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LAMPIRAN 1

SAMPEL PERUSAHAAN

KODE SAHAM	NAMA PERUSAHAAN
AGRO	Bank Rakyat Indonesia Agro Niaga Tbk.
BABP	Bank ICB Bumi Putra Tbk.
BACA	Bank Capital Indonesia Tbk.
BAEK	Bank Ekonomi Raharja Tbk.
BBCA	Bank Central Asia Tbk.
BBKP	Bank Bukopin Tbk.
BBNI	Bank Negara Indonesia (Persero) Tbk.
BBNP	Bank Nusantara Parahyangan Tbk.
BBRI	Bank Rakyat Indonesia (Persero) Tbk.
BBTN	Bank Tabungan Negara (Persero) Tbk.
BDMN	Bank Danamon Indonesia Tbk.
BEKS	Bank Pundi Indonesia Tbk.
BJBR	Bank Jawa Barat Banten Tbk.
BJTM	Bank Pembangunan Daerah Jawa Timur
BKSW	Bank Kesawan Tbk.
BMRI	Bank Mandiri (Persero) Tbk.
BNBA	Bank Bumi Arta Tbk.
BNGA	Bank CIMB Niaga Tbk.
BNII	Bank Internasional Indonesia Tbk.
BNLI	Bank Permata Tbk.
BSIM	Bank Sinar Mas Tbk.
BSWD	Bank Swadesi Tbk.
BTPN	Bank Tabungan Pensiunan Nasional Tbk.
BVIC	Bank Victoria Internasional Tbk.
INPC	Bank Artha Graha Internasional Tbk.
MAYA	Bank Mayapada Internasional Tbk.
MCOR	Bank Windu Kentjana Internasional Tbk.
MEGA	Bank Mega Tbk.
NISP	Bank NISP OCBC Tbk.
PNBN	Bank Pan Indonesia Tbk.
SDRA	Bank Himpunan Saudara 1906 Tbk.

LAMPIRAN 2**DATA SAMPEL PERUSAHAAN**

NO	KODE SAHAM	TAHUN	CAR	NPL	NPM	BOPO	LDR	RETURN
1	AGRO	2010	0.1495	0.0874	0.5159	0.8328	0.846	0.1884
2	AGRO	2011	0.1639	0.0354	0.7802	0.9268	0.650	-0.2927
3	AGRO	2012	0.1480	0.0368	0.6584	0.7550	0.745	0.2414
4	AGRO	2013	0.2160	0.0227	0.7878	0.7968	0.877	-0.1806
5	BABP	2010	0.1255	0.0434	0.6448	0.9518	0.798	0.1193
6	BABP	2012	0.1121	0.0574	0.1387	0.9909	0.784	0.5833
7	BACA	2010	0.2929	0.0103	0.8188	0.9175	0.502	0.0323
8	BACA	2011	0.2158	0.0081	0.9115	0.6483	0.435	0.5729
9	BACA	2012	0.1800	0.0222	0.7624	0.8666	0.570	-0.2450
10	BACA	2013	0.2013	0.0569	0.7477	0.8521	0.606	-0.2281
11	BAEK	2010	0.1905	0.0142	0.7493	0.8989	0.616	-0.0741
12	BAEK	2011	0.1637	0.0195	0.7392	0.5359	0.668	-0.1800
13	BAEK	2012	0.1421	0.0087	0.7763	0.9572	0.783	-0.5122
14	BAEK	2013	0.1310	0.0154	0.7429	0.5550	0.809	0.7000
15	BBCA	2010	0.1350	0.0064	0.8153	0.6173	0.548	0.3196
16	BBCA	2011	0.1275	0.0049	0.8136	0.5867	0.618	0.2500
17	BBCA	2012	0.1424	0.0038	0.8220	0.3718	0.690	0.1375
18	BBCA	2013	0.1566	0.0044	0.8347	0.3603	0.757	0.0549
19	BBKP	2010	0.1182	0.0325	0.7742	0.8353	0.701	0.7352
20	BBKP	2011	0.1271	0.0283	0.7954	0.8028	0.826	-0.0736
21	BBKP	2012	0.1634	0.0278	0.7827	0.7987	0.811	0.0698
22	BBKP	2013	0.1512	0.0243	0.7959	0.8552	0.838	0.1232
23	BBNI	2010	0.1863	0.0544	0.7445	0.6465	0.689	1.0645
24	BBNI	2011	0.1763	0.0479	0.8020	0.6585	0.686	-0.0194
25	BBNI	2012	0.1667	0.0625	0.8157	0.6416	0.769	-0.0263
26	BBNI	2013	0.1509	0.0501	0.8074	0.6120	0.849	0.0676
27	BBNP	2010	0.1294	0.0067	0.6952	0.8605	0.778	0,0009
28	BBNP	2011	0.1345	0.0087	0.7464	0.8565	0.818	0.0570
29	BBNP	2013	0.1575	0.0091	0.7692	0.8575	0.816	0.1916
30	BBRI	2010	0.1376	0.0668	0.7966	0.5566	0.728	0.3725
31	BBRI	2011	0.1496	0.0831	0.8580	0.5721	0.735	0.2857
32	BBRI	2012	0.1695	0.0178	0.8239	0.5663	0.774	0.0296
33	BBRI	2013	0.1699	0.0155	0.8173	0.5596	0.855	0.0432
34	BBTN	2010	0.1674	0.0257	0.7248	0.7936	1.071	0.9542

	KODE SAHAM	TAHUN	CAR	NPL	NPM	BOPO	LDR	RETURN
35	BBTN	2011	0.1503	0.0246	0.7332	0.8258	1.012	-0.2625
36	BBTN	2012	0.1769	0.0366	0.7290	0.8057	1.000	0.2468
37	BBTN	2013	0.1562	0.0352	0.7314	0.8035	1.041	-0.4000
38	BDMN	2010	0.1604	0.0259	0.7206	0.7635	0.942	0.2528
39	BDMN	2011	0.1754	0.0194	0.7479	0.7733	0.962	-0.2593
40	BDMN	2012	0.1890	0.0236	0.7504	0.7567	1.004	0.3780
41	BDMN	2013	0.1786	0.0268	0.7521	0.7976	0.954	-0.3319
42	BEKS	2012	0.1327	0.0995	0.6550	0.5213	0.833	0.1009
43	BEKS	2013	0.1143	0.0675	7.7346	0.5983	0.861	-0.3000
44	BJBR	2011	0.1010	0.0121	0.7551	0.7949	0.637	-0.3724
45	BJBR	2012	0.1009	0.0207	0.8408	0.8008	0.651	0.1648
46	BJBR	2013	0.0914	0.0283	0.7856	0.7961	0.868	-0.1604
47	BJTM	2013	0.2372	0.0344	0.7426	0.7037	0.839	-0.0132
48	BKSW	2010	0.0992	0.0211	0.3604	0.7057	0.716	0.4087
49	BKSW	2011	0.4649	0.0156	0.4310	0.6197	0.753	0.7577
50	BMRI	2010	0.1336	0.0245	0.6708	0.6248	0.708	0.3830
51	BMRI	2011	0.1534	0.0224	0.7766	0.6515	0.783	0.0560
52	BMRI	2012	0.1548	0.0051	0.8175	0.6232	0.841	0.2000
53	BMRI	2013	0.1493	0.0054	0.7995	0.5999	0.895	-0.0309
54	BNBA	2010	0.2464	0.0225	0.7462	0.8321	0.540	0.2331
55	BNBA	2011	0.1996	0.0107	1.1261	0.8276	0.674	-0.1524
56	BNBA	2012	0.1918	0.0155	0.7508	0.7878	0.774	0.1871
57	BNBA	2013	0.1699	0.0105	0.7337	0.8422	0.839	-0.0485
58	BNGA	2010	0.1327	0.0252	0.7600	0.6856	0.870	1.7403
59	BNGA	2011	0.1309	0.0266	0.7322	0.7093	0.920	-0.3613
60	BNGA	2012	0.1508	0.0230	0.7403	0.6633	0.912	-0.0984
61	BNGA	2013	0.1538	0.0230	0.7324	0.6952	0.909	-0.1636
62	BNII	2010	0.1274	0.0314	0.6010	0.9097	0.825	1.4363
63	BNII	2011	0.1203	0.0206	0.6972	0.9054	0.875	-0.4614
64	BNII	2012	0.1292	0.0168	0.7264	0.8560	0.867	-0.0364
65	BNII	2013	0.1276	0.0210	0.6855	0.8300	0.881	-0.2267
66	BNLI	2010	0.1405	0.0260	0.9256	0.7754	0.883	1.3082
67	BNLI	2011	0.1407	0.0202	0.8038	0.5850	0.826	-0.2401
68	BNLI	2012	0.1586	0.0136	0.7810	0.5656	0.889	-0.0068
69	BNLI	2013	0.1428	0.0102	0.8633	0.6185	0.889	-0.0433
70	BSIM	2011	0.1398	0.0089	0.1690	0.6518	0.674	-0.3325
71	BSIM	2012	0.1809	0.0320	0.2139	0.5565	0.798	-0.1573

	KODE SAHAM	TAHUN	CAR	NPL	NPM	BOPO	LDR	RETURN
72	BSIM	2013	0.2182	0.0252	0.1987	0.5535	0.779	0.0667
73	BSWD	2012	0.2110	0.0141	0.7448	0.7053	0.887	1.5995
74	BSWD	2013	0.1528	0.0161	0.7409	0.6208	0.853	-0.5835
75	BTPN	2010	0.2336	0.0114	0.7301	0.8003	0.910	2.7341
76	BTPN	2011	0.2047	0.0072	0.7799	0.7655	0.848	0.2879
77	BTPN	2012	0.2149	0.0058	0.7957	0.7403	0.861	0.5441
78	BTPN	2013	0.2309	0.0067	0.7405	0.7463	0.883	-0.1810
79	BVIC	2010	0.1080	0.0559	0.8262	0.8758	0.352	0.1583
80	BVIC	2011	0.1486	0.0248	0.8089	0.7551	0.552	-0.0719
81	BVIC	2012	0.1796	0.0237	0.8711	0.8037	0.619	-0.0930
82	BVIC	2013	0.1820	0.0094	0.8359	0.8160	0.677	0.0684
83	INPC	2010	0.1339	0.0263	0.6471	0.9179	0.757	0.4079
84	INPC	2011	0.1255	0.0302	0.8075	0.9278	0.816	-0.1028
85	INPC	2012	0.1630	0.0199	0.9509	0.9278	0.871	0.1563
86	INPC	2013	0.1575	0.0084	0.7351	0.8482	0.881	-0.1802
87	MAYA	2010	0.2040	0.0327	0.7311	0.8393	0.755	-0.1346
88	MAYA	2011	0.1468	0.0251	0.7450	0.8105	0.820	0.0749
89	MAYA	2012	0.1093	0.0248	0.7499	0.7489	0.806	1.3780
90	MAYA	2013	0.1407	0.0064	0.7601	0.7679	0.855	-0.1653
91	MCOR	2010	0.1780	0.0210	0.8404	0.9121	0.787	0.2328
92	MCOR	2011	0.1167	0.0319	1.0010	0.9101	0.792	0.2587
93	MCOR	2012	0.1386	0.0196	0.7393	0.8469	0.802	-0.0611
94	MCOR	2013	0.1468	0.0169	0.6992	0.8467	0.809	-0.2485
95	MEGA	2010	0.1503	0.0090	0.8909	0.7758	0.531	0.3801
96	MEGA	2011	0.1186	0.0098	0.9495	0.8163	0.583	0.2633
97	MEGA	2012	0.1683	0.0210	0.8953	0.7651	0.483	-0.0426
98	MEGA	2013	0.1574	0.0217	0.8633	0.8946	0.540	-0.3196
99	NISP	2010	0.1763	0.0199	0.5291	0.7885	0.777	0.6996
100	NISP	2011	0.1375	0.0126	0.7582	0.7513	0.846	-0.3648
101	NISP	2012	0.1649	0.0091	0.7544	0.7465	0.812	0.4946
102	NISP	2013	0.1928	0.0073	0.7402	0.7435	0.909	-0.1908
103	PNBN	2010	0.1665	0.0424	0.6951	0.6781	0.726	0.5000
104	PNBN	2011	0.1745	0.0345	0.7812	0.7022	0.780	-0.3158
105	PNBN	2012	0.1467	0.0163	0.7681	0.7143	0.849	-0.1923
106	PNBN	2013	0.1532	0.0212	0.7661	0.6821	0.837	0.0476
107	SDRA	2010	0.1969	0.0178	0.7144	0.7711	0.911	0.0357
108	SDRA	2011	0.1338	0.0165	0.7301	0.8077	0.778	-0.2414

	KODE SAHAM	TAHUN	CAR	NPL	NPM	BOPO	LDR	<i>RETURN</i>
109	SDRA	2012	0.1470	0.0199	0.7529	0.7677	0.8227	2.0455
110	SDRA	2013	0.1307	0.0264	0.7739	0.8510	0.8748	0.3284

LAMPIRAN 3

DATA SAMPEL PENELITIAN

NO	KODE SAHAM	TAHUN	CAR	NPL	NPM	BOPO	LDR	RETURN
1	AGRO	2010	0.1495	0.0874	0.5159	0.8328	0.8463	0.1884
2	AGRO	2011	0.1639	0.0354	0.7802	0.9268	0.6506	-0.2927
3	AGRO	2012	0.1480	0.0368	0.6584	0.7550	0.7453	0.2414
4	AGRO	2013	0.2160	0.0227	0.7878	0.7968	0.8776	-0.1806
5	BABP	2010	0.1255	0.0434	0.6448	0.9518	0.7985	0.1193
6	BACA	2010	0.2929	0.0103	0.8188	0.9175	0.5024	0.0323
7	BACA	2011	0.2158	0.0081	0.9115	0.6483	0.4351	0.5729
8	BACA	2012	0.1800	0.0222	0.7624	0.8666	0.5703	-0.2450
9	BACA	2013	0.2013	0.0569	0.7477	0.8521	0.6064	-0.2281
10	BAEK	2010	0.1905	0.0142	0.7493	0.8989	0.6163	-0.0741
11	BAEK	2011	0.1637	0.0195	0.7392	0.5359	0.6680	-0.1800
12	BAEK	2012	0.1421	0.0087	0.7763	0.9572	0.7831	-0.5122
13	BBCA	2010	0.1350	0.0064	0.8153	0.6173	0.5489	0.3196
14	BBCA	2011	0.1275	0.0049	0.8136	0.5867	0.6187	0.2500
15	BBCA	2012	0.1424	0.0038	0.8220	0.3718	0.6903	0.1375
16	BBCA	2013	0.1566	0.0044	0.8347	0.3603	0.7578	0.0549
17	BBKP	2011	0.1271	0.0283	0.7954	0.8028	0.8267	-0.0736
18	BBKP	2012	0.1634	0.0278	0.7827	0.7987	0.8111	0.0698
19	BBKP	2013	0.1512	0.0243	0.7959	0.8552	0.8385	0.1232
20	BBNI	2011	0.1763	0.0479	0.8020	0.6585	0.6862	-0.0194
21	BBNI	2012	0.1667	0.0625	0.8157	0.6416	0.7694	-0.0263
22	BBNI	2013	0.1509	0.0501	0.8074	0.6120	0.8494	0.0676
23	BBNP	2010	0.1294	0.0067	0.6952	0.8605	0.7789	0.0009
24	BBNP	2011	0.1345	0.0087	0.7464	0.8565	0.8189	0.0570
25	BBNP	2013	0.1575	0.0091	0.7692	0.8575	0.8164	0.1916
26	BBRI	2010	0.1376	0.0668	0.7966	0.5566	0.7289	0.3725
27	BBRI	2011	0.1496	0.0831	0.8580	0.5721	0.7350	0.2857
28	BBRI	2012	0.1695	0.0178	0.8239	0.5663	0.7744	0.0296
29	BBRI	2013	0.1699	0.0155	0.8173	0.5596	0.8550	0.0432
30	BBTN	2011	0.1503	0.0246	0.7332	0.8258	1.0128	-0.2625
31	BBTN	2012	0.1769	0.0366	0.7290	0.8057	1.0004	0.2468
32	BBTN	2013	0.1562	0.0352	0.7314	0.8035	1.0413	-0.4000
33	BDMN	2010	0.1604	0.0259	0.7206	0.7635	0.9428	0.2528

	KODE SAHAM	TAHUN	CAR	NPL	NPM	BOPO	LDR	RETURN
34	BDMN	2011	0.1754	0.0194	0.7479	0.7733	0.9625	-0.2593
35	BDMN	2012	0.1890	0.0236	0.7504	0.7567	1.0049	0.3780
36	BDMN	2013	0.1786	0.0268	0.7521	0.7976	0.9542	-0.3319
37	BEKS	2012	0.1327	0.0995	0.6550	0.5213	0.8330	0.1009
38	BEKS	2013	0.1143	0.0675	7.7346	0.5983	0.8610	-0.3000
39	BJBR	2011	0.1010	0.0121	0.7551	0.7949	0.6372	-0.3724
40	BJBR	2012	0.1009	0.0207	0.8408	0.8008	0.6512	0.1648
41	BJBR	2013	0.0914	0.0283	0.7856	0.7961	0.8685	-0.1604
42	BJTM	2013	0.2372	0.0344	0.7426	0.7037	0.8396	-0.0132
43	BKSW	2010	0.0992	0.0211	0.3604	0.7057	0.7162	0.4087
44	BKSW	2011	0.4649	0.0156	0.4310	0.6197	0.7531	0.7577
45	BMRI	2010	0.1336	0.0245	0.6708	0.6248	0.7082	0.3830
46	BMRI	2011	0.1534	0.0224	0.7766	0.6515	0.7835	0.0560
47	BMRI	2012	0.1548	0.0051	0.8175	0.6232	0.8418	0.2000
48	BMRI	2013	0.1493	0.0054	0.7995	0.5999	0.8959	-0.0309
49	BNBA	2010	0.2464	0.0225	0.7462	0.8321	0.5400	0.2331
50	BNBA	2011	0.1996	0.0107	1.1261	0.8276	0.6743	-0.1524
51	BNBA	2012	0.1918	0.0155	0.7508	0.7878	0.7749	0.1871
52	BNBA	2013	0.1699	0.0105	0.7337	0.8422	0.8391	-0.0485
53	BNGA	2011	0.1309	0.0266	0.7322	0.7093	0.9206	-0.3613
54	BNGA	2012	0.1508	0.0230	0.7403	0.6633	0.9127	-0.0984
55	BNGA	2013	0.1538	0.0230	0.7324	0.6952	0.9097	-0.1636
56	BNII	2011	0.1203	0.0206	0.6972	0.9054	0.8756	-0.4614
57	BNII	2012	0.1292	0.0168	0.7264	0.8560	0.8679	-0.0364
58	BNII	2013	0.1276	0.0210	0.6855	0.8300	0.8816	-0.2267
59	BNLI	2011	0.1407	0.0202	0.8038	0.5850	0.8268	-0.2401
60	BNLI	2012	0.1586	0.0136	0.7810	0.5656	0.8890	-0.0068
61	BNLI	2013	0.1428	0.0102	0.8633	0.6185	0.8890	-0.0433
62	BSIM	2011	0.1398	0.0089	0.1690	0.6518	0.6747	-0.3325
63	BSIM	2012	0.1809	0.0320	0.2139	0.5565	0.7981	-0.1573
64	BSIM	2013	0.2182	0.0252	0.1987	0.5535	0.7791	0.0667
65	BTPN	2011	0.2047	0.0072	0.7799	0.7655	0.8482	0.2879
66	BTPN	2013	0.2309	0.0067	0.7405	0.7463	0.8830	-0.1810
67	BVIC	2010	0.1080	0.0559	0.8262	0.8758	0.3527	0.1583
68	BVIC	2011	0.1486	0.0248	0.8089	0.7551	0.5521	-0.0719
69	BVIC	2012	0.1796	0.0237	0.8711	0.8037	0.6196	-0.0930

	KODE SAHAM	TAHUN	CAR	NPL	NPM	BOPO	LDR	RETURN
70	BVIC	2013	0.1820	0.0094	0.8359	0.8160	0.6771	0.0684
71	INPC	2011	0.1255	0.0302	0.8075	0.9278	0.8162	-0.1028
72	INPC	2012	0.1630	0.0199	0.9509	0.9278	0.8717	0.1563
73	INPC	2013	0.1575	0.0084	0.7351	0.8482	0.8813	-0.1802
74	MAYA	2010	0.2040	0.0327	0.7311	0.8393	0.7551	-0.1346
75	MAYA	2011	0.1468	0.0251	0.7450	0.8105	0.8201	0.0749
76	MAYA	2013	0.1407	0.0064	0.7601	0.7679	0.8558	-0.1653
77	MCOR	2010	0.1780	0.0210	0.8404	0.9121	0.7877	0.2328
78	MCOR	2011	0.1167	0.0319	1.0010	0.9101	0.7921	0.2587
79	MCOR	2012	0.1386	0.0196	0.7393	0.8469	0.8023	-0.0611
80	MCOR	2013	0.1468	0.0169	0.6992	0.8467	0.8095	-0.2485
81	MEGA	2010	0.1503	0.0090	0.8909	0.7758	0.5317	0.3801
82	MEGA	2011	0.1186	0.0098	0.9495	0.8163	0.5831	0.2633
83	MEGA	2012	0.1683	0.0210	0.8953	0.7651	0.4837	-0.0426
84	MEGA	2013	0.1574	0.0217	0.8633	0.8946	0.5405	-0.3196
85	NISP	2011	0.1375	0.0126	0.7582	0.7513	0.8464	-0.3648
86	NISP	2013	0.1928	0.0073	0.7402	0.7435	0.9090	-0.1908
87	PNBN	2010	0.1665	0.0424	0.6951	0.6781	0.7260	0.5000
88	PNBN	2011	0.1745	0.0345	0.7812	0.7022	0.7805	-0.3158
89	PNBN	2012	0.1467	0.0163	0.7681	0.7143	0.8491	-0.1923
90	PNBN	2013	0.1532	0.0212	0.7661	0.6821	0.8378	0.0476
91	SDRA	2010	0.1969	0.0178	0.7144	0.7711	0.9116	0.0357
92	SDRA	2011	0.1338	0.0165	0.7301	0.8077	0.7781	-0.2414
93	SDRA	2013	0.1307	0.0264	0.7739	0.8510	0.8748	0.3284

LAMPIRAN 4

OUTPUT ANALISIS STATISTIK DESKRIPTIF

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
CAR	93	.0914	.4649	.161868	.0463791
NPL	93	.0038	.0995	.024505	.0184067
NPM	93	.1690	7.7346	.827060	.7374969
BOPO	93	.3603	.9572	.747014	.1267236
LDR	93	.3527	1.0413	.775725	.1346802
RETURN	93	-.5122	.7577	.002026	.2467361
Valid N (listwise)	93				

LAMPIRAN 5

OUTPUT UJI NORMALITAS SEBELUM OUTLIER

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		110
Normal Parameters ^a	Mean	.0000000
	Std. Deviation	.52192172
Most Extreme Differences	Absolute	.160
	Positive	.160
	Negative	-.109
Kolmogorov-Smirnov Z		1.674
Asymp. Sig. (2-tailed)		.007

a. Test distribution is Normal.

OUTPUT UJI NORMALITAS SETELAH OUTLIER

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		93
Normal Parameters ^a	Mean	.0000000
	Std. Deviation	.22425217
Most Extreme Differences	Absolute	.069
	Positive	.069
	Negative	-.065
Kolmogorov-Smirnov Z		.669
Asymp. Sig. (2-tailed)		.762

a. Test distribution is Normal.

LAMPIRAN 6

OUTPUT UJI MULTIKOLINEARITAS

Coefficients^a

Model	Collinearity Statistics	
	Tolerance	VIF
1 (Constant)		
CAR	.963	1.038
NPL	.938	1.066
NPM	.934	1.071
BOPO	.982	1.018
LDR	.992	1.008

a. Dependent Variable: RETURN

OUTPUT UJI AUTOKORELASI

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.417a	.174	.126	.2306062	2.038

a. Predictors: (Constant), LDR, NPL, BOPO, CAR, NPM

b. Dependent Variable: RETURN

LAMPIRAN 7

OUTPUT UJI HETEROSKEDASTISITAS

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.278 ^a	.078	.025	.12109

a. Predictors: (Constant), LDR, NPL, BOPO, CAR, NPM

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.107	5	.021	.462	210 ^a
	Residual	1.276	87	.015		
	Total	1.383	92			

a. Predictors: (Constant), LDR, NPL, BOPO, CAR, NPM

b. Dependent Variable: ABSRES

Model	Coefficients ^a		Standardized Coefficients	t	Sig.
	Unstandardized	Coefficients			
1 (Constant)	.103	.124	Beta	.827	.411
CAR	.185	.277	.070	.668	.506
NPL	.107	.708	.016	.152	.880
NPM	-.020	.018	-.123	-1.154	.252
BOPO	.191	.101	.198	1.905	.060
LDR	-.097	.094	-.106	-1.026	.308

a. Dependent Variable: ABSRES

LAMPIRAN 8

OUTPUT UJI REGRESI LINEAR BERGANDA

Model Summary^b

Model	R	R Square	Adjusted R	Std. Error of the	Durbin-Watson
			Square	Estimate	
1	.417 ^a	.174	.126	.2306062	2.038

a. Predictors: (Constant), LDR, NPL, BOPO, CAR, NPM

b. Dependent Variable: RETURN

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.974	5	.195	3.664	.005 ^a
	Residual	4.627	87	.053		
	Total	5.601	92			

a. Predictors: (Constant), LDR, NPL, BOPO, CAR, NPM

b. Dependent Variable: RETURN

Model	Coefficients ^a		Standardized Coefficients	t	Sig.
	Unstandardized	Coefficients			
1 (Constant)	.421	.237		1.775	.079
CAR	1.168	.528	.220	2.212	.030
NPL	1.646	1.349	.123	1.220	.226
NPM	-.043	.034	-.130	-1.285	.202
BOPO	-.404	.191	-.207	-2.108	.038
LDR	-.401	.179	-.219	-2.235	.208

a. Dependent Variable: RETURN