492	0.14447666	0.625317909	0.154446042	186,528	0.30116868
	2011	3,521,363	511,209	3,010,154	2,625,941	2,626,772	517,029	45,614	562,643	352,185	145,964	206,221	371,065	0,028108	0.745953201	15.07435869	1.000316458	0.10537539	0.14517362	0.625947537	0.159779892	166,997	0.326670696
	2010	2,847,389	453,558	2,393,831	1,950,657	1,994,394	487,215	110,121	597,336	382,623	112,515	270,108	374,700	0,037769	0.70042906	14.86191299	1.022421676	0.131594243	0.15929809	0.640549038	0.20978377	179,263	0.395237213
	2009	2,247,082	338,000	2,585,082	1,434,737	1,656,331	342,387	26,995	369,382	243,664	100,631	143,033	241,756	0,053952	0.737103052	14.62514304	1.154449213	0.107586639	0.1504173	0.659659315	0.164382964	101,552	0.3004497704
19. Nusa Tenggara Timur	2013	7,345,208	1,061,287	6,283,921	5,064,915	4,880,662	1,141,921	70,656	1,212,577	894,156	452,353	441,803	689,568	0,01614	0.664468862	15.80955869	0.963621699	0.093879983	0.14448699	0.737401419	0.165084093	240,208	0.226336514
	2012	7,045,353	944,653	6,100,700	4,701,450	4,488,503	1,092,845	115,571	1,208,416	938,694	530,761	407,933	562,084	0,012818	0.622892327	15.76787881	0.933436068	0.079780814	0.13408171	0.767679063	0.11519582	203,113	0.215013344
	2011	6,496,092	792,558	5,703,534	4,097,083	3,812,802	982,376	147,322	1,129,608	880,279	476,652	403,627	505,724	0,016412	0.586937808	15.68671132	0.930613805	0.077850498	0.12200535	0.779278298	0.173890394	185,938	0.234604912
	2010	5,059,657	725,695	4,333,962	3,132,756	2,954,311	724,112	304,324	1,028,436	780,465	155,458	625,007	568,654	0,031661	0.583895509	15.43809573	0.943038973	0.112389832	0.14342771	0.758858537	0.203262	185,306	0.23549699
	2009	3,443,845	601,373	4,045,218	2,296,389	2,819,890	479,955	16,462	496,417	293,900	115,369	178,531	364,586	0,019867	0.818820243	15.05209914	1.227967039	0.105865972	0.17462255	0.592042577	0.144146151	134,017	0.222851708
20. Sulawesi Tengah	2013	1,806,128	266,344	1,539,784	910,747	1,169,712	172,724	16,502	189,226	122,135	34,818	87,317	137,906	0,0									

Bank Swasta Nasional Non Devisa																										
1. Bank Andara	2013	1,309,017	211,296	1,097,721	171,046	1,140,485	153,889	1,572	155,461	181,731	87,227	94,504	66,662	0.023278693	0.871253009	14.08478703	6.667709271	0.050925236	0.16141578	1.168981288	0.118761636	-25652	-0.12140315			
	2012	1,222,571	241,467	981,104	200,153	980,331	108,187	3,995	112,182	115,049	58,960	56,089	49,227	0.005892908	0.801860178	14.01646658	4.8979081	0.040265146	0.19750755	1.025556685	0.091759088	-1623	-0.006721415			
	2011	719,353	167,719	551,634	77,447	480,374	49,434	967	50,401	79,130	27,143	51,987	22,291	0.00034115	0.667786191	13.48610748	6.202615983	0.030987568	0.23315257	1.570008532	0.070064349	-28043	-0.167202285			
	2010	349,557	149,760	199,797	50,135	143,981	23,533	9,832	33,365	52,792	10,515	42,277	13,018	0.034317028	0.411895628	12.76442192	2.871865962	0.037241423	0.42842798	1.582256856	0.095449383	-21801	-0.145572917			
	2009	204,609	99,283	303,892	56,490	72,033	14,672	1,700	16,372	40,049	5,532	34,517	9,140	0.498931539	0.352051963	12.22885612	1.275146044	0.044670567	0.48523281	2.446188675	0.080016031	-25966	-0.261530207			
2. Bank Artos Indonesia	2013	657,208	107,902	549,306	395,495	431,396	56,501	3,194	59,695	56,525	29,062	27,463	27,439	0.078093168	0.656407104	13.39575584	1.090774852	0.041750861	0.16418242	0.946896725	0.090831213	2,384	0.022094122			
	2012	510,891	105,506	405,385	314,710	313,713	46,849	1,555	48,404	48,228	24,207	24,021	22,642	0.041150314	0.614050747	13.14391154	0.996832004	0.044318651	0.20651372	0.996363937	0.09474428	413	0.003914469			
	2011	456,639	105,227	351,412	265,007	253,648	46,917	1,520	48,437	47,415	24,396	23,019	22,521	0.031466896	0.555467229	13.03164842	0.957136981	0.049319046	0.23043805	0.978900427	0.10607285	2,221	0.02110675			
	2010	405,759	163,725	242,034	232,616	250,965	43,026	1,539	44,565	44,500	21,270	23,230	21,756	0.028826984	0.618507538	12.91351467	1.078881074	0.053618034	0.40350306	0.998541456	0.109831205	291	0.001777371			
	2009	197,801	84,061	281,862	231,924	197,801	38,160	1,492	39,652	38,606	19,386	19,220	18,774	0.163307196	1	12.19501675	0.852869906	0.094913575	0.42497763	0.973620498	0.200464103	556	0.006614244			
3. Bank Bisnis Internasional	2013	541,011	149,957	391,054	42,579	375,865	43,158	1	43,159	33,746	21,376	12,370	21,782	0.017117848	0.694745578	13.20119489	8.827473637	0.040261658	0.27717921	0.781899488	0.079774718	9,296	0.061991104			
	2012	425,882	140,549	285,333	272,981	290,642	34,042	913	34,955	27,714	15,329	12,385	18,713	0.026954122	0.682447251	12.96191759	1.06469681	0.043939401	0.33001864	0.792847947	0.082076725	5,485	0.039025536			
	2011	341,000	134,947	206,053	200,824	222,004	31,771	3,075	34,846	26,730	14,786	11,944	16,855	0.041525942	0.651038123	12.73963776	1.105465482	0.049809384	0.395739	0.767089479	0.102187683	6,254	0.056369464			
	2010	281,576	128,608	152,968	147,650	187,515	29,149	665	29,814	22,857	11,201	11,656	17,948	0.054485885	0.665948092	12.54815767	1.269996614	0.063741228	0.45674347	0.766665325	0.105882604	5,291	0.04114052			
	2009	262,952	119,118	382,070	139,969	161,515	25,962	506	26,468	19,330	9,988	9,342	15,974	0.086598232	0.614237579	12.47972678	1.153934085	0.06074873	0.45300283	0.730315853	0.100657154	4,673	0.039230007			
4. Bank Dinar Indonesia	2013	854,908	274,646	580,262	559,202	491,549	59,727	1,614	61,341	52,368	29,352	23,016	30,375	0.047165185	0.57497298	13.65874914	0.879018673	0.035530139	0.32125796	0.853719372	0.07175158	8,636	0.031444114			
	2012	522,916	218,795	304,121	239,320	242,557	26,782	1,006	27,788	21,627	9,991	11,636	16,791	0.033695172	0.463854615	13.16717612	1.013525823	0.03211032	0.41841328	0.778285991	0.053140466	5,754	0.02629859			
	2011	250,813	129,485	121,328	116,749	120,693	26,929	818	27,747	19,313	10,422	8,891	16,507	0.031766548	0.481207114	12.43246292	1.033781874	0.065813973	0.51626112	0.696039211	0.110628237	7,299	0.056369464			
	2010	255,183	112,762	142,421	137,410	128,720	22,048	459	22,507	20,386	9,417	10,969	12,631	0.006813238	0.504422317	12.44973621	0.936758606	0.049497811	0.4418868	0.905762652	0.088199449	2,651	0.032505963			
	2009	204,755	102,574	307,329	102,574	87,052	23,124	396	23,520	18,916	10,337	8,579	12,787	0.080090061	0.425152011	12.22956942	0.848675103	0.062450245	0.50095968	0.804251701	0.11486899	4,092	0.03989315			
5. Bank Fama Internasional	2013	846,924	167,422	679,502	636,837	608,956	83,989	6,676	90,665	68,841	41,350	27,491	42,639	0.161712833	0.719020833	13.64936624	0.956219566	0.050345722	0.19768244	0.759289683	0.107052109	16,305	0.097388635			
	2012	667,217	151,665	515,552	481,205	469,366	84,069	63,966	97,959	76,826	50,594	26,232	33,475	0.15223548	0.703468287	13.41087061	0.97539718	0.050171084	0.22730986	0.784266887	0.146817302	15,740	0.10378136			
	2011	601,256	134,953	466,303	419,793	416,508	68,498	7,841	76,339	53,027	34,567	18,460	33,931	0.14663824	0.692729885	13.30677608	0.992174715	0.056433532	0.22445181	0.69462529	0.126965885	17,323	0.092639464			
	2010	509,873	118,719	391,154	367,287	362,575	57,457	8,845	66,302	46,639	27,053	19,116	30,044	0.27156353	0.711108452	13.14191695	0.987170796	0.059630535	0.23284033	0.696344002	0.130036303	14,770	0.124411425			
	2009	440,538	103,076	543,614	327,449	307,831	58,911	464	59,375	42,922	30,049	12,873	28,862	0.22621531	0.698761514	12.99575199	0.94008838	0.065515347	0.23397755	0.722896842	0.134778385	13,748	0.133377314			
6. Bank Harda Internasional	2013	1,641,072	207,254	1,433,818	1,338,486	1,213,824	164,774	11,790	176,564	161,756	88,366	73,390	76,408	0.020801203	0.739653105	14.31086024	0.906863426	0.04655981	0.12629184	0.916132394	0.107590648	10,772	0.051974871			
	2012	1,734,430	174,391	1,560,039	1,431,619	1,156,640	167,175	7,561	174,736	151,214	90,800	60,414	76,375	0.047063045	0.666870384	14.36618939	0.807924455	0.04043464	0.10054658	0.865385496	0.10074549	19,565	0.112190423			
	2011	1,578,376	154,641	1,423,735	1,331,421	1,043,042	165,810	8,347	174,157	161,507	109,521	51,986	56,289	0.033035103	0.6608324	14.172190703	0.783405099	0.035662605	0.09797475	0.927366439	0.110339361	15,819	0.102294993			
	2010	1,527,830	138,934	1,388,896	1,325,783	877,372	151,466	15,197	166,663	146,792	96,068	50,724	55,398	0.041235692	0.574260225	14.23935899	0.661776475	0.03625927	0.09083551	0.880771377	0.10908478	14,888	0.107158795			
	2009	1,289,355	116,728	1,406,083	1,123,787	810,383	130,820	5,436	136,256	126,093	77,994	48,099	52,826	0.051330172	0.628518135	14.06965265	0.72111797	0.040970873	0.09053209	0.925412459	0.105677645	8,770	0.075131931			
7. Bank INA Perdana	2013	1,402,639	171,389	1,231,250	1,183,101	1,052,069	216,805	8,034	224,839	213,757	159,600	54,157	57,205	0.036191543	0.750063987	14.15386602	0.889246987	0.040783837	0.12219039	0.950711398	0.160297126	8,962	0.052290404			
	2012	1,512,309	136,439	1,375,870	1,327,812	1,083,551	226,843	23,887	250,730	228,670	172,399	56,271	54,444	0.030531096	0.716487834	14.22914818	0.816042482	0.036000579	0.090219	0.912016911	0.165792837	15,348	0.112489831			
	2011	1,444,529	121,196	1,323,333	1,281,928	1,127,012	157,413	11,534	168,947	168,044	118,715	49,329	38,698	0.045968455	0.780193406	14.18329387	0.879153899	0.026789355	0.08390001	0.994655129	0.116956461	1,955	0.016130895			
	2010	950,951	725,756	225,195	205,788	598,397	131,726	11,908	143,634	130,986	86,553	44,633	45,373	0.070880651	0.629261655	13.76521872	2.90783232	0.047713289	0.76318969	0.911942856	0.151042483	8,798	0.012122532			
	2009	846,894	113,528	960,422	722,799	587,863	91,005	13,043	104,408	84,630	52,449	32,181	38,556	0.109348607	0.614913999	13.64933082	0.813314632	0.045526359	0.1340522	0.813374855	0.15116	0.02883551				
8. Bank Jasa Jakarta	2013	4,709,760	765,106	3,944,654	3,884,660	3,481,218	384,758	26,622	411,380	301,392	221,458	79,934	163,300	0.029727247	0.739149766	15.36514751	0.896144836	0.03467268	0.16245117	0.732636492	0.087346277	84,827	0.110869605			
	2012	4,385,743	747,550	3,638,193	3,565,153	3,199,801	367,135	38,394	405,529	295,907	195,356	100,551	171,779	0.038375856	0.725991542	15.29386961	0.897521369	0.039167594	0.17045002	0.729681478	0.092465229	79,061	0.10576015			
	2011	4,152,141	695,411	3,456,730	3,400,405	2,830,169	369,353	16,563	385,916	281,221	200,369	80,852	168,984	0.026123174	0.681616785	15.23913466	0.832303505	0.04069804	0.16748251	0.929438557	0.0972071	1,927	0.186489074			
	2010	3,812,353	649,769	3,162,584	3,101,147	2,624,335	366,304	20,182	386,486	280,789	193,865	86,924	172,439	0.001394114	0.688376706	15.15375714	0.846246566	0.045231646	0.17043778	0.726517908	0.101377286	74,874	0.115231721			
	2009	3,257,361	547,144	3,804,505	2,659,8																					

13. Bank Pundi Indonesia, Tbk	2013	9,000,918	851,267	8,149,651	7,674,475	6,788,775	3,418,822	298,727	3,717,549	3,700,616	2,478,424	1,222,192	940,398	0.153054269	0.754231402	16.01283713	0.884591454	0.10447801	0.09457558	0.995445117	0.413018872	99,984	0.117453161
	2012	7,681,644	798,143	6,883,501	6,756,642	5,654,015	2,954,989	247,768	3,202,757	3,111,365	1,978,683	1,132,682	976,306	0.180026759	0.736042311	15.85434414	0.836808432	0.127095971	0.10390263	0.971464585	0.416936401	61,186	0.076660448
	2011	6,169,288	661,401	5,507,887	5,322,510	3,581,257	631,990	224,194	856,184	1,021,433	397,591	623,842	234,399	0.117906924	0.58049762	15.63509399	0.672851155	0.037994498	0.10720864	1.19300641	0.138781655	-132335	-0.200082854
	2010	1,490,477	309,772	1,180,705	1,159,818	612,867	176,271	78,945	255,216	519,915	133,563	386,352	42,708	0.675210606	0.411188499	14.21460676	0.528416527	0.028653914	0.20783414	2.037156761	0.171231089	-274688	-0.886742507
	2009	1,494,483	142,367	1,636,850	1,308,017	1,036,196	185,792	7,769	193,561	199,723	99,262	100,461	86,530	0.425000675	0.693347465	14.211729089	0.792188481	0.057899621	0.09526171	1.031834925	0.12951703	-75447	-0.529947249
14. Bank Royal Indonesia	2013	471,218	126,962	344,256	337,644	357,187	46,937	2.39	46,939	45,170	23,008	22,162	23,929	0.00549852	0.758007971	13.06307611	1.05788049	0.050781167	0.26943368	0.962304793	0.099612897	3,067	0.024156834
	2012	440,448	123,957	316,491	311,373	260,607	41,330	1,812	43,142	40,804	20,730	20,074	20,600	0.01159692	0.591686192	12.99554767	0.836960815	0.046770561	0.281439	0.94580687	0.097950269	1,750	0.014117799
	2011	432,161	122,179	309,982	305,376	162,118	38,969	4,485	43,454	40,549	21,758	18,791	17,211	0.079361946	0.375133342	12.97655348	0.530879964	0.039825435	0.2827164	0.933147696	0.100550489	2,127	0.017408884
	2010	432,906	(28,507)	461,413	301,413	151,255	35,975	9,179	45,154	42,821	18,285	24,536	17,690	0.00230075	0.349394557	12.97827589	0.501819762	0.040863374	-0.0658503	0.948332374	0.104304399	1,633	-0.057284176
	2009	355,512	109,710	465,222	240,080	173,370	40,876	731	41,607	33,346	14,909	18,437	25,967	0.003201245	0.487662864	12.78131428	0.722134289	0.073041135	0.30859718	0.801451769	0.117034024	4,673	0.042594112
15. Bank Sahabat Purna Danarta	2013	300,184	169,843	130,341	122,274	183,245	69,893	2,850	72,743	71,686	8,580	63,106	61,313	0.054233403	0.610444262	12.6121509	1.498642393	0.204251392	0.56579631	0.985469392	0.242328039	181	0.00106569
	2012	348,791	169,744	179,047	170,583	168,626	72,424	3,652	76,076	67,809	11,543	56,266	60,881	0.070399563	0.483458575	12.76222817	0.988527579	0.174548655	0.48666393	0.891332352	0.218113426	6,396	0.037680271
	2011	420,954	164,440	256,514	250,216	222,009	85,760	7,004	92,764	89,673	36,077	53,596	49,683	0.063466822	0.527394917	12.95027884	0.887269399	0.118024772	0.39063651	0.966678884	0.220366121	2,210	0.013439552
	2010	621,105	152,924	468,181	297,667	473,062	67,783	7,319	75,102	73,852	36,345	37,507	31,438	0.070483361	0.761645776	13.33925543	1.589232263	0.05061624	0.2462128	0.983355969	0.120916753	718	0.004695143
	2009	242,661	109,327	351,988	116,591	197,592	34,885	610	35,495	34,898	12,727	22,171	22,158	0.092180321	0.814271762	12.39942069	1.694744877	0.091312572	0.45053387	0.98318073	0.14627402	8,168	0.074711645
16. Bank Sahabat Semporna	2013	2,672,244	479,834	2,192,410	2,100,145	1,731,636	227,944	27,225	255,169	228,303	128,737	99,566	99,207	0.062399373	0.648008191	14.79842913	0.824531639	0.037124978	0.1795622	0.894712916	0.09548866	18,689	0.038948886
	2012	1,693,066	346,649	1,346,417	1,323,632	1,065,981	120,614	22,992	143,606	139,595	63,704	75,891	56,910	0.077647725	0.629615739	14.34205164	0.805345443	0.033613574	0.2047463	0.972069412	0.084820084	2,640	0.007615737
	2011	1,082,996	262,434	820,562	664,145	643,401	96,067	9,843	105,910	102,042	55,036	47,006	41,031	0.070483361	0.594093607	13.89524183	0.968765857	0.037886567	0.24232222	0.907793528	2,651	0.010015887	
	2010	803,829	323,930	479,899	456,187	559,414	85,429	8,799	94,228	72,949	43,562	29,387	41,867	0.130822611	0.695936574	13.59714184	1.226282204	0.052084461	0.40298372	0.774175404	0.117223937	16,755	0.051724138
	2009	679,516	141,458	820,974	504,729	494,517	80,055	2,247	82,302	61,626	36,442	25,184	43,613	0.096843991	0.727748868	13.42913606	0.97976736	0.064182448	0.20817464	0.748778888	0.121118561	14,381	0.101662684
17. Bank Tabungan Pensiunan Nasional, Tbk	2013	69,666,109	9,949,772	59,716,337	50,634,310	44,751,099	10,943,136	400,394	11,343,530	8,404,628	3,894,609	4,510,019	7,048,527	0.024624059	0.642365415	18.05922452	0.883809792	0.101175839	0.14282084	0.740918215	0.162827093	2,163,435	0.217435636
	2012	59,117,702	7,734,083	51,383,619	44,477,480	38,374,177	9,274,464	282,806	9,557,270	7,088,408	3,221,836	3,866,572	6,052,628	0.022156661	0.649114829	17.89504096	0.86277768	0.102382667	0.13082516	0.741677069	0.161665113	1,979,138	0.255898211
	2011	46,638,471	5,539,131	41,099,340	35,496,780	30,198,827	7,465,650	197,204	7,662,854	5,868,251	2,837,744	3,030,507	4,627,906	0.0201543	0.647508942	17.65793632	0.85074835	0.099229368	0.11876742	0.765804882	0.164303285	1,322,181	0.238698272
	2010	34,639,394	4,312,805	30,326,589	25,500,211	23,300,069	5,598,849	130,566	5,729,415	4,572,403	2,065,491	2,506,912	3,533,358	0.031290675	0.672646554	17.36050215	0.913720635	0.102004036	0.12450579	0.798057568	0.16540171	844,409	0.195791138
	2009	21,829,562	2,035,886	23,865,448	18,514,789	15,722,818	3,607,615	378,766	3,986,381	3,304,989	1,616,323	1,688,666	1,991,292	0.018225731	0.72025348	16.89877566	0.849203196	0.09121997	0.0932628	0.829070026	0.182613879	418,005	0.205318471
18. Bank Victoria Internasional, Tbk	2013	18,027,265	2,244,431	15,782,834	14,116,465	10,448,675	1,447,101	174,730	1,621,831	1,296,282	1,039,680	256,602	407,421	0.031246258	0.579604005	16.70739589	0.740176454	0.022600267	0.12450203	0.799270701	0.08996545	271,861	0.121126914
	2012	13,577,495	1,482,183	12,095,312	10,869,409	7,376,159	1,021,223	118,774	1,139,997	899,941	718,589	181,352	302,634	0.05986449	0.543263614	16.4239242	0.678616381	0.022289384	0.10916469	0.789424007	0.083962248	203,591	0.137358882
	2011	11,364,094	1,259,846	10,104,248	8,783,971	5,609,175	823,227	233,149	1,056,376	813,431	643,826	169,605	179,401	0.043821313	0.493587522	16.24596929	0.63856939	0.015786652	0.11086198	0.770020334	0.092957344	229,621	0.182261165
	2010	10,095,240	767,938	9,327,302	8,729,486	3,510,652	689,630	420,182	1,109,812	930,224	583,834	346,390	105,796	0.076007601	0.347753199	16.12757458	0.402160219	0.01047979	0.07606932	0.838181602	0.109934187	148,379	0.193217421
	2009	7,271,092	637,015	7,908,107	5,582,077	2,822,101	616,166	168,153	784,319	633,228	486,349	146,879	129,817	0.097818376	0.388126158	15.79941704	0.505564685	0.017853852	0.08760926	0.807360271	0.107868117	13,839	0.021724763
19. Bank Yudha Bhakti	2013	2,305,105	263,615	2,041,490	1,954,807	1,517,507	255,899	14,408	270,307	254,134	139,774	114,360	116,125	0.08671443	0.658324458	14.65063679	0.776295051	0.050377315	0.11436138	0.940168031	0.117264506	20,253	0.07682795
	2012	2,573,426	265,276	2,308,150	2,185,401	1,980,963	296,423	18,347	314,770	285,456	177,010	108,446	119,413	0.072143699	0.769776555	14.76074864	0.906452866	0.046402345	0.10308282	0.906871684	0.122315544	28,868	0.108822509
	2011	2,307,066	226,583	2,080,483	1,895,757	1,509,245	289,658	23,914	313,572	282,754	175,576	107,178	114,082	0.132982385	0.654183712	14.65148715	0.796117329	0.049448954	0.09821262	0.901719541	0.135918088	31,028	0.136938782
	2010	2,186,332	212,309	1,974,023	1,864,812	1,474,979	292,950	28,809	321,759	285,425	165,432	119,993	127,518	0.159352777	0.674636332	14.59773581	0.79095319	0.058325085	0.09710739	0.887076974	0.147168408	28,905	0.136145901
	2009	2,227,752	161,947	2,389,699	1,946,445	1,156,139	279,438	10,027	289,465	267,235	187,007	80,228	92,431	0.165060295	0.518971142	14.61650356	0.593974656	0.041490705	0.07269526	0.923203151	0.129935917	20,358	0.125707793
20. Bank Central Tama Nasional Bank	2013	841,055	138,233	702,822	666,227	639,456	102,641	11,802	114,443	111,985	42,555	69,430	60,086	0.044334559	0.760302239	13.64241234	0.959816999	0.071441226	0.16435667	0.978522059	0.136070768	3,067	0.02218717
	2012	898,150	135,866	762,284	716,931	617,159	125,369	14,914	140,283	124,107	53,579	70,528	71,790	0.058874713	0.687144686	13.70809237	0.860834585	0.079930969	0.15127317	0.884690233	0.156191059	13,682	0.100702162
	2011	1,012,512	126,809	885,703	822,435	672,954	116,324	15,488	131,812	116,867	52,625	64,242	63,699	0.077137516	0.664638049	13.82794493	0.818245819	0.062911847	0.12524197	0.886618821	0.130183148	13,172	0.103872754
	2010	785,796	217,738	568,058	521,164	541,897	94,654	15,369	110,														

Lampiran 5

Hasil Output STATA 12

```
. egen prov = group (bank)

. sort prov tahun

. tsset prov tahun
    panel variable:  prov (strongly balanced)
    time variable:   tahun, 2009 to 2013
                delta:  1 unit

. regres roe npl kreditta size ldr nimta teta bopo pota dl
```

Source	SS	df	MS	Number of obs =	235
Model	3.52613443	9	.391792715	F(9, 225) =	69.96
Residual	1.26010918	225	.005600485	Prob > F =	0.0000
Total	4.78624361	234	.020454033	R-squared =	0.7367
				Adj R-squared =	0.7262
				Root MSE =	.07484

roe	Coef.	Std. Err.	t	P> t	[95% Conf. Interval]	
npl	-.4189195	.0721451	-5.81	0.000	-.5610861	-.276753
kreditta	-.0073187	.0509015	-0.14	0.886	-.1076233	.0929859
size	-.0018272	.0054361	-0.34	0.737	-.0125395	.008885
ldr	-.003013	.0064972	-0.46	0.643	-.0158161	.0097901
nimta	.6352007	.3164186	2.01	0.046	.0116777	1.258724
teta	-.1503052	.060816	-2.47	0.014	-.2701469	-.0304635
bopo	-.2856072	.0343957	-8.30	0.000	-.3533862	-.2178283
pota	.3457426	.1598176	2.16	0.032	.0308119	.6606733
dl	.0924232	.0175946	5.25	0.000	.0577519	.1270946
_cons	.3263329	.0973427	3.35	0.001	.1345129	.5181529

```
. xtreg roe npl kreditta size ldr nimta teta bopo pota d1,fe
note: d1 omitted because of collinearity
```

```
Fixed-effects (within) regression      Number of obs   =      235
Group variable: prov                  Number of groups =       47

R-sq:  within = 0.5338                Obs per group: min =       5
      between = 0.5118                      avg =      5.0
      overall  = 0.4955                      max =       5

                                         F(8,180)        =      25.76
corr(u_i, Xb) = 0.2500                Prob > F         =      0.0000
```

roe	Coef.	Std. Err.	t	P> t	[95% Conf. Interval]	
npl	-.3255956	.0821462	-3.96	0.000	-.487689	-.1635022
kreditta	-.040116	.0543457	-0.74	0.461	-.1473526	.0671206
size	-.0086866	.0133815	-0.65	0.517	-.0350913	.0177181
ldr	-.0103173	.0071759	-1.44	0.152	-.0244771	.0038425
nimta	-.0737601	.4262364	-0.17	0.863	-.914823	.7673028
teta	-.0801132	.0643561	-1.24	0.215	-.2071027	.0468762
bopo	-.2326869	.0455444	-5.11	0.000	-.3225565	-.1428172
pota	1.184275	.195491	6.06	0.000	.7985264	1.570024
d1	0 (omitted)					
_cons	.3866914	.2148116	1.80	0.074	-.0371816	.8105643
sigma_u	.09254785					
sigma_e	.0561597					
rho	.73087234	(fraction of variance due to u_i)				

```
F test that all u_i=0:      F(46, 180) =      5.84      Prob > F = 0.0000
```

```
. estimates store fe
```

```
. xtreg roe npl kreditta size ldr nimta teta bopo pota d1, re
```

```
Random-effects GLS regression           Number of obs   =       235
Group variable: prov                   Number of groups  =        47

R-sq:  within  = 0.5131                 Obs per group: min =         5
      between = 0.7929                      avg   =       5.0
      overall  = 0.7215                      max   =         5

                                           Wald chi2(9)      =    394.73
corr(u_i, X)  = 0 (assumed)              Prob > chi2       =     0.0000
```

roe	Coef.	Std. Err.	z	P> z	[95% Conf. Interval]	
npl	-.3785213	.0716688	-5.28	0.000	-.5189896	-.2380531
kreditta	-.0257365	.0506382	-0.51	0.611	-.1249855	.0735126
size	-.0045581	.007087	-0.64	0.520	-.0184483	.0093321
ldr	-.0093754	.0063644	-1.47	0.141	-.0218495	.0030987
nimta	.3281268	.3526017	0.93	0.352	-.3629598	1.019213
teta	-.09564	.0598617	-1.60	0.110	-.2129667	.0216867
bopo	-.2557023	.0371886	-6.88	0.000	-.3285906	-.182814
pota	.7445904	.1693171	4.40	0.000	.4127349	1.076446
d1	.1108417	.0228083	4.86	0.000	.0661382	.1555452
_cons	.3079868	.1187812	2.59	0.010	.0751799	.5407937
sigma_u	.04107477					
sigma_e	.0561597					
rho	.34850651	(fraction of variance due to u_i)				

```
. estimates store re
```

```
. xttest0
```

Breusch and Pagan Lagrangian multiplier test for random effects

```
roe[prov,t] = Xb + u[prov] + e[prov,t]
```

Estimated results:

	Var	sd = sqrt(Var)
roe	.020454	.1430176
e	.0031539	.0561597
u	.0016871	.0410748

Test: Var(u) = 0

```
chibar2(01) = 49.20
Prob > chibar2 = 0.0000
```

```
. hausman fe re
```

	Coefficients		(b-B) Difference	sqrt(diag(V_b-V_B)) S.E.
	(b) fe	(B) re		
npl	-.3255956	-.3785213	.0529257	.0401445
kreditta	-.040116	-.0257365	-.0143796	.0197288
size	-.0086866	-.0045581	-.0041285	.0113507
ldr	-.0103173	-.0093754	-.0009419	.0033148
nimta	-.0737601	.3281268	-.4018869	.2394776
teta	-.0801132	-.09564	.0155268	.0236282
bopo	-.2326869	-.2557023	.0230154	.0262926
pota	1.184275	.7445904	.4396849	.0977162

b = consistent under Ho and Ha; obtained from xtreg
B = inconsistent under Ha, efficient under Ho; obtained from xtreg

Test: Ho: difference in coefficients not systematic

```
chi2(8) = (b-B)'[(V_b-V_B)^(-1)](b-B)
          = 45.36
Prob>chi2 = 0.0000
(V_b-V_B is not positive definite)
```

```
. xtreg roe npl kreditta size ldr nimta teta bopo pota dl, fe
note: dl omitted because of collinearity
```

```
Fixed-effects (within) regression           Number of obs   =       235
Group variable: prov                       Number of groups =       47

R-sq:   within  = 0.5338                   Obs per group:  min =        5
        between = 0.5118                               avg  =       5.0
        overall  = 0.4955                               max  =        5

                                           F(8,180)         =      25.76
corr(u_i, Xb)   = 0.2500                   Prob > F         =      0.0000
```

roe	Coef.	Std. Err.	t	P> t	[95% Conf. Interval]	
npl	-.3255956	.0821462	-3.96	0.000	-.487689	-.1635022
kreditta	-.040116	.0543457	-0.74	0.461	-.1473526	.0671206
size	-.0086866	.0133815	-0.65	0.517	-.0350913	.0177181
ldr	-.0103173	.0071759	-1.44	0.152	-.0244771	.0038425
nimta	-.0737601	.4262364	-0.17	0.863	-.914823	.7673028
teta	-.0801132	.0643561	-1.24	0.215	-.2071027	.0468762
bopo	-.2326869	.0455444	-5.11	0.000	-.3225565	-.1428172
pota	1.184275	.195491	6.06	0.000	.7985264	1.570024
dl	0	(omitted)				
_cons	.3866914	.2148116	1.80	0.074	-.0371816	.8105643
sigma_u	.09254785					
sigma_e	.0561597					
rho	.73087234	(fraction of variance due to u_i)				

```
F test that all u_i=0:      F(46, 180) =      5.84          Prob > F = 0.0000
```

```
. xttest3
```

Modified Wald test for groupwise heteroskedasticity
in fixed effect regression model

H0: $\sigma(i)^2 = \sigma^2$ for all i

```
chi2 (47)   =      1.4e+05
Prob>chi2   =      0.0000
```

```
. xtserial roe npl kreditta size ldr nimta teta bopo pota dl
```

Wooldridge test for autocorrelation in panel data

H0: no first-order autocorrelation

```
      F( 1,      46) =      40.923
      Prob > F =      0.0000
```

```
. xtreg roe npl kreditta size ldr nimta teta bopo pota dl, fe
note: dl omitted because of collinearity
```

```
Fixed-effects (within) regression      Number of obs      =      235
Group variable: prov                  Number of groups    =      47

R-sq:  within  = 0.5338                Obs per group: min =      5
      between  = 0.5118                                avg   =      5.0
      overall  = 0.4955                                max   =      5

                                         F(8,180)           =      25.76
corr(u_i, Xb)  = 0.2500                Prob > F           =      0.0000
```

roe	Coef.	Std. Err.	t	P> t	[95% Conf. Interval]	
npl	-.3255956	.0821462	-3.96	0.000	-.487689	-.1635022
kreditta	-.040116	.0543457	-0.74	0.461	-.1473526	.0671206
size	-.0086866	.0133815	-0.65	0.517	-.0350913	.0177181
ldr	-.0103173	.0071759	-1.44	0.152	-.0244771	.0038425
nimta	-.0737601	.4262364	-0.17	0.863	-.914823	.7673028
teta	-.0801132	.0643561	-1.24	0.215	-.2071027	.0468762
bopo	-.2326869	.0455444	-5.11	0.000	-.3225565	-.1428172
pota	1.184275	.195491	6.06	0.000	.7985264	1.570024
dl	0	(omitted)				
_cons	.3866914	.2148116	1.80	0.074	-.0371816	.8105643
sigma_u	.09254785					
sigma_e	.0561597					
rho	.73087234	(fraction of variance due to u_i)				

```
F test that all u_i=0:      F(46, 180) =      5.84      Prob > F = 0.0000
```

```
. xtcsd,pesaran abs
```

Pesaran's test of cross sectional independence = -0.487, Pr = 1.3737

Average absolute value of the off-diagonal elements = 0.442

```
. xtreg roe npl kreditta size ldr nimta teta bopo pota dl, fe ro
note: dl omitted because of collinearity
```

```
Fixed-effects (within) regression      Number of obs   =      235
Group variable: prov                  Number of groups =       47

R-sq:  within = 0.5338                  Obs per group:  min =        5
      between = 0.5118                      avg =       5.0
      overall  = 0.4955                      max =        5

                                         F(8,46)         =       7.69
corr(u_i, Xb)  = 0.2500                  Prob > F         =      0.0000
```

(Std. Err. adjusted for 47 clusters in prov)

roe	Coef.	Robust Std. Err.	t	P> t	[95% Conf. Interval]	
npl	-.3255956	.193634	-1.68	0.099	-.7153607	.0641695
kreditta	-.040116	.0727965	-0.55	0.584	-.1866477	.1064157
size	-.0086866	.018923	-0.46	0.648	-.0467766	.0294033
ldr	-.0103173	.0139119	-0.74	0.462	-.0383206	.017686
nimta	-.0737601	.7020577	-0.11	0.917	-1.486929	1.339409
teta	-.0801132	.0635723	-1.26	0.214	-.2080776	.0478511
bopo	-.2326869	.0933412	-2.49	0.016	-.4205731	-.0448007
pota	1.184275	.3034617	3.90	0.000	.5734385	1.795112
dl	0	(omitted)				
_cons	.3866914	.2934187	1.32	0.194	-.2039298	.9773125
sigma_u	.09254785					
sigma_e	.0561597					
rho	.73087234	(fraction of variance due to u_i)				

```
. xtglm roe npl kreditta size ldr nimta teta bopo pota d1
```

Cross-sectional time-series FGLS regression

Coefficients: generalized least squares
Panels: homoskedastic
Correlation: no autocorrelation

Estimated covariances	=	1	Number of obs	=	235
Estimated autocorrelations	=	0	Number of groups	=	47
Estimated coefficients	=	10	Time periods	=	5
			Wald chi2(9)	=	657.60
Log likelihood	=	280.8849	Prob > chi2	=	0.0000

roe	Coef.	Std. Err.	z	P> z	[95% Conf. Interval]	
npl	-.4189195	.0705934	-5.93	0.000	-.5572801	-.2805589
kreditta	-.0073187	.0498067	-0.15	0.883	-.104938	.0903006
size	-.0018272	.0053192	-0.34	0.731	-.0122527	.0085982
ldr	-.003013	.0063575	-0.47	0.636	-.0154734	.0094474
nimta	.6352007	.3096131	2.05	0.040	.0283701	1.242031
teta	-.1503052	.0595079	-2.53	0.012	-.2669386	-.0336718
bopo	-.2856072	.0336559	-8.49	0.000	-.3515716	-.2196428
pota	.3457426	.1563803	2.21	0.027	.0392429	.6522423
d1	.0924232	.0172162	5.37	0.000	.0586801	.1261664
_cons	.3263329	.0952491	3.43	0.001	.1396481	.5130176

Lampiran 6

Cara Pengolahan STATA Data Panel

```
egen prov = group (bank)
```

```
sort prov tahun
```

```
tsset prov tahun
```

```
regres roe npl kreditta size ldr nimta teta bopo pota d1
```

```
xtreg roe npl kreditta size ldr nimta teta bopo pota d1,fe
```

```
estimates store fe
```

```
xtreg roe npl kreditta size ldr nimta teta bopo pota d1, re
```

```
estimates store re
```

```
xttest0
```

```
hausman fe re
```

```
xtreg roe npl kreditta size ldr nimta teta bopo pota d1, fe
```

```
xttest3
```

```
xtserial roe npl kreditta size ldr nimta teta bopo pota d1
```

```
xtreg roe npl kreditta size ldr nimta teta bopo pota d1, fe
```

```
xtcsd,pesaran abs
```

```
xtreg roe npl kreditta size ldr nimta teta bopo pota d1, fe ro
```

```
xtgls roe npl kreditta size ldr nimta teta bopo pota d1
```