LAMPIRAN

Lampiran 1

Daftar Perusahaan *Perbankan* Periode 2010 – 2013

No	Kode Saham	Nama Emiten
1	AGRO	Bank Rakyat Indonesia Agroniaga Tbk
2	BABP	Bank ICB Bumiputera Tbk
3	BACA	Bank Capital Indonesia Tbk
4	BAEK	Bank Ekonomi Raharja Tbk
5	BBCA	Bank Central Asia Tbk
6	BBKP	Bank Bukopin Tbk
7	BBMD	Bank Mestika Dharma Tbk
8	BBNI	Bank Negara Indonesia (Persero) Tbk
9	BBNP	Bank Nusantara Parahyangan Tbk
10	BBRI	Bank Rakyat Indonesia (Persero) Tbk
11	BBTN	Bank Tabungan Negara (Persero) Tbk
12	BCIC	Bank Mutiara Tbk
13	BDMN	Bank Danamon Indonesia Tbk
14	BEKS	Bank Pundi Indonesia Tbk
15	BINA	Bank Ina Perdana Tbk
16	BJBR	Bank Pembangunan Daerah Jawa Barat dan Banten Tbk
17	BJTM	Bank Pembangunan Daerah Jawa Timur Tbk
18	BKSW	Bank QNB Kesawan Tbk
19	BMAS	Bank Maspion Indonesia Tbk
20	BMRI	Bank Mandiri (Persero) Tbk
21	BNBA	Bank Bumi Arta Tbk
22	BNGA	Bank CIMB Niaga Tbk
23	BNII	Bank Internasional Indonesia Tbk
24	BNLI	Bank Permata Tbk
25	BSIM	Bank Sinarmas Tbk
26	BSWD	Bank Of India Indonesia Tbk
27	BTPN	Bank Tabungan Pensiunan Nasional Tbk
28	BVIC	Bank Victoria International Tbk
29	DNAR	Bank Dinar Indonesia Tbk
30	INPC	Bank Artha Graha Internasional Tbk
31	MAYA	Bank Mayapada Internasional Tbk

32	MCOR	Bank Windu Kentjana International Tbk
33	MEGA	Bank Mega Tbk
34	NAGA	Bank Mitraniaga Tbk
35	NISP	Bank OCBC NISP Tbk
36	NOBU	Bank Nationalnobu Tbk
37	PNBN	Bank Pan Indonesia Tbk
38	PNBS	Bank Panin Syariah Tbk
39	SDRA	Bank Himpunan Saudara 1906 Tbk

Lampiran 2

Daftar Perusahaan Sampel

No	Kode Emiten	Nama Perusahaan
1	BBCA	Bank Central Asia Tbk
2	BBKP	Bank Bukopin Tbk
3	BBNI	Bank Negara Indonesia (Persero) Tbk
4	BBNP	Bank Nusantara Parahyangan Tbk
5	BBRI	Bank Rakyat Indonesia (Persero) Tbk
6	BBTN	Bank Tabungan Negara (Persero) Tbk
7	BDMN	Bank Danamon Indonesia Tbk
8	BJBR	Bank Pembangunan Daerah Jawa Barat dan Banten Tbk
9	BMRI	Bank Mandiri (Persero) Tbk
10	BNBA	Bank Bumi Arta Tbk
11	SDRA	Bank Himpunan Saudara 1906 Tbk

Lampiran 3

Hasil Output Statistik SPSS

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
DPR	44	,06	,65	,2822	,12284
ROE	44	,06	,32	,1775	,06134
CASHRATIO	44	,12	,53	,2386	,08663
EPS	44	11,68	865,22	280,3925	234,03396
CURRENTRATIO	44	1,01	1,24	1,1270	,04936
Valid N (listwise)	44				

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		44
Normal Parameters[a,b]	Mean	,0000000
	Std. Deviation	,09667572
Most Extreme Differences	Absolute	,141
	Positive	,141
	Negative	-,082
Test Statistic		,141
Asymp. Sig. (2-tailed)		,028[c]

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

Descriptive Statistics

	Mean	Std. Deviation	N
Zscore(DPR)	-,1414570	,81050668	40
Zscore(ROE)	,0093002	,97617472	40
Zscore(CASHRATIO)	-,1461568	,75237125	40
Zscore(EPS)	,0042611	,93752431	40
Zscore(CURRENTRATIO)	-,0446612	1,03839859	40

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		40
Normal Parameters[a,b]	Mean	,0000000
	Std. Deviation	,59762335
Most Extreme Differences	Absolute	,110
	Positive	,104
	Negative	-,110
Test Statistic		,110
Asymp. Sig. (2-tailed)		,200[c,d]

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

d. This is a lower bound of the true significance.

Correlations

		Zscore(DPR)	Zscore(ROE)	Zscore(CASHRATIO)	Zscore(EPS)	Zscore(CURRENTRATIO)
Pearson Correlation	Zscore(DPR)	1,000	,168	-,271	-,073	,166
	Zscore(ROE)	,168	1,000	,006	,588	,096
	Zscore(CASHRATIO)	-,271	,006	1,000	-,069	,077
	Zscore(EPS)	-,073	,588	-,069	1,000	,660
	Zscore(CURRENTRATIO)	,166	,096	,077	,660	1,000
Sig. (1-tailed)	Zscore(DPR)	.	,150	,045	,328	,153

	Zscore(ROE)	,150	.	,485	,000	,278
	Zscore(CASHRATIO)	,045	,485	.	,336	,319
	Zscore(EPS)	,328	,000	,336	.	,000
	Zscore(CURRENTRATIO)	,153	,278	,319	,000	.
N	Zscore(DPR)	40	40	40	40	40
	Zscore(ROE)	40	40	40	40	40
	Zscore(CASHRATIO)	40	40	40	40	40
	Zscore(EPS)	40	40	40	40	40
	Zscore(CURRENTRATIO)	40	40	40	40	40

Variables Entered/Removed[a]

Model	Variables Entered	Variables Removed	Method
1	Zscore(CURRENTRATIO), Zscore(CASHRATIO), Zscore(ROE), Zscore(EPS)[b]	.	Enter

a. Dependent Variable: Zscore(DPR)

b. All requested variables entered.

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	,676[a]	,456	,394	,63084961	1,377

a. Predictors: (Constant), Zscore(CURRENTRATIO), Zscore(CASHRATIO), Zscore(ROE), Zscore(EPS)

b. Dependent Variable: Zscore(DPR)

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	-,179	,102		-1,760	,087		
	Zscore(ROE)	,607	,148	,731	4,108	,000	,490	2,040
	Zscore(CASHRATIO)	-,448	,138	-,416	-3,245	,003	,945	1,058
	Zscore(EPS)	-,944	,207	-1,092	-4,569	,000	,272	3,677
	Zscore(CURRENTRATIO)	,663	,151	,849	4,377	,000	,413	2,422

a. Dependent Variable: Zscore(DPR)

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	11,691	4	2,923	7,344	,000[b]
	Residual	13,929	35	,398		
	Total	25,620	39			

a. Dependent Variable: Zscore(DPR)

b. Predictors: (Constant), Zscore(CURRENTRATIO), Zscore(CASHRATIO), Zscore(ROE), Zscore(EPS)

Collinearity Diagnostics[a]

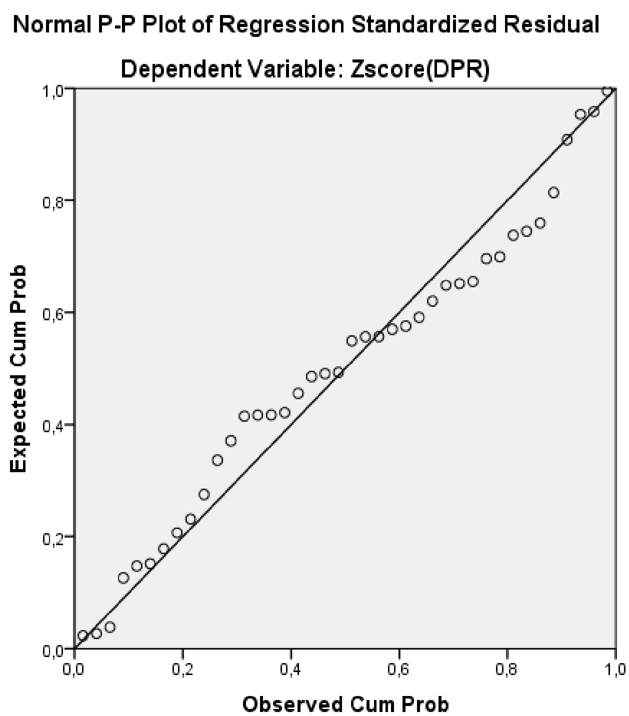
Model	Dimension	Eigenvalue	Condition Index	Variance Proportions				
				(Constant)	Zscore (ROE)	Zscore(CASH RATIO)	Zscore(EPS)	Zscore(CURRENT RATIO)
1	1	1,932	1,000	,00	,06	,00	,07	,06
	2	1,212	1,263	,37	,01	,37	,00	,01
	3	,894	1,470	,05	,29	,00	,00	,19
	4	,810	1,545	,58	,01	,55	,00	,00
	5	,152	3,568	,00	,63	,07	,93	,74

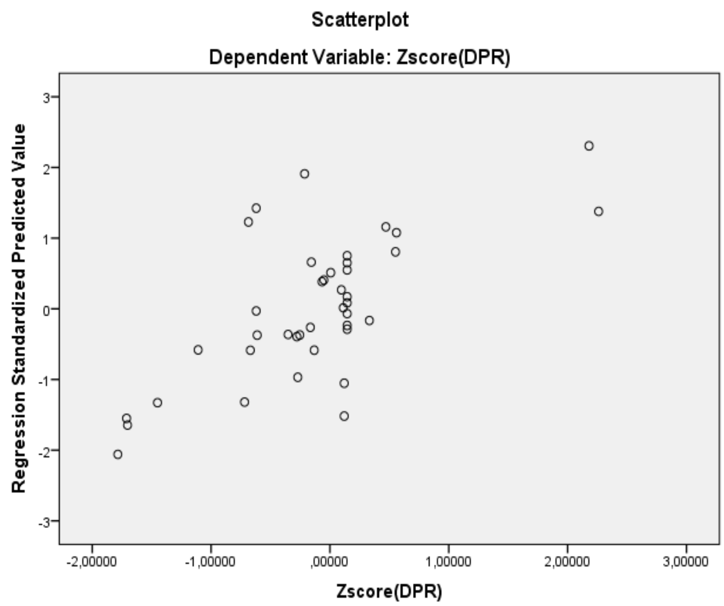
a. Dependent Variable: Zscore(DPR)

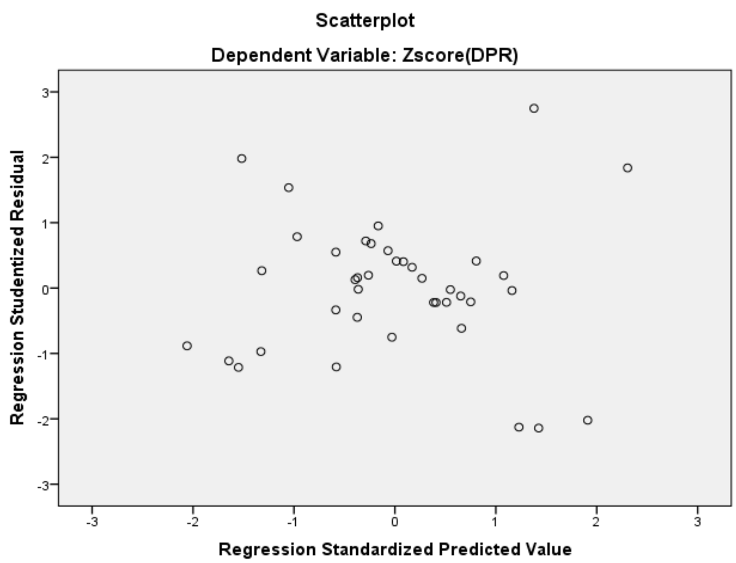
Residuals Statistics[a]

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	-1,2689077	1,1208918	-,1414570	,54751019	40
Std. Predicted Value	-2,059	2,306	,000	1,000	40
Standard Error of Predicted Value	,126	,369	,215	,061	40
Adjusted Predicted Value	-1,3080475	1,2422222	-,1445073	,58548939	40
Residual	-1,25871193	1,64794683	,00000000	,59762335	40
Std. Residual	-1,995	2,612	,000	,947	40
Stud. Residual	-2,142	2,748	,002	1,034	40
Deleted Residual	-1,48073816	1,82408822	,00305033	,71468601	40
Stud. Deleted Residual	-2,265	3,059	,005	1,082	40
Mahal. Distance	,592	12,401	3,900	2,838	40
Cook's Distance	,000	,247	,042	,071	40
Centered Leverage Value	,015	,318	,100	,073	40

a. Dependent Variable: Zscore(DPR)







Descriptive Statistics

	Mean	Std. Deviation	N
Lag_DPR	-,1292	,81732	39
Zscore(ROE)	-,0245497	,96486020	39
Zscore(CASHRATIO)	-,1689553	,74807816	39
Zscore(EPS)	-,0030368	,94862834	39
Zscore(CURRENTRATIO)	-,0359604	1,05049479	39

Correlations

		Lag_DPR	Zscore (ROE)	Zscore(CASH RATIO)	Zscore(EP S)	Zscore(CURRENT RATIO)
Pearson Correlation	Lag_DPR	1,000	,044	-,385	-,124	,134
	Zscore(ROE)	,044	1,000	-,037	,592	,110
	Zscore(CASHRATIO)	-,385	-,037	1,000	-,080	,088
	Zscore(EPS)	-,124	,592	-,080	1,000	,665
	Zscore(CURRENTRATIO)	,134	,110	,088	,665	1,000
Sig. (1-tailed)	Lag_DPR	.	,395	,008	,225	,208
	Zscore(ROE)	,395	.	,411	,000	,252
	Zscore(CASHRATIO)	,008	,411	.	,314	,296
	Zscore(EPS)	,225	,000	,314	.	,000
	Zscore(CURRENTRATIO)	,208	,252	,296	,000	.
N	Lag_DPR	39	39	39	39	39
	Zscore(ROE)	39	39	39	39	39
	Zscore(CASHRATIO)	39	39	39	39	39
	Zscore(EPS)	39	39	39	39	39
	Zscore(CURRENTRATIO)	39	39	39	39	39

Variables Entered/Removed[a]

Model	Variables Entered	Variables Removed	Method
1	Zscore(CURRENTRATIO), Zscore(CASHRATIO), Zscore(ROE), Zscore(EPS)[b]	.	Enter

a. Dependent Variable: Lag_DPR

b. All requested variables entered.

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	,673[a]	,453	,388	,63914	1,697

a. Predictors: (Constant), Zscore(CURRENTRATIO), Zscore(CASHRATIO), Zscore(ROE), Zscore(EPS)

b. Dependent Variable: Lag_DPR

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	11,496	4	2,874	7,035	,000[b]
	Residual	13,889	34	,408		
	Total	25,385	38			

a. Dependent Variable: Lag_DPR

b. Predictors: (Constant), Zscore(CURRENTRATIO), Zscore(CASHRATIO), Zscore(ROE), Zscore(EPS)

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	-,194	,105		-1,844	,074		
	Zscore(ROE)	,452	,152	,534	2,971	,005	,498	2,007
	Zscore(CASHRATIO)	-,563	,143	-,515	-3,947	,000	,944	1,059
	Zscore(EPS)	-,867	,209	-1,007	-4,142	,000	,273	3,670
	Zscore(CURRENTRATIO)	,614	,154	,790	4,001	,000	,413	2,420

a. Dependent Variable: Lag_DPR

Collinearity Diagnostics[a]

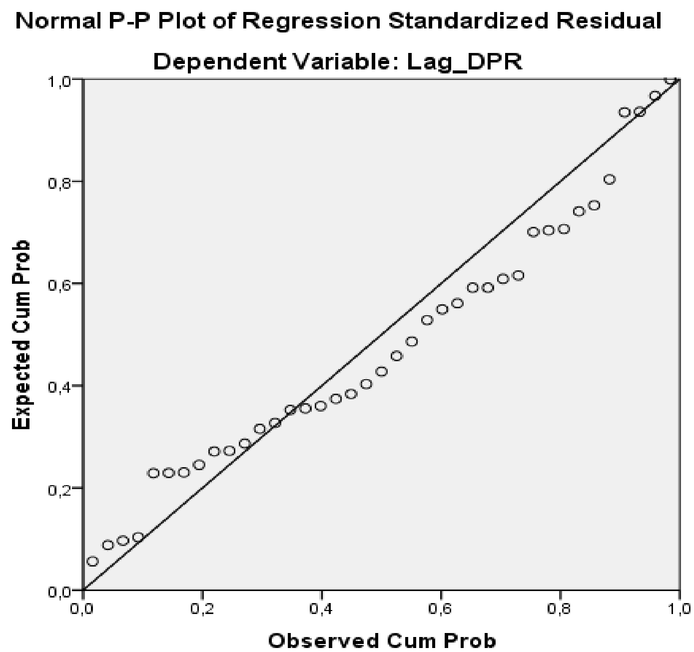
Model	Dimension	Eigenvalue	Condition Index	Variance Proportions				
				(Constant)	Zscore (ROE)	Zscore(CASH RATIO)	Zscore (EPS)	Zscore(CURRENTRATIO)
1	1	1,948	1,000	,00	,06	,00	,07	,06
	2	1,241	1,253	,34	,00	,37	,00	,01
	3	,903	1,469	,18	,24	,03	,00	,17
	4	,755	1,607	,48	,08	,54	,00	,02
	5	,153	3,563	,00	,61	,07	,93	,74

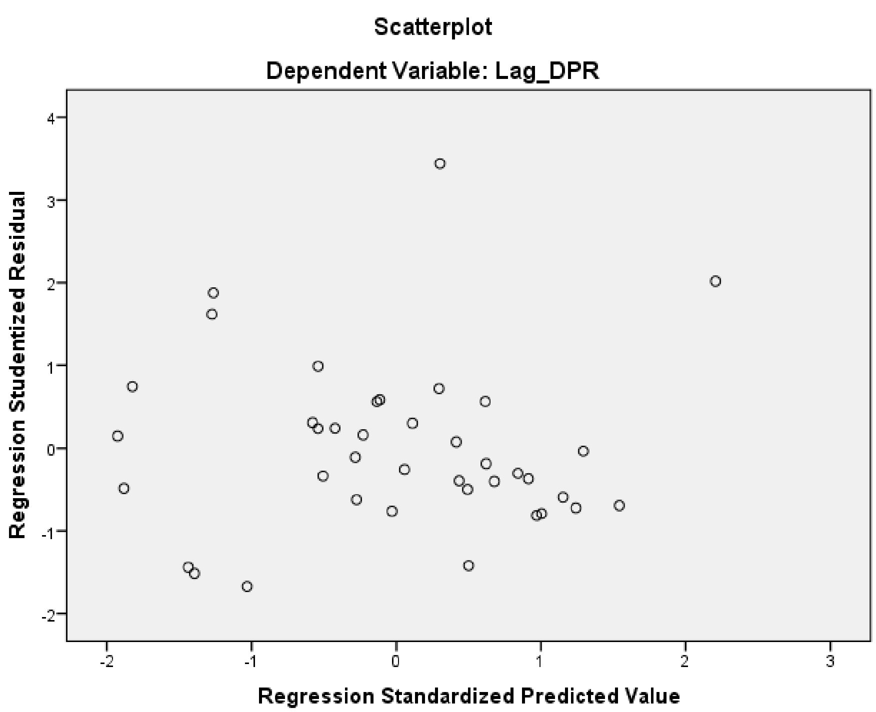
a. Dependent Variable: Lag_DPR

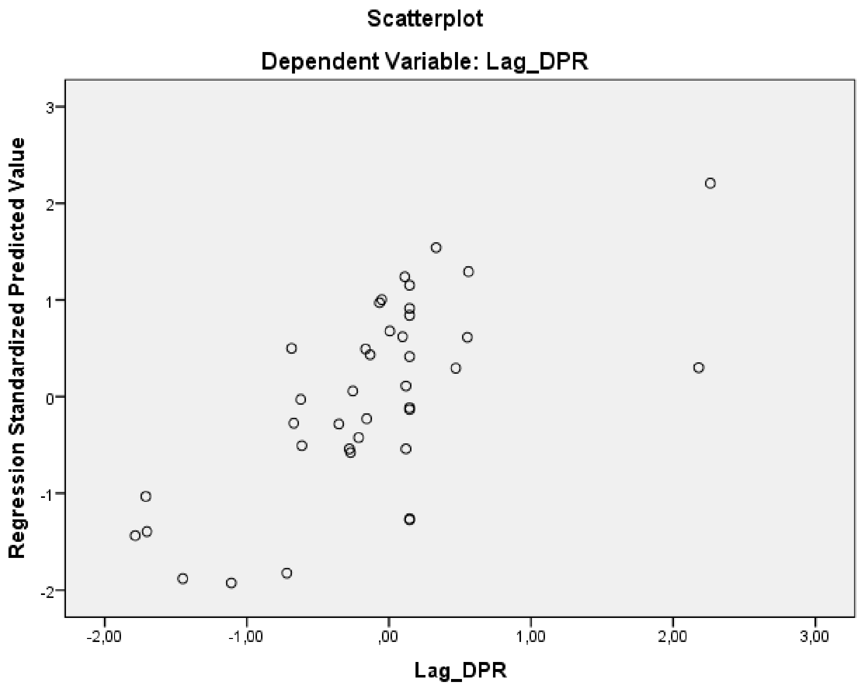
Residuals Statistics[a]

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	-1,1883	1,0840	-,1292	,55002	39
Std. Predicted Value	-1,926	2,206	,000	1,000	39
Standard Error of Predicted Value	,129	,377	,220	,065	39
Adjusted Predicted Value	-1,3404	,8488	-,1348	,57505	39
Residual	-1,01494	2,14299	,00000	,60456	39
Std. Residual	-1,588	3,353	,000	,946	39
Stud. Residual	-1,672	3,440	,004	1,019	39
Deleted Residual	-1,16146	2,25556	,00560	,70712	39
Stud. Deleted Residual	-1,720	4,197	,026	1,104	39
Mahal. Distance	,563	12,237	3,897	2,947	39
Cook's Distance	,000	,375	,036	,072	39
Centered Leverage Value	,015	,322	,103	,078	39

a. Dependent Variable: Lag_DPR


Normal P-P Plot of Regression Standardized Residual
Dependent Variable: Lag_DPR
Expected Cum Prob
Observed Cum Prob
0,0
0,2
0,4
0,6
0,8
1,0


Scatterplot
Dependent Variable: Lag_DPR
Regression Studentized Residual
Regression Standardized Predicted Value
-2
-1
0
1
2
3
4



Lampiran 4

Perhitungan Variabel Independen Dan Independen Tahun 2010 - 2013

No	Kode Emiten	Nama Perusahaan	Tahun	X1	X2	X3	X4	Y
				ROE (%)	CASH RATIO	EPS (RP)	CURRENT RATIO	DPR (%)
1	BBCA	Bank Central Asia Tbk	2010	0,259	0,303	348	1,108	0,323
			2011	0,317	0,148	444	1,119	0,256
			2012	0,226	0,202	480	1,125	0,239
			2013	0,223	0,159	579	1,140	0,207
2	BBKP	Bank Bukopin Tbk	2010	0,170	0,214	81,1	1,042	0,266
			2011	0,170	0,165	94,67	1,062	0,294
			2012	0,167	0,192	104,3	1,089	0,300
			2013	0,150	0,172	116,55	1,102	0,263
3	BBNI	Bank Negara Indonesia (Persero) Tbk	2010	0,124	0,234	266	1,147	0,248
			2011	0,153	0,248	312	1,137	0,200
			2012	0,162	0,242	378	1,160	0,300
			2013	0,190	0,185	486	1,152	0,300

4	BBNP	Bank Nusantara Parahyangan Tbk	2010	0,098	0,252	153	1,092	0,072
			2011	0,117	0,220	164	1,078	0,104
			2012	0,129	0,265	205	1,069	0,063
			2013	0,100	0,275	178	1,103	0,073
5	BBRI	Bank Rakyat Indonesia (Persero) Tbk	2010	0,313	0,359	478,36	1,112	0,146
			2011	0,303	0,324	628,91	1,121	0,194
			2012	0,288	0,250	757,26	1,134	0,297
			2013	0,269	0,203	865,22	1,142	0,297
6	BBTN	Bank Tabungan Negara (Persero) Tbk	2010	0,142	0,116	105	1,013	0,297
			2011	0,153	0,199	123	1,084	0,206
			2012	0,133	0,197	148	1,096	0,262
			2013	0,135	0,155	148	1,096	0,300
7	BDMN	Bank Danamon Indonesia Tbk	2010	0,160	0,186	342,92	1,174	0,350
			2011	0,134	0,192	378,78	1,190	0,276
			2012	0,143	0,160	418,57	1,197	0,300
			2013	0,132	0,163	421,68	1,180	0,300
8	BJBR	Bank Pembangunan Daerah Jawa Barat dan Banten Tbk	2010	0,178	0,489	105,54	1,156	0,650
			2011	0,179	0,236	99,24	1,143	0,620
			2012	0,199	0,234	123	1,121	0,560
			2013	0,205	0,164	141,59	1,133	0,550
9	BMRI	Bank Mandiri (Persero) Tbk	2010	0,223	0,193	439,38	1,142	0,274
			2011	0,203	0,252	529,33	1,241	0,198
			2012	0,212	0,225	664,46	1,241	0,300
			2013	0,212	0,211	780,16	1,241	0,300
10	BNBA	Bank Bumi Arta Tbk	2010	0,061	0,533	11,68	1,155	0,257
			2011	0,090	0,428	18,45	1,149	0,249
			2012	0,109	0,365	24,73	1,137	0,251
			2013	0,100	0,284	24,33	1,128	0,296
11	SDRA	Bank Himpunan Saudara 1906 Tbk	2010	0,152	0,188	26,47	1,100	0,340
			2011	0,190	0,260	38,88	1,077	0,283
			2012	0,221	0,273	51,31	1,086	0,351
			2013	0,214	0,185	53,4	1,072	0,206