

Lampiran 1 : Data Hasil Sampling

NO	Nama Bank	Keterangan				
		Merger	Tutup	Tidak Lengkap	Izin Usaha Dicabut	Sample
1	PT. Artamedia Bank	√				
2	PT. Bank Argoniaga			√		
3	PT. Bank Anda (Surabaya)					√
4	PT. Bank Arta Niaga Kencana	√				
5	PT. Bank Artha Graham	√				
6	PT. Bank Artha Graha Internasional, Tbk					√
7	PT. Bank Bukopin, Tbk					√
8	PT. Bank Bumi Arta, Tbk					√
9	PT. Bank Capital Indonesia			√		
10	PT. Bank Central Asia, Tbk					√
11	PT. Bank CIMB Niaga, Tbk					√
12	PT. Bank Dagang Bali		√			
13	PT. Bank Danamon Indonesia, Tbk					√
14	PT. Bank Ekonomi Raharja, Tbk					√
15	PT. Bank Ganesha					√
16	PT. Bank Hagakita	√				
17	PT. Bank Hana					√
18	PT. Bank Himpunan Saudara 1906, Tbk					√
19	PT. Bank MNC Internasional, Tbk					√
20	PT. Bank ICBC Indonesia					√
21	PT. Bank IFI				√	
22	PT. Bank Index Selindo					√
23	PT. Bank Internasional Indonesia, Tbk					√
24	PT. Bank Lippo, Tbk	√				
25	PT. Bank Maspion Indonesia					√
26	PT. Bank Mayapada Indonesia					√
27	PT. Bank Mega, Tbk					√
28	PT. Bank Mestika Dharma					√
29	PT. Bank Metro Express					√
30	PT. Bank Mutiara, Tbk					√

31	PT. Bank Nusantara Parahyangan, Tbk					√
32	PT. Bank OCBC NISP, Tbk					√
33	PT. Bank Of India Indonesia, Tbk					√
34	PT. Panin Bank			√		
35	PT. Bank Permata, Tbk					√
36	PT. Bank Pikko, Tbk	√				
37	PT. Bank Rakyat Indonesia Agroniaga, Tbk					√
38	PT. Bank SBI Indonesia					√
39	PT. Bank Sinarmas, Tbk					√
40	PT. Bank Unibank, Tbk		√			
41	PT. Bank Universal, Tbk	√				
42	PT. Bank UOB Indonesia					√
43	PT. Bank Windu Kentjana Internasional, Tbk	√				
44	PT. PAN Indonesia Bank, Tbk					√
45	PT. Prima Express Bank	√				
46	PT. Bank QNB Kesawan					√

Lampiran 2

Hasil Output STATA 12

```

      _ _ _ _ _ (R)
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    Statistics/Data Analysis StataCorp
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                             College Station, Texas 77845 USA
                             800-STATA-PC      http://www.stata.com
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                             979-696-4601 (fax)

```

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esa unggul

Notes:

1. You are running Small Stata.

```
. *(14 variables, 155 observations pasted into data editor)
```

```
. 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 roa size npl lar ldr nimta teta iepo noniepo pota dl
```

Source	SS	df	MS	Number of obs =	155
Model	.019754716	10	.001975472	F(10, 144) =	66.43
Residual	.004282184	144	.000029737	Prob > F =	0.0000
				R-squared =	0.8218
				Adj R-squared =	0.8095
Total	.0240369	154	.000156084	Root MSE =	.00545

roa	Coef.	Std. Err.	t	P> t	[95% Conf. Interval]	
size	.0005469	.0003804	1.44	0.153	-.000205	.0012988
npl	.0122437	.0077441	1.58	0.116	-.0030631	.0275505
lar	.0069291	.0054201	1.28	0.203	-.0037841	.0176423
ldr	.0122861	.0044519	2.76	0.007	.0034866	.0210856
nimta	.2550723	.0553612	4.61	0.000	.1456467	.364498
teta	.0027905	.0071979	0.39	0.699	-.0114366	.0170176
iepo	-.0810929	.0065875	-12.31	0.000	-.0941136	-.0680722
noniepo	-.0853359	.0060374	-14.13	0.000	-.0972692	-.0734025
pota	.0736963	.0191979	3.84	0.000	.0357503	.1116423
dl	-.0020322	.0012068	-1.68	0.094	-.0044176	.0003532
_cons	.0434218	.0103973	4.18	0.000	.0228708	.0639729

```
. xtreg roa size npl lar ldr nimta teta iepo noniepo pota dl, re
```

Random-effects GLS regression	Number of obs	=	155
Group variable: prov	Number of groups	=	31
R-sq: within = 0.4962	Obs per group: min =		5
between = 0.9665	avg =		5.0
overall = 0.8218	max =		5
	Wald chi2(10)	=	664.31
corr(u_i, X) = 0 (assumed)	Prob > chi2	=	0.0000

roa	Coef.	Std. Err.	z	P> z	[95% Conf. Interval]	
size	.0005469	.0003804	1.44	0.151	-.0001987	.0012925
npl	.0122437	.0077441	1.58	0.114	-.0029345	.0274219
lar	.0069291	.0054201	1.28	0.201	-.003694	.0175523
ldr	.0122861	.0044519	2.76	0.006	.0035605	.0210117
nimta	.2550723	.0553612	4.61	0.000	.1465663	.3635783
teta	.0027905	.0071979	0.39	0.698	-.011317	.016898
iepo	-.0810929	.0065875	-12.31	0.000	-.0940042	-.0681816
noniepo	-.0853359	.0060374	-14.13	0.000	-.0971689	-.0735028
pota	.0736963	.0191979	3.84	0.000	.0360692	.1113234
dl	-.0020322	.0012068	-1.68	0.092	-.0043976	.0003331
_cons	.0434218	.0103973	4.18	0.000	.0230435	.0638001
sigma_u	0					
sigma_e	.00516121					
rho	0	(fraction of variance due to u_i)				

```
. estimates store re
```

```
. xttest0
```

Breusch and Pagan Lagrangian multiplier test for random effects

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

Estimated results:

	Var	sd = sqrt(Var)
roa	.0001561	.0124933
e	.0000266	.0051612
u	0	0

Test: Var(u) = 0

```
chibar2(01) = 0.00
Prob > chibar2 = 1.0000
```

```
. xtreg roa size npl lar ldr nimta teta iepo noniepo pota dl, fe
note: dl omitted because of collinearity
```

```
Fixed-effects (within) regression      Number of obs   =      155
Group variable: prov                  Number of groups =      31

R-sq:  within = 0.5648                  Obs per group: min =      5
      between = 0.2753                      avg   =      5.0
      overall  = 0.3425                      max   =      5

                                         F(9,115)        =     16.58
corr(u_i, Xb) = -0.3015                  Prob > F         =     0.0000
```

roa	Coef.	Std. Err.	t	P> t	[95% Conf. Interval]	
size	-.0049958	.0015145	-3.30	0.001	-.0079957	-.0019959
npl	.0148269	.0097214	1.53	0.130	-.0044293	.0340831
lar	.0202144	.0077618	2.60	0.010	.0048397	.0355891
ldr	.0143878	.0052253	2.75	0.007	.0040375	.0247381
nimta	.0828554	.0952486	0.87	0.386	-.1058137	.2715245
teta	-.0061923	.0101721	-0.61	0.544	-.0263413	.0139566
iepo	-.0745549	.0105632	-7.06	0.000	-.0954787	-.0536312
noniepo	-.0778493	.009338	-8.34	0.000	-.0963461	-.0593525
pota	.078506	.0229196	3.43	0.001	.0331067	.1239053
dl	0	(omitted)				
_cons	.1245101	.0289723	4.30	0.000	.0671217	.1818986
sigma_u	.0096656					
sigma_e	.00516121					
rho	.77813077	(fraction of variance due to u_i)				

```
F test that all u_i=0:      F(30, 115) =      1.63      Prob > F = 0.0349
```

```
. estimates store fe
```

```
. hausman fe re
```

	----- Coefficients -----			
	(b) fe	(B) re	(b-B) Difference	sqrt(diag(V_b-V_B)) S.E.
size	-.0049958	.0005469	-.0055427	.0014659
npl	.0148269	.0122437	.0025832	.0058766
lar	.0202144	.0069291	.0132853	.005556
ldr	.0143878	.0122861	.0021017	.0027357
nimta	.0828554	.2550723	-.1722169	.0775076
teta	-.0061923	.0027905	-.0089828	.0071877
iepo	-.0745549	-.0810929	.006538	.0082575
noniepo	-.0778493	-.0853359	.0074865	.0071238
pota	.078506	.0736963	.0048097	.01252

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(9) = (b-B)'[(V_b-V_B)^(-1)](b-B)
 = 48.87
 Prob>chi2 = 0.0000

```
. xtreg roa size npl lar ldr nimta teteta iepo noniepo pota d1, fe
note: d1 omitted because of collinearity
```

Fixed-effects (within) regression	Number of obs	=	155
Group variable: prov	Number of groups	=	31
R-sq: within = 0.5648	Obs per group: min =		5
between = 0.2753	avg =		5.0
overall = 0.3425	max =		5
	F(9,115)	=	16.58
corr(u_i, Xb) = -0.3015	Prob > F	=	0.0000

roa	Coef.	Std. Err.	t	P> t	[95% Conf. Interval]	
size	-.0049958	.0015145	-3.30	0.001	-.0079957	-.0019959
npl	.0148269	.0097214	1.53	0.130	-.0044293	.0340831
lar	.0202144	.0077618	2.60	0.010	.0048397	.0355891
ldr	.0143878	.0052253	2.75	0.007	.0040375	.0247381
nimta	.0828554	.0952486	0.87	0.386	-.1058137	.2715245
teta	-.0061923	.0101721	-0.61	0.544	-.0263413	.0139566
iepo	-.0745549	.0105632	-7.06	0.000	-.0954787	-.0536312
noniepo	-.0778493	.009338	-8.34	0.000	-.0963461	-.0593525
pota	.078506	.0229196	3.43	0.001	.0331067	.1239053
d1	0	(omitted)				
_cons	.1245101	.0289723	4.30	0.000	.0671217	.1818986
sigma_u	.0096656					
sigma_e	.00516121					
rho	.77813077	(fraction of variance due to u_i)				

F test that all u_i=0: F(30, 115) = 1.63 Prob > F = 0.0349

```
. xttest3
```

```
Modified Wald test for groupwise heteroskedasticity
in fixed effect regression model
```

```
H0: sigma(i)^2 = sigma^2 for all i
```

```
chi2 (31) = 73245.22
Prob>chi2 = 0.0000
```

```
. xtserial roa size npl lar ldr nimta teta iepo noniepo pota d1
```

```
Wooldridge test for autocorrelation in panel data
H0: no first-order autocorrelation
```

```
F( 1, 30) = 5.571
Prob > F = 0.0250
```

```
. xtreg roa size npl lar ldr nimta teta iepo noniepo pota d1, fe
note: d1 omitted because of collinearity
```

```
Fixed-effects (within) regression      Number of obs   =      155
Group variable: prov                  Number of groups =       31

R-sq:  within = 0.5648                  Obs per group: min =       5
      between = 0.2753                      avg =      5.0
      overall  = 0.3425                      max =       5

                                         F(9,115)        =      16.58
corr(u_i, Xb) = -0.3015                 Prob > F         =      0.0000
```

roa	Coef.	Std. Err.	t	P> t	[95% Conf. Interval]	
size	-.0049958	.0015145	-3.30	0.001	-.0079957	-.0019959
npl	.0148269	.0097214	1.53	0.130	-.0044293	.0340831
lar	.0202144	.0077618	2.60	0.010	.0048397	.0355891
ldr	.0143878	.0052253	2.75	0.007	.0040375	.0247381
nimta	.0828554	.0952486	0.87	0.386	-.1058137	.2715245
teta	-.0061923	.0101721	-0.61	0.544	-.0263413	.0139566
iepo	-.0745549	.0105632	-7.06	0.000	-.0954787	-.0536312
noniepo	-.0778493	.009338	-8.34	0.000	-.0963461	-.0593525
pota	.078506	.0229196	3.43	0.001	.0331067	.1239053
d1	0 (omitted)					
_cons	.1245101	.0289723	4.30	0.000	.0671217	.1818986
sigma_u	.0096656					
sigma_e	.00516121					
rho	.77813077	(fraction of variance due to u_i)				

```
F test that all u_i=0:      F(30, 115) =      1.63      Prob > F = 0.0349
```

```
. xtcsd, pesaran abs
```

```
Pesaran's test of cross sectional independence =      8.627, Pr = 0.0000
```

```
Average absolute value of the off-diagonal elements =      0.458
```

```
. xtglm roa size npl lar ldr nimta teta iepo noniepo pota d1
```

```
Cross-sectional time-series FGLS regression
```

```
Coefficients: generalized least squares
```

```
Panels:      homoskedastic
```

```
Correlation: no autocorrelation
```

```
Estimated covariances      =      1      Number of obs      =      155
Estimated autocorrelations =      0      Number of groups   =      31
Estimated coefficients     =      11      Time periods        =      5
                                Wald chi2(10)      =      715.05
Log likelihood              = 593.5601      Prob > chi2          =      0.0000
```

roa	Coef.	Std. Err.	z	P> z	[95% Conf. Interval]	
size	.0005469	.0003667	1.49	0.136	-.0001717	.0012655
npl	.0122437	.0074643	1.64	0.101	-.002386	.0268734
lar	.0069291	.0052242	1.33	0.185	-.0033101	.0171684
ldr	.0122861	.004291	2.86	0.004	.0038758	.0206963
nimta	.2550723	.0533607	4.78	0.000	.1504873	.3596573
teta	.0027905	.0069377	0.40	0.688	-.0108072	.0163882
iepo	-.0810929	.0063495	-12.77	0.000	-.0935377	-.0686482
noniepo	-.0853359	.0058192	-14.66	0.000	-.0967413	-.0739304
pota	.0736963	.0185041	3.98	0.000	.0374289	.1099637
d1	-.0020322	.0011632	-1.75	0.081	-.0043121	.0002477
_cons	.0434218	.0100216	4.33	0.000	.0237799	.0630637

Lampiran 3

Data Input Pengolahan STATA 12

Bank	Tahun	ROA	SIZE	NPL	LAR	LDR	NIM/TA	TE/TA	IE/PO	Non IE/ PO	PO/TA	D1	D0
Artha Graha	2013	0.01362	16.870	0.1138	0.72796	0.96624	0.04756	0.152713	0.4564575	0.403612	0.097315	1	0
Artha Graha	2012	0.00767	16.839	0.1341	0.74097	0.97140	0.04068	0.128758	0.5213517	0.399051	0.096385	1	0
Artha Graha	2011	0.00793	16.772	0.0683	0.69799	0.94616	0.03037	0.103806	0.5539414	0.358253	0.090292	1	0
Artha Graha	2010	0.00765	16.652	0.0883	0.65709	0.97354	0.03440	0.116040	0.5804593	0.337065	0.092711	1	0
Artha Graha	2009	0.00688	16.555	0.1490	0.71143	0.79448	0.03481	0.062471	0.6482076	0.288429	0.108554	1	0
Bukopin	2013	0.01702	18.009	0.0444	0.68125	0.89835	0.03441	0.115133	0.4990005	0.329502	0.099212	1	0
Bukopin	2012	0.01610	17.956	0.0486	0.68246	0.90653	0.03725	0.102617	0.4490714	0.368425	0.088205	1	0
Bukopin	2011	0.01669	17.826	0.0486	0.70439	0.90222	0.03692	0.082917	0.6011043	0.263758	0.123527	1	0
Bukopin	2010	0.01410	17.646	0.0757	0.62102	0.92529	0.03778	0.067222	0.5742904	0.308236	0.119966	1	0
Bukopin	2009	0.01316	17.404	0.0618	0.64538	0.78869	0.03651	0.074531	0.5679320	0.312135	0.109699	1	0
Bumi Arta	2013	0.01948	15.214	0.0105	0.69847	0.96822	0.05403	0.140801	0.4207666	0.393354	0.10478	1	0
Bumi Arta	2012	0.02053	15.064	0.0155	0.64281	0.83400	0.05495	0.149969	0.3567503	0.430382	0.096456	1	0
Bumi Arta	2011	0.01886	14.902	0.0168	0.55124	0.97303	0.05055	0.161136	0.3872283	0.423683	0.099732	1	0
Bumi Arta	2010	0.01335	14.794	0.0269	0.43980	0.96998	0.04950	0.163213	0.4299349	0.427918	0.093919	1	0
Bumi Arta	2009	0.01815	14.692	0.0263	0.40561	0.68405	0.05144	0.172417	0.4175111	0.392947	0.095739	1	0
BCA	2013	0.03475	20.007	0.0159	0.63946	0.96165	0.05087	0.128279	0.1709629	0.444418	0.090362	1	0
BCA	2012	0.03286	19.895	0.0165	0.58779	0.95872	0.04561	0.115678	0.1933908	0.430902	0.08745	1	0

BCA	2011	0.03261	19.752	0.0161	0.53418	0.96071	0.04456	0.110827	0.2327359	0.386289	0.085594	1	0
BCA	2010	0.03190	19.594	0.0193	0.47627	0.95956	0.04169	0.105518	0.2455641	0.396537	0.089119	1	0
BCA	2009	0.03786	19.453	0.0212	0.44016	0.79278	0.05311	0.099073	0.2967590	0.306499	0.095419	1	0
CIMB													
Niaga	2013	0.02706	19.179	0.0715	0.67256	0.85123	0.04740	0.134635	0.3236760	0.415979	0.103923	1	0
CIMB													
Niaga	2012	0.02930	19.077	0.0669	0.69332	0.86258	0.05045	0.132826	0.3207045	0.391133	0.101682	1	0
CIMB													
Niaga	2011	0.02526	18.917	0.0696	0.73183	0.89318	0.04729	0.129810	0.5222181	0.297484	0.140112	1	0
CIMB													
Niaga	2010	0.02338	18.778	0.0674	0.71420	0.92763	0.04705	0.129955	0.5360288	0.303382	0.145606	1	0
CIMB													
Niaga	2009	0.03560	18.487	0.0693	0.77631	0.73081	0.05859	0.104360	0.4164803	0.289049	0.120903	1	0
Danamon	2013	0.02421	18.839	0.0758	0.68363	0.86267	0.06368	0.169421	0.2094312	0.628763	0.149604	1	0
Danamon	2012	0.03426	18.686	0.1035	0.70199	0.85198	0.07247	0.184406	0.2415812	0.525931	0.147358	1	0
Danamon	2011	0.02656	18.661	0.1124	0.68199	0.83487	0.06170	0.170925	0.2919016	0.525639	0.145546	1	0
Danamon	2010	0.03478	18.550	0.1292	0.65950	0.83817	0.06723	0.166540	0.1035139	0.800695	0.363073	1	0
Danamon	2009	0.05283	18.386	0.1405	0.62692	0.60275	0.07478	0.163772	0.3985832	0.278581	0.163649	1	0
Ekonomi													
Raharja	2013	0.01055	17.175	0.0156	0.67441	0.90306	0.04185	0.101444	0.1695085	0.769362	0.172582	1	0
Ekonomi													
Raharja	2012	0.00778	17.049	0.0088	0.67614	0.92410	0.03653	0.105778	0.3604674	0.539690	0.07797	1	0
Ekonomi													
Raharja	2011	0.03671	17.000	0.0196	0.58216	0.92878	0.06090	0.105301	0.0360849	0.450843	0.071555	1	0
Ekonomi													
Raharja	2010	0.01835	16.885	0.0143	0.53366	0.95603	0.04131	0.107416	0.3462906	0.416992	0.077514	1	0
Ekonomi													
Raharja	2009	0.02202	16.887	0.0287	0.40137	0.80596	0.04287	0.093437	0.4321670	0.314177	0.086818	1	0
Himpuna	2013	0.01951	15.919	0.0390	0.75662	0.86440	0.06112	0.090024	0.4812361	0.370766	0.131826	1	0

[illegible]

Mayapada	2013	0.02118	16.994	0.0726	0.73656	0.95790	0.04179	0.101771	0.5290679	0.255945	0.098539	1	0
Mayapada	2012	0.02328	16.661	0.0215	0.70950	0.99150	0.04314	0.111946	0.4705675	0.299699	0.101347	1	0
Mayapada	2011	0.01885	16.379	0.0813	0.67485	0.94860	0.04265	0.133527	0.5188589	0.303394	0.106047	1	0
Mayapada	2010	0.01279	16.130	0.0154	0.60530	0.90559	0.04946	0.149334	0.5179422	0.364056	0.108415	1	0
Mayapada	2009	0.01686	15.848	0.0113	0.66273	0.69252	0.05167	0.131850	0.5652603	0.297219	0.122588	1	0
Mega	2013	0.00967	18.015	0.0836	0.45269	0.86822	0.03549	0.092995	0.3541088	0.536396	0.088284	1	0
Mega	2012	0.02445	18.010	0.0920	0.40740	0.87070	0.04329	0.110461	0.3327379	0.421173	0.099343	1	0
Mega	2011	0.01309	17.948	0.0428	0.51144	0.87583	0.03284	0.090764	0.4165861	0.445868	0.095182	1	0
Mega	2010	0.02059	17.764	0.0391	0.46247	0.92773	0.02960	0.120822	0.3756974	0.403972	0.093462	1	0
Mega	2009	0.02477	17.496	0.0525	0.47372	0.76141	0.04040	0.086225	0.4760351	0.302637	0.111925	1	0
Mutiara	2013	0.04140	17.190	0.0985	0.38127	0.41527	0.00882	0.046877	0.5691133	0.11003	0.061844	1	0
Mutiara	2012	0.01758	16.549	0.0526	0.72512	0.96157	0.02446	0.089914	0.4568084	0.396995	0.120251	1	0
Mutiara	2011	0.02158	16.391	0.0670	0.71606	0.92332	0.01635	0.076292	0.4487177	0.398451	0.141204	1	0
Mutiara	2010	0.01951	16.190	0.3055	0.58721	0.92563	0.01124	0.104743	0.4892992	0.335257	0.111231	1	0
Mutiara	2009	0.01365	15.839	0.4483	0.64314	0.73008	0.01103	0.076752	0.7493011	0.414227	0.083529	1	0
BNP	2013	0.01325	16.116	0.0581	0.70815	0.94417	0.04110	0.112836	0.4785965	0.383712	0.096264	1	0
BNP	2012	0.01407	15.919	0.0236	0.71812	0.92649	0.04431	0.087847	0.4318784	0.419242	0.094548	1	0
BNP	2011	0.01363	15.700	0.0173	0.73092	0.94279	0.04144	0.087714	0.5670391	0.316475	0.117066	1	0
BNP	2010	0.01196	15.478	0.0139	0.69369	0.95512	0.03790	0.097754	0.4479298	0.413802	0.086555	1	0
BNP	2009	0.01113	15.175	0.0314	0.65820	0.81464	0.03556	0.094985	0.6206122	0.272904	0.104551	1	0
OCBC													
NISP	2013	0.01583	18.396	0.0149	0.63940	0.81699	0.03218	0.147376	0.4209162	0.363184	0.073322	1	0
OCBC	2012	0.01533	18.187	0.0222	0.65812	0.87561	0.03242	0.131746	0.4032564	0.389217	0.07389	1	0

[illegible]

Bank Anda	2012	0.00976	14.242	0.0095	0.61004	0.96060	0.04557	0.125956	0.4388585	0.460736	0.097262	0	1
Bank Anda	2011	0.01041	14.115	0.0188	0.61455	0.95257	0.04553	0.089698	0.4661182	0.433981	0.104265	0	1
Bank Anda	2010	0.00699	14.264	0.0159	0.43290	0.66306	0.03681	0.071795	0.4515703	0.458798	0.078026	0	1
Bank Anda	2009	0.01037	13.785	0.3085	0.60055	0.63865	0.05685	0.106465	0.4669560	0.442273	0.114271	0	1
Ganesha	2013	0.00966	14.505	0.0340	0.63721	0.89795	0.04783	0.104043	0.4050448	0.500963	0.10288	0	1
Ganesha	2012	0.00496	14.500	0.0324	0.60291	0.93155	0.04394	0.096812	0.4367201	0.512957	0.098676	0	1
Ganesha	2011	0.00346	14.424	0.0164	0.58251	0.97138	0.03573	0.100561	0.4629457	0.501074	0.096243	0	1
Ganesha	2010	0.01555	14.220	0.0224	0.55867	0.97428	0.04340	0.098775	0.4338646	0.434147	0.117885	0	1
Ganesha	2009	0.00824	14.160	0.0518	0.57258	0.80810	0.04034	0.092313	0.5979105	0.332514	0.118541	0	1
Hana	2013	0.01448	15.978	0.0065	0.72891	0.70564	0.03228	0.136223	0.3949247	0.385436	0.06597	0	1
Hana	2012	0.01248	15.470	0.0065	0.74778	0.84212	0.03748	0.208953	0.3203880	0.488622	0.065358	0	1
Hana	2011	0.01019	15.116	0.0136	0.64114	0.87468	0.03585	0.285583	0.3585086	0.488465	0.066641	0	1
Hana	2010	0.01339	14.683	0.0178	0.65451	0.96891	0.04419	0.276527	0.3644924	0.469201	0.080563	0	1
Hana	2009	0.00286	14.428	0.0313	0.49840	0.55488	0.03251	0.269706	0.5336605	0.430999	0.081149	0	1
ICBC													
Indonesia	2013	0.01004	17.289	0.0132	0.66644	0.85260	0.02041	0.130345	0.6136328	0.256837	0.077522	0	1
ICBC													
Indonesia	2012	0.00923	17.005	0.0044	0.62399	0.90651	0.01742	0.084716	0.6554966	0.217490	0.072722	0	1
ICBC													
Indonesia	2011	0.00597	16.691	0.0062	0.59301	0.80303	0.01485	0.105942	0.6346906	0.275147	0.066304	0	1
ICBC													
Indonesia	2010	0.00408	16.179	0.0100	0.64096	0.93833	0.01492	0.167583	0.5930236	0.338008	0.059235	0	1
ICBC													
Indonesia	2009	0.01091	15.217	0.0210	0.70505	0.57388	0.02102	0.123407	0.5445210	0.295915	0.068393	0	1

Index Selindo	2013	0.01965	15.481	0.0233	0.75312	0.97913	0.04175	0.099328	0.5127935	0.279801	0.094788	0	1
Index Selindo	2012	0.02286	15.255	0.0097	0.77627	0.97169	0.04209	0.098885	0.4799852	0.308757	0.108256	0	1
Index Selindo	2011	0.01048	15.105	0.0089	0.75284	0.96020	0.03467	0.082073	0.5707847	0.314152	0.091155	0	1
Index Selindo	2010	0.00928	14.790	0.0039	0.73736	0.98297	0.03819	0.080430	0.5312799	0.374273	0.098281	0	1
Index Selindo	2009	0.00095	14.530	0.0144	0.61146	0.98204	0.00342	0.073428	0.6226704	0.311028	0.014359	0	1
Maspion	2013	0.00983	15.244	0.0073	0.70788	0.97454	0.03804	0.152732	0.4949933	0.393812	0.088482	0	1
Maspion	2012	0.00881	15.042	0.0031	0.78966	0.98747	0.03851	0.108556	0.4727774	0.425566	0.086675	0	1
Maspion	2011	0.00847	14.844	0.0076	0.68556	0.98740	0.03938	0.131167	0.4620307	0.444120	0.090326	0	1
Maspion	2010	0.01229	14.627	0.0144	0.67097	0.98672	0.04488	0.105118	0.4223646	0.465953	0.110066	0	1
Maspion	2009	0.00866	14.659	0.0184	0.50241	0.81975	0.04697	0.089436	0.5074803	0.409318	0.104111	0	1
Mestika Dharma	2013	0.05266	15.896	0.0762	0.74822	0.96454	0.06943	0.242094	0.2149764	0.320663	0.113414	0	1
Mestika Dharma	2012	0.04916	15.824	0.0745	0.69662	0.97331	0.06722	0.250315	0.2305793	0.303608	0.105549	0	1
Mestika Dharma	2011	0.04119	15.727	0.0777	0.62739	0.97767	0.06257	0.226235	0.2750303	0.334978	0.105632	0	1
Mestika Dharma	2010	0.03940	15.617	0.1076	0.63125	0.59177	0.06883	-0.258705	0.2761437	0.361900	0.108864	0	1
Mestika Dharma	2009	0.05773	15.512	0.1801	0.69361	0.61433	0.07700	0.223794	0.3083648	0.204973	0.118638	0	1
Metro Express	2013	0.00968	13.599	0.0019	0.65836	0.94319	0.04483	0.279959	0.4296749	0.464691	0.091675	0	1
Metro Express	2012	0.00803	13.544	0.0068	0.54429	0.97022	0.04042	0.286056	0.4194524	0.481473	0.081085	0	1

Metro Express	2011	0.03000	13.387	0.0159	0.51501	0.96729	0.04471	0.328162	0.3377799	0.389283	0.10995	0	1
Metro Express	2010	0.01657	13.290	0.0193	0.54767	0.95529	0.05125	0.405834	0.3967162	0.441941	0.102762	0	1
Metro Express	2009	0.02151	13.282	0.0276	0.45944	0.48737	0.05668	0.323220	0.3599887	0.417867	0.096839	0	1
SBI Indonesia	2013	0.00722	14.862	0.0933	0.68278	0.77199	0.03615	0.184011	0.5001932	0.416126	0.086308	0	1
SBI Indonesia	2012	0.01165	14.684	0.0503	0.70269	0.83393	0.03115	0.092121	0.5519364	0.312356	0.085861	0	1
SBI Indonesia	2011	0.01082	14.564	0.0414	0.56480	0.76493	0.03342	0.092284	0.4927342	0.371631	0.079789	0	1
SBI Indonesia	2010	0.00882	14.284	0.0116	0.66571	0.96114	0.02958	0.297966	0.5583651	0.331261	0.07993	0	1
SBI Indonesia	2009	0.00754	13.949	0.1241	0.49119	0.68934	0.03194	0.146263	0.6190355	0.297090	0.089934	0	1
UOB Indonesia	2013	0.01914	18.086	0.0242	0.73065	0.92280	0.03630	0.130549	0.4037349	0.373393	0.085902	0	1
UOB Indonesia	2012	0.02413	17.899	0.0273	0.75798	0.91661	0.04295	0.145810	0.3525207	0.390537	0.093946	0	1
UOB Indonesia	2011	0.01933	17.833	0.0272	0.71032	0.89551	0.03672	0.139440	0.3628010	0.409312	0.084848	0	1
UOB Indonesia	2010	0.02437	17.466	0.0522	0.71362	0.90382	0.04344	0.187398	0.2966771	0.422714	0.086871	0	1
UOB Indonesia	2009	0.03245	16.904	0.0531	0.72019	0.64244	0.07305	0.194682	0.3228050	0.427489	0.129975	0	1
QNB kesawan	2013	0.00897	16.218	0.0239	0.74289	0.75220	0.02166	0.128309	0.5549255	0.520883	0.118401	0	1
QNB kesawan	2012	0.01075	15.342	0.0117	0.68788	0.82565	0.03883	0.176908	0.6238898	0.454767	0.136782	0	1

QNB kesawan	2011	0.00297	15.094	0.0247	0.55431	0.97876	0.04586	0.249661	0.6079932	0.370013	0.135424	0	1
QNB kesawan	2010	0.00441	14.768	0.0430	0.65593	0.96349	0.04401	0.242285	0.6710012	0.299909	0.151881	0	1
QNB kesawan	2009	0.00691	14.670	0.0733	0.60992	0.84558	0.03833	0.077073	0.5705707	0.359380	0.098663	0	1

Lampiran 4 Perhitungan Variabel

Bank Swasta Nasional Devisa	Periode	Liabilitas 1	Total Asset 2	ROA Y =1/2	NPL X1	Kredit 3	Total Asset 4
1. PT. Bank Anda (Surabaya)	2013	2,946,135	3,151,611	0,934802867	0,00577211	1,081,408	3,151,611
	2012	1,339,045	1,532,011	0,874043985	0,00953134	934,602	1,532,011
	2011	1,227,978	1,348,980	0,910301116	0,01886504	829,028	1,348,980
	2010	1,453,308	1,565,720	0,928204277	0,015930742	677,808	1,565,720
	2009	1,072,924	969686	1,106465392	0,308579892	582,350	969,686
2. PT. Bank Artha Graha Internasional, Tbk	2013	17,970,025	21,208,898	0,847287068	0,11381772	15,439,248	21,208,898
	2012	17,913,446	20,560,810	0,871242232	0,134100721	15,234,892	20,560,810
	2011	17,232,313	19,228,333	0,896193809	0,068321756	13,421,148	19,228,333
	2010	15,083,101	17,063,094	0,883960494	0,088299648	11,211,984	17,063,094
	2009	16,452,573	15,485,191	1,062471428	0,148994814	11,016,610	15,485,191
3. PT. Bank Bukopin , Tbk	2013	58,617,950	66,244,963	0,884866522	0,044357306	45,129,229	66,244,963
	2012	56,398,710	62,847,976	0,897383076	0,048627059	42,891,222	62,847,976
	2011	50,584,430	55,157,956	0,917083113	0,048627059	38,852,975	55,157,956
	2010	42,970,584	46,067,305	0,932778334	0,075744665	28,608,646	46,067,305
	2009	38,871,719	36,175,518	1,074531096	0,06183144	23,347,067	36,175,518
4. PT. Bank Bumi Arta, Tbk	2013	3,478,047	4,048,010	0,859199211	0,010531502	2,827,422	4,048,010
	2012	2,963,379	3,486,200	0,850031266	0,015515665	2,240,961	3,486,200
Januari 2012 NPL	2011	2,487,081	2,964,819	0,838864362	0,048627059	1,634,316	2,964,819
	2010	2,226,374	2,660,621	0,836787352	0,026906922	1,170,145	2,660,621
	2009	2,817,169	2,402,873	1,172416936	0,026259952	974,640	2,402,873
5. PT. Bank Central Asia, Tbk	2013	425,842,702	488,508,280	0,871720541	0,015916575	312,380,146	488,508,280
	2012	386,219,890	436,741,456	0,884322157	0,016478444	256,713,553	436,741,456
	2011	336,686,737	378,651,728	0,889172588	0,016098286	202,268,609	378,651,728
	2010	289,230,122	323,349,321	0,894481922	0,019309256	154,001,943	323,349,321
	2009	308,617,437	280,798,049	1,099072583	0,021249317	123,596,037	280,798,049
6. PT. Bank CIMB Niaga, Tbk	2013	184,818,972	213,573,570	0,865364436	0,071480132	143,641,157	213,573,570
	2012	167,108,861	192,705,029	0,867174364	0,066873046	133,605,301	192,705,029
	2011	142,919,017	164,238,923	0,870189687	0,069625724	120,194,922	164,238,923
	2010	124,348,394	142,921,719	0,870045469	0,06744625	102,074,749	142,921,719
	2009	118,030,999	106,877,270	1,10436016	0,069305561	82,970,344	106,877,270
7. PT. Bank Danamon Indonesia, Tbk	2013	126,229,302	151,977,554	0,830578587	0,075826332	103,895,851	151,977,554
	2012	106,346,414	130,391,429	0,815593592	0,10349935	91,532,966	130,391,429
	2011	105,398,806	127,128,138	0,829075354	0,112411933	86,699,835	127,128,138
	2010	94,898,174	113,860,553	0,833459627	0,129228994	75,090,482	113,860,553
	2009	112,455,526	96,630,214	1,163771882	0,140493993	60,579,191	96,630,214

8. PT. Bank Ekonomi Raharja, Tbk	2013	25,853,048	28,771,765	0,898556206	0,015587403	19,403,874	28,771,765
	2012	22,682,197	25,365,299	0,89422155	0,008754858	17,150,478	25,365,299
	2011	21,611,653	24,155,224	0,894698927	0,019560959	14,062,297	24,155,224
	2010	19,211,152	21,523,086	0,892583526	0,014261161	11,486,021	21,523,086
	2009	23,589,030	21,573,279	1,093437395	0,028743921	8,658,770	21,573,279
9. PT. Bank Ganesha	2013	1,786,008	1,993,409	0,895956625	0,034067166	1,270,226	1,993,409
	2012	1,791,425	1,983,447	0,903187733	0,032463183	1,195,847	1,983,447
	2011	1,652,482	1,837,238	0,899438178	0,016465666	1,070,227	1,837,238
	2010	1,351,025	1,499,100	0,901224068	0,022441336	837,517	1,499,100
	2009	1,541,758	1,411,461	1,092313567	0,051838218	808,185	1,411,461
10. PT. Bank Hana	2013	7,508,416	8,692,545	0,863776489	0,006595558	6,336,083	8,692,545
	2012	4,138,705	5,231,938	0,791046262	0,006594759	3,912,349	5,231,938
	2011	2,623,796	3,672,640	0,714416877	0,013670531	2,354,700	3,672,640
	2010	1,722,224	2,380,498	0,723472147	0,017865321	1,558,080	2,380,498
	2009	2,342,989	1,845,300	1,269706281	0,031311874	919,715	1,845,300
11. PT. Bank Himpunan Saudara 1906, Tbk	2013	7,458,382	8,196,244	0,909975594	0,038973746	6,201,453	8,196,244
	2012	6,860,735	7,621,578	0,90017251	0,029380544	5,258,555	7,621,578
	2011	4,607,730	5,088,625	0,905496082	0,036520324	3,341,947	5,088,625
	2010	2,868,742	3,264,126	0,878869872	0,036221423	2,555,782	3,264,126
	2009	2,653,052	2,400,504	1,10520624	0,02279868	1,925,244	2,400,504
12. PT. Bank ICB Bumiputera, Tbk	2013	7,412,456	8,188,437	0,90523454	0,060077675	5,516,240	8,188,437
	2012	6,735,795	7,473,793	0,901255226	0,070370476	5,153,554	7,473,793
	2011	6,715,314	7,381,917	0,909697847	0,078175704	5,139,679	7,381,917
	2010	7,886,231	8,638,502	0,912916499	0,064140855	6,164,421	8,638,502
	2009	7,588,929	7,044,149	1,077337944	0,108278796	5,362,264	7,044,149
13. PT. Bank ICB Indonesia	2013	28,035,504	32,237,524	0,869654382	0,013279897	21,484,441	32,237,524
	2012	22,221,406	24,278,179	0,915283061	0,004496638	15,149,539	24,278,179
	2011	15,858,116	17,737,252	0,894057095	0,00627775	10,518,419	17,737,252
	2010	8,844,146	10,624,665	0,832416457	0,010016317	6,810,088	10,624,665
	2009	4,562,165	4,061,007	1,123407322	0,021021787	2,863,220	4,061,007
14. PT. Bank Index Selindo	2013	4,761,546	5,286,660	0,90067188	0,023350256	3,981,541	5,286,660
	2012	3,801,432	4,218,588	0,901114781	0,009737769	3,274,803	4,218,588
	2011	3,331,348	3,629,209	0,917926744	0,008969573	2,732,237	3,629,209
	2010	2,437,536	2,650,735	0,919569855	0,00393118	1,954,546	2,650,735
	2009	1,894,054	2044154	0,92657109	0,014493612	1,249,932	2,044,154
Januari 2010							

15. PT. Bank Internasional Indonesia, Tbk	2013	120,338,008	135,088,430	0.890809139	0.056774024	92,202,514	135,088,430
	2012	99,214,005	111,548,790	0.889422512	0.051664164	74,318,622	111,548,790
	2011	81,491,973	90,740,977	0.898072466	0.056088496	62,574,123	90,740,977
	2010	64,394,859	71,624,563	0.899061108	0.083384385	49,695,623	71,624,563
	2009	63,960,442	58,701,483	1.08958818	0.358217997	37,491,774	58,701,483
16. PT. Bank Maspion Indonesia	2013	3,533,507	4,170,476	0.847267075	0.007332468	2,952,212	4,170,476
	2012	3,038,161	3,408,135	0.891443854	0.00318398	2,691,286	3,408,135
	2011	2,430,237	2,797,128	0.86883296	0.007622493	1,917,614	2,797,128
	2010	2,013,920	2,250,488	0.894881466	0.014401806	1,510,019	2,250,488
	2009	2,533,373	2,325,397	1.089436771	0.018414602	1,168,312	2,325,397
17. PT. Bank Mayapada Internasional, Tbk	2013	21,564,929	24,008,284	0.89822867	0.072614805	17,683,639	24,008,284
	2012	15,290,648	17,218,149	0.888054111	0.021536156	12,216,247	17,218,149
	2011	11,245,233	12,978,174	0.866472664	0.081299882	8,758,303	12,978,174
	2010	8,609,178	10,120,514	0.850666083	0.015435733	6,125,948	10,120,514
	2009	8,642,390	7,635,629	1.131850434	0.01127274	5,060,346	7,635,629
18. PT. Bank Mega, Tbk	2013	60,428,325	66,624,020	0.907005086	0.083629678	30,160,310	66,624,020
	2012	58,983,753	66,308,249	0.889538691	0.092005514	27,014,196	66,308,249
	2011	56,664,113	62,320,582	0.909235941	0.04282453	31,873,508	62,320,582
	2010	45,610,536	51,878,624	0.879177829	0.039149445	23,992,197	51,878,624
	2009	43,082,965	39,663,012	1.086225247	0.052464171	18,789,040	39,663,012
19. PT. Bank Mustika Dharma	2013	6,066,753	8,004,635	0.757905014	0.076223273	5,989,260	8,004,635
	2012	5,588,522	7,454,503	0.74968405	0.074591169	5,192,974	7,454,503
	2011	5,232,397	6,762,264	0.773764083	0.077770817	4,242,594	6,762,264
	2010	7,625,377	6,058,110	1.258705603	0.107636509	3,824,195	6,058,110
	2009	6,673,130	5,452,818	1.223794742	0.180107203	3,782,153	5,452,818
20. PT. Bank Metro Express	2013	579,589	804,940	0.720040003	0.001979466	529,941	804,940
	2012	544,161	762,191	0.713943093	0.006809641	414,853	762,191
	2011	437,903	651,799	0.671837484	0.01595236	335,687	651,799
	2010	351,452	591,505	0.59416573	0.019311503	323,952	591,505
	2009	775,767	586,272	1.32322028	0.027684243	269,359	586,272
21. PT. Bank Mutiara, Tbk	2013	27,852,639	29,222,508	0.953122812	0.098524247	11,141,793	29,222,508
	2012	13,999,387	15,382,499	0.910085351	0.052609459	11,154,267	15,382,499
	2011	12,130,102	13,131,974	0.923707433	0.067069379	9,403,311	13,131,974
	2010	9,615,914	10,740,962	0.895256309	0.305516828	6,307,253	10,740,962
	2009	8,143,508	7,563,027	1.07675247	0.448390686	4,864,096	7,563,027
22. PT. Bank Nusantara Pharayangan, Tbk	2013	8,852,549	9,978,491	0.887163099	0.058197218	7,066,300	9,978,491
	2012	7,474,590	8,194,449	0.912152849	0.023602532	5,884,623	8,194,449
	2011	6,003,532	6,580,758	0.912285788	0.017385969	4,810,027	6,580,758
	2010	4,757,937	5,273,441	0.902245232	0.013909018	3,658,162	5,273,441
	2009	4,263,324	3,893,499	1.094985256	0.031421527	2,562,727	3,893,499

23. PT. Bank OCBC NISP, Tbk	2013	83,151,730	97,524,537	0,852623684	0,014946431	62,357,720	97,524,537	0,6
	2012	68,715,064	79,141,737	0,86825317	0,022256518	52,085,400	79,141,737	0,6
	2011	51,770,668	59,834,397	0,865232552	0,0248029	41,076,924	59,834,397	0,6
	2010	37,878,664	44,474,822	0,851687816	0,043009933	27,956,914	44,474,822	0,6
	2009	41.189,896	37,052,596	1,111660192	0,067769791	21,886,527	37,052,596	0,5
24. PT. Bank Of India Indonesia, Tbk	2013	3,141,295	3,597,684	0,873143667	0,02361365	2,569,319	3,597,684	0,7
	2012	2,150,527	2,527,676	0,85079219	0,041782898	1,838,288	2,527,676	0,7
	2011	1,733,940	2,080,428	0,833453501	0,039956865	1,436,293	2,080,428	0,6
	2010	1.248.639	1,569,216	0,795708813	0,061098824	1,072,471	1,569,216	0,6
jan 2010 dr aset-kredit	2009	1.294.278	1616885	0,800476224	0,092867231	1.003.406	1.616.885	0,6
25. PT. Bank Permata, Tbk	2013	145,546,477	165,558,317	0,87912513	0,042270407	106,980,019	165,558,317	0,6
	2012	113,782,846	132,150,360	0,861010488	0,043324833	86,955,200	132,150,360	0,6
	2011	89,115,647	101,537,861	0,87765929	0,049506738	65,859,107	101,537,861	0,6
	2010	63.516.459	73,570,333	0,863343367	0,064563535	50,589,480	73,570,333	0,7
	2009	60.811.054	55,925,613	1,087356056	0,097494244	41,244,082	55,925,613	0,7
26. PT. Bank Rakyat Indonesia Argoniaga, Tbk	2013	4,305,239	5,139,716	0,837641418	0,035567309	3,698,593	5,139,716	0,7
	2012	3,671,063	4,045,958	0,907340857	0,067092099	2,531,073	4,045,958	0,6
	2011	3,137,627	3,513,816	0,89294004	0,0573905	1,836,909	3,513,816	0,5
	2010	2.541.276	3,063,116	0,829637532	0,251856909	2,071,446	3,063,116	0,6
	2009	3.342.495	2,984,656	1,119892879	0,044212506	1,993,630	2,984,656	0,6
27. PT. Bank SBI Indonesia	2013	2,324,378	2,848,541	0,815988957	0,09335865	1,944,951	2,848,541	0,6
	2012	2,163,970	2,383,546	0,90787843	0,050310049	1,674,894	2,383,546	0,7
	2011	1,918,837	2,113,919	0,90771548	0,041447812	1,193,957	2,113,919	0,5
	2010	1.121.948	1,598,140	0,702033614	0,011600273	1,063,898	1,598,140	0,6
	2009	1.310.214	1,143,030	1,146263878	0,124132667	561.445	1,143,030	0,4

28. PT. Bank Sinarmas, Tbk	2013	14,528,581	17,307,160	0,839454942	0,134799204	10,013,610	17,307,160	0,57
	2012	13,250,567	15,087,090	0,878271887	0,104002113	9,641,951	15,087,090	0,6
	2011	15,333,384	16,629,587	0,922054408	0,055522258	9,598,415	16,629,587	0,5
	2010	10,291,527	11,208,206	0,918213584	0,034675931	6,865,407	11,208,206	0,6
	2009	8.576.117	8,002,485	1,071681734	0,037491852	5,416,964	8,002,485	0,6
29. PT. Bank UOB Indonesia	2013	62,186,414	71,523,774	0,86945096	0,024244712	52,259,108	71,523,774	0,7
	2012	50,711,644	59,368,108	0,854189997	0,027300477	45,000,202	59,368,108	0,75
	2011	47,805,372	55,551,483	0,86055978	0,027290186	39,459,826	55,551,483	0,77
	2010	31.273.593	38,485,781	0,812601231	0,052272165	27,464,426	38,485,781	0,77
	2009	26.223.837	21,950,464	1,194682582	0,053174506	15,808,656	21,950,464	0,77
30. PT. PAN Indonesia Bank, Tbk	2013	132,212,985	153,983,969	0,858615256	0,046744347	103,048,717	153,983,969	0,6
	2012	122,414,790	141,788,920	0,863359351	0,04308906	91,765,984	141,788,920	0,6
	2011	100,954,170	118,991,272	0,848416596	0,060650755	70,817,519	118,991,272	0,5
	2010	92.525.083	106,507,838	0,868716188	0,07345501	57,549,199	106,507,838	0
	2009	86.827.549	76,084,862	1,141193487	0,101154083	43,220,220	76,084,862	0,5
31. PT. Bank QNB kesawan	2013	9,631,604	11,049,344	0,87169012	0,023919595	8,208,542	11,049,344	0,77
	2012	3,789,040	4,603,424	0,823091681	0,011798347	3,166,630	4,603,424	0
	2011	2,694,618	3,591,202	0,750338745	0,024700313	1,990,662	3,591,202	0,55
	2010	1.963.519	2,591,372	0,75771406	0,043056079	1,699,760	2,591,372	0,6
	2009	2.530.750	2,349,654	1,077073475	0,073309817	1,433,101	2,349,654	0,6

Bank Swasta Nasional Devisa	Periode	Total Asset	SIZE X3= LnTA	Kredit	DPK	LDR X4 = 6/7	NIM
		5		6	7		8
1. PT. Bank Andia (Surabaya)	2013	3,151,611	14,96342431	1,081,408	1,502,632	0,719675875	85,201
	2012	1,532,011	14,24209181	934,602	1,286,287	0,726589012	69,818
	2011	1,348,980	14,11485931	829,028	1,169,736	0,708730859	61,431
	2010	1,565,720	14,26385634	677,808	963,634	0,703387386	57,644
	2009	969,686	13,78472759	582,350	685,229	0,849861871	55,130
2. PT. Bank Artha Graha Internasional, Tbk	2013	21,208,898	16,86993137	15,439,248	17,363,407	0,889183096	1,008,799
	2012	20,560,810	16,83889739	15,234,892	17,401,114	0,875512453	836,421
	2011	19,228,333	16,77189543	13,421,148	16,304,475	0,823157323	583,939
	2010	17,063,094	16,65242844	11,211,984	14,683,981	0,763552064	586,927
	2009	15,485,191	16,55539471	11,016,610	13,071,312	0,842808281	538,965
3. PT. Bank Bukopin , Tbk	2013	66,244,963	18,00886999	45,129,229	52,659,514	0,857000484	2,279,667
	2012	62,847,976	17,95622929	42,891,222	51,126,906	0,838916832	2,341,209
	2011	55,157,956	17,82571155	38,852,975	45,638,475	0,851320624	2,036,331
	2010	46,067,305	17,64561404	28,608,646	39,760,334	0,719527306	1,740,515
	2009	36,175,518	17,40389315	23,347,067	30,657,783	0,761538008	1,320,847
4. PT. Bank Bumi Arta, Tbk	2013	4,048,010	15,21373596	2,827,422	3,367,520	0,839615503	218,729
	2012	3,486,200	15,06432288	2,240,961	2,471,445	0,906741198	191,581
Januari 2012 NPL	2011	2,964,819	14,90232654	1,634,316	2,420,016	0,675332725	149,874
	2010	2,660,621	14,79407011	1,170,145	2,159,541	0,541848939	131,709
	2009	2,402,873	14,69217566	974,640	1,927,091	0,505757123	123,605
5. PT. Bank Central Asia, Tbk	2013	488,508,280	20,00686698	312,380,146	409,513,564	0,762807813	24,848,541
	2012	436,741,456	19,89485194	256,713,553	370,278,094	0,693299326	19,917,598
	2011	378,651,728	19,75212742	202,268,609	323,457,283	0,625333296	16,871,511
	2010	323,349,321	19,59424379	154,001,943	277,533,692	0,554894586	13,481,589
	2009	280,798,049	19,45314628	123,596,037	244,666,004	0,505162282	14,914,479
6. PT. Bank CIMB Niaga, Tbk	2013	213,573,570	19,17949192	143,641,157	157,323,703	0,913029342	10,124,397
	2012	192,705,029	19,07667123	133,605,301	144,144,127	0,926886886	9,721,066
	2011	164,238,923	18,91683277	120,194,922	127,652,056	0,941582343	7,766,294
	2010	142,921,719	18,77780762	102,074,749	115,349,204	0,884919405	6,725,030
	2009	106,877,270	18,48719172	82,970,344	86,258,256	0,96188293	6,261,573
7. PT. Bank Danamon Indonesia, Tbk	2013	151,977,554	18,8392434	103,895,851	108,894,184	0,954099174	9,678,664
	2012	130,391,429	18,68605148	91,532,966	90,605,236	1,010239254	9,450,053
	2011	127,128,138	18,6607061	86,699,835	87,993,957	0,985293058	7,843,729
	2010	113,860,553	18,55048504	75,090,482	79,541,163	0,944045563	7,654,976
	2009	96,630,214	18,38640202	60,579,191	67,782,007	0,893735575	7,226,333

8. PT. Bank Ekonomi Raharja, Tbk	2013	28,771,765	17,17490508	19,403,874	23,346,875	0,831112258	1,204.006
	2012	25,365,299	17,04889262	17,150,478	20,960,549	0,818226565	926.624
	2011	24,155,224	17,00001123	14,062,297	20,072,498	0,700575334	1,471.136
	2010	21,523,086	16,88463668	11,486,021	18,366,436	0,625381048	889.108
	2009	21,573,279	16,88696602	8,658,770	19,011,839	0,455440949	924.850
9. PT. Bank Ganesha	2013	1,993,409	14,5053568	1,270,226	1,603,746	0,792036894	95.350
	2012	1,983,447	14,5003468	1,195,847	1,668,816	0,716584093	87.169
	2011	1,837,238	14,42377391	1,070,227	1,605,188	0,666730003	65.651
	2010	1,499,100	14,22037549	837,517	1,316,290	0,636270883	65.075
	2009	1,411,461	14,1601359	808.185	1,245.908	0,648671491	56.940
10. PT. Bank Hana	2013	8,692,545	15,97797632	6,336,083	5,298,291	1,195872971	280.682
	2012	5,231,938	15,47029232	3,912,349	3,485,307	1,122526366	196.094
	2011	3,672,640	15,11642131	2,354,700	2,294,998	1,026013966	131.678
	2010	2,380,498	14,68282027	1,558,080	1,668,695	0,933711673	105.218
	2009	1,845,300	14,42815242	919,715	1,300,080	0,707429543	60.007
11. PT. Bank Himpunan Saudara 1906, Tbk	2013	8,196,244	15,91918656	6,201,453	6,447,033	0,961908059	500.918
	2012	7,621,578	15,84649399	5,258,555	6,228,567	0,844264018	428.173
	2011	5,088,625	15,44251821	3,341,947	4,087,992	0,817503312	317.329
	2010	3,264,126	14,9985026	2,555,782	2,550,807	1,001950363	257.823
	2009	2,400,504	14,69118927	1,925,244	2,027,791	0,949429206	183.953
12. PT. Bank ICB Bumiputera, Tbk	2013	8,188,437	15,9182336	5,516,240	6,834,891	0,807070661	290.284
	2012	7,473,793	15,82691319	5,153,554	6,433,765	0,801016823	317.140
	2011	7,381,917	15,81454392	5,139,679	6,011,363	0,854993951	301.198
	2010	8,638,502	15,97173975	6,164,421	7,199,728	0,856201929	331.253
	2009	7,044,149	15,7677079	5,362,264	5,940.619	0,902643984	313.913
13. PT. Bank ICBC Indonesia	2013	32,237,524	17,28864167	21,484,441	23,903,341	0,898804941	658.240
	2012	24,278,179	17,00508852	15,149,539	20,143,963	0,752063484	422.996
	2011	17,737,252	16,69117762	10,518,419	12,734,637	0,825969284	263.399
	2010	10,624,665	16,17868874	6,810,088	8,298,789	0,82061226	158.623
	2009	4,061,007	15,21694153	2,863,220	2,618.168	1,093596744	85.376
14. PT. Bank Index Selindo	2013	5,286,660	15,48069722	3,981,541	4,662,214	0,854002197	220.765
	2012	4,218,588	15,25501103	3,274,803	3,693,837	0,886558611	177.567
	2011	3,629,209	15,10452528	2,732,237	3,198,770	0,854152377	125.829
	2010	2,650,735	14,79034752	1,954,546	2,396,038	0,815740819	101.251
	2009	2,044,154	14,53049457	1,249.932	1,860.048	0,67198911	7.003
	Januari 2010						

15. PT. Bank Internasional Indonesia, Tbk	2013	135,088,430	18,721,440,16	92,202,514	104,350,300	0,883586477	4,628,435
	2012	111,548,790	18,529,972,63	74,318,622	85,469,916	0,869529602	4,417,974
	2011	90,740,977	18,323,5196	62,574,123	70,075,044	0,89295874	3,551,417
	2010	71,624,563	18,086,948,63	49,695,623	59,507,744	0,835111864	3,230,646
	2009	58,701,483	17,887,975,55	37,491,774	47,515,274	0,789046781	2,843,174
16. PT. Bank Maspion Indonesia	2013	4,170,476	15,243,540,74	2,952,212	3,443,576	0,857309959	158,657
	2012	3,408,135	15,041,675,78	2,691,286	3,000,103	0,897064534	131,248
	2011	2,797,128	14,844,103,73	1,917,614	2,399,639	0,799126035	110,158
	2010	2,250,488	14,626,657,64	1,510,019	1,987,189	0,759876891	101,014
	2009	2,325,397	14,659,401,34	1,168,312	2,076,734	0,562571807	109,232
17. PT. Bank Mayapada Internasional, Tbk	2013	24,008,284	16,993,909,5	17,683,639	20,657,040	0,856058709	1,003,372
	2012	17,218,149	16,661,474,56	12,216,247	15,160,620	0,805788088	742,797
	2011	12,978,174	16,378,779,58	8,758,303	10,667,259	0,821045313	553,512
	2010	10,120,514	16,130,075,01	6,125,948	7,796,431	0,785737474	500,565
	2009	7,635,629	15,848,335,88	5,060,346	5,985,008	0,8455503632	394,541
18. PT. Bank Mega, Tbk	2013	66,624,020	18,014,575,73	30,160,310	52,465,267	0,574862413	2,364,299
	2012	66,308,249	18,009,824,87	27,014,196	51,357,380	0,526004169	2,870,516
	2011	62,320,582	17,947,802,3	31,873,508	49,628,364	0,642243778	2,046,738
	2010	51,878,624	17,764,417,39	23,992,197	42,314,065	0,567002887	1,535,737
	2009	39,663,012	17,495,929,62	18,789,040	32,803,726	0,57277152	1,602,465
19. PT. Bank Mustika Dharma	2013	8,004,635	15,895,531,31	5,989,260	5,851,651	1,023516269	555,801
	2012	7,454,503	15,824,328,84	5,192,974	5,439,365	0,954702249	501,108
	2011	6,762,264	15,726,868,3	4,242,594	5,115,609	0,829342899	423,182
	2010	6,058,110	15,616,908,43	3,824,195	4,512,472	0,847472295	417,009
	2009	5,452,818	15,511,643,1	3,782,153	4,099,531	0,922581876	419,921
20. PT. Bank Metro Express	2013	804,940	13,598,523,02	529,941	546,663	0,96941077	36,092
	2012	762,191	13,543,952,46	414,853	527,961	0,785764479	30,813
	2011	651,799	13,387,491,51	335,687	423,581	0,792497775	29,144
	2010	591,505	13,290,425,42	323,952	335,741	0,964886624	30,318
	2009	586,272	13,281,539,12	269,359	378,088	0,712424092	33,233
21. PT. Bank Mutiara, Tbk	2013	29,222,508	17,190,449,79	11,141,793	11,566,399	0,963289698	257,949
	2012	15,382,499	16,548,740,99	11,154,267	13,461,509	0,828604505	376,343
	2011	13,131,974	16,390,560,58	9,403,311	11,199,975	0,839583213	214,792
	2010	10,740,962	16,189,575,21	6,307,253	8,900,801	0,708616337	120,832
	2009	7,563,027	15,838,782,06	4,864,096	5,945,475	0,818117308	83,464

22. PT. Bank Nusantara Pharayangan, Tbk	2013	9,978,491	16,115,94243	7,066,300	8,358,398	0,8454132	410.155
	2012	8,194,449	15,918,96753	5,884,623	6,925,186	0,849742231	363.119
	2011	6,580,758	15,699,66049	4,810,027	5,660,081	0,84981593	272.714
	2010	5,273,441	15,478,19365	3,658,162	4,544,403	0,804981865	199.893
	2009	3,893,499	15,174,8188	2,562,727	3,473,107	0,737877353	138.486
23. PT. Bank OCBC NISP, Tbk	2013	97,524,537	18,395,61457	62,357,720	67,934,811	0,917905255	3.139.288
	2012	79,141,737	18,186,75094	52,085,400	60,167,736	0,865669933	2.566.027
	2011	59,834,397	17,907,09125	41,076,924	47,008,636	0,873816547	2.255.442
	2010	44,474,822	17,610,43379	27,956,914	35,650,577	0,784192469	1.806.666
	2009	37,052,596	17,427,84897	21,886,527	30,216,044	0,724334628	1.726.403
24. PT. Bank Of India Indonesia, Tbk	2013	3,597,684	15,095,80086	2,569,319	2,740,214	0,937634433	144.897
	2012	2,527,676	14,742,81086	1,838,288	1,972,256	0,932073727	101.438
	2011	2,080,428	14,548,0842	1,436,293	1,675,845	0,857055993	98.961
	2010	1,569,216	14,266,08669	1,072,471	1,226,476	0,874432928	88.824
	2009	1.616.885	14,296,01202	1.003.406	1.261.281	0,795545164	80.011
Jan 2010 dr aset-kredit							
25. PT. Bank Permata, Tbk	2013	165,558,317	18,924,83406	106,980,019	121,001,693	0,884120018	5.337.381
	2012	132,150,360	18,699,45092	86,955,200	97,884,824	0,888341997	5.843.328
	2011	101,537,861	18,435,9423	65,859,107	79,258,385	0,830941824	3.907.216
	2010	73,570,333	18,113,75242	50,589,480	57,791,510	0,8753791	3.269.757
	2009	55,925,613	17,839,53303	41,244,082	45,751.144	0,901487447	2.956.395
26. PT. Bank Rakyat Indonesia Argoniaga, Tbk	2013	5,139,716	15,452,50838	3,698,593	4,120,253	0,897661624	223.823
	2012	4,045,958	15,213,22892	2,531,073	2,788,391	0,907718107	184.481
	2011	3,513,816	15,072,21318	1,836,909	2,623,920	0,700062883	166.864
	2010	3,063,116	14,934,94326	2,071,446	2,386,869	0,867850728	162.113
	2009	2,984,656	14,908,99506	1,993,630	2.454.296	0,812302184	126.144

27. PT. Bank SBI Indonesia	2013	2,848,541	14,862,317,49	1,944,951	1,794,409	1,083,895,032	102.985
	2012	2,383,546	14,684,099,85	1,674,894	1,804,603	0,928,123,249	74.263
	2011	2,113,919	14,564,054,13	1,193,957	1,467,795	0,813,435,8	70.666
	2010	1,598,140	14,284,351,01	1,063,898	1,078,355	0,986,593,469	47.280
	2009	1,143,030	13,949,193,19	561,445	903.188	0,621,625,841	36.509
28. PT. Bank Sinarmas, Tbk	2013	17,307,160	16,666,630,85	10,013,610	13,191,536	0,759,093,558	897.227
	2012	15,087,090	16,529,349,97	9,641,951	12,265,876	0,786,079,282	865.972
	2011	16,629,587	16,626,694,02	9,598,415	14,059,677	0,682,691,003	689.454
	2010	11,208,206	16,232,156,75	6,865,407	9,612,891	0,714,187,543	507.296
	2009	8,002,485	15,895,262,68	5,416,964	6.832.424	0,792,831,944	326.679
29. PT. Bank UOB Indonesia	2013	71,523,774	18,085,540,46	52,259,108	57,385,894	0,910,661,216	2.596.880
	2012	59,368,108	17,899,267,74	45,000,202	46,483,117	0,968,097,772	2.550.143
	2011	55,551,483	17,832,820,77	39,459,826	42,810,294	0,921,736,861	2.040.301
	2010	38,485,781	17,465,799,41	27,464,426	28,265,938	0,971,643,892	1.672.103
	2009	21,950,464	16,904,298,84	15,808,656	16.847.264	0,938,351,533	1.603.489
30. PT. PAN Indonesia Bank, Tbk	2013	153,983,969	18,852,359,06	103,048,717	117,421,976	0,877,593,109	5.257.578
	2012	141,788,920	18,769,850,03	91,765,984	101,503,070	0,904,071,02	4.805.883
	2011	118,991,272	18,594,560,7	70,817,519	85,536,601	0,827,920,658	4.607.601
	2010	106,507,838	18,483,729,14	57,549,199	75,054,982	0,766,760,546	3.690.376
	2009	76,084,862	18,147,359,88	43,220,220	56.307.220	0,767,578,652	3.005.081
31. PT. Bank QNB kesawan	2013	11,049,344	16,217,881,62	8,208,542	7,244,934	1,133,004,386	239.410
	2012	4,603,424	15,342,310,93	3,166,630	3,128,444	1,012,206,068	178.752
	2011	3,591,202	15,093,997,52	1,990,662	2,637,385	0,754,786,275	164.703
	2010	2,591,372	14,767,698,02	1,699,760	1,891,834	0,898,472,065	114.065
	2009	2,349,654	14,669,778,64	1,433,101	2.139.964	0,669,684,63	90.083

Bank Swasta Nasional Devisa	Periode	NIMTA X5 =8/9	Ekuitas 10	Total Asset 11	TETA X6 = 10/11	Interest Expens 12	Pendapatan Operasional 13	X7
1. PT. Bank Anda (Surabaya)	2013	0,02703411	205.476	3,151,611	0,065197133	75.244	174.457	0
	2012	0,04557278	192.966	1,532,011	0,125956015	65.393	149.007	0
	2011	0,045538852	121.002	1,348,980	0,089698884	65.560	140.651	0
	2010	0,036816289	112.412	1,565,720	0,071795723	55.167	122.167	0
	2009	0,056853456	103.238	969.686	0,106465392	51.742	110.807	0
2. PT. Bank Artha Graha Internasional, Tbk	2013	0,047564895	3,238,873	21,208,898	0,152712932	942.104	2,063.947	0
	2012	0,040680353	2,647,364	20,560,810	0,128757768	1,033,193	1.981.758	0
	2011	0,030368675	1,996,020	19,228,333	0,103806191	961.737	1.736.171	0
	2010	0,034397455	1.979.993	17,063,094	0,116039506	918.250	1.581.937	0
	2009	0,034805189	967.382	15,485,191	0,062471428	1,089,622	1.680.977	0
3. PT. Bank Bukopin , Tbk	2013	0,034412684	7,627,013	66,244,963	0,115133478	3,279,572	6.572.282	0
	2012	0,03725194	6,449,266	62,847,976	0,102616924	2,489,439	5.543.526	0
	2011	0,036918174	4,573,526	55,157,956	0,082916887	4,095,613	6.813.481	0
	2010	0,037782002	3,096.721	46,067,305	0,0672221666	3,173,813	5.526.495	0
	2009	0,036512179	2,696,201	36,175,518	0,074531096	2,253,792	3.968.419	0
4. PT. Bank Bumi Arta, Tbk	2013	0,05403371	569.963	4,048,010	0,140800789	178.469	424.152	0
	2012	0,054954105	522.821	3,486,200	0,149968734	119.963	336.266	0
Januari 2012 NPL	2011	0,050550809	477.738	2,964,819	0,161135638	114.498	295.686	0
	2010	0,049503105	434.247	2,660,621	0,163212648	107.433	249.882	0
	2009	0,051440505	414.296	2,402,873	0,172416936	96.048	230.049	0
5. PT. Bank Central Asia, Tbk	2013	0,050866161	62,665,578	488,508,280	0,128279459	7,546,742	44.142.582	0
	2012	0,045605009	50,521,566	436,741,456	0,11567843	7,386,145	38.192.847	0
	2011	0,044556804	41,964,991	378,651,728	0,110827412	7,543,012	32.410.175	0
	2010	0,041693574	34,119,199	323,349,321	0,105518078	7,076,320	28.816.591	0
	2009	0,05311461	27,819,388	280,798,049	0,099072583	7,951,218	26.793.521	0
6. PT. Bank CIMB Niaga, Tbk	2013	0,047404728	28,754,598	213,573,570	0,134635564	7,184,050	22.195.184	0
	2012	0,050445316	25,596,168	192,705,029	0,132825636	6,284,096	19.594.659	0
	2011	0,047286562	21,319,906	164,238,923	0,129810313	12,017,195	23.011.830	0
	2010	0,04705394	18,573.325	142,921,719	0,129954531	11,154,906	20.810.275	0
	2009	0,058586573	11,153,729	106,877,270	0,10436016	5,381,656	12.921.755	0

7. PT. Bank Danamon Indonesia, Tbk	2013	0,063684825	25,748,252	151,977,554	0,169421413	4,761,708	22.736.384
	2012	0,072474495	24,045,015	130,391,429	0,184406408	4,641,792	19.214.213
	2011	0,061699393	21,729,332	127,128,138	0,170924646	5,401,048	18.502.974
	2010	0,067231151	18,962,379	113,860,553	0,166540373	4,279,233	41.339.710
	2009	0,07478337	15,825,312	96,630,214	0,163771882	6,302,989	15.813.483
8. PT. Bank Ekonomi Raharja, Tbk	2013	0,04184679	2,918,717	28,771,765	0,101443794	841.692	4.965.486
	2012	0,036531168	2,683,102	25,365,299	0,10577845	712.909	1.977.735
	2011	0,06090343	2,543,571	24,155,224	0,105301073	62.370	1.728.422
	2010	0,041309504	2,311,934	21,523,086	0,107416474	577.728	1.668.333
	2009	0,042870164	2,015,751	21,573,279	0,093437395	809.429	1.872.954
9. PT. Bank Ganesha	2013	0,047832632	207.401	1,993,409	0,104043375	83.067	205.081
	2012	0,043948238	192.022	1,983,447	0,096812267	85.474	195.718
	2011	0,03573353	184.756	1,837,238	0,100561822	81.859	176.822
	2010	0,043409379	148.075	1,499,100	0,098775932	76.673	176.721
	2009	0,040341178	130.297	1,411,461	0,092313567	100.040	167.316
10. PT. Bank Hana	2013	0,032289968	1,184,129	8,692,545	0,136223511	226.470	573.451
	2012	0,037480184	1,093,233	5,231,938	0,208953738	109.557	341.951
	2011	0,035853773	1,048,844	3,672,640	0,285583123	87.745	244.750
	2010	0,044199995	658.274	2,380,498	0,276527853	69.902	191.779
	2009	0,032518832	497.689	1,845,300	0,269706281	79.913	149.745
11. PT. Bank Himpunan Saudara 1906, Tbk	2013	0,061115555	737.862	8,196,244	0,090024406	519.965	1.080.478
	2012	0,056179048	117.204	7,621,578	0,015377918	371.357	852.952
	2011	0,062360461	480.895	5,088,625	0,094503918	264.903	688.174
	2010	0,078986841	395.384	3,264,126	0,121130128	181.217	479.420
	2009	0,076630991	252.548	2,400,504	0,10520624	166.220	356.032
12. PT. Bank ICB Bumiputera, Tbk	2013	0,035450477	775.981	8,188,437	0,09476546	369.735	764.023
	2012	0,042433608	737.998	7,473,793	0,098744774	328.800	754.801
	2011	0,040802139	666.603	7,381,917	0,090302153	462.323	900.686
	2010	0,038346116	752.271	8,638,502	0,087083501	441.863	929.588
	2009	0,044563651	544.780	7,044,149	0,077337944	425.521	821.630

13. PT. Bank ICBC Indonesia	2013	0,020418442	4,202,020	32,237,524	0,130345618	1,533,536	2,499,110
	2012	0,017422888	2,056,773	24,278,179	0,084716939	1,157,316	1,765,556
	2011	0,014850046	1,879,136	17,737,252	0,105942905	746,433	1.176.058
	2010	0,014929694	1.780.519	10,624,665	0,167583543	373,220	629.351
	2009	0,021023357	501.158	4,061,007	0,123407322	151.238	277.745
14. PT. Bank Index Selindo	2013	0,04175888	525,114	5,286,660	0,09932812	256,966	501.110
	2012	0,042091572	417,156	4,218,588	0,098885219	219,204	456.689
	2011	0,034671191	297,861	3,629,209	0,082073256	188,827	330.820
	2010	0,03819733	213,199	2,650,735	0,080430145	138,408	260.518
januari 2010	2009	0,003425867	150,100	2,044,154	0,07342891	18,276	29,351
15. PT. Bank Internasional Indonesia, Tbk	2013	0,034262261	14,750,422	135,088,430	0,109190861	4,949,168	11.355.191
	2012	0,039605755	12,334,785	111,548,790	0,110577488	3,771,282	9.960.202
	2011	0,039137963	9,249,004	90,740,977	0,101927534	3,435,950	8.986.055
	2010	0,04510528	7,229,704	71,624,563	0,100938892	2,645,028	7.616.387
	2009	0,048434449	5,258,959	58,701,483	0,08958818	2,731,286	6.465.716
16. PT. Bank Maspion Indonesia	2013	0,0380429	636,969	4,170,476	0,152732925	182,658	369.011
	2012	0,038510212	369,974	3,408,135	0,108556146	139,658	295.399
	2011	0,039382538	366,891	2,797,128	0,13116704	116,733	252.652
	2010	0,044885376	236,568	2,250,488	0,105118534	104,621	247.703
	2009	0,046973485	207,976	2,325,397	0,089436771	122,861	242.100
17. PT. Bank Mayapada Internasional, Tbk	2013	0,041792741	2,443,355	24,008,284	0,10177133	1,251,645	2.365.755
	2012	0,043140351	1,927,501	17,218,149	0,111945889	821,144	1.745.008
	2011	0,042649451	1,732,941	12,978,174	0,133527336	714,106	1.376.301
	2010	0,049460433	1.511.336	10,120,514	0,149333917	568,294	1.097.215
	2009	0,051671054	1,006,761	7,635,629	0,131850434	529,104	936.036
18. PT. Bank Mega, Tbk	2013	0,035487186	6,195,695	66,624,020	0,092994914	2,082,821	5.881.867
	2012	0,043290481	7,324,496	66,308,249	0,110461309	2,191,827	6.587.247
	2011	0,032842087	5,656,469	62,320,582	0,090764059	2,471,102	5.931.792
	2010	0,029602501	6,268,088	51,878,624	0,120822171	1,821,643	4.848.698
	2009	0,040402	3,419,953	39,663,012	0,086225247	2,113,259	4.439.292

19. PT. Bank Mustika Dharma	2013	0,069434896	1,937,882	8,004,635	0,242094986	195.164	907.839
	2012	0,067222188	1,865,981	7,454,503	0,25031595	181.424	786.818
	2011	0,062579929	1,529,867	6,762,264	0,226235917	196.458	714.314
	2010	0,068834835	(1.567.267)	6,058,110	-0,258705603	182.119	659.508
	2009	0,077009906	1,220,312	5,452,818	0,223794742	199.484	646.909
20. PT. Bank Metro Express	2013	0,044838125	225.351	804.940	0,279959997	31.707	73.793
	2012	0,040426875	218.030	762.191	0,286056907	25.923	61.802
	2011	0,044713171	213.896	651.799	0,328162516	24.207	71.665
	2010	0,051255695	240.053	591.505	0,40583427	24.114	60.784
	2009	0,056685293	189.495	586.272	0,32322028	20.438	56.774
21. PT. Bank Mutiara, Tbk	2013	0,008827066	1,369,869	29,222,508	0,046877188	1,028,529	1.807.248
	2012	0,024465661	1,383,112	15,382,499	0,089914649	844.986	1.849.760
	2011	0,016356414	1,001,872	13,131,974	0,076292567	832.052	1.854.288
	2010	0,011249644	1.125.048	10,740,962	0,104743691	584.581	1.194.731
	2009	0,011035793	580.481	7,563,027	0,07675247	473.356	631.730
22. PT. Bank Nusantara Pharayangan, Tbk	2013	0,04110391	1,125,942	9,978,491	0,112836901	459.726	960.571
	2012	0,044312802	719.859	8,194,449	0,087847151	334.606	774.769
	2011	0,041441123	577.226	6,580,758	0,087714212	436.839	770.386
	2010	0,03790561	515.504	5,273,441	0,097754768	204.454	456.442
	2009	0,035568521	369.825	3,893,499	0,094985256	252.632	407.069
23. PT. Bank OCBC NISP, Tbk	2013	0,032189725	14,372,807	97,524,537	0,147376316	3,009,857	7.150.727
	2012	0,032423183	10,426,673	79,141,737	0,13174683	2,358,155	5.847.780
	2011	0,037694739	8,063,729	59,834,397	0,134767448	1,931,724	4.926.564
	2010	0,04062222	6.596.158	44,474,822	0,148312184	1,525,155	3.936.549
	2009	0,046593308	4,137,300	37,052,596	0,111660192	1,641,134	3.864.492
24. PT. Bank Of India Indonesia, Tbk	2013	0,040275077	456.389	3,597,684	0,126856333	130.350	303.189
	2012	0,040130935	377.149	2,527,676	0,14920781	102.437	247.393
	2011	0,047567616	346.488	2,080,428	0,166546499	78.367	201.449
	2010	0,056604062	320.577	1,569,216	0,204291187	79.424	181.682
Jan 2010 dr aset-kredit	2009	0,049484657	322.607	1.616.885	0,199523776	82.498	171.731

25. PT. Bank Permata, Tbk	2013	0,032238676	20,011,840	165,558,317	0,12087487	6,553,084	13,282,266
	2012	0,044217269	18,367,514	132,150,360	0,138989512	4,208,312	11,376,859
	2011	0,038480385	12,422,214	101,537,861	0,12234071	3,831,709	8,796,246
	2010	0,044443961	10,053,874	73,570,333	0,136656633	2,695,589	6,919,943
	2009	0,052862988	4,885,441	55,925,613	0,087356056	3,107,693	6,807,755
26. PT. Bank Rakyat Indonesia Argoniaga, Tbk	2013	0,043547737	834,477	5,139,716	0,162358582	259,045	520,587
	2012	0,045596371	374,895	4,045,958	0,092659143	133,551	364,568
	2011	0,047487973	376,189	3,513,816	0,10705996	266,163	485,396
	2010	0,052924212	521,840	3,063,116	0,170362468	269,812	465,899
	2009	0,0422264167	357,839	2,984,656	0,119892879	224,838	359,315
27. PT. Bank SBI Indonesia	2013	0,036153596	524,163	2,848,541	0,184011043	122,973	245,851
	2012	0,031156521	219,576	2,383,546	0,09212157	112,956	204,654
	2011	0,033428906	195,082	2,113,919	0,09228452	83,108	168,667
	2010	0,029584392	476,192	1,598,140	0,297966386	71,325	127,739
	2009	0,031940544	167,184	1,143,030	0,146263878	63,635	102,797
28. PT. Bank Sinarmas, Tbk	2013	0,051841377	2,778,579	17,307,160	0,160545058	1,350,239	2,552,038
	2012	0,057398213	1,836,523	15,087,090	0,121728113	1,388,383	2,477,665
	2011	0,041459478	1,296,203	16,629,587	0,077945592	1,526,200	2,311,316
	2010	0,045261124	916,679	11,208,206	0,081786416	1,006,035	1,671,142
	2009	0,040822195	573,632	8,002,485	0,071681734	454,560	841,101
29. PT. Bank UOB Indonesia	2013	0,036307927	9,337,360	71,523,774	0,13054904	2,480,572	6,144,060
	2012	0,042954763	8,656,464	59,368,108	0,145810003	1,966,157	5,577,422
	2011	0,03672811	7,746,111	55,551,483	0,13944022	1,710,042	4,713,443
	2010	0,043447293	7,212,188	38,485,781	0,187398769	991,882	3,343,304
	2009	0,073050346	4,273,373	21,950,464	0,194682582	920,967	2,853,013
30. PT. PAN Indonesia Bank, Tbk	2013	0,034143671	21,770,984	153,983,969	0,141384744	6,366,037	13,192,688
	2012	0,03389463	19,374,130	141,788,920	0,136640649	5,242,806	11,696,254
	2011	0,038722176	18,037,102	118,991,272	0,151583404	4,502,453	11,651,090
	2010	0,034648868	13,982,755	106,507,838	0,131283812	3,750,099	8,874,192
	2009	0,039496438	10,742,687	76,084,862	0,141193487	3,954,802	7,808,580
31. PT. Bank QNB kesawan	2013	0,02166735	1,417,740	11,049,344	0,12830988	725,983	1,308,253
	2012	0,038830227	814,384	4,603,424	0,176908319	392,841	629,664
	2011	0,045862917	896,584	3,591,202	0,249661255	295,689	486,336
	2010	0,044017223	627,853	2,591,372	0,24228594	264,092	393,579
	2009	0,038338836	181,096	2,349,654	0,077073475	132,272	231,824

Bank Swasta Nasional Devisa	Periode	Non Interest Expenses 14	Pendapatan Operasional 15	Non IEPO X8=15/15	Pendapatan Operasional 16	Total Asset 17
1. PT. Bank Anda (Surabaya)	2013	77.310	174.457	0,443146449	174.457	3,151,611
	2012	68.653	149.007	0,460736744	149.007	1,532,011
	2011	61.040	140.651	0,433981984	140.651	1,348,980
	2010	56.050	122.167	0,458798202	122.167	1,565,720
	2009	49.007	110.807	0,442273503	110.807	969.686
2. PT. Bank Artha Graha Internasional, Tbk	2013	833.034	2.063.947	0,403612108	2.063.947	21,208,898
	2012	790.822	1.981.758	0,399050742	1.981.758	20,560,810
	2011	621.988	1.736.171	0,35825273	1.736.171	19,228,333
	2010	533.216	1.581.937	0,337065256	1.581.937	17,063,094
	2009	484.842	1.680.977	0,288428694	1.680.977	15,485,191
3. PT. Bank Bukopin , Tbk	2013	2,165,578	6.572.282	0,329501686	6.572.282	66,244,963
	2012	2,042,374	5.543.526	0,368425078	5.543.526	62,847,976
	2011	1,797,109	6.813.481	0,263757835	6.813.481	55,157,956
	2010	1,703,463	5.526.495	0,30823569	5.526.495	46,067,305
	2009	1,238,683	3.968.419	0,312135135	3.968.419	36,175,518
4. PT. Bank Bumi Arta, Tbk	2013	166.842	424.152	0,393354269	424.152	4,048,010
	2012	144.723	336.266	0,430382495	336.266	3,486,200
januari 2012 NPL	2011	125.277	295.686	0,423682555	295.686	2,964,819
	2010	106.929	249.882	0,427917977	249.882	2,660,621
	2009	90.397	230.049	0,39294672	230.049	2,402,873
5. PT. Bank Central Asia, Tbk	2013	19,617,740	44.142.582	0,444417592	44.142.582	488,508,280
	2012	16,457,390	38.192.847	0,430902415	38.192.847	436,741,456
	2011	12,519,700	32.410.175	0,386289182	32.410.175	378,651,728
	2010	11,426,852	28.816.591	0,396537259	28.816.591	323,349,321
	2009	8,212,175	26.793.521	0,306498537	26.793.521	280,798,049
6. PT. Bank CIMB Niaga, Tbk	2013	9,232,744	22.195.184	0,415979611	22.195.184	213,573,570
	2012	7,664,121	19.594.659	0,391133165	19.594.659	192,705,029
	2011	6,845,647	23.011.830	0,297483816	23.011.830	164,238,923
	2010	6,313,470	20.810.275	0,303382344	20.810.275	142,921,719
	2009	3,735,019	12.921.755	0,289048895	12.921.755	106,877,270

7. PT. Bank Danamon Indonesia, Tbk	2013	14,295,790	22.736.384	0,628762692	22.736.384	151,977,554
	2012	10,105,349	19.214.213	0,525930935	19.214.213	130,391,429
	2011	9,725,888	18.502.974	0,525639176	18.502.974	127,128,138
	2010	33,100,512	41.339.710	0,800695312	41.339.710	113,860,553
	2009	4,405,329	15.813.483	0,278580563	15.813.483	96,630,214
8. PT. Bank Ekonomi Raharja, Tbk	2013	3,820,257	4.965.486	0,769362153	4.965.486	28,771,765
	2012	1,067,363	1.977.735	0,539689594	1.977.735	25,365,299
	2011	779,247	1.728.422	0,450843023	1.728.422	24,155,224
	2010	695,681	1.668.333	0,416991692	1.668.333	21,523,086
	2009	588.440	1.872.954	0,314177497	1.872.954	21,573,279
9. PT. Bank Ganesha	2013	102.738	205.081	0,500963034	205.081	1,993,409
	2012	100.395	195.718	0,512957418	195.718	1,983,447
	2011	88.601	176.822	0,501074527	176.822	1,837,238
	2010	76.723	176.721	0,434147611	176.721	1,499,100
	2009	55.635	167.316	0,332514523	167.316	1,411,461
10. PT. Bank Hana	2013	221.029	573.451	0,385436594	573.451	8,692,545
	2012	167.085	341.951	0,488622639	341.951	5,231,938
	2011	119.552	244.750	0,488465781	244.750	3,672,640
	2010	89.983	191.779	0,469201529	191.779	2,380,498
	2009	64.540	149.745	0,430999366	149.745	1,845,300
11. PT. Bank Himpunan Saudara 1906, Tbk	2013	400.604	1.080.478	0,370765532	1.080.478	8,196,244
	2012	326.762	852.952	0,383095415	852.952	7,621,578
	2011	297.803	688.174	0,432743754	688.174	5,088,625
	2010	211.324	479.420	0,440790956	479.420	3,264,126
	2009	129.684	356.032	0,364248157	356.032	2,400,504
12. PT. Bank ICB Bumiputera, Tbk	2013	398.596	764.023	0,521706807	764.023	8,188,437
	2012	418.404	754.801	0,55432359	754.801	7,473,793
	2011	571.368	900.686	0,634369803	900.686	7,381,917
	2010	451.238	929.588	0,485417196	929.588	8,638,502
	2009	319.783	821.630	0,389205603	821.630	7,044,149

13. PT. Bank ICBC Indonesia	2013	641.864	2.499.110	0,256837034	2.499.110	32,237,524
	2012	383.991	1.765.556	0,217490128	1.765.556	24,278,179
	2011	323.590	1.176.058	0,275147994	1.176.058	17,737,252
	2010	212.726	629.351	0,33800852	629.351	10,624,665
	2009	82.189	277.745	0,295915318	277.745	4,061,007
14. PT. Bank Index Selindo	2013	140.211	501.110	0,279800842	501.110	5,286,660
	2012	141.006	456.689	0,308757163	456.689	4,218,588
	2011	103.928	330.820	0,314152711	330.820	3,629,209
	2010	97.505	260.518	0,374273563	260.518	2,650,735
	2009	9.129	29.351	0,311028585	29.351	2.044.154
15. PT. Bank Internasional Indonesia, Tbk	2013	4,669,425	11.355.191	0,411215012	11.355.191	135,088,430
	2012	4,907,276	9.960.202	0,492688401	9.960.202	111,548,790
	2011	4,844,680	8.986.055	0,539133135	8.986.055	90,740,977
	2010	4,391,286	7.616.387	0,576557625	7.616.387	71,624,563
	2009	2,369,726	6.465.716	0,366506354	6.465.716	58,701,483
16. PT. Bank Maspion Indonesia	2013	145.321	369.011	0,393812109	369.011	4,170,476
	2012	125.712	295.399	0,425566776	295.399	3,408,135
	2011	112.208	252.652	0,444120767	252.652	2,797,128
	2010	115.418	247.703	0,465953178	247.703	2,250,488
	2009	99.096	242.100	0,409318463	242.100	2,325,397
17. PT. Bank Mayapada Internasional, Tbk	2013	605.504	2.365.755	0,255945354	2.365.755	24,008,284
	2012	522.978	1.745.008	0,299699486	1.745.008	17,218,149
	2011	417.561	1.376.301	0,303393662	1.376.301	12,978,174
	2010	399.448	1.097.215	0,36405627	1.097.215	10,120,514
	2009	278.208	936.036	0,297219338	936.036	7,635,629
18. PT. Bank Mega, Tbk	2013	3,155,008	5.881.867	0,536395672	5.881.867	66,624,020
	2012	2,774,372	6.587.247	0,421173215	6.587.247	66,308,249
	2011	2,644,799	5.931.792	0,445868466	5.931.792	62,320,582
	2010	1,958,738	4.848.698	0,403971953	4.848.698	51,878,624
	2009	1,343,494	4.439.292	0,302636997	4.439.292	39,663,012

19. PT. Bank Mustika Dharma	2013	291.111	907.839	0,32063686	907.839	8,004,635
	2012	238.885	786.818	0,303608967	786.818	7,454,503
	2011	239.280	714.314	0,334978735	714.314	6,762,264
	2010	238.676	659.508	0,361900083	659.508	6,058,110
	2009	132.599	646.909	0,204973188	646.909	5,452,818
20. PT. Bank Metro Express	2013	34.291	73.793	0,464691773	73.793	804.940
	2012	29.756	61.802	0,481473091	61.802	762.191
	2011	27.898	71.665	0,389283472	71.665	651.799
	2010	26.863	60.784	0,441941958	60.784	591.505
	2009	23.724	56.774	0,417867334	56.774	586.272
21. PT. Bank Mutiara, Tbk	2013	1,988,553	1.807.248	1,100321041	1.807.248	29,222,508
	2012	734.346	1.849.760	0,396995286	1.849.760	15,382,499
	2011	738.844	1.854.288	0,398451589	1.854.288	13,131,974
	2010	400.543	1.194.731	0,335257895	1.194.731	10,740,962
	2009	261.680	631.730	0,414227597	631.730	7,563,027
22. PT. Bank Nusantara Pharayangan, Tbk	2013	368.583	960.571	0,383712396	960.571	9,978,491
	2012	324.816	774.769	0,419242381	774.769	8,194,449
	2011	243.808	770.386	0,316475118	770.386	6,580,758
	2010	188.877	456.442	0,413802849	456.442	5,273,441
	2009	111.091	407.069	0,272904594	407.069	3,893,499
23. PT. Bank OCBC NISP, Tbk	2013	2,597,030	7.150.727	0,363184051	7.150.727	97,524,537
	2012	2,276,058	5.847.780	0,389217447	5.847.780	79,141,737
	2011	2,002,148	4.926.564	0,406398455	4.926.564	59,834,397
	2010	1,804,774	3.936.549	0,458466032	3.936.549	44,474,822
	2009	1,377,337	3.864.492	0,356408294	3.864.492	37,052,596
24. PT. Bank Of India Indonesia, Tbk	2013	78.200	303.189	0,257924925	303.189	3,597,684
	2012	72.651	247.393	0,293666353	247.393	2,527,676
	2011	58.569	201.449	0,290738599	201.449	2,080,428
	2010	53.213	181.682	0,292890875	181.682	1,569,216
	2009	33.575	171.731	0,195509256	171.731	1.616.885
Jan 2010 dr aset-kredit						

25. PT. Bank Permata, Tbk	2013	4,735,077	13,282,266	0,356496173	13,282,266	165,558,317
	2012	5,406,522	11,376,859	0,475220973	11,376,859	132,150,360
	2011	3,695,066	8,796,246	0,420073063	8,796,246	101,537,861
	2010	3,174,384	6,919,943	0,45872979	6,919,943	73,570,333
	2009	2,350,195	6,807,755	0,345223205	6,807,755	55,925,613
26. PT. Bank Rakyat Indonesia Argoniaga, Tbk	2013	207,664	520,587	0,398903545	520,587	5,139,716
	2012	186,691	364,568	0,51208828	364,568	4,045,958
	2011	174,166	485,396	0,358812186	485,396	3,513,816
	2010	171,598	465,899	0,36831588	465,899	3,063,116
	2009	101,606	359,315	0,282776951	359,315	2,984,656
27. PT. Bank SBI Indonesia	2013	102,305	245,851	0,416126028	245,851	2,848,541
	2012	63,925	204,654	0,312356465	204,654	2,383,546
	2011	62,682	168,667	0,371631677	168,667	2,113,919
	2010	42,315	127,739	0,3312614	127,739	1,598,140
	2009	30,540	102,797	0,297090382	102,797	1,143,030
28. PT. Bank Sinarmas, Tbk	2013	892,193	2,552,038	0,349600202	2,552,038	17,307,160
	2012	808,217	2,477,665	0,32620108	2,477,665	15,087,090
	2011	638,653	2,311,316	0,276315744	2,311,316	16,629,587
	2010	521,614	1,671,142	0,312130268	1,671,142	11,208,206
	2009	254,107	841,101	0,30211235	841,101	8,002,485
29. PT. Bank UOB Indonesia	2013	2,294,150	6,144,060	0,373393163	6,144,060	71,523,774
	2012	2,178,191	5,577,422	0,390537241	5,577,422	59,368,108
	2011	1,929,273	4,713,443	0,409312895	4,713,443	55,551,483
	2010	1,413,264	3,343,304	0,422714776	3,343,304	38,485,781
	2009	1,219,632	2,853,013	0,427489114	2,853,013	21,950,464
30. PT. PAN Indonesia Bank, Tbk	2013	4,149,276	13,192,688	0,314513312	13,192,688	153,983,969
	2012	3,959,767	11,696,254	0,338550018	11,696,254	141,788,920
	2011	4,942,194	11,651,090	0,424182973	11,651,090	118,991,272
	2010	3,240,589	8,874,192	0,365170035	8,874,192	106,507,838
	2009	1,678,653	7,808,580	0,21497545	7,808,580	76,084,862
31. PT. Bank QNB kesawan	2013	681,447	1,308,253	0,520883193	1,308,253	11,049,344
	2012	286,351	629,664	0,45476794	629,664	4,603,424
	2011	179,951	486,336	0,370013735	486,336	3,591,202
	2010	118,038	393,579	0,299909294	393,579	2,591,372
	2009	83,313	231,824	0,359380392	231,824	2,349,654

Lampiran 5 Data Kinerja Keuangan BUSN Devisa 2009-2013

<u>No</u>	<u>Nama Bank</u>	<u>Periode</u>	<u>Total Asset</u>	<u>Ekuitas</u>	<u>Liabilitas</u>	<u>DPK</u>	<u>Kredit</u>	<u>Interest Income</u>	<u>Non Interest Income</u>
			1	2	3	4	5	6	7
1	PT. Bank Anda (Surabaya)	2013	3,151,611	205,476	2,946,135	1,502,632	1,081,408	160,445	14,012
		2012	1,532,011	192,966	1,339,045	1,286,287	934,602	135,211	13,796
		2011	1,348,980	121,002	1,227,978	1,169,736	829,028	126,991	13,660
		2010	1,565,720	112,412	1,453,308	963,634	677,808	112,811	9,356
		2009	969,686	103,238	1,072,924	685,229	582,350	106,872	3,935
2	PT. Bank Artha Graha Internasional, Tbk	2013	21,208,898	3,238,873	17,970,025	17,363,407	15,439,248	1,950,903	113,044
		2012	20,560,810	2,647,364	17,913,446	17,401,114	15,234,892	1,869,614	112,144
		2011	19,228,333	1,996,020	17,232,313	16,304,475	13,421,148	1,545,676	190,495
		2010	17,063,094	1,979,993	15,083,101	14,683,981	11,211,984	1,505,177	76,760
		2009	15,485,191	967,382	16,452,573	13,071,312	11,016,610	1,628,587	52,390
3	PT. Bank Bukopin , Tbk	2013	66,244,963	7,627,013	58,617,950	52,659,514	45,129,229	5,559,239	1,013,043
		2012	62,847,976	6,449,266	56,398,710	51,126,906	42,891,222	4,830,648	712,878
		2011	55,157,956	4,573,526	50,584,430	45,638,475	38,852,975	6,131,944	681,537
		2010	46,067,305	3,096,721	42,970,584	39,760,334	28,608,646	4,914,328	612,167
		2009	36,175,518	2,696,201	38,871,719	30,657,783	23,347,067	3,574,639	393,780
4	PT. Bank Bumi Arta, Tbk	2013	4,048,010	569,963	3,478,047	3,367,520	2,827,422	397,198	26,954
		2012	3,486,200	522,821	2,963,379	2,471,445	2,240,961	311,544	24,722
		2011	2,964,819	477,738	2,487,081	2,420,016	1,634,316	264,372	31,314
		2010	2,660,621	434,247	2,226,374	2,159,541	1,170,145	239,142	10,740
		2009	2,402,873	414,296	2,817,169	1,927,091	974,640	219,653	10,396
5	PT. Bank Central Asia, Tbk	2013	488,508,280	62,665,578	425,842,702	409,513,564	312,380,146	32,395,283	11,747,299
		2012	436,741,456	50,521,566	386,219,890	370,278,094	256,713,553	27,303,743	10,889,104

		2011	378,651,728	41,964,991	336,686,737	323,457,283	202,268,609	24,414,523	7,995,652
		2010	323,349,321	34,119,199	289,230,122	277,533,692	154,001,943	20,557,909	8,258,682
		2009							
			280,798,049	27,819,388	308,617,437	244,666,004	123,596,037	22,865,697	3,927,824
6	PT. Bank CIMB Niaga, Tbk	2013	213,573,570	28,754,598	184,818,972	157,323,703	143,641,157	17,308,447	4,886,737
		2012	192,705,029	25,596,168	167,108,861	144,144,127	133,605,301	16,005,162	3,589,497
		2011	164,238,923	21,319,906	142,919,017	127,652,056	120,194,922	19,783,489	3,228,341
		2010	142,921,719	18,573,325	124,348,394	115,349,204	102,074,749	17,879,936	2,930,339
		2009	106,877,270	11,153,729	118,030,999	86,258,256	82,970,344	11,643,229	1,278,526
7	PT. Bank Danamon Indonesia, Tbk	2013	151,977,554	25,748,252	126,229,302	108,894,184	103,895,851	14,440,372	8,296,012
		2012	130,391,429	24,045,015	106,346,414	90,605,236	91,532,966	14,091,845	5,122,368
		2011	127,128,138	21,729,332	105,398,806	87,993,957	86,699,835	13,244,777	5,258,197
		2010	113,860,553	18,962,379	94,898,174	79,541,163	75,090,482	11,934,209	29,405,501
		2009	96,630,214	15,825,312	112,455,526	67,782,007	60,579,191	13,529,322	2,284,161
8	PT. Bank Ekonomi Raharja, Tbk	2013	28,771,765	2,918,717	25,853,048	23,346,875	19,403,874	2,045,698	2,919,788
		2012	25,365,299	2,683,102	22,682,197	20,960,549	17,150,478	1,639,533	338,202
		2011	24,155,224	2,543,571	21,611,653	20,072,498	14,062,297	1,533,506	194,916
		2010	21,523,086	2,311,934	19,211,152	18,366,436	11,486,021	1,466,836	201,497
		2009	21,573,279	2,015,751	23,589,030	19,011,839	8,658,770	1,734,279	138,675
9	PT. Bank Ganesha	2013	1,993,409	207,401	1,786,008	1,603,746	1,270,226	178,417	26,664
		2012	1,983,447	192,022	1,791,425	1,668,816	1,195,847	172,643	23,075
		2011	1,837,238	184,756	1,652,482	1,605,188	1,070,227	147,510	29,312
		2010	1,499,100	148,075	1,351,025	1,316,290	837,517	141,748	34,973
		2009	1,411,461	130,297	1,541,758	1,245,908	808,185	156,980	10,336
10	PT. Bank Hana	2013	8,692,545	1,184,129	7,508,416	5,298,291	6,336,083	507,152	66,299

		2012	5,231,938	1,093,233	4,138,705	3,485,307	3,912,349	305,651	36,300
		2011	3,672,640	1,048,844	2,623,796	2,294,998	2,354,700	219,423	25,327
		2010	2,380,498	658,274	1,722,224	1,668,695	1,558,080	175,120	16,659
		2009	1,845,300	497,689	2,342,989	1,300,080	919,715	139,920	9,825
11	PT. Bank Himpunan Saudara 1906, Tbk	2013	8,196,244	737,862	7,458,382	6,447,033	6,201,453	1,020,883	59,595
		2012	7,621,578	117,204	6,860,735	6,228,567	5,258,555	799,530	53,422
		2011	5,088,625	480,895	4,607,730	4,087,992	3,341,947	582,232	105,942
		2010	3,264,126	395,384	2,868,742	2,550,807	2,555,782	439,040	40,380
		2009	2,400,504	252,548	2,653,052	2,027,791	1,925,244	350,173	5,859
12	PT. Bank MNC Internasional, Tbk	2013	8,188,437	775,981	7,412,456	6,834,891	5,516,240	660,019	104,004
		2012	7,473,793	737,998	6,735,795	6,433,765	5,153,554	645,940	108,861
		2011	7,381,917	666,603	6,715,314	6,011,363	5,139,679	763,521	137,165
		2010	8,638,502	752,271	7,886,231	7,199,728	6,164,421	773,116	156,472
		2009	7,044,149	544,780	7,588,929	5,940,619	5,362,264	739,434	82,196
13	PT. Bank ICBC Indonesia	2013	32,237,524	4,202,020	28,035,504	23,903,341	21,484,441	2,191,776	307,334
		2012	24,278,179	2,056,773	22,221,406	20,143,963	15,149,539	1,580,312	185,244
		2011	17,737,252	1,879,136	15,858,116	12,734,637	10,518,419	1,009,832	166,226
		2010	10,624,665	1,780,519	8,844,146	8,298,789	6,810,088	531,843	97,508
		2009	4,061,007	501,158	4,562,165	2,618,168	2,863,220	236,614	41,131
14	PT. Bank Index Selindo	2013	5,286,660	525,114	4,761,546	4,662,214	3,981,541	477,731	23,379
		2012	4,218,588	417,156	3,801,432	3,693,837	3,274,803	396,771	59,918
		2011	3,629,209	297,861	3,331,348	3,198,770	2,732,237	314,656	16,164
		2010	2,650,735	213,199	2,437,536	2,396,038	1,954,546	239,659	20,859
		2009	2,044,154	150,100	1,894,054	1,860,048	1,249,932	25,279	4,072
15	PT. Bank Internasional Indonesia, Tbk	2013	135,088,430	14,750,422	120,338,008	104,350,300	92,202,514	9,577,603	1,777,588
		2012	111,548,790	12,334,785	99,214,005	85,469,916	74,318,622	8,189,256	1,770,946

		2011	90,740,977	9,249,004	81,491,973	70,075,044	62,574,123	6,987,367	1,998,688
		2010	71,624,563	7,229,704	64,394,859	59,507,744	49,695,623	5,875,674	1,740,713
		2009	58,701,483	5,258,959	63,960,442	47,515,274	37,491,774	5,574,460	891,256
16	PT. Bank Maspion Indonesia	2013	4,170,476	636,969	3,533,507	3,443,576	2,952,212	341,315	27,696
		2012	3,408,135	369,974	3,038,161	3,000,103	2,691,286	270,906	24,493
		2011	2,797,128	366,891	2,430,237	2,399,639	1,917,614	226,891	25,761
		2010	2,250,488	236,568	2,013,920	1,987,189	1,510,019	205,635	42,068
		2009	2,325,397	207,976	2,533,373	2,076,734	1,168,312	232,093	10,007
17	PT. Bank Mayapada Internasional, Tbk	2013	24,008,284	2,443,355	21,564,929	20,657,040	17,683,639	2,255,017	110,738
		2012	17,218,149	1,927,501	15,290,648	15,160,620	12,216,247	1,563,941	181,067
		2011	12,978,174	1,732,941	11,245,233	10,667,259	8,758,303	1,267,618	108,683
		2010	10,120,514	1,511,336	8,609,178	7,796,431	6,125,948	1,068,859	28,356
		2009	7,635,629	1,006,761	8,642,390	5,985,008	5,060,346	923,645	12,391
18	PT. Bank Mega, Tbk	2013	66,624,020	6,195,695	60,428,325	52,465,267	30,160,310	4,447,120	1,434,747
		2012	66,308,249	7,324,496	58,983,753	51,357,380	27,014,196	5,062,343	1,524,904
		2011	62,320,582	5,656,469	56,664,113	49,628,364	31,873,508	4,517,840	1,413,952
		2010	51,878,624	6,268,088	45,610,536	42,314,065	23,992,197	3,357,380	1,491,318
		2009	39,663,012	3,419,953	43,082,965	32,803,726	18,789,040	3,715,724	723,568
19	PT. Bank Mustika Dharma	2013	8,004,635	1,937,882	6,066,753	5,851,651	5,989,260	750,965	156,874
		2012	7,454,503	1,865,981	5,588,522	5,439,365	5,192,974	682,532	104,286
		2011	6,762,264	1,529,867	5,232,397	5,115,609	4,242,594	619,640	94,674
		2010	6,058,110	-1,567,267	7,625,377	4,512,472	3,824,195	599,128	60,380
		2009	5,452,818	1,220,312	6,673,130	4,099,531	3,782,153	619,405	27,504

20	PT. Bank Metro Express	2013	804,940	225,351	579,589	546,663	529,941	67,799	5,994
		2012	762,191	218,030	544,161	527,961	414,853	56,736	5,066
		2011	651,799	213,896	437,903	423,581	335,687	53,351	18,314
		2010	591,505	240,053	351,452	335,741	323,952	54,432	6,352
		2009	586,272	189,495	775,767	378,088	269,359	53,671	3,103
21	PT. Bank Mutiara, Tbk	2013	29,222,508	1,369,869	27,852,639	11,566,399	11,141,793	1,286,478	520,770
		2012	15,382,499	1,383,112	13,999,387	13,461,509	11,154,267	1,221,329	628,431
		2011	13,131,974	1,001,872	12,130,102	11,199,975	9,403,311	1,046,844	807,444
		2010	10,740,962	1,125,048	9,615,914	8,900,801	6,307,253	705,413	489,318
		2009	7,563,027	580,481	8,143,508	5,945,475	4,864,096	556,820	74,910
22	PT. Bank Nusantara Pharayanan, Tbk	2013	9,978,491	1,125,942	8,852,549	8,358,398	7,066,300	869,881	90,690
		2012	8,194,449	719,859	7,474,590	6,925,186	5,884,623	697,725	77,044
		2011	6,580,758	577,226	6,003,532	5,660,081	4,810,027	709,553	60,833
		2010	5,273,441	515,504	4,757,937	4,544,403	3,658,162	404,347	52,095
		2009	3,893,499	369,825	4,263,324	3,473,107	2,562,727	391,118	15,951
23	PT. Bank OCBC NISP, Tbk	2013	97,524,537	14,372,807	83,151,730	67,934,811	62,357,720	6,149,145	1,001,582
		2012	79,141,737	10,426,673	68,715,064	60,167,736	52,085,400	4,924,182	923,598
		2011	59,834,397	8,063,729	51,770,668	47,008,636	41,076,924	4,187,166	739,398
		2010	44,474,822	6,596,158	37,878,664	35,650,577	27,956,914	3,331,821	604,728
		2009	37,052,596	4,137,300	41,189,896	30,216,044	21,886,527	3,367,537	496,955
24	PT. Bank Of India Indonesia, Tbk	2013	3,597,684	456,389	3,141,295	2,740,214	2,569,319	275,247	27,942
		2012	2,527,676	377,149	2,150,527	1,972,256	1,838,288	203,875	43,518
		2011	2,080,428	346,488	1,733,940	1,675,845	1,436,293	177,328	24,121
		2010	1,569,216	320,577	1,248,639	1,226,476	1,072,471	168,248	13,434
		2009	1,616,885	322,607	1,294,278	1,261,281	1,003,406	162,509	9,222

25	PT. Bank Permata, Tbk	2013	165,558,317	20,011,840	145,546,477	121,001,693	106,980,019	11,890,465	1,391,801
		2012	132,150,360	18,367,514	113,782,846	97,884,824	86,955,200	10,051,640	1,325,219
		2011	101,537,861	12,422,214	89,115,647	79,258,385	65,859,107	7,738,925	1,057,321
		2010	73,570,333	10,053,874	63,516,459	57,791,510	50,589,480	5,965,346	954,597
		2009	55,925,613	4,885,441	60,811,054	45,751,144	41,244,082	6,064,088	743,667
26	PT. Bank Rakyat Indonesia Argoniaga, Tbk	2013	5,139,716	834,477	4,305,239	4,120,253	3,698,593	482,868	37,719
		2012	4,045,958	374,895	3,671,063	2,788,391	2,531,073	318,032	46,536
		2011	3,513,816	376,189	3,137,627	2,623,920	1,836,909	433,027	52,369
		2010	3,063,116	521,840	2,541,276	2,386,869	2,071,446	431,925	33,974
		2009	2,984,656	357,839	3,342,495	2,454,296	1,993,630	350,982	8,333
27	PT. Bank SBI Indonesia	2013	2,848,541	524,163	2,324,378	1,794,409	1,944,951	225,958	19,893
		2012	2,383,546	219,576	2,163,970	1,804,603	1,674,894	187,219	17,435
		2011	2,113,919	195,082	1,918,837	1,467,795	1,193,957	153,774	14,893
		2010	1,598,140	476,192	1,121,948	1,078,355	1,063,898	118,605	9,134
		2009	1,143,030	167,184	1,310,214	903,188	561,445	100,144	2,653
28	PT. Bank Sinarmas, Tbk	2013	17,307,160	2,778,579	14,528,581	13,191,536	10,013,610	2,247,466	304,572
		2012	15,087,090	1,836,523	13,250,567	12,265,876	9,641,951	2,254,355	223,310
		2011	16,629,587	1,296,203	15,333,384	14,059,677	9,598,415	2,215,654	95,662
		2010	11,208,206	916,679	10,291,527	9,612,891	6,865,407	1,513,331	157,811
		2009	8,002,485	573,632	8,576,117	6,832,424	5,416,964	781,239	59,862
29	PT. Bank UOB Indonesia	2013	71,523,774	9,337,360	62,186,414	57,385,894	52,259,108	5,077,452	1,066,608
		2012	59,368,108	8,656,464	50,711,644	46,483,117	45,000,202	4,516,300	1,061,122
		2011	55,551,483	7,746,111	47,805,372	42,810,294	39,459,826	3,750,343	963,100
		2010	38,485,781	7,212,188	31,273,593	28,265,938	27,464,426	2,663,985	679,319
		2009	21,950,464	4,273,373	26,223,837	16,847,264	15,808,656	2,524,456	328,557
30	PT. PAN Indonesia Bank,	2013	153,983,969	21,770,984	132,212,985	117,421,976	103,048,717	11,623,615	1,569,073

[illegible]

		2010	5,526,495	4,877,276	3,173,813	1,703,463	1,740,515	649,219	0.014092837
		2009	3,968,419	3,492,475	2,253,792	1,238,683	1,320,847	475,944	0.013156522
4	PT. Bank Bumi Arta, Tbk	2013	424,152	345,311	178,469	166,842	218,729	78,841	0.019476484
		2012	336,266	264,686	119,963	144,723	191,581	71,580	0.020532385
		2011	295,686	239,775	114,498	125,277	149,874	55,911	0.01885815
		2010	249,882	214,362	107,433	106,929	131,709	35,520	0.013350267
		2009	230,049	186,445	96,048	90,397	123,605	43,604	0.01814661
5	PT. Bank Central Asia, Tbk	2013	44,142,582	27,164,482	7,546,742	19,617,740	24,848,541	16,978,100	0.034754989
		2012	38,192,847	23,843,535	7,386,145	16,457,390	19,917,598	14,349,312	0.032855393
		2011	32,410,175	20,062,712	7,543,012	12,519,700	16,871,511	12,347,463	0.032609023
		2010	28,816,591	18,503,172	7,076,320	11,426,852	13,481,589	10,313,419	0.031895595
		2009	26,793,521	16,163,393	7,951,218	8,212,175	14,914,479	10,630,128	0.037856844
6	PT. Bank CIMB Niaga, Tbk	2013	22,195,184	16,416,794	7,184,050	9,232,744	10,124,397	5,778,390	0.027055735
		2012	19,594,659	13,948,217	6,284,096	7,664,121	9,721,066	5,646,442	0.029300958
		2011	23,011,830	18,862,842	12,017,195	6,845,647	7,766,294	4,148,988	0.025261905
		2010	20,810,275	17,468,376	11,154,906	6,313,470	6,725,030	3,341,899	0.023382723
		2009	12,921,755	9,116,675	5,381,656	3,735,019	6,261,573	3,805,080	0.035602332
7	PT. Bank Danamon Indonesia, Tbk	2013	22,736,384	19,057,498	4,761,708	14,295,790	9,678,664	3,678,886	0.024206772
		2012	19,214,213	14,747,141	4,641,792	10,105,349	9,450,053	4,467,072	0.034258939
		2011	18,502,974	15,126,936	5,401,048	9,725,888	7,843,729	3,376,038	0.026556182
		2010	41,339,710	37,379,745	4,279,233	33,100,512	7,654,976	3,959,965	0.034779078
		2009	15,813,483	10,708,318	6,302,989	4,405,329	7,226,333	5,105,165	0.052831974
8	PT. Bank Ekonomi Raharja, Tbk	2013	4,965,486	4,661,949	841,692	3,820,257	1,204,006	303,537	0.010549822
		2012	1,977,735	1,780,272	712,909	1,067,363	926,624	197,463	0.007784769
		2011	1,728,422	841,617	62,370	779,247	1,471,136	886,805	0.036712762
		2010	1,668,333	1,273,409	577,728	695,681	889,108	394,924	0.018348856
		2009	1,872,954	1,397,869	809,429	588,440	924,850	475,085	0.022021919

<u>9</u>	PT. Bank Ganesha	2013	205,081	185,805	83,067	102,738	95,350	19,276	0.009669867
		2012	195,718	185,869	85,474	100,395	87,169	9,849	0.004965598
		2011	176,822	170,460	81,859	88,601	65,651	6,362	0.003462807
		2010	176,721	153,396	76,673	76,723	65,075	23,325	0.015559336
		2009	167,316	155,675	100,040	55,635	56,940	11,641	0.008247483
<u>10</u>	PT. Bank Hana	2013	573,451	447,499	226,470	221,029	280,682	125,952	0.014489658
		2012	341,951	276,642	109,557	167,085	196,094	65,309	0.012482755
		2011	244,750	207,297	87,745	119,552	131,678	37,453	0.010197841
		2010	191,779	159,885	69,902	89,983	105,218	31,894	0.013398037
		2009	149,745	144,453	79,913	64,540	60,007	5,292	0.002867826
<u>11</u>	PT. Bank Himpunan Saudara 1906, Tbk	2013	1,080,478	920,569	519,965	400,604	500,918	159,909	0.019510034
		2012	852,952	698,119	371,357	326,762	428,173	154,833	0.020315084
		2011	688,174	562,706	264,903	297,803	317,329	125,468	0.024656562
		2010	479,420	392,541	181,217	211,324	257,823	86,879	0.026616313
		2009	356,032	295,904	166,220	129,684	183,953	60,128	0.025048073
<u>12</u>	PT. Bank ICB Bumiputera, Tbk	2013	764,023	768,331	369,735	398,596	290,284	-4,308	-
		2012	754,801	747,204	328,800	418,404	317,140	7,597	0.000526108
		2011	900,686	1,033,691	462,323	571,368	301,198	-133,005	0.001016485
		2010	929,588	893,101	441,863	451,238	331,253	36,487	-
		2009	821,630	745,304	425,521	319,783	313,913	76,326	0.018017678
<u>13</u>	PT. Bank ICBC Indonesia	2013	2,499,110	2,175,400	1,533,536	641,864	658,240	323,710	0.004223765
		2012	1,765,556	1,541,307	1,157,316	383,991	422,996	224,249	0.010835376
		2011	1,176,058	1,070,023	746,433	323,590	263,399	106,035	0.010041404
		2010	629,351	585,946	373,220	212,726	158,623	43,405	0.009236648
		2009	277,745	233,427	151,238	82,189	85,376	44,318	0.005978096
<u>14</u>	PT. Bank Index Selindo	2013	501,110	397,177	256,966	140,211	220,765	103,933	0.004085305
		2012	754,801	747,204	328,800	418,404	317,140	7,597	0.010913057
		2011	900,686	1,033,691	462,323	571,368	301,198	-133,005	0.019659483

		2012	456,689	360,210	219,204	141,006	177,567	96,479	0.022869975
		2011	330,820	292,755	188,827	103,928	125,829	38,065	0.010488511
		2010	260,518	235,913	138,408	97,505	101,251	24,605	0.009282331
		2009	29,351	27,405	18,276	9,129	7,003	1,946	0.000951983
15	PT. Bank Internasional Indonesia, Tbk	2013	11,355,191	9,618,593	4,949,168	4,669,425	4,628,435	1,736,598	0.012855268
		2012	9,960,202	8,678,558	3,771,282	4,907,276	4,417,974	1,281,644	0.011489537
		2011	8,986,055	8,280,630	3,435,950	4,844,680	3,551,417	705,425	0.007774051
		2010	7,616,387	7,036,314	2,645,028	4,391,286	3,230,646	580,073	0.0080988
		2009	6,465,716	5,101,012	2,731,286	2,369,726	2,843,174	1,364,704	0.023248203
16	PT. Bank Maspion Indonesia	2013	369,011	327,979	182,658	145,321	158,657	41,032	0.009838685
		2012	295,399	265,370	139,658	125,712	131,248	30,029	0.008810977
		2011	252,652	228,941	116,733	112,208	110,158	23,711	0.008476909
		2010	247,703	220,039	104,621	115,418	101,014	27,664	0.012292445
		2009	242,100	221,957	122,861	99,096	109,232	20,143	0.008662177
17	PT. Bank Mayapada Internasional, Tbk	2013	2,365,755	1,857,149	1,251,645	605,504	1,003,372	508,606	0.021184604
		2012	1,745,008	1,344,122	821,144	522,978	742,797	400,886	0.023282758
		2011	1,376,301	1,131,667	714,106	417,561	553,512	244,634	0.018849647
		2010	1,097,215	967,742	568,294	399,448	500,565	129,473	0.012793125
		2009	936,036	807,312	529,104	278,208	394,541	128,724	0.016858336
18	PT. Bank Mega, Tbk	2013	5,881,867	5,237,829	2,082,821	3,155,008	2,364,299	644,038	0.009666754
		2012	6,587,247	4,966,199	2,191,827	2,774,372	2,870,516	1,621,048	0.024447154
		2011	5,931,792	5,115,901	2,471,102	2,644,799	2,046,738	815,891	0.013091839
		2010	4,848,698	3,780,381	1,821,643	1,958,738	1,535,737	1,068,317	0.020592624
		2009	4,439,292	3,456,753	2,113,259	1,343,494	1,602,465	982,539	0.024772173

<u>19</u>	PT. Bank Mustika Dharma	2013	907,839	486,275	195,164	291,111	555,801	421,564	0.052664987
		2012	786,818	420,309	181,424	238,885	501,108	366,509	0.049166121
		2011	714,314	435,738	196,458	239,280	423,182	278,576	0.041195671
		2010	659,508	420,795	182,119	238,676	417,009	238,713	0.039403873
		2009	646,909	332,083	199,484	132,599	419,921	314,826	0.057736385
<u>20</u>	PT. Bank Metro Express	2013	73,793	65,998	31,707	34,291	36,092	7,795	0.009683952
		2012	61,802	55,679	25,923	29,756	30,813	6,123	0.008033419
		2011	71,665	52,105	24,207	27,898	29,144	19,560	0.030009251
		2010	60,784	50,977	24,114	26,863	30,318	9,807	0.016579742
		2009	56,774	44,162	20,438	23,724	33,233	12,612	0.021512199
<u>21</u>	PT. Bank Mutiara, Tbk	2013	1,807,248	3,017,082	1,028,529	1,988,553	257,949	-1,209,834	-
									0.041400759
		2012	1,849,760	1,579,332	844,986	734,346	376,343	270,428	0.017580238
		2011	1,854,288	1,570,896	832,052	738,844	214,792	283,392	0.021580305
		2010	1,194,731	985,124	584,581	400,543	120,832	209,607	0.019514732
		2009	631,730	735,036	473,356	261,680	83,464	-103,306	-
									0.013659346
<u>22</u>	PT. Bank Nusantara Pharayangan, Tbk	2013	960,571	828,309	459,726	368,583	410,155	132,262	0.01325471
		2012	774,769	659,422	334,606	324,816	363,119	115,347	0.014076236
		2011	770,386	680,647	436,839	243,808	272,714	89,739	0.013636575
		2010	456,442	393,331	204,454	188,877	199,893	63,111	0.011967708
		2009	407,069	363,723	252,632	111,091	138,486	43,346	0.011132917
<u>23</u>	PT. Bank OCBK NISP, Tbk	2013	7,150,727	5,606,887	3,009,857	2,597,030	3,139,288	1,543,840	0.015830273
		2012	5,847,780	4,634,213	2,358,155	2,276,058	2,566,027	1,213,567	0.015334096
		2011	4,926,564	3,933,872	1,931,724	2,002,148	2,255,442	992,692	0.016590658
		2010	3,936,549	3,329,929	1,525,155	1,804,774	1,806,666	606,620	0.013639627
		2009	3,864,492	3,018,471	1,641,134	1,377,337	1,726,403	846,021	0.022832975
<u>24</u>	PT. Bank Of India	2013	303,189	208,550	130,350	78,200	144,897	94,639	0.026305534

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		2011	4,713,443	3,639,315	1,710,042	1,929,273	2,040,301	1,074,128	0.019335721
		2010	3,343,304	2,405,146	991,882	1,413,264	1,672,103	938,158	0.024376743
		2009	2,853,013	2,140,599	920,967	1,219,632	1,603,489	712,414	0.032455533
30	PT. PAN Indonesia Bank, Tbk	2013	13,192,688	10,515,313	6,366,037	4,149,276	5,257,578	2,677,375	0.017387362
		2012	11,696,254	9,202,573	5,242,806	3,959,767	4,805,883	2,493,681	0.017587277
		2011	11,651,090	9,444,647	4,502,453	4,942,194	4,607,601	2,206,443	0.018542898
		2010	8,874,192	6,990,688	3,750,099	3,240,589	3,690,376	1,883,504	0.017684182
		2009	7,808,580	5,633,455	3,954,802	1,678,653	3,005,081	2,175,125	0.028588144
31	PT. Bank QNB kesawan	2013	1,308,253	1,407,430	725,983	681,447	239,410	-99,177	-
		2012	629,664	679,192	392,841	286,351	178,752	-49,528	0.008975827
		2011	486,336	475,640	295,689	179,951	164,703	10,696	0.010758948
		2010	393,579	382,130	264,092	118,038	114,065	11,449	0.004418123
		2009	231,824	215,585	132,272	83,313	90,083	16,239	0.00691123
	LANJUTAN VARIABEL								
No	Nama Bank	Periode	BOPO	LDR	NPL	Kredit/Total Asset	Nim/Total Asset	Modal(CAR)	laba bersih
			15=9/8	16=5/4	17 (data persentase)	18=5/1	19=12/1	20=t/ta(2/1)	21
1	PT. Bank Anda (Surabaya)	2013	0.874450438	0.510035012	0.00577211	0.343128641	0.02703411	0.065197133	16,797
		2012	0.899595321	0.960600279	0.00953134	0.610049145	0.04557278	0.125956015	11,471
		2011	0.900100248	0.952570812	0.01886504	0.614559148	0.045538852	0.089698884	10,314
		2010	0.910368594	0.663062475	0.015930742	0.432904989	0.036816289	0.071795723	8,673
		2009	0.909229561	0.638655674	0.308579892	0.600555231	0.056853456	0.106465392	5,492
2	PT. Bank Artha Graha	2013	0.860069566	0.966242785	0.11381772	0.727960878	0.047564895	0.152712932	241,255

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		2011	0.817540791	0.834866735	0.112411933	0.681987767	0.061699393	0.170924646	2,386,784
		2010	0.904209173	0.838173799	0.129228994	0.659495146	0.067231151	0.166540373	2,883,468
		2009	0.677163785	0.602745009	0.140493993	0.626917695	0.07478337	0.163771882	1,532,533
8	PT. Bank Ekonomi Raharja, Tbk	2013	0.938870636	0.903060831	0.015587403	0.674406801	0.04184679	0.101443794	250,245
		2012	0.900156998	0.924096947	0.008754858	0.676139398	0.036531168	0.10577845	191,666
		2011	0.486927961	0.928781246	0.019560959	0.5821638	0.06090343	0.105301073	234,716
		2010	0.76328227	0.956029914	0.014261161	0.533660508	0.041309504	0.107416474	295,910
		2009	0.746344545	0.805961034	0.028743921	0.401365504	0.042870164	0.093437395	339,056
9	PT. Bank Ganesha	2013	0.90600787	0.897950065	0.034067166	0.637212935	0.047832632	0.104043375	14,598
		2012	0.949677597	0.931557838	0.032463183	0.602913514	0.043948238	0.096812267	8,081
		2011	0.964020314	0.971380021	0.016465666	0.582519521	0.03573353	0.100561822	8,988
		2010	0.868012291	0.974289891	0.022441336	0.558679875	0.043409379	0.098775932	17,778
		2009	0.930425064	0.808108666	0.051838218	0.572587553	0.040341178	0.092313567	6,790
10	PT. Bank Hana	2013	0.780361356	0.70564697	0.006595558	0.728910003	0.032289968	0.136223511	92,602
		2012	0.809010648	0.842125013	0.006594759	0.747781988	0.037480184	0.208953738	46,401
		2011	0.846974464	0.874686142	0.013670531	0.641146423	0.035853773	0.285583123	26,856
		2010	0.833693992	0.968918677	0.017865321	0.654518508	0.044199995	0.276527853	21,562
		2009	0.964659922	0.554880966	0.031311874	0.498409473	0.032518832	0.269706281	2,437
11	PT. Bank Himpunan Saudara 1906, Tbk	2013	0.852001614	0.864401019	0.038973746	0.756621326	0.061115555	0.090024406	123,761
		2012	0.818473959	0.907857103	0.029380544	0.689956201	0.056179048	0.015377918	117,204
		2011	0.817679831	0.887203026	0.036520324	0.656748532	0.062360461	0.094503918	93,188
		2010	0.818783113	0.889172676	0.036221423	0.78299122	0.078986841	0.121130128	63,539
		2009	0.831116304	0.764323881	0.02279868	0.802016577	0.076630991	0.10520624	38,091
12	PT. Bank ICB Bumiputera, Tbk	2013	1.005638574	0.922081831	0.060077675	0.673662141	0.035450477	0.09476546	3,809
		2012	0.989935095	0.955160452	0.070370476	0.689550005	0.042433608	0.098744774	-48,671
		2011	1.147670775	0.895172288	0.078175704	0.696252613	0.040802139	0.090302153	-98,311

		2010	0.960749278	0.912949164	0.064140855	0.713598376	0.038346116	0.087083501	20,872
		2009	0.907104171	0.782800709	0.108278796	0.761236595	0.044563651	0.077337944	7,629
13	PT. Bank ICBC Indonesia	2013	0.870469887	0.852609641	0.013279897	0.666442032	0.020418442	0.130345618	236,171
		2012	0.872986753	0.906511631	0.004496638	0.623998159	0.017422888	0.084716939	169,146
		2011	0.90983863	0.803035934	0.00627775	0.593012886	0.014850046	0.105942905	79,087
		2010	0.931032127	0.938336952	0.010016317	0.640969668	0.014929694	0.167583543	32,477
		2009	0.840436371	0.573887179	0.021021787	0.705051727	0.021023357	0.123407322	21,400
14	PT. Bank Index Selindo	2013	0.79259444	0.979138708	0.023350256	0.753129764	0.04175888	0.09932812	87,473
		2012	0.788742448	0.971696192	0.009737769	0.776279409	0.042091572	0.098885219	73,533
		2011	0.884937428	0.960202897	0.008969573	0.752846419	0.034671191	0.082073256	29,429
		2010	0.905553551	0.982975431	0.00393118	0.737360015	0.03819733	0.080430145	19,009
		2009	0.933699022	0.982045918	0.014493612	0.611466651	0.003425867	0.07342891	1,415
15	PT. Bank Internasional Indonesia, Tbk	2013	0.847065716	0.867143322	0.056774024	0.6825345	0.034262261	0.109190861	1,295,898
		2012	0.871323493	0.861470273	0.051664164	0.666243193	0.039605755	0.110577488	1,075,455
		2011	0.92149781	0.859901183	0.056088496	0.68959058	0.039137963	0.101927534	607,788
		2010	0.923838823	0.924107063	0.083384385	0.693834921	0.04510528	0.100938892	460,989
		2009	0.788933227	0.742885329	0.358217997	0.638685295	0.048434449	0.08958818	-40,969
16	PT. Bank Maspion Indonesia	2013	0.888805483	0.974549081	0.007332468	0.707883704	0.0380429	0.152732925	31,393
		2012	0.898344273	0.987473343	0.00318398	0.789665315	0.038510212	0.108556146	23,730
		2011	0.906151544	0.987409458	0.007622493	0.685565337	0.039382538	0.13116704	37,032
		2010	0.888317865	0.986726881	0.014401806	0.670974029	0.044885376	0.105118534	22,644
		2009	0.916798843	0.819750585	0.018414602	0.502413996	0.046973485	0.089436771	16,708
17	PT. Bank Mayapada Internasional, Tbk	2013	0.785013241	0.957899745	0.072614805	0.736564054	0.041792741	0.10177133	416,382
		2012	0.770266956	0.99149624	0.021536156	0.709498274	0.043140351	0.111945889	345,052
		2011	0.822252545	0.948602755	0.081299882	0.674848634	0.042649451	0.133527336	240,621
		2010	0.881998514	0.905595284	0.015435733	0.605300087	0.049460433	0.149333917	109,753

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		2012	0.792473896	0.87561202	0.022256518	0.658128087	0.032423183	0.13174683	915,456
		2011	0.798502161	0.908016794	0.0248029	0.686510202	0.037694739	0.134767448	752,654
		2010	0.845900559	0.941178311	0.043009933	0.628600919	0.04062222	0.148312184	320,986
		2009	0.781078341	0.733579031	0.067769791	0.590688086	0.046593308	0.111660192	435,865
24	PT. Bank Of India Indonesia, Tbk	2013	0.68785477	0.872319855	0.02361365	0.714159165	0.040275077	0.126856333	83,023
		2012	0.707732232	0.917103575	0.041782898	0.727264096	0.040130935	0.14920781	58,376
		2011	0.679755174	0.96649538	0.039956865	0.690383421	0.047567616	0.166546499	48,072
		2010	0.730050308	0.982250274	0.061098824	0.683443834	0.056604062	0.204291187	36,741
		2009	0.6759001	0.974505477	0.092867231	0.620579695	0.049484657	0.199523776	39,228
25	PT. Bank Permata, Tbk	2013	0.849867109	0.831361195	0.042270407	0.646177256	0.032238676	0.12087487	1,763,318
		2012	0.845122015	0.860277515	0.043324833	0.658001991	0.044217269	0.138989512	1,421,512
		2011	0.855680366	0.889387977	0.049506738	0.648616254	0.038480385	0.12234071	1,074,109
		2010	0.848268981	0.909866685	0.064563535	0.68763424	0.044443961	0.136656633	984,270
		2009	0.801716278	0.752349137	0.097494244	0.737481089	0.052862988	0.087356056	530,315
26	PT. Bank Rakyat Indonesia Argoniaga, Tbk	2013	0.896505291	0.957032351	0.035567309	0.719610383	0.043547737	0.162335852	52,202
		2012	0.878415001	0.759559561	0.067092099	0.625580641	0.045596371	0.092659143	33,917
		2011	0.907154159	0.836275313	0.0573905	0.522767555	0.047487973	0.10705996	35,064
		2010	0.947437105	0.939240366	0.251856909	0.676254507	0.052924212	0.170362468	20,018
		2009	0.908517596	0.734270657	0.044212506	0.667959725	0.042264167	0.119892879	8,933
27	PT. Bank SBI Indonesia	2013	0.916319234	0.771995347	0.09335865	0.682788487	0.036153596	0.184011043	18,201
		2012	0.864292904	0.833931616	0.050310049	0.702690026	0.031156521	0.09212157	22,403
		2011	0.864365881	0.764939909	0.041447812	0.564807355	0.033428906	0.09228452	18,605
		2010	0.889626504	0.961145258	0.011600273	0.665710138	0.029584392	0.297966386	9,228
		2009	0.916125957	0.689343878	0.124132667	0.491190083	0.031940544	0.146263878	5,641
28	PT. Bank Sinarmas, Tbk	2013	0.878682841	0.907971398	0.134799204	0.578581928	0.051841377	0.160545058	248,224
		2012	0.886560532	0.925686878	0.104002113	0.639086199	0.057398213	0.121728113	238,821
		2011	0.936632204	0.916932427	0.055522258	0.577189019	0.041459478	0.077945592	114,158

		2010	0.914134765	0.934058765	0.034675931	0.612533977	0.045261124	0.081786416	107,576
		2009	0.842546852	0.796680362	0.037491852	0.676910235	0.040822195	0.071681734	50,969
29	PT. Bank UOB Indonesia	2013	0.777128153	0.92280436	0.024244712	0.73065367	0.036307927	0.13054904	-263,033
		2012	0.743057993	0.916616251	0.027300477	0.757986123	0.042954763	0.145810003	1,175,558
		2011	0.77211393	0.895512203	0.027290186	0.710328939	0.03672811	0.13944022	819,293
		2010	0.719391955	0.903827648	0.052272165	0.713625274	0.043447293	0.187398769	723,725
		2009	0.750294163	0.642440845	0.053174506	0.720196894	0.073050346	0.194682582	448,778
30	PT. PAN Indonesia Bank, Tbk	2013	0.797056142	0.88812741	0.046744347	0.669217177	0.034143671	0.141384744	2,026,343
		2012	0.78679661	0.829173256	0.04308906	0.647201375	0.03389463	0.136640649	1,908,323
		2011	0.81062347	0.847281504	0.060650755	0.595148853	0.038722176	0.151583404	1,625,689
		2010	0.787754874	0.811185244	0.07345501	0.5403283	0.034648868	0.131283812	1,500,890
		2009	0.721444232	0.648494869	0.101154083	0.568052815	0.039496438	0.141193487	915,494
31	PT. Bank QNB kesawan	2013	1.075808731	0.752204306	0.023919595	0.742898583	0.02166735	0.12830988	-91,931
		2012	1.078657824	0.825656103	0.011798347	0.6878858	0.038830227	0.176908319	-78,185
		2011	0.978006975	0.978760255	0.024700313	0.554316354	0.045862917	0.249661255	10,189
		2010	0.970910541	0.963491568	0.043056079	0.655930526	0.044017223	0.24228594	-29,542
		2009	0.92995117	0.845584906	0.073309817	0.609920014	0.038338836	0.077073475	6,593
	LANJUTAN VARIABEL								
No	Nama Bank	Periode	ROE	IE/PO	Non IE/PO	Po/ta	Size		
			22 -21/2	23 = 10/8	24 =11/8	25 = 8/1	26		
1	PT. Bank Anda (Surabaya)	2013	0.081746773	0.431303989	0.443146449	0.055355	14.96342431		
		2012	0.059445705	0.438858577	0.460736744	0.097262	14.24209181		
		2011	0.085238261	0.466118264	0.433981984	0.104265	14.11485931		
		2010	0.077153685	0.451570391	0.458798202	0.078026	14.26385634		
		2009	0.053197466	0.466956059	0.442273503	0.114271	13.78472759		
2	PT. Bank Artha Graha Internasional, Tbk	2013	0.074487329	0.456457457	0.403612108	0.097315	16.86993137		
		2012	0.048991374	0.521351749	0.399050742	0.096385	16.83889739		

		2011	0.054029519	0.553941403	0.35825273	0.090292	16.77189543	
		2010	0.042225722	0.580459272	0.337065256	0.092711	16.65242844	
		2009	0.049133641	0.64820756	0.288428694	0.108554	16.55539471	
3	PT. Bank Bukopin , Tbk	2013	0.120860421	0.499000499	0.329501686	0.099212	18.00886999	
		2012	0.126036668	0.449071403	0.368425078	0.088205	17.95622929	
		2011	0.203450686	0.60110434	0.263757835	0.123527	17.82571155	
		2010	0.213993124	0.574290396	0.308233569	0.119966	17.64561404	
		2009	0.193295678	0.567931965	0.312135135	0.109699	17.40389315	
4	PT. Bank Bumi Arta, Tbk	2013	0.108352647	0.420766612	0.393354269	0.10478	15.21373596	
		2012	0.109848304	0.356750311	0.430382495	0.096456	15.06432288	
		2011	0.088839489	0.387228344	0.423682555	0.099732	14.90232654	
		2010	0.061179467	0.429934929	0.427917977	0.093919	14.79407011	
		2009	0.067340742	0.417511052	0.39294672	0.095739	14.69217566	
5	PT. Bank Central Asia, Tbk	2013	0.229220961	0.170962858	0.444417592	0.090362	20.00686698	
		2012	0.236138068	0.193390794	0.430902415	0.08745	19.89485194	
		2011	0.243230387	0.232735923	0.386289182	0.085594	19.75212742	
		2010	0.245387209	0.245564092	0.396537259	0.089119	19.59424379	
		2009	0.243891131	0.296758981	0.306498537	0.095419	19.45314628	
6	PT. Bank CIMB Niaga, Tbk	2013	0.160066818	0.323676073	0.415979611	0.103923	19.17949192	
		2012	0.165380654	0.320704535	0.391133165	0.101682	19.07667123	
		2011	0.148881801	0.522218137	0.297483816	0.140112	18.91683277	
		2010	0.137194229	0.536028765	0.303382344	0.145606	18.77780762	
		2009	0.135264269	0.416480269	0.289048895	0.120903	18.48719172	
7	PT. Bank Danamon Indonesia, Tbk	2013	0.114791482	0.209431192	0.628762692	0.149604	18.8392434	
		2012	0.134712455	0.241581167	0.525930935	0.147358	18.68605148	
		2011	0.109841573	0.291901615	0.525639176	0.145546	18.6607061	
		2010	0.152062566	0.103513861	0.800695312	0.363073	18.55048504	

[illegible]

13	PT. Bank ICBC Indonesia	2013	0.056204159	0.613632853	0.256837034	0.077522	17.28864167	
		2012	0.082238536	0.655496625	0.217490128	0.072722	17.00508852	
		2011	0.042086895	0.634690636	0.275147994	0.066304	16.69117762	
		2010	0.018240187	0.593023607	0.33800852	0.059235	16.17868874	
		2009	0.042701104	0.544521053	0.295915318	0.068393	15.21694153	
14	PT. Bank Index Selindo	2013	0.166579067	0.512793598	0.279800842	0.094788	15.48069722	
		2012	0.176272186	0.479985285	0.308757163	0.108256	15.25501103	
		2011	0.098801119	0.570784717	0.314152711	0.091155	15.10452528	
		2010	0.089160831	0.531279988	0.374273563	0.098281	14.79034752	
		2009	0.009427049	0.622670437	0.311028585	0.014359	14.53049457	
15	PT. Bank Internasional Indonesia, Tbk	2013	0.087854978	0.435850705	0.411215012	0.084057	18.72144016	
		2012	0.087188792	0.378635092	0.492688401	0.08929	18.52997263	
		2011	0.065713887	0.382364675	0.539133135	0.09903	18.3235196	
		2010	0.063763191	0.347281198	0.576557625	0.106338	18.08694863	
		2009	-0.007790325	0.422425915	0.366506354	0.110146	17.88797555	
16	PT. Bank Maspion Indonesia	2013	0.049284973	0.494993374	0.393812109	0.088482	15.24354074	
		2012	0.064139642	0.472777498	0.425566776	0.086675	15.04167578	
		2011	0.10093461	0.462030778	0.444120767	0.090326	14.84410373	
		2010	0.095718779	0.422364687	0.465953178	0.110066	14.62665764	
		2009	0.080336193	0.50748038	0.409318463	0.104111	14.65940134	
17	PT. Bank Mayapada Internasional, Tbk	2013	0.170414041	0.529067887	0.255945354	0.098539	16.9939095	
		2012	0.179015212	0.47056747	0.299699486	0.101347	16.66147456	
		2011	0.138851236	0.518858883	0.303393662	0.106047	16.37877958	
		2010	0.072619854	0.517942245	0.36405627	0.108415	16.13007501	
		2009	0.053941303	0.565260311	0.297219338	0.122588	15.84833588	
18	PT. Bank Mega, Tbk	2013	0.096431312	0.354108823	0.536395672	0.088284	18.01457573	

		2012	0.196483826	0.33273794	0.421173215	0.099343	18.00982487		
		2011	0.147128359	0.416586084	0.445868466	0.095182	17.9478023		
		2010	0.159944627	0.375697352	0.403971953	0.093462	17.76441739		
		2009	0.160375303	0.476035143	0.302636997	0.111925	17.49592962		
19	PT. Bank Mustika Dharma	2013	0.162018121	0.214976444	0.320663686	0.113414	15.89553131		
		2012	0.148123159	0.230579372	0.303608967	0.105549	15.82432884		
		2011	0.138059714	0.275030309	0.334978735	0.105632	15.7268683		
		2010	-0.115542534	0.276143731	0.361900083	0.108864	15.61690843		
		2009	0.142576653	0.308364855	0.204973188	0.118638	15.5116431		
20	PT. Bank Metro Express	2013	0.042467085	0.429674901	0.464691773	0.091675	13.59852302		
		2012	0.031651608	0.419452445	0.481473091	0.081085	13.54395246		
		2011	0.093307028	0.337779948	0.389283472	0.10995	13.38749151		
		2010	0.042953015	0.396716241	0.441941958	0.102762	13.29042542		
		2009	0.068930579	0.359988727	0.417867334	0.096839	13.28153912		
21	PT. Bank Mutiara, Tbk	2013	-0.842964546	0.56911337	1.100321041	0.061844	17.19044979		
		2012	0.197879131	0.456808451	0.396995286	0.120251	16.54874099		
		2011	0.290422329	0.448717783	0.398451589	0.141204	16.39056058		
		2010	0.182904196	0.489299265	0.335257895	0.111231	16.18957521		
		2009	0.446036993	0.749301125	0.414227597	0.083529	15.83878206		
22	PT. Bank Nusantara Pharayangan, Tbk	2013	0.094640754	0.478596585	0.383712396	0.096264	16.11594243		
		2012	0.120634735	0.431878405	0.419242381	0.094548	15.91896753		
		2011	0.115389813	0.567039121	0.316475118	0.117066	15.69966049		
		2010	0.092358158	0.447929857	0.413802849	0.086555	15.47819365		
		2009	0.086987088	0.62061223	0.272904594	0.104551	15.1748188		
23	PT. Bank OCBC NISP, Tbk	2013	0.079505764	0.420916223	0.363184051	0.073322	18.39561457		
		2012	0.087799435	0.403256449	0.389217447	0.07389	18.18675094		
		2011	0.0933338206	0.392103706	0.406398455	0.082337	17.90709125		

		2010	0.04866257	0.387434527	0.458466032	0.088512	17.61043379	
		2009	0.105350108	0.424670047	0.356408294	0.104297	17.42784897	
24	PT. Bank Of India Indonesia, Tbk	2013	0.181912798	0.429929846	0.257924925	0.084273	15.09580086	
		2012	0.154782327	0.414065879	0.293666353	0.097874	14.74281086	
		2011	0.138740736	0.389016575	0.290738599	0.096831	14.5480842	
		2010	0.114608971	0.437159432	0.292890875	0.115779	14.26608669	
		2009	0.034422298	0.480390844	0.195509256	0.106211	14.29601202	
25	PT. Bank Permata, Tbk	2013	0.088113737	0.493370935	0.356496173	0.080227	18.92483406	
		2012	0.077392727	0.369901042	0.475220973	0.08609	18.69945092	
		2011	0.086466792	0.435607303	0.420073063	0.08663	18.4359423	
		2010	0.097899576	0.389539191	0.45872979	0.094059	18.11375242	
		2009	0.108550078	0.456493073	0.345223205	0.121729	17.83953303	
26	PT. Bank Rakyat Indonesia Argoniaga, Tbk	2013	0.062556547	0.497601746	0.398903545	0.101287	15.45250838	
		2012	0.090470665	0.366326721	0.51208828	0.090107	15.21322892	
		2011	0.093208467	0.548341972	0.358812186	0.138139	15.07221318	
		2010	0.038360417	0.579121226	0.36831588	0.1521	14.93494326	
		2009	0.024963741	0.625740645	0.282776951	0.120387	14.90899506	
27	PT. Bank SBI Indonesia	2013	0.034723931	0.500193206	0.416126028	0.086308	14.86231749	
		2012	0.102028455	0.551936439	0.312356465	0.085861	14.68409985	
		2011	0.095370152	0.492734204	0.371631677	0.079789	14.56405413	
		2010	0.019378738	0.558365104	0.3312614	0.07993	14.28435101	
		2009	0.033741267	0.619035575	0.297090382	0.089934	13.94919319	
28	PT. Bank Sinarmas, Tbk	2013	0.089334872	0.529082639	0.349600202	0.147456	16.66663085	
		2012	0.130039754	0.560359451	0.32620108	0.164224	16.52934997	
		2011	0.088071081	0.66031646	0.276315744	0.138988	16.62669402	
		2010	0.117354057	0.602004498	0.312130268	0.1491	16.23215675	
		2009	0.088853132	0.540434502	0.30211235	0.105105	15.89526268	

29	PT. Bank UOB Indonesia	2013	-0.028169954	0.40373499	0.373393163	0.085902	18.08554046		
		2012	0.135801177	0.352520752	0.390537241	0.093946	17.89926774		
		2011	0.105768301	0.362801035	0.409312895	0.084848	17.83282077		
		2010	0.100347495	0.296677179	0.422714776	0.086871	17.46579941		
		2009	0.105017278	0.322805049	0.427489114	0.129975	16.90429884		
30	PT. PAN Indonesia Bank, Tbk	2013	0.093075398	0.48254283	0.314513312	0.085676	18.85235906		
		2012	0.098498513	0.448246592	0.338550018	0.082491	18.76985003		
		2011	0.090130277	0.386440496	0.424182973	0.097916	18.5945607		
		2010	0.107338647	0.422584839	0.365170035	0.08332	18.48372914		
		2009	0.085220206	0.506468782	0.21497545	0.10263	18.14735988		
31	PT. Bank QNB kesawan	2013	-0.064843342	0.554925538	0.520883193	0.118401	16.21788162		
		2012	-0.096005079	0.623889884	0.45476794	0.136782	15.34231093		
		2011	0.011364245	0.607993239	0.370013735	0.135424	15.09399752		
		2010	-0.047052415	0.671001248	0.299909294	0.151881	14.76769802		
		2009	0.036406105	0.570570778	0.359380392	0.098663	14.66977864		

Lampiran 6

Cara Pengolahan STATA 12

```
egen prov = group (bank)

sort prov tahun

tsset prov tahun

regres roa size npl lar ldr nimta teta iepo noniepo pota d1

xtreg roa size npl lar ldr nimta teta iepo noniepo pota d1, re

estimates store re

xttest0

xtreg roa size npl lar ldr nimta teta iepo noniepo pota d1, fe

estimates store fe

hausman fe re

xtreg roa size npl lar ldr nimta teta iepo noniepo pota d1, fe
```

xttest3

xtserial roa size npl lar ldr nimta teta iepo noniepo pota d1

xtreg roa size npl lar ldr nimta teta iepo noniepo pota d1, fe

xtcsd, pesaran abs

xtgls roa size npl lar ldr nimta teta iepo noniepo pota d1