

Bank-bank Yang Tidak Masuk Sampel Penelitian (36 Bank)

No	Nama Bank	Keterangan
A	<u>Tidak menyampaikan Lap. keuangan</u>	
1	PT Bank CIC International/Bank Mutiara	tidak menyampaikan LK 2004
B	<u>Bank Konversi ke Bank Syariah:</u>	
1	PT Bank Umum Tugu	Konversi Bank Mega Syariah 2004
2	PT Bank Harfa	Konversi Bank Panin Syariah
3	PT Bank Djasa Arta	Konversi Bank Syariah BRI
4	PT Bank Persyarikatan Indonesia	Konversi Bank Syariah Bukopin 2008
5	PT Bank Swaguna	Konversi Bank Victoriash Syariah 2010
6	PT Bank UIB	Konversi BCA Syariah 2010
7	PT Bank Maybank Indonesia	Konversi Maybank Syariah Indonesia 2010
C	<u>Merjer Ke Bank Lain:</u>	
1	Bank Universal	Merjer ke Bank Bali 2003
2	Bank Artamedia	Merjer ke Bank Bali 2003
3	Bank Patriot	Merjer ke Bank Bali 2003
4	Bank Prima Express	Merjer ke Bank Bali 2003
5	PT Bank Pikko, tbk	Merjer ke Bank Century 2004
6	PT Bank Danpac	Merjer ke Bank Century 2004
7	PT Lippo Bank, Tbk	Merjer ke Bank CIMB Niaga, 2008
8	PT Bank harmoni International	Merjer ke Bank Index selindo, 2008
9	PT Bank OCB Indonesia	Merjer ke Bank OCBC NISP, 7 Feb 2011
10	PT Bank UOB Indonesia	Merjer ke Bank UOB Buana 2010
11	PT Multicor Bank	Merjer ke Bank Windi Kencana 2008
12	PT Bank Haga	Merjer ke Rabobank 2008
13	PT Bank Hagakita	Merjer ke rabobank 2008
D	<u>Cabut Izin oleh Bank Indonesia:</u>	
1	PT Bank UFJ Indonesia	Cabut izin 5 Oktober 2006
2	PT Bank Barclays Indonesia	Cabut Izin 7 Juli 2011
3	PT Global Internationa Bank	Tutup 13 Jan 2005
4	PT Inter Pacific Bank	Tutup 13 Januari 2005
5	PT Bank Merincorp	Tutup 2003
6	PT Bank societe General Indonesia	Tutup 2003
7	PT Keppel Tat Lee Buana Bank	Tutup 2003
8	American Express Bank Ltd	Tutup 24 Feb 2009
9	PT Bank IFI	tutup 3 Juni 2009
10	PT Ing Indonesia Bank	Tutup 6 Oktober 2004
11	PT Bank dagang Bali	Tutup 8 April 2004
12	PT Bank Asiatic	Tutup 8 April 2004
13	Bank Ekspor Indonesia	tutup tahun 2009
14	PT Bank Arta Niaga Kencana Tbk	Tutup, Merjer ke Bank Commonwealth
E	<u>Bank Baru Beroperasi</u>	
1	Bank Of China	Mulai beroperasi 2003

DAFTAR SAMPEL NAMA BANK

No	NAMA SAMPEL BANK	Kelompok Berdasarkan	
		Aset	Buku
1	Bank Rakyat Indonesia	Bank Besar	Buku 3&4
2	Bank BNI	Bank Besar	Buku 3&4
3	Bank BTN	Bank Besar	Buku 3&4
4	Bank Mandiri	Bank Besar	Buku 3&4
5	Bank Mayapada Intrenational	Bank Besar	Buku 2
6	PT Bank Artha Graha	Bank Besar	Buku 2
7	PT Bank ekonomi Rahardja	Bank Besar	Buku 2
8	PT Bank CIMB Niaga Tbk/BankNiaga (Gabungan Bank Niaga dan Lippo bank)	Bank Besar	Buku 3&4
9	PT Bank Central Asia Tbk	Bank Besar	Buku 3&4
10	PT Bank International Indonesia Tbk	Bank Besar	Buku 3&4
11	PT Bank Permata Tbk (sebelumnya bernama PT Bank Bali)	Bank Besar	Buku 3&4
12	PT Bank Danamon Indonesia Tbk	Bank Besar	Buku 3&4
13	Bank ICBC Indonesia (seblmnyabernama PT Halim Indonesia Bank)	Bank Besar	Buku 1
14	PT Bank Mega, Tbk	Bank Besar	Buku 2
15	PT Bank Bukopin	Bank Besar	Buku 2
16	PT Bank ICB Bumi Putra Indonesia (sblmnya PT Bank Bumiputera Indonesia)	Bank Besar	Buku 1
17	PT Bank Sinarmas (sebelumnya bernama PT Bank Shinta Indonesia)	Bank Besar	Buku 2
18	Bank ICBC Indonesia (seblmnyabernama PT Halim Indonesia Bank)	Bank Besar	Buku 2
19	PT BPD DKI	Bank Besar	Buku 2
20	PT BPD Jawa Barat dan Banten	Bank Besar	Buku 2
21	PT BPD Jawa Tengah	Bank Besar	Buku 2
22	PT BPD Jawa Timur	Bank Besar	Buku 2
23	PT BANK Tabungan Pensiunan Nasional, Tbk	Bank Besar	Buku 3&4
24	PT Bank Victoria International	Bank Besar	Buku 1
25	BBD Papua	Bank Besar	Buku 2
26	BPD Bali	Bank Besar	Buku 2
27	PT BPD Sumatera Selatan	Bank Besar	Buku 2
28	PT BPD RIAU	Bank Besar	Buku 2
29	BPD Sumatera Barat	Bank Besar	Buku 2
30	PT BPD Sumatera Utara	Bank Besar	Buku 2
31	PT BPD Aceh	Bank Besar	Buku 2
32	PT Bank Sumitomo Mitsui Indonesia	Bank Besar	Buku 2
33	PT ANZ PANIN Bank	Bank Besar	Buku 2
34	PT BPD Kaltim	Bank Besar	Buku 2
35	PT Bank Mizuho Indonesia (sebelumnya 2002 Bank IBJ Indonesai)	Bank Besar	Buku 2
36	PT Bank Resona Perdania (PT Daiwa Perdania Bank)	Bank Besar	Buku 2
37	PT Bank DBS Indonesia	Bank Besar	Buku 2
38	PT Bank Commonwealth (akuisisi PT Bank Artha Niaga Kencana)	Bank Besar	Buku 1
39	PT Rabobank Duta Indonesia	Bank Besar	Buku 2
40	Deutsche Bank AG	Bank Besar	Buku 2
41	The Bank of Tokyo-Mitsubishi Ltd.	Bank Besar	Buku 3&4
42	The Hongkong & Shanghai BC	Bank Besar	Buku 2
43	Citibank NA	Bank Besar	Buku 3&4
44	The Royal Bank of Schotland (tahun 2011 diubah, sebelumnya ABN AMRO Bank)	Bank Besar	Buku 2
45	Standard Chartered Bank	Bank Besar	Buku 1
1	PT Bank Antar Daerah	Bank Menengah	Buku 1
2	PT Bank Bumi Artha	Bank Menengah	Buku 1
3	PT OCBC Bank NISP Tbk (sebelumnya bernama Bank NISP)	Bank Menengah	Buku 3&4
4	PT PAN Indonesia Bank, Tbk	Bank Menengah	Buku 3&4
5	Bank UOB Buana/Bank Buana Indonesia Tbk	Bank Menengah	Buku 3&4
6	Bank of India Indonesia Tbk (2010 ganti nama sebelumnya PT Bank Swadesi Tbk)	Bank Menengah	Buku 1
7	PT Bank Mestika Dharma	Bank Menengah	Buku 2
8	PT Bank Maspion Indonesia	Bank Menengah	Buku 1
9	PT Bank Ganesha	Bank Menengah	Buku 1
10	PT Bank Windu Kencana (PT Multicor Bank)	Bank Menengah	Buku 1
11	PT Bank QNB Kesawan Tbk (2011 gantinama, sebelumnya PT Bank Kesawan,Tbk)	Bank Menengah	Buku 1

DAFTAR SAMPEL NAMA BANK

No	NAMA SAMPEL BANK	Kelompok Berdasarkan	
		Aset	Buku
12	PT Bank Nusantara Parahyangan, Tbk	Bank Menengah	Buku 1
13	PT Bank Kesejahteraan Ekonomi	Bank Menengah	Buku 1
14	PT Bank Mayora	Bank Menengah	Buku 1
15	PT Bank Index Selindo (merjer dengan bank harmoni, 2011)	Bank Menengah	Buku 1
16	PT Bank Pundi Indonesia (sejak 2010, sebelumnya PT Bank Eksekutif Internasional, Tbk)	Bank Menengah	Buku 1
17	PT Centratama Nasional Bank	Bank Menengah	Buku 1
18	PT Bank Sinar Harapan Bali	Bank Menengah	Buku 1
19	PT Bank Harda Internasional	Bank Menengah	Buku 1
20	PT Dipo International Bank	Bank Menengah	Buku 1
21	PT Bank Himpunan Saudara, Tbk	Bank Menengah	Buku 1
22	PT Bank Jasa Jakarta	Bank Menengah	Buku 1
23	PT Bank Hana (sebelumnya Bank Bintang Manunggal)	Bank Menengah	Buku 1
24	PT Bank Yudha Bhakti	Bank Menengah	Buku 1
25	PT Bank Agroniaga, Tbk	Bank Menengah	Buku 1
26	PT Bank SBI Indonesia (sebelumnya PT Bank Indomonex)	Bank Menengah	Buku 1
27	PT Bank Ina Perdana	Bank Menengah	Buku 1
28	PT Prima Master Bank (sebelumnya PT InterAsiapacific Bank)	Bank Menengah	Buku 1
29	BPD Yogyakarta	Bank Menengah	Buku 1
30	PT BPD Nusa Tenggara Barat	Bank Menengah	Buku 1
31	PT BPD Nusa Tenggara Timur	Bank Menengah	Buku 1
32	PT BBD Maluku	Bank Menengah	Buku 1
33	PT BBD Bengkulu	Bank Menengah	Buku 1
34	PT BPD Sulawesi Tengah	Bank Menengah	Buku 1
35	PT BPD Sulawesi Tenggara	Bank Menengah	Buku 1
36	PT BPD KALTENG	Bank Menengah	Buku 1
37	PT BPD Kalimantan Barat	Bank Menengah	Buku 1
38	PT BPD Kalimantan Selatan	Bank Menengah	Buku 1
39	PT BPD Lampung	Bank Menengah	Buku 1
40	PT BPD Sulawesi Utara	Bank Menengah	Buku 1
41	BBPD Jambi	Bank Menengah	Buku 1
42	BPD Sulawesi Selatan	Bank Menengah	Buku 1
43	PT Bank Woori Indonesia (sebelumnya bernama PT Bank Hanvit Indonesia)	Bank Menengah	Buku 2
44	PT KOREAN Exchange Bank Danamon	Bank Menengah	Buku 2
45	PT Bank BNP Indonesia/PT Bank BNP Paribas Indonesia	Bank Menengah	Buku 2
46	PT Bank Agris/PT Bank Finconesia	Bank Menengah	Buku 1
47	PT Bank China trust Indonesia	Bank Menengah	Buku 2
48	PT Bank Capital Indonesia/PT Bank Credit Lyonnais Indonesia	Bank Menengah	Buku 1
49	The Bangkok Bank Comp. Ltd	Bank Menengah	Buku 2
50	JP. Morgan Chase Bank (JP Morgan Chase Manhattan Bank NA)	Bank Menengah	Buku 1
51	The Bank of America NT & SA	Bank Menengah	Buku 1
1	PT Bank Metro Express	bank kecil	Buku 1
2	PT Liman International Bank	bank kecil	Buku 1
3	PT Anglomas Internasional Bank	bank kecil	Buku 1
4	PT Bank Artos Indonesia	bank kecil	Buku 1
5	PT Bank Sahabat Purba Danarta (sejak 2009 sebelumnya PT Bank Purba Danarta)	bank kecil	Buku 1
6	PT Bank Fama International	bank kecil	Buku 1
7	PT Bank Multi Arta Sentosa	bank kecil	Buku 1
8	PT Bank Bisnis Internasional	bank kecil	Buku 1
9	PT Bank Andara (sebelumnya bernama PT Bank Sri Partha)	bank kecil	Buku 1
10	PT Bank Mitraniaga	bank kecil	Buku 1
11	PT Bank Royal Indonesia	bank kecil	Buku 1
12	PT Bank Natonalnobu (sebelumnya PT Alfindo Sejahtera Bank)	bank kecil	Buku 1

DATA PANEL FUNGSI BIAYA TRANSLOG DAN HASIL PERHITUNGAN EFISIEN SSFA

No	Kode Bank	Tahun	LnTCn	LnCREB	LnINVB	LnPOL	LnPOF	LnPOC	halfLnCREBLnCREB	halfLnINVBlnINVB
1	2	3	4	5	6	7	8	9	10	11
1	_BRIA	2001	16.209047	17.292360	17.242492	-3.657800	-2.426061	-2.439154	149.5128616	148.6517583
2	_BRIA	2002	16.383247	17.488449	17.271058	-3.486006	-2.338912	-2.642348	152.922926	149.1447143
3	_BRIA	2003	16.377782	17.581596	17.242810	-3.220287	-2.535337	-3.044575	154.5562659	148.6572556
4	_BRIA	2004	16.662710	17.857239	17.125480	-3.360153	-2.086319	-3.040437	159.4404896	146.6410385
5	_BRIA	2005	16.355548	18.073608	17.046332	-3.327128	-3.032161	-3.036655	163.3276537	145.2887205
6	_BRIA	2006	16.638995	18.241132	17.062097	-3.466646	-2.865643	-2.910908	166.3694445	145.5575703
7	_BRIA	2007	16.675867	18.487399	17.377501	-3.653307	-3.253368	-2.968441	170.8919622	150.988763
8	_BRIA	2008	16.914440	18.846318	17.260616	-3.662093	-3.206252	-3.035764	177.5918422	148.9644238
9	_BRIA	2009	17.208349	19.084618	17.516360	-3.866877	-2.904219	-2.891844	182.1113212	153.4114422
10	_BRIA	2010	17.371741	19.266449	17.869999	-3.894985	-3.407141	-2.738473	185.5980265	159.6684379
11	_BRIA	2011	17.378123	19.405445	17.996703	-4.057059	-3.397372	-2.956202	188.2856401	161.9406526
12	_BNIA	2001	16.559211	17.378409	18.112758	-4.708037	-2.354533	-2.428447	151.0045563	164.0359936
13	_BNIA	2002	16.544734	17.439885	18.014136	-4.653916	-2.376559	-2.414577	152.0747923	162.2545491
14	_BNIA	2003	16.491159	17.599254	17.875558	-4.525733	-2.628913	-2.314134	154.8668623	159.7677938
15	_BNIA	2004	16.253442	17.805920	17.736623	-4.142961	-3.133598	-2.621594	158.5253961	157.2938989
16	_BNIA	2005	16.338812	17.881780	17.839324	-4.037194	-3.049874	-2.771787	159.8790291	159.1207349
17	_BNIA	2006	16.504474	17.937723	17.981300	-4.079319	-2.951399	-2.750309	160.8809473	161.6635668
18	_BNIA	2007	16.624324	18.279983	17.696578	-3.922266	-2.631517	-2.793777	167.0778906	156.5844402
19	_BNIA	2008	16.671006	18.453221	17.739535	-4.130579	-3.279427	-2.657590	170.2606842	157.345551
20	_BNIA	2009	16.764961	18.523473	17.894499	-4.213526	-3.173475	-2.740010	171.5595208	160.1065412
21	_BNIA	2010	16.735921	18.651754	17.905871	-4.143428	-3.352424	-2.842975	173.9439599	160.3101047
22	_BNIA	2011	16.760430	18.834625	17.832058	-4.116212	-3.576413	-3.077951	177.3715548	158.9911494
23	_BTNA	2001	14.983310	15.945160	17.108911	-4.844205	-2.242289	-3.137520	127.124061	146.3574123
24	_BTNA	2002	15.156774	16.138975	17.146456	-4.715141	-2.109351	-3.025884	130.2332499	147.0004833
25	_BTNA	2003	15.002257	16.193342	16.432369	-4.482267	-2.314072	-3.055347	131.1121683	135.0113722
26	_BTNA	2004	14.744066	16.298863	16.228717	-4.262289	-2.768991	-2.964155	132.8264662	131.6856251
27	_BTNA	2005	14.858135	16.506895	16.094140	-4.324193	-2.735529	-2.992541	136.2387877	129.510676
28	_BTNA	2006	15.179522	16.680004	16.137698	-3.970832	-2.438354	-3.003095	139.1112726	130.2126494
29	_BTNA	2007	15.096495	16.899956	16.005508	-4.271885	-2.665274	-3.272301	142.8042514	128.0881463
30	_BTNA	2008	15.075801	17.264502	15.888801	-4.295355	-2.997167	-3.542442	149.0315134	126.2269961
31	_BTNA	2009	15.495425	17.505125	15.871221	-4.432119	-2.664629	-3.585237	153.2146966	125.9478277
32	_BTNA	2010	15.657011	17.472311	15.973507	-4.495794	-2.825141	-2.908911	152.6408256	127.5764686
33	_BTNA	2011	15.738821	17.882718	15.938608	-4.603356	-3.257971	-3.446723	159.8957988	127.0196054
34	_BMDI	2001	17.254332	17.996297	18.890280	-5.074545	-2.151256	-2.798337	161.9333441	178.4213413
35	_BMDI	2002	17.293751	17.693755	18.969293	-5.056520	-2.228200	-2.194079	156.5344917	179.9170361
36	_BMDI	2003	16.914449	17.978522	18.709591	-5.007155	-2.464459	-3.184169	161.6136235	175.0244064
37	_BMDI	2004	16.524658	18.197686	18.500575	-4.690873	-3.021566	-3.209443	165.5778823	171.1356441
38	_BMDI	2005	16.871289	18.298695	18.510922	-4.580292	-2.923123	-2.667956	167.4211173	171.3271158
39	_BMDI	2006	17.035053	18.372488	18.448978	-4.649107	-2.628890	-2.700602	168.7741624	170.1823859
40	_BMDI	2007	16.780799	18.552862	18.386792	-4.403677	-3.194728	-3.149659	172.1043487	169.037054
41	_BMDI	2008	16.891538	18.884459	18.465404	-4.414313	-3.268786	-3.248069	178.3113978	170.4855739
42	_BMDI	2009	17.030625	18.940027	18.580863	-4.478055	-3.110784	-3.267765	179.3623171	172.6242398
43	_BMDI	2010	17.057358	19.156183	18.677980	-4.495141	-3.329379	-3.232215	183.4796808	174.433476
44	_BMDI	2011	17.232596	19.387096	18.630250	-4.563863	-3.441471	-3.121359	187.9297476	173.543099
45	_BADH	2001	11.236908	12.643711	9.227296	-3.757308	-2.195929	-3.541849	79.93171718	42.57149401
46	_BADH	2002	11.302022	12.689853	9.407797	-3.790110	-2.24194	-3.427259	80.51618225	44.25332047
47	_BADH	2003	11.331919	12.744249	9.952421	-3.713082	-2.297012	-3.319314	81.20793886	49.52533754
48	_BADH	2004	11.005195	12.739124	7.167809	-3.494783	-2.824024	-3.353631	81.1426456	25.68874425
49	_BADH	2005	11.113313	12.865940	8.858653	-3.341768	-2.508094	-3.376512	82.76620132	39.23786622
50	_BADH	2006	11.318163	12.864502	11.357102	-3.486698	-2.542798	-3.312444	82.74770022	64.49187974
51	_BADH	2007	11.343394	13.083860	9.888374	-3.705460	-2.784854	-3.358566	85.59369006	48.88996934
52	_BADH	2008	11.428750	13.141882	9.411892	-3.463065	-2.681699	-3.278027	86.35452666	44.29186019
53	_BADH	2009	11.551290	13.264914	9.273409	-3.473444	-2.791457	-3.303823	87.97897795	42.99805783
54	_BADH	2010	11.637026	13.426619	10.880026	-3.875881	-2.887765	-3.325200	90.13705346	59.18748685
55	_BADH	2011	11.772393	13.618899	12.012876	-3.700888	-2.914551	-3.328901	92.73721029	72.15459694
56	_BMIL	2001	12.134045	13.607481	10.440858	-4.706553	-2.155469	-4.402902	92.58176908	54.50575508
57	_BMIL	2002	12.475176	14.185199	10.528971	-4.923028	-2.152695	-4.619954	100.6099291	55.42961868
58	_BMIL	2003	12.649386	14.234222	11.338572	-4.558408	-2.225834	-3.407995	101.3065409	64.28160838
59	_BMIL	2004	11.780905	14.253369	11.547288	-5.051095	-3.302886	-4.155787	101.5792679	66.66993289
60	_BMIL	2005	12.618854	14.521520	11.875671	-4.275827	-2.618974	-3.504335	105.4372739	70.51578021
61	_BMIL	2006	12.997836	14.746196	12.289959	-4.321948	-2.297056	-3.867941	108.7251422	75.52154276
62	_BMIL	2007	13.017161	14.921929	12.772803	-4.192286	-2.534195	-3.488503	111.331982	81.57224906
63	_BMIL	2008	13.271116	15.176533	12.105163	-3.868243	-2.611867	-3.428844	115.1635732	73.2674895
64	_BMIL	2009	13.683277	15.417290	13.001553	-3.983141	-2.516849	-3.280879	118.846422	84.52019039
65	_BMIL	2010	13.781040	15.595817	14.359215	-4.082627	-2.702440	-3.396113	121.6147596	103.0935235
66	_BMIL	2011	14.220035	15.963704	13.890458	-4.066676	-2.746025	-2.845142	127.4199276	96.47240527
67	_BHGAB	2001	13.641094	14.678260	14.834331	-4.436661	-2.175984	-3.166007	107.7256521	110.0286905
68	_BHGAB	2002	13.836348	15.452009	13.855595	-4.660411	-2.232798	-3.658261	119.3822852	95.98876085
69	_BHGAB	2003	13.817782	15.566542	13.456235	-4.342788	-2.318683	-3.370368	121.1586115	90.53513144
70	_BHGAB	2004	13.662901	15.550328	13.418448	-4.110628	-2.892920	-3.009391	120.9063505	90.02737402

DATA PANEL FUNGSI BIAYA TRANSLOG DAN HASIL PERHITUNGAN EFISIEN SSFA

No	Kode Bank	Tahun	LnTCn	LnCREB	LnINVB	LnPOL	LnPOF	LnPOC	halfLnCREBLnCREB	halfLnINVBlnINVB
1	2	3	4	5	6	7	8	9	10	11
71	_BHGAB	2005	13.813329	15.810123	13.457529	-4.200061	-2.815739	-3.331358	124.9799878	90.55254402
72	_BHGAB	2006	14.114295	15.742740	14.363593	-4.208274	-2.314759	-3.331330	123.9169339	103.156397
73	_BHGAB	2007	13.965032	15.819147	13.426615	-4.029812	-2.568719	-3.521255	125.1227061	90.13699404
74	_BHGAB	2008	14.031544	16.084778	13.320442	-4.140613	-2.604153	-3.763787	129.3600488	88.71708496
75	_BHGAB	2009	14.278632	16.196706	12.925969	-4.284881	-2.489917	-3.716139	131.1666363	83.54033548
76	_BHGAB	2010	14.188085	16.215070	14.707935	-4.361978	-2.777528	-3.597523	131.4642503	108.1616781
77	_BHGAB	2011	14.292299	16.390640	14.494479	-4.373510	-2.886314	-3.502620	134.326546	105.0449562
78	_BERA	2001	13.186654	14.130136	11.488571	-4.729860	-2.462000	-2.735798	99.83036998	65.9936352
79	_BERA	2002	13.357643	14.464565	13.404290	-4.636208	-2.407721	-4.488597	104.6118246	89.83750085
80	_BERA	2003	13.415854	14.880667	14.336022	-4.585471	-2.819895	-3.142415	110.7171209	102.7607623
81	_BERA	2004	13.452168	15.260977	14.313479	-4.579180	-3.047041	-3.369553	116.4487124	102.4378475
82	_BERA	2005	13.692883	15.502079	14.473353	-4.461877	-2.864716	-3.479287	120.1572286	104.738978
83	_BERA	2006	14.138261	15.519105	14.753794	-4.595111	-2.560466	-3.245053	120.4213084	108.8372139
84	_BERA	2007	13.955251	15.793903	14.819253	-4.595893	-2.932801	-3.430484	124.7236855	109.8051357
85	_BERA	2008	14.093657	16.093671	14.705083	-4.533281	-2.994022	-3.446654	129.5031278	108.1197287
86	_BERA	2009	14.195299	15.960009	15.100550	-4.596525	-3.158973	-2.995922	127.3609418	114.0133029
87	_BERA	2010	14.057086	16.244242	15.651213	-4.168803	-3.475036	-3.464225	131.9376965	122.4802302
88	_BERA	2011	14.177401	16.447198	15.024755	-4.079921	-3.527504	-3.552059	135.255516	112.8716365
89	_BBAA	2001	11.796968	12.251309	9.850772	-3.733846	-2.374938	-2.394645	75.04728467	48.51885642
90	_BBAA	2002	11.947969	12.465224	10.201664	-4.180503	-2.401157	-2.356200	77.69090546	52.03697788
91	_BBAA	2003	11.850568	12.643127	8.392990	-4.025281	-2.558893	-2.460151	79.92432835	35.22113711
92	_BBAA	2004	11.850989	12.867164	10.057281	-4.107924	-2.371769	-2.710195	82.78195449	50.57445082
93	_BBAA	2005	11.719151	13.179403	9.797682	-3.723033	-2.754525	-2.946355	86.84833473	47.99729112
94	_BBAA	2006	11.950264	13.296463	9.750919	-3.949788	-2.731091	-3.035033	88.39796272	47.54021022
95	_BBAA	2007	11.992335	13.570548	9.804772	-3.967315	-2.881297	-3.148889	92.0798892	48.06677286
96	_BBAA	2008	12.095878	13.748784	10.228140	-3.811238	-2.832712	-3.281978	94.51453136	52.3074261
97	_BBAA	2009	12.116695	13.775573	5.579730	-3.885694	-3.071659	-3.205008	94.88319951	15.56669247
98	_BBAA	2010	12.273484	13.959038	12.317247	-3.890076	-3.004262	-3.206137	97.42737714	75.85728962
99	_BBAA	2011	12.389044	14.291505	12.016938	-3.903872	-3.052457	-3.281150	102.123557	72.20339863
100	_BNSP	2001	13.489743	15.270130	13.978769	-4.900229	-2.465658	-3.610795	116.5884305	97.70299227
101	_BNSP	2002	13.826758	15.638576	14.651083	-4.911460	-2.487826	-3.817373	122.2825374	107.3271178
102	_BNSP	2003	14.188305	16.054102	15.124024	-4.919485	-2.530725	-3.716795	128.8670894	114.3680536
103	_BNSP	2004	14.048457	16.107936	14.955182	-4.686546	-2.863365	-3.721884	129.7327965	111.8287381
104	_BNSP	2005	14.448911	16.320620	15.029775	-4.394833	-2.670477	-3.318925	133.1813266	112.9470731
105	_BNSP	2006	14.702599	16.550548	14.501857	-4.237898	-2.579491	-3.606237	136.9603245	105.1519233
106	_BNSP	2007	14.776118	16.752423	14.227894	-4.080671	-2.798317	-3.388823	140.3218403	101.2164793
107	_BNSP	2008	14.847384	16.831102	14.903511	-4.032322	-3.031710	-3.282641	141.6429977	111.0573212
108	_BNSP	2009	14.997200	16.873431	15.437670	-3.962783	-2.946316	-3.206236	142.3563318	119.1608246
109	_BNSP	2010	15.072055	17.124612	16.016371	-4.034119	-3.169948	-3.200393	146.6261684	128.2620659
110	_BNSP	2011	15.192066	17.512916	15.895594	-6.738898	-3.246144	-3.085614	153.3511136	126.3349606
111	_BPIB	2001	14.898002	15.913151	16.360116	-5.697653	-2.406875	-2.321000	126.6141833	133.8266925
112	_BPIB	2002	15.070610	15.998194	15.270123	-5.129561	-2.084524	-2.081656	127.9711098	116.5883236
113	_BPIB	2003	14.590342	15.851702	15.864668	-5.114493	-2.786699	-2.181513	125.6382203	125.8438434
114	_BPIB	2004	14.256174	16.123982	16.012780	-5.098893	-2.984298	-3.036409	129.9914025	128.2045603
115	_BPIB	2005	14.721504	16.447311	16.600006	-5.284784	-2.867017	-3.336248	135.2570133	137.7801045
116	_BPIB	2006	15.036403	16.699492	15.842158	-5.168202	-2.619266	-3.102235	139.4365127	125.4869883
117	_BPIB	2007	15.043660	17.201566	16.267838	-5.211320	-3.027624	-3.353691	147.9469442	132.3212761
118	_BPIB	2008	15.467553	17.388551	16.480407	-5.118778	-2.778723	-3.176333	151.180857	135.8018997
119	_BPIB	2009	15.706846	17.553722	16.474205	-5.115786	-2.726546	-2.994458	154.0665836	135.6997214
120	_BPIB	2010	15.853313	17.840157	17.098203	-5.261730	-3.185184	-2.874526	159.1355926	146.1742685
121	_BPIB	2011	16.018061	18.046719	17.054132	-5.094852	-3.086148	-2.949663	162.8420417	145.4217123
122	_BBIA	2001	14.241677	14.781176	14.918336	-4.234295	-2.399764	-2.138224	109.2415883	111.2783739
123	_BBIA	2002	14.347727	15.178546	14.779774	-4.096321	-2.392317	-2.360011	115.1941257	109.220865
124	_BBIA	2003	14.115929	15.477462	15.181676	-4.137074	-2.691052	-3.019817	119.7759088	115.2416459
125	_BBIA	2004	13.991010	15.864487	15.363123	-4.168510	-3.123134	-3.250941	125.8409774	118.0127752
126	_BBIA	2005	14.109995	16.131092	15.163513	-3.852992	-2.929532	-3.714672	130.1060571	114.9660601
127	_BBIA	2006	14.360450	16.129240	14.585837	-3.739825	-2.573719	-3.514808	130.0761918	106.3733177
128	_BBIA	2007	14.136384	16.337982	14.254231	-3.655261	-3.047521	-4.050298	133.4648303	101.5915442
129	_BBIA	2008	14.417348	16.503351	14.654299	-3.581170	-3.075067	-3.524824	136.1802956	107.3742379
130	_BBIA	2009	14.601775	16.560868	14.305126	-3.374731	-2.892112	-3.517578	137.1311762	102.3183183
131	_BBIA	2010	14.826725	17.112971	15.573549	-3.988947	-3.276854	-3.448518	146.4268818	121.2677112
132	_BBIA	2011	15.110861	17.475625	15.849964	-4.085228	-3.279215	-3.679879	152.6987285	125.6106755
133	_BNGA	2001	14.719065	15.934059	16.244758	-4.899251	-2.388338	-4.473262	126.9471217	131.9460783
134	_BNGA	2002	14.959183	16.226189	15.962930	-4.708489	-2.311791	-2.876221	131.6446084	127.4075741
135	_BNGA	2003	14.745354	16.432565	15.744266	-4.478549	-2.641519	-2.895909	135.0146037	123.9409487
136	_BNGA	2004	14.687351	16.831930	15.442078	-4.481156	-3.192560	-3.130811	141.6569267	119.2288852
137	_BNGA	2005	15.017202	17.172884	15.547384	-4.658955	-2.880074	-3.411716	147.4539697	120.8605739
138	_BNGA	2006	15.427268	17.296813	15.171064	-4.418612	-2.545844	-3.193415	149.5898782	115.080591
139	_BNGA	2007	15.365613	17.522263	15.044593	-4.435059	-2.903689	-3.330459	153.5148449	113.1698901
140	_BNGA	2008	16.138000	18.096382	16.301698	-4.120176	-2.804910	-3.107386	163.73952	132.8726824

DATA PANEL FUNGSI BIAYA TRANSLOG DAN HASIL PERHITUNGAN EFISIEN SSFA

No	Kode Bank	Tahun	LnTCn	LnCREB	LnINVB	LnPOL	LnPOF	LnPOC	halfLnCREBLnCREB	halfLnINVBlnINVB
1	2	3	4	5	6	7	8	9	10	11
141	_BNGA	2009	16.170524	18.233997	16.071335	-4.025967	-2.784346	-3.182066	166.2393142	129.1439063
142	_BNGA	2010	16.215120	18.408985	16.584542	-4.346434	-3.140657	-3.229324	169.445371	137.5235098
143	_BNGA	2011	16.393546	18.576284	16.698064	-4.402867	-3.024430	-3.296368	172.5391592	139.412666
144	_BCAA	2001	16.242090	16.442788	18.061267	-4.506667	-2.410219	-2.154461	135.182642	163.1046877
145	_BCAA	2002	16.280818	17.409828	17.887563	-4.367108	-2.504561	-3.102532	151.5510542	159.9824478
146	_BCAA	2003	16.161360	17.163478	17.768486	-4.377072	-2.854469	-2.778729	147.2924903	157.8595396
147	_BCAA	2004	15.948086	17.487026	17.910620	-4.409592	-3.306263	-3.179658	152.8980365	160.3951531
148	_BCAA	2005	16.137759	17.782460	17.955146	-4.286795	-3.165045	-3.068270	158.1079433	161.1936324
149	_BCAA	2006	16.398300	17.907559	17.914108	-4.270528	-3.010139	-3.000859	160.3403431	160.4576267
150	_BCAA	2007	16.351164	18.208484	17.947171	-4.350071	-3.362250	-3.290850	165.7744366	161.0504675
151	_BCAA	2008	16.543292	18.305953	17.830552	-4.679319	-3.439395	-2.877446	167.5539651	158.9642842
152	_BCAA	2009	16.730590	18.597108	17.858872	-4.236045	-3.439427	-2.951814	172.9262092	159.4696619
153	_BCAA	2010	16.733931	18.839806	18.194258	-4.329500	-3.608961	-3.169653	177.4691362	165.5155031
154	_BCAA	2011	16.815388	19.106069	18.239421	-4.355283	-3.769826	-3.289832	182.5209374	166.3382482
155	_BIIA	2001	15.836947	15.335933	16.847775	-4.629255	-2.236762	-2.724590	117.5954235	141.9237634
156	_BIIA	2002	15.116044	15.882982	17.062124	-4.780904	-2.307376	-3.681190	126.1345545	145.5580429
157	_BIIA	2003	15.115380	16.059136	16.801680	-4.398307	-2.555167	-2.462685	128.947921	141.1482238
158	_BIIA	2004	14.970263	16.344532	16.665899	-3.950012	-3.141900	-2.457944	133.5718712	138.8760972
159	_BIIA	2005	15.194616	16.804047	16.798694	-4.049956	-2.996975	-2.879533	141.1879919	141.0980587
160	_BIIA	2006	15.522265	16.845668	16.605438	-4.226788	-2.181587	-2.523218	141.8882697	137.870282
161	_BIIA	2007	15.401896	17.142029	16.403284	-4.053576	-2.861072	-2.901726	146.924581	134.5338703
162	_BIIA	2008	15.401896	17.161635	16.325149	-4.053576	-2.861833	-2.920632	147.2608655	133.255245
163	_BIIA	2009	15.715854	17.844369	15.928939	-4.095386	-2.881706	-2.987758	159.2107608	126.8655461
164	_BIIA	2010	15.766595	17.693863	16.505010	-4.142668	-3.139397	-2.752852	156.5363877	136.2076824
165	_BIIA	2011	15.468803	17.933856	16.511736	-4.180885	-3.134543	-5.076711	160.8115876	136.3187104
166	_BBAI	2001	14.196556	15.958963	16.344799	-4.987567	-3.086463	-4.443009	127.3442572	133.5762197
167	_BBAI	2002	14.981165	15.790847	16.435937	-4.152494	-2.652107	-2.379939	124.6754208	135.0700062
168	_BBAI	2003	14.928195	15.959406	16.349553	-4.230479	-2.493653	-2.899249	127.3513269	133.6539369
169	_BBAI	2004	14.827661	16.439413	16.072654	-4.189199	-2.945031	-2.785938	135.127158	129.1651074
170	_BBAI	2005	15.029715	16.873052	15.687014	-3.964457	-2.873539	-3.124992	142.3499383	123.0412101
171	_BBAI	2006	15.367947	16.954543	15.772719	-3.954352	-2.517051	-2.877164	143.7282669	124.3893334
172	_BBAI	2007	15.330343	17.045913	14.941061	-3.703780	-2.904011	-2.719786	145.2815719	111.6176577
173	_BBAI	2008	15.413575	17.327672	14.746087	-4.069429	-2.954272	-3.052192	150.1241124	108.7235374
174	_BBAI	2009	15.628860	17.494054	14.482262	-3.899687	-2.703951	-3.104941	153.0209685	104.8679551
175	_BBAI	2010	15.585361	17.711674	15.915287	-4.184942	-3.062959	-3.217919	156.8516958	126.6481733
176	_BBAI	2011	15.832914	17.982662	16.151382	-4.284507	-3.086671	-3.382954	161.6880622	130.4335681
177	_BDIA	2001	15.768136	16.096966	17.290373	-4.713140	-2.169599	-2.219200	129.5561586	149.478503
178	_BDIA	2002	15.688972	16.624738	16.715755	-4.533761	-2.178689	-2.685415	138.1909547	139.7082258
179	_BDIA	2003	15.665326	16.720752	17.023844	-4.275953	-2.601423	-2.719676	139.7917763	144.9056331
180	_BDIA	2004	15.173887	17.134348	16.794773	-4.102252	-2.995334	-3.649096	146.7929429	141.0321923
181	_BDIA	2005	15.603817	17.366352	16.818892	-3.914318	-2.751448	-3.336348	150.7950958	141.4375641
182	_BDIA	2006	16.062712	17.492616	17.103915	-4.025132	-2.470126	-2.629626	152.9958072	146.2719603
183	_BDIA	2007	16.076084	17.716612	16.872797	-3.868005	-2.666300	-2.855827	156.9391761	142.3456361
184	_BDIA	2008	16.337254	17.956037	16.540306	-3.832389	-2.681995	-2.729080	161.2096377	136.7908532
185	_BDIA	2009	16.240005	17.869564	16.315656	-3.763642	-2.496621	-3.056416	159.6606537	133.1003168
186	_BDIA	2010	16.334453	18.100273	16.526362	-3.803065	-3.054275	-2.631925	163.8099372	136.5603221
187	_BDIA	2011	16.428381	18.251842	16.345938	-3.858081	-2.919961	-2.782219	166.5648657	133.5948521
188	_BSDI	2001	10.736940	11.782449	10.148627	-3.925741	-2.328980	-3.991920	69.41304819	51.49731907
189	_BSDI	2002	11.005561	12.328728	9.216024	-3.942826	-2.215156	-5.294229	75.99876995	42.46755092
190	_BSDI	2003	11.066232	12.581192	9.752374	-3.895519	-2.573106	-3.334493	79.14319534	47.55439857
191	_BSDI	2004	10.982152	12.802084	9.549879	-3.059290	-2.038967	-3.459619	81.94667392	45.60009761
192	_BSDI	2005	11.235339	12.966561	11.258343	-4.166761	-2.789460	-3.633359	84.06584777	63.37514181
193	_BSDI	2006	11.594699	12.996281	11.271274	-4.090257	-2.374722	-3.511206	84.4516566	63.52081102
194	_BSDI	2007	11.499546	13.313271	10.777664	-4.187392	-2.710224	-3.808020	88.62159634	58.07901837
195	_BSDI	2008	11.567101	13.666650	10.891559	-4.324716	-2.747813	-3.778900	93.38865695	59.31303162
196	_BSDI	2009	11.831241	13.782661	11.485626	-4.408508	-2.686628	-3.299349	94.98087028	65.9598047
197	_BSDI	2010	11.874961	13.865069	12.452429	-4.308349	-2.737753	-3.227304	96.12006916	77.53149014
198	_BSDI	2011	11.830834	14.161712	11.822085	-4.468796	-3.063866	-3.718992	100.2770397	69.88084961
199	_BMDA	2001	12.140082	13.783240	9.863342	-4.540060	-2.361493	-3.114697	94.98885842	48.64276177
200	_BMDA	2002	12.232116	14.134258	7.226209	-4.510284	-2.371189	-3.430713	99.88862551	26.10904833
201	_BMDA	2003	12.401302	14.322000	6.836259	-4.554261	-2.674770	-2.943117	102.5598477	23.36722045
202	_BMDA	2004	12.300992	14.522150	8.642768	-4.691503	-3.035118	-3.226975	105.4464247	37.34871947
203	_BMDA	2005	12.366042	14.779739	9.179572	-4.592064	-2.753409	-5.067442	109.2203466	42.13226957
204	_BMDA	2006	12.704409	14.798660	12.134335	-4.614153	-2.647091	-3.567657	109.5001743	73.62104221
205	_BMDA	2007	12.645646	14.931734	11.339060	-4.532481	-2.934699	-3.632219	111.4783331	64.28714145
206	_BMDA	2008	12.715363	15.109975	8.684570	-4.508400	-3.004052	-3.736019	114.1556757	37.71088065
207	_BMDA	2009	12.926563	15.126208	12.188835	-4.502714	-3.023245	-3.221757	114.4010865	74.28384843
208	_BMDA	2010	12.991605	15.137853	13.978848	-4.611342	-3.210369	-2.982160	114.5772991	97.70409644
209	_BMDA	2011	13.002237	15.236250	14.328897	-4.447553	-3.259769	-3.238295	116.0716617	102.6586432
210	_BMES	2001	10.301156	11.136194	9.659120	-3.962984	-2.421090	-2.594622	62.00740368	46.64930311

DATA PANEL FUNGSI BIAYA TRANSLOG DAN HASIL PERHITUNGAN EFISIEN SSFA

No	Kode Bank	Tahun	LnTCn	LnCREB	LnINVB	LnPOL	LnPOF	LnPOC	halfLnCREBLnCREB	halfLnINVB LnINVB
1	2	3	4	5	6	7	8	9	10	11
211	_BMES	2002	10.322165	11.516977	8.996280	-3.953852	-2.561992	-2.777007	66.32038244	40.46653087
212	_BMES	2003	10.267853	11.627156	8.578288	-3.901302	-2.850534	-2.700093	67.59537286	36.793515
213	_BMES	2004	10.150074	11.626736	8.491670	-3.878028	-3.264332	-2.616616	67.59049706	36.05423168
214	_BMES	2005	10.226295	12.043683	10.435086	-3.729937	-2.969631	-2.927765	72.52515154	54.44550909
215	_BMES	2006	10.522827	12.120629	10.791111	-3.769565	-2.976591	-2.531773	73.45482525	58.22404138
216	_BMES	2007	10.403717	12.176340	9.939434	-3.732816	-3.096145	-2.998069	74.13162763	49.39617093
217	_BMES	2008	10.564525	12.235073	10.049793	-3.614450	-2.840346	-2.973662	74.84850614	50.49917224
218	_BMES	2009	10.692536	12.449513	10.374553	-3.840681	-2.918141	-3.185097	77.49518472	53.8156762
219	_BMES	2010	10.839679	12.633586	11.194633	-3.765294	-3.308729	-3.192777	79.80375043	62.65990368
220	_BMES	2011	10.863183	12.716537	11.414695	-3.656670	-2.863867	-3.436918	80.85515923	65.14763126
221	_BSIE	2001	11.128380	10.900971	12.468775	-4.428650	-2.501031	-2.114351	59.41558546	77.73517892
222	_BSIE	2002	11.306971	11.192293	11.438310	-4.089171	-2.292185	-2.031472	62.63371256	65.41746407
223	_BSIE	2003	10.568364	11.438159	11.096364	-3.855233	-2.568066	-3.585018	65.41573853	61.56464723
224	_BSIE	2004	10.325351	11.905305	10.485005	-3.835039	-3.136525	-3.417344	70.86814754	54.96766078
225	_BSIE	2005	10.677846	11.852835	13.020196	-4.248911	-3.316354	-2.713696	70.24484457	84.76274592
226	_BSIE	2006	11.569712	13.772975	13.248963	-4.816773	-3.380269	-3.693128	94.8474146	87.76750429
227	_BSIE	2007	12.837693	14.919733	14.049276	-5.069710	-3.116649	-3.333419	111.2992225	98.69107663
228	_BSIE	2008	13.350423	15.257493	13.643571	-4.542896	-2.598373	-3.389702	116.3955413	93.07351375
229	_BSIE	2009	13.565956	15.487561	14.015957	-4.641101	-2.780690	-3.117425	119.932275	98.22352342
230	_BSIE	2010	13.742385	15.730548	14.589554	-4.683061	-3.037548	-3.030911	123.725075	106.4275442
231	_BSIE	2011	14.588460	16.066123	14.775653	-4.744462	-2.243290	-3.021351	129.0601536	109.1599579
232	_BMIN	2001	11.988128	13.267616	10.595134	-4.144433	-2.113567	-3.450071	88.01482119	56.12842807
233	_BMIN	2002	12.292443	13.370048	9.948461	-4.307754	-2.187810	-3.225967	89.3790933	49.48593732
234	_BMIN	2003	12.155053	13.574049	10.267679	-4.222994	-2.485333	-3.273240	92.12740315	52.71261782
235	_BMIN	2004	12.000689	13.876128	12.048067	-4.102440	-2.895610	-3.212477	96.27345928	72.57795976
236	_BMIN	2005	12.091996	13.686278	12.175474	-3.990986	-2.731251	-3.081797	93.65710934	74.12108664
237	_BMIN	2006	12.319383	13.919675	10.907679	-3.852802	-2.435376	-3.379030	96.87867687	59.48873348
238	_BMIN	2007	12.136744	13.983038	11.047726	-3.862458	-2.810850	-3.483503	97.76267897	61.02612793
239	_BMIN	2008	12.169180	14.136905	10.887773	-3.743961	-2.824828	-3.568066	99.92603709	59.27180399
240	_BMIN	2009	12.301160	13.962038	11.465310	-3.803836	-2.828210	-3.292484	97.46925614	65.72666224
241	_BMIN	2010	12.301560	14.222790	12.184435	-3.661015	-2.947016	-3.326629	101.143878	74.23023101
242	_BMIN	2011	12.341774	14.463448	12.168038	-3.755056	-3.026522	-3.759545	104.5956641	74.0305796
243	_BGSA	2001	11.261370	12.727628	11.643936	-3.941672	-2.299972	-3.786104	80.99625095	67.79062492
244	_BGSA	2002	11.517336	13.009766	10.531429	-3.930683	-2.126809	-3.649208	84.62700081	55.45550179
245	_BGSA	2003	11.523074	13.039486	11.620829	-3.940619	-2.393695	-3.155571	85.01409743	67.52183036
246	_BGSA	2004	11.358620	13.284719	11.906608	-3.915154	-2.945882	-3.158422	88.24187405	70.8836582
247	_BGSA	2005	11.572222	13.440541	11.849019	-3.895637	-2.725220	-3.479699	90.32406724	70.19962632
248	_BGSA	2006	11.855657	13.590888	11.549633	-3.871275	-2.406562	-3.407529	92.35612394	66.69701593
249	_BGSA	2007	11.865018	13.801840	11.130640	-4.104445	-2.838617	-3.424218	95.24538726	61.94556928
250	_BGSA	2008	11.957829	13.824339	10.762615	-3.839253	-2.631492	-3.586179	95.55618087	57.91694259
251	_BGSA	2009	11.977307	13.588190	11.647098	-3.811130	-2.587676	-3.397561	92.31944753	67.82744477
252	_BGSA	2010	11.940289	13.625024	12.494060	-3.762144	-2.848660	-3.050031	92.82064167	78.05076354
253	_BGSA	2011	12.050938	13.871785	12.454568	-3.699139	-2.985729	-3.227926	96.2132099	77.55813333
254	_BWKA	2001	10.844803	11.434283	6.660575	-3.172481	-2.356846	-2.423199	65.37140941	22.18163066
255	_BWKA	2002	10.892638	11.525308	8.835065	-3.075447	-2.334073	-2.510874	66.41636776	39.0291862
256	_BWKA	2003	10.807746	11.224163	6.548219	-2.984400	-2.551179	-2.175028	62.99091538	21.43958671
257	_BWKA	2004	10.604653	12.332956	10.861304	-3.331084	-3.281756	-3.038777	76.05090637	58.98396263
258	_BWKA	2005	10.881212	12.550474	11.366454	-3.546899	-2.961530	-3.079975	78.75719978	64.59813328
259	_BWKA	2006	11.270943	12.740945	11.106610	-3.627029	-3.304193	-3.122475	81.16583745	61.6783928
260	_BWKA	2007	11.354211	12.899830	9.804109	-3.581595	-2.659599	-2.687141	83.20280237	48.06027771
261	_BWKA	2008	12.298023	14.158734	12.403890	-4.313446	-2.649520	-3.095501	100.20848676	76.92824584
262	_BWKA	2009	12.409940	14.260232	13.025403	-4.369272	-2.717936	-3.566632	101.6771123	84.83056214
263	_BWKA	2010	12.763266	14.882097	13.694411	-4.209411	-2.958398	-3.544292	110.7384125	93.76845015
264	_BWKA	2011	13.126445	15.331746	12.977502	-4.358210	-3.002672	-3.596832	117.5312105	84.20777588
265	_BHIB	2001	10.573954	11.843056	10.055994	-4.061389	-2.335651	-2.914201	70.12899018	50.56150791
266	_BHIB	2002	10.570496	12.021122	8.669743	-4.055292	-2.396879	-3.396224	72.25368268	37.58221829
267	_BHIB	2003	10.622181	12.410588	10.253158	-4.155412	-2.688204	-3.438674	77.01134427	52.56362472
268	_BHIB	2004	10.484026	12.452386	9.448806	-4.090226	-2.994151	-3.288210	77.5309548	44.63996684
269	_BHIB	2005	10.533988	12.664763	10.512519	-3.908401	-2.865502	-3.797260	80.19810478	55.25652954
270	_BHIB	2006	10.813861	12.492709	10.992891	-3.682320	-2.583891	-3.485104	78.03389122	60.42182519
271	_BHIB	2007	10.776453	12.691113	11.947036	-4.028826	-3.121860	-3.194343	80.53217027	71.36583862
272	_BHIB	2008	11.193037	13.079450	12.426284	-4.321778	-3.008167	-3.285371	85.53600109	77.2062658
273	_BHIB	2009	12.457753	14.861075	12.793370	-4.336237	-3.024432	-4.092753	110.4257703	81.83516184
274	_BHIB	2010	13.027613	15.723021	14.315777	-4.759262	-3.469646	-4.284922	123.6067005	102.4707302
275	_BHIB	2011	13.620175	16.158311	15.011171	-4.852575	-3.386422	-4.109627	130.5455097	112.6758294
276	_BKWN	2001	11.606780	12.354794	12.009328	-4.622755	-2.235569	-2.999542	76.32047146	72.11197432
277	_BKWN	2002	11.976653	13.139443	11.239002	-4.299429	-2.075394	-2.979656	86.32247713	63.15757899
278	_BKWN	2003	12.026066	13.103217	12.601436	-4.299236	-2.403509	-2.477504	85.84715121	79.39809763
279	_BKWN	2004	11.979699	13.473741	12.690155	-4.265350	-2.807049	-2.748448	90.77084983	80.52001481
280	_BKWN	2005	12.094426	13.598181	12.976887	-4.032893	-2.475181	-3.320472	92.45526762	84.19979339

DATA PANEL FUNGSI BIAYA TRANSLOG DAN HASIL PERHITUNGAN EFISIEN SSFA

No	Kode Bank	Tahun	LnTCn	LnCREB	LnINVB	LnPOL	LnPOF	LnPOC	halfLnCREBLnCREB	halfLnINVBlnINVB
1	2	3	4	5	6	7	8	9	10	11
281	_BKWN	2006	12.324371	14.049729	11.917964	-4.269212	-2.478415	-3.643575	98.69743631	71.01893075
282	_BKWN	2007	12.382242	14.071079	11.685028	-4.140355	-2.625662	-3.194962	98.99762795	68.26994344
283	_BKWN	2008	12.341665	14.201393	11.898229	-4.003075	-2.705559	-3.330846	100.839784	70.78392288
284	_BKWN	2009	12.336680	14.164563	12.124163	-4.082051	-2.785527	-3.283459	100.3174271	73.49766155
285	_BKWN	2010	12.427699	14.335676	12.943012	-4.037479	-2.986823	-3.055408	102.7558036	83.7607773
286	_BKWN	2011	12.644334	14.494419	13.458373	-3.881231	-3.006639	-2.972066	105.0440962	90.56389719
287	_BMGA	2001	14.281518	15.474858	15.383787	-5.307373	-2.207145	-3.576451	119.7356211	118.3304487
288	_BMGA	2002	14.395188	15.581555	14.973256	-5.076515	-2.079617	-3.604654	121.3924235	112.0992047
289	_BMGA	2003	14.044635	15.657046	14.979543	-4.742685	-2.559896	-3.732588	122.5715381	112.1933521
290	_BMGA	2004	14.084190	15.826071	15.631096	-4.729706	-2.974998	-3.384652	125.2322611	122.1655875
291	_BMGA	2005	14.562194	16.223703	12.849804	-4.779506	-2.711133	-3.537479	131.6042709	82.55872777
292	_BMGA	2006	14.896744	16.198664	16.046403	-4.786251	-2.509329	-3.374369	131.1983528	128.7435222
293	_BMGA	2007	14.865622	16.443313	16.042793	-4.631721	-2.765515	-3.262097	135.1912772	128.6856115
294	_BMGA	2008	15.020478	16.746654	15.863326	-4.284826	-2.679590	-3.319269	140.225205	125.8225616
295	_BMGA	2009	15.153585	16.725252	16.036987	-4.167225	-2.786383	-2.994496	139.8670355	128.5924812
296	_BMGA	2010	15.146017	16.977317	16.161409	-4.207453	-3.164336	-3.162285	144.1146424	130.5955648
297	_BMGA	2011	15.434853	17.262532	16.326126	-4.067799	-3.115587	-3.143277	148.9974972	133.2712026
298	_BBKN	2001	13.950727	15.406852	13.800344	-4.685799	-2.344720	-3.342396	118.6855429	95.22474901
299	_BBKN	2002	14.194832	15.930143	14.118334	-4.469303	-2.407152	-3.709975	126.8847291	99.66367287
300	_BBKN	2003	14.425380	16.328676	13.207724	-4.460332	-2.561965	-3.410807	133.3128322	87.22198962
301	_BBKN	2004	14.275691	16.340973	14.077066	-4.242978	-2.935689	-3.439950	133.5137033	99.08189406
302	_BBKN	2005	14.427199	16.405776	13.923079	-4.413633	-3.079464	-3.337387	134.5747377	96.92606351
303	_BBKN	2006	14.856884	16.458792	14.872007	-4.476102	-2.709265	-3.140226	135.4459093	110.5882903
304	_BBKN	2007	14.891952	16.724537	15.314783	-4.359432	-2.795520	-3.511317	139.8550682	117.2712872
305	_BBKN	2008	14.952141	16.896844	14.670495	-4.221217	-2.749966	-3.394315	142.7516707	107.6117068
306	_BBKN	2009	15.064611	16.954123	14.437156	-4.325445	-2.697706	-3.444688	143.7211366	104.2157342
307	_BBKN	2010	15.090284	17.151640	16.021812	-4.494493	-3.086299	-3.238329	147.089381	128.349234
308	_BBKN	2011	15.251298	17.458956	16.007931	-4.573429	-3.038604	-3.434999	152.4075758	128.126923
309	_BBIS	2001	12.428688	14.062881	12.546722	-4.604701	-2.218075	-3.647912	98.88230626	78.71011472
310	_BBIS	2002	12.727277	14.347488	13.146410	-4.386065	-2.122211	-3.340812	102.9252129	86.41404699
311	_BBIS	2003	12.923339	14.730379	12.658876	-4.238812	-2.415078	-3.244751	108.492028	80.12357169
312	_BBIS	2004	12.950542	14.734359	12.249118	-4.261561	-2.809991	-2.787395	108.5506649	75.02044304
313	_BBIS	2005	13.185254	14.917039	12.399590	-4.299509	-2.726703	-2.671040	111.2590202	76.87491152
314	_BBIS	2006	13.425685	15.200627	12.144367	-4.279306	-2.457407	-3.003804	115.5295302	73.74283026
315	_BBIS	2007	13.519195	15.280841	12.676448	-4.175614	-2.734241	-2.774996	116.7520527	80.34616797
316	_BBIS	2008	13.529052	15.359946	13.277197	-3.986781	-2.629939	-3.088913	117.9639747	88.14198344
317	_BBIS	2009	13.609394	15.462006	13.005717	-4.012926	-2.688066	-3.066220	119.536816	84.57433988
318	_BBIS	2010	13.699124	15.611975	12.963543	-3.952755	-2.870583	-3.099941	121.8668808	84.02672978
319	_BBIS	2011	13.835229	15.413708	13.729116	-3.743373	-2.632814	-2.608002	118.7912023	94.2443092
320	_BNPN	2001	12.050897	12.249161	12.586124	-5.163688	-2.397399	-2.310296	75.02097101	79.20526137
321	_BNPN	2002	12.104533	12.905744	13.024603	-5.052180	-2.280593	-3.429297	83.27910765	84.82013902
322	_BNPN	2003	11.864146	13.424297	12.985716	-4.939181	-2.757161	-3.598321	90.10588043	84.31441364
323	_BNPN	2004	11.977665	13.856583	12.894752	-4.781622	-3.117680	-3.109910	96.00245177	83.13731924
324	_BNPN	2005	12.311585	14.173850	13.305856	-4.847797	-2.855050	-3.333047	100.4490093	88.52290082
325	_BNPN	2006	12.688561	14.272589	13.271581	-4.847016	-2.481437	-3.458136	101.8534004	88.06743563
326	_BNPN	2007	12.632402	14.303608	12.416180	-4.770110	-2.729683	-3.426094	102.2965957	77.08075778
327	_BNPN	2008	12.601558	14.580628	13.254707	-4.520767	-2.787279	-3.707615	106.2973512	87.84362305
328	_BNPN	2009	12.813411	14.747562	13.320022	-4.327663	-2.626393	-3.710537	108.745293	88.71148934
329	_BNPN	2010	12.883680	15.102676	13.552421	-3.782806	-3.134072	-3.482783	114.0454079	91.83405654
330	_BNPN	2011	13.219802	15.375790	12.791426	-4.111285	-2.956496	-3.592155	118.2074518	81.81028695
331	_BLIL	2001	9.421492	10.174735	7.995644	-3.729982	-2.259812	-4.036038	51.7626194	31.96515832
332	_BLIL	2002	9.588366	9.638871	9.799182	-3.599850	-2.294972	-3.364953	46.4539147	48.01198428
333	_BLIL	2003	9.418979	10.439016	9.443197	-3.834830	-2.317683	-2.997885	54.48652277	44.58698103
334	_BLIL	2004	9.183688	10.731646	6.202536	-3.749976	-2.987605	-3.306650	57.58411594	19.23572342
335	_BLIL	2005	9.356257	10.871592	10.116540	-3.680466	-2.724400	-2.962034	59.09576112	51.17219446
336	_BLIL	2006	9.358329	11.059771	10.353990	-3.983573	-2.640540	-4.316681	61.15926824	53.60255197
337	_BLIL	2007	9.456184	11.862779	7.302496	-3.888592	-2.504986	-6.074487	70.36276514	26.66322701
338	_BLIL	2008	9.954086	11.691632	7.995980	-3.736693	-2.332072	-3.060620	68.34713131	31.96785188
339	_BLIL	2009	9.872925	11.364994	7.156956	-3.840794	-2.313457	-3.154461	64.58154136	25.61101122
340	_BLIL	2010	9.921868	11.755417	11.443350	-4.041291	-2.687935	-3.095133	69.09491017	65.47513283
341	_BLIL	2011	9.867809	11.691281	10.905460	-3.883771	-2.420347	-3.622952	68.34302376	59.46453376
342	_BAIB	2001	9.325899	10.441675	7.668094	-3.882805	-2.501271	-2.723567	54.51429251	29.39983057
343	_BAIB	2002	9.684958	11.204755	8.045909	-3.516421	-2.147618	-3.040061	62.77326652	32.36832374
344	_BAIB	2003	9.833977	11.506968	8.976768	-3.538000	-2.635830	-3.065113	66.20515343	40.2911785
345	_BAIB	2004	9.881089	11.787294	9.447071	-3.697302	-2.856436	-3.009749	69.47015356	44.6235771
346	_BAIB	2005	10.279284	12.165532	7.996317	-3.832412	-2.680772	-3.120514	74.00008274	31.97054464
347	_BAIB	2006	10.464217	11.943226	8.051341	-3.559206	-2.168960	-3.453069	71.32032681	32.41204541
348	_BAIB	2007	10.111599	11.837144	7.970740	-3.850143	-2.753563	-3.098070	70.05899334	31.76635118
349	_BAIB	2008	10.033726	11.592042	8.078998	-3.724681	-2.406379	-2.996685	67.18771411	32.63510643
350	_BAIB	2009	10.060320	11.751596	9.513477	-3.734644	-2.759856	-3.098530	69.0500025	45.25312611

DATA PANEL FUNGSI BIAYA TRANSLOG DAN HASIL PERHITUNGAN EFISIEN SSFA

No	Kode Bank	Tahun	LnTCn	LnCREB	LnINVB	LnPOL	LnPOF	LnPOC	halfLnCREBLnCREB	halfLnINVBlnINVB
1	2	3	4	5	6	7	8	9	10	11
351	_BAIB	2010	10.070484	11.284782	9.095939	-3.457961	-2.529953	-2.482254	63.67315166	41.36805416
352	_BAIB	2011	9.814820	11.005760	10.195560	-3.216252	-2.679592	-2.361453	60.56337441	51.97472158
353	_BKEI	2001	10.208100	12.225066	5.771441	-3.690074	-2.295122	-4.056626	74.72612084	16.65476632
354	_BKEI	2002	10.388595	12.400323	6.267201	-3.808089	-2.323254	-4.136521	76.88400244	19.63890136
355	_BKEI	2003	10.605694	12.616469	6.981935	-3.744003	-2.396640	-4.022542	79.58764386	24.37370592
356	_BKEI	2004	10.913651	12.408577	7.189168	-3.497383	-2.103704	-3.648480	76.98638736	25.84206639
357	_BKEI	2005	10.495543	12.602383	9.373564	-3.449588	-2.410472	-3.820897	79.4100241	43.93185153
358	_BKEI	2006	10.919461	12.887124	5.545177	-3.716784	-2.296302	-3.833430	83.03898857	15.37449645
359	_BKEI	2007	11.417174	13.438665	6.042633	-4.175717	-2.740743	-3.551047	90.29885817	18.25670578
360	_BKEI	2008	11.919643	13.946311	5.916202	-4.174086	-2.448863	-3.719297	97.24979141	17.50072342
361	_BKEI	2009	12.220030	14.103273	6.359574	-4.258718	-2.177558	-3.821984	99.4511494	20.2220899
362	_BKEI	2010	12.375241	14.265107	14.310175	-4.377490	-2.442731	-3.460782	101.7466351	102.3905556
363	_BKEI	2011	12.566192	14.444739	12.789860	-4.194362	-2.440044	-3.664298	104.3252389	81.79025501
364	_BAIA	2001	9.811701	10.997238	5.771441	-3.053150	-2.335301	-2.951357	60.46962227	16.65476632
365	_BAIA	2002	10.045768	11.373100	9.759386	-3.166393	-2.441020	-3.254640	64.67370204	47.62280958
366	_BAIA	2003	10.108589	11.578638	8.499233	-2.922754	-2.462373	-3.389976	67.0324324	36.11847966
367	_BAIA	2004	10.040507	11.757979	7.746733	-2.901932	-3.026614	-3.316366	69.12503773	30.00593537
368	_BAIA	2005	10.305513	11.886604	8.889584	-2.981874	-2.853995	-3.063182	70.64567762	39.51235177
369	_BAIA	2006	10.510069	11.875052	8.737292	-3.119767	-2.399371	-3.043222	70.50842436	38.17013673
370	_BAIA	2007	10.353799	11.989172	8.588024	-3.259935	-2.480285	-3.473285	71.87012342	36.87708131
371	_BAIA	2008	10.378510	12.044183	8.734560	-3.169658	-2.604409	-3.250769	72.53117122	38.14626998
372	_BAIA	2009	10.574108	12.185584	9.063811	-3.287315	-2.589470	-3.470176	74.24423094	41.07633111
373	_BAIA	2010	10.731340	12.422409	9.847763	-3.329072	-2.642184	-3.329770	77.15812369	48.48922203
374	_BAIA	2011	10.768632	12.427218	10.041901	-3.489509	-2.656181	-3.432476	77.21787612	50.41988543
375	_BPDA	2001	8.566364	9.255696	7.856320	-3.780569	-2.398524	-2.758425	42.8339549	30.8608786
376	_BPDA	2002	8.736489	9.031572	10.173706	-3.615487	-2.278035	-2.459580	40.78465085	51.75214191
377	_BPDA	2003	8.576405	9.127176	10.658435	-3.723544	-2.520671	-3.012181	41.65267206	56.80111975
378	_BPDA	2004	8.392537	9.124020	10.705534	-3.561801	-3.026642	-3.131803	41.62386743	57.3042289
379	_BPDA	2005	8.639234	9.163668	10.747143	-3.524955	-2.925656	-2.318617	41.98640528	57.75054212
380	_BPDA	2006	8.777093	9.259607	9.987737	-3.609317	-2.722386	-2.432508	42.87015732	49.87744304
381	_BPDA	2007	8.987072	9.403602	10.693512	-3.757909	-2.678765	-2.382978	44.21386405	57.17559802
382	_BPDA	2008	9.477003	11.728061	8.053569	-3.287259	-2.952002	-3.370546	68.77370785	32.42998818
383	_BPDA	2009	10.450308	12.165490	8.210124	-3.197198	-2.859904	-2.800955	73.99957597	33.70307137
384	_BPDA	2010	11.036759	13.058237	11.268354	-3.298852	-2.967129	-3.465276	85.25877031	63.48790055
385	_BPDA	2011	11.371166	12.295566	11.891006	-2.984150	-2.173695	-2.447124	75.59047089	70.69800796
386	_BMRA	2001	9.915367	10.493854	8.507143	-3.538975	-2.323473	-2.193589	55.06048819	36.18573978
387	_BMRA	2002	9.836760	10.655305	9.056723	-3.757955	-2.485391	-2.637354	56.76775704	41.01211469
388	_BMRA	2003	9.919804	10.904873	9.605755	-4.159737	-2.814025	-3.009766	59.45812567	46.13526595
389	_BMRA	2004	9.883030	11.218850	11.004996	-3.735528	-2.942296	-2.957841	62.93129388	60.55496457
390	_BMRA	2005	10.222886	11.663309	11.135406	-3.841142	-2.932484	-2.850096	68.01638909	61.99863571
391	_BMRA	2006	10.559971	11.833726	11.508606	-3.826834	-2.904110	-3.179188	70.01852999	66.22400776
392	_BMRA	2007	10.681596	12.093704	11.189202	-3.627012	-2.821599	-2.595945	73.12884184	62.59911646
393	_BMRA	2008	10.671185	12.284616	11.098137	-3.614841	-2.757977	-3.134615	75.45589228	61.58432276
394	_BMRA	2009	10.928525	12.417658	11.829282	-3.948055	-2.975078	-2.844847	77.0991108	69.96596169
395	_BMRA	2010	11.101311	12.765443	11.946712	-3.973300	-3.067271	-2.788265	81.47826352	71.36196816
396	_BMRA	2011	11.590719	13.615368	12.259168	-3.956469	-3.249849	-3.395271	92.68912214	75.14359777
397	_BISO	2001	11.196940	11.870397	9.607168	-4.479035	-2.126138	-3.106025	70.45316355	46.14884124
398	_BISO	2002	11.343121	12.312718	9.789254	-4.365229	-2.141754	-3.264162	75.8015164	47.91475143
399	_BISO	2003	11.093402	12.453870	10.805558	-3.907600	-2.414041	-3.168503	77.5494363	58.38003805
400	_BISO	2004	11.026256	12.845463	11.143889	-3.976582	-3.070130	-3.016818	82.5029595	62.09312673
401	_BISO	2005	11.274072	13.155460	10.580505	-3.828404	-2.666908	-3.306556	86.53305871	55.97354674
402	_BISO	2006	11.611050	13.034906	11.802336	-3.960387	-2.442986	-3.252856	84.95438829	69.64756803
403	_BISO	2007	11.502865	13.343155	11.349806	-3.907299	-2.788907	-3.591273	89.01989756	64.40905215
404	_BISO	2008	11.728013	13.683507	11.265271	-3.695045	-2.793941	-3.505915	93.61918383	63.45317067
405	_BISO	2009	12.044418	14.021676	11.365770	-3.912721	-2.829679	-3.636117	98.30370454	64.5903668
406	_BISO	2010	12.370760	14.477919	12.805316	-4.134287	-2.853690	-3.591466	104.8050709	81.98805454
407	_BISO	2011	12.589006	14.811753	12.976419	-4.287371	-2.854247	-3.925358	109.6940141	84.19372847
408	_BEIL	2001	12.766394	13.729369	12.435604	-5.371700	-2.133675	-2.142509	94.24778137	77.32212035
409	_BEIL	2002	12.693928	13.857443	11.968583	-5.244863	-2.259840	-2.628768	96.01436291	71.62348866
410	_BEIL	2003	12.585214	14.047809	11.439096	-5.006635	-2.343795	-2.576217	98.67046711	65.42645768
411	_BEIL	2004	12.518859	13.896390	8.350666	-4.497153	-2.534853	-2.133266	96.55482527	34.86681333
412	_BEIL	2005	12.616048	13.856293	6.796824	-4.504094	-2.406535	-2.073007	95.99842164	23.09840633
413	_BEIL	2006	12.349073	13.633997	6.853299	-4.307231	-2.165298	-2.672491	92.94293811	23.48358243
414	_BEIL	2007	12.186956	13.686512	8.024207	-4.190647	-2.522333	-3.199569	93.66030173	32.19395289
415	_BEIL	2008	12.292260	13.732074	6.196444	-4.181655	-2.311412	-2.981403	94.28492148	19.1975991
416	_BEIL	2009	12.826765	13.742348	10.415023	-4.126576	-2.593908	-2.937607	94.42606829	54.23635126
417	_BEIL	2010	12.990647	12.679953	12.429748	-3.606403	-2.127289	-2.861681	80.39060563	77.24931836
418	_BEIL	2011	13.893289	15.020820	13.360901	-2.861682	-2.594277	-2.446473	112.8125223	89.25684342
419	_BCNB	2001	10.135115	11.605951	8.279190	-3.860888	-2.392646	-3.065077	67.34905185	34.27249168
420	_BCNB	2002	10.469625	12.065286	7.688913	-3.750477	-2.244599	-3.428571	72.7855683	29.55969415

DATA PANEL FUNGSI BIAYA TRANSLOG DAN HASIL PERHITUNGAN EFISIEN SSFA

No	Kode Bank	Tahun	LnTCn	LnCREB	LnINVB	LnPOL	LnPOF	LnPOC	halfLnCREBLnCREB	halfLnINVBlnINVB
1	2	3	4	5	6	7	8	9	10	11
421	_BCNB	2003	10.610291	12.320222	7.328437	-3.716713	-2.434708	-3.161905	75.89394027	26.85299702
422	_BCNB	2004	10.630625	12.701902	8.139441	-3.750261	-2.954419	-3.351332	80.66916218	33.125246
423	_BCNB	2005	9.420277	12.761815	7.884953	-5.005093	-4.177983	-4.672641	81.43196396	31.08624148
424	_BCNB	2006	9.832475	12.773126	7.121252	-5.018462	-3.598247	-4.564302	81.57637924	25.35611825
425	_BCNB	2007	11.278822	12.807050	8.919453	-3.489495	-2.629261	-2.702784	82.01026115	39.77832241
426	_BCNB	2008	11.167049	12.846802	8.784468	-3.578112	-2.549088	-3.067670	82.52016358	38.58344301
427	_BCNB	2009	11.319231	13.086674	9.408945	-3.662386	-2.706003	-2.999768	85.63051847	44.26412582
428	_BCNB	2010	11.407020	13.184946	9.688250	-3.607213	-2.762597	-3.066451	86.92139539	46.93109563
429	_BCNB	2011	11.617123	13.401328	10.306115	-3.686529	-2.803247	-3.090388	89.79779017	53.10800635
430	_BFIL	2001	10.051606	11.300103	7.746733	-4.306679	-2.301098	-3.332004	63.84616913	30.00593537
431	_BFIL	2002	10.174545	11.732077	8.414939	-4.460820	-4.260367	-3.618450	68.82081606	35.40559883
432	_BFIL	2003	10.287184	11.996419	8.473659	-4.299203	-2.274596	-3.147620	71.95703376	35.90145003
433	_BFIL	2004	10.133766	12.135843	8.241967	-4.357070	-2.774888	-3.260728	73.63934625	33.96500639
434	_BFIL	2005	10.411118	12.289655	8.414496	-4.159563	-2.392463	-3.399732	75.51781289	35.40186973
435	_BFIL	2006	10.732149	12.257944	8.820995	-4.119287	-2.123568	-3.035101	75.12859277	38.90497327
436	_BFIL	2007	10.527097	12.314308	8.579417	-4.191746	-2.385046	-3.259478	75.82109106	36.80319404
437	_BFIL	2008	10.591396	12.426958	9.199279	-4.044875	-2.443399	-3.188987	77.2146382	42.31337097
438	_BFIL	2009	10.597035	12.625339	9.755567	-4.121495	-2.388882	-4.703225	79.69958924	47.58554787
439	_BFIL	2010	10.746734	12.791938	11.109533	-4.230792	-2.653699	-3.430013	81.81683917	61.71086404
440	_BFIL	2011	10.920836	12.927132	11.649692	-4.368641	-2.576934	-3.469465	83.55536624	67.85765742
441	_BSHB	2001	9.838682	11.258562	8.102889	-3.268231	-2.156682	-3.204721	63.37761037	32.82840616
442	_BSHB	2002	10.316789	11.636602	8.244071	-3.286966	-2.050862	-2.846435	67.70525549	33.98235555
443	_BSHB	2003	10.404536	11.723818	5.686975	-3.109358	-2.185875	-2.611117	68.72395755	16.17084435
444	_BSHB	2004	10.234445	11.560810	8.032685	-3.058603	-2.631885	-2.691649	66.82616922	32.26201316
445	_BSHB	2005	10.270835	11.719785	7.556951	-3.023127	-2.728121	-2.703375	68.67668199	28.55375097
446	_BSHB	2006	10.367662	11.778070	6.997596	-2.955977	-2.629069	-2.777969	69.36147206	24.48317477
447	_BSHB	2007	10.469596	12.060324	8.086718	-3.151601	-3.124449	-2.926980	72.72570832	32.69750336
448	_BSHB	2008	10.799535	12.456286	6.928538	-5.998329	-4.211710	-2.519774	77.57953629	24.00231815
449	_BSHB	2009	11.247846	13.047511	6.744059	-3.714111	-3.009127	-2.376625	85.11876529	22.74116715
450	_BSHB	2010	11.556282	13.295621	11.915887	-3.372864	-2.762716	-3.172547	88.38676415	70.99418678
451	_BSHB	2011	11.749214	13.329667	12.366655	-3.240717	-2.823788	-2.910526	88.84001031	76.46708353
452	_BHIL	2001	10.591019	12.243691	9.956175	-3.685533	-2.399839	-3.653658	74.95398605	49.56270907
453	_BHIL	2002	11.040743	12.374088	10.087599	-3.838222	-2.182814	-3.742819	76.55902928	50.87982854
454	_BHIL	2003	11.139831	12.814596	9.549666	-3.759413	-2.411161	-3.667618	82.10693016	45.59805728
455	_BHIL	2004	11.498827	13.257586	9.780698	-3.895072	-3.001536	-2.963715	87.88179776	47.83102919
456	_BHIL	2005	11.898127	13.427366	10.865631	-3.603473	-2.673790	-2.843195	90.1470733	59.03096639
457	_BHIL	2006	12.042288	13.467304	10.681711	-3.763331	-2.315090	-3.055944	90.68413773	57.04947393
458	_BHIL	2007	11.720387	13.330146	11.597616	-3.795573	-2.605786	-3.090795	88.84640095	67.25234632
459	_BHIL	2008	11.587188	13.327234	11.621574	-3.945196	-2.636954	-3.427138	88.80758021	67.53048613
460	_BHIL	2009	11.766505	13.595411	12.211528	-4.209002	-2.698633	-3.306084	92.41760174	74.56070487
461	_BHIL	2010	11.902302	13.671362	12.507621	-4.183314	-2.655612	-3.455401	93.45306752	78.22028704
462	_BHIL	2011	11.991938	13.847506	12.469448	-4.073614	-2.546197	-3.751141	95.8767139	77.74356593
463	_BDIB	2001	10.697950	12.365812	9.605418	-4.298914	-2.271642	-3.350847	76.45665278	46.1320312
464	_BDIB	2002	11.053062	12.588842	9.670041	-4.298537	-2.128850	-3.502697	79.23947328	46.75484752
465	_BDIB	2003	11.011291	12.790629	9.344959	-4.153213	-2.272927	-3.691075	81.80009637	43.66412631
466	_BDIB	2004	10.842303	12.956290	9.754755	-4.125242	-2.168160	-3.480647	83.93272402	47.57762742
467	_BDIB	2005	10.941925	12.989497	9.326433	-4.124833	-2.672587	-3.690199	84.36351494	43.4911771
468	_BDIB	2006	11.283789	13.016689	9.893286	-4.026646	-2.272712	-3.575664	84.7171025	48.93855087
469	_BDIB	2007	11.097713	13.027978	10.194103	-4.112924	-2.587958	-3.588682	84.86410499	51.95986614
470	_BDIB	2008	11.109548	12.861219	10.378852	-3.947814	-2.507293	-3.428655	82.70548182	53.86028222
471	_BDIB	2009	11.037387	13.097757	9.696894	-3.921881	-2.667021	-3.707127	85.77562067	47.01487463
472	_BDIB	2010	11.153790	13.223026	8.672486	-4.071980	-2.634518	-3.897828	87.42421461	37.60600737
473	_BDIB	2011	11.542999	13.347435	10.762128	-3.958864	-2.690754	-3.173950	89.07700613	57.91169938
474	_BMAS	2001	10.170150	11.517445	7.818430	-4.079746	-2.199927	-4.742798	66.32577238	30.56392596
475	_BMAS	2002	10.397635	12.030540	9.765317	-4.458727	-2.411010	-4.542962	72.36694625	47.68070653
476	_BMAS	2003	10.398275	12.236388	8.989569	-4.248907	-2.515493	-4.142519	74.86460106	40.40617545
477	_BMAS	2004	10.213726	12.273843	8.225503	-4.068459	-2.817071	-4.123283	75.32361636	33.8294506
478	_BMAS	2005	10.476894	12.523297	8.165079	-3.994150	-2.657438	-3.972984	78.41647799	33.33425965
479	_BMAS	2006	10.858018	12.826087	8.825413	-4.043952	-2.380586	-4.078572	82.25425576	38.94395656
480	_BMAS	2007	10.784275	12.838285	9.456028	-4.122786	-2.679007	-4.029692	82.41078689	44.70823171
481	_BMAS	2008	10.910094	12.905284	9.490620	-3.814817	-2.548819	-3.814029	83.2731763	45.03593508
482	_BMAS	2009	11.133625	12.910214	9.210340	-3.910579	-2.404844	-3.598629	83.33681491	42.41518488
483	_BMAS	2010	10.986851	13.061798	10.940473	-3.930334	-2.857405	-3.745099	85.30528028	59.84697072
484	_BMAS	2011	11.056083	13.108189	10.342935	-3.794405	-2.831234	-4.091542	85.91231467	53.48815552
485	_BHSA	2001	10.680240	11.987506	10.111639	-3.947316	-2.275912	-2.367641	71.85015129	51.12262453
486	_BHSA	2002	10.793763	12.235656	10.059080	-3.658021	-2.189938	-3.451793	74.85563544	50.59254572
487	_BHSA	2003	11.029634	12.674553	9.441373	-3.520043	-2.410957	-2.979740	80.32214992	44.56975946
488	_BHSA	2004	11.301365	12.943108	10.409642	-3.330517	-2.802115	-2.662721	83.76201609	54.18032625
489	_BHSA	2005	11.576773	13.241860	10.698063	-3.391510	-2.748283	-2.676269	87.67343473	57.2242709
490	_BHSA	2006	11.872884	13.476970	10.752570	-3.574876	-2.438466	-2.986917	90.81436267	57.8088758

DATA PANEL FUNGSI BIAYA TRANSLOG DAN HASIL PERHITUNGAN EFISIEN SSFA

No	Kode Bank	Tahun	LnTCn	LnCREB	LnINVB	LnPOL	LnPOF	LnPOC	halfLnCREBLnCREB	halfLnINVBlnINVB
1	2	3	4	5	6	7	8	9	10	11
491	_BHSA	2007	12.070934	13.951524	9.199482	-3.564004	-2.777013	-3.060100	97.32250738	42.31523112
492	_BHSA	2008	11.805946	14.220137	12.338814	-3.684272	-5.930975	-2.962020	101.1061526	76.1231698
493	_BHSA	2009	12.629194	14.455636	9.414342	-3.808264	-2.543881	-3.121303	104.4827077	44.3149165
494	_BHSA	2010	12.890472	14.734763	12.412432	-3.882281	-2.741870	-2.872247	108.5566189	77.03423568
495	_BHSA	2011	13.112963	15.013039	13.331147	-4.041225	-2.842053	-3.202800	112.6956691	88.85973634
496	_BBIL	2001	9.942035	11.214937	7.912789	-4.103671	-2.339461	-3.461855	62.88740743	31.30611663
497	_BBIL	2002	9.997706	10.935479	6.874198	-3.663956	-2.206767	-3.104352	59.79235216	23.62730248
498	_BBIL	2003	9.668967	11.297713	5.442418	-3.753055	-2.624402	-3.374080	63.81915816	14.80995527
499	_BBIL	2004	9.505321	11.293226	9.080573	-3.583219	-2.869146	-3.696878	63.76847647	41.22840585
500	_BBIL	2005	9.610458	11.294546	8.589328	-3.523029	-2.669276	-3.527379	63.78337958	36.88827593
501	_BBIL	2006	9.636849	10.998175	6.594413	-3.303910	-2.189157	-3.728546	60.47993199	21.74314444
502	_BBIL	2007	9.609452	11.496288	6.594413	-3.733229	-2.751083	-3.529826	66.08231686	21.74314444
503	_BBIL	2008	9.686202	11.702554	8.913416	-3.703877	-2.682376	-3.862622	68.47488034	39.72448988
504	_BBIL	2009	9.902587	11.981879	9.597709	-3.802117	-2.640758	-3.889010	71.7827067	46.05801282
505	_BBIL	2010	10.038499	12.130627	9.986449	-3.830554	-2.582607	-3.716232	73.57605396	49.86458255
506	_BBIL	2011	10.163156	12.303399	9.912497	-3.942327	-2.609848	-4.075933	75.68681315	49.12879687
507	_BSPA	2001	11.071657	12.349055	9.711600	-3.635120	-2.100061	-3.091994	76.24958565	47.15759108
508	_BSPA	2002	11.140136	12.169621	10.247786	-3.659415	-2.068716	-2.923250	74.04984122	52.50856126
509	_BSPA	2003	10.792222	12.331449	10.341388	-3.496317	-2.525801	-2.943262	76.03231723	53.47214856
510	_BSPA	2004	10.766652	11.967003	10.105367	-3.255784	-2.412676	-2.829957	71.60457973	51.05921715
511	_BSPA	2005	10.639023	11.981954	8.975504	-3.186910	-2.469041	-2.946684	71.78360626	40.27983353
512	_BSPA	2006	10.706945	11.917123	9.650593	-3.251469	-2.397155	-2.882940	71.00891153	46.56697557
513	_BSPA	2007	11.138741	11.742623	9.567245	-3.064711	-2.491224	-2.132065	68.9446032	45.76609121
514	_BSPA	2008	10.991393	10.994168	8.472614	-3.026343	-2.284956	-2.335133	60.43587018	35.89259525
515	_BSPA	2009	10.793229	11.092443	9.062652	-3.159182	-2.787770	-2.525710	61.52114764	41.06583153
516	_BSPA	2010	10.866032	11.838770	10.971486	-3.020932	-2.943658	-2.391294	70.07823754	60.18675233
517	_BSPA	2011	11.296609	13.070266	10.697701	-3.349000	-2.990135	-2.893782	85.41592076	57.22040379
518	_BJJA	2001	11.645426	13.140372	9.675645	-4.852098	-2.219669	-3.030480	86.3346913	46.80905773
519	_BJJA	2002	11.796148	13.181347	9.857967	-4.697605	-2.196959	-3.714068	86.87395601	48.58975705
520	_BJJA	2003	11.788965	13.595654	11.094770	-4.916706	-2.497790	-3.975438	92.42090518	61.54696263
521	_BJJA	2004	11.788411	14.031576	11.818887	-4.927220	-2.861426	-3.897960	98.44256702	69.84304433
522	_BJJA	2005	12.038506	14.178145	12.243985	-4.646294	-2.587486	-5.408475	100.5099036	74.95758202
523	_BJJA	2006	12.456006	14.283316	12.556138	-4.715371	-2.263143	-4.418502	102.0065601	78.82829814
524	_BJJA	2007	12.350922	11.955031	12.454564	-4.675677	-2.606371	-3.937522	71.46138355	77.55808476
525	_BJJA	2008	12.448360	14.478577	12.853548	-4.436419	-2.550455	-3.987538	104.8145932	82.60684226
526	_BJJA	2009	12.508615	14.606503	13.154498	-4.508482	-2.691653	-3.718022	106.6749699	86.52040226
527	_BJJA	2010	12.540890	14.768270	13.475988	-4.771172	-2.773841	-4.141829	109.0509015	90.80112188
528	_BJJA	2011	12.555235	14.845669	13.472713	-4.505204	-2.832276	-4.339058	110.196951	90.75699994
529	_BBML	2001	9.765489	11.145088	9.375346	-3.299482	-2.179938	-3.361608	62.10649835	43.94855825
530	_BBML	2002	9.854350	11.432431	9.956697	-3.568516	-2.078948	-3.664162	65.35023915	49.5679027
531	_BBML	2003	9.953467	11.426463	10.324760	-3.209142	-2.236974	-3.414809	65.28202867	53.30033856
532	_BBML	2004	9.790095	11.700782	10.379566	-3.434973	-2.981704	-3.330183	68.45414593	53.86769974
533	_BBML	2005	10.071921	11.931866	10.769116	-3.745670	-2.677091	-3.603828	71.18471356	57.98693369
534	_BBML	2006	10.424214	12.048143	9.907430	-3.718132	-2.230016	-3.476938	72.5788769	49.07858234
535	_BBML	2007	10.183692	11.884806	9.631351	-3.633478	-2.293157	-3.590274	70.62430935	46.38145807
536	_BBML	2008	11.330948	13.337644	12.098259	-3.715067	-3.243607	-3.028770	88.94637504	73.18393691
537	_BBML	2009	11.896036	13.719785	12.783918	-3.970527	-2.797592	-3.384029	94.11624462	81.71428478
538	_BBML	2010	11.930668	14.248587	12.573542	-4.153156	-3.252056	-3.584988	101.5111149	79.04697448
539	_BBML	2011	12.249491	14.660254	13.293937	-4.325992	-3.380145	-3.494884	107.4615197	88.36438561
540	_BYBI	2001	11.876985	13.032789	13.258720	-4.893545	-2.135387	-3.418980	88.92679088	87.89682174
541	_BYBI	2002	12.307541	13.332018	14.064900	-4.668144	-2.058657	-3.266853	84.87135145	85.11080416
542	_BYBI	2003	12.272829	13.704016	13.096771	-4.544389	-2.287474	-3.111142	93.90002329	85.76270086
543	_BYBI	2004	11.990476	13.428136	12.816683	-4.137000	-2.575235	-2.559810	90.1574225	82.13368116
544	_BYBI	2005	11.974708	13.514031	12.930287	-4.207888	-2.667888	-2.918250	91.31451789	83.59616352
545	_BYBI	2006	12.346000	13.606953	13.149360	-4.313385	-2.303702	-3.135168	92.57457977	86.45282994
546	_BYBI	2007	12.346239	13.684437	13.195989	-4.134218	-2.474870	-2.897010	93.6319041	87.06706592
547	_BYBI	2008	12.356177	13.990807	13.133440	-4.026296	-2.461902	-3.397884	97.87133551	86.24362058
548	_BYBI	2009	12.521788	13.952059	13.392377	-4.096183	-2.386545	-3.193361	97.32997023	89.67787783
549	_BYBI	2010	12.561735	14.193220	12.220202	-3.928385	-2.453240	-3.000018	100.7237472	74.66667273
550	_BYBI	2011	12.552410	14.213328	12.138794	-3.990033	-2.458313	-3.206801	101.009344	73.67516444
551	_BMGG	2001	10.189268	11.507068	10.178882	-3.880709	-2.163620	-3.245118	66.20631095	51.80481877
552	_BMGG	2002	10.442842	11.751391	10.413793	-3.754405	-2.108352	-3.667952	69.0475956	54.22354275
553	_BMGG	2003	10.275775	11.721118	9.931346	-3.710268	-2.313904	-3.317078	68.69230126	49.3158155
554	_BMGG	2004	10.064245	11.997885	10.936441	-3.864120	-3.210401	-3.599005	71.9746275	59.80286751
555	_BMGG	2005	10.064245	11.997885	10.936441	-3.864120	-3.210318	-3.599221	71.9746275	59.80286751
556	_BMGG	2006	10.456079	12.032314	10.736092	-3.856145	-2.622090	-3.434638	72.38829394	57.63183874
557	_BMGG	2007	10.543366	11.979398	9.682342	-3.773183	-2.411989	-3.100803	71.75298663	46.87387334
558	_BMGG	2008	10.647993	12.028542	9.688994	-3.488127	-2.125259	-3.121597	72.34290646	46.93830219
559	_BMGG	2009	10.672136	12.109452	10.541809	-3.885515	-2.521894	-3.261307	73.31940911	55.56486735
560	_BMGG	2010	10.881268	12.330672	11.729085	-3.873990	-2.622135	-3.288046	76.02274085	68.78571374

DATA PANEL FUNGSI BIAYA TRANSLOG DAN HASIL PERHITUNGAN EFISIEN SSFA

No	Kode Bank	Tahun	LnTCn	LnCREB	LnINVB	LnPOL	LnPOF	LnPOC	halfLnCREBLnCREB	halfLnINVBlnINVB
1	2	3	4	5	6	7	8	9	10	11
561	_BMGG	2011	11.140745	12.598513	11.596062	-3.931702	-2.640002	-3.414405	79.36126872	67.23432514
562	_BAGG	2001	11.612282	13.480039	8.511980	-4.825665	-2.308752	-4.067982	90.85572869	36.22689856
563	_BAGG	2002	12.105042	13.754380	10.551193	-4.599695	-2.130345	-3.740439	94.59147851	55.66383378
564	_BAGG	2003	12.015463	13.833870	10.220886	-4.462848	-2.289703	-3.647983	95.68797942	52.23325717
565	_BAGG	2004	12.141230	14.227532	11.611630	-4.416655	-2.781484	-3.541226	101.2113352	67.41497421
566	_BAGG	2005	12.410294	14.416888	11.337059	-4.517762	-2.595518	-3.620574	103.9233267	64.26445371
567	_BAGG	2006	12.847824	14.488227	11.643682	-4.573139	-2.403466	-3.329579	104.9543674	67.78766247
568	_BAGG	2007	12.728974	14.454813	12.276000	-4.529131	-2.436375	-3.336331	104.4708061	75.3500849
569	_BAGG	2008	12.730529	14.493213	11.662130	-4.080518	-2.324763	-3.375072	105.0266054	68.00263393
570	_BAGG	2009	12.782085	14.459964	11.692852	-4.177624	-2.431592	-3.138786	104.545275	68.36139968
571	_BAGG	2010	13.014431	14.445123	12.300441	-4.021157	-2.283377	-2.754012	104.330789	75.65043022
572	_BAGG	2011	13.012805	14.369431	12.489366	-3.929600	-2.433685	-2.760717	103.240278	77.99213595
573	_BINX	2001	10.623423	11.958809	9.838095	-3.606541	-2.138978	-3.128756	71.50655977	48.3940599
574	_BINX	2002	10.666417	12.058106	9.970118	-3.786654	-2.134006	-3.174756	72.69896181	49.70162283
575	_BINX	2003	10.789999	12.109297	10.180778	-3.797262	-2.396813	-2.463316	73.31754168	51.82412362
576	_BINX	2004	10.420703	12.146370	9.952563	-3.727712	-2.906292	-3.086171	73.76715708	49.52675902
577	_BINX	2005	10.599780	12.286454	9.732403	-3.579895	-2.608502	-3.243696	75.47847297	47.35983045
578	_BINX	2006	10.807685	12.066788	9.856396	-3.514503	-2.368288	-3.078596	72.80368136	48.57427051
579	_BINX	2007	10.684417	12.289181	10.471242	-4.028914	-2.789929	-3.146765	75.51198995	54.82344994
580	_BINX	2008	10.925795	12.818885	11.683006	-4.403227	-2.982490	-3.226183	82.1619089	68.24631151
581	_BINX	2009	11.518908	13.228211	12.102361	-4.551125	-2.719264	-3.147639	87.4927775	73.23356811
582	_BINX	2010	11.655405	13.865743	12.534855	-4.830684	-2.977871	-3.566607	96.12940808	78.56129085
583	_BINX	2011	11.891102	13.972467	12.723204	-4.890271	-3.114855	-3.275529	97.61492118	80.93996439
584	_BRIN	2001	9.106534	7.503841	9.568644	-3.798286	-2.300921	-2.484687	28.15381298	45.77947389
585	_BRIN	2002	9.223553	7.494430	10.267714	-4.010711	-2.346050	-2.422615	28.08324212	52.7129745
586	_BRIN	2003	8.815518	7.754482	10.331660	-3.840568	-2.367934	-3.254482	30.06599204	53.37159466
587	_BRIN	2004	8.820109	9.276222	9.605688	-4.295464	-3.289730	-2.821408	43.02414489	46.13461907
588	_BRIN	2005	9.244935	10.144903	10.155646	-3.507160	-2.366644	-2.329729	51.45952995	51.56857354
589	_BRIN	2006	9.453130	10.448193	10.378852	-3.574149	-2.706190	-2.297177	54.58236564	53.86028222
590	_BRIN	2007	9.622384	11.272674	10.115408	-3.796951	-3.299788	-2.856458	63.53658846	51.16074318
591	_BRIN	2008	10.212001	11.660664	7.768533	-3.564323	-2.773051	-2.506711	67.98554483	30.17505482
592	_BRIN	2009	10.495377	12.043565	11.684818	-3.672997	-2.799007	-2.665017	72.52373474	68.26748382
593	_BRIN	2010	10.432202	11.926722	12.132636	-3.898655	-3.143994	-2.576774	71.123354	73.60042799
594	_BRIN	2011	10.424867	11.991257	12.226596	-3.730228	-3.022198	-3.000285	71.89512009	74.74482
595	_BASB	2001	8.548304	8.477620	6.240276	-3.284814	-2.540850	-2.316571	35.93502396	19.47052131
596	_BASB	2002	8.307953	8.079308	5.429346	-3.156634	-2.394962	-3.210369	32.63761043	14.73889698
597	_BASB	2003	8.239593	7.367077	5.587249	-3.170860	-2.500992	-2.084347	27.13691122	15.60867379
598	_BASB	2004	7.971431	9.152923	6.124683	-3.431501	-2.987716	-2.932085	41.88800065	18.75587332
599	_BASB	2005	8.281724	9.073145	6.424869	-3.560340	-2.898536	-2.173134	41.1609813	20.63947099
600	_BASB	2006	8.176392	8.985070	5.877736	-3.974989	-2.583931	-2.395492	40.3657375	17.27388896
601	_BASB	2007	8.158516	8.323366	5.361292	-3.812961	-2.620810	-4.022753	34.63920824	14.37172684
602	_BASB	2008	8.098947	7.582229	6.161207	-4.009910	-2.759522	-3.396410	28.74509978	18.98023783
603	_BASB	2009	8.338545	7.109062	7.185387	-3.817369	-2.662682	-2.596020	25.26938222	25.81489328
604	_BASB	2010	8.464214	9.624897	10.126991	-4.058841	-3.102984	-2.244224	46.31932456	51.27797375
605	_BASB	2011	9.887612	11.991108	10.623544	-3.587746	-3.706914	-3.406996	71.8933362	56.42984779
606	_BIPA	2001	10.010187	10.752270	10.505862	-3.893683	-2.210089	-2.458345	57.80565534	55.1865655
607	_BIPA	2002	10.328069	10.578471	10.563233	-3.515848	-2.163061	-2.127246	55.95202184	55.7909463
608	_BIPA	2003	10.206181	10.782741	11.140020	-3.317657	-2.289553	-2.511330	58.13374943	62.05001732
609	_BIPA	2004	9.787178	11.718247	8.601167	-3.704972	-2.923291	-3.226902	68.65865809	36.99003366
610	_BIPA	2005	10.269241	12.460676	7.297768	-3.932060	-2.948723	-3.514780	77.63422448	26.62871095
611	_BIPA	2006	10.916433	12.757167	7.676474	-4.181098	-2.549331	-3.308672	81.37264869	29.46412382
612	_BIPA	2007	11.000799	12.845128	9.383369	-4.099690	-2.661270	-3.458958	82.49865516	44.02380579
613	_BIPA	2008	11.239685	13.088244	9.241451	-3.920078	-2.460378	-3.469808	85.65106381	42.70221168
614	_BIPA	2009	11.347909	13.272561	9.210340	-4.023540	-2.521936	-3.532377	88.08043923	42.41518488
615	_BIPA	2010	11.810085	13.291387	11.597018	-3.902046	-2.257119	-3.075754	88.33048294	67.24541813
616	_BIPA	2011	12.031981	13.926390	11.393939	-4.271887	-2.405423	-3.671303	96.97216667	64.91092531
617	_BPMR	2001	10.068154	11.188759	8.506537	-3.829728	-2.635697	-2.767724	62.5941662	36.18058256
618	_BPMR	2002	10.286332	11.715311	6.896694	-3.799127	-2.661063	-2.890992	68.62425653	23.78219635
619	_BPMR	2003	10.511730	12.436517	7.994970	-3.902134	-2.750701	-3.352237	77.33348348	31.95976883
620	_BPMR	2004	10.608341	12.614620	7.438384	-3.729509	-2.861328	-3.341258	79.56431466	27.66477477
621	_BPMR	2005	10.794378	12.795891	9.297710	-3.846163	-2.869024	-3.360790	81.86740786	43.22370579
622	_BPMR	2006	11.150951	12.886416	10.430462	-3.891867	-2.475281	-3.348346	83.02985482	54.39726958
623	_BPMR	2007	11.054313	12.982708	9.340052	-3.871400	-2.606996	-3.541201	84.27535519	43.61828548
624	_BPMR	2008	11.127983	13.057048	11.449709	-3.868454	-2.652465	-3.636991	85.24325151	65.54791508
625	_BPMR	2009	11.322685	13.220265	9.295600	-3.895183	-2.625688	-3.425797	87.38769993	43.22049169
626	_BPMR	2010	11.386534	13.432836	11.334014	-3.934512	-2.814090	-3.645617	90.22054493	64.22993766
627	_BPMR	2011	11.635665	13.691374	11.436487	-4.163085	-2.728479	-3.696420	93.72685765	65.39661845
628	_BTPN	2001	13.251989	14.444239	11.289782	-3.458739	-2.160262	-2.741049	104.3180155	63.72958783
629	_BTPN	2002	13.328694	14.564516	11.289782	-3.358379	-2.082360	-2.988598	106.062566	63.72958783
630	_BTPN	2003	13.270975	14.625843	11.289782	-3.261204	-2.232019	-2.571265	106.9576456	63.72958783

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No	Kode Bank	Tahun	LnTCn	LnCREB	LnINVB	LnPOL	LnPOF	LnPOC	halfLnCREBLnCREB	halfLnINVBlnINVB
1	2	3	4	5	6	7	8	9	10	11
631	_BTPN	2004	13.195986	14.753865	11.289782	-3.373321	-2.632311	-3.017225	108.8382703	63.72958783
632	_BTPN	2005	13.454145	14.969006	11.327246	-3.115292	-2.547538	-2.721090	112.0355726	64.15325412
633	_BTPN	2006	13.866619	15.379822	11.774197	-3.261672	-2.495356	-2.585491	118.2694658	69.31585543
634	_BTPN	2007	14.245199	15.840162	12.357604	-3.238283	-2.652141	-2.772456	125.4553605	76.35519059
635	_BTPN	2008	14.541780	16.131623	12.320517	-3.329033	-2.378154	-3.052847	130.1146342	75.89756686
636	_BTPN	2009	15.029290	16.553366	13.018422	-3.192683	-2.462812	-2.981560	137.0069598	84.73965379
637	_BTPN	2010	15.344250	16.949499	14.764070	-3.339163	-2.637039	-2.903459	143.6427513	108.9888845
638	_BTPN	2011	15.598044	17.213012	14.793069	-3.560057	-2.648522	-2.891943	148.1438827	109.4174522
639	_BVIL	2001	11.904555	12.196255	13.908392	-5.721681	-2.279523	-3.005817	74.37431321	96.7216887
640	_BVIL	2002	12.357226	13.094408	13.311333	-5.570431	-2.242263	-3.182893	85.73176369	88.5957903
641	_BVIL	2003	12.124694	13.326994	13.723516	-5.404881	-2.312053	-3.579079	88.80438748	94.167444
642	_BVIL	2004	12.366157	13.684245	13.406451	-5.166233	-2.568987	-2.368816	93.6292829	89.8664709
643	_BVIL	2005	12.292617	13.493839	13.813262	-5.255953	-2.593044	-2.501567	91.04184081	95.40310398
644	_BVIL	2006	12.492942	13.900486	13.896072	-5.429283	-2.449089	-3.550907	96.6117513	96.55040286
645	_BVIL	2007	12.750247	14.469124	14.101972	-5.625454	-2.881829	-3.532399	104.6777743	99.43280906
646	_BVIL	2008	13.122581	14.555223	14.198984	-5.328826	-2.540520	-3.354479	105.927259	100.8055774
647	_BVIL	2009	13.474639	14.804534	15.115232	-5.454427	-2.601641	-2.692062	109.5871156	114.2351122
648	_BVIL	2010	13.725424	14.965817	15.404027	-5.311063	-2.759161	-2.522252	111.9878446	118.6420292
649	_BVIL	2011	13.615231	15.492123	15.259961	-5.166225	-2.740643	-3.933043	120.0029329	116.433199
650	_BYTA	2001	11.523381	12.780968	12.397106	-3.450257	-2.699943	-2.439090	81.67657462	76.84412036
651	_BYTA	2002	11.787689	13.196327	12.601824	-3.416867	-2.631213	-2.738571	87.07152762	79.40298484
652	_BYTA	2003	11.914376	13.385072	12.928344	-3.469071	-2.804881	-2.824354	89.58007887	83.57104017
653	_BYTA	2004	11.910486	13.535360	12.557961	-3.321811	-3.213136	-2.823371	91.60298587	78.85119416
654	_BYTA	2005	12.022372	13.770537	11.219574	-3.371536	-3.251088	-2.880079	94.81384808	62.93942058
655	_BYTA	2006	12.346387	13.919844	11.495301	-3.594796	-3.208779	-2.849286	96.88102217	66.07097327
656	_BYTA	2007	12.456158	14.124049	11.300981	-3.706044	-3.328273	-2.908213	99.74438169	63.85609102
657	_BYTA	2008	12.629093	14.287058	11.544356	-3.349656	-3.000690	-2.909818	102.0600131	66.63608119
658	_BYTA	2009	12.590134	14.456161	12.671547	-3.527659	-3.437528	-3.050995	104.4902967	80.28405529
659	_BYTA	2010	12.747245	14.574843	13.771679	-3.694072	-3.424448	-2.905579	106.2130292	94.8295689
660	_BYTA	2011	12.879106	14.800520	13.706547	-3.738489	-3.307903	-3.089815	109.5276952	93.93471385
661	_BDKI	2001	13.055828	13.166824	14.785394	-4.017875	-2.635224	-2.383291	86.68262954	109.3039322
662	_BDKI	2002	13.355433	13.693323	14.611610	-4.020477	-2.407322	-2.267308	93.75354171	106.7495801
663	_BDKI	2003	13.351834	14.314136	14.227558	-4.001035	-2.456083	-2.703596	102.4472398	101.2117027
664	_BDKI	2004	13.376748	14.557805	14.389546	-3.847422	-2.910136	-2.552737	105.9648499	103.5295235
665	_BDKI	2005	13.667084	14.768355	14.820561	-3.994084	-2.775282	-2.421153	109.0521602	109.8245192
666	_BDKI	2006	13.943450	15.075753	14.688726	-4.038914	-2.648210	-2.654159	113.6391587	107.8793347
667	_BDKI	2007	13.995312	15.375021	14.971192	-3.699751	-2.870020	-2.694208	118.1956286	112.0802674
668	_BDKI	2008	14.130633	15.647688	15.360085	-3.737055	-2.759166	-3.083808	122.4250689	117.9661054
669	_BDKI	2009	14.271164	15.727985	15.242178	-3.682077	-2.728092	-3.043502	123.6847546	116.1620002
670	_BDKI	2010	14.287235	15.887377	14.838011	-3.541533	-2.820361	-3.189966	126.2043757	110.0832871
671	_BDKI	2011	14.269265	16.096776	15.473061	-3.792224	-3.110389	-3.305483	129.5531053	119.7078065
672	_BJBT	2001	13.434155	15.118179	13.524198	-3.463169	-2.807361	-2.878805	114.2796638	91.45196446
673	_BJBT	2002	13.930614	15.386378	14.170880	-3.569834	-2.521855	-2.835080	118.3703124	100.4069136
674	_BJBT	2003	14.204903	15.702282	14.874803	-3.710556	-2.540180	-2.791131	123.2808297	110.6298799
675	_BJBT	2004	14.229292	15.972977	14.302422	-3.446165	-2.973968	-2.884951	127.5679996	102.279642
676	_BJBT	2005	14.321364	16.110487	14.794516	-3.677384	-2.866620	-3.193331	129.7739018	109.438854
677	_BJBT	2006	14.523451	16.267405	14.348143	-4.213866	-2.686278	-3.259638	132.314237	102.9346076
678	_BJBT	2007	14.574391	16.367334	14.892917	-3.949267	-2.777695	-3.382987	133.944811	110.8994871
679	_BJBT	2008	14.712544	16.595759	15.004767	-3.784702	-2.882512	-3.312429	137.7096165	112.571521
680	_BJBT	2009	14.997807	16.770175	15.158019	-3.819204	-2.713954	-3.327319	140.6193773	114.8827725
681	_BJBT	2010	15.190715	16.883182	15.210239	-4.150823	-2.781866	-3.034560	142.5209106	115.6756852
682	_BJBT	2011	15.384221	17.092299	16.386752	-4.311651	-2.773359	-3.072695	146.0733464	134.2628181
683	_BNTB	2001	11.184546	12.564359	12.200769	-3.188869	-2.783597	-2.872206	78.93155591	74.42937726
684	_BNTB	2002	11.492447	12.877810	12.109049	-3.157313	-2.508592	-2.942361	82.91899208	73.31453989
685	_BNTB	2003	11.511484	13.065308	11.917217	-3.171090	-2.628007	-2.969577	85.35113986	71.01002516
686	_BNTB	2004	11.672285	13.392128	12.106998	-3.383454	-3.177890	-2.886180	89.67454464	73.28969894
687	_BNTB	2005	11.448430	13.815340	8.961879	-3.454744	-5.589797	-3.226663	95.43180335	40.15763772
688	_BNTB	2006	12.258741	13.933574	8.839856	-3.388953	-2.892047	-3.125772	97.072236	39.07152911
689	_BNTB	2007	12.757996	14.147595	14.190903	-3.401089	-2.686369	-2.164541	100.0772166	100.6908686
690	_BNTB	2008	12.427655	14.291529	10.850443	-3.032763	-2.761825	-3.247252	102.1239032	58.86605959
691	_BNTB	2009	12.521354	14.275965	11.683267	-3.224348	-2.913314	-2.939644	101.9015882	68.24936642
692	_BNTB	2010	12.888917	14.441405	13.170622	-3.226450	-2.862695	-2.489635	104.2770912	86.73264156
693	_BNTB	2011	12.930239	14.746540	12.685383	-3.366538	-2.908395	-2.926882	108.730223	80.45946882
694	_BJTH	2001	12.953128	14.277571	14.050136	-3.907555	-2.831257	-2.706599	101.9245146	98.70315997
695	_BJTH	2002	13.309523	14.671075	14.399390	-3.636591	-2.627984	-2.839759	107.6202148	103.6712184
696	_BJTH	2003	13.459221	14.985941	14.434428	-3.405014	-2.784614	-2.964834	112.2892147	104.1763501
697	_BJTH	2004	13.454456	15.149338	14.191103	-3.195783	-3.095402	-3.048772	114.7512255	100.6936957
698	_BJTH	2005	13.538764	15.315268	14.563845	-3.499393	-3.006736	-3.313285	117.2787165	106.0527977
699	_BJTH	2006	13.948581	15.590265	14.895674	-3.643458	-2.806692	-3.292173	121.5281749	110.9405576
700	_BJTH	2007	14.072216	15.837010	14.151291	-3.389535	-2.500723	-3.453102	125.4054414	100.1295203

DATA PANEL FUNGSI BIAYA TRANSLOG DAN HASIL PERHITUNGAN EFISIEN SSFA

No	Kode Bank	Tahun	LnTCn	LnCREB	LnINVB	LnPOL	LnPOF	LnPOC	halfLnCREBLnCREB	halfLnINVBlnINVB
1	2	3	4	5	6	7	8	9	10	11
701	_BJTH	2008	14.165812	16.079122	14.114803	-3.248529	-2.879832	-3.637620	129.2690796	99.61383142
702	_BJTH	2009	14.276554	16.171939	14.105340	-3.447414	-2.705549	-3.755407	130.7658121	99.48031281
703	_BJTH	2010	14.500320	16.251722	15.043922	-3.397917	-2.748277	-3.653303	132.0592415	113.15979
704	_BJTH	2011	14.606687	16.405868	15.624465	-3.651121	-2.869889	-3.397413	134.5762486	122.0619534
705	_BJTR	2001	13.285803	14.269479	14.892545	-3.914886	-2.801609	-2.255864	101.8090127	110.893949
706	_BJTR	2002	13.626470	14.661054	14.934325	-3.743162	-2.436421	-2.595290	107.4732504	111.5170326
707	_BJTR	2003	13.660276	14.904229	14.265467	-3.665443	-2.356872	-2.935003	111.068022	101.7517755
708	_BJTR	2004	13.517382	15.100610	14.834312	-3.963368	-3.053193	-2.856394	114.0142052	110.028412
709	_BJTR	2005	13.803037	15.204912	13.822218	-3.599361	-3.055777	-2.805249	115.594672	95.5268539
710	_BJTR	2006	14.055447	15.310895	12.087441	-3.635156	-3.025750	-2.922083	117.2117589	73.05311648
711	_BJTR	2007	14.024837	15.507563	13.267258	-3.879863	-2.952970	-3.346810	120.2422571	88.01007022
712	_BJTR	2008	14.164198	15.800533	13.996680	-3.659714	-2.950918	-3.313728	124.8284243	97.95352249
713	_BJTR	2009	14.197237	16.111660	14.904584	-3.684913	-3.020180	-3.488245	129.7927873	111.0733095
714	_BJTR	2010	14.335246	16.361684	15.006916	-3.661651	-3.204934	-3.274905	133.8523513	112.6037582
715	_BJTR	2011	14.387691	16.590250	15.253229	-3.823831	-3.274678	-3.611978	137.6181918	116.3305046
716	_BNTT	2001	10.708131	11.962420	11.969394	-3.688274	-3.276722	-2.320568	71.54974873	71.63319826
717	_BNTT	2002	11.162346	12.357217	11.740993	-3.490025	-2.914498	-2.497010	76.35041073	68.92545684
718	_BNTT	2003	11.290182	12.776080	12.517381	-3.649840	-3.048557	-2.711447	81.61410968	78.3424124
719	_BNTT	2004	11.461443	13.446237	10.442813	-3.446942	-3.137141	-3.339484	90.40063906	54.52617341
720	_BNTT	2005	11.697370	13.717228	10.795916	-3.628889	-3.211894	-3.350378	94.08117565	58.27589927
721	_BNTT	2006	12.194334	14.102987	7.665753	-3.946030	-3.005974	-3.378461	99.44711918	29.38188784
722	_BNTT	2007	12.417763	14.411650	8.057061	-3.759953	-2.858574	-3.403108	103.8478281	32.45811342
723	_BNTT	2008	12.581889	14.638928	11.990748	-3.471282	-2.953454	-3.353058	107.1491103	71.88902411
724	_BNTT	2009	12.695842	14.828556	12.246831	-3.568513	-3.155974	-3.198855	109.9430348	74.99243034
725	_BNTT	2010	13.095465	14.399512	13.824217	-3.300894	-3.179443	-2.492327	103.6729691	95.55448162
726	_BNTT	2011	13.255101	15.139023	13.909794	-3.488470	-3.018650	-3.130366	114.5950085	96.74118243
727	_BMKU	2001	10.944435	11.819888	12.974188	-4.103218	-3.010911	-2.401836	69.85487581	84.16477898
728	_BMKU	2002	11.239383	12.253357	12.713935	-3.400681	-2.749267	-2.891907	75.07237784	80.8220701
729	_BMKU	2003	11.302291	12.236243	12.550113	-3.190924	-2.758856	-2.867080	74.86282029	78.75266318
730	_BMKU	2004	11.466546	12.633981	12.751036	-3.125209	-3.342681	-2.491170	79.80873395	81.29445817
731	_BMKU	2005	11.665750	12.909019	11.996431	-3.230726	-3.088789	-2.373763	83.32138778	71.9571817
732	_BMKU	2006	12.024599	13.192406	12.527032	-3.535445	-3.133125	-2.435481	87.01978932	78.46326944
733	_BMKU	2007	12.134270	13.407944	11.071424	-3.441630	-3.222586	-2.496516	89.88647771	61.28821214
734	_BMKU	2008	12.188759	13.797708	11.684902	-3.257795	-3.186190	-2.842826	95.18837343	68.26846772
735	_BMKU	2009	12.215959	14.151424	11.947088	-3.248899	-3.236530	-3.233716	100.1314016	71.36645779
736	_BMKU	2010	12.563716	14.313588	12.884030	-3.119621	-3.182095	-2.982857	102.4394046	82.99911508
737	_BMKU	2011	12.755560	14.483582	13.891540	-3.166608	-3.365912	-2.935036	104.8870731	96.48743739
738	_BPPA	2001	11.757533	12.703202	13.885933	-3.379744	-3.172236	-2.258162	80.68566927	96.40956312
739	_BPPA	2002	12.143564	13.070219	13.408638	-3.721755	-2.812787	-2.090625	85.4153149	89.89578597
740	_BPPA	2003	12.067207	13.461541	13.455288	-3.689919	-3.324396	-2.347385	90.60653664	90.52238623
741	_BPPA	2004	12.101523	13.580967	13.999991	-3.927587	-3.754969	-2.327306	92.22133607	97.99986864
742	_BPPA	2005	12.404186	13.644376	14.853501	-4.029739	-3.752254	-2.053249	93.08449542	110.3132394
743	_BPPA	2006	12.972514	13.946491	15.414767	-3.885712	-3.797623	-2.214794	97.25231189	118.8075211
744	_BPPA	2007	13.130236	14.233837	13.517551	-3.589919	-4.061714	-2.492851	101.3010617	91.36208595
745	_BPPA	2008	13.320452	14.490610	14.632370	-3.413337	-3.848081	-2.493362	104.9888869	107.0531299
746	_BPPA	2009	13.379638	14.820076	13.897424	-3.652626	-3.762649	-2.613971	109.8173244	96.56919872
747	_BPPA	2010	13.544779	15.125926	14.346700	-3.630791	-3.763094	-2.696815	114.3968238	102.913898
748	_BPPA	2011	13.698458	15.457502	15.254818	-3.645459	-3.901348	-2.885346	119.4671871	116.3547406
749	_BBLU	2001	9.959348	11.084770	11.279795	-3.564193	-3.137362	-2.273593	61.43606147	63.61688432
750	_BBLU	2002	10.407802	11.759153	11.674687	-3.188273	-3.079198	-2.790703	69.13883411	68.14915953
751	_BBLU	2003	10.755624	12.130136	11.676514	-3.263661	-2.873238	-2.587519	73.57010065	68.17049335
752	_BBLU	2004	10.812915	12.407600	10.862531	-3.225820	-3.378384	-2.569846	76.97427194	58.99729218
753	_BBLU	2005	10.990247	12.847690	11.174750	-3.470971	-3.591475	-2.916669	82.53156482	62.4375163
754	_BBLU	2006	11.568909	13.156796	10.757733	-3.573038	-3.384416	-2.639163	86.55063683	57.86440592
755	_BBLU	2007	11.922057	13.619285	10.092040	-3.329305	-3.288171	-2.818095	92.74246454	50.92463224
756	_BBLU	2008	11.926967	13.619285	10.092040	-3.329305	-3.288171	-2.803744	92.74246454	50.92463224
757	_BBLU	2009	12.236742	13.983018	9.780811	-3.179026	-2.830964	-3.027180	97.76239514	47.83213499
758	_BBLU	2010	12.352292	13.826489	10.780455	-2.950827	-2.630345	-2.763808	95.58590004	58.10910679
759	_BBLU	2011	12.308033	14.076908	10.968371	-3.375462	-3.188754	-2.909531	99.07967226	60.15257778
760	_BSTH	2001	9.388403	10.026988	11.520129	-4.390914	-3.587617	-2.396501	50.27023965	66.35669132
761	_BSTH	2002	9.869310	10.709383	12.013677	-4.242753	-3.118976	-2.275217	57.34544097	72.16421165
762	_BSTH	2003	9.869310	10.711614	12.013677	-4.242753	-3.118976	-2.277217	57.36933554	72.16421165
763	_BSTH	2004	9.980726	11.548872	11.265912	-3.810512	-3.700929	-2.448295	66.68821752	63.46038406
764	_BSTH	2005	10.367787	11.841488	11.638562	-4.004175	-3.606774	-2.297835	70.1104182	67.72806301
765	_BSTH	2006	10.963012	12.191482	12.350151	-4.186581	-3.530143	-2.174779	74.31611319	76.26311911
766	_BSTH	2007	11.184408	12.861095	11.430956	-4.012253	-3.515966	-2.308550	82.7038786	65.33337642
767	_BSTH	2008	11.364530	13.058298	12.120488	-3.712369	-3.749823	-2.417867	85.25957782	73.45310891
768	_BSTH	2009	11.289319	13.072238	11.793039	-3.380708	-3.505679	-2.639904	85.44170084	69.53788405
769	_BSTH	2010	11.451316	13.106230	12.756927	-3.589009	-3.771741	-2.592613	85.88663149	81.36959719
770	_BSTH	2011	11.531580	13.161165	12.583731	-3.452248	-3.346633	-2.810608	86.60812908	79.17514774

DATA PANEL FUNGSI BIAYA TRANSLOG DAN HASIL PERHITUNGAN EFISIEN SSFA

No	Kode Bank	Tahun	LnTCn	LnCREB	LnINVB	LnPOL	LnPOF	LnPOC	halfLnCREBLnCREB	halfLnINVBlnINVB
1	2	3	4	5	6	7	8	9	10	11
771	_BSTA	2001	10.212699	13.760180	11.794934	-3.641321	-3.048812	-3.945833	94.671272	69.56023372
772	_BSTA	2002	10.574082	11.814718	11.475846	-3.708850	-2.807985	-2.494459	69.79377506	65.84752595
773	_BSTA	2003	10.654243	12.007012	12.200417	-3.683551	-2.803960	-2.852738	72.08416576	74.42508359
774	_BSTA	2004	10.589106	12.224585	12.053522	-3.582776	-3.265342	-2.684676	74.72024197	72.64369051
775	_BSTA	2005	10.697565	12.479080	12.390309	-3.796194	-3.423131	-2.909013	77.8637197	76.75987899
776	_BSTA	2006	11.194083	12.691925	12.984670	-3.950975	-3.219132	-2.699847	80.54248032	84.30083002
777	_BSTA	2007	11.299844	13.074842	12.572797	-3.745203	-3.258060	-3.068328	85.47574546	79.03761126
778	_BSTA	2008	11.802673	13.460001	12.290446	-3.380298	-3.233290	-2.451765	90.58580874	75.52753098
779	_BSTA	2009	11.752076	13.615714	12.235456	-3.552671	-3.611142	-2.851973	92.69382831	87.58865201
780	_BSTA	2010	12.242226	13.704453	13.213673	-3.668949	-3.287362	-2.273108	93.90601235	87.30057493
781	_BSTA	2011	12.191888	14.005981	13.679062	-3.456712	-3.457931	-2.992024	98.08375636	93.55836547
782	_BBLI	2001	12.591532	13.816592	13.928177	-3.476714	-2.343972	-3.456210	95.44910687	96.99705064
783	_BBLI	2002	12.969016	14.167445	13.536823	-3.513265	-2.146484	-3.459702	100.3582458	91.62278283
784	_BBLI	2003	12.776651	14.420466	12.866304	-3.453393	-2.329711	-3.344674	103.9749229	82.77088925
785	_BBLI	2004	12.655823	14.589751	12.829111	-3.353552	-3.110909	-3.215000	106.4304234	82.2930465
786	_BBLI	2005	12.804156	14.678764	11.907660	-3.480222	-2.949557	-3.280562	107.7330524	70.8961818
787	_BBLI	2006	12.915322	14.803708	10.820578	-3.651077	-2.792800	-3.487573	109.5748922	58.54245374
788	_BBLI	2007	13.013312	15.003694	11.614949	-3.524562	-3.068448	-3.503966	112.5554147	67.45352502
789	_BBLI	2008	13.164142	15.311980	11.657511	-3.327186	-2.963651	-3.851021	117.2283723	67.94877599
790	_BBLI	2009	13.275992	15.513218	11.642453	-3.285580	-3.105298	-4.099735	120.3299595	67.77335129
791	_BBLI	2010	13.423783	15.635682	13.104425	-3.649779	-3.200547	-3.984592	122.2372741	85.86298319
792	_BBLI	2011	13.636079	15.786565	14.451929	-3.651920	-3.050343	-4.083246	124.6078227	104.4291208
793	_BKTG	2001	10.926370	11.957015	12.817850	-4.051697	-3.053890	-2.816466	71.48510331	82.14863649
794	_BKTG	2002	11.377930	12.162627	12.820912	-4.009076	-2.967188	-2.196357	73.9647529	82.18789583
795	_BKTG	2003	11.431336	12.152972	12.165704	-4.373264	-2.957974	-2.059335	73.84736976	74.00217293
796	_BKTG	2004	11.437296	12.550013	11.998889	-4.064818	-3.210166	-2.273419	78.75141757	71.98666336
797	_BKTG	2005	11.706854	12.816648	12.889763	-4.061943	-3.404659	-2.087127	82.13322877	83.07299186
798	_BKTG	2006	12.070911	12.917359	13.115538	-4.130307	-3.212018	-2.068046	83.42908573	86.00867033
799	_BKTG	2007	12.096565	13.351748	12.474373	-4.084682	-3.225657	-2.713471	89.13459015	77.80499214
800	_BKTG	2008	12.262954	13.756844	11.396201	-3.607669	-3.103987	-2.780536	94.62537609	64.93669428
801	_BKTG	2009	12.307293	14.142335	11.874111	-3.394722	-2.881516	-3.225647	100.0028193	70.49725863
802	_BKTG	2010	12.301165	14.337784	11.689019	-3.320830	-3.412364	-3.259873	102.7860251	68.31658653
803	_BKTG	2011	12.446384	14.486381	12.393850	-3.616332	-3.568732	-3.249368	104.9276164	76.80376046
804	_BKTM	2001	12.105667	12.893063	14.754428	-5.140726	-3.491689	-4.078831	83.1155421	108.8465694
805	_BKTM	2002	12.631455	13.544413	14.584619	-4.883916	-2.591588	-3.275999	91.72555997	106.3555587
806	_BKTM	2003	12.556402	14.038197	13.425124	-4.656183	-2.835230	-3.577357	98.53549038	90.11697317
807	_BKTM	2004	12.271284	14.239825	13.130605	-4.380239	-3.492611	-3.209834	101.3863066	86.20639802
808	_BKTM	2005	12.610664	14.267495	13.480980	-4.757083	-3.730384	-3.303027	101.7807113	90.86841135
809	_BKTM	2006	13.514304	14.476458	14.169103	-4.951853	-3.020634	-2.950658	104.7839158	100.3817336
810	_BKTM	2007	13.497456	14.808489	14.315429	-4.883752	-3.192533	-2.952539	109.6456726	102.4657467
811	_BKTM	2008	13.496345	15.288067	14.552542	-4.677810	-3.364706	-3.556870	116.8625	105.8882405
812	_BKTM	2009	13.773503	15.800738	14.836150	-4.428139	-2.954493	-3.451445	124.8316582	110.0556754
813	_BKTM	2010	13.801646	15.981999	15.146790	-4.426316	-3.130887	-3.415518	127.7121538	114.7126232
814	_BKTM	2011	14.029761	16.196545	15.034958	-4.565492	-3.358001	-3.468731	131.1640279	113.0249782
815	_BKBT	2001	11.422267	12.349757	12.938383	-3.453476	-2.876056	-2.551801	76.25825292	83.70087533
816	_BKBT	2002	11.726091	12.875613	12.615052	-3.238329	-2.736901	-2.902158	82.89070987	79.56976309
817	_BKBT	2003	11.840905	13.191430	12.484901	-3.253491	-2.866701	-3.040070	87.00691773	77.93637195
818	_BKBT	2004	11.857926	13.432719	12.928072	-3.195353	-3.331815	-3.002488	90.21896922	83.5675237
819	_BKBT	2005	12.065948	13.603166	13.494121	-3.378387	-3.350894	-2.854136	92.52306244	91.04565615
820	_BKBT	2006	12.617119	13.797244	13.909443	-3.152690	-3.121329	-2.851551	95.18196728	96.73630821
821	_BKBT	2007	12.703360	14.084505	12.558626	-3.229289	-3.065090	-3.026538	99.18664197	78.85953855
822	_BKBT	2008	12.926925	14.514256	14.203311	-3.167385	-3.139917	-3.131564	105.3318142	100.867025
823	_BKBT	2009	13.081489	14.932570	14.008144	-3.292286	-3.102540	-3.393855	111.4908182	98.11404589
824	_BKBT	2010	13.211932	15.141565	14.041022	-3.359573	-3.069000	-3.610866	114.6335015	98.57514525
825	_BKBT	2011	13.597512	15.324691	14.141581	-3.349972	-2.742913	-3.422509	117.4230792	99.99215696
826	_BKSN	2001	11.052698	12.226253	12.811909	-4.093128	-2.808908	-2.787112	74.74062696	82.07251013
827	_BKSN	2002	11.308260	12.410620	12.903745	-3.674080	-2.732917	-2.794371	77.01174887	83.25331202
828	_BKSN	2003	11.491222	12.890920	12.607915	-3.903584	-3.082879	-2.448417	83.08791543	79.47975441
829	_BKSN	2004	11.502885	13.094581	13.115750	-3.806001	-3.399426	-2.760032	85.73402574	86.01144318
830	_BKSN	2005	11.874543	13.374446	13.015012	-4.063474	-3.386781	-2.586948	89.43789933	84.69526858
831	_BKSN	2006	12.366477	13.608383	13.627087	-4.276365	-3.074494	-2.634933	92.59404478	82.26708314
832	_BKSN	2007	12.510036	13.862338	12.597574	-4.081239	-2.944512	-2.982934	96.08220526	79.34943593
833	_BKSN	2008	12.658405	14.364010	13.979991	-3.835925	-3.026208	-3.135164	103.1623906	97.72006807
834	_BKSN	2009	12.683440	14.676281	13.752345	-3.841831	-3.060890	-3.562172	107.6966053	94.56349596
835	_BKSN	2010	13.192518	14.780415	13.801492	-3.621385	-2.407244	-3.333493	109.230329	95.24058729
836	_BKSN	2011	13.375977	14.999227	14.262410	-5.718980	-2.636720	-2.674986	112.4884081	101.7081688
837	_BLPG	2001	10.862589	12.337995	11.328630	-4.270237	-2.948259	-2.476322	76.11306333	64.1689284
838	_BLPG	2002	11.194798	12.615427	11.773611	-4.101491	-2.754208	-2.600852	79.57449728	69.30896268
839	_BLPG	2003	11.468503	13.094085	12.100790	-3.727173	-2.836314	-2.828271	85.72753485	73.21455816
840	_BLPG	2004	11.527459	13.198187	12.684097	-3.683807	-3.206260	-2.659829	87.09606654	80.44316021

DATA PANEL FUNGSI BIAYA TRANSLOG DAN HASIL PERHITUNGAN EFISIEN SSFA

No	Kode Bank	Tahun	LnTCn	LnCREB	LnINVB	LnPOL	LnPOF	LnPOC	halfLnCREBLnCREB	halfLnINVBlnINVB
1	2	3	4	5	6	7	8	9	10	11
841	_BLPG	2005	11.783197	13.586786	9.367686	-3.927818	-3.044690	-2.881736	92.30038321	43.87676996
842	_BLPG	2006	12.227002	13.858083	11.882984	-3.736306	-2.855831	-2.782734	96.02323691	70.60265962
843	_BLPG	2007	12.218140	14.033054	11.272636	-3.840898	-2.890658	-2.992625	98.46330875	63.53615843
844	_BLPG	2008	12.386459	14.020703	12.437518	-3.698082	-2.518239	-3.067183	98.29005271	77.34592258
845	_BLPG	2009	12.367677	14.038912	11.535557	-3.649483	-2.770750	-3.249725	98.54553175	66.53454249
846	_BLPG	2010	12.628447	14.208083	13.792563	-3.210288	-2.890905	-3.047806	100.93481	95.1174008
847	_BLPG	2011	12.745375	14.466535	14.066212	-3.890080	-2.964553	-3.426640	104.640316	98.92916656
848	_BSSN	2001	11.541416	13.190573	12.962624	-3.240503	-3.330783	-3.034005	86.99561167	84.01481191
849	_BSSN	2002	12.023609	13.655411	12.999940	-3.348192	-3.045066	-2.855367	93.2351255	84.49922447
850	_BSSN	2003	12.077859	13.999240	12.704214	-3.523688	-2.767358	-3.875373	97.98936434	80.69852878
851	_BSSN	2004	12.574856	14.205139	11.385921	-3.537453	-3.096080	-2.636445	100.8929859	64.81960187
852	_BSSN	2005	12.910872	14.311628	12.931445	-3.841225	-3.298437	-2.366236	102.411353	83.61113455
853	_BSSN	2006	13.418705	14.420794	14.205205	-3.822143	-2.917113	-2.189694	103.9796471	100.8939192
854	_BSSN	2007	13.556742	14.733351	13.786176	-3.849354	-2.660587	-2.631890	108.5358142	95.02933111
855	_BSSN	2008	13.612758	14.970607	14.312670	-3.686822	-2.982976	-2.592570	112.0595439	102.4262645
856	_BSSN	2009	13.667178	15.433803	14.178193	-3.566474	-3.007022	-3.015967	119.1011399	100.5105744
857	_BSSN	2010	14.087955	15.674051	13.827175	-3.595180	-2.995643	-2.543057	122.8379379	95.59538784
858	_BSSN	2011	14.239564	15.901319	14.076042	-3.725045	-2.878427	-2.722379	126.4259755	99.06748448
859	_BRAU	2001	12.022703	12.800007	14.540525	-4.718933	-3.627344	-2.201018	81.92009013	105.7134272
860	_BRAU	2002	12.609078	13.261205	14.351133	-4.230275	-2.755167	-3.053889	87.92977765	102.9775062
861	_BRAU	2003	12.590951	13.541600	13.635436	-4.382742	-2.868673	-2.675630	91.68746378	92.96255847
862	_BRAU	2004	12.573469	13.825217	13.477454	-4.369686	-3.459961	-2.663911	95.56831662	90.82088407
863	_BRAU	2005	12.943320	14.233205	13.560636	-4.594837	-3.498228	-2.714877	101.2920658	91.94542942
864	_BRAU	2006	13.585047	14.613790	14.452873	-4.691189	-3.256351	-2.717822	106.7814222	104.442766
865	_BRAU	2007	13.634874	14.936424	14.153201	-4.376437	-2.946213	-3.167279	111.5483856	100.156544
866	_BRAU	2008	13.680835	15.403524	14.700173	-3.908077	-3.223253	-3.532961	118.6342821	108.0475453
867	_BRAU	2009	13.777913	15.701006	14.615440	-3.619546	-2.841981	-3.588889	123.2607937	106.8055438
868	_BRAU	2010	13.921469	15.736809	15.109853	-3.558889	-3.095003	-3.312707	123.8235814	114.1538288
869	_BRAU	2011	14.023515	15.900952	15.145662	-3.941305	-2.875437	-3.493562	126.4201343	114.6955345
870	_BSBT	2001	12.567990	13.882424	13.124966	-3.874056	-2.412887	-2.657627	96.36084902	86.13236609
871	_BSBT	2002	12.679234	14.000087	13.610450	-3.888402	-2.501828	-2.796287	98.00121899	92.62217486
872	_BSBT	2003	12.734543	14.165543	13.387389	-3.795568	-2.447549	-3.329908	100.3313084	89.61108828
873	_BSBT	2004	12.579159	14.451812	13.280268	-3.630862	-2.823763	-3.631270	104.4274382	88.18275344
874	_BSBT	2005	12.739608	14.654356	12.769501	-3.590089	-2.896929	-3.363771	107.3750677	81.53007988
875	_BSBT	2006	13.194569	14.879149	13.195132	-3.758988	-2.782477	-3.199943	110.6945426	87.05575835
876	_BSBT	2007	13.375758	15.180153	13.640240	-3.662799	-2.765531	-3.411763	115.2185256	93.02807477
877	_BSBT	2008	13.436383	15.398754	13.308634	-3.481659	-2.936247	-3.422861	118.5608182	88.55986673
878	_BSBT	2009	13.602832	15.567279	13.589296	-3.525702	-2.860919	-3.576678	121.1700868	92.33448351
879	_BSBT	2010	13.902407	15.707076	14.382678	-3.541523	-2.937416	-3.057604	123.3561182	103.430718
880	_BSBT	2011	14.016741	15.964987	14.601300	-3.739344	-2.825870	-3.539904	127.4403977	106.5989848
881	_BSTR	2001	12.737233	13.708608	13.841312	-4.449768	-2.721900	-2.132487	93.96296312	95.79095651
882	_BSTR	2002	13.054915	13.818024	13.996074	-4.100145	-2.482779	-2.085225	97.94688991	97.94504235
883	_BSTR	2003	13.041561	14.055097	13.757016	-4.051911	-2.392534	-2.347570	98.77288111	94.62773917
884	_BSTR	2004	12.781008	14.219806	13.344603	-3.738253	-3.255701	-2.428894	101.1014458	89.03920821
885	_BSTR	2005	13.071754	14.547383	13.614109	-3.751896	-3.317025	-2.317393	105.8131781	92.67198096
886	_BSTR	2006	13.452056	14.876702	13.832867	-3.919087	-3.274847	-2.418608	110.6581364	95.67410553
887	_BSTR	2007	13.628139	15.260480	13.286512	-3.830598	-3.129193	-2.713084	116.4411194	88.26570691
888	_BSTR	2008	13.876288	15.657110	12.846328	-3.638520	-3.040638	-2.655402	122.5725536	82.51407008
889	_BSTR	2009	14.528197	15.923666	13.375892	-3.795636	-2.950063	-3.287940	126.7815637	89.45724069
890	_BSTR	2010	14.139432	16.009563	13.672714	-3.375359	-3.055502	-3.086822	128.1530573	93.47154742
891	_BSTR	2011	14.405541	16.197247	15.166228	-3.759098	-2.907363	-3.117187	131.1754018	115.0072319
892	_BACH	2001	11.827232	12.457201	13.279446	-4.361820	-3.324762	-3.304448	77.5909277	88.17183979
893	_BACH	2002	12.333665	12.953940	13.466337	-4.157390	-3.337558	-2.998918	83.90228066	90.67112155
894	_BACH	2003	12.291805	13.316302	13.754443	-4.046211	-3.341862	-2.546328	88.66195203	94.59235577
895	_BACH	2004	12.376908	14.023137	13.278016	-4.123306	-3.502771	-2.829013	98.32418195	88.15285161
896	_BACH	2005	12.752707	14.293647	13.551783	-4.184885	-3.856600	-2.874325	102.1541762	91.82541483
897	_BACH	2006	13.382911	14.492231	14.807474	-4.347118	-3.416847	-2.489777	105.0123731	109.6306445
898	_BACH	2007	13.468615	14.904969	15.299729	-4.116687	-3.391362	-2.814887	111.0790516	117.0408599
899	_BACH	2008	13.642591	15.302591	15.110818	-3.994442	-3.718626	-2.713842	117.0846455	114.1684078
900	_BACH	2009	14.217476	15.651564	15.313982	-3.760815	-2.534056	-3.088121	122.4857239	117.2590163
901	_BACH	2010	14.157934	15.754454	14.818158	-3.751839	-3.122345	-2.367898	124.1014138	109.7888986
902	_BACH	2011	13.826779	15.892029	14.665996	-3.827546	-3.350447	-3.113196	126.2782882	107.54572
903	_BSUA	2001	11.581546	12.671155	12.624092	-3.754251	-2.557838	-2.054536	80.2790821	79.68348881
904	_BSUA	2002	11.908347	12.752192	12.429092	-3.188722	-2.255633	-2.126933	81.30920106	77.24116632
905	_BSUA	2003	12.011492	12.945731	12.859403	-2.962508	-2.461193	-2.235836	83.79597822	82.68211678
906	_BSUA	2004	11.908562	13.162968	12.792314	-2.904758	-3.095439	-2.415026	86.63185997	81.82164454
907	_BSUA	2005	12.153378	13.433285	12.543020	-3.222512	-2.886621	-2.577412	90.22657042	78.66367247
908	_BSUA	2006	12.521164	13.647164	12.903961	-3.199516	-2.648827	-2.556068	93.12254389	83.25610563
909	_BSUA	2007	12.603791	13.940125	13.130966	-3.294740	-2.713632	-2.672524	97.1635469	86.21113754
910	_BSUA	2008	12.636764	14.276685	13.677924	-3.418185	-2.994537	-3.140424	101.911872	93.54280381

DATA PANEL FUNGSI BIAYA TRANSLOG DAN HASIL PERHITUNGAN EFISIEN SSFA

No	Kode Bank	Tahun	LnTCn	LnCREB	LnINVB	LnPOL	LnPOF	LnPOC	halfLnCREBLnCREB	halfLnINVB LnINVB
1	2	3	4	5	6	7	8	9	10	11
1121	_BBCP	2010	11.273970	14.888600	13.925737	-5.565108	-3.150335	-5.141042	110.8352084	96.9630771
1122	_BBCP	2011	11.620649	15.196747	12.292801	-5.580553	-2.826588	-4.527875	115.4705543	75.5564739
1123	_BCMB	2001	12.420744	13.860583	13.660752	-4.580806	-2.139977	-3.821658	96.05788533	93.30807297
1124	_BCMB	2002	12.771457	13.197883	14.081494	-4.730808	-2.490193	-2.280263	87.09205308	99.14424252
1125	_BCMB	2003	11.869963	13.382850	13.716492	-4.446965	-3.070693	-2.791500	89.55034371	94.07107792
1126	_BCMB	2004	11.836081	13.284219	13.430291	-4.412278	-3.128245	-2.390245	88.23523173	90.18635315
1127	_BCMB	2005	12.298934	14.520510	14.331076	-5.111966	-3.257159	-3.290415	105.4226013	102.6898687
1128	_BCMB	2006	12.743081	13.770470	15.261894	-5.076227	-2.944137	-2.761089	94.8129262	116.4627094
1129	_BCMB	2007	12.794504	14.058419	15.158890	-4.739582	-2.783631	-3.233500	98.81957364	114.8959668
1130	_BCMB	2008	12.827176	14.070642	14.704529	-4.873723	-2.879480	-2.557345	98.99148039	108.1115829
1131	_BCMB	2009	12.642235	13.761851	15.471932	-4.637038	-3.209765	-2.715311	94.69427573	119.6903437
1132	_BCMB	2010	15.378724	14.080435	14.751503	-4.201376	-2.884874	-2.090293	99.12931955	108.8034223
1133	_BCMB	2011	14.946494	14.394791	15.399364	-4.600476	-3.682365	-2.369913	103.6050061	118.5702115
1134	_BCBK	2001	14.496881	16.131437	16.185904	-4.243595	-3.221274	-2.644774	130.111626	130.9917397
1135	_BCBK	2002	14.345633	16.100261	16.085391	-4.346495	-3.437940	-2.607221	129.6091948	129.3699024
1136	_BCBK	2003	14.311530	16.105721	16.173400	-4.325388	-3.861557	-2.398740	129.6971196	130.7894381
1137	_BCBK	2004	14.302360	16.227775	16.090133	-4.160061	-4.300382	-2.454190	131.6703394	129.4461886
1138	_BCBK	2005	14.694042	16.444243	16.341323	-3.918508	-3.899317	-2.457825	135.206566	133.5194259
1139	_BCBK	2006	15.074236	16.784250	16.471861	-4.081963	-3.233653	-2.443308	140.8555254	135.6611012
1140	_BCBK	2007	15.196050	16.844654	16.432547	-4.044609	-3.287782	-2.417815	141.871186	135.0143026
1141	_BCBK	2008	15.385829	17.044036	16.765989	-4.347892	-3.401487	-2.198276	145.2495849	140.5491936
1142	_BCBK	2009	15.324137	17.015820	16.791304	-4.233176	-3.226183	-2.384602	144.7690584	140.9739402
1143	_BCBK	2010	15.400746	17.086744	16.982457	-4.377607	-3.660227	-2.221088	145.9784032	144.2019145
1144	_BCBK	2011	15.581367	17.069219	17.061284	-4.150103	-3.710631	-1.961271	145.679121	145.5437134
1145	_BAAB	2001	13.994146	15.165634	15.227352	-4.310451	-2.935517	-2.217602	114.9982284	115.9361214
1146	_BAAB	2002	13.650448	14.796063	15.383282	-4.479181	-2.890890	-2.760291	109.4617368	118.3226786
1147	_BAAB	2003	13.663133	14.735564	15.583332	-4.556217	-3.397319	-2.043557	108.5684262	121.4201253
1148	_BAAB	2004	13.480464	15.409241	15.684552	-4.482133	-3.500182	-3.628286	118.7223565	123.0025834
1149	_BAAB	2005	14.197678	15.681393	16.129873	-4.555490	-3.195000	-2.407688	122.9530495	130.0864035
1150	_BAAB	2006	14.500357	15.896893	15.209098	-3.951395	-2.563225	-2.461803	126.355601	115.6583349
1151	_BAAB	2007	14.594135	15.895053	15.040990	-3.827606	-2.760788	-2.111822	126.3263564	113.1156876
1152	_BAAB	2008	14.259367	15.983878	14.989452	-3.796998	-4.741148	-2.101921	127.7421701	112.341831
1153	_BAAB	2009	13.095869	14.685273	14.455127	-4.768831	-2.222404	-3.640825	107.8286222	104.4753437
1154	_BAAB	2010	13.342687	14.520273	14.802372	-4.166472	-2.137277	-2.031761	105.4191571	109.5551133
1155	_BAAB	2011	13.361798	13.622223	14.471536	-3.531314	-2.262464	-1.986115	92.78248102	104.7126722
1156	_BANS	2001	11.783411	11.068855	13.358532	-3.563499	-2.100045	-3.347347	61.25977168	89.22519035
1157	_BANS	2002	10.984852	7.870548	12.155732	-3.389366	-2.139452	-2.698562	30.97276169	73.88090451
1158	_BANS	2003	10.463989	9.650593	12.369071	-3.608650	-2.791880	-2.907944	46.56697557	76.4969613
1159	_BANS	2004	10.463989	9.650593	12.369071	-3.608650	-2.791880	-2.907944	46.56697557	76.4969613
1160	_BANS	2005	10.338641	9.707655	12.560700	-4.100125	-4.071324	-2.914097	47.1192841	78.88559847
1161	_BANS	2006	10.402504	9.691902	12.543687	-4.071785	-3.915600	-2.883198	46.9664817	78.67204286
1162	_BANS	2007	10.517348	9.849876	12.701595	-4.107174	-3.585885	-3.075752	48.51002647	80.6652548
1163	_BANS	2008	10.909290	13.077159	13.309283	-4.795487	-3.797988	-2.917026	85.50604215	88.56850275
1164	_BANS	2009	10.675862	12.851371	13.730921	-4.842496	-4.796642	-2.814410	82.57886307	94.26909041
1165	_BANS	2010	10.647613	13.042339	13.563857	-4.864914	-4.617075	-3.218678	85.05130551	91.9891074
1166	_BANS	2011	11.709717	13.128723	13.462529	-4.609114	-3.351935	-2.081277	86.18168527	90.61984066
1167	_BSCB	2001	13.985020	15.239664	15.370763	-4.465527	-2.628264	-2.150512	116.1236814	118.1301776
1168	_BSCB	2002	13.908843	15.178283	15.038348	-4.062712	-2.559643	-2.315382	115.1901403	113.0759627
1169	_BSCB	2003	13.762206	15.321272	15.050299	-4.258514	-3.110320	-2.436721	117.3706825	113.2557536
1170	_BSCB	2004	13.979603	15.466761	15.744308	-4.257729	-3.228211	-2.323749	119.6103459	123.9416168
1171	_BSCB	2005	14.401542	15.813048	15.678749	-4.295225	-2.863834	-2.423090	125.0262482	122.9115817
1172	_BSCB	2006	14.608919	16.040492	16.053733	-4.273641	-2.853775	-2.471074	128.6486986	128.86117
1173	_BSCB	2007	14.642192	16.444234	15.971226	-4.276737	-3.192883	-2.680961	135.2064212	127.5400316
1174	_BSCB	2008	15.047805	16.765666	16.597325	-4.626156	-3.154464	-2.437703	140.5437784	137.7356052
1175	_BSCB	2009	14.987810	16.784577	16.047121	-4.450715	-2.878039	-2.580411	140.8610166	128.7550444
1176	_BSCB	2010	15.413104	16.836089	15.766808	-4.201596	-3.137632	-2.133546	141.7269537	124.2961154
1177	_BSCB	2011	15.282727	16.990128	16.536327	-4.284965	-3.312826	-2.260226	144.3322168	136.7250573

DATA PANEL FUNGSI BIAYA TRANSLOG DAN HASIL PERHITUNGAN EFISIEN SSFA

No	Kode Bank	Tahun	halfLnCREBLnINVB	halfLnPOLLnPOL	halfLnPOLLnPOF	halfLnPOCLnPOC	halfLnPOLLnPOF	halfLnPOLLnPOC
1	2	3	12	13	14	15	16	17
1	_BRIA	2001	149.0816882	6.689750681	2.942887198	2.974736459	4.437023962	4.460969093
2	_BRIA	2002	151.0220054	6.076117922	2.735254009	3.491002435	4.076729805	4.605620746
3	_BRIA	2003	151.5780667	5.185123951	3.213965888	4.634718135	4.082255689	4.902202363
4	_BRIA	2004	152.9068964	5.645315241	2.176363094	4.622127385	3.505175565	5.108166616
5	_BRIA	2005	154.0443632	5.534890666	4.597000244	4.610638296	5.044194063	5.051670899
6	_BRIA	2006	155.6159764	6.008815783	4.105953821	4.236693826	4.967083664	5.045543849
7	_BRIA	2007	160.632394	6.673326484	5.292202319	4.405820591	5.942776615	5.422313089
8	_BRIA	2008	162.6495203	6.705461588	5.14002681	4.607932996	5.870796568	5.558625523
9	_BRIA	2009	167.1465238	7.47636934	4.217242707	4.181380438	5.615128144	5.59120242
10	_BRIA	2010	172.1457144	7.585455688	5.804306513	3.749616683	6.635383173	5.333155838
11	_BRIA	2011	174.6170079	8.22986498	5.771067588	4.369566459	6.891669395	5.996744282
12	_BNIA	2001	157.3854582	11.08280667	2.771912112	2.948677868	5.542613648	5.716609725
13	_BNIA	2002	157.0822296	10.82946685	2.824017339	2.915091056	5.530153899	5.618619221
14	_BNIA	2003	157.298242	10.24112934	3.455591995	2.677607535	5.948879269	5.236575702
15	_BNIA	2004	157.908447	8.582064629	4.909718883	3.436377057	6.49118824	5.430581
16	_BNIA	2005	159.4994313	8.149467238	4.650865632	3.841400615	6.156466284	5.595120058
17	_BNIA	2006	161.2717823	8.320421604	4.35537848	3.782098471	6.019849267	5.609692846
18	_BNIA	2007	161.7465751	7.692085508	3.462440973	3.902595558	5.160754987	5.478968781
19	_BNIA	2008	163.6757806	8.530841114	5.3773213	3.531393252	6.772966384	5.488693355
20	_BNIA	2009	165.7341289	8.876901583	5.035471544	3.753827792	6.685759891	5.772552284
21	_BNIA	2010	166.9879469	8.583999322	5.619373326	4.041252682	6.945264345	5.889831091
22	_BNIA	2011	167.9300669	8.471600409	6.395365748	4.73689232	7.36063741	6.334750107
23	_BTNA	2001	136.4021577	11.73316326	2.51392901	4.922014642	5.431053258	7.599394802
24	_BTNA	2002	138.3631117	11.11627906	2.224680162	4.577988439	4.972943344	7.133736541
25	_BTNA	2003	133.0474868	10.04535968	2.677464427	4.667572086	5.186144347	6.847440428
26	_BTNA	2004	132.2548155	9.083551898	3.833656957	4.393108245	5.901120396	6.317042563
27	_BTNA	2005	132.8321403	9.349322858	3.741559195	4.477650882	5.914477569	6.470162574
28	_BTNA	2006	134.5884369	7.883752264	2.97278405	4.509289931	4.841145834	5.962392532
29	_BTNA	2007	135.2461898	9.124499549	3.551842219	5.353976879	5.69287122	6.989446303
30	_BTNA	2008	137.1561164	9.225038675	4.491505446	6.274447262	6.436948923	7.608023308
31	_BTNA	2009	138.9138517	9.821840622	3.55012491	6.426963573	5.904977651	7.945099867
32	_BTNA	2010	139.547044	10.1060802	3.990711826	4.230882521	6.350626251	6.538932488
33	_BTNA	2011	142.5128109	10.59544265	5.307187465	5.939950924	7.498799931	7.933247087
34	_BMDI	2001	169.977541	12.8755041	2.313950238	3.91534563	5.458321698	7.100144273
35	_BMDI	2002	167.819015	12.78419502	2.482437196	2.406990809	5.633467959	5.547201089
36	_BMDI	2003	168.1853993	12.53580166	3.036779292	5.069467675	6.169964577	7.971815432
37	_BMDI	2004	168.3338277	11.0021453	4.56493095	5.150262419	7.086891674	7.527545116
38	_BMDI	2005	169.3628565	10.48953896	4.272323626	3.558993325	6.69437862	6.110008112
39	_BMDI	2006	169.4768115	10.80709733	3.455530236	3.646624913	6.11099432	6.277693075
40	_BMDI	2007	170.5638065	9.696183456	5.103142736	4.960176737	7.034273819	6.935040275
41	_BMDI	2008	174.3545841	9.743077963	5.342479367	5.274976439	7.214720576	7.168996213
42	_BMDI	2009	175.9610288	10.02648976	4.838490075	5.339142658	6.965132533	7.316615283
43	_BMDI	2010	178.8994089	10.10314717	5.542381196	5.223605294	7.483013622	7.264630274
44	_BMDI	2011	180.5932191	10.41442065	5.921861956	4.871440393	7.853200714	7.122726264
45	_BADH	2001	58.33363197	7.05868303	2.411051042	6.272346673	4.125390294	6.653909153
46	_BADH	2002	59.69177846	7.182468341	2.473520359	5.873053354	4.214971135	6.494845631
47	_BADH	2003	63.41806196	6.893490473	2.638132079	5.508922634	4.264497433	6.16244316
48	_BADH	2004	45.65580654	6.106754572	3.987554649	5.623419875	4.934675023	5.860106231
49	_BADH	2005	56.98744717	5.583708188	3.145267579	5.700415849	4.190734582	5.641760244
50	_BADH	2006	73.0517264	6.078532979	3.232910669	5.486144011	4.432984787	5.77474738
51	_BADH	2007	64.68904763	6.865216686	3.87770651	5.639984064	5.159582874	6.222516589
52	_BADH	2008	61.84498865	5.996410422	3.59575606	5.372731361	4.643450131	5.676011128
53	_BADH	2009	61.50548904	6.03240769	3.896116699	5.457622171	4.847985596	5.737822057
54	_BADH	2010	73.04098621	7.511227323	4.16959371	5.528476154	5.5963172	6.444039195
55	_BADH	2011	81.80107597	6.84828628	4.247303294	5.540791531	5.393213224	6.159945343
56	_BMIL	2001	71.03688641	11.0758199	2.323023832	9.692773936	5.072414967	10.36124599
57	_BMIL	2002	74.67777453	12.11810196	2.317048228	10.67198563	5.298889191	11.37208028
58	_BMIL	2003	80.69787724	10.38954401	2.477167614	5.807214324	5.073129404	7.767516256
59	_BMIL	2004	82.29388177	12.75677792	5.454529262	8.635281997	8.341595679	10.49563599
60	_BMIL	2005	86.22639754	9.141341493	3.429512583	6.140180786	5.59913794	7.491961652
61	_BMIL	2006	90.61506761	9.339618154	2.638233695	7.480485441	4.963879059	8.358521258
62	_BMIL	2007	95.29743001	8.787631816	3.211072147	6.084827066	5.312035369	7.312401789
63	_BMIL	2008	91.85720379	7.481652478	3.410925373	5.878486761	5.05166886	6.631801795
64	_BMIL	2009	100.2243594	7.932705348	3.167264234	5.382084473	5.012481813	6.534102102
65	_BMIL	2010	111.971845	8.333920985	3.651590109	5.766793451	5.516526393	6.932532074
66	_BMIL	2011	110.8715784	8.268928537	3.770325986	4.04741764	5.583597061	5.785136751
67	_BHGAB	2001	108.8710817	9.84198157	2.367453703	5.011800585	4.827052488	7.0232506
68	_BHGAB	2002	107.0483892	10.85971476	2.492693445	6.691436155	5.202878029	8.524499279
69	_BHGAB	2003	104.7335229	9.429903388	2.68814583	5.679689069	5.03477462	7.318395944
70	_BHGAB	2004	104.3306342	8.448630015	4.184494214	4.528218554	5.94585935	6.185243988

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No	Kode Bank	Tahun	halfLnCREBLnINVB	halfLnPOLLnPOL	halfLnPOFLnPOF	halfLnPOCLnPOC	halfLnPOLLnPOF	halfLnPOLLnPOC
1	2	3	12	13	14	15	16	17
71	_BHGAB	2005	106.3825918	8.820256491	3.964191739	5.548972715	5.913136893	6.995953302
72	_BHGAB	2006	113.0611535	8.854786973	2.679055605	5.5488796	4.870571493	7.009575365
73	_BHGAB	2007	106.1987976	8.11969175	3.299159734	6.199619852	5.175727976	7.094998391
74	_BHGAB	2008	107.1281776	8.572336305	3.390807658	7.083046376	5.391395329	7.792191964
75	_BHGAB	2009	104.6790562	9.180104192	3.09984426	6.904844507	5.334500284	7.961607376
76	_BHGAB	2010	119.2451002	9.513425537	3.857330824	6.471085896	6.0577578	7.846157902
77	_BHGAB	2011	118.7868938	9.563796921	4.165404856	6.134174871	6.311662708	7.659373522
78	_BERA	2001	81.16753673	11.18578805	3.030721791	3.742295795	5.822457522	6.46997122
79	_BERA	2002	96.94361704	10.74721028	2.898560896	10.07374958	5.581347818	10.40503268
80	_BERA	2003	106.6647821	10.5132703	3.975903101	4.937384599	6.465272153	7.204724761
81	_BERA	2004	109.218842	10.48444469	4.642229344	5.676943856	6.976474524	7.714894935
82	_BERA	2005	112.1835341	9.95417353	4.103299005	6.052718438	6.391005425	7.762075087
83	_BERA	2006	114.4828358	10.5575225	3.27799387	5.265186055	5.882813445	7.45569046
84	_BERA	2007	117.0269252	10.5611688	4.300660564	5.884110461	6.739419774	7.883069093
85	_BERA	2008	118.3293837	10.27531831	4.482082406	5.939711949	6.786370415	7.812325577
86	_BERA	2009	120.5024549	10.56402201	4.989556682	4.487773681	7.260150591	6.885415015
87	_BERA	2010	127.1210425	8.689457428	6.037937166	6.00042627	7.243369241	7.220834344
88	_BERA	2011	123.5575625	8.322878645	6.221643301	6.308562389	7.195969856	7.246060943
89	_BBAA	2001	60.34242645	6.970803904	2.820165358	2.867161738	4.433826754	4.470617657
90	_BBAA	2002	63.58301604	8.738301948	2.882777113	2.775839797	5.019021505	4.925050894
91	_BBAA	2003	53.05681603	8.101442625	3.273965858	3.026171558	5.150130732	4.951399323
92	_BBAA	2004	64.70434209	8.437520422	2.81264384	3.672578572	4.871523359	5.566637828
93	_BBAA	2005	64.56380415	6.930488721	3.793703304	4.340504556	5.127593779	5.484689405
94	_BBAA	2006	64.82636602	7.800413405	3.729430247	4.605712351	5.393616384	5.993868564
95	_BBAA	2007	66.52806265	7.869792925	4.150935142	4.95775193	5.715505228	6.2463174
96	_BBAA	2008	70.31224548	7.26276632	3.986675541	5.385688293	5.380919331	6.254198233
97	_BBAA	2009	38.43198651	7.549310264	4.717544943	5.136037912	5.967764277	6.22684059
98	_BBAA	2010	85.96846378	7.566345232	4.512795264	5.139656934	5.843403711	6.236057949
99	_BBAA	2011	85.87006401	7.620108748	4.658748072	5.382973982	5.958201653	6.404595782
100	_BNSP	2001	106.7288083	12.0061199	3.039735901	6.518920152	6.041145066	8.84686029
101	_BNSP	2002	114.5610418	12.06121831	3.094639644	7.286169831	6.109429134	9.37443785
102	_BNSP	2003	121.4013105	12.1006677	3.202283523	6.907282452	6.224931228	9.142359087
103	_BNSP	2004	120.4485572	10.98185668	4.099428647	6.926209756	6.709645137	8.721389962
104	_BNSP	2005	122.6476295	9.657277962	3.565723253	5.507631008	5.868149673	7.293059958
105	_BNSP	2006	120.0068396	8.979888124	3.326886416	6.502471025	5.465808981	7.641430647
106	_BNSP	2007	119.1758476	8.325937887	3.915288626	5.742059335	5.709505224	6.914335064
107	_BNSP	2008	125.4212577	8.129810819	4.59563383	5.387864542	6.11241635	6.618332075
108	_BNSP	2009	130.2432259	7.851823803	4.340388951	5.139975154	5.837805176	6.352808769
109	_BNSP	2010	137.1370675	8.137056753	5.024286146	5.1212581	6.393973843	6.455382855
110	_BNSP	2011	139.1891048	22.70637344	5.268725891	4.760507981	10.9377172	10.39682028
111	_BPIB	2001	130.1704935	16.23162636	2.896522539	2.693520439	6.856768305	6.612126538
112	_BPIB	2002	122.1471946	13.15619844	2.172620804	2.166644922	5.346347392	5.338989655
113	_BPIB	2003	125.7409898	13.07902052	3.882846353	2.379499859	7.126277228	5.578667179
114	_BPIB	2004	129.0948899	12.99935641	4.453018627	4.609888817	7.608309685	7.741161913
115	_BPIB	2005	136.5127299	13.96447076	4.109894491	5.565276092	7.575783883	8.815675542
116	_BPIB	2006	132.2779953	13.35515509	3.430277125	4.811930515	6.768447606	8.016487903
117	_BPIB	2007	139.9161479	13.57892652	4.583252397	5.623620974	7.888957315	8.738577458
118	_BPIB	2008	143.2851967	13.1009423	3.860649874	5.044544103	7.111831777	8.129469922
119	_BPIB	2009	144.5918133	13.08563309	3.71702684	4.483390477	6.974213174	7.659504081
120	_BPIB	2010	152.5173067	13.84290296	5.072697066	4.1314508	8.379788376	7.562491157
121	_BPIB	2011	153.8855696	12.97876039	4.762155534	4.350256443	7.861734898	7.514049241
122	_BBIA	2001	110.2552779	8.964626938	2.879434701	2.286000642	5.080655262	4.52693527
123	_BBIA	2002	112.1677407	8.389921058	2.861589272	2.784825454	4.899847763	4.83368035
124	_BBIA	2003	117.4869051	8.557688942	3.620881654	4.559648721	5.566541017	6.246603512
125	_BBIA	2004	121.8640348	8.688239835	4.87698253	5.284307589	6.509408106	6.775790116
126	_BBIA	2005	122.3020065	7.42277481	4.291079128	6.899392194	5.643732281	7.156300342
127	_BBIA	2006	117.6292314	6.993145906	3.31201401	6.176937992	4.81262893	6.572383786
128	_BBIA	2007	116.442682	6.680465958	4.643690777	8.202458612	5.5697413	7.402448617
129	_BBIA	2008	120.9225184	6.412388955	4.728017858	6.212192954	5.506168313	6.311497246
130	_BBIA	2009	118.4526544	5.694405306	4.182157018	6.186676298	4.880050934	5.935439524
131	_BBIA	2010	133.2548416	7.955848458	5.368886097	5.94613839	6.535598226	6.877977606
132	_BBIA	2011	138.4940087	8.344544196	5.376626297	6.770755737	6.698171076	7.516573055
133	_BNGA	2001	129.4224666	12.00133059	2.852079503	10.00503606	5.850534075	10.95781663
134	_BNGA	2002	129.508765	11.0849328	2.672188873	4.136323814	5.442520932	6.771327162
135	_BNGA	2003	129.359337	10.028701	3.488810052	4.193144461	5.915085196	6.484735312
136	_BNGA	2004	129.959984	10.04037832	5.096220968	4.900988151	7.153180169	7.014825385
137	_BNGA	2005	133.4967093	10.85292881	4.147414049	5.819903507	6.709067699	7.947515235
138	_BNGA	2006	131.2055319	9.762065106	3.240661297	5.098950399	5.624548565	7.055231093
139	_BNGA	2007	131.8076558	9.834872519	4.215705657	5.545979717	6.439016051	7.385391222
140	_BNGA	2008	147.5008788	8.487924458	3.933758955	4.827925009	5.778360395	6.401489105

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No	Kode Bank	Tahun	halfLnCREBLnINVb	halfLnPOLLnPOL	halfLnPOLLnPOF	halfLnPOLLnPOC	halfLnPOLLnPOF	halfLnPOLLnPOC
1	2	3	12	13	14	15	16	17
141	_BNGA	2009	146.5223342	8.104206618	3.876292551	5.062770527	5.604843954	6.405445996
142	_BNGA	2010	152.6522916	9.445742794	4.931862807	5.214267425	6.825328386	7.018021727
143	_BNGA	2011	155.0939849	9.692618162	4.573588058	5.433021942	6.658081006	7.256735295
144	_BCAA	2001	148.4887962	10.15502561	2.904577433	2.320851646	5.431027364	4.854720168
145	_BCAA	2002	155.7096934	9.535816149	3.136412547	4.812851214	5.468843883	6.774545322
146	_BCAA	2003	152.4845065	9.579381659	4.073996392	3.860668481	6.247108637	6.081349919
147	_BCAA	2004	156.6017368	9.722251113	5.465687789	5.055111079	7.289635738	7.010496367
148	_BCAA	2005	159.6433327	9.188304057	5.008754373	4.707140599	6.783948564	6.576521806
149	_BCAA	2006	160.3989742	9.118705074	4.530467604	4.50257798	6.427441009	6.407626758
150	_BCAA	2007	163.395381	9.461558505	5.652362898	5.414845941	7.313013212	7.157714836
151	_BCAA	2008	163.2026229	10.9480111	5.914719961	4.139847324	8.047013097	6.732242899
152	_BCAA	2009	166.0616877	8.972037974	5.914830311	4.356601637	7.28478429	6.252007304
153	_BCAA	2010	171.3881366	9.372285659	6.51230012	5.023350075	7.812498769	6.86150653
154	_BCAA	2011	174.2418233	9.484243969	7.105793806	5.411498168	8.209328964	7.164074878
155	_BIIA	2001	129.1881769	10.71499951	2.501552698	3.711696378	5.177271089	6.306411409
156	_BIIA	2002	135.4987044	11.42852329	2.661992885	6.775579613	5.515672912	8.799708483
157	_BIIA	2003	134.9102294	9.672551511	3.264440347	3.032409468	5.619205229	5.415822817
158	_BIIA	2004	136.1981651	7.801296838	4.935768835	3.020745322	6.205271775	4.854454751
159	_BIIA	2005	141.1430182	8.201070948	4.490928858	4.145854323	6.068807642	5.830990091
160	_BIIA	2006	139.8648482	8.932866553	2.379661206	3.18331478	4.610552678	5.332553434
161	_BIIA	2007	140.5927897	8.215738039	4.092866204	4.210007177	5.798785783	5.881183224
162	_BIIA	2008	140.0831279	8.215738039	4.095042998	4.265044644	5.800327622	5.919500783
163	_BIIA	2009	142.1209348	8.386091909	4.152113651	4.463350353	5.900847964	6.118011628
164	_BIIA	2010	146.0186925	8.580847511	4.927907723	3.789097116	6.502739786	5.702075461
165	_BIIA	2011	148.0595429	8.739901224	4.912680499	12.88649686	6.552582873	10.61257319
166	_BBAI	2001	130.4230213	12.43791039	4.763128119	9.870163368	7.69697088	11.07990106
167	_BBAI	2002	129.7686783	8.621602533	3.516834716	2.832054112	5.506428161	4.941340395
168	_BBAI	2003	130.4645784	8.948478013	3.109152453	4.202823159	5.274673674	6.132607164
169	_BBAI	2004	132.1125046	8.774692702	4.336602514	3.880724076	6.168659046	5.835422969
170	_BBAI	2005	132.343903	7.858461609	4.128613337	4.882786571	5.696011711	6.194448387
171	_BBAI	2006	133.7096231	7.818448643	3.167772035	4.139034987	4.976651783	5.688658232
172	_BBAI	2007	127.3420149	6.858994468	4.216641345	3.698617933	5.37910343	5.036744975
173	_BBAI	2008	127.757679	8.280127306	4.363862525	4.65793845	6.011101168	6.210340035
174	_BBAI	2009	126.6767384	7.603780308	3.65567619	4.820329653	5.272282108	6.054149626
175	_BBAI	2010	140.9431827	8.756868712	4.690858318	5.177502061	6.409152084	6.733402245
176	_BBAI	2011	145.2224186	9.1784999	4.763769326	5.722187203	6.612431949	7.247143898
177	_BDIA	2001	139.1612756	11.10684607	2.35436174	2.462424521	5.113661451	5.229700768
178	_BDIA	2002	138.9475192	10.27749355	2.373341977	3.605727304	4.938826467	6.08751502
179	_BDIA	2003	142.3257385	9.141886828	3.383701372	3.698319035	5.56178164	5.814603518
180	_BDIA	2004	143.8837397	8.414235104	4.486013804	6.657952083	6.143807844	7.484756117
181	_BDIA	2005	146.0414017	7.66094331	3.785233001	5.565608234	5.385021396	6.529763332
182	_BDIA	2006	149.5961117	8.100844363	3.050760356	3.457465327	4.971291063	5.292295202
183	_BDIA	2007	149.4643999	7.480730662	3.554577408	4.077874557	5.156630315	5.523176734
184	_BDIA	2008	148.4991714	7.343602215	3.596549202	3.723938723	5.139224327	5.229447835
185	_BDIA	2009	145.776828	7.082502279	3.116557851	4.670838506	4.69819413	5.751627975
186	_BDIA	2010	149.565831	7.231651378	4.664299243	3.463513557	5.807803892	5.004690059
187	_BDIA	2011	149.171742	7.442395526	4.263086523	3.87037023	5.632723681	5.367012771
188	_BSDI	2001	59.78784066	7.705720989	2.712073966	7.967712482	4.571486113	7.83562182
189	_BSDI	2002	56.81092882	7.772937422	2.45345835	14.01442852	4.366987317	10.437111052
190	_BSDI	2003	61.34824411	7.587533493	3.310438348	5.5594223	5.011792279	6.494790443
191	_BSDI	2004	61.1291774	8.238918093	4.773638923	5.984482609	6.271333199	7.02179906
192	_BSDI	2005	72.99099275	8.680950181	3.89054419	6.600650156	5.811507575	7.569670744
193	_BSDI	2006	73.24232191	8.365101639	2.819652345	6.164283599	4.856611828	7.180867554
194	_BSDI	2007	71.74298099	8.767126848	3.67265638	7.250507325	5.674384932	7.972836222
195	_BSDI	2008	74.42556256	9.351582525	3.775239486	7.140043984	5.941755936	8.171334686
196	_BSDI	2009	79.15124543	9.71747274	3.608983683	5.442851057	5.922009841	7.272603164
197	_BSDI	2010	86.32689149	9.280933439	3.747644604	5.207746744	5.897596131	6.952175983
198	_BSDI	2011	83.71048163	9.985070219	4.693636117	6.915449715	6.845895574	8.309708238
199	_BMDA	2001	67.97440997	10.30607368	2.788325208	4.850668449	5.360660876	7.070455884
200	_BMDA	2002	51.06855149	10.17132993	2.811268246	5.884895588	5.347367281	7.736744445
201	_BMDA	2003	48.95445404	10.37064591	3.577196418	4.330968798	6.090799406	6.701861223
202	_BMDA	2004	62.75578807	11.00509795	4.605969655	5.206684512	7.119631114	7.569681172
203	_BMDA	2005	67.83583924	10.54352518	3.790630634	12.83948614	6.321915021	11.63500947
204	_BMDA	2006	89.78595077	10.64520207	3.503544368	6.364086473	6.107040017	8.230855759
205	_BMDA	2007	84.65591161	10.27169342	4.306230223	6.596506744	6.650735047	8.231481941
206	_BMDA	2008	65.61182104	10.16283618	4.512164392	6.978920459	6.771734456	8.421735293
207	_BMDA	2009	92.18542708	10.13721574	4.570004818	5.189860437	6.80640322	7.253325784
208	_BMDA	2010	105.8048746	10.63223969	5.153233909	4.446639777	7.402054991	6.875881029
209	_BMDA	2011	109.1593299	9.890361838	5.313045737	5.243277681	7.248996124	7.201243884
210	_BMES	2001	53.78291708	7.852620607	2.930838778	3.36603257	4.797370632	5.141223271

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No	Kode Bank	Tahun	halfLnCREBLnINVB	halfLnPOLLnPOL	halfLnPOLLnPOF	halfLnPOCLnPOC	halfLnPOLLnPOF	halfLnPOLLnPOC
1	2	3	12	13	14	15	16	17
211	_BMES	2002	51.80497856	7.816472141	3.281902331	3.855884122	5.064869015	5.489937233
212	_BMES	2003	49.87054607	7.610077838	4.062771241	3.645252323	5.560396153	5.266939711
213	_BMES	2004	49.36520476	7.5195524	5.327932289	3.423340688	6.329586561	5.073656441
214	_BMES	2005	62.83843408	6.956216495	4.409355522	4.285903688	5.538269731	5.460189917
215	_BMES	2006	65.39752889	7.104811374	4.430045881	3.20493647	5.610226409	4.771841268
216	_BMES	2007	60.51296183	6.966958329	4.793057295	4.494208121	5.778670301	5.595619778
217	_BMES	2008	61.47997725	6.532124025	4.033784073	4.421333246	5.133145025	5.374076397
218	_BMES	2009	64.57906602	7.375414709	4.257773253	5.0724214	5.603824005	6.116470503
219	_BMES	2010	70.71418044	7.088719035	5.473843171	5.096913388	6.229168185	6.010872395
220	_BMES	2011	72.57769698	6.685616485	4.100867813	5.906202038	5.236108236	6.283836544
221	_BSIE	2001	67.96087967	9.806470193	3.127577092	2.235240489	5.538094575	4.681860659
222	_BSIE	2002	64.01045728	8.360661196	2.627056982	2.063438708	4.686569467	4.153518019
223	_BSIE	2003	63.46098696	7.431411624	3.297481285	6.426176012	4.950246535	6.910539712
224	_BSIE	2004	62.41359062	7.35376208	4.918893669	5.839119568	6.014347324	6.552823518
225	_BSIE	2005	77.16311238	9.026620591	5.499101317	3.68207394	7.045445421	5.765126577
226	_BSIE	2006	91.23881229	11.60064991	5.713108729	6.819596595	8.140993445	8.894478773
227	_BSIE	2007	104.8057255	12.85098096	4.856751709	5.555840467	7.900254664	8.449733729
228	_BSIE	2008	104.0833417	10.31895424	3.375770217	5.74504144	5.902068993	7.699533734
229	_BSIE	2009	108.5364944	10.76990937	3.866118036	4.859168963	6.452731272	7.234141922
230	_BSIE	2010	114.7508426	10.96553036	4.613348439	4.593212106	7.112510977	7.096971665
231	_BSIE	2011	118.6937274	11.25495971	2.516176001	4.564280494	5.321603095	7.167342119
232	_BMIN	2001	70.28608369	8.588163121	2.233582593	5.951495732	4.379768447	7.149294802
233	_BMIN	2002	66.50570057	9.278370889	2.393255832	5.203432881	4.712272832	6.948336504
234	_BMIN	2003	69.68699013	8.91683904	3.088440095	5.357048981	5.247773167	6.911435704
235	_BMIN	2004	83.59025813	8.415006352	4.192279757	5.160003505	5.939533718	6.589496359
236	_BMIN	2005	83.31846564	7.963983842	3.729865039	4.748737738	5.450191272	6.149704921
237	_BMIN	2006	75.91567551	7.422040952	2.96552843	5.708923334	4.691510786	6.50936731
238	_BMIN	2007	77.2403894	7.459291986	3.950439726	6.067398086	5.428396024	6.727443342
239	_BMIN	2008	76.95970689	7.008621215	3.989825422	6.365545797	5.288021851	6.679348719
240	_BMIN	2009	80.03954571	7.234585182	3.999384637	5.420225035	5.379023037	6.262034791
241	_BMIN	2010	86.64833193	6.701514273	4.342451348	5.533231545	5.394534242	6.089419527
242	_BMIN	2011	87.99589558	7.050223556	4.579916922	7.067087925	5.682379622	7.058650704
243	_BGSA	2001	74.09984121	7.768387509	2.644935434	7.167291851	4.532867016	7.461789362
244	_BGSA	2002	68.50571359	7.725135511	2.261658247	6.658361276	4.179906271	7.171941379
245	_BGSA	2003	75.7648186	7.764237341	2.864886909	4.978813617	4.716318683	6.217450409
246	_BGSA	2004	79.08796899	7.664215828	4.339109015	4.987814756	5.766790095	6.182854422
247	_BGSA	2005	79.62861149	7.587993146	3.713412652	6.054153887	5.308234146	6.777822526
248	_BGSA	2006	78.48488944	7.493384199	2.895770896	5.805627906	4.65823184	6.595741082
249	_BGSA	2007	76.81165104	8.423233908	4.028872501	5.86263531	5.825472982	7.02725754
250	_BGSA	2008	74.3930228	7.369931987	3.462374343	6.430338503	5.05148131	6.884123577
251	_BGSA	2009	79.13148696	7.26235417	3.34803379	5.771711452	4.930984401	6.474273143
252	_BGSA	2010	85.11593244	7.076864225	4.057431665	4.651344998	5.358534594	5.737328387
253	_BGSA	2011	86.38354566	6.841813064	4.457289787	5.209752565	5.522313238	5.970272452
254	_BWKA	2001	38.07944931	5.032319193	2.777361714	2.935946618	3.738525198	3.843776856
255	_BWKA	2002	50.9134244	4.729185677	2.723947499	3.152244761	3.58915777	3.861029756
256	_BWKA	2003	36.74913866	4.453334804	3.254256474	2.365373619	3.806874521	3.245881714
257	_BWKA	2004	66.97599435	5.548059988	5.384960982	4.617084004	5.465902173	5.061211221
258	_BWKA	2005	71.32719038	6.29024754	4.38532956	4.743122138	5.252124187	5.462180184
259	_BWKA	2006	70.75435254	6.577671065	5.458844768	4.87492588	5.992202039	5.662654758
260	_BWKA	2007	63.23566864	6.413910602	3.536732249	3.610362835	4.762802165	4.812124735
261	_BWKA	2008	87.81168791	9.302906165	3.50997679	4.79106467	5.71427902	6.676138484
262	_BWKA	2009	92.8726364	9.545270828	3.693588418	6.36043367	5.937701725	7.791794528
263	_BWKA	2010	101.9007817	8.859570868	4.376060704	6.281001358	6.226557631	7.459690118
264	_BWKA	2011	99.48387724	9.496998896	4.508018225	6.468599718	6.543137177	7.837874992
265	_BHIH	2001	59.54685123	8.24743953	2.727633056	4.246282889	4.742993642	5.917851076
266	_BHIH	2002	52.11001511	8.222695998	2.872515149	5.767169069	4.860022512	6.886339958
267	_BHIH	2003	63.62385873	8.633725267	3.613220604	5.912239888	5.585298025	7.144554213
268	_BHIH	2004	58.83008798	8.364974749	4.482470918	5.406162902	6.12337783	6.724761421
269	_BHIH	2005	66.56927929	7.637797891	4.105549727	7.20959339	5.599764196	7.420607602
270	_BHIH	2006	68.6654945	6.779739101	3.338247448	6.072973902	4.757357119	6.416632967
271	_BHIH	2007	75.81059205	8.115719947	4.873004631	5.101913994	6.28871536	6.434726503
272	_BHIH	2008	81.26447709	9.338883539	4.524534187	5.396830562	6.500315211	7.099321946
273	_BHIH	2009	95.06161573	9.401476104	4.573595924	8.375311606	6.557328175	8.87357267
274	_BHIH	2010	112.5436309	11.32529225	6.019222316	9.180277159	8.256479386	10.19653479
275	_BHIH	2011	121.2820003	11.7737405	5.733926574	8.444517219	8.216432531	9.971136063
276	_BKWN	2001	74.18638607	10.68493365	2.498884338	4.498626317	5.167244271	6.933074623
277	_BKWN	2002	73.83710902	9.242543256	2.153630594	4.439176158	4.46150467	6.405410031
278	_BKWN	2003	82.55967837	9.24171443	2.888427297	3.069012592	5.166625614	5.325686618
279	_BKWN	2004	85.49193045	9.096607226	3.939761111	3.776983201	5.986523147	5.861546953
280	_BKWN	2005	88.23102873	8.132113923	3.063259683	5.51276866	4.991069697	6.695555449

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No	Kode Bank	Tahun	halfLnCREBLnINVb	halfLnPOLLnPOL	halfLnPOFLnPOF	halfLnPOCLnPOC	halfLnPOLLnPOF	halfLnPOLLnPOC
1	2	3	12	13	14	15	16	17
281	_BKWN	2006	83.7220783	9.113087518	3.07127148	6.637818078	5.290440983	7.777597127
282	_BKWN	2007	82.21047659	8.571271162	3.447050153	5.103891123	5.435586589	6.614139007
283	_BKWN	2008	84.48571179	8.012304356	3.660023715	5.547265933	5.415276905	6.666812056
284	_BKWN	2009	85.86673573	8.331571846	3.879580036	5.390551408	5.685331987	6.701624157
285	_BKWN	2010	92.77341205	8.150618312	4.460556715	4.66776042	6.029618167	6.168073731
286	_BKWN	2011	97.53564849	7.531976189	4.519939491	4.416586824	5.83473021	5.767636153
287	_BMGA	2001	119.0309614	14.08410534	2.435743988	6.395502242	5.857070505	9.490781173
288	_BMGA	2002	116.6533074	12.88550293	2.162403101	6.496765991	5.278603176	9.14954082
289	_BMGA	2003	117.2676926	11.2465305	3.276533761	6.966104739	6.070390176	8.851243383
290	_BMGA	2004	123.6894205	11.18505785	4.4253053	5.72793444	7.035431457	8.004203775
291	_BMGA	2005	104.2357001	11.42183658	3.675119895	6.256878177	6.478936552	8.453699783
292	_BMGA	2006	129.9651417	11.45409982	3.148365529	5.693183586	6.005138886	8.075289041
293	_BMGA	2007	131.8983403	10.72641906	3.824035927	5.320638541	6.404546188	7.554561449
294	_BMGA	2008	132.8288165	9.179867032	3.590100374	5.508774033	5.740787757	7.11124554
295	_BMGA	2009	134.1113312	8.682883068	3.881966285	4.483504627	5.805743649	6.239370674
296	_BMGA	2010	137.1886771	8.851330947	5.006512546	5.000022552	6.656898635	6.652582532
297	_BMGA	2011	140.9151363	8.273492338	4.85343994	4.94009404	6.336789263	6.393108023
298	_BBKN	2001	106.3099291	9.110383501	2.748854837	5.585806372	5.004310317	7.133641301
299	_BBKN	2002	112.4535377	9.987333113	2.897189837	6.881956116	5.379144913	8.290499876
300	_BBKN	2003	107.8323257	9.94728108	3.281833169	5.816803024	5.713608053	7.606666462
301	_BBKN	2004	115.0164797	9.001433266	4.309135421	5.916627816	6.22803299	7.297816827
302	_BBKN	2005	114.2094548	9.740078539	4.741550471	5.569075461	6.795812975	7.365000501
303	_BBKN	2006	122.3876282	10.01774664	3.670059574	4.930510335	6.063474826	7.027987148
304	_BBKN	2007	128.066326	9.502324723	3.907466934	6.164674986	6.093440707	7.653675165
305	_BBKN	2008	123.9425307	8.909336284	3.781156154	5.760685998	5.804101284	7.164069289
306	_BBKN	2009	122.384655	9.354735512	3.638809982	5.932939007	5.834389853	7.449904376
307	_BBKN	2010	137.4001797	10.1002352	4.762619739	5.24338578	6.935674412	7.277322973
308	_BBKN	2011	139.7408807	10.45812863	4.61655599	5.899608361	6.948419702	7.854862385
309	_BBIS	2001	88.22152611	10.60163773	2.45992784	6.653629609	5.106786053	8.398771974
310	_BBIS	2002	94.30898254	9.618782075	2.251889186	5.580514065	4.654076851	7.326509991
311	_BBIS	2003	93.23501908	9.893762369	2.91630102	5.264204918	5.118530587	6.876944529
312	_BBIS	2004	90.24144818	9.080449387	3.948024744	3.884786522	5.987473496	5.939327183
313	_BBIS	2005	92.48257853	9.242890599	3.717453648	3.567227489	5.861741838	5.742080931
314	_BBIS	2006	92.30099966	9.156231127	3.019425787	4.511420496	5.257999656	6.427099561
315	_BBIS	2007	96.85339455	8.717876448	3.738037766	3.850300248	5.708568245	5.79365531
316	_BBIS	2008	101.9685182	7.947211218	3.458288426	4.770691942	5.242494499	6.157409887
317	_BBIS	2009	100.5472392	8.051786263	3.612850277	4.70085177	5.39350519	6.152255985
318	_BBIS	2010	101.193258	7.812136658	4.120123619	4.80481755	5.67335604	6.12665417
319	_BBIS	2011	105.8082927	7.006419062	3.465854507	3.400836386	4.927801648	4.881360966
320	_BNPN	2001	77.08473012	13.33183564	2.873761135	2.668734643	6.1897101	5.964824526
321	_BNPN	2002	84.04609145	12.76226195	2.600551387	5.880037995	5.760982383	8.662712345
322	_BNPN	2003	87.16205868	12.1977541	3.800968792	6.473957667	6.809058868	8.886379672
323	_BNPN	2004	89.33860577	11.43195632	4.859963729	4.835768936	7.453783809	7.435206739
324	_BNPN	2005	94.29760171	11.75056879	4.075656642	5.55459989	6.920352862	8.078967019
325	_BNPN	2006	94.70991387	11.74678404	3.078763613	5.9793529	6.013781777	8.380821391
326	_BNPN	2007	88.79808057	11.3769754	3.72583587	5.869059294	6.510443366	8.171422349
327	_BNPN	2008	96.63097045	10.21866892	3.884462898	6.87320592	6.300320649	8.380633372
328	_BNPN	2009	98.21892332	9.364332011	3.448970906	6.884041562	5.683072115	8.028975698
329	_BNPN	2010	102.3389097	7.154810136	4.911202405	6.064888787	5.927792233	6.587346034
330	_BNPN	2011	98.3391354	8.451332992	4.370435185	6.451789763	6.077499738	7.384187408
331	_BLIL	2001	40.67677869	6.956383434	2.553376031	8.144802223	4.214529953	7.527175251
332	_BLIL	2002	47.22652456	6.479460745	2.633448188	5.661453095	4.13077767	6.056662702
333	_BLIL	2003	49.28883806	7.352961418	2.68582629	4.493656993	4.443959618	5.748189845
334	_BLIL	2004	33.2817086	7.031159703	4.462890518	5.466967403	5.60172259	6.199929105
335	_BLIL	2005	54.99145188	6.772913892	3.711178882	4.386821522	5.013531191	5.450831535
336	_BLIL	2006	57.25637828	7.934427725	3.486226541	9.316869276	5.25939279	8.597908228
337	_BLIL	2007	43.31395133	7.56057368	3.137478327	18.44969734	4.870434894	11.810601
338	_BLIL	2008	46.74303125	6.981437468	2.719279711	4.683697073	4.357118458	5.718298544
339	_BLIL	2009	40.66938214	7.375849159	2.676042524	4.975311454	4.442756577	6.057817
340	_BLIL	2010	67.26067515	8.166016613	3.61249701	4.78992436	5.431363604	6.254166763
341	_BLIL	2011	63.74940034	7.541838831	2.929039331	6.562889699	4.700036443	7.035357587
342	_BAIB	2001	40.0338727	7.538087285	3.128179098	3.708908737	4.85597437	5.287539862
343	_BAIB	2002	45.07621782	6.182608501	2.306132482	4.620984462	3.775965345	5.34506668
344	_BAIB	2003	51.64768779	6.258722638	3.473798724	4.697459848	4.662782722	5.422185749
345	_BAIB	2004	55.67770427	6.835020924	4.079614678	4.529293304	5.280554108	5.563974704
346	_BAIB	2005	48.63972603	7.343691637	3.593268644	4.868802545	5.136911221	5.979547185
347	_BAIB	2006	48.07949325	6.33397256	2.35219418	5.961842266	3.859887744	6.145091156
348	_BAIB	2007	47.17540234	7.411802024	3.79105411	4.799019402	5.300805837	5.964007186
349	_BAIB	2008	46.82604191	6.936623847	2.895329558	4.490061986	4.481496631	5.580848595
350	_BAIB	2009	55.89927075	6.973783995	3.808401277	4.800444777	5.153539354	5.785954109

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No	Kode Bank	Tahun	halfLnCREBLnINVB	halfLnPOLLnPOL	halfLnPOFLnPOF	halfLnPOCLnPOC	halfLnPOLLnPOF	halfLnPOLLnPOC
1	2	3	12	13	14	15	16	17
421	_BCNB	2003	45.1439891	6.906978089	2.963902219	4.998820663	4.524556076	5.875946289
422	_BCNB	2004	51.69318951	7.032230119	4.364295748	5.61571408	5.53992166	6.284186001
423	_BCNB	2005	50.31315629	12.52547989	8.727772038	10.91678506	10.45559817	11.69350126
424	_BCNB	2006	45.48032892	12.5924787	6.473691448	10.41642775	9.028832798	11.45288805
425	_BCNB	2007	57.11594006	6.088286646	3.456507798	3.652519982	4.587396894	4.71567478
426	_BCNB	2008	56.4261644	6.401443956	3.248925548	4.705300687	4.560462128	5.488234565
427	_BCNB	2009	61.56590001	6.706533824	3.661225481	4.499303646	4.955212662	5.4931532
428	_BCNB	2010	63.86952575	6.50599378	3.815972319	4.701561907	4.982639077	5.530671977
429	_BCNB	2011	69.05781354	6.795247889	3.929096692	4.775248076	5.167125507	5.696401882
430	_BFIL	2001	43.76944168	9.273739997	2.647526721	5.551124822	4.955045352	7.174934723
431	_BFIL	2002	49.36235615	9.949456692	9.075362498	6.546590187	9.502364239	8.070626713
432	_BFIL	2003	50.82678282	9.241574731	2.58689382	4.953755746	4.889475694	6.766129168
433	_BFIL	2004	50.01160731	9.492027903	3.850000538	5.316173036	6.045189206	7.103609139
434	_BFIL	2005	51.70562613	8.650983405	2.861940131	5.779089958	4.975801099	7.070700907
435	_BFIL	2006	54.06362819	8.484261848	2.254770629	4.605918124	4.37379291	6.251225113
436	_BFIL	2007	52.82478894	8.78536674	2.844222483	5.312099978	4.998753605	6.831452734
437	_BFIL	2008	57.1595279	8.180505871	2.98510029	5.084819407	4.941622248	6.449526728
438	_BFIL	2009	61.58367169	8.493361411	2.853377526	11.0601624	4.922881938	9.692159539
439	_BFIL	2010	71.05623012	8.949798656	3.521059157	5.882494088	5.613623652	7.255834734
440	_BFIL	2011	75.29854858	9.542512482	3.320294692	6.018592782	5.628850108	7.578423105
441	_BSHB	2001	45.61344029	5.340666745	2.325637957	5.135118958	3.524266916	5.23688448
442	_BSHB	2002	47.96648898	5.402071989	2.103017303	4.051096928	3.370556462	4.678067682
443	_BSHB	2003	33.33653282	4.834054235	2.38902372	3.408966353	3.39833345	4.059449253
444	_BSHB	2004	46.43217366	4.677525979	3.463409923	3.622487326	4.024945949	4.116342864
445	_BSHB	2005	44.28291855	4.569647651	3.721321287	3.654118776	4.123727328	4.086322954
446	_BSHB	2006	41.20908932	4.368900703	3.456002819	3.858556266	3.88573457	4.105806764
447	_BSHB	2007	48.76421939	4.966295923	4.881091757	4.283606885	4.92350953	4.612337738
448	_BSHB	2008	43.15192593	17.98997661	8.86925033	3.174631383	12.63161138	7.557218028
449	_BSHB	2009	43.99659157	6.897308901	4.527421284	2.824174024	5.588114451	4.41352474
450	_BSHB	2010	79.21455954	5.688105474	3.816301004	5.032528521	4.659133249	5.350285322
451	_BSHB	2011	82.42169914	5.251124832	3.986889853	4.235579781	4.575549837	4.716095649
452	_BHIL	2001	60.95016492	6.791577182	2.879614225	6.674607262	4.422343526	6.732838211
453	_BHIL	2002	62.4124209	7.365975457	2.382338218	7.004345402	4.189062525	7.182884958
454	_BHIL	2003	61.18755188	7.066593194	2.906849601	6.725711378	4.532275765	6.89404571
455	_BHIL	2004	64.83422579	7.585793122	4.504608846	4.39180351	5.845599268	5.771941862
456	_BHIL	2005	72.94839857	6.492507844	3.574577131	4.041877933	4.817465108	5.122687204
457	_BHIL	2006	71.92692369	7.081330475	2.679819913	4.669397756	4.35622433	5.750265092
458	_BHIL	2007	77.29895812	7.203187887	3.395061424	4.776508169	4.945226519	5.865670106
459	_BHIL	2008	77.44171397	7.782287546	3.476761987	5.87263846	5.201649884	6.760366939
460	_BHIL	2009	83.01037	8.857847541	3.64130902	5.46509676	5.679274615	6.957657214
461	_BHIL	2010	85.49810388	8.750055994	3.526137957	5.969896395	5.554629112	7.227511863
462	_BHIL	2011	86.33537878	8.297164296	3.241560168	7.035531141	5.186111963	7.640350632
463	_BDIB	2001	59.38939881	9.240328908	2.58017819	5.61408693	4.882795829	7.202500243
464	_BDIB	2002	60.86731053	9.238711911	2.266001624	6.134442362	4.575471144	7.528236561
465	_BDIB	2003	59.76395017	8.624589958	2.583098062	6.812018429	4.719974746	7.664911333
466	_BDIB	2004	63.19272009	8.508810524	2.35045787	6.057450162	4.472091308	7.179254536
467	_BDIB	2005	60.57283689	8.50712455	3.571359685	6.808784015	5.511987088	7.610727537
468	_BDIB	2006	64.38891388	8.106938583	2.582610466	6.392686837	4.575703708	7.198966562
469	_BDIB	2007	66.40427347	8.458073613	3.348764069	6.439318935	5.322038426	7.379988724
470	_BDIB	2008	66.74234482	7.792618626	3.143259069	5.877836069	4.949163482	6.767845657
471	_BDIB	2009	63.50377983	7.690576714	3.556500118	6.871396827	5.229869692	7.269456956
472	_BDIB	2010	57.3382565	8.290511942	3.470343073	7.596531369	5.363853157	7.935939392
473	_BDIB	2011	71.82340009	7.836302617	3.620078316	5.036979774	5.326164584	6.282618704
474	_BMAS	2001	45.02417124	8.32216554	2.419839633	11.24706737	4.487572395	9.67470705
475	_BMAS	2002	58.74101741	9.940115903	2.906485444	10.31925233	5.375016482	10.12791016
476	_BMAS	2003	54.99992914	9.026604671	3.163852064	8.580231733	5.344047326	8.800588607
477	_BMAS	2004	50.47926861	8.276179111	3.967944908	8.500730714	5.730569148	8.387703498
478	_BMAS	2005	51.12685437	7.976618718	3.530989292	7.892301727	5.307104228	7.934348221
479	_BMAS	2006	56.59775758	8.17677541	2.833594397	8.317373933	4.81348782	8.246775046
480	_BMAS	2007	60.69959271	8.498682908	3.58853924	8.119209909	5.522486496	8.30677979
481	_BMAS	2008	61.23957349	7.276416084	3.248238263	7.273408184	4.861638936	7.274911979
482	_BMAS	2009	59.45373337	7.646313236	2.891637902	6.475065095	4.702166433	7.036360987
483	_BMAS	2010	71.45112044	7.723762363	4.082381867	7.012884366	5.615278035	7.359745398
484	_BMAS	2011	67.78857756	7.198754271	4.007943336	8.370357769	5.371424318	7.762483413
485	_BHSA	2001	60.60666883	7.790652766	2.589887637	2.802861766	4.491872135	4.672913734
486	_BHSA	2002	61.53972017	6.690558028	2.397914992	5.957435827	4.005420003	6.313364404
487	_BHSA	2003	59.83259063	6.195349885	2.906357968	4.439424125	4.243336482	5.244405185
488	_BHSA	2004	67.36655965	5.546170208	3.92592298	3.545040763	4.666244429	4.434117665
489	_BHSA	2005	70.83112579	5.751168491	3.776528904	3.58120921	4.660413505	4.53829677
490	_BHSA	2006	72.45602951	6.38986901	2.97305874	4.460835817	4.358607107	5.338928408

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No	Kode Bank	Tahun	halfLnCREBLnINVb	halfLnPOLLnPOL	halfLnPOFLnPOF	halfLnPOCLnPOC	halfLnPOLLnPOF	halfLnPOLLnPOC
1	2	3	12	13	14	15	16	17
491	_BHSA	2007	64.17339318	6.35106379	3.855899664	4.682106266	4.948642716	5.453105131
492	_BHSA	2008	87.72981719	6.786931284	17.58823482	4.3867803	10.92566433	5.456443572
493	_BHSA	2009	68.0451502	7.251436612	3.235664724	4.871266571	4.843884561	5.943372844
494	_BHSA	2010	91.44712222	7.536051046	3.758926472	4.124900865	5.322354909	5.575433927
495	_BHSA	2011	100.0705124	8.165749314	4.038632385	5.128962428	5.742687492	6.471616601
496	_BBIL	2001	44.37071682	8.420058284	2.736537758	5.992219554	4.800188269	7.103156897
497	_BBIL	2002	37.58632717	6.712286541	2.43491063	4.81849916	4.042748799	5.687103574
498	_BBIL	2003	30.74343633	7.042711469	3.443743264	5.692208174	4.924762957	6.331554295
499	_BBIL	2004	51.27448321	6.419730965	4.116000737	6.833452085	5.140390781	6.623361982
500	_BBIL	2005	48.50627698	6.205867619	3.56251777	6.221201919	4.701969127	6.213530039
501	_BBIL	2006	36.26325822	5.457910347	2.396204414	6.951028663	3.616388926	6.159390495
502	_BBIL	2007	37.90563758	6.968497568	3.784229384	6.229835519	5.135211121	6.58882339
503	_BBIL	2008	52.15486259	6.859352344	3.597570659	7.459925693	4.967595468	7.153338995
504	_BBIL	2009	57.49929413	7.228046355	3.48680121	7.562201254	5.020235131	7.39323618
505	_BBIL	2010	60.57094366	7.336572558	3.334929162	6.905190616	4.946407764	7.117614205
506	_BBIL	2011	60.97870176	7.770972855	3.40565323	8.306616797	5.144437657	8.034332185
507	_BSPA	2001	59.96454602	6.6070478	2.205128477	4.780214727	3.816986934	5.619884981
508	_BSPA	2002	62.35583873	6.695657738	2.139791952	4.272696592	3.785143926	5.348692738
509	_BSPA	2003	63.76214678	6.112116136	3.18983522	4.331394932	4.415500347	5.145288024
510	_BSPA	2004	60.46547598	5.30006425	2.910501784	4.004328428	3.927575136	4.60686422
511	_BSPA	2005	53.77203465	5.078198914	3.048081724	4.341472461	3.934306203	4.695408474
512	_BSPA	2006	57.50365422	5.286026713	2.873176942	4.155672147	3.897138702	4.686895985
513	_BSPA	2007	56.17227963	4.696227604	3.103099256	2.272851628	3.817441602	3.267082576
514	_BSPA	2008	46.57467367	4.579376812	2.610513007	2.72642342	3.457531306	3.533457258
515	_BSPA	2009	50.26347665	4.990215696	3.885831465	3.189604534	4.403536893	3.989588275
516	_BSPA	2010	64.94444954	4.563016263	4.332560724	2.859143991	4.446295654	3.611969065
517	_BSPA	2011	69.91089669	5.607899949	4.470453925	4.186986066	5.006980961	4.845637105
518	_BJJA	2001	63.57079164	11.77142965	2.463466287	4.591903204	5.3850274	7.352092595
519	_BJJA	2002	64.97064273	11.03374575	2.413313773	6.897150817	5.160221951	8.723612124
520	_BJJA	2003	75.42032881	12.08699987	3.119478284	7.902053382	6.140450604	9.773030146
521	_BJJA	2004	82.91880711	12.13874758	4.093879937	7.597046852	7.049437933	9.603053373
522	_BJJA	2005	86.7984985	10.79402317	3.347541276	14.62580134	6.011109555	12.56468219
523	_BJJA	2006	89.67164285	11.11736378	2.560909154	9.761577862	5.33578098	10.41743789
524	_BJJA	2007	74.44735081	10.93097619	3.39658535	7.752038126	6.093274454	9.205288922
525	_BJJA	2008	93.05053771	9.840907083	3.252410707	7.950228298	5.657443907	8.84519406
526	_BJJA	2009	96.07060583	10.16320626	3.622497318	6.911843292	6.067634417	8.381317856
527	_BJJA	2010	99.5085132	9.995690392	3.847096472	8.577374313	6.201159992	9.259415641
528	_BJJA	2011	100.0057232	10.14843159	4.01089371	9.413714227	6.37999063	9.774171824
529	_BBML	2001	52.24453139	5.443289483	2.376065289	5.650203595	3.596333021	5.545781622
530	_BBML	2002	56.91462287	6.367154429	2.161013343	6.713042564	3.709380768	6.53781146
531	_BBML	2003	58.98774644	5.14929559	2.502026247	5.830460094	3.589383334	5.479303099
532	_BBML	2004	60.72452041	5.899519059	4.445278534	5.545059894	5.121035582	5.719544259
533	_BBML	2005	64.24782693	7.015021565	3.583408868	6.493789526	5.013750142	6.749375791
534	_BBML	2006	59.68306616	6.912252802	2.486485343	6.044549131	4.145746649	6.463857337
535	_BBML	2007	57.23336827	6.601082726	2.629284773	6.445032295	4.166068446	6.522590846
536	_BBML	2008	80.6811372	6.900859733	5.260494371	4.58672497	6.025108611	5.626041739
537	_BBML	2009	87.69630332	7.882543739	3.913259619	5.725827635	5.553957157	6.718190736
538	_BBML	2010	89.5776005	8.6243523	5.287933355	6.426069776	6.753147428	7.444507348
539	_BBML	2011	97.44624757	9.357101796	5.71269008	6.10710626	7.311239471	7.559418956
540	_BYBI	2001	86.39904513	11.9733895	2.279939641	5.844711864	5.224806729	8.365465417
541	_BYBI	2002	86.97075479	10.8957854	2.119033973	5.336162663	4.80505353	7.625069392
542	_BYBI	2003	89.73917544	10.3257355	2.616268109	4.839603012	5.197585255	7.069120216
543	_BYBI	2004	86.05208303	8.557385621	3.315917092	3.276312797	5.326873496	5.294966668
544	_BYBI	2005	87.37015148	8.853158836	3.558814372	4.258091031	5.613087288	6.139833568
545	_BYBI	2006	89.46135703	9.302645287	2.653521215	4.914639347	4.968376659	6.761593492
546	_BYBI	2007	90.28983977	8.545879566	3.062491403	4.196334168	5.115826688	5.988436058
547	_BYBI	2008	91.87370856	8.105530725	3.030481136	5.772809449	4.956173721	6.840444749
548	_BYBI	2009	93.42561308	8.389358229	2.847798964	5.098777395	4.887863099	6.540295872
549	_BYBI	2010	86.7220103	7.716104929	3.009193507	4.500053767	4.818635995	5.892612922
550	_BYBI	2011	86.26633195	7.960182331	3.021652617	5.141787894	4.904376186	6.397622148
551	_BMGG	2001	58.56454508	7.529949537	2.340626436	5.265396712	4.198189961	6.296679405
552	_BMGG	2002	61.18827708	7.047777414	2.22257475	6.726937524	3.957803952	6.885488969
553	_BMGG	2003	58.2032375	6.883045761	2.677076677	5.5015029	4.292603089	6.15362464
554	_BMGG	2004	65.60708127	7.465710694	5.153338153	6.476420084	6.202687463	6.95349399
555	_BMGG	2005	65.60708127	7.465710694	5.15307099	6.477195838	6.202526679	6.953910428
556	_BMGG	2006	64.59001845	7.434925652	3.43767899	5.898369063	5.055579858	6.622230398
557	_BMGG	2007	57.99431357	7.118455812	2.908846376	4.807488232	4.550438923	5.849948081
558	_BMGG	2008	58.27223357	6.08351483	2.258362698	4.872183271	3.70658643	5.444262961
559	_BMGG	2009	63.82776231	7.548612124	3.179975777	5.318061432	4.899428916	6.335927951
560	_BMGG	2010	72.31375035	7.503897886	3.437796535	5.405624137	5.07906233	6.368928602

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No	Kode Bank	Tahun	halfLnCREBLnINVB	halfLnPOLLnPOL	halfLnPOLLnPOF	halfLnPOCLnPOC	halfLnPOLLnPOF	halfLnPOLLnPOC
1	2	3	12	13	14	15	16	17
561	_BMGG	2011	73.0465697	7.729141609	3.484805389	5.829079192	5.18985109	6.71221115
562	_BAGG	2001	57.37090959	11.64352199	2.665168483	8.274240349	5.570632623	9.815360381
563	_BAGG	2002	72.56255465	10.57859782	2.269184932	6.995443041	4.899468825	8.602440263
564	_BAGG	2003	70.6972053	9.958507222	2.621369196	6.653890497	5.109297806	8.140197576
565	_BAGG	2004	82.60241856	9.753421483	3.868326265	6.270141154	6.142427573	7.820187301
566	_BAGG	2005	81.72255391	10.20508728	3.368357308	6.554278877	5.862966854	8.178446553
567	_BAGG	2006	84.34815488	10.45680066	2.888324191	5.54304782	5.495691976	7.613313739
568	_BAGG	2007	88.72363896	10.25651555	2.967962564	5.565552497	5.517332162	7.555340874
569	_BAGG	2008	84.51086201	8.325311768	2.702262237	5.695556878	4.743118763	6.886021109
570	_BAGG	2009	84.53911125	8.726272066	2.956319457	4.925990327	5.079138499	6.556335241
571	_BAGG	2010	88.8406949	8.084853253	2.606905413	3.792291811	4.590909246	5.537158367
572	_BAGG	2011	89.73254591	7.720879658	2.961411183	3.810780254	4.78170465	5.424258082
573	_BINX	2001	58.82595292	6.503567583	2.287613182	4.894556296	3.85715529	5.641992348
574	_BINX	2002	60.11036832	7.169375286	2.27699011	5.039537822	4.040370852	6.01085168
575	_BINX	2003	61.6410362	7.209597619	2.872355844	3.033963303	4.550662573	4.676927903
576	_BINX	2004	60.44376074	6.947917699	4.223265765	4.762226006	5.416908985	5.752178227
577	_BINX	2005	59.78835742	6.407823819	3.402141819	5.260781752	4.669081857	5.806045351
578	_BINX	2006	59.46751813	6.175866776	2.804395134	4.738875476	4.161678836	5.409867245
579	_BINX	2007	64.34149362	8.116073362	3.891852434	4.951065535	5.620192156	6.339022883
580	_BINX	2008	74.88155466	9.694205652	4.447622262	5.204127968	6.566290038	7.102808372
581	_BINX	2009	80.04628836	10.35636742	3.697198092	4.953814932	6.187854384	7.162648084
582	_BINX	2010	86.90253384	11.66775349	4.433857657	6.36034204	7.192576599	8.614575034
583	_BINX	2011	88.88727831	11.95737753	4.851159493	5.364545645	7.616242217	8.009113405
584	_BRIN	2001	35.90079033	7.21348683	2.647118926	3.086835439	4.369777742	4.718775984
585	_BRIN	2002	38.47533269	8.042900317	2.751975377	2.934532165	4.704664029	4.858204368
586	_BRIN	2003	40.05833172	7.374982606	2.803556581	5.295828076	4.547106884	6.249531178
587	_BRIN	2004	44.55224501	9.225504049	5.411163076	3.980171884	7.065458716	6.059628028
588	_BRIN	2005	51.51402289	6.150086252	2.800501461	2.713819425	4.150099461	4.085367001
589	_BRIN	2006	54.22012189	6.387271335	3.661731095	2.638510247	4.836162742	4.105226043
590	_BRIN	2007	57.01384994	7.208418258	5.444298927	4.079676202	6.26456573	5.422915491
591	_BRIN	2008	45.29312909	6.352197736	3.844907248	3.14180072	4.942025001	4.467363811
592	_BRIN	2009	70.36343431	6.745455013	3.861440352	3.551158476	5.10364303	4.894300741
593	_BRIN	2010	72.3512909	7.599756687	4.942348208	3.319883042	6.128673906	5.022977538
594	_BRIN	2011	73.30612396	6.957299867	4.566840508	4.500855215	5.63674364	5.595873425
595	_BASB	2001	26.45134495	5.395000918	3.227959353	2.683251375	4.173109592	3.804752769
596	_BASB	2002	21.93267831	4.982168417	2.867921262	5.153235063	3.780008827	5.066979867
597	_BASB	2003	20.58084571	5.027175249	3.12747938	2.172251214	3.965146521	3.304585835
598	_BASB	2004	28.02937805	5.887600678	4.463222644	4.298561646	5.126175247	5.030727031
599	_BASB	2005	29.14688456	6.338008899	4.200756882	2.361255495	5.159887063	3.868547317
600	_BASB	2006	26.40593243	7.900268507	3.338350603	2.869190487	5.135549253	4.761026701
601	_BASB	2007	22.31199764	7.269335903	3.434323317	8.09127048	4.996523771	7.669300033
602	_BASB	2008	23.35784301	8.039687964	3.807479513	5.767799321	5.532716079	6.809648066
603	_BASB	2009	25.54068138	7.286152508	3.544936641	3.369659448	5.082218905	4.954982607
604	_BASB	2010	48.73562464	8.237094522	4.814255948	2.518270703	6.297259824	4.554474043
605	_BASB	2011	63.6940344	6.43595906	6.870605175	5.803810739	6.649731846	6.111717296
606	_BIPA	2001	56.48093116	7.580384829	2.442246441	3.021729834	4.302693095	4.786008252
607	_BIPA	2002	55.87142602	6.180592812	2.33941616	2.262586762	3.802496378	3.73953573
608	_BIPA	2003	60.05997135	5.503424044	2.621026319	3.153388368	3.797975679	4.16586526
609	_BIPA	2004	50.39529813	6.863407008	4.272815494	5.206449493	5.415355188	5.977790724
610	_BIPA	2005	45.46756342	7.730548106	4.347482422	6.176839789	5.797277119	6.910163321
611	_BIPA	2006	48.96502626	8.740788853	3.249545438	5.473655136	5.329501904	6.916940349
612	_BIPA	2007	60.26528663	8.403730483	3.541178204	5.982196804	5.45519085	7.090329304
613	_BIPA	2008	60.47718461	7.683504177	3.02672958	6.019783941	4.822436041	6.800958393
614	_BIPA	2009	61.12240272	8.094435804	3.180080808	6.238844625	5.073554962	7.106330087
615	_BIPA	2010	77.07022939	7.612983252	2.547293582	4.730130787	4.403692016	6.000867142
616	_BIPA	2011	79.33821947	9.124509635	2.893029378	6.739232655	5.137847257	7.841695818
617	_BPMR	2001	47.58879488	7.333408253	3.473450381	3.83014914	5.04700205	5.299815781
618	_BPMR	2002	40.39845967	7.216683272	3.540627471	4.178918109	5.054857767	5.491623477
619	_BPMR	2003	49.7147891	7.613325183	3.783177646	5.618745002	5.366801808	6.540438275
620	_BPMR	2004	46.91618958	6.954618632	4.093599563	5.582000984	5.335674633	6.230625013
621	_BPMR	2005	59.48624002	7.39648471	4.115649886	5.647454548	5.517367258	6.463072892
622	_BPMR	2006	67.20563515	7.573315137	3.063507753	5.605709047	4.816732257	6.515658154
623	_BPMR	2007	60.62958437	7.493868661	3.398214169	6.270050593	5.046362122	6.854701718
624	_BPMR	2008	74.7496984	7.482467629	3.517784982	6.613851033	5.130469009	7.034765544
625	_BPMR	2009	61.4451479	7.586226963	3.447118519	5.868040904	5.113768029	6.672052917
626	_BPMR	2010	76.12397767	7.740194185	3.959551522	6.645260549	5.536036278	7.171862175
627	_BPMR	2011	78.29060958	8.665636666	3.72229961	6.831759909	5.679445042	7.694254296
628	_BTPN	2001	81.53615229	5.98143715	2.333365049	3.75667485	3.735890308	4.740286332
629	_BTPN	2002	82.21510577	5.639355856	2.168111728	4.46585868	3.496677505	5.01842269
630	_BTPN	2003	82.56129037	5.317727183	2.490954499	3.305702287	3.639535197	4.192710688

DATA PANEL FUNGSI BIAYA TRANSLOG DAN HASIL PERHITUNGAN EFISIEN SSFA

No	Kode Bank	Tahun	halfLnCREBLnINVB	halfLnPOLLnPOL	halfLnPOFLnPOF	halfLnPOCLnPOC	halfLnPOLLnPOF	halfLnPOLLnPOC
1	2	3	12	13	14	15	16	17
631	_BTPN	2004	83.2839607	5.689645721	3.464530855	4.551822933	4.439814541	5.089033295
632	_BTPN	2005	84.77880963	4.85252358	3.244974882	3.702166263	3.968162941	4.238496088
633	_BTPN	2006	90.54252701	5.319252546	3.113400536	3.342382086	4.0695164	4.216512116
634	_BTPN	2007	97.87322391	5.243238006	3.516927123	3.843256607	4.294192119	4.488998675
635	_BTPN	2008	99.3749674	5.54123026	2.827808617	4.659938339	3.958476813	5.081514669
636	_BTPN	2009	107.7493496	5.096612548	3.03272129	4.444849302	3.931488952	4.759587663
637	_BTPN	2010	125.1217936	5.575005734	3.476987678	4.215036772	4.402752121	4.847561673
638	_BTPN	2011	127.3166376	6.337002926	3.50733372	4.181665848	4.714444192	5.147740156
639	_BVIL	2001	84.81514705	16.36881781	2.59811166	4.517469326	6.521350811	8.599164632
640	_BVIL	2002	87.15201293	15.5148495	2.513871375	5.065404897	6.245185027	8.865043407
641	_BVIL	2003	91.44660839	14.60636802	2.672795202	6.404902725	6.248186166	9.672247222
642	_BVIL	2004	91.72858457	13.34498417	3.299846076	2.805644874	6.635992288	6.118928537
643	_BVIL	2005	93.19696457	13.81252348	3.361938994	3.128918523	6.814459721	6.574059672
644	_BVIL	2006	96.58107221	14.73855783	2.999019065	6.304471364	6.648399501	9.639440637
645	_BVIL	2007	102.0215916	15.82286845	4.152468359	6.238922301	8.105797962	9.935675461
646	_BVIL	2008	103.3346917	14.19819136	3.227122138	5.62626312	6.768995321	8.937715615
647	_BVIL	2009	111.8869807	14.8753848	3.384268842	3.623600162	7.095230884	7.341828571
648	_BVIL	2010	115.2669299	14.10369743	3.806483816	3.180878799	7.327038694	6.69792148
649	_BVIL	2011	118.2045911	13.34494155	3.755561597	7.734413259	7.079389096	10.15949274
650	_BYTA	2001	79.22350996	5.952137873	3.644844909	2.974580056	4.657748321	4.207744123
651	_BYTA	2002	83.14889769	5.837489083	3.461641432	3.74988473	4.495252392	4.678665533
652	_BYTA	2003	86.52340937	6.017227038	3.933677372	3.988488117	4.865164935	4.898942594
653	_BYTA	2004	84.98826286	5.517215366	5.162122095	3.985711791	5.336716157	4.689352869
654	_BYTA	2005	77.24978098	5.683626321	5.284785396	4.147428934	5.480578928	4.855145338
655	_BYTA	2006	80.00639616	6.461278581	5.148130636	4.059214071	5.767452315	5.121299926
656	_BYTA	2007	79.80780862	6.867381583	5.538700042	4.228851973	6.167363023	5.388983221
657	_BYTA	2008	82.46744399	5.61009893	4.502070332	4.233521534	5.025640253	4.873445868
658	_BYTA	2009	91.59096439	6.222187779	5.90829873	4.654286629	6.063212363	5.381435253
659	_BYTA	2010	100.3600307	6.8230845	5.863422105	4.221194823	6.32507901	5.366709324
660	_BYTA	2011	101.4320103	6.988148719	5.471109566	4.773477363	6.183278039	5.775618557
661	_BDKI	2001	97.33833913	8.071660321	3.47220295	2.840038828	5.29400064	4.787883532
662	_BDKI	2002	100.0407477	8.082118569	2.897598943	2.57034351	4.839291087	4.557830735
663	_BDKI	2003	101.8275973	8.004139291	3.016170981	3.654714669	4.913435932	5.408589953
664	_BDKI	2004	104.7401089	7.401326779	4.234444952	3.258233791	5.598259624	4.910728359
665	_BDKI	2005	109.4376583	7.97635449	3.851093885	2.93099114	5.542354193	4.835144708
666	_BDKI	2006	110.7217993	8.156414977	3.506508581	3.522279506	5.347947186	5.359960197
667	_BDKI	2007	115.0973399	6.844077498	4.118507769	3.629377975	5.309179442	4.983948648
668	_BDKI	2008	120.1749083	6.982788353	3.806498846	4.754936571	5.155577156	5.762179771
669	_BDKI	2009	119.8643754	6.778844987	3.721242539	4.63145149	5.02252191	5.603203701
670	_BDKI	2010	117.8685391	6.271227307	3.977218473	5.087942494	4.994200746	5.648685148
671	_BDKI	2011	124.5332006	7.190480343	4.837260143	5.463108737	5.897645629	6.267565395
672	_BJBT	2001	102.2306204	5.996770548	3.940638865	4.143757775	4.861183712	4.984893638
673	_BJBT	2002	109.0192539	6.371856873	3.179875769	4.018838119	4.501301287	5.060381536
674	_BJBT	2003	116.7841744	6.884113373	3.226258238	3.895205157	4.712740973	5.178323465
675	_BJBT	2004	114.2261324	5.938025299	4.422242209	4.161469831	5.124391292	4.971007256
676	_BJBT	2005	119.1734329	6.761576691	4.108756086	4.558178559	5.270831944	5.551619034
677	_BJBT	2006	116.7035306	8.878332264	3.60804474	5.312618427	5.65980742	6.867837476
678	_BJBT	2007	121.8786726	7.798354503	3.857793507	5.722299945	5.484928565	6.680158946
679	_BJBT	2008	124.5077547	7.161985293	4.154439143	5.486092328	5.454725661	6.268278278
680	_BJBT	2009	127.1013136	7.293160528	3.682773556	5.53552724	5.182572598	6.353856213
681	_BJBT	2010	128.3986137	8.61466412	3.869389255	4.604277861	5.773516154	6.297960566
682	_BJBT	2011	140.043633	9.295166265	3.84575979	4.720725855	5.978877542	6.624192911
683	_BNTB	2001	76.64741713	5.08444289	3.874205075	4.124784554	4.438262548	4.579544901
684	_BNTB	2002	77.9690179	4.984313815	3.146517139	4.328744785	3.960205657	4.644978195
685	_BNTB	2003	77.85105387	5.027905754	3.453209947	4.409193894	4.16682303	4.70839796
686	_BNTB	2004	81.06923201	5.723879882	5.049493545	4.165016429	5.376122629	4.88262775
687	_BNTB	2005	61.90570075	5.96762839	15.62291709	5.205678199	9.655659666	5.573648088
688	_BNTB	2006	61.58539351	5.74250216	4.181968976	4.885223859	4.900506696	5.296546852
689	_BNTB	2007	100.3835737	5.783702143	3.608288334	2.342619094	4.568289064	3.680898135
690	_BNTB	2008	77.53471334	4.598824447	3.813839301	5.27322359	4.187980111	4.924071989
691	_BNTB	2009	83.39495686	5.198210915	4.243699917	4.32075356	4.696769872	4.739218112
692	_BNTB	2010	95.1011439	5.204989492	4.097510545	3.099141261	4.618170561	4.016341332
693	_BNTB	2011	93.53275356	5.666789041	4.229380771	4.283320041	4.895611157	4.926730261
694	_BJTH	2001	100.3009056	7.634493604	4.00800733	3.662838533	5.531645897	5.288092033
695	_BJTH	2002	105.6272635	6.612398865	3.453149995	4.032116683	4.778452166	5.163522419
696	_BJTH	2003	108.1567406	5.797061713	3.877036419	4.395119165	4.740824758	5.047650646
697	_BJTH	2004	107.4929067	5.106513821	4.790756024	4.647506877	4.946115835	4.871607343
698	_BJTH	2005	111.5245982	6.122875506	4.520230309	5.488929994	5.260875159	5.797243743
699	_BJTH	2006	116.1137524	6.637394037	3.938761203	5.419202407	5.113033358	5.997447936
700	_BJTH	2007	112.0570689	5.74447423	3.126807814	5.961957155	4.238144277	5.852205502

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No	Kode Bank	Tahun	halfLnCREBLnINVb	halfLnPOLLnPOL	halfLnPOFLnPOF	halfLnPOCLnPOC	halfLnPOLLnPOF	halfLnPOLLnPOC
1	2	3	12	13	14	15	16	17
701	_BJTH	2008	113.4768184	5.276471592	4.146715015	6.616138319	4.677608789	5.90845715
702	_BJTH	2009	114.0553545	5.942330758	3.659998893	7.051542175	4.663574165	6.473221451
703	_BJTH	2010	122.2448201	5.772921239	3.776513626	6.673311907	4.669209325	6.206811101
704	_BJTH	2011	128.1664535	6.665343436	4.118131487	5.771208351	5.239156485	6.202183946
705	_BJTR	2001	106.2544279	7.663164414	3.924505362	2.5444605	5.483988497	4.415724081
706	_BJTR	2002	109.4764722	7.005629154	2.968073213	3.367766027	4.559958358	4.857295529
707	_BJTR	2003	106.3078945	6.717736929	2.777423274	4.30712052	4.319490583	5.379042905
708	_BJTR	2004	112.0035801	7.854144144	4.66099306	4.079493026	6.05046373	5.660470499
709	_BJTR	2005	105.0828031	6.477698767	4.668885675	3.934711662	5.499421331	5.048551959
710	_BJTR	2006	92.53477333	6.607181014	4.57758048	4.269283823	5.499536602	5.311113915
711	_BJTR	2007	102.8714221	7.526668747	4.360016747	5.600570182	5.728560185	6.492583196
712	_BJTR	2008	110.5775016	6.696754608	4.353959197	5.490395332	5.399758913	6.063648262
713	_BJTR	2009	120.0687904	6.78929098	4.560744932	6.083926701	5.564550694	6.426939293
714	_BJTR	2010	122.7692054	6.703842484	5.135800925	5.362501686	5.867674192	5.995779067
715	_BJTR	2011	126.5274424	7.310843218	5.361759211	6.523192465	6.260908957	6.905797375
716	_BNTT	2001	71.59146134	6.801684023	5.368454644	2.692516811	6.042725559	4.279444891
717	_BNTT	2002	72.54300062	6.090138385	4.247150405	3.117528889	5.085836579	4.357313663
718	_BNTT	2003	79.96152974	6.660666278	4.646849585	3.675971172	5.563372568	4.94817312
719	_BNTT	2004	70.20826819	5.940703132	4.920825422	5.576077729	5.406770108	5.755503664
720	_BNTT	2005	74.04502087	6.58441799	5.15813097	5.612516818	5.827803219	6.079075317
721	_BNTT	2006	54.05500996	7.785577293	4.517939146	5.707000279	5.930831681	6.665755155
722	_BNTT	2007	58.05776936	7.068621702	4.085721464	5.790572225	5.374050559	6.39776246
723	_BNTT	2008	87.76585311	6.024900635	4.361444153	5.621498391	5.126135742	5.819705252
724	_BNTT	2009	90.80140624	6.367142035	4.980084387	5.116335896	5.63106603	5.707577187
725	_BNTT	2010	99.53098421	5.447952124	5.054430062	3.105845935	5.247503501	4.113453532
726	_BNTT	2011	105.2903444	6.084712888	4.556122439	4.899596351	5.265234745	5.460094968
727	_BMKU	2001	76.67672517	8.418200567	4.532791113	2.884407079	6.177211727	4.92762796
728	_BMKU	2002	77.89419095	5.782314266	3.779235599	4.181561873	4.674690141	4.917225323
729	_BMKU	2003	76.78311319	5.090997346	3.805642857	4.110073489	4.401649428	4.574316695
730	_BMKU	2004	80.54817058	4.883465507	5.58675762	3.10296344	5.223288058	3.892713055
731	_BMKU	2005	77.43108058	5.218793859	4.770307224	2.817375119	4.989514009	3.834488228
732	_BMKU	2006	82.63084881	6.249687361	4.90823557	2.96578441	5.538495988	4.30525555
733	_BMKU	2007	74.22251352	5.922406989	5.192531844	3.116294961	5.545474451	4.296040858
734	_BMKU	2008	80.61243328	5.306614981	5.075902165	4.04082957	5.189976731	4.630672384
735	_BMKU	2009	84.53415548	5.27767177	5.237564741	5.228461135	5.257580011	5.253008827
736	_BMKU	2010	92.20835066	4.866018234	5.062864075	4.448719217	4.963465413	4.652692643
737	_BMKU	2011	100.5996267	5.499943431	5.664683127	4.307219415	5.581705542	4.867182258
738	_BPPA	2001	88.19790317	5.711336257	5.031539293	2.549648451	5.360672793	3.816005718
739	_BPPA	2002	87.62691862	6.925729488	3.955885942	2.185355768	5.234252184	3.890396238
740	_BPPA	2003	90.56445166	6.80775065	5.525803672	2.755107312	6.133375379	4.330829435
741	_BPPA	2004	95.06670722	7.712968703	7.049895052	2.708177245	7.373982635	4.570348601
742	_BPPA	2005	101.3333717	8.119398104	7.039703324	2.10791603	7.560301173	4.137029057
743	_BPPA	2006	107.4909582	7.549380486	7.210970617	2.452655268	7.37823562	4.303025426
744	_BPPA	2007	96.20330713	6.443760352	8.248760599	3.107152897	7.290612903	4.474566867
745	_BPPA	2008	106.0159844	5.825433308	7.403863792	3.108427898	6.567397867	4.255342455
746	_BPPA	2009	102.98044	6.670839476	6.942466148	3.41642275	6.805297733	4.773930011
747	_BPPA	2010	108.5035624	6.591321245	7.080437842	3.636404964	6.831503522	4.895785258
748	_BPPA	2011	117.9006937	6.644686466	7.610257502	4.162610507	7.111102237	5.259205425
749	_BBLU	2001	62.51696422	6.351734695	4.921518687	2.584613473	5.591080486	4.051762465
750	_BBLU	2002	68.64221322	5.082541732	4.740730965	3.894011721	4.908662035	4.448761297
751	_BBLU	2003	70.81885383	5.325742071	4.127748017	3.347626532	4.688637464	4.222392149
752	_BBLU	2004	67.38897248	5.202957285	5.706737976	3.302053388	5.449028714	4.144929762
753	_BBLU	2005	71.7848586	6.023819519	6.449345749	4.253479249	6.232952335	5.061836754
754	_BBLU	2006	70.76864547	6.383301296	5.727134748	3.482591888	6.0463234	4.714916045
755	_BBLU	2007	68.72318313	5.542137136	5.406034145	3.970830896	5.47366263	4.691150112
756	_BBLU	2008	68.72318313	5.542137136	5.406034145	3.930491058	5.47366263	4.667260487
757	_BBLU	2009	68.38262996	5.053102514	4.007178525	4.581910735	4.499853762	4.811742372
758	_BBLU	2010	74.52792278	4.35368996	3.459356261	3.819318641	3.880845864	4.077760319
759	_BBLU	2011	77.20037365	5.696872512	5.084074694	4.232685143	5.381758576	4.910505844
760	_BSTH	2001	57.7560973	9.640062883	6.435499572	2.871609256	7.8764599	5.26141557
761	_BSTH	2002	64.32953085	9.000476164	4.864006357	2.588307335	6.616522749	4.826592843
762	_BSTH	2003	64.3429318	9.000476164	4.864006357	2.592859407	6.616522749	4.830835258
763	_BSTH	2004	65.05428423	7.259999941	6.848439201	2.997074458	7.051217497	4.664628645
764	_BSTH	2005	68.90894587	8.016709461	6.504408327	2.640023435	7.221076912	4.60046746
765	_BSTH	2006	75.28332214	8.763729784	6.230955714	2.364831806	7.389615158	4.552444062
766	_BSTH	2007	73.50730326	8.049087865	6.181007354	2.66470044	7.053472286	4.631242595
767	_BSTH	2008	79.13647108	6.890842921	7.030585078	2.923039424	6.96036331	4.488006854
768	_BSTH	2009	77.08070502	5.714594172	6.144892156	3.484546196	5.925838751	4.462372394
769	_BSTH	2010	83.59761126	6.440489551	7.113014894	3.36082178	6.768404399	4.652455003
770	_BSTH	2011	82.80828108	5.959010516	5.559889575	3.949758649	5.7559917	4.851458886

DATA PANEL FUNGSI BIAYA TRANSLOG DAN HASIL PERHITUNGAN EFISIEN SSFA

No	Kode Bank	Tahun	halfLnCREBLnINVB	halfLnPOLLnPOL	halfLnPOFLnPOF	halfLnPOCLnPOC	halfLnPOLLnPOF	halfLnPOLLnPOC
1	2	3	12	13	14	15	16	17
841	_BLPG	2005	63.63837428	7.713878399	4.635068495	4.152199963	5.979494522	5.659466901
842	_BLPG	2006	82.33769436	6.979991309	4.077884346	3.871805381	5.335128611	5.198573642
843	_BLPG	2007	79.09475573	7.376247921	4.177952324	4.477901075	5.551361288	5.747182657
844	_BLPG	2008	87.19136888	6.837905726	3.170762598	4.703806036	4.65632642	5.671347479
845	_BLPG	2009	80.97334048	6.659362887	3.838528893	5.280357116	5.055903168	5.929908448
846	_BLPG	2010	97.98294125	5.152974158	4.178666308	4.644561686	4.640318901	4.892167857
847	_BLPG	2011	101.7446768	7.566362421	4.394286122	5.870929288	5.766173894	6.664951518
848	_BSSN	2001	85.49222159	5.250430949	5.547058268	4.602592267	5.396706996	4.915851186
849	_BSSN	2002	88.75976452	5.605194679	4.636213272	4.076559469	5.097732629	4.780157889
850	_BSSN	2003	88.92467339	6.208187488	3.82913576	7.50925797	4.875653055	6.827802089
851	_BSSN	2004	80.86929689	6.256786032	4.792856922	3.475422217	5.476119086	4.663150564
852	_BSSN	2005	92.53501724	7.377506574	5.439842725	2.799536315	6.335019768	4.544622929
853	_BSSN	2006	102.4251635	7.304389799	4.254773311	2.397380072	5.574811456	4.184662297
854	_BSSN	2007	101.5582878	7.408763873	3.539362917	3.463423747	5.120771828	5.065539333
855	_BSSN	2008	107.1346838	6.796326656	4.449073522	3.360710262	5.498850514	4.779171972
856	_BSSN	2009	109.4117178	6.359867391	4.5210908	4.548027244	5.362232553	5.378182794
857	_BSSN	2010	108.3639253	6.462659364	4.486937666	3.233568916	5.384937299	4.571373364
858	_BSSN	2011	111.9138212	6.937979727	4.142672005	3.705673399	5.36113555	5.070491782
859	_BRAU	2001	93.05940834	11.13416319	6.578811174	2.422239973	8.558595515	5.193227815
860	_BRAU	2002	95.1566562	8.947611714	3.795471797	4.663119297	5.827555913	6.459394774
861	_BRAU	2003	92.32280982	9.6042119	4.114641853	3.579496804	6.286325815	5.863296497
862	_BRAU	2004	93.16436553	9.547078322	5.985666135	3.548209664	7.559472429	5.820226419
863	_BRAU	2005	96.50566038	10.55626296	6.118800504	3.685279393	8.036894122	6.237209181
864	_BRAU	2006	105.6056205	11.00362831	5.301912451	3.693278261	7.638080514	6.374908723
865	_BRAU	2007	105.6991049	9.576601269	4.340085605	5.015827083	6.446958144	6.930698089
866	_BRAU	2008	113.217238	7.636534715	5.194680816	6.240905425	6.298361722	6.903541912
867	_BRAU	2009	114.7385555	6.550558397	4.03842926	6.440061467	5.143341977	6.495074959
868	_BRAU	2010	118.8904366	6.332843688	4.789523104	5.487014077	5.507386055	5.894777558
869	_BRAU	2011	120.4152187	7.766942979	4.134067975	6.102486004	5.666486586	6.884595909
870	_BSBT	2001	91.10317187	7.504156166	2.911011479	3.531490026	4.673829772	5.147897887
871	_BSBT	2002	95.27374267	7.559836383	3.129572754	3.909610423	4.864057768	5.43654441
872	_BSBT	2003	94.81981719	7.203166965	2.995248249	5.544142314	4.644919078	6.319444815
873	_BSBT	2004	95.96196659	6.591579246	3.98681883	6.593059739	5.126346872	6.592319451
874	_BSBT	2005	93.56440479	6.444368179	4.196098579	5.657476397	5.200115783	6.038117328
875	_BSBT	2006	98.16617211	7.06499564	3.871089811	5.119818758	5.22964938	6.014274453
876	_BSBT	2007	103.5304671	6.708047405	3.824081252	5.82006282	5.064792031	6.248300353
877	_BSBT	2008	102.4681915	6.060975987	4.310772036	5.857989519	5.111505238	5.958618448
878	_BSBT	2009	105.7741811	6.215287424	4.092430009	6.396313299	5.04337474	6.30515072
879	_BSBT	2010	112.9549108	6.2711919	4.314206834	4.674470342	5.201463155	5.414286707
880	_BSBT	2011	116.5547812	6.991346341	3.992770955	6.265461163	5.283450067	6.618459713
881	_BSTR	2001	94.87255722	9.900216018	3.704369429	2.273749953	6.05591096	4.744535352
882	_BSTR	2002	96.69904532	8.405593986	3.082096875	2.174082119	5.089877696	4.274862756
883	_BSTR	2003	96.67809695	8.208991318	2.862108746	2.755542878	4.847166785	4.756072704
884	_BSTR	2004	94.8788316	6.987268716	5.299795985	2.949762512	6.08531829	4.539910056
885	_BSTR	2005	99.02482933	7.038360972	5.501326315	2.685155089	6.222565422	4.347308453
886	_BSTR	2006	102.893723	7.679619845	5.36231124	2.92483232	6.417204361	4.739367081
887	_BSTR	2007	101.3792766	7.336739902	4.895923252	3.680411781	5.99333926	5.19636642
888	_BSTR	2008	100.5681872	6.619413868	4.622740783	3.525580207	5.53171171	4.830866849
889	_BSTR	2009	106.4966143	7.203425217	4.351435249	5.405274419	5.598681845	6.239911061
890	_BSTR	2010	109.4470857	5.696522411	4.668047532	4.764236106	5.156707998	5.209565985
891	_BSTR	2011	122.8255668	7.446323322	4.226379982	4.85842852	5.609901232	6.014767626
892	_BACH	2001	82.71236211	9.512735157	5.52702034	5.459689393	7.251005496	7.20670377
893	_BACH	2002	87.22106333	8.641945829	5.569648223	4.496753137	6.937766084	6.233834857
894	_BACH	2003	91.57916199	8.185911152	5.584021621	3.241892247	6.760939643	5.15148929
895	_BACH	2004	93.09971547	8.500825327	6.134703703	4.001657379	7.221498779	5.832442918
896	_BACH	2005	96.85220496	8.756632909	7.436681932	4.130873183	8.069714601	6.014361151
897	_BACH	2006	107.2966642	9.448716537	5.837421488	3.099494065	7.426718047	5.411676341
898	_BACH	2007	114.0209969	8.473556557	5.750668796	3.961795351	6.980588606	5.794005262
899	_BACH	2008	115.6173324	7.977783619	6.914089498	3.68246788	7.42691793	5.420141321
900	_BACH	2009	119.8438796	7.071864437	3.210719999	4.768244223	4.765057878	5.806924896
901	_BACH	2010	116.7259934	7.038149738	4.87452023	2.803470883	5.857269268	4.441986927
902	_BACH	2011	116.5362151	7.325054974	5.612747081	4.845993738	6.411995081	5.957950196
903	_BSUA	2001	79.98091173	7.047198424	3.271268016	2.110559734	4.801382593	3.856621997
904	_BSUA	2002	79.24908531	5.083973664	2.543940866	2.261922559	3.596293699	3.391099338
905	_BSUA	2003	83.23718434	4.388225933	3.028734794	2.499481342	3.645651185	3.311840704
906	_BSUA	2004	84.19240615	4.218809386	4.790870068	2.916174466	4.49574995	3.507532496
907	_BSUA	2005	84.24697848	5.192291607	4.166289632	3.321526958	4.651084894	4.15287088
908	_BSUA	2006	88.05123708	5.118450055	3.508142354	3.266741215	4.237481731	4.089089355
909	_BSUA	2007	91.52365763	5.427657014	3.681899098	3.571193464	4.470356301	4.402637079
910	_BSUA	2008	97.63770914	5.841993998	4.483625863	4.931132775	5.117940541	5.367275666

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No	Kode Bank	Tahun	halfLnCREBLnINVB	halfLnPOLLnPOL	halfLnPOLLnPOF	halfLnPOCLnPOC	halfLnPOLLnPOF	halfLnPOLLnPOC
1	2	3	12	13	14	15	16	17
911	_BSUA	2009	91.33842029	5.187121106	3.835056612	5.237637186	4.460146084	5.212317948
912	_BSUA	2010	99.2668384	4.98686156	4.021670135	4.352926183	4.478338107	4.659124408
913	_BSUA	2011	100.4429856	5.585910898	3.733881605	4.953577498	4.56696069	5.260251185
914	_BJBI	2001	70.45457629	7.886136213	5.783762287	4.718399533	6.75363141	6.099995199
915	_BJBI	2002	74.95686759	7.559766262	4.384555438	5.56366188	5.7572749	6.485366865
916	_BJBI	2003	74.1970914	7.596096896	4.699740754	5.766616978	5.974921435	6.618442516
917	_BJBI	2004	76.48152505	7.227472005	5.660005414	4.293253068	6.395899521	5.570400916
918	_BJBI	2005	79.08005777	6.91242004	6.570661853	4.320125886	6.739374947	5.464661449
919	_BJBI	2006	82.02618962	8.028824084	5.783866255	5.002806728	6.814517201	6.337716872
920	_BJBI	2007	79.17694496	7.62007221	4.913271813	5.856080182	6.118781415	6.680101336
921	_BJBI	2008	70.11578556	6.744073655	4.775593841	6.415491285	5.675117322	6.577731049
922	_BJBI	2009	81.41107268	6.661841965	5.13749098	6.145024348	5.850226748	6.398217023
923	_BJBI	2010	88.90063312	8.719417649	4.424010375	3.751393557	6.210860982	5.719262818
924	_BJBI	2011	97.23693683	8.707152096	4.53494162	6.511673779	6.283822597	7.529816332
925	_BSST	2001	83.30623066	5.407747072	4.694661555	4.565955099	5.038605192	4.969057287
926	_BSST	2002	90.26726191	5.83060384	3.920942186	4.217029659	4.781365973	4.958611632
927	_BSST	2003	90.26726191	5.83060384	3.920942186	4.217025039	4.781365973	4.958608916
928	_BSST	2004	95.64207232	6.659242599	6.297053719	4.24615398	6.475616448	5.317534153
929	_BSST	2005	97.49102337	7.14424437	5.621177384	4.664242918	6.337118026	5.77256366
930	_BSST	2006	104.9949832	8.240560396	5.41793287	4.370465002	6.681826325	6.001256603
931	_BSST	2007	97.25259837	7.273110108	4.536262929	5.364652599	5.743930689	6.246415696
932	_BSST	2008	101.1159772	6.566170534	5.265018272	5.417538106	5.879711544	5.964266852
933	_BSST	2009	101.6875813	6.671198252	5.018506873	6.278876273	5.786143299	6.472065236
934	_BSST	2010	104.5591885	6.019125675	4.766511136	3.905856804	5.356326125	4.848694976
935	_BSST	2011	106.3758396	6.524416202	3.26983448	3.102256257	4.618848456	4.498934428
936	_BSMA	2001	110.1775194	13.13512784	4.416173736	4.871180824	7.616233096	7.998973862
937	_BSMA	2002	102.0304112	13.34161003	5.141145501	2.924800467	8.281977926	6.24672292
938	_BSMA	2003	96.07557636	13.6059072	5.827686475	8.822110458	8.904434667	10.95582147
939	_BSMA	2004	88.75676383	12.48851187	6.244106321	9.127429462	8.830605637	10.67651681
940	_BSMA	2005	90.35559812	11.59752481	5.849609841	9.300480484	8.236564529	10.38568982
941	_BSMA	2006	92.2482327	12.13320568	4.632021542	9.406285483	7.496750634	10.68308927
942	_BSMA	2007	90.2171244	13.04708408	8.962956246	10.01947682	10.81390049	11.4335015
943	_BSMA	2008	111.0342104	14.2573744	6.292080872	4.9697338	9.471459905	8.417562322
944	_BSMA	2009	111.4720187	14.04836158	5.841286634	8.104329105	9.058725447	10.67017083
945	_BSMA	2010	117.6310774	15.09600184	6.922219616	2.209735963	10.2224185	5.775653916
946	_BSMA	2011	121.9996587	5.110018362	8.69445644	3.266303552	6.665495634	4.085446258
947	_BHIA	2001	87.81572944	19.43815808	5.595587218	15.22501169	10.42918544	17.20308647
948	_BHIA	2002	88.14363079	17.89223595	7.968080682	7.597394176	11.94013315	11.65908955
949	_BHIA	2003	91.39905029	17.52905716	2.674359985	6.302126058	6.846824741	10.51048657
950	_BHIA	2004	94.52440652	19.17095412	8.481856811	6.391493701	12.75167784	11.06937363
951	_BHIA	2005	94.60593992	16.35289637	6.1250117	8.64895717	10.00808081	11.89266582
952	_BHIA	2006	97.49523725	17.77550079	6.223326385	8.004466122	10.51773469	11.92826031
953	_BHIA	2007	98.16105289	17.52898948	5.268475677	7.682225617	9.609945616	11.60438073
954	_BHIA	2008	100.2774212	17.17327664	6.34944362	8.368368872	10.44225798	11.98800708
955	_BHIA	2009	98.84012868	16.41937157	7.603646492	7.938489392	11.17349977	11.41687379
956	_BHIA	2010	101.3619562	15.36224658	9.619099093	7.757010728	12.15610843	10.91627737
957	_BHIA	2011	102.3787643	16.34306481	11.50670312	8.06402032	13.71330722	11.48001771
958	_BAPB	2001	89.6138149	11.00140046	4.734468515	3.048054971	7.217048157	5.790757581
959	_BAPB	2002	83.40509204	10.37894595	4.572655491	3.383715789	6.889074261	5.926162609
960	_BAPB	2003	82.82257512	9.918677828	5.461077593	2.917740181	7.359800897	5.379602666
961	_BAPB	2004	93.0499715	10.50792672	6.511351251	2.589527422	8.271686756	5.21637464
962	_BAPB	2005	101.9311593	11.09756669	2.172960854	2.12404428	4.910659628	4.855071888
963	_BAPB	2006	108.3959518	10.86645899	3.889479342	2.288667933	6.501143572	4.986954605
964	_BAPB	2007	106.0064267	10.58078142	4.652117629	2.236855267	7.015913325	4.864943643
965	_BAPB	2008	104.2643695	10.85346019	4.332566633	2.498794572	6.857356594	5.207741103
966	_BAPB	2009	116.1696093	9.096690796	3.879362983	2.319845078	5.940485295	4.59379074
967	_BAPB	2010	123.7700008	7.410523516	5.906984177	2.579619967	6.616180556	4.372223053
968	_BAPB	2011	130.1665519	7.518355826	6.761507968	2.233776041	7.129896411	4.098087738
969	_BKEB	2001	90.94850967	16.74045199	4.824886588	6.123081002	8.98725666	10.12438361
970	_BKEB	2002	86.65939964	14.86935097	7.316748554	7.15839731	10.43049866	10.31701129
971	_BKEB	2003	82.9300178	15.15928468	9.538143706	4.971585612	12.0246179	8.681341002
972	_BKEB	2004	91.99663299	14.82385238	10.61556887	3.863595913	12.54446595	7.567917513
973	_BKEB	2005	92.16075552	12.98618527	7.242985384	7.335259334	9.698389047	9.759971143
974	_BKEB	2006	84.30607074	11.66046079	5.903379497	9.648967816	8.296753892	10.60713962
975	_BKEB	2007	84.64041154	10.3072532	7.0659284	10.03886827	8.534067796	10.17217563
976	_BKEB	2008	99.88816227	13.86920953	8.02248066	7.871975629	10.54824465	10.44883149
977	_BKEB	2009	98.42073577	14.70797966	9.043963912	8.125915216	11.53336192	10.93232801
978	_BKEB	2010	99.57180528	14.43761196	10.14898945	7.442027901	12.10484083	10.36557336
979	_BKEB	2011	94.67877063	13.88266773	10.66343228	6.36772084	12.16704102	9.402178077
980	_BBPI	2001	74.78812885	9.700420875	3.843180431	3.001584576	6.105773307	5.395983106

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No	Kode Bank	Tahun	halfLnCREBLnINVB	halfLnPOLLnPOL	halfLnPOFLnPOF	halfLnPOCLnPOC	halfLnPOLLnPOF	halfLnPOLLnPOC
1	2	3	12	13	14	15	16	17
981	_BBPI	2002	65.69315945	8.959173394	6.491001148	4.947511723	7.625877312	6.657748523
982	_BBPI	2003	68.31332538	8.805323919	6.601774	3.496903219	7.62435299	5.548996806
983	_BBPI	2004	76.04273367	10.22053469	8.780019716	6.388953688	9.472934924	8.080750138
984	_BBPI	2005	84.22789766	10.25709411	4.873431963	9.339517333	7.070166212	9.787558847
985	_BBPI	2006	86.85422046	11.01778751	3.423861688	8.351650627	6.141936222	9.59253418
986	_BBPI	2007	82.22958026	9.917732568	3.509543901	7.897591912	5.899721845	8.850209292
987	_BBPI	2008	94.32832153	10.25438749	4.186549162	3.619055229	6.552136853	6.091895818
988	_BBPI	2009	79.11182121	6.409749411	2.782477928	5.243104042	4.223148856	5.797153012
989	_BBPI	2010	90.75459156	8.486119627	12.60831844	2.956773948	10.34387251	5.00914538
990	_BBPI	2011	97.35019988	9.930296392	9.957574634	5.220248026	9.943926159	7.199903481
991	_BIIS	2001	102.0061949	8.608126107	3.748023433	5.126578728	5.680093165	6.643059249
992	_BIIS	2002	106.5556587	11.20619007	5.676899873	3.253292614	7.975990157	6.037964507
993	_BIIS	2003	97.5927737	10.46635169	5.490775104	4.311111744	7.573543938	6.710841187
994	_BIIS	2004	90.56640683	10.17192925	7.080007343	6.752163581	8.486302717	8.287492398
995	_BIIS	2005	98.38896793	11.08980958	6.121371731	8.174699412	8.239226108	9.521337083
996	_BIIS	2006	102.0963305	11.49105112	5.414448099	8.790781223	7.88719717	10.05063761
997	_BIIS	2007	101.1992861	12.44388833	5.917082224	12.08124732	8.580880516	12.2612272
998	_BIIS	2008	111.7070132	12.84872149	6.338205559	10.27689035	9.024291551	11.49107923
999	_BIIS	2009	114.7752045	12.61416933	7.100476461	9.188444612	9.463963884	10.76589969
1000	_BIIS	2010	120.9498638	13.14117813	8.371289396	7.544061912	10.48849871	9.956799757
1001	_BIIS	2011	120.5493625	13.5134779	8.963625751	8.214971533	11.00589653	10.53626292
1002	_BRPA	2001	92.29309422	11.51935748	6.210186915	5.505203167	8.457976301	7.963441675
1003	_BRPA	2002	90.68991486	10.58672968	7.712609165	8.087806136	9.036111352	9.25329224
1004	_BRPA	2003	89.88558942	10.14735568	8.280022713	6.089996722	9.166260715	7.861129869
1005	_BRPA	2004	85.64896621	9.62707558	7.78985393	7.413144535	8.659879476	8.44789339
1006	_BRPA	2005	81.89348703	10.13157099	6.335777448	6.29376399	8.011952257	7.985343865
1007	_BRPA	2006	83.03056773	10.71008021	5.172763722	6.578229321	7.443165614	8.393650199
1008	_BRPA	2007	75.16042344	10.86794608	4.306821657	8.263069514	6.841513396	9.476423056
1009	_BRPA	2008	103.3787434	12.48868194	5.428008939	8.700588788	8.233387956	10.42395731
1010	_BRPA	2009	90.7292016	11.9412126	6.349122086	7.766662193	8.707252047	9.630337004
1011	_BRPA	2010	123.0193443	12.45804812	10.12157699	5.198140603	11.22920715	8.04727816
1012	_BRPA	2011	109.6509391	13.09926172	6.680265769	6.044302868	9.354493555	8.898084355
1013	_BSIA	2001	75.44479184	10.3701029	4.024304492	3.801928009	6.460065918	6.279043291
1014	_BSIA	2002	71.98562126	10.35782763	3.503329292	6.97071514	6.023859306	8.497144572
1015	_BSIA	2003	89.52331427	11.14404625	6.430469487	10.45008393	8.465308579	10.79148824
1016	_BSIA	2004	103.9687028	12.02275929	6.905430093	8.308327078	9.111658673	9.994449286
1017	_BSIA	2005	115.7126185	11.66093668	4.664991379	7.449479523	7.375511445	9.320295543
1018	_BSIA	2006	116.8904332	9.786762097	3.104541224	5.980053856	5.512114511	7.650187215
1019	_BSIA	2007	124.760288	10.56305389	5.112002558	6.350442518	7.348357539	8.190242155
1020	_BSIA	2008	121.7740288	9.762208402	3.984166006	6.410401933	6.236526185	7.910731926
1021	_BSIA	2009	124.2441782	10.48518902	4.270945474	5.773720894	6.691910833	7.780652603
1022	_BSIA	2010	129.6776866	9.884711817	4.694072971	2.677305569	6.811722144	5.144355547
1023	_BSIA	2011	127.6394463	9.622183475	5.376807008	4.533166806	7.192817497	6.604465363
1024	_BBFA	2001	72.7484276	12.1245888	2.322955564	7.384156863	5.307059546	9.462022279
1025	_BBFA	2002	67.20028309	10.59006846	3.135643635	7.774601162	5.762523819	9.073784138
1026	_BBFA	2003	83.13615487	9.340078233	4.035178866	5.453329355	6.139172487	7.136842636
1027	_BBFA	2004	52.93904503	9.042469128	6.207883073	4.802170817	7.492302119	6.589649563
1028	_BBFA	2005	81.71382567	9.265282887	4.30057874	6.420291692	6.312375037	7.712705021
1029	_BBFA	2006	77.2369731	5.52956094	3.684798215	6.549028755	4.513902555	6.017744893
1030	_BBFA	2007	84.83658112	9.489552012	3.08188696	8.214742042	5.407931823	8.82916881
1031	_BBFA	2008	73.01129334	8.196156297	3.62820059	4.52264775	5.453191644	6.088376453
1032	_BBFA	2009	68.61705634	8.151304279	5.270047804	4.870170662	6.554217209	6.300654169
1033	_BBFA	2010	76.00337573	7.547847971	6.136255764	3.334380336	6.805551088	5.016711657
1034	_BBFA	2011	81.94411517	8.28931723	7.832979411	6.56228166	8.05791854	7.375420967
1035	_BCTI	2001	64.29270813	11.93560609	4.599408248	5.626157041	7.409232422	8.194607631
1036	_BCTI	2002	76.69721722	11.24899407	4.496684632	6.106709143	7.112185229	8.288204565
1037	_BCTI	2003	81.9501428	12.69752063	6.409948397	7.301041098	9.021665701	9.628349806
1038	_BCTI	2004	71.31985968	11.8422854	6.088669348	6.449480935	8.491393298	8.73937034
1039	_BCTI	2005	77.3339887	11.62517775	5.791545391	5.88151687	8.205348537	8.268837829
1040	_BCTI	2006	81.19181346	11.45349577	3.645923859	5.376457216	6.462087394	7.847243464
1041	_BCTI	2007	78.707891	10.61742319	4.597072682	5.786618012	6.986348552	7.838301618
1042	_BCTI	2008	83.12612118	9.764156987	5.242253895	4.687326447	7.15445246	6.765189671
1043	_BCTI	2009	83.93606373	8.442048824	5.093462268	3.603448093	6.557381883	5.515476836
1044	_BCTI	2010	100.8543684	8.255136441	6.416391813	1.841459634	7.277924833	3.898910172
1045	_BCTI	2011	103.3814876	7.535765582	6.344121043	1.734763054	6.914319128	3.61562826
1046	_BCLI	2001	14.88002844	4.552865216	2.962575728	2.548518766	3.672629573	3.406326825
1047	_BCLI	2002	23.53403485	4.253233503	7.864172764	4.363193259	5.783438689	4.30786255
1048	_BCLI	2003	27.34031122	4.874125689	7.260358694	2.375877556	5.948773052	3.40298778
1049	_BCLI	2004	39.8399865	4.609476261	20.46701505	2.19053797	9.71299233	3.17761432
1050	_BCLI	2005	47.16611736	5.461920846	6.770113865	2.214372516	6.080939569	3.477747461

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No	Kode Bank	Tahun	halfLnCREBLnINVB	halfLnPOLLnPOL	halfLnPOLLnPOF	halfLnPOCLnPOC	halfLnPOLLnPOF	halfLnPOLLnPOC
1	2	3	12	13	14	15	16	17
1121	BBCP	2010	103.6673664	15.48521281	4.962304934	13.21515676	8.765976725	14.30522683
1122	BBCP	2011	93.40528853	15.57128512	3.994798913	10.25082577	7.886960939	12.63402275
1123	BCMB	2001	94.67299601	10.49189024	2.289751157	7.302535765	4.901409778	8.753136791
1124	BCMB	2002	92.92295535	11.19027157	3.100529455	2.599799651	5.89031125	5.393743054
1125	BCMB	2003	91.78288163	9.887749431	4.714578763	3.896236319	6.827633081	6.206851734
1126	BCMB	2004	89.20545818	9.734099893	4.892958373	2.856635911	6.901343752	5.273213377
1127	BCMB	2005	104.0472637	13.0660965	5.304541305	5.413416157	8.325241654	8.410244819
1128	BCMB	2006	105.0817314	12.88404066	4.333970138	3.811806579	7.472552941	7.007957687
1129	BCMB	2007	106.5550114	11.23181932	3.874299992	5.227761349	6.596623189	7.66271955
1130	BCMB	2008	103.4510785	11.87658967	4.145701726	3.270007462	7.016893777	6.231896729
1131	BCMB	2009	106.4612155	10.75106157	5.151295506	3.686457042	7.441901311	6.295500506
1132	BCMB	2010	103.8537877	8.825779119	4.161249257	2.184662393	6.06022003	4.391053146
1133	BCMB	2011	110.835317	10.58218941	6.779907613	2.80824374	8.470316792	5.45136379
1134	BCBK	2001	130.5509412	9.004047604	5.188302059	3.497415106	6.834889811	5.611674626
1135	BCBK	2002	129.4894934	9.446007862	5.909714804	3.3988016	7.471493324	5.666136835
1136	BCBK	2003	130.2421337	9.354489588	7.455812877	2.876976131	8.35136659	5.187739707
1137	BCBK	2004	130.5535276	8.653054733	9.246642919	3.01152314	8.944926343	5.104789375
1138	BCBK	2005	134.3603478	7.677352642	7.602337574	3.020452188	7.639753037	4.815503773
1139	BCBK	2006	138.2339166	8.331211322	5.228257069	2.984878069	6.599826853	4.986747434
1140	BCBK	2007	138.4002862	8.179432021	5.404755717	2.922913592	6.64889705	4.88955755
1141	BCBK	2008	142.8800617	9.452083626	5.785056163	2.416208592	7.394649054	4.778933529
1142	BCBK	2009	142.8588974	8.959890883	5.204127013	2.843162677	6.828499849	5.047219764
1143	BCBK	2010	145.0874399	9.581721962	6.698631723	2.466615087	8.011518377	4.861524447
1144	BCBK	2011	145.6114015	8.611676836	6.884391396	1.92329206	7.69975025	4.069738281
1145	BAAB	2001	115.4662226	9.289995721	4.308629408	2.458878849	6.326701255	4.779432391
1146	BAAB	2002	113.8060012	10.03153141	4.178621112	3.80960299	6.474408772	6.181921389
1147	BAAB	2003	114.814598	10.3795573	5.770889816	2.088062208	7.739462611	4.655444267
1148	BAAB	2004	120.8435209	10.04475823	6.125635698	6.582231224	7.844139823	8.131231225
1149	BAAB	2005	126.469443	10.37624664	5.104013553	2.898481887	7.277396752	5.484100924
1150	BAAB	2006	120.8887026	7.806760535	3.285061754	3.030236365	5.064157428	4.863777305
1151	BAAB	2007	119.538666	7.325283985	3.810976123	2.22989676	5.283605053	4.041611934
1152	BAAB	2008	119.7947799	7.208595617	11.23924155	2.209035004	9.001063682	3.99049371
1153	BAAB	2009	106.1387411	11.37087626	2.469539415	6.627805153	5.299134563	8.681241403
1154	BAAB	2010	107.4672401	8.679746541	2.283975684	2.064026709	4.452452139	4.232638502
1155	BAAB	2011	98.56724365	6.235088714	2.55937229	1.972326622	3.994735696	3.506797893
1156	BANS	2001	73.93182528	6.349262055	2.205094317	5.602365106	3.741753824	5.964133146
1157	BANS	2002	47.83613329	5.743899844	2.288627757	3.641117122	3.625692846	4.573205885
1158	BANS	2003	59.68443791	6.511177098	3.897297421	4.228067785	5.037459053	5.246875082
1159	BANS	2004	59.68443791	6.511177098	3.897297421	4.228067785	5.037459053	5.246875082
1160	BANS	2005	60.96747432	8.405511827	8.287838328	4.245979826	8.346467701	5.97408015
1161	BANS	2006	60.78609267	8.289718088	7.665961949	4.156415465	7.971741556	5.86988181
1162	BANS	2007	62.55456534	8.434437152	6.429285717	4.730125162	7.363926012	6.316323566
1163	BANS	2008	87.02380208	11.49834953	7.212357815	4.254521678	9.10660261	6.994281761
1164	BANS	2009	88.23057468	11.72488403	11.50388548	3.960452681	11.6138591	6.814385399
1165	BANS	2010	88.45221126	11.83369482	10.65868929	5.179944644	11.23083595	7.829296528
1166	BANS	2011	88.3729064	10.62196817	5.61773429	2.165856494	7.724726197	4.796421451
1167	BSCB	2001	117.1226327	9.970464669	3.45388668	2.31235039	5.86829235	4.801583891
1168	BSCB	2002	114.1281561	8.252813187	3.2758851	2.680497872	5.199544956	4.703365623
1169	BSCB	2003	115.2948615	9.067468891	4.837045373	2.968804978	6.622670039	5.188405032
1170	BSCB	2004	121.7567229	9.064297723	5.210673849	2.699905792	6.872488567	4.946994029
1171	BSCB	2005	123.9644062	9.224480141	4.100772399	2.935683415	6.150405966	5.203859468
1172	BSCB	2006	128.7548905	9.132004305	4.072015021	3.053103401	6.098004485	5.280241794
1173	BSCB	2007	131.3172922	9.145240095	5.097249502	3.593776616	6.827559631	5.732883219
1174	BSCB	2008	139.1326072	10.70066083	4.975321018	2.97119753	7.296521278	5.638597081
1175	BSCB	2009	134.67207	9.904430231	4.141554213	3.329260923	6.404665077	5.742336853
1176	BSCB	2010	132.7256938	8.826703322	4.922366009	2.276009821	6.591529747	4.482149423
1177	BSCB	2011	140.4771533	9.180460642	5.487408467	2.554309871	7.09767127	4.842493287

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No	Kode Bank	Tahun	haldLnPOFLnPOC	halfLnCREBLnPOL	halfLnINVBlnPOL	halfLnCREBLnPOF	halfLnINVBlnPOF	halfLnCREBLnPOC
1	2	3	18	19	20	21	22	23
1	_BRIA	2001	2.958768974	-31.62599829	-31.5347935	-20.97616472	-20.91567251	-21.08936605
2	_BRIA	2002	3.090109772	-30.48241676	-30.10350265	-20.45196926	-20.19773942	-23.10528743
3	_BRIA	2003	3.859511108	-28.30889253	-27.7633985	-22.28763259	-21.85816434	-26.76424347
4	_BRIA	2004	3.171660047	-30.00153039	-28.77212	-18.62794667	-17.86460591	-27.14690136
5	_BRIA	2005	4.60381422	-30.0666045	-28.35766533	-27.40104494	-25.84361205	-27.44166058
6	_BRIA	2006	4.170811576	-31.61776943	-29.57412087	-26.13628237	-24.44693563	-26.54913178
7	_BRIA	2007	4.828715558	-33.7700734	-31.74267335	-30.07315811	-28.26770386	-27.43937547
8	_BRIA	2008	4.866713382	-34.50848122	-31.60498729	-30.21302418	-27.67094382	-28.60649069
9	_BRIA	2009	4.199273289	-36.89893627	-33.8668068	-27.71295078	-25.43566956	-27.59486756
10	_BRIA	2010	4.665182155	-37.52126871	-34.80169336	-32.82175855	-30.44280792	-26.38032328
11	_BRIA	2011	5.021659424	-39.3645195	-36.50684465	-32.96375517	-30.57074503	-28.68321142
12	_BNIA	2001	2.858929152	-40.90909807	-42.63776735	-20.45901656	-21.32353999	-21.10127468
13	_BNIA	2002	2.869192863	-40.58187922	-41.9181376	-20.72346135	-21.40583238	-21.05497249
14	_BNIA	2003	3.04182826	-39.82476072	-40.45000174	-23.13345391	-23.49664464	-20.36351339
15	_BNIA	2004	4.107510843	-36.88462003	-36.74107247	-27.89829978	-27.78972518	-23.33994503
16	_BNIA	2005	4.226799984	-36.09610657	-36.01040427	-27.26858782	-27.20384453	-24.78223962
17	_BNIA	2006	4.058629115	-36.58684613	-36.67572813	-26.47068975	-26.53499613	-24.66713573
18	_BNIA	2007	3.675936185	-35.84947856	-34.70534402	-24.0520435	-23.28442358	-25.53510015
19	_BNIA	2008	4.357687019	-38.11124303	-36.63727467	-30.25799736	-29.08775658	-24.52055121
20	_BNIA	2009	4.347676739	-39.02456895	-37.69946961	-29.39188808	-28.39387138	-25.37725157
21	_BNIA	2010	4.765428367	-38.6411029	-37.09584654	-31.2642935	-30.01403549	-26.51323244
22	_BNIA	2011	5.504012981	-38.76365484	-36.70026548	-33.6802014	-31.88740427	-28.98603036
23	_BTNA	2001	3.517612173	-38.62081514	-41.43953924	-17.8768248	-19.18155741	-25.0141258
24	_BTNA	2002	3.191325753	-38.0487733	-40.42398291	-17.02137854	-18.08394478	-24.41733631
25	_BTNA	2003	3.535146138	-36.29144373	-36.82713394	-18.73627942	-19.01284162	-24.73813851
26	_BTNA	2004	4.103860377	-34.7352285	-34.58573708	-22.56570642	-22.46858947	-24.15618024
27	_BTNA	2005	4.093091232	-35.68950002	-34.79708498	-22.57754391	-22.012993	-24.69877989
28	_BTNA	2006	3.661303755	-33.11674516	-32.04004166	-20.33587402	-19.67470679	-25.04581923
29	_BTNA	2007	4.360789048	-36.09733131	-34.18684298	-22.5215046	-21.32953084	-27.65087088
30	_BTNA	2008	5.308645217	-37.07858512	-34.12402264	-25.87229897	-23.81069593	-30.57924739
31	_BTNA	2009	4.776664472	-38.79240042	-35.17157219	-23.32233502	-21.14546099	-31.38001392
32	_BTNA	2010	4.109042822	-39.27595226	-35.90679634	-24.68087413	-22.56370807	-25.41270157
33	_BTNA	2011	5.614662331	-41.16025711	-36.68554135	-29.13068793	-25.96376047	-30.81839058
34	_BMDI	2001	3.009969261	-45.66150934	-47.92978939	-19.35731645	-20.31891004	-25.17985328
35	_BMDI	2002	2.444422941	-44.73441035	-47.95930021	-19.71261131	-21.13368739	-19.41074658
36	_BMDI	2003	3.923627717	-45.01062464	-46.84091421	-22.15366573	-23.05451134	-28.62333035
37	_BMDI	2004	4.848772249	-42.68151731	-43.39192578	-27.4927554	-27.95035596	-29.2021815
38	_BMDI	2005	3.899380882	-41.90668601	-42.39271701	-26.74466667	-27.05484955	-24.41005201
39	_BMDI	2006	3.549791916	-42.70783066	-42.88563405	-24.14962155	-24.25016248	-24.80838699
40	_BMDI	2007	5.031151944	-40.85040194	-40.4847414	-29.63567204	-29.3703969	-29.21759721
41	_BMDI	2008	5.308620611	-41.68095309	-40.75603315	-30.86462318	-30.17972268	-30.66901405
42	_BMDI	2009	5.08265568	-42.40724509	-41.60306687	-29.45917159	-28.90053064	-30.94577513
43	_BMDI	2010	5.380633025	-43.05487449	-41.98007954	-31.88909426	-31.09303487	-30.95844686
44	_BMDI	2011	5.371033191	-44.24002085	-42.51294902	-33.36006629	-32.05773348	-30.25704155
45	_BADH	2001	3.88882347	-23.75316096	-17.33489782	-13.8823431	-10.13124104	-22.39105715
46	_BADH	2002	3.811445532	-24.04797143	-17.82829418	-14.11234977	-10.46238449	-21.74570841
47	_BADH	2003	3.812252028	-23.66022301	-18.47707884	-14.63684627	-11.43041476	-21.15108159
48	_BADH	2004	4.735366307	-22.26023859	-12.52496932	-17.98779402	-10.12103115	-21.36116022
49	_BADH	2005	4.23430433	-21.49749558	-14.8017835	-16.13449254	-11.10916687	-21.72099827
50	_BADH	2006	4.211438413	-22.42731871	-19.79939438	-16.355914	-14.4394074	-21.30647319
51	_BADH	2007	4.676558876	-24.24085867	-18.32048671	-18.2183207	-13.76883991	-21.97150536
52	_BADH	2008	4.395342006	-22.75559675	-16.29699887	-17.62128862	-12.61993362	-21.53972315
53	_BADH	2009	4.611239842	-23.03747085	-16.10533498	-18.51422062	-12.94316233	-21.91246268
54	_BADH	2010	4.801197705	-26.01999037	-21.08484452	-19.38646154	-15.70948035	-22.32309456
55	_BADH	2011	4.851125861	-25.20101119	-22.2291551	-19.84648731	-17.50606916	-22.66798512
56	_BMIL	2001	4.74516015	-32.02216421	-24.5702244	-14.66525336	-11.25247386	-29.956204
57	_BMIL	2002	4.972675877	-34.9170643	-25.91720993	-15.26820415	-11.33283282	-32.76747957
58	_BMIL	2003	3.792814687	-32.44269973	-25.84292165	-15.84150505	-12.61888737	-24.25507773
59	_BMIL	2004	6.86304585	-35.99755773	-29.16322218	-23.53862973	-19.06969061	-29.61698202
60	_BMIL	2005	4.588880829	-31.04574249	-25.38914783	-19.01574236	-15.55103712	-25.44413338
61	_BMIL	2006	4.442439504	-31.8661468	-26.55828254	-16.93642033	-14.11536322	-28.51871041
62	_BMIL	2007	4.420273601	-31.27849849	-26.77362305	-18.90753888	-16.18438682	-26.027598
63	_BMIL	2008	4.477843191	-29.35325932	-23.41285746	-19.81954474	-15.80854006	-26.01898423
64	_BMIL	2009	4.128738748	-30.70461931	-25.89350819	-19.40149535	-16.36147231	-25.29113446
65	_BMIL	2010	4.588895938	-31.83595133	-29.31165774	-21.07337783	-19.4024558	-26.48258294
66	_BMIL	2011	3.906415736	-32.45960991	-28.24399803	-21.91836363	-19.07177015	-22.709506
67	_BHGAB	2001	3.444590811	-32.56123281	-32.9074512	-15.96983074	-16.1396354	-23.23573726
68	_BHGAB	2002	4.084078726	-36.0063545	-32.28638355	-17.25060694	-15.46837273	-28.26373895
69	_BHGAB	2003	3.907407387	-33.80109467	-29.21878749	-18.04693925	-15.60037295	-26.23248446
70	_BHGAB	2004	4.352965005	-31.96080446	-27.57912207	-22.49293053	-19.40925103	-23.39851234

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No	Kode Bank	Tahun	halfLnPOFLnPOC	halfLnCREBLnPOL	halfLnINVBlnPOL	halfLnCREBLnPOF	halfLnINVBlnPOF	halfLnCREBLnPOC
1	2	3	18	19	20	21	22	23
71	_BHGAB	2005	4.690116395	-33.20174015	-28.26122192	-22.25858565	-18.94644154	-26.33458832
72	_BHGAB	2006	3.855613698	-33.1248857	-30.22297008	-18.22032811	-16.62413076	-26.22213086
73	_BHGAB	2007	4.522558588	-31.874093	-27.05336591	-20.31747509	-17.24460325	-27.85162855
74	_BHGAB	2008	4.900739525	-33.30041806	-27.57739452	-20.94361584	-17.3442374	-30.26984019
75	_BHGAB	2009	4.626439517	-34.70048109	-27.6931216	-20.16422933	-16.09229721	-30.09460464
76	_BHGAB	2010	4.996110396	-35.36488875	-32.07784392	-22.5189055	-20.42585065	-29.16704401
77	_BHGAB	2011	5.05483153	-35.84231867	-31.69587716	-23.65426911	-20.9178099	-28.70509577
78	_BERA	2001	3.367767423	-33.4167826	-27.1696672	-17.39419667	-14.14243078	-19.32859989
79	_BERA	2002	5.403644753	-33.53036351	-31.07253631	-17.41332088	-16.13689769	-32.46279909
80	_BERA	2003	4.43063909	-34.11742985	-32.86870351	-20.98095671	-20.21303623	-23.38061179
81	_BERA	2004	5.133583091	-34.94138069	-32.77199943	-23.25041139	-21.80687923	-25.71133607
82	_BERA	2005	4.983584407	-34.58418576	-32.28916168	-22.20452739	-20.73102371	-26.96808991
83	_BERA	2006	4.154425064	-35.65600472	-33.89765972	-19.86807264	-18.88829585	-25.1801627
84	_BERA	2007	5.03046338	-36.29354517	-34.05385254	-23.16018644	-21.73095987	-27.09036624
85	_BERA	2008	5.159678132	-36.47856713	-33.33113601	-24.09239902	-22.01366698	-27.73465838
86	_BERA	2009	4.732018719	-36.6802916	-34.70502905	-25.2086223	-23.85111816	-23.90746918
87	_BERA	2010	6.019152497	-33.85951855	-32.62340795	-28.22466158	-27.19426289	-28.13685164
88	_BERA	2011	6.264952109	-33.55163607	-30.64990919	-29.00878074	-26.49994455	-29.21071063
89	_BBAA	2001	2.843566459	-22.87225186	-18.3906344	-14.54804978	-11.69748683	-14.66876624
90	_BBAA	2002	2.828803181	-26.05545222	-21.32404336	-14.96547908	-12.24789814	-14.68528199
91	_BBAA	2003	3.14763123	-25.44606768	-16.89206978	-16.17620234	-10.73837978	-15.55200081
92	_BBAA	2004	3.213978142	-26.42866685	-20.65727382	-15.25896964	-11.92677314	-17.43626199
93	_BBAA	2005	4.057904198	-24.53367898	-18.23854941	-18.1514962	-13.49397947	-19.41560178
94	_BBAA	2006	4.144476198	-26.2591061	-19.2570323	-18.15692804	-13.31532568	-20.17760116
95	_BBAA	2007	4.536442076	-26.91931761	-19.44930716	-19.55038741	-14.12522767	-21.36607705
96	_BBAA	2008	4.633680156	-26.19994189	-19.49093668	-19.41130522	-14.4406626	-22.56160023
97	_BBAA	2009	4.922345953	-26.76383216	-10.84056231	-21.15693168	-8.569514066	-22.07540962
98	_BBAA	2010	4.816037736	-27.15085948	-23.95751326	-20.9683048	-18.50211927	-22.37729417
99	_BBAA	2011	5.007785904	-27.89610385	-23.45629445	-21.81210499	-18.34059552	-23.44628862
100	_BNSP	2001	4.451493639	-37.41356274	-34.24958161	-18.82546249	-17.23343533	-27.56865374
101	_BNSP	2002	4.748480811	-38.4041193	-35.97910225	-19.4530303	-18.22467431	-29.84914294
102	_BNSP	2003	4.703092258	-39.48895829	-37.20120713	-20.31425503	-19.13737008	-29.83490214
103	_BNSP	2004	5.328555403	-37.7452908	-35.04407474	-23.0614471	-21.41107033	-29.97593302
104	_BNSP	2005	4.431555929	-35.86319967	-33.02667527	-21.79191944	-20.06833338	-27.08345628
105	_BNSP	2006	4.651127017	-35.06976463	-30.72869193	-21.34599361	-18.70370299	-29.84259609
106	_BNSP	2007	4.741499721	-34.18056358	-29.02967654	-23.43929404	-19.90707739	-28.38549512
107	_BNSP	2008	4.976007693	-33.93421246	-30.04787865	-25.51351313	-22.5915644	-27.62522914
108	_BNSP	2009	4.723292428	-33.43287057	-30.58806628	-24.85722932	-22.74212669	-27.05010182
109	_BNSP	2010	5.072540401	-34.5413586	-32.30597018	-27.14206747	-25.38553368	-27.40274535
110	_BNSP	2011	5.008174483	-59.00887775	-53.559395	-28.42472485	-25.7996953	-27.01905254
111	_BPIB	2001	2.793177878	-45.33380764	-46.60713324	-19.15047873	-19.68837299	-18.46721123
112	_BPIB	2002	2.169630805	-41.03185732	-39.16451354	-16.67431244	-15.91547101	-16.65136496
113	_BPIB	2003	3.039610559	-40.53671005	-40.56986826	-22.08696234	-22.10502903	-17.29034782
114	_BPIB	2004	4.530774854	-41.10723259	-40.82372806	-24.0593877	-23.89345716	-24.47949984
115	_BPIB	2005	4.78254091	-43.46024168	-43.86372352	-23.57736316	-23.79625375	-27.43615538
116	_BPIB	2006	4.062789088	-43.15317199	-40.93773553	-21.8702053	-20.74741298	-25.90287263
117	_BPIB	2007	5.076856735	-44.82143108	-42.38845227	-26.03993446	-24.62644526	-28.84436753
118	_BPIB	2008	4.413073595	-44.50406369	-42.17976829	-24.15898087	-22.89723973	-27.61591028
119	_BPIB	2009	4.082264413	-44.90054324	-42.13925443	-23.93051663	-22.45884027	-26.28194539
120	_BPIB	2010	4.577946958	-46.93504624	-44.98306586	-28.4120864	-27.2304569	-25.64099981
121	_BPIB	2011	4.551548945	-45.9726858	-43.44414297	-27.84742591	-26.31579016	-26.61587198
122	_BBIA	2001	2.565616802	-31.29393048	-31.58431744	-17.73567084	-17.90024612	-15.80273207
123	_BBIA	2002	2.822946447	-31.08809452	-30.27134678	-18.15594322	-17.67894951	-17.91076585
124	_BBIA	2003	4.063243581	-32.01569881	-31.4038558	-20.82533051	-20.42734348	-23.36955432
125	_BBIA	2004	5.076561415	-33.06564067	-32.0206698	-24.77345855	-23.99054486	-25.78725328
126	_BBIA	2005	5.441124685	-31.0764857	-29.21244898	-23.62827514	-22.21099865	-29.96085304
127	_BBIA	2006	4.523063693	-30.16026837	-27.27423934	-20.75606344	-18.76992058	-28.34559174
128	_BBIA	2007	6.171683838	-29.85979329	-26.05146546	-24.89516823	-21.72003031	-33.08685156
129	_BBIA	2008	5.419534964	-29.55065183	-26.2397671	-25.37445309	-22.53147386	-29.08570564
130	_BBIA	2009	5.086614955	-27.94423907	-24.13797785	-23.94794586	-20.68601636	-29.12706984
131	_BBIA	2010	5.650145107	-34.13136507	-31.06102917	-28.03835319	-25.51612291	-29.50719409
132	_BBIA	2011	6.03355581	-35.6959562	-32.37535843	-28.65316735	-25.98772135	-32.15409448
133	_BNGA	2001	5.341830984	-39.03247845	-39.79357366	-19.02796058	-19.39898722	-35.6386101
134	_BNGA	2002	3.324611026	-38.20041411	-37.5806386	-18.75577932	-18.45147967	-23.33505365
135	_BNGA	2003	3.824798628	-36.79702559	-35.2557331	-21.70346301	-20.59438452	-23.79360708
136	_BNGA	2004	4.997651306	-37.71324881	-34.59917795	-26.86847595	-24.64988326	-26.3487935
137	_BNGA	2005	4.912998022	-40.00384275	-36.2172777	-24.72959089	-22.38881065	-29.29450247
138	_BNGA	2006	4.064968784	-38.21395204	-33.51752112	-22.01749597	-19.31158246	-27.61795375
139	_BNGA	2007	4.835309511	-38.85613117	-33.36182613	-25.43960298	-21.84241164	-29.17859174
140	_BNGA	2008	4.357968935	-37.28013783	-33.58293154	-25.37935782	-22.86239499	-28.11622528

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No	Kode Bank	Tahun	haldLnPOFLnPOC	halfLnCREBLnPOL	halfLnINVBlnPOL	halfLnCREBLnPOF	halfLnINVBlnPOF	halfLnCREBLnPOC
1	2	3	18	19	20	21	22	23
911	_BSUA	2009	4.481811589	-23.52398899	-20.14043826	-20.22710193	-17.31775584	-23.63825858
912	_BSUA	2010	4.184021179	-23.5412513	-21.0281932	-21.14068769	-18.88389277	-21.99411739
913	_BSUA	2011	4.300705977	-25.23796712	-22.23101271	-20.6342002	-18.17575737	-23.76658864
914	_BJBI	2001	5.223992848	-23.75496996	-23.38939542	-20.34358866	-20.0305132	-18.37467662
915	_BJBI	2002	4.939046867	-23.94732155	-23.6626212	-18.23751007	-18.02069143	-20.54391106
916	_BJBI	2003	5.205920171	-24.26975409	-23.22266198	-19.09005058	-18.26643114	-21.14611945
917	_BJBI	2004	4.929486344	-23.92928649	-23.10006533	-21.17605047	-20.44223716	-18.44292434
918	_BJBI	2005	5.327859454	-23.7624517	-23.00413202	-23.16758397	-22.42824801	-18.78557047
919	_BJBI	2006	5.379178842	-26.10639124	-25.22653708	-22.15797112	-21.41118912	-20.60761508
920	_BJBI	2007	5.364001649	-26.44739357	-22.81260859	-21.23678304	-18.31811585	-23.18498622
921	_BJBI	2008	5.535140528	-25.42816134	-18.59615471	-21.39771988	-15.64860722	-24.80097563
922	_BJBI	2009	5.618719352	-25.4302081	-21.32690768	-22.33203436	-18.72864088	-24.42387424
923	_BJBI	2010	4.073843887	-29.3926442	-26.37264427	-20.93644718	-18.78529437	-19.27929867
924	_BJBI	2011	5.434156828	-29.81862835	-28.39355279	-21.51966206	-20.49120616	-25.78670871
925	_BSST	2001	4.629861107	-21.30653568	-21.14370124	-19.85211584	-19.70039675	-19.57809694
926	_BSST	2002	4.066291859	-22.66561118	-23.22075675	-18.58685396	-19.04209911	-19.27587028
927	_BSST	2003	4.066289632	-22.66561118	-23.22075675	-18.58685396	-19.04209911	-19.27585972
928	_BSST	2004	5.170905115	-25.21372858	-25.26019744	-24.51846934	-24.56365684	-20.13365046
929	_BSST	2005	5.120403969	-26.82445411	-25.96510229	-23.79394137	-23.03167547	-21.67421227
930	_BSST	2006	4.866095559	-29.42786509	-29.40130036	-23.86146988	-23.83992997	-21.43108735
931	_BSST	2007	4.933099909	-28.10298474	-25.16917199	-22.19430121	-19.87732583	-24.13588167
932	_BSST	2008	5.340733762	-27.14784505	-24.45662809	-24.309679	-21.89981478	-24.65927309
933	_BSST	2009	5.613428875	-27.39819441	-24.75995332	-23.76332901	-21.47509826	-26.58036755
934	_BSST	2010	4.314778088	-26.47552844	-23.77119299	-23.56016012	-21.15361415	-21.32731042
935	_BSST	2011	3.184943402	-27.86521093	-24.90705177	-19.72669776	-17.63251976	-19.21455544
936	_BSMA	2001	4.638100993	-38.26673378	-37.8186393	-22.18846805	-21.92864629	-23.30351156
937	_BSMA	2002	3.877734488	-38.25025675	-35.58799528	-23.7443443	-22.09171087	-17.90928944
938	_BSMA	2003	7.170250609	-38.62751101	-33.84025882	-25.28052643	-22.14741605	-31.10457483
939	_BSMA	2004	7.549346992	-37.31451649	-29.70532659	-26.38503155	-21.00458622	-31.90044312
940	_BSMA	2005	7.375919072	-36.68152989	-28.56754595	-26.05123015	-20.28867707	-32.84864642
941	_BSMA	2006	6.600766394	-37.36803412	-29.95251977	-23.08860832	-18.50678028	-32.90194324
942	_BSMA	2007	9.476504227	-39.13624721	-30.07622068	-32.43755311	-24.92827175	-34.29611846
943	_BSMA	2008	5.59195556	-42.49307103	-37.2544575	-28.22899976	-24.74888367	-25.0879344
944	_BSMA	2009	6.880385838	-41.87159151	-37.40004067	-26.99982125	-24.11645644	-31.80278582
945	_BSMA	2010	3.911045593	-44.8902561	-39.55778191	-30.39791526	-26.78697354	-17.17478484
946	_BSMA	2011	5.329046251	-26.50748281	-23.51866077	-34.57629668	-30.67768442	-21.19266288
947	_BHIA	2001	9.229998959	-41.90469702	-40.73471835	-22.48319281	-21.85546232	-37.08633932
948	_BHIA	2002	7.780530173	-40.17764803	-39.25283627	-26.81199088	-26.1948307	-26.18089755
949	_BHIA	2003	4.105381073	-40.3959313	-39.66090458	-15.77859319	-15.4914928	-24.22154766
950	_BHIA	2004	7.362861833	-42.09223608	-43.05124244	-27.99790927	-28.63579825	-24.30419921
951	_BHIA	2005	7.278390197	-39.31765433	-39.34825609	-24.06266469	-24.08139317	-28.59381685
952	_BHIA	2006	7.057932078	-41.93045016	-41.33098168	-24.81017865	-24.45547414	-28.13745334
953	_BHIA	2007	6.361887991	-41.52024897	-41.44156421	-22.76271173	-22.71957426	-27.48685413
954	_BHIA	2008	7.289340597	-42.24941696	-40.76013396	-25.68987391	-24.7843113	-29.49270079
955	_BHIA	2009	7.769264252	-40.92345147	-39.6567919	-27.84870136	-26.98673047	-28.45528395
956	_BHIA	2010	8.638023782	-40.06826164	-38.86236391	-31.70591817	-30.75169422	-28.47215446
957	_BHIA	2011	9.632771553	-41.90659558	-39.92647832	-35.16341803	-33.50192083	-29.43685687
958	_BAPB	2001	3.798805114	-32.70355838	-30.14587749	-21.45391913	-19.77605037	-17.21402464
959	_BAPB	2002	3.933518347	-32.15558046	-26.92089303	-21.343418	-17.86886956	-18.36016871
960	_BAPB	2003	3.991742167	-31.99961619	-25.67188414	-23.74417317	-19.04890543	-17.35566207
961	_BAPB	2004	4.106254086	-32.87660062	-29.74037046	-25.87998082	-23.41118615	-16.32069487
962	_BAPB	2005	2.148363348	-34.53358931	-32.75616175	-15.28107086	-14.49456134	-15.10809202
963	_BAPB	2006	2.983576151	-34.49037412	-34.15098254	-20.63476928	-20.43171938	-15.82870099
964	_BAPB	2007	3.225850868	-34.24616247	-32.75201509	-22.70797383	-21.71723335	-15.74606296
965	_BAPB	2008	3.29031822	-36.48218516	-31.0186788	-23.04991668	-19.59800266	-17.50499582
966	_BAPB	2009	2.999920186	-34.22273988	-30.87885479	-22.34875161	-20.16506738	-17.28234026
967	_BAPB	2010	3.903559187	-31.56437532	-29.05809134	-28.18095184	-25.94331946	-18.62304183
968	_BAPB	2011	3.886347192	-32.30599079	-30.29278564	-30.63680053	-28.72761393	-17.60927359
969	_BKEB	2001	5.435363043	-39.80523065	-38.2492234	-21.36978288	-20.53442691	-24.07362867
970	_BKEB	2002	7.237139847	-37.21408065	-34.62584607	-26.10479899	-24.28921353	-25.82076992
971	_BKEB	2003	6.886196194	-37.84776914	-33.21621794	-30.02153282	-26.3477029	-21.67446532
972	_BKEB	2004	6.404238324	-37.56456159	-36.30401766	-31.78845495	-30.72173829	-19.17757248
973	_BKEB	2005	7.288976344	-35.46481851	-33.74658876	-26.48596183	-25.20274738	-26.65414039
974	_BKEB	2006	7.547285524	-33.40759219	-29.425875	-23.77046462	-20.93735809	-30.38979343
975	_BKEB	2007	8.422227994	-32.09117351	-27.18536151	-26.57043976	-22.50858823	-31.67061551
976	_BKEB	2008	7.946871852	-37.88659902	-36.56622362	-28.81470026	-27.8104871	-28.54313275
977	_BKEB	2009	8.572659095	-38.34971087	-37.74657348	-30.07218567	-29.5992314	-28.50504475
978	_BKEB	2010	8.690745803	-38.70965165	-37.13748447	-32.45510219	-31.13695945	-27.79183531
979	_BKEB	2011	8.24025242	-38.17370293	-34.43192073	-33.45617849	-30.17680753	-25.85352901
980	_BBPI	2001	3.396414448	-29.28811789	-24.77032935	-18.43493295	-15.5912839	-16.29188995

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No	Kode Bank	Tahun	haldLnPOFLnPOC	halfLnCREBLnPOL	halfLnINVBlnPOL	halfLnCREBLnPOF	halfLnINVBlnPOF	halfLnCREBLnPOC
1	2	3	18	19	20	21	22	23
1121	BBCP	2010	8.098002073	-41.42833317	-38.74911462	-23.45203833	-21.9353677	-38.27146004
1122	BBCP	2011	6.399217737	-42.40312399	-34.30031192	-21.47746831	-17.37333934	-34.40448421
1123	BCMB	2001	4.08913068	-31.7463193	-31.28862508	-14.830666	-14.61684877	-26.48520612
1124	BCMB	2002	2.839146948	-31.21832356	-33.30842234	-16.43263448	-17.53281621	-15.04732166
1125	BCMB	2003	4.285920322	-29.75653474	-30.49838106	-20.54731488	-21.05957042	-18.67911405
1126	BCMB	2004	3.738636195	-29.30683469	-29.62908994	-20.77814515	-21.00661971	-15.87626945
1127	BCMB	2005	5.358702231	-37.11417361	-36.62998408	-23.64780208	-23.33929412	-23.88925309
1128	BCMB	2006	4.064511765	-34.95101709	-38.73642063	-20.27107276	-22.4665508	-19.0107479
1129	BCMB	2007	4.500435062	-33.31551585	-35.923401	-19.56672362	-21.09837537	-22.72894955
1130	BCMB	2008	3.681911946	-34.28820779	-35.8329026	-20.25806385	-21.17069616	-17.99174476
1131	BCMB	2009	4.357755109	-31.90711501	-35.8719703	-22.08615396	-24.83063288	-18.68385345
1132	BCMB	2010	3.015116044	-29.57859832	-30.9883038	-20.31014051	-21.27811458	-14.71611689
1133	BCMB	2011	4.363442805	-33.11144513	-35.4222026	-26.50344071	-28.35304357	-17.05720111
1134	BCBK	2001	4.259770651	-34.22763904	-34.3432069	-25.98188633	-26.06961283	-21.33200333
1135	BCBK	2002	4.481734947	-34.98984815	-34.95753303	-27.67586272	-27.65030248	-20.98847157
1136	BCBK	2003	4.631435597	-34.83174349	-34.97811368	-31.09658268	-31.22725695	-19.31671601
1137	BCBK	2004	5.276976324	-33.75426867	-33.46796909	-34.89281604	-34.59685944	-19.9130177
1138	BCBK	2005	4.791919987	-32.21844948	-32.01680367	-32.06066058	-31.86000232	-20.20853701
1139	BCBK	2006	3.950406291	-34.25634464	-33.61876414	-27.13722345	-26.63214432	-20.50454995
1140	BCBK	2007	3.974623749	-34.06502197	-33.23161612	-27.69077651	-27.01331753	-20.36362487
1141	BCBK	2008	3.738703305	-37.05281667	-36.44835704	-28.98753191	-28.51464498	-18.73374749
1142	BCBK	2009	3.846580259	-36.01548231	-35.54027464	-27.44807037	-27.08590575	-20.28797633
1143	BCBK	2010	4.064842687	-37.39952502	-37.17126109	-31.27068216	-31.07982495	-18.97557724
1144	BCBK	2011	3.638776622	-35.4195075	-35.40304261	-31.66878727	-31.65406591	-16.73868264
1145	BAAB	2001	3.254903642	-32.68536445	-32.81838009	-22.25948671	-22.35007343	-16.81566863
1146	BAAB	2002	3.989848053	-33.13712195	-34.45225199	-21.38689141	-22.235684	-20.42071888
1147	BAAB	2003	3.471307669	-33.56921506	-35.50052321	-25.03070964	-26.47077945	-15.05648125
1148	BAAB	2004	6.34983075	-34.53313433	-35.15012391	-26.96757136	-27.44939008	-27.95457032
1149	BAAB	2005	3.84628273	-35.71821898	-36.73974152	-25.05102855	-25.76747497	-18.87795506
1150	BAAB	2006	3.15507743	-31.40745006	-30.04857608	-20.37365829	-19.49217209	-19.56750718
1151	BAAB	2007	2.915147219	-30.42000059	-28.78549174	-21.94143861	-20.76249466	-16.78376397
1152	BAAB	2008	4.982758073	-30.34537275	-28.4574565	-37.89096339	-35.53360347	-16.79842032
1153	BAAB	2009	4.045692285	-35.01579531	-34.4670307	-16.31830361	-16.06256452	-26.73325827
1154	BAAB	2010	2.171217819	-30.24915807	-30.83683861	-15.51691952	-15.81838218	-14.75086289
1155	BAAB	2011	2.246757242	-24.05217247	-25.55176708	-15.40989653	-16.37066619	-13.52765158
1156	BANS	2001	3.514789248	-19.72192546	-23.801557	-11.62254595	-14.02675872	-18.52564728
1157	BANS	2002	2.88672162	-13.33808236	-20.60010961	-8.419330264	-13.00330299	-10.61957875
1158	BANS	2003	4.059314927	-17.41280635	-22.31782387	-13.47165	-17.26648227	-14.03169018
1159	BANS	2004	4.059314927	-17.41280635	-22.31782387	-13.47165	-17.26648227	-14.03169018
1160	BANS	2005	5.932115503	-19.90129895	-25.75022002	-19.7615032	-25.5693388	-14.14452296
1161	BANS	2006	5.644725219	-19.73167233	-25.53760084	-18.97480597	-24.55803101	-13.97183635
1162	BANS	2007	5.514646511	-20.22757448	-26.08382683	-17.66026105	-22.77322925	-15.14788754
1163	BANS	2008	5.539416276	-31.35567508	-31.91224846	-24.83344864	-25.27425039	-19.07320922
1164	BANS	2009	6.749858819	-31.11635571	-33.24596445	-30.82170962	-32.93115273	-18.08451491
1165	BANS	2010	7.430438782	-31.72493016	-32.99349972	-30.10872696	-31.31267018	-20.98954631
1166	BANS	2011	3.488152275	-30.25589393	-31.02516822	-22.00331358	-22.56276105	-13.66225321
1167	BSCB	2001	2.826056654	-34.02656407	-34.31927682	-20.02693277	-20.19921401	-16.38653837
1168	BSCB	2002	2.963275728	-30.83249436	-30.5482372	-19.42549006	-19.24639866	-17.57176502
1169	BSCB	2003	3.789491309	-32.62292157	-32.04595173	-23.82702912	-23.40562366	-18.66683332
1170	BSCB	2004	3.750777054	-32.9269461	-33.5178119	-24.96498543	-25.41297585	-17.97043861
1171	BSCB	2005	3.46966418	-33.96030256	-33.67187914	-22.64297221	-22.4506664	-19.15822239
1172	BSCB	2006	3.525944258	-34.27565418	-34.3039467	-22.88797573	-22.9068684	-19.81862203
1173	BSCB	2007	4.279997204	-35.16383347	-34.15236757	-26.25225444	-25.49712459	-22.04317751
1174	BSCB	2008	3.844822691	-38.78029532	-38.39091034	-26.44334348	-26.1778313	-20.43485569
1175	BSCB	2009	3.713261989	-37.35168151	-35.71057762	-24.15333387	-23.09211979	-21.65555537
1176	BSCB	2010	3.347141076	-35.3692207	-33.12287631	-26.41272306	-24.73521728	-17.96028782
1177	BSCB	2011	3.7438672	-36.40104717	-35.42878784	-28.14266917	-27.39098825	-19.20076056

DATA PANEL FUNGSI BIAYA TRANSLOG DAN HASIL PERHITUNGAN EFISIEN SSFA

No	Kode Bank	Tahun	halfLnINVBlnPOC	RESID	EXP(RESID)	COST EFF (SSFA)	COST INEFF
1	2	3	24	25	26	27	28
1	_BRIA	2001	-21.02854738	0.011293834	1.01135785	0.683159398	0.316840602
2	_BRIA	2002	-22.81807531	0.045854413	1.046921982	0.659952348	0.340047652
3	_BRIA	2003	-26.24851383	0.282505668	1.326449294	0.520878275	0.479121725
4	_BRIA	2004	-26.03446868	0.112030577	1.118547062	0.617692937	0.382307063
5	_BRIA	2005	-25.88191915	0.120505607	1.128067066	0.612480091	0.387519909
6	_BRIA	2006	-24.83310007	0.039649214	1.040445737	0.664060215	0.335939785
7	_BRIA	2007	-25.79204143	-0.007418074	0.992609372	0.696062962	0.303937038
8	_BRIA	2008	-26.19958175	-0.034232603	0.966346703	0.714980056	0.285019944
9	_BRIA	2009	-25.3272897	-0.202513128	0.816675761	0.846013378	0.153986622
10	_BRIA	2010	-24.46825369	-0.171833616	0.842119277	0.820452207	0.179547793
11	_BRIA	2011	-26.60094818	-0.195841893	0.822142211	0.840388208	0.159611792
12	_BNIA	2001	-21.99293759	0.134171199	1.143588584	0.604167119	0.395832881
13	_BNIA	2002	-21.74825935	0.086971529	1.090865621	0.633367306	0.366632694
14	_BNIA	2003	-20.68321659	0.081789597	1.085227451	0.636657891	0.363342109
15	_BNIA	2004	-23.24911064	0.100442349	1.105659897	0.624892538	0.375107462
16	_BNIA	2005	-24.72339962	0.125661125	1.133897854	0.609330565	0.390669435
17	_BNIA	2006	-24.72706066	0.071474792	1.074091075	0.643258878	0.356741122
18	_BNIA	2007	-24.72014855	-0.220292647	0.802283978	0.861189602	0.138810398
19	_BNIA	2008	-23.57220857	-0.085749213	0.917824381	0.752778673	0.247221327
20	_BNIA	2009	-24.51555392	-0.095525703	0.908895	0.760174299	0.239825701
21	_BNIA	2010	-25.45296919	-0.130112836	0.877996356	0.786926523	0.213073477
22	_BNIA	2011	-27.44310396	-0.068830194	0.933485178	0.740149534	0.259850466
23	_BTNA	2001	-26.83977136	-0.013450833	0.986639225	0.700274834	0.299725166
24	_BTNA	2002	-25.94159812	-0.097990282	0.906657714	0.76205012	0.23794988
25	_BTNA	2003	-25.10329286	0.101756728	1.107114109	0.624071732	0.375928268
26	_BTNA	2004	-24.0522183	0.039510482	1.040301404	0.664152348	0.335847652
27	_BTNA	2005	-24.08118752	0.010362354	1.010416229	0.683796043	0.316203957
28	_BTNA	2006	-24.23152056	-0.060804774	0.941006931	0.734233295	0.265766705
29	_BTNA	2007	-26.18742014	-0.075343502	0.927424859	0.74498609	0.25501391
30	_BTNA	2008	-28.14257682	-0.031406452	0.969081608	0.712962266	0.287037734
31	_BTNA	2009	-28.45104745	0.031041312	1.031528118	0.669801053	0.330198947
32	_BTNA	2010	-23.23275815	-0.044386219	0.956584435	0.722276669	0.27723331
33	_BTNA	2011	-27.46798541	0.140711185	1.151092148	0.600228766	0.399771234
34	_BMDI	2001	-26.43068707	0.154935832	1.167583038	0.591751162	0.408248838
35	_BMDI	2002	-20.81006132	0.11867942	1.126008885	0.613599616	0.386400384
36	_BMDI	2003	-29.78725517	0.269578086	1.309411875	0.527655685	0.472344315
37	_BMDI	2004	-29.6882717	0.114449594	1.121256122	0.616200533	0.383799467
38	_BMDI	2005	-24.69315819	0.021925898	1.022168037	0.675934479	0.324065521
39	_BMDI	2006	-24.91167052	-0.081456406	0.921772892	0.749554066	0.250445934
40	_BMDI	2007	-28.95606435	0.002315604	1.002318287	0.689320576	0.310679424
41	_BMDI	2008	-29.9884542	-0.058009648	0.943640843	0.732183886	0.267816114
42	_BMDI	2009	-30.35894337	-0.082146058	0.921137409	0.750071176	0.249928824
43	_BMDI	2010	-30.18561957	-0.192791064	0.824654256	0.837828235	0.162171765
44	_BMDI	2011	-29.07584672	-0.267481259	0.765304673	0.902802039	0.097197961
45	_BADH	2001	-16.34084358	0.12039545	1.127942808	0.612547564	0.387452436
46	_BADH	2002	-16.12147984	0.127754252	1.136273731	0.608056493	0.391943507
47	_BADH	2003	-16.51760433	0.152172536	1.164361114	0.593388607	0.406611393
48	_BADH	2004	-12.01909294	-0.038072384	0.962643259	0.7177307	0.2822693
49	_BADH	2005	-14.95567299	-0.091173836	0.91285901	0.756873309	0.243126691
50	_BADH	2006	-18.8098841	-0.07599085	0.926824687	0.745468511	0.254531489
51	_BADH	2007	-16.60538009	0.037050159	1.037745072	0.665788389	0.334211611
52	_BADH	2008	-15.42622009	0.007504876	1.007533108	0.68575277	0.31424723
53	_BADH	2009	-15.31884962	0.068241069	1.070623372	0.645342366	0.354657634
54	_BADH	2010	-18.0891296	-0.102319229	0.902741324	0.765356145	0.234643855
55	_BADH	2011	-19.99483883	-0.205562044	0.814189578	0.848596738	0.151403262
56	_BMIL	2001	-22.98503779	0.106521026	1.112401315	0.62110554	0.37889446
57	_BMIL	2002	-24.3216795	0.171038596	1.186536544	0.582298643	0.417701357
58	_BMIL	2003	-19.32089742	0.062545072	1.064542439	0.649028723	0.350971277
59	_BMIL	2004	-23.99403408	-0.051054527	0.950226856	0.727109127	0.272890873
60	_BMIL	2005	-20.80816279	-0.026501367	0.973846712	0.709473689	0.290526311
61	_BMIL	2006	-23.76842025	0.003320012	1.00332553	0.688628565	0.311371435
62	_BMIL	2007	-22.27898178	-0.163866811	0.848855073	0.813941793	0.186058207
63	_BMIL	2008	-20.75336038	-0.021048814	0.979171166	0.705615774	0.294384226
64	_BMIL	2009	-21.32826304	0.049297875	1.050533231	0.657683735	0.342316265
65	_BMIL	2010	-24.38276146	-0.0687087	0.933598597	0.740059616	0.259940384
66	_BMIL	2011	-19.76016485	-0.061542361	0.940313112	0.734775056	0.265224944
67	_BHGAB	2001	-23.48279914	-0.0112174	0.98884528	0.698712563	0.301287437
68	_BHGAB	2002	-25.34369083	0.115257585	1.122162453	0.615702849	0.384297151
69	_BHGAB	2003	-22.67622977	0.076787344	1.079812424	0.639850593	0.360149407
70	_BHGAB	2004	-20.19068165	0.049748869	1.051007123	0.65738719	0.34261281

DATA PANEL FUNGSI BIAYA TRANSLOG DAN HASIL PERHITUNGAN EFISIEN SSFA

No	Kode Bank	Tahun	halfLnINVBlnPOC	RESID	EXP(RESID)	COST EFF (SSFA)	COST INEFF
1	2	3	24	25	26	27	28
71	_BHGAB	2005	-22.41592282	0.028549558	1.028961003	0.671472114	0.328527886
72	_BHGAB	2006	-23.92493317	-0.089845413	0.914072478	0.755868529	0.244131471
73	_BHGAB	2007	-23.63927024	-0.040193455	0.960603588	0.719254673	0.280745327
74	_BHGAB	2008	-25.067653	-0.014243237	0.985857718	0.700829955	0.299170045
75	_BHGAB	2009	-24.01734845	0.091566868	1.095890055	0.630463445	0.369536555
76	_BHGAB	2010	-26.45606754	-0.099227262	0.90553689	0.762993344	0.237006656
77	_BHGAB	2011	-25.38432845	-0.107183458	0.898360847	0.769088081	0.230911919
78	_BERA	2001	-15.71520612	0.30430945	1.355688509	0.509644078	0.490355922
79	_BERA	2002	-30.083226	0.39130199	1.47890506	0.467182538	0.532817462
80	_BERA	2003	-22.52486193	0.045047288	1.046077325	0.660485227	0.339514773
81	_BERA	2004	-24.11501418	-0.013652325	0.986440446	0.700415948	0.299584052
82	_BERA	2005	-25.1784738	-0.028981044	0.971434879	0.711235138	0.288764862
83	_BERA	2006	-23.93842478	0.021860316	1.022101004	0.67597881	0.32402119
84	_BERA	2007	-25.41860633	-0.123709427	0.883636565	0.78190361	0.21809639
85	_BERA	2008	-25.34166617	-0.106598177	0.898886794	0.76863808	0.23136192
86	_BERA	2009	-22.62003316	-0.124859845	0.882620597	0.782803644	0.217196356
87	_BERA	2010	-27.10965863	-0.216283323	0.805507051	0.857743726	0.142256274
88	_BERA	2011	-26.68441045	-0.148434903	0.862056123	0.801477539	0.198522461
89	_BBAA	2001	-11.79454996	0.232647026	1.26193597	0.547506875	0.452493125
90	_BBAA	2002	-12.01858204	0.262901391	1.300698453	0.531190468	0.468809532
91	_BBAA	2003	-10.32401101	0.240092244	1.271366421	0.543445704	0.456554296
92	_BBAA	2004	-13.62859657	0.088206678	1.092213835	0.632585486	0.367414514
93	_BBAA	2005	-14.4337265	-0.068544294	0.9337521	0.739937956	0.260062044
94	_BBAA	2006	-14.79717991	0.049735606	1.050993183	0.65739591	0.34260409
95	_BBAA	2007	-15.43707019	-0.038059437	0.962655722	0.717721407	0.282278593
96	_BBAA	2008	-16.78426324	-0.029733047	0.970704631	0.71177019	0.28822981
97	_BBAA	2009	-8.941539167	-0.211378631	0.80946752	0.853547058	0.146452942
98	_BBAA	2010	-19.74539047	-0.086203038	0.917407944	0.75312038	0.24687962
99	_BBAA	2011	-19.71469037	-0.139664499	0.869649955	0.794478992	0.205521008
100	_BNSP	2001	-25.2372345	-0.025236357	0.975079418	0.708576765	0.291423235
101	_BNSP	2002	-27.96432742	-0.039084585	0.961669363	0.718457556	0.281542444
102	_BNSP	2003	-28.10644854	0.035635634	1.036278194	0.66673083	0.33326917
103	_BNSP	2004	-27.83072577	0.07153556	1.074156347	0.64321979	0.35678021
104	_BNSP	2005	-24.94134723	0.026530263	1.026885324	0.672829384	0.327170616
105	_BNSP	2006	-26.14856277	0.140996282	1.151420367	0.600057667	0.399942333
106	_BNSP	2007	-24.10790389	0.049276577	1.050510857	0.657697743	0.342302257
107	_BNSP	2008	-24.46143501	0.078618937	1.081792012	0.63867972	0.36132028
108	_BNSP	2009	-24.74840758	0.027783596	1.02817316	0.671986633	0.328013367
109	_BNSP	2010	-25.62934146	-0.074175915	0.928508341	0.744116761	0.255883239
110	_BNSP	2011	-24.52383714	-0.291879992	0.746858159	0.925100183	0.074899817
111	_BPIB	2001	-18.98591403	-0.037862063	0.962845744	0.717579762	0.282420238
112	_BPIB	2002	-15.89356786	0.076567158	1.07957469	0.639991495	0.360008505
113	_BPIB	2003	-17.30449097	-0.019996269	0.980202331	0.704873471	0.295126529
114	_BPIB	2004	-24.31067191	-0.062549298	0.939366753	0.7355153	0.2644847
115	_BPIB	2005	-27.69087073	0.10998279	1.11625886	0.618959136	0.381040864
116	_BPIB	2006	-24.5730476	0.103869854	1.109456055	0.622754382	0.377245618
117	_BPIB	2007	-27.27864923	-0.04308752	0.957827557	0.721339258	0.278660742
118	_BPIB	2008	-26.17362551	0.026806653	1.027169184	0.672643446	0.327356554
119	_BPIB	2009	-24.66566112	-0.000392204	0.999607873	0.691189654	0.308810346
120	_BPIB	2010	-24.57461696	-0.064953736	0.937110817	0.737285929	0.262714071
121	_BPIB	2011	-25.1519729	-0.088385367	0.915408041	0.754765732	0.245234268
122	_BBIA	2001	-15.94937097	0.160775037	1.174420738	0.588305875	0.411694125
123	_BBIA	2002	-17.44021345	0.117528003	1.124713125	0.614306532	0.385693468
124	_BBIA	2003	-22.92294535	0.088935895	1.093010587	0.632124362	0.367875638
125	_BBIA	2004	-24.97230072	-0.003046048	0.996958587	0.693026399	0.306973601
126	_BBIA	2005	-28.16373445	-0.001932345	0.998069521	0.692255003	0.307744997
127	_BBIA	2006	-25.63320869	-0.047064002	0.954026336	0.724213361	0.275786639
128	_BBIA	2007	-28.86694366	-0.006552918	0.993468506	0.695461019	0.304538981
129	_BBIA	2008	-25.82691395	-0.047886607	0.953241872	0.724809348	0.275190652
130	_BBIA	2009	-25.15969623	-0.034445637	0.96614086	0.715132387	0.284867613
131	_BBIA	2010	-26.85283212	-0.140541521	0.868887587	0.795176073	0.204823927
132	_BBIA	2011	-29.16297656	-0.085769858	0.917805433	0.752794214	0.247205786
133	_BNGA	2001	-36.33352819	0.359978	1.433297882	0.482048169	0.517951831
134	_BNGA	2002	-22.95645841	7.93E-05	1.000079324	0.690863818	0.309136182
135	_BNGA	2003	-22.79698011	-0.073333228	0.929291112	0.743489968	0.256510032
136	_BNGA	2004	-24.17311221	-0.017706121	0.982449711	0.703261054	0.296738946
137	_BNGA	2005	-26.52163038	0.021241307	1.021468509	0.676397376	0.323602624
138	_BNGA	2006	-24.22375333	0.014260145	1.014362306	0.681135937	0.318864063
139	_BNGA	2007	-25.05270275	-0.036269326	0.964380526	0.716437756	0.283562244
140	_BNGA	2008	-25.32783738	-0.017430119	0.982720907	0.703066979	0.296933021

DATA PANEL FUNGSI BIAYA TRANSLOG DAN HASIL PERHITUNGAN EFISIEN SSFA

No	Kode Bank	Tahun	halfLnINVBlnPOC	RESID	EXP(RESID)	COST EFF (SSFA)	COST INEFF
1	2	3	24	25	26	27	28
141	_BNGA	2009	-25.57002078	-0.093974594	0.910305889	0.7589961	0.2410039
142	_BNGA	2010	-26.77843082	-0.066529929	0.935634913	0.73844895	0.26155105
143	_BNGA	2011	-27.52148385	-0.090315457	0.913642925	0.756223904	0.243776096
144	_BCAA	2001	-19.45615026	0.162552067	1.176509574	0.587261366	0.412738634
145	_BCAA	2002	-27.74836424	0.076630362	1.079642926	0.639951046	0.360048954
146	_BCAA	2003	-24.68690643	0.255381684	1.290954264	0.535199921	0.464800079
147	_BCAA	2004	-28.47481897	0.203319738	1.225464233	0.563801538	0.436198462
148	_BCAA	2005	-27.54561837	0.016841548	1.016984167	0.679379918	0.320620082
149	_BCAA	2006	-26.87885743	-0.014137992	0.98596148	0.700756199	0.299243801
150	_BCAA	2007	-29.53072079	-0.028342491	0.97205539	0.710781121	0.289218879
151	_BCAA	2008	-25.65322331	-0.073300128	0.929321873	0.743465359	0.256534641
152	_BCAA	2009	-26.35803084	-0.132470177	0.875929057	0.788783765	0.211216235
153	_BCAA	2010	-28.83474146	-0.203468287	0.815896079	0.846821841	0.153178159
154	_BCAA	2011	-30.00231867	-0.263006325	0.768737035	0.898771086	0.101228914
155	_BIIA	2001	-22.95164304	0.983455344	2.673678779	0.258414969	0.741585031
156	_BIIA	2002	-31.40446	0.217950446	1.243525445	0.555612772	0.444387228
157	_BIIA	2003	-20.68862514	0.003461588	1.003467587	0.688531079	0.311468921
158	_BIIA	2004	-20.48192669	-0.026462534	0.973884531	0.709446138	0.290553862
159	_BIIA	2005	-24.18619434	-0.026943268	0.973416464	0.709787275	0.290212725
160	_BIIA	2006	-20.94957055	-0.36551084	0.693842118	0.995786507	0.004213493
161	_BIIA	2007	-23.79891929	-0.199879547	0.818829378	0.843788264	0.156211736
162	_BIIA	2008	-23.83987351	-0.171160573	0.84268625	0.819900194	0.180099806
163	_BIIA	2009	-23.79591099	-0.339653344	0.712017105	0.970368008	0.029631992
164	_BIIA	2010	-22.71792544	-0.270169718	0.763249946	0.905232451	0.094767549
165	_BIIA	2011	-41.91265481	0.194912446	1.215204586	0.568561564	0.431438436
166	_BBAI	2001	-36.31004145	0.258817119	1.29539688	0.533364431	0.466635569
167	_BBAI	2002	-19.55826082	0.113481047	1.120170659	0.616797641	0.383202359
168	_BBAI	2003	-23.70071436	0.14710142	1.158471449	0.596405393	0.403594607
169	_BBAI	2004	-22.38870568	-0.027821137	0.972562307	0.710410649	0.289589351
170	_BBAI	2005	-24.51089489	0.003244895	1.003250165	0.688680295	0.311319705
171	_BBAI	2006	-22.69034603	-0.109954492	0.895874903	0.771222206	0.228777794
172	_BBAI	2007	-20.31824477	-0.110696163	0.895210705	0.771794412	0.228205588
173	_BBAI	2008	-22.50394511	0.004113039	1.00412151	0.68808268	0.31191732
174	_BBAI	2009	-22.4832852	-0.03549832	0.965124356	0.715885591	0.284114409
175	_BBAI	2010	-25.60705329	-0.15393715	0.857325902	0.805899621	0.194100379
176	_BBAI	2011	-27.31968694	-0.088850258	0.914982575	0.755116697	0.244883303
177	_BDIA	2001	-19.18539891	0.176803408	1.193396457	0.578951459	0.421048541
178	_BDIA	2002	-22.44437044	0.099858151	1.105014162	0.625257705	0.374742295
179	_BDIA	2003	-23.14967086	0.246120878	1.279054174	0.540179325	0.459820675
180	_BDIA	2004	-30.64287158	0.110882919	1.117264089	0.618402244	0.381597756
181	_BDIA	2005	-28.05683644	0.071757499	1.074394771	0.64307705	0.35692295
182	_BDIA	2006	-22.48844661	-0.162577536	0.849950186	0.812893075	0.187106925
183	_BDIA	2007	-24.09289621	-0.135662225	0.873137507	0.791305624	0.208694376
184	_BDIA	2008	-22.56990818	-0.05899491	0.942711568	0.732905635	0.267094365
185	_BDIA	2009	-24.93371382	-0.031048312	0.969428737	0.712706972	0.287293028
186	_BDIA	2010	-21.7480695	-0.148054255	0.862384325	0.801172516	0.198827484
187	_BDIA	2011	-22.73898719	-0.169085617	0.844436602	0.818200701	0.181799299
188	_BSDI	2001	-20.25625414	0.070005596	1.072514183	0.644204646	0.355795354
189	_BSDI	2002	-24.39586967	0.131864848	1.140954107	0.605562148	0.394437852
190	_BSDI	2003	-16.25961205	0.146905886	1.158244963	0.596522015	0.403477985
191	_BSDI	2004	-16.51947309	0.219906229	1.24595989	0.554527176	0.445472824
192	_BSDI	2005	-20.45280273	1.66E-01	1.180889454	0.585083233	0.414916767
193	_BSDI	2006	-19.78788249	0.148914539	1.160573801	0.595325019	0.404674981
194	_BSDI	2007	-20.52077845	-0.061036722	0.940788691	0.734403619	0.265596381
195	_BSDI	2008	-20.57905864	-0.14219059	0.867455912	0.796488455	0.203511545
196	_BSDI	2009	-18.94754318	-0.181518796	0.834002569	0.82843704	0.17156296
197	_BSDI	2010	-20.09388876	-0.319694684	0.726370776	0.951192756	0.048807244
198	_BSDI	2011	-21.98311856	-0.179424245	0.835751261	0.826703652	0.173296348
199	_BMDA	2001	-15.36066111	0.091379774	1.095685039	0.630581413	0.369418587
200	_BMDA	2002	-12.39552433	-0.071532178	0.93096632	0.742152111	0.257847889
201	_BMDA	2003	-10.0599554	-0.16810409	0.845265846	0.817398009	0.182601991
202	_BMDA	2004	-13.94499908	-0.001674549	0.998326852	0.692076566	0.307923434
203	_BMDA	2005	-23.25847568	0.341244021	1.406696462	0.49116397	0.50883603
204	_BMDA	2006	-21.6455695	0.051937099	1.053309487	0.655950249	0.344049751
205	_BMDA	2007	-20.59297361	0.0474825	1.04862785	0.658878762	0.341121238
206	_BMDA	2008	-16.22286154	-0.030132483	0.970316974	0.712054553	0.287945447
207	_BMDA	2009	-19.63473468	0.016003632	1.016132376	0.67994942	0.32005058
208	_BMDA	2010	-20.84358226	-0.133922766	0.874657616	0.789930376	0.210069624
209	_BMDA	2011	-23.20059854	-0.142680961	0.867030642	0.796879126	0.203120874
210	_BMES	2001	-12.53088479	0.092871723	1.097320965	0.629641319	0.370358681

DATA PANEL FUNGSI BIAYA TRANSLOG DAN HASIL PERHITUNGAN EFISIEN SSFA

No	Kode Bank	Tahun	halfLnINVBlnPOC	RESID	EXP(RESID)	COST EFF (SSFA)	COST INEFF
1	2	3	24	25	26	27	28
211	_BMES	2002	-12.49136717	0.088307923	1.092324422	0.632521443	0.367478557
212	_BMES	2003	-11.58109002	0.125958831	1.134235472	0.609149191	0.390850809
213	_BMES	2004	-11.10972179	0.091007572	1.095277299	0.63081616	0.36918384
214	_BMES	2005	-15.2757392	-0.159748006	0.852358551	0.81059622	0.18940378
215	_BMES	2006	-13.66032041	-0.144799599	0.865195661	0.798569214	0.201430786
216	_BMES	2007	-14.89955276	-0.091686915	0.91239076	0.757261745	0.242738255
217	_BMES	2008	-14.94234483	-0.068513434	0.933780915	0.739915122	0.260084878
218	_BMES	2009	-16.52197893	0.011697077	1.011765755	0.682883974	0.317116026
219	_BMES	2010	-17.87098492	0.141472397	1.151968707	0.599772039	0.400227961
220	_BMES	2011	-19.61568435	-0.086567568	0.917073582	0.753394965	0.246605035
221	_BSIE	2001	-13.181685	0.008196178	1.008229858	0.685278872	0.314721128
222	_BSIE	2002	-11.6183014	0.186884739	1.205488332	0.573144179	0.426855821
223	_BSIE	2003	-19.8903308	-0.090056377	0.913879662	0.756028007	0.243971993
224	_BSIE	2004	-17.91543311	-0.154051879	0.857227547	0.805992087	0.194007913
225	_BSIE	2005	-17.66642855	-0.287420878	0.750195921	0.920984239	0.079015761
226	_BSIE	2006	-24.46505617	-0.222872214	0.8002171	0.863413966	0.136586034
227	_BSIE	2007	-23.41606024	0.005295562	1.005309608	0.687269488	0.312730512
228	_BSIE	2008	-23.12382307	0.14383141	1.154689423	0.598358836	0.401641164
229	_BSIE	2009	-21.84684637	0.127366835	1.135833605	0.608292109	0.391707891
230	_BSIE	2010	-22.10982325	0.058970142	1.060743569	0.651353107	0.348646893
231	_BSIE	2011	-22.32121561	0.223856483	1.250891482	0.552340974	0.447659026
232	_BMIN	2001	-18.2769828	0.039765915	1.040567165	0.663982723	0.336017277
233	_BMIN	2002	-16.04670538	0.329696451	1.390545965	0.496868595	0.503131405
234	_BMIN	2003	-16.80428742	0.24577916	1.278617173	0.540363945	0.459636055
235	_BMIN	2004	-19.35206776	-0.068076462	0.934189041	0.73959187	0.26040813
236	_BMIN	2005	-18.76117271	-0.038835889	0.961908556	0.7182789	0.2817211
237	_BMIN	2006	-18.4286901	-0.009505975	0.990539064	0.697517791	0.302482209
238	_BMIN	2007	-19.24239621	-0.080315401	0.92282524	0.748699309	0.251300691
239	_BMIN	2008	-19.42414432	-0.102788133	0.902318125	0.765715107	0.234284893
240	_BMIN	2009	-18.87467351	0.003460345	1.003466339	0.688531935	0.311468065
241	_BMIN	2010	-20.26655017	-0.17959583	0.835607871	0.826845514	0.173154486
242	_BMIN	2011	-22.87314179	-0.139584182	0.869719805	0.794415185	0.205584815
243	_BGSA	2001	-22.04257684	0.01148436	1.011550558	0.68302925	0.31697075
244	_BGSA	2002	-19.21569061	0.135593588	1.14521637	0.603308369	0.396691631
245	_BGSA	2003	-18.33517408	0.111949309	1.118456164	0.617743137	0.382256863
246	_BGSA	2004	-18.80304646	0.061292201	1.06320954	0.649842382	0.350157618
247	_BGSA	2005	-20.61551213	-0.067659852	0.934578315	0.739283812	0.260716188
248	_BGSA	2006	-19.67785702	-0.11976768	0.88712651	0.77882761	0.22117239
249	_BGSA	2007	-19.05686967	0.003444933	1.003450874	0.688542546	0.311457454
250	_BGSA	2008	-19.29833013	0.038229315	1.038969456	0.665003784	0.334996216
251	_BGSA	2009	-19.78586464	0.018514291	1.018686743	0.67824444	0.32175556
252	_BGSA	2010	-19.05363557	-0.123870853	0.883493934	0.78202984	0.21797016
253	_BGSA	2011	-20.10121101	-0.069209613	0.933131063	0.740430414	0.259569586
254	_BWKA	2001	-8.069949413	0.043378454	1.044333052	0.661588387	0.338411613
255	_BWKA	2002	-11.09186854	0.04786646	1.049030558	0.658625828	0.341374172
256	_BWKA	2003	-7.121280278	0.086363118	1.090202129	0.633752771	0.366247229
257	_BWKA	2004	-16.50254254	-0.141317626	0.8682135	0.795793453	0.204206547
258	_BWKA	2005	-17.50419481	-0.147833349	0.862574852	0.800995552	0.199004448
259	_BWKA	2006	-17.34005748	0.238404175	1.269222077	0.544363853	0.455636147
260	_BWKA	2007	-13.17251079	-0.162957784	0.849627055	0.813202234	0.186797766
261	_BWKA	2008	-19.19813014	-0.122883047	0.884367086	0.781257727	0.218742273
262	_BWKA	2009	-23.22841285	-0.004387985	0.995621628	0.693957022	0.306042978
263	_BWKA	2010	-24.26849321	-0.004789596	0.995221856	0.694235778	0.305764222
264	_BWKA	2011	-23.33894589	0.168157182	1.183122561	0.583978907	0.416021093
265	_BHIB	2001	-14.65259246	-0.109440399	0.896335586	0.770825828	0.229174172
266	_BHIB	2002	-14.72219436	0.018315516	1.018484273	0.678379272	0.321620728
267	_BHIB	2003	-17.62863462	-0.014172456	0.9859275	0.700780351	0.299219649
268	_BHIB	2004	-15.53482966	-0.041058001	0.95977346	0.719876771	0.280123229
269	_BHIB	2005	-19.95938652	-0.143032698	0.866725729	0.797159467	0.202840533
270	_BHIB	2006	-19.15568238	-0.164802744	0.848060972	0.814703945	0.185296055
271	_BHIB	2007	-19.08146668	-0.222236245	0.800726175	0.862865036	0.137134964
272	_BHIB	2008	-20.41247498	-0.264468555	0.767613786	0.900086257	0.099913743
273	_BHIB	2009	-26.18004929	0.211979061	1.236122002	0.558940476	0.441059524
274	_BHIB	2010	-30.67099124	0.322579729	1.380684967	0.500417283	0.499582717
275	_BHIB	2011	-30.84627987	0.406336793	1.501308097	0.460211079	0.539788921
276	_BKWN	2001	-18.01124164	0.20350653	1.225693161	0.563696235	0.436303765
277	_BKWN	2002	-16.74418164	0.011201988	1.011264965	0.683222146	0.316777854
278	_BKWN	2003	-15.61005322	-0.043789196	0.957155708	0.721845582	0.278154418
279	_BKWN	2004	-17.43911532	-0.014705472	0.985402125	0.701153978	0.298846022
280	_BKWN	2005	-21.54469731	-0.059788599	0.941963645	0.733487564	0.266512436

DATA PANEL FUNGSI BIAYA TRANSLOG DAN HASIL PERHITUNGAN EFISIEN SSFA

No	Kode Bank	Tahun	halfLnINVBlnPOC	RESID	EXP(RESID)	COST EFF (SSFA)	COST INEFF
1	2	3	24	25	26	27	28
281	_BKWN	2006	-21.71199536	0.091914956	1.096271587	0.630244027	0.369755973
282	_BKWN	2007	-18.66661079	0.049588826	1.05083893	0.657492409	0.342507591
283	_BKWN	2008	-19.81558084	0.000834446	1.000834795	0.690342326	0.309657674
284	_BKWN	2009	-19.90459552	-0.005457092	0.994557771	0.694699333	0.305300667
285	_BKWN	2010	-19.77309387	-0.11212318	0.893934136	0.772896561	0.227103439
286	_BKWN	2011	-19.99958287	-0.121183207	0.885871647	0.779930842	0.220069158
287	_BMGA	2001	-27.50968284	-0.037805838	0.962899882	0.717539417	0.282460583
288	_BMGA	2002	-26.986706	0.018511667	1.01868407	0.67824622	0.32175378
289	_BMGA	2003	-27.95622724	0.017026791	1.017172573	0.679254079	0.320745921
290	_BMGA	2004	-26.45291054	-0.052221322	0.949118783	0.727958009	0.272041991
291	_BMGA	2005	-22.7279542	0.427053755	1.532735051	0.450774985	0.549225015
292	_BMGA	2006	-27.07324339	0.057065801	1.058725473	0.652594688	0.347405312
293	_BMGA	2007	-26.16657456	-0.068951295	0.933372139	0.740239173	0.259760827
294	_BMGA	2008	-26.32732535	-0.097880546	0.906757213	0.7619665	0.2380335
295	_BMGA	2009	-24.01135116	-0.098272582	0.906401801	0.762265276	0.237734724
296	_BMGA	2010	-25.5534884	-0.070385506	0.932034446	0.741301593	0.258698407
297	_BMGA	2011	-25.65876602	-0.094140925	0.91015449	0.759122355	0.240877645
298	_BBKN	2001	-23.06310928	0.067622891	1.06996174	0.645741426	0.354258574
299	_BBKN	2002	-26.18933033	0.011064878	1.01112632	0.683315829	0.316684171
300	_BBKN	2003	-22.52450073	0.093453967	1.09796006	0.629274821	0.370725179
301	_BBKN	2004	-24.21220127	0.016309437	1.016443162	0.67974152	0.32025848
302	_BBKN	2005	-23.23335021	0.137698128	1.147629061	0.602040017	0.397959983
303	_BBKN	2006	-23.3507325	0.091048302	1.09532191	0.630790467	0.369209533
304	_BBKN	2007	-26.88753189	0.014598724	1.014705805	0.680905358	0.319094642
305	_BBKN	2008	-24.89813753	-0.033752815	0.966810456	0.714637099	0.285362901
306	_BBKN	2009	-24.86575144	0.028816245	1.02923545	0.671293065	0.328706935
307	_BBKN	2010	-25.94194574	-0.1981003	0.820287574	0.842288292	0.157711708
308	_BBKN	2011	-27.49361137	-0.228759456	0.795519868	0.868512085	0.131487915
309	_BBIS	2001	-22.88466626	-0.108951014	0.896774346	0.770448689	0.229551311
310	_BBIS	2002	-21.95984528	-0.220828014	0.801854577	0.861650778	0.138349222
311	_BBIS	2003	-20.53745116	0.011513684	1.011580222	0.683009221	0.316990779
312	_BBIS	2004	-17.07156718	0.079592479	1.082845695	0.638058241	0.361941759
313	_BBIS	2005	-16.55990029	0.075083366	1.077974014	0.640941814	0.359058186
314	_BBIS	2006	-18.23965229	0.06572559	1.067933626	0.646967754	0.353032246
315	_BBIS	2007	-17.58854373	0.02611066	1.02645453	0.673111764	0.326888236
316	_BBIS	2008	-20.50605399	0.018757716	1.018934747	0.678079359	0.321920641
317	_BBIS	2009	-19.93919345	0.037208911	1.037909828	0.665682703	0.334317297
318	_BBIS	2010	-20.09311091	0.082224747	1.08569979	0.63638091	0.36361909
319	_BBIS	2011	-17.90277844	-0.066438125	0.935720812	0.738381161	0.261618839
320	_BNPN	2001	-14.5388385	0.136807516	1.146607424	0.60257644	0.39742356
321	_BNPN	2002	-22.33261382	0.016661771	1.016801352	0.679502066	0.320497934
322	_BNPN	2003	-23.36338898	-0.030935396	0.969538207	0.7126265	0.2873735
323	_BNPN	2004	-20.05075724	-0.080985917	0.922206679	0.749201492	0.250798508
324	_BNPN	2005	-22.17451905	-0.053158055	0.948230128	0.728640231	0.271359769
325	_BNPN	2006	-22.94746776	0.012741722	1.012823244	0.682170975	0.317829025
326	_BNPN	2007	-21.26949783	0.144852229	1.155868754	0.597748332	0.402251668
327	_BNPN	2008	-24.57167699	-0.033093094	0.967448492	0.714165793	0.285834207
328	_BNPN	2009	-24.71221519	-0.063025545	0.938919489	0.735865671	0.264134329
329	_BNPN	2010	-23.60007076	-0.110335971	0.895533212	0.771516467	0.228483533
330	_BNPN	2011	-22.97439383	0.060470738	1.062336511	0.650376422	0.349623578
331	_BLIL	2001	-16.13536156	0.300436499	1.350448148	0.511621731	0.488378269
332	_BLIL	2002	-16.48689167	0.314105292	1.369033877	0.504676057	0.495323943
333	_BLIL	2003	-14.15480834	0.052611327	1.054019896	0.655508138	0.344491862
334	_BLIL	2004	-10.25480731	0.178693256	1.195653928	0.577858361	0.422141639
335	_BLIL	2005	-14.98276623	-0.079644084	0.923444956	0.748196863	0.251803137
336	_BLIL	2006	-22.34743765	-0.156473123	0.855154501	0.807945954	0.192054046
337	_BLIL	2007	-22.17946051	-0.296577354	0.743358124	0.929455935	0.070544065
338	_BLIL	2008	-12.23632846	0.029247957	1.029679879	0.671003322	0.328996678
339	_BLIL	2009	-11.28816913	0.114541714	1.121359417	0.616143771	0.383856229
340	_BLIL	2010	-17.70934594	-0.193264018	0.824264324	0.838224583	0.161775417
341	_BLIL	2011	-19.75497851	-0.263677465	0.768221278	0.89937449	0.10062551
342	_BAIB	2001	-10.44228368	-0.036528102	0.964130999	0.716623177	0.283376823
343	_BAIB	2002	-12.23002539	-0.21002007	0.810567977	0.85238825	0.14761175
344	_BAIB	2003	-13.75740503	0.04355807	1.044520647	0.661469566	0.338530434
345	_BAIB	2004	-14.21665463	0.025815176	1.026151273	0.673310688	0.326689312
346	_BAIB	2005	-12.47630831	0.199463715	1.220747913	0.565979767	0.434020233
347	_BAIB	2006	-13.90091732	0.206402739	1.229248171	0.562066014	0.437933986
348	_BAIB	2007	-12.34695653	0.093357983	1.097854678	0.629335224	0.370664776
349	_BAIB	2008	-12.10510846	-0.016380204	0.983753222	0.702329206	0.297670794
350	_BAIB	2009	-14.73889863	0.016819043	1.016961279	0.679395208	0.320604792

DATA PANEL FUNGSI BIAYA TRANSLOG DAN HASIL PERHITUNGAN EFISIEN SSFA

No	Kode Bank	Tahun	halfLnINVB LnPOC	RESID	EXP(RESID)	COST EFF (SSFA)	COST INEFF
1	2	3	24	25	26	27	28
351	_BAIB	2010	-11.28921652	-0.035452834	0.965168256	0.715853029	0.284146971
352	_BAIB	2011	-12.03816868	-0.287035513	0.750485076	0.920629392	0.079370608
353	_BKEI	2001	-11.70628983	-0.262569061	0.76907325	0.898378171	0.101621829
354	_BKEI	2002	-12.96220301	-0.113569668	0.892642006	0.774015355	0.225984645
355	_BKEI	2003	-14.04256337	0.068904958	1.071334382	0.644914073	0.355085927
356	_BKEI	2004	-13.1147667	0.245303523	1.27800916	0.540621023	0.459378977
357	_BKEI	2005	-17.90771068	-0.134107109	0.874496393	0.790076008	0.209923992
358	_BKEI	2006	-10.62852402	-0.15444332	0.856892059	0.806307646	0.193692354
359	_BKEI	2007	-10.7288361	-0.074410073	0.928290948	0.744291023	0.255708977
360	_BKEI	2008	-11.0020563	0.010643641	1.010700486	0.683603727	0.316396273
361	_BKEI	2009	-12.15309492	0.187157672	1.205817393	0.57298777	0.42701223
362	_BKEI	2010	-24.76219806	-0.071080189	0.931387202	0.741816742	0.258183258
363	_BKEI	2011	-23.43293028	0.298169626	1.347390321	0.512782828	0.487217172
364	_BAIA	2001	-8.516792812	-0.211666775	0.80923431	0.853793038	0.146206962
365	_BAIA	2002	-15.88164613	-0.089918879	0.914005327	0.755924062	0.244075938
366	_BAIA	2003	-14.40609971	-0.010652433	0.989404103	0.698317925	0.301682075
367	_BAIA	2004	-12.84550211	0.024104701	1.024397568	0.674463354	0.325536646
368	_BAIA	2005	-13.61520535	0.106940616	1.112868166	0.620844985	0.379155015
369	_BAIA	2006	-13.29476069	0.04839199	1.049582	0.658279791	0.341720209
370	_BAIA	2007	-14.9143302	-0.070153672	0.932250548	0.741129755	0.258870245
371	_BAIA	2008	-14.19701909	-0.055922027	0.945612866	0.730656958	0.269343042
372	_BAIA	2009	-15.72650784	0.083287736	1.08685449	0.635704803	0.364295197
373	_BAIA	2010	-16.39539462	0.06861065	1.071019127	0.645103904	0.354896096
374	_BAIA	2011	-17.23429164	0.106978094	1.112909875	0.620821717	0.379178283
375	_BPDA	2001	-10.83553254	-0.062410069	0.939497549	0.735412903	0.264587097
376	_BPDA	2002	-12.51152249	-0.36729367	0.692606217	0.997563409	0.002436591
377	_BPDA	2003	-16.05256692	-0.368662992	0.691658465	0.998930331	0.001069669
378	_BPDA	2004	-16.76381072	-0.282677892	0.753762541	0.916626367	0.083373633
379	_BPDA	2005	-12.45925262	-0.250262247	0.778596572	0.887389753	0.112610247
380	_BPDA	2006	-12.14762351	-0.164075714	0.848677763	0.814111845	0.185888155
381	_BPDA	2007	-12.74119987	-0.210850051	0.809895501	0.853096009	0.146903991
382	_BPDA	2008	-13.57246335	-0.027249912	0.973118017	0.710004961	0.28995039
383	_BPDA	2009	-11.49809311	0.450748765	1.569486923	0.440219418	0.559780582
384	_BPDA	2010	-19.52397861	0.708791702	2.031535076	0.34009682	0.65990318
385	_BPDA	2011	-14.54938429	0.619942081	1.858820377	0.371697356	0.628302644
386	_BMRA	2001	-9.330588329	-0.063954928	0.938047278	0.73654989	0.26345011
387	_BMRA	2002	-11.94289005	-0.087639507	0.916091062	0.754202992	0.245797008
388	_BMRA	2003	-14.45553949	0.152814502	1.165108834	0.593007794	0.406992206
389	_BMRA	2004	-16.27551424	-0.165388184	0.847564629	0.815181044	0.184818956
390	_BMRA	2005	-15.86849036	-0.070121615	0.932280433	0.741105996	0.258894004
391	_BMRA	2006	-18.29400952	0.113894841	1.120634274	0.616542467	0.383457533
392	_BMRA	2007	-14.52327473	-0.089650354	0.914250793	0.755721105	0.244278895
393	_BMRA	2008	-17.39419432	-0.043612393	0.957324951	0.721717969	0.278282031
394	_BMRA	2009	-16.82625019	0.077676854	1.080773355	0.639281693	0.360718307
395	_BMRA	2010	-16.65529808	0.069264812	1.071719976	0.644682039	0.355317961
396	_BMRA	2011	-20.81159955	0.106715972	1.112618195	0.620984469	0.379015531
397	_BISO	2001	-14.92005463	0.349138139	1.417845036	0.487301928	0.512698072
398	_BISO	2002	-15.97685689	0.281901373	1.32564797	0.521193134	0.478806866
399	_BISO	2003	-17.11872069	-0.013375455	0.986713599	0.700222051	0.299777949
400	_BISO	2004	-16.80954141	-0.038645955	0.962091273	0.718142487	0.281857513
401	_BISO	2005	-17.49251932	-0.053269438	0.948124517	0.728721394	0.271278606
402	_BISO	2006	-19.19564818	0.010052622	1.010103319	0.68400787	0.31599213
403	_BISO	2007	-20.38012614	-0.206078589	0.813769121	0.849035189	0.150964811
404	_BISO	2008	-19.74754272	-0.186075372	0.830211018	0.832220489	0.167779511
405	_BISO	2009	-20.66363693	-0.027385822	0.97298577	0.710101464	0.289898536
406	_BISO	2010	-22.99492862	-0.095942638	0.908516129	0.760491308	0.239508692
407	_BISO	2011	-25.46854815	-0.020318866	0.979886171	0.705100898	0.294899102
408	_BEIL	2001	-13.32169503	-0.077127314	0.925771982	0.746316191	0.253683809
409	_BEIL	2002	-15.73131381	0.06900402	1.071440516	0.644850189	0.355149811
410	_BEIL	2003	-14.73479523	-0.023730867	0.976548496	0.707510812	0.292489188
411	_BEIL	2004	-8.907094694	-0.131201595	0.877040949	0.77783763	0.212216237
412	_BEIL	2005	-7.044931759	-0.234354113	0.791081634	0.87338473	0.12661527
413	_BEIL	2006	-9.157688671	-0.232626892	0.792449187	0.871877504	0.128122496
414	_BEIL	2007	-12.83700117	-0.119096827	0.887721841	0.778305306	0.221694694
415	_BEIL	2008	-9.237049125	-0.358012828	0.699064108	0.98834801	0.01165199
416	_BEIL	2009	-15.29762255	0.431389819	1.539395519	0.448824627	0.551175373
417	_BEIL	2010	-17.78498641	0.602684185	1.827016274	0.378167742	0.621832258
418	_BEIL	2011	-16.34354316	0.073072412	1.075808436	0.642232015	0.357767985
419	_BCNB	2001	-12.68817813	-0.118724048	0.888052827	0.778015225	0.221984775
420	_BCNB	2002	-13.18099404	-0.052792675	0.948576656	0.728374049	0.271625951

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No	Kode Bank	Tahun	halfLnINVBlnPOC	RESID	EXP(RESID)	COST EFF (SSFA)	COST INEFF
1	2	3	24	25	26	27	28
421	_BCNB	2003	-11.58591025	-0.005810137	0.99420671	0.694944636	0.305055364
422	_BCNB	2004	-13.63898495	0.049630157	1.050882363	0.657465235	0.342534765
423	_BCNB	2005	-18.42177561	-0.226154298	0.797595025	0.866252419	0.133747581
424	_BCNB	2006	-16.25177448	-0.170999253	0.842822203	0.819767938	0.180232062
425	_BCNB	2007	-12.05367651	0.117578319	1.124769717	0.614275624	0.385724376
426	_BCNB	2008	-13.47392671	0.101921655	1.107296717	0.623968814	0.376031186
427	_BCNB	2009	-14.11232591	0.128316379	1.136912641	0.607714783	0.392285217
428	_BCNB	2010	-14.85427384	0.164368973	1.178649124	0.586195336	0.413804664
429	_BCNB	2011	-15.924946	0.012664929	1.012745469	0.682223363	0.317776637
430	_BFIL	2001	-12.90607193	0.094754142	1.099388529	0.628457185	0.371542815
431	_BFIL	2002	-15.22451792	0.75224152	2.121750638	0.325636108	0.674363892
432	_BFIL	2003	-13.33592945	-0.057911192	0.943733755	0.732111802	0.267888198
433	_BFIL	2004	-13.43740493	-0.040474867	0.9603333	0.719457109	0.280542891
434	_BFIL	2005	-14.30351669	-0.03160974	0.968884625	0.713107218	0.286892782
435	_BFIL	2006	-13.3863035	-0.014415168	0.985688233	0.700950459	0.299049541
436	_BFIL	2007	-13.98221178	-0.108876927	0.896840788	0.770391611	0.229608389
437	_BFIL	2008	-14.66819177	-0.116403496	0.890115993	0.776211893	0.223788107
438	_BFIL	2009	-22.94131398	-0.092714231	0.911453928	0.758040092	0.241959908
439	_BFIL	2010	-19.05292085	-0.180744639	0.834648468	0.827795948	0.172204052
440	_BFIL	2011	-20.20909714	-0.203845402	0.815588449	0.847141251	0.152858749
441	_BSHB	2001	-12.98375026	-0.278479747	0.756933598	0.912786302	0.087213698
442	_BSHB	2002	-11.7331077	-0.11757222	0.8890763	0.777119601	0.222880399
443	_BSHB	2003	-7.424679407	-0.185060761	0.831053786	0.831376538	0.168623462
444	_BSHB	2004	-10.81058434	0.046995608	1.048117406	0.659199643	0.340800357
445	_BSHB	2005	-10.21463644	-0.025000305	0.975309615	0.708409524	0.291590476
446	_BSHB	2006	-9.719552841	-0.120002392	0.886918315	0.779010431	0.220989569
447	_BSHB	2007	-11.83483209	0.064180287	1.066284619	0.647968288	0.352031712
448	_BSHB	2008	-8.729175932	0.361777662	1.435879656	0.481181425	0.518818575
449	_BSHB	2009	-8.014051007	-0.136602978	0.872316486	0.792050398	0.207949602
450	_BSHB	2010	-18.9018589	0.287627732	1.333260881	0.518217124	0.481782876
451	_BSHB	2011	-17.99673395	0.102137113	1.107535319	0.62383439	0.37616561
452	_BHIL	2001	-18.18822745	-0.15995389	0.852183082	0.810763126	0.189236874
453	_BHIL	2002	-18.87802673	0.095357906	1.1000525	0.628077859	0.371922141
454	_BHIL	2003	-17.51226349	0.178155324	1.19501092	0.578169294	0.421830706
455	_BHIL	2004	-14.49360141	0.12505354	1.133209123	0.609700898	0.390299102
456	_BHIL	2005	-15.44655173	0.162252245	1.176156883	0.587437466	0.412562534
457	_BHIL	2006	-16.32135673	0.121394046	1.12906973	0.611936182	0.388063818
458	_BHIL	2007	-17.92292894	-0.095082444	0.909297965	0.75983742	0.24016258
459	_BHIL	2008	-19.91436994	-0.089150448	0.914707947	0.75534341	0.24465659
460	_BHIL	2009	-20.18617018	-0.130863872	0.877337197	0.787517755	0.212482245
461	_BHIL	2010	-21.60941946	-0.084510601	0.918961913	0.75184685	0.24815315
462	_BHIL	2011	-23.38733159	-0.122651805	0.884571612	0.781077089	0.218922911
463	_BDIB	2001	-16.09314243	-0.053634985	0.947777997	0.728987824	0.271012176
464	_BDIB	2002	-16.93561092	0.113575632	1.120276615	0.616739304	0.383260696
465	_BDIB	2003	-17.24647306	0.133903753	1.143282776	0.604328722	0.395671278
466	_BDIB	2004	-16.97642798	-0.255051654	0.774876471	0.891650018	0.108349982
467	_BDIB	2005	-17.20819663	0.118034144	1.125282533	0.613995685	0.386004315
468	_BDIB	2006	-17.68753318	0.082872292	1.086403057	0.635968957	0.364031043
469	_BDIB	2007	-18.2916962	-0.000629173	0.999371025	0.691353464	0.308646536
470	_BDIB	2008	-17.79274879	0.009478902	1.00952397	0.684400411	0.315599589
471	_BDIB	2009	-17.9738104	-0.048190759	0.952951985	0.725029834	0.274970166
472	_BDIB	2010	-16.90192932	0.036883825	1.037572474	0.665899141	0.334100859
473	_BDIB	2011	-17.07922886	-0.137241978	0.871759254	0.792556679	0.207443321
474	_BMAS	2001	-18.5406185	-0.013914299	0.986182057	0.700599463	0.299400537
475	_BMAS	2002	-22.18173216	0.010474194	1.010529241	0.683719572	0.316280428
476	_BMAS	2003	-18.61973009	0.056399341	1.05802011	0.653029761	0.346970239
477	_BMAS	2004	-16.95803791	-0.002664988	0.99733856	0.692762365	0.307237635
478	_BMAS	2005	-16.21986544	-0.01729561	0.9828531	0.702972417	0.297027583
479	_BMAS	2006	-17.99754009	-0.017623513	0.982530873	0.703202961	0.296797039
480	_BMAS	2007	-19.05244126	-0.007304547	0.992722066	0.695983945	0.304016055
481	_BMAS	2008	-18.09874965	-0.052999228	0.948380745	0.728524512	0.271475488
482	_BMAS	2009	-16.57229867	0.043016809	1.043955443	0.66182769	0.33817231
483	_BMAS	2010	-20.48657818	-0.043158284	0.95775978	0.721390305	0.278609695
484	_BMAS	2011	-21.15927688	0.045070124	1.046101215	0.660470144	0.339529856
485	_BHSA	2001	-11.97036548	-0.279140544	0.756433583	0.913389668	0.086610332
486	_BHSA	2002	-17.36092867	-0.153936286	0.857326643	0.805898925	0.194101075
487	_BHSA	2003	-14.06641622	-0.052747662	0.948619355	0.728341264	0.271658736
488	_BHSA	2004	-13.858985	0.05939845	1.061197991	0.651074187	0.348925813
489	_BHSA	2005	-14.31544921	0.109344684	1.115546795	0.619354224	0.380645776
490	_BHSA	2006	-16.05851499	-0.057185236	0.944419112	0.731580514	0.268419486

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No	Kode Bank	Tahun	halfLnINVBlnPOC	RESID	EXP(RESID)	COST EFF (SSFA)	COST INEFF
1	2	3	24	25	26	27	28
491	_BHSA	2007	-14.07566726	-0.073576463	0.929065104	0.743670833	0.256329167
492	_BHSA	2008	-18.27390548	0.018463817	1.018635327	0.678278675	0.321721325
493	_BHSA	2009	-14.69250732	0.106866166	1.112785317	0.620891208	0.379108792
494	_BHSA	2010	-17.82578428	0.107819921	1.113847147	0.620299313	0.379700687
495	_BHSA	2011	-21.34849524	0.214693154	1.239481509	0.557425516	0.442574484
496	_BBIL	2001	-13.69646393	0.346149937	1.413614553	0.488760262	0.511239738
497	_BBIL	2002	-10.66996425	0.344993765	1.411981116	0.48932568	0.51067432
498	_BBIL	2003	-9.181576577	0.03732688	1.038032278	0.665604177	0.334395823
499	_BBIL	2004	-16.78488415	0.057852591	1.059558796	0.652081434	0.347918566
500	_BBIL	2005	-15.14890798	0.025605077	1.025935703	0.673452164	0.326547836
501	_BBIL	2006	-12.29378787	-0.138488403	0.870673349	0.793545157	0.206454843
502	_BBIL	2007	-11.63856578	-0.156518328	0.855115845	0.807982479	0.192017521
503	_BBIL	2008	-17.21457936	-0.137237684	0.871762998	0.792553276	0.207446724
504	_BBIL	2009	-18.66279621	-0.131131654	0.877102293	0.787728667	0.212271333
505	_BBIL	2010	-18.55598145	-0.172123098	0.841875533	0.820689748	0.179310252
506	_BBIL	2011	-20.2013388	-0.076429085	0.926418609	0.745795273	0.254204727
507	_BSPA	2001	-15.01410708	-0.003710552	0.996296323	0.693487072	0.306512928
508	_BSPA	2002	-14.97842284	0.032564896	1.033100935	0.668781332	0.331218668
509	_BSPA	2003	-15.21870537	-0.131462372	0.876812267	0.787989226	0.212010774
510	_BSPA	2004	-14.29887669	-0.079409973	0.923661171	0.748021722	0.251978278
511	_BSPA	2005	-13.22398533	-0.140346674	0.869056904	0.795021151	0.204978849
512	_BSPA	2006	-13.91104178	-0.201140794	0.817797283	0.844853161	0.155146839
513	_BSPA	2007	-10.19899676	0.091030917	1.095302868	0.630801434	0.369198566
514	_BSPA	2008	-9.892341094	0.357939253	1.430378727	0.483031946	0.516968054
515	_BSPA	2009	-11.44481378	0.323790973	1.382358327	0.499811522	0.500188478
516	_BSPA	2010	-13.11802543	-0.105012614	0.900313166	0.767420322	0.232579678
517	_BSPA	2011	-15.47840539	-0.14424306	0.865677311	0.798124903	0.201875097
518	_BJJA	2001	-14.66092296	0.074307119	1.077137564	0.641439536	0.358560464
519	_BJJA	2002	-18.30658031	0.077294552	1.080360252	0.639526138	0.360473862
520	_BJJA	2003	-22.05328511	0.023213002	1.02348452	0.675065041	0.324934959
521	_BJJA	2004	-23.03477545	-0.113069789	0.89308833	0.773628538	0.226371462
522	_BJJA	2005	-33.11064336	0.001623757	1.001625076	0.689797646	0.310202354
523	_BJJA	2006	-27.73965699	-0.089570662	0.914323655	0.755660882	0.244339118
524	_BJJA	2007	-24.52005771	0.840786653	2.318189872	0.298042291	0.701957709
525	_BJJA	2008	-25.62700246	-0.172989071	0.841146807	0.821400751	0.178599249
526	_BJJA	2009	-24.45435466	-0.236257733	0.789577147	0.875048907	0.124951093
527	_BJJA	2010	-27.90761922	-0.211782688	0.809140514	0.853892009	0.146107991
528	_BJJA	2011	-29.22944511	-0.193555139	0.824024399	0.838468643	0.161531357
529	_BBML	2001	-15.7581186	-0.262202992	0.769354835	0.898049363	0.101950637
530	_BBML	2002	-18.24147584	-0.284672199	0.752260806	0.918456225	0.081543775
531	_BBML	2003	-17.62854211	-0.241172103	0.785706392	0.879359805	0.120640195
532	_BBML	2004	-17.28292861	-0.093190712	0.911019742	0.758401369	0.241598631
533	_BBML	2005	-19.40502364	-0.061759745	0.940108726	0.734934801	0.265065199
534	_BBML	2006	-17.22375982	-0.038456078	0.962273969	0.718006142	0.281993858
535	_BBML	2007	-17.2895921	-0.191894139	0.825394241	0.837077103	0.162922897
536	_BBML	2008	-18.32142437	0.170975366	1.186461522	0.582335463	0.417664537
537	_BBML	2009	-21.63057812	0.336156252	1.399557691	0.493669267	0.506330733
538	_BBML	2010	-22.53799844	0.383036459	1.466731505	0.471060052	0.528939948
539	_BBML	2011	-23.23038296	0.38317989	1.466941895	0.470992493	0.529007507
540	_BYBI	2001	-22.66564795	-0.159152326	0.852866435	0.810113508	0.189886492
541	_BYBI	2002	-21.31114956	0.107446654	1.113431462	0.620530893	0.379469107
542	_BYBI	2003	-20.37295819	0.058568387	1.060317495	0.651614844	0.348385156
543	_BYBI	2004	-16.40413456	-0.062762467	0.93916653	0.735672106	0.264327894
544	_BYBI	2005	-18.8669042	-0.004636899	0.995373835	0.694129779	0.305870221
545	_BYBI	2006	-20.61272616	0.042994511	1.043932165	0.661842448	0.338157552
546	_BYBI	2007	-19.11445797	-0.02207856	0.978163387	0.706342753	0.293657247
547	_BYBI	2008	-22.3129556	-0.016722247	0.983416794	0.702569474	0.297430526
548	_BYBI	2009	-21.38334717	-0.001886219	0.998115559	0.692223073	0.307776927
549	_BYBI	2010	-18.33041303	0.019567047	1.019759737	0.67753079	0.32246921
550	_BYBI	2011	-19.46335194	0.03866212	1.039419225	0.664716029	0.335283971
551	_BMGG	2001	-16.51583853	-0.17577838	0.838803859	0.82369509	0.17630491
552	_BMGG	2002	-19.09864876	-0.080086329	0.923036658	0.748527822	0.251472178
553	_BMGG	2003	-16.47152397	-0.035891941	0.964744537	0.716167434	0.283832566
554	_BMGG	2004	-19.68015478	0.06597937	1.06820468	0.646803588	0.353196412
555	_BMGG	2005	-19.6813334	0.038710676	1.039469697	0.664683754	0.335316246
556	_BMGG	2006	-18.43729521	-0.002934416	0.997069886	0.69294904	0.30705096
557	_BMGG	2007	-15.0115154	-0.018273779	0.981892175	0.703660379	0.296339621
558	_BMGG	2008	-15.12256627	-0.100548602	0.904341158	0.764002184	0.235997816
559	_BMGG	2009	-17.19003717	0.055031022	1.056573391	0.653923925	0.346076075
560	_BMGG	2010	-19.28288657	0.043878691	1.044855597	0.661257519	0.338742481

DATA PANEL FUNGSI BIAYA TRANSLOG DAN HASIL PERHITUNGAN EFISIEN SSFA

No	Kode Bank	Tahun	halfLnINVBlnPOC	RESID	EXP(RESID)	COST EFF (SSFA)	COST INEFF
1	2	3	24	25	26	27	28
561	_BMGG	2011	-19.79682312	0.209913688	1.233571583	0.560096089	0.439903911
562	_BAGG	2001	-17.31329159	0.180941374	1.198344923	0.576560727	0.423439273
563	_BAGG	2002	-19.73304788	-0.021233293	0.978990546	0.705745957	0.294254043
564	_BAGG	2003	-18.64281024	-0.032107172	0.96840279	0.713462029	0.286537971
565	_BAGG	2004	-20.55970341	-0.034825381	0.965774044	0.715404006	0.284595994
566	_BAGG	2005	-20.52333188	0.058401325	1.060140371	0.651723714	0.348276286
567	_BAGG	2006	-19.38427854	0.157722995	1.170841821	0.590104152	0.409895848
568	_BAGG	2007	-20.47839967	-0.043991269	0.956962313	0.721991462	0.278008538
569	_BAGG	2008	-19.68026599	-0.076946851	0.925939065	0.746181521	0.253818479
570	_BAGG	2009	-18.35068374	-0.047076118	0.954014778	0.724222136	0.275777864
571	_BAGG	2010	-16.93778341	-0.096390679	0.908109167	0.760832116	0.239167884
572	_BAGG	2011	-17.23980544	-0.044494931	0.956480448	0.722355194	0.277644806
573	_BINX	2001	-15.39049871	-0.066170375	0.935971385	0.738183486	0.261816514
574	_BINX	2002	-15.82634538	-0.078075085	0.924894978	0.747023863	0.252976137
575	_BINX	2003	-12.53923799	0.026813436	1.027176151	0.672638884	0.327361116
576	_BINX	2004	-15.35765672	0.033853006	1.03443254	0.667920423	0.332079577
577	_BINX	2005	-15.78447756	0.012812745	1.01289518	0.682122527	0.317877473
578	_BINX	2006	-15.17192866	0.062492008	1.064485952	0.649063164	0.350936836
579	_BINX	2007	-16.47526915	0.008660913	1.008698527	0.684960472	0.315039528
580	_BINX	2008	-18.84575651	0.023464903	1.02374237	0.674895013	0.325104987
581	_BINX	2009	-19.04693002	-0.035203767	0.965408677	0.715674756	0.284325244
582	_BINX	2010	-22.35344897	-0.037252358	0.963432974	0.717142384	0.282857616
583	_BINX	2011	-20.83761343	0.048604574	1.049805148	0.658139866	0.341860134
584	_BRIN	2001	-11.887544	0.082756337	1.086277091	0.636042705	0.363957295
585	_BRIN	2002	-12.43735982	-0.008380641	0.991654378	0.696733292	0.303266708
586	_BRIN	2003	-16.81210247	-0.234529843	0.790942629	0.873538224	0.126461776
587	_BRIN	2004	-13.55078277	0.160853069	1.174512384	0.58825997	0.41174003
588	_BRIN	2005	-11.82995336	-0.334720107	0.715538333	0.965592741	0.034407259
589	_BRIN	2006	-11.92102791	-0.188657592	0.828069996	0.834372242	0.165627758
590	_BRIN	2007	-14.44711966	0.056008823	1.057607015	0.653284831	0.346715169
591	_BRIN	2008	-9.736735026	0.217634084	1.243132102	0.555788575	0.444211425
592	_BRIN	2009	-15.57012054	0.111335063	1.117769367	0.6181227	0.3818773
593	_BRIN	2010	-15.63153264	0.157904885	1.171054804	0.589996828	0.410003172
594	_BRIN	2011	-18.34163605	0.129719065	1.138508491	0.606862948	0.393137052
595	_BASB	2001	-7.228022073	0.221979595	1.248545901	0.55337863	0.44662137
596	_BASB	2002	-8.715101876	0.104975026	1.110682871	0.622066512	0.377933488
597	_BASB	2003	-5.822882498	0.219331584	1.245244112	0.554845924	0.445154076
598	_BASB	2004	-8.979046591	-0.27592671	0.758868546	0.910458897	0.089541103
599	_BASB	2005	-6.981050371	-0.149550816	0.861094679	0.802372418	0.197627582
600	_BASB	2006	-7.040033941	-0.305848473	0.73649821	0.938113101	0.061886899
601	_BASB	2007	-10.78357683	-0.010471618	0.989583018	0.698191669	0.301808331
602	_BASB	2008	-10.46299206	0.133640309	1.142981626	0.60448795	0.39551205
603	_BASB	2009	-9.326703546	0.16521387	1.179645382	0.585700271	0.414299729
604	_BASB	2010	-11.36361822	-0.245113906	0.782615389	0.882832908	0.117167092
605	_BASB	2011	-18.09718643	0.44177114	1.555459717	0.444189337	0.555810663
606	_BIPA	2001	-12.91351584	-0.318496881	0.727241346	0.950054096	0.049945904
607	_BIPA	2002	-11.23529512	-0.079304473	0.923758623	0.74794281	0.25205719
608	_BIPA	2003	-13.98813079	-0.194691756	0.823088331	0.839422202	0.160577798
609	_BIPA	2004	-13.87756254	-0.256574663	0.773697226	0.893009043	0.106990957
610	_BIPA	2005	-12.82502559	-0.132863165	0.875584894	0.789093809	0.210906191
611	_BIPA	2006	-12.69946663	0.107647349	1.113654944	0.620406368	0.379593632
612	_BIPA	2007	-16.22834158	0.167465669	1.182304699	0.584382875	0.415617125
613	_BIPA	2008	-16.03303116	0.17647891	1.193009267	0.579139357	0.420860643
614	_BIPA	2009	-16.26719854	0.201430401	1.223151104	0.564867756	0.435132244
615	_BIPA	2010	-17.83478687	0.209913321	1.23357113	0.560096295	0.439903705
616	_BIPA	2011	-20.91530128	0.118995287	1.12636461	0.613405831	0.386594169
617	_BPMR	2001	-11.77187441	-0.036191277	0.964455798	0.716381841	0.283618159
618	_BPMR	2002	-9.969144949	-0.089990498	0.91393987	0.755978202	0.244021798
619	_BPMR	2003	-13.4005146	-0.018558878	0.981612277	0.703861021	0.296138979
620	_BPMR	2004	-12.42677754	-0.070278236	0.932134431	0.741222078	0.258777922
621	_BPMR	2005	-15.6238252	0.067341456	1.069660657	0.645923186	0.354076814
622	_BPMR	2006	-17.46239578	0.051062283	1.052388437	0.656524336	0.343475664
623	_BPMR	2007	-16.5374985	0.011071817	1.011133336	0.683311088	0.316688912
624	_BPMR	2008	-20.82124266	-0.03211126	0.968398832	0.713464945	0.286535055
625	_BPMR	2009	-15.92241744	0.109595142	1.115826228	0.619199121	0.380800879
626	_BPMR	2010	-20.6597355	0.084615688	1.08829874	0.634861177	0.365138823
627	_BPMR	2011	-21.13702903	-0.076556236	0.926300821	0.745890108	0.254109892
628	_BTPN	2001	-15.47292279	-0.098011641	0.906638349	0.762066396	0.237933604
629	_BTPN	2002	-16.87030921	-0.104461682	0.900809314	0.766997642	0.233002358
630	_BTPN	2003	-14.51451151	-0.241472591	0.785470333	0.879624081	0.120375919

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No	Kode Bank	Tahun	halfLnINVBlnPOC	RESID	EXP(RESID)	COST EFF (SSFA)	COST INEFF
1	2	3	24	25	26	27	28
631	_BTPN	2004	-17.03190534	-0.074021403	0.928651817	0.744001796	0.255998204
632	_BTPN	2005	-15.41123009	-0.196509876	0.821593217	0.840949761	0.159050239
633	_BTPN	2006	-15.22104049	-0.243552753	0.783838125	0.881455747	0.118544253
634	_BTPN	2007	-17.13045798	0.065898116	1.068117888	0.646856145	0.353143855
635	_BTPN	2008	-18.80632823	0.175648184	1.192018614	0.579620663	0.420379337
636	_BTPN	2009	-19.40760137	0.255720893	1.291392241	0.535018407	0.464981593
637	_BTPN	2010	-21.43343546	0.216776121	1.242065998	0.556265626	0.443734374
638	_BTPN	2011	-21.3903535	0.243986634	1.276327271	0.54133343	0.45866657
639	_BVIL	2001	-20.90304432	-0.214425678	0.807004787	0.856151823	0.143848177
640	_BVIL	2002	-21.18427601	0.151552326	1.163639188	0.593756747	0.406243253
641	_BVIL	2003	-24.55877274	-0.096906996	0.907640416	0.761225048	0.238774952
642	_BVIL	2004	-15.87870912	-0.112688304	0.893429095	0.773333467	0.226666533
643	_BVIL	2005	-17.27739967	-0.157775813	0.854041226	0.808999143	0.191000857
644	_BVIL	2006	-24.6718311	-0.035181985	0.965429707	0.715659167	0.284340833
645	_BVIL	2007	-24.90689804	0.122532874	1.130356279	0.611239688	0.388760312
646	_BVIL	2008	-23.815094	0.210485188	1.234276771	0.559776086	0.440223914
647	_BVIL	2009	-20.34557375	-0.007476301	0.992551577	0.696103493	0.303896507
648	_BVIL	2010	-19.42642312	0.019535885	1.019727959	0.677551904	0.322448096
649	_BVIL	2011	-30.00903993	0.120348805	1.127890197	0.612576137	0.387423863
650	_BYTA	2001	-15.11882892	-0.144749014	0.865239428	0.79852882	0.20147118
651	_BYTA	2002	-17.25549305	-0.086145008	0.917461182	0.753076678	0.246923322
652	_BYTA	2003	-18.25711096	-0.152884603	0.858228753	0.80505182	0.19494818
653	_BYTA	2004	-17.72789142	-0.034707178	0.965888208	0.715319448	0.284680552
654	_BYTA	2005	-16.15663251	0.013295856	1.013384639	0.681793065	0.318206935
655	_BYTA	2006	-16.3766976	0.140189684	1.150492008	0.600541868	0.399458132
656	_BYTA	2007	-16.43283166	0.141699649	1.152230523	0.599635755	0.400364245
657	_BYTA	2008	-16.79599014	0.06532161	1.067502288	0.64722917	0.35277083
658	_BYTA	2009	-19.33041658	0.075039643	1.077926882	0.640969838	0.359030162
659	_BYTA	2010	-20.00735078	-0.004648337	0.99536245	0.694137718	0.305862282
660	_BYTA	2011	-21.17534487	-0.012412301	0.987664413	0.699547954	0.300452046
661	_BDKI	2001	-17.61895036	0.143871309	1.154735495	0.598334963	0.401665037
662	_BDKI	2002	-16.56451298	0.06476511	1.066908389	0.647589452	0.352410548
663	_BDKI	2003	-19.23278177	0.047068152	1.048193443	0.659151824	0.340848176
664	_BDKI	2004	-18.36636577	0.066530189	1.06879323	0.646447414	0.353552586
665	_BDKI	2005	-17.94142393	0.022075303	1.022320765	0.675833499	0.324166501
666	_BDKI	2006	-19.49310569	0.01056471	1.010620713	0.683657687	0.316342313
667	_BDKI	2007	-20.16882876	-0.112683008	0.893433827	0.773329371	0.226670629
668	_BDKI	2008	-23.68377818	-0.089454301	0.914430053	0.755572958	0.244427042
669	_BDKI	2009	-23.19479831	-0.051071522	0.950210707	0.727121484	0.272878516
670	_BDKI	2010	-23.66637771	-0.016048512	0.984079579	0.702096288	0.297903712
671	_BDKI	2011	-25.57296939	-0.085617431	0.917945342	0.752679477	0.247320523
672	_BJBT	2001	-19.46676113	-0.113904743	0.892342953	0.774274753	0.225725247
673	_BJBT	2002	-20.08778564	-0.029039085	0.971378497	0.711276419	0.288723581
674	_BJBT	2003	-20.75875908	-0.071599894	0.930903281	0.742202368	0.257797632
675	_BJBT	2004	-20.63089054	0.033086769	1.033640223	0.668432404	0.331567596
676	_BJBT	2005	-22.33476747	-0.012656932	0.98742283	0.699719106	0.300280894
677	_BJBT	2006	-23.38487317	0.093513973	1.098025946	0.629237062	0.370762938
678	_BJBT	2007	-25.19127089	0.02922869	1.029660041	0.67101625	0.32898375
679	_BJBT	2008	-24.85111118	0.021479288	1.021711628	0.676236426	0.323763574
680	_BJBT	2009	-25.21778571	0.052329109	1.053722475	0.65569316	0.34430684
681	_BJBT	2010	-23.0781931	0.069239331	1.071692668	0.644698467	0.355301533
682	_BJBT	2011	-25.17574143	-0.071676505	0.930831967	0.742259231	0.257740769
683	_BNTB	2001	-17.52156231	-0.019454463	0.980733554	0.704491671	0.295508329
684	_BNTB	2002	-17.81459885	-0.006189521	0.993829595	0.695208337	0.304791663
685	_BNTB	2003	-17.69454632	0.059937218	1.061769884	0.650723504	0.349276496
686	_BNTB	2004	-17.47148534	0.047113276	1.048240743	0.659122081	0.340877919
687	_BNTB	2005	-14.4584833	-0.203042435	0.816243604	0.846461297	0.153538703
688	_BNTB	2006	-13.81568551	0.132944053	1.142186095	0.604908975	0.395091025
689	_BNTB	2007	-15.35839677	-0.205093037	0.814571528	0.848198834	0.151801166
690	_BNTB	2008	-17.61706111	0.025844524	1.026181389	0.673290928	0.326709072
691	_BNTB	2009	-17.17232346	0.072086011	1.07474778	0.642865826	0.357134174
692	_BNTB	2010	-16.39502083	0.025745419	1.026079695	0.673357657	0.326642343
693	_BNTB	2011	-18.56431133	0.070108955	1.072625043	0.644138065	0.355861935
694	_BJTH	2001	-19.01404054	-0.087517214	0.9162031	0.754110764	0.245889236
695	_BJTH	2002	-20.44540167	-0.104027103	0.901200872	0.766664393	0.233355607
696	_BJTH	2003	-21.39783805	0.009577696	1.009623709	0.6843328	0.3156672
697	_BJTH	2004	-21.63272158	0.082287469	1.08576789	0.636340995	0.363659005
698	_BJTH	2005	-24.12708815	0.075895086	1.078849382	0.64042176	0.35957824
699	_BJTH	2006	-24.51957049	0.004484574	1.004494644	0.687827082	0.312172918
700	_BJTH	2007	-24.43292676	-0.134377143	0.874260281	0.790289385	0.209710615

DATA PANEL FUNGSI BIAYA TRANSLOG DAN HASIL PERHITUNGAN EFISIEN SSFA

No	Kode Bank	Tahun	halfLnINVBlnPOC	RESID	EXP(RESID)	COST EFF (SSFA)	COST INEFF
1	2	3	24	25	26	27	28
911	_BSUA	2009	-20.23827199	0.109412968	1.115622972	0.619311933	0.380688067
912	_BSUA	2010	-19.64621778	0.079280829	1.082508279	0.638257123	0.361742877
913	_BSUA	2011	-20.93494026	0.089054465	1.093140192	0.632049416	0.367950584
914	_BJBI	2001	-18.09190152	-0.220119375	0.802423003	0.861040395	0.138959605
915	_BJBI	2002	-20.29967252	-0.132054535	0.876293206	0.788455982	0.211544018
916	_BJBI	2003	-20.23379316	-0.037591069	0.963106704	0.717385329	0.282614671
917	_BJBI	2004	-17.803822	0.014027836	1.014126688	0.681294189	0.318705811
918	_BJBI	2005	-18.1860756	0.14726364	1.158659392	0.596308652	0.403691348
919	_BJBI	2006	-19.91308416	0.075045256	1.077932933	0.640966241	0.359033759
920	_BJBI	2007	-19.99856864	0.06027591	1.062129558	0.650503147	0.349496853
921	_BJBI	2008	-18.13748047	0.048383903	1.049573513	0.658285114	0.341714886
922	_BJBI	2009	-20.48295118	0.057207311	1.058875305	0.652502345	0.347497655
923	_BJBI	2010	-17.29841256	-0.036871947	0.963799545	0.716869626	0.283130374
924	_BJBI	2011	-24.55432444	0.02443307	1.024734003	0.674241918	0.325758082
925	_BSST	2001	-19.42847202	-0.010014756	0.990035225	0.697872765	0.302127235
926	_BSST	2002	-19.74799141	-0.061619772	0.940240324	0.734831938	0.265168062
927	_BSST	2003	-19.74798059	-0.013878755	0.986217111	0.700574561	0.299425439
928	_BSST	2004	-20.17075675	0.051593116	1.052947228	0.656175923	0.343824077
929	_BSST	2005	-20.97985429	0.008808407	1.008847315	0.684859452	0.315140548
930	_BSST	2006	-21.41174137	-0.017120829	0.9830249	0.702849561	0.297150439
931	_BSST	2007	-21.61621488	-0.010905679	0.989153572	0.698494793	0.301505207
932	_BSST	2008	-22.21475295	0.010867777	1.010927045	0.683450525	0.316549475
933	_BSST	2009	-24.02087707	0.005835963	1.005853026	0.686898187	0.313101813
934	_BSST	2010	-19.14883827	0.046837696	1.047951908	0.659303747	0.340696253
935	_BSST	2011	-17.17474625	-0.010403168	0.989650758	0.69814388	0.30185612
936	_BSMA	2001	-23.0306329	-0.019618705	0.980572489	0.704607387	0.295392613
937	_BSMA	2002	-16.66278248	0.015278259	1.015395569	0.680442816	0.319557184
938	_BSMA	2003	-27.24966831	0.032205748	1.032729966	0.669021567	0.330978433
939	_BSMA	2004	-25.39529304	0.090351918	1.094559411	0.631229893	0.368770107
940	_BSMA	2005	-25.58249939	0.095332739	1.100024815	0.628093667	0.371906333
941	_BSMA	2006	-26.37270406	-0.026032105	0.974303809	0.709140838	0.290859162
942	_BSMA	2007	-26.35657991	0.092037171	1.096405576	0.630167006	0.369832994
943	_BSMA	2008	-21.99505386	-0.05907842	0.942632845	0.732966842	0.267033158
944	_BSMA	2009	-28.40650284	-0.12739534	0.880385552	0.784790957	0.215209043
945	_BSMA	2010	-15.13460719	0.01290875	1.012992428	0.682057043	0.317942957
946	_BSMA	2011	-18.80310751	-0.105990015	0.899433629	0.768170766	0.231829234
947	_BHIA	2001	-36.05088914	0.248464527	1.282055343	0.538914816	0.461085184
948	_BHIA	2002	-25.57826392	-0.100405504	0.904470577	0.763892864	0.236107136
949	_BHIA	2003	-23.78082295	-0.056440685	0.945122543	0.731036017	0.268963983
950	_BHIA	2004	-24.85793272	-0.014592529	0.985513426	0.701074791	0.298925209
951	_BHIA	2005	-28.61607202	-0.120883644	0.886137061	0.779697239	0.220302761
952	_BHIA	2006	-27.73517966	-0.132255772	0.87611688	0.788614664	0.211385336
953	_BHIA	2007	-27.43476396	-0.074354506	0.928342532	0.744249666	0.255750334
954	_BHIA	2008	-28.45308934	0.077608294	1.08069926	0.639325523	0.360674477
955	_BHIA	2009	-27.57453816	0.00318073	1.003185794	0.688724486	0.311275514
956	_BHIA	2010	-27.61525414	0.051065028	1.052391326	0.656522534	0.343477466
957	_BHIA	2011	-28.04594387	0.11861406	1.125935291	0.613639722	0.386360278
958	_BAPB	2001	-15.86774968	-0.305039981	0.737093904	0.93735495	0.06264505
959	_BAPB	2002	-15.37127089	-0.291621512	0.747051232	0.924861094	0.075138906
960	_BAPB	2003	-13.92368406	-0.148661324	0.861860957	0.801659031	0.198340969
961	_BAPB	2004	-14.76379864	0.140613341	1.150979525	0.600287498	0.399712502
962	_BAPB	2005	-14.33048565	0.040488678	1.04131952	0.663502994	0.336497006
963	_BAPB	2006	-15.67294368	-0.06061595	0.941184632	0.734094667	0.265905333
964	_BAPB	2007	-15.05906807	0.117667893	1.124870472	0.614220603	0.385779397
965	_BAPB	2008	-14.88347916	0.067091052	1.069392844	0.646084947	0.353915053
966	_BAPB	2009	-15.5936923	0.096686428	1.101514915	0.627243999	0.372756001
967	_BAPB	2010	-17.14432949	0.126016358	1.134300724	0.609114149	0.390885851
968	_BAPB	2011	-16.51192046	0.217375017	1.242810089	0.55593258	0.44406742
969	_BKEB	2001	-23.13257795	0.028431518	1.028839551	0.671551379	0.328448621
970	_BKEB	2002	-24.02493865	-0.09271953	0.911449098	0.758044109	0.241955891
971	_BKEB	2003	-19.02209246	0.045432603	1.046480472	0.660230781	0.339769219
972	_BKEB	2004	-18.53403582	0.060314391	1.062170431	0.650478115	0.349521885
973	_BKEB	2005	-25.36277788	0.113086006	1.119728232	0.61704135	0.38295865
974	_BKEB	2006	-26.7677556	0.013984937	1.014083184	0.681323417	0.318676583
975	_BKEB	2007	-26.82909466	-0.03510482	0.965504207	0.715603945	0.284396055
976	_BKEB	2008	-27.54838391	-0.101744312	0.903260475	0.764916255	0.235083745
977	_BKEB	2009	-28.05673737	0.015451539	1.015571531	0.680324919	0.319675081
978	_BKEB	2010	-26.66308809	-0.066874295	0.935312767	0.738703292	0.261296708
979	_BKEB	2011	-23.31936892	0.019741964	1.019938125	0.677412289	0.322587711
980	_BBPI	2001	-13.77881232	0.196710565	1.217391634	0.567540141	0.432459859

DATA PANEL FUNGSI BIAYA TRANSLOG DAN HASIL PERHITUNGAN EFISIEN SSFA

No	Kode Bank	Tahun	halfLnINVBlnPOC	RESID	EXP(RESID)	COST EFF (SSFA)	COST INEFF
1	2	3	24	25	26	27	28
981	_BBPI	2002	-15.7387487	-0.272522421	0.761456356	0.907364702	0.092635298
982	_BBPI	2003	-14.05568597	0.146437929	1.157703069	0.596801234	0.403198766
983	_BBPI	2004	-20.06539446	0.195887732	1.216390336	0.568007324	0.431992676
984	_BBPI	2005	-26.52587773	0.063118995	1.065153579	0.648656338	0.351343662
985	_BBPI	2006	-26.10161089	-0.21198394	0.80897769	0.854063874	0.145936126
986	_BBPI	2007	-23.07504039	-0.100030071	0.904810209	0.763606127	0.236393873
987	_BBPI	2008	-18.43593295	-0.07594282	0.926869203	0.745432707	0.254567293
988	_BBPI	2009	-22.72518941	-0.30041073	0.740514007	0.933025727	0.066974273
989	_BBPI	2010	-17.6949293	0.368971081	1.446245778	0.477732506	0.522267494
990	_BBPI	2011	-22.7974144	0.184493502	1.202609166	0.574516342	0.425483658
991	_BIIS	2001	-21.66924718	0.07251028	1.075203859	0.642593136	0.357406864
992	_BIIS	2002	-18.53421673	-0.20900411	0.8113919	0.851522697	0.148477303
993	_BIIS	2003	-19.51676256	-0.039051112	0.961701553	0.718433507	0.281566493
994	_BIIS	2004	-22.2774675	0.096051502	1.100815757	0.627642378	0.372357622
995	_BIIS	2005	-25.92674967	0.077267533	1.080331062	0.639543417	0.360456583
996	_BIIS	2006	-27.61639894	0.017552484	1.017707434	0.678897094	0.321102906
997	_BIIS	2007	-31.20942159	0.171929818	1.187594482	0.581779917	0.418220083
998	_BIIS	2008	-30.91513754	0.058704596	1.06046193	0.654526095	0.348473905
999	_BIIS	2009	-30.51542352	-0.042195629	0.958682216	0.720696189	0.279303811
1000	_BIIS	2010	-28.75688251	-0.114017089	0.892242708	0.774361744	0.225638256
1001	_BIIS	2011	-29.51417328	-0.089748272	0.914161276	0.755795107	0.244204893
1002	_BRPA	2001	-20.85782837	-0.06876849	0.93354278	0.740103865	0.259896135
1003	_BRPA	2002	-24.70184606	-0.088243498	0.915537918	0.754658661	0.245341339
1004	_BRPA	2003	-21.44029127	-0.009633541	0.990412713	0.697606776	0.302393224
1005	_BRPA	2004	-22.64480734	0.038260283	1.039001632	0.66498319	0.33501681
1006	_BRPA	2005	-19.70073358	-0.018781803	0.981393476	0.704017946	0.295982054
1007	_BRPA	2006	-20.29794937	0.115372036	1.122290893	0.615632386	0.384367614
1008	_BRPA	2007	-20.10186178	0.044783198	1.045801104	0.660659677	0.339340323
1009	_BRPA	2008	-27.88502499	0.103050339	1.108547211	0.623264948	0.376735052
1010	_BRPA	2009	-23.32627762	0.068973146	1.071407437	0.644870099	0.355129901
1011	_BRPA	2010	-25.37765218	-0.073116997	0.929492076	0.74332922	0.25667078
1012	_BRPA	2011	-24.19015768	-0.111894674	0.894138429	0.77271997	0.22728003
1013	_BSIA	2001	-15.38750938	-0.278170078	0.757168033	0.912503684	0.087496316
1014	_BSIA	2002	-19.97355571	-0.309503235	0.733811398	0.941547953	0.058452047
1015	_BSIA	2003	-28.92897721	-0.309000713	0.734180246	0.941074924	0.058925076
1016	_BSIA	2004	-28.14116584	0.004829225	1.004840905	0.687590062	0.312409938
1017	_BSIA	2005	-28.33445563	0.073151634	1.075893667	0.642181138	0.357818862
1018	_BSIA	2006	-25.54991299	0.086174589	1.089996613	0.633872263	0.366127737
1019	_BSIA	2007	-26.91868117	0.092607621	1.097031198	0.629807631	0.370192369
1020	_BSIA	2008	-26.41404962	0.274471791	1.315835455	0.525079801	0.474920199
1021	_BSIA	2009	-25.56153246	0.283646355	1.32796322	0.520284455	0.479715545
1022	_BSIA	2010	-17.93033559	0.009226136	1.009268828	0.684573426	0.315426574
1023	_BSIA	2011	-22.75493359	0.072566675	1.075264497	0.642556898	0.357443102
1024	_BBFA	2001	-20.4113651	0.405880605	1.500623375	0.46042107	0.53957893
1025	_BBFA	2002	-19.18571052	0.211391622	1.235396069	0.559268916	0.440731084
1026	_BBFA	2003	-20.20599018	0.022365918	1.02261791	0.67563712	0.32436288
1027	_BBFA	2004	-12.12803318	-0.011554758	0.988511741	0.698948319	0.301051681
1028	_BBFA	2005	-21.64406682	0.019814908	1.020012526	0.677362877	0.322637123
1029	_BBFA	2006	-20.73561215	0.154770674	1.167390218	0.591848903	0.408151097
1030	_BBFA	2007	-24.71481399	-0.20052932	0.818297497	0.844336714	0.155663286
1031	_BBFA	2008	-16.62817716	-0.071986321	0.930543625	0.74248923	0.25751077
1032	_BBFA	2009	-16.49035323	-0.245828095	0.782056653	0.883463643	0.116536357
1033	_BBFA	2010	-15.55011645	-0.182950452	0.832809419	0.829623926	0.170376074
1034	_BBFA	2011	-22.93587859	-0.101374781	0.90359432	0.764633646	0.235366354
1035	_BCTI	2001	-15.41476996	-0.097018989	0.907538773	0.761310305	0.238689695
1036	_BCTI	2002	-19.08145129	-0.191181669	0.825982519	0.836480923	0.163519077
1037	_BCTI	2003	-21.81024753	-0.077493103	0.925433407	0.746589235	0.253410765
1038	_BCTI	2004	-17.63997355	-0.021857373	0.978379769	0.706186536	0.293813464
1039	_BCTI	2005	-17.78896549	0.007668568	1.007698047	0.685640527	0.314359473
1040	_BCTI	2006	-17.87910013	0.059096449	1.060877557	0.651270842	0.348729158
1041	_BCTI	2007	-17.91603511	-0.001491617	0.998509495	0.691949975	0.308050025
1042	_BCTI	2008	-16.96951671	-0.005348938	0.994665342	0.694624202	0.305375798
1043	_BCTI	2009	-15.12636687	-0.025902324	0.974430263	0.709048811	0.290951189
1044	_BCTI	2010	-12.90205139	2.65E-05	1.000026493	0.690900316	0.309099684
1045	_BCTI	2011	-12.66220121	0.353502504	1.424046553	0.485179798	0.514820202
1046	_BCLI	2001	-6.148445888	-0.139468321	0.869820578	0.794323148	0.205676852
1047	_BCLI	2002	-8.959780526	-0.134620623	0.874047443	0.790481827	0.209518173
1048	_BCLI	2003	-7.028812496	-0.107295148	0.898260514	0.769173985	0.230826015
1049	BCLI	2004	-9.182442197	-0.363537125	0.695212917	0.993823047	0.006176953
1050	_BCLI	2005	-10.71617381	-0.369733234	0.69091862	1	0

DATA PANEL FUNGSI BIAYA TRANSLOG DAN HASIL PERHITUNGAN EFISIEN SSFA

No	Kode Bank	Tahun	halfLnINVBlnPOC	RESID	EXP(RESID)	COST EFF (SSFA)	COST INEFF
1	2	3	24	25	26	27	28
1051	_BCLI	2006	-20.7708515	-0.332972651	0.716789797	0.963906883	0.036093117
1052	_BCLI	2007	-25.95295059	-0.30193933	0.739382922	0.934453041	0.065546959
1053	_BCLI	2008	-23.85023925	0.469649774	1.599433932	0.431976967	0.568023033
1054	_BCLI	2009	-24.84356642	0.341127982	1.40653324	0.491220968	0.508779032
1055	_BCLI	2010	-22.40811907	0.285529119	1.330465817	0.519305803	0.480694197
1056	_BCLI	2011	-20.93179142	-0.192075383	0.825244657	0.837228831	0.162771169
1057	_BBCH	2001	-13.68915089	0.079369102	1.082603839	0.638200785	0.361799215
1058	_BBCH	2002	-19.00063893	0.272696493	1.313501527	0.526012803	0.473987197
1059	_BBCH	2003	-17.2628609	0.501247811	1.650779847	0.418540741	0.581459259
1060	_BBCH	2004	-20.83584828	0.221157525	1.247519931	0.553833732	0.446166268
1061	_BBCH	2005	-17.48632954	-0.111050233	0.894893794	0.772067729	0.227932271
1062	_BBCH	2006	-18.30071377	-0.171603109	0.842313413	0.82026311	0.17973689
1063	_BBCH	2007	-18.64102745	-0.197975706	0.820389783	0.842183355	0.157816645
1064	_BBCH	2008	-19.66462593	-0.101029529	0.903906341	0.764369701	0.235630299
1065	_BBCH	2009	-17.93580495	-0.151264334	0.859620442	0.803748476	0.196251524
1066	_BBCH	2010	-19.25822497	-0.151589815	0.859340697	0.804010123	0.195989877
1067	_BBCH	2011	-21.34191151	-0.189958203	0.826993699	0.835458143	0.164541857
1068	_BRDI	2001	-13.42189267	0.139849876	1.150101128	0.600745971	0.399254029
1069	_BRDI	2002	-11.3449599	0.028971518	1.029395275	0.671188839	0.328811161
1070	_BRDI	2003	-22.37808657	-0.337905098	0.713262975	0.968673048	0.031326952
1071	_BRDI	2004	-24.46111724	-0.099766704	0.905048538	0.763405045	0.236594955
1072	_BRDI	2005	-27.02443772	-0.018649238	0.981523583	0.703924625	0.296075375
1073	_BRDI	2006	-21.5388756	-0.057469803	0.9441504	0.731788727	0.268211273
1074	_BRDI	2007	-21.95978907	-0.100814	0.90410118	0.764204975	0.235795025
1075	_BRDI	2008	-21.45373426	0.179892894	1.19708914	0.577165556	0.422834444
1076	_BRDI	2009	-21.06155962	0.12423863	1.132286036	0.610197951	0.389802049
1077	_BRDI	2010	-25.28881927	0.112195629	1.118731695	0.617590994	0.382409006
1078	_BRDI	2011	-24.63626378	0.029456296	1.029894424	0.670863541	0.329136459
1079	_BDBA	2001	-17.70242071	-0.006482074	0.99353889	0.695411752	0.304588248
1080	_BDBA	2002	-23.75337747	-0.021723817	0.978510446	0.706092227	0.293907773
1081	_BDBA	2003	-20.36026354	0.218924082	1.244736775	0.555072071	0.444927929
1082	_BDBA	2004	-18.44407935	0.1138211	1.120551641	0.616587933	0.383412067
1083	_BDBA	2005	-16.85207988	0.142699563	1.153383231	0.599036471	0.400963529
1084	_BDBA	2006	-21.3182353	0.032609914	1.033147444	0.668751226	0.331248774
1085	_BDBA	2007	-22.40792662	-0.040361816	0.960441873	0.719375778	0.280624222
1086	_BDBA	2008	-17.0962854	-0.149362618	0.861256751	0.802221427	0.197778573
1087	_BDBA	2009	-18.20751939	-0.196027187	0.821989887	0.840543942	0.159456058
1088	_BDBA	2010	-16.86025065	-0.057958922	0.943688712	0.732146746	0.267853254
1089	_BDBA	2011	-16.86164361	-0.036138225	0.964506965	0.716343837	0.283656163
1090	_BTMI	2001	-25.14140763	0.036615515	1.037294121	0.666077833	0.333922167
1091	_BTMI	2002	-21.97606452	0.032724627	1.033265966	0.668674516	0.331325484
1092	_BTMI	2003	-23.44311556	0.027525097	1.027907412	0.672160364	0.327839636
1093	_BTMI	2004	-26.0147192	0.12795335	1.136499984	0.607935442	0.392064558
1094	_BTMI	2005	-27.14258904	-0.181810829	0.833759048	0.828679006	0.171320994
1095	_BTMI	2006	-29.74283412	-0.105169101	0.90017229	0.767540422	0.232459578
1096	_BTMI	2007	-28.19725993	0.014715642	1.01482445	0.680825752	0.319174248
1097	_BTMI	2008	-30.88080137	-0.15082281	0.860000069	0.803393679	0.196606321
1098	_BTMI	2009	-29.97817575	-0.195943572	0.82205862	0.840473663	0.159526337
1099	_BTMI	2010	-18.12749364	0.568847369	1.766230067	0.391182685	0.608817315
1100	_BTMI	2011	-18.35355468	-0.174635289	0.839763236	0.822754069	0.17724593
1101	_BHSB	2001	-17.69773132	0.281730965	1.325422087	0.521281957	0.478718043
1102	_BHSB	2002	-26.2167852	-0.092363336	0.911773809	0.757774146	0.242225854
1103	_BHSB	2003	-25.1078898	0.024355965	1.024654994	0.674293907	0.325706093
1104	_BHSB	2004	-23.70704918	0.038698036	1.039456558	0.664692155	0.335307845
1105	_BHSB	2005	-18.9438156	-0.063980372	0.93802341	0.736568631	0.263431369
1106	_BHSB	2006	-17.27504759	-0.118503398	0.888248798	0.777843574	0.222156426
1107	_BHSB	2007	-18.78669319	-0.071388495	0.931100094	0.742045483	0.257954517
1108	_BHSB	2008	-17.98786635	-0.036663068	0.964000884	0.716719903	0.283280097
1109	_BHSB	2009	-17.69604179	0.016384499	1.016519461	0.679690499	0.320309501
1110	_BHSB	2010	-16.89101835	-0.006136494	0.993882296	0.695171473	0.304828527
1111	_BHSB	2011	-16.04774068	0.027865699	1.028257579	0.671931463	0.328068537
1112	_BBCP	2001	-16.51431095	0.040115402	1.040930893	0.663750711	0.336249289
1113	_BBCP	2002	-14.3144405	0.399753777	1.491457422	0.46325065	0.53674935
1114	_BBCP	2003	-22.30625508	0.192483647	1.212256679	0.569944164	0.430055836
1115	_BBCP	2004	-21.18965677	0.322392611	1.38042664	0.500510929	0.499489071
1116	_BBCP	2005	-24.68186543	0.133793196	1.143156386	0.604395538	0.395604462
1117	_BBCP	2006	-21.02020154	-0.029789826	0.970649517	0.711810605	0.288189395
1118	_BBCP	2007	-20.32931831	0.253713222	1.288802151	0.536093627	0.463906373
1119	_BBCP	2008	-25.49513746	-0.206058295	0.813785636	0.849017959	0.150982041
1120	_BBCP	2009	-24.45096601	-0.317959119	0.727632534	0.94954333	0.05045667

DATA PANEL FUNGSI BIAYA TRANSLOG DAN HASIL PERHITUNGAN EFISIEN SSFA

No	Kode Bank	Tahun	halfLnINVB LnPOC	RESID	EXP(RESID)	COST EFF (SSFA)	COST INEFF
1	2	3	24	25	26	27	28
1121	_BBCP	2010	-35.79640015	-0.352792922	0.702722697	0.983202368	0.016797632
1122	_BBCP	2011	-27.83013205	-0.355651693	0.700716642	0.98601714	0.01398286
1123	_BCMB	2001	-26.10336262	-0.34495646	0.70825119	0.97552765	0.02447235
1124	_BCMB	2002	-16.05475528	-0.079903646	0.923205297	0.748391091	0.251608909
1125	_BCMB	2003	-19.14479434	-0.357286483	0.699572053	0.98763039	0.01236961
1126	_BCMB	2004	-16.05084344	-0.328984506	0.719654167	0.960070338	0.039929662
1127	_BCMB	2005	-23.57759517	-0.35094124	0.704025121	0.981383474	0.018616526
1128	_BCMB	2006	-21.06972525	-0.349645511	0.704937938	0.980112691	0.019887309
1129	_BCMB	2007	-24.50813527	-0.367818312	0.692242943	0.99808691	0.00191309
1130	_BCMB	2008	-18.80227866	-0.367803669	0.692253079	0.998072296	0.001927704
1131	_BCMB	2009	-21.00555427	-0.248236822	0.780175159	0.885594231	0.114405769
1132	_BCMB	2010	-15.41748179	0.020152637	1.020357072	0.677134151	0.322865849
1133	_BCMB	2011	-18.24757667	0.016769557	1.016910955	0.679428829	0.320571171
1134	_BCBK	2001	-21.40402974	0.104642907	1.110314054	0.622273146	0.377726854
1135	_BCBK	2002	-20.96908752	0.033968964	1.034552498	0.667842976	0.332157024
1136	_BCBK	2003	-19.39788884	0.047553799	1.048702619	0.658831786	0.341168214
1137	_BCBK	2004	-19.74411792	0.091628312	1.095957392	0.630424709	0.369575291
1138	_BCBK	2005	-20.08205771	0.169095287	1.184232975	0.58343133	0.41656867
1139	_BCBK	2006	-20.12291842	-0.038894101	0.961852563	0.718320714	0.281679286
1140	_BCBK	2007	-19.86542575	-0.004395284	0.995614362	0.693962086	0.306037914
1141	_BCBK	2008	-18.42813526	-0.081976844	0.921293292	0.749944264	0.250055736
1142	_BCBK	2009	-20.02028584	-0.10780946	0.897798646	0.769569683	0.230430317
1143	_BCBK	2010	-18.85976187	-0.098551487	0.906149036	0.762477906	0.237522094
1144	_BCBK	2011	-16.7309016	-0.115262092	0.891132554	0.775326427	0.224673573
1145	_BAAB	2001	-16.8841013	0.17156453	1.187160747	0.581992473	0.418007527
1146	_BAAB	2002	-21.23116648	0.203027146	1.225105725	0.563966526	0.436033474
1147	_BAAB	2003	-15.92271255	0.138622448	1.148690328	0.601483797	0.398516203
1148	_BAAB	2004	-28.45402335	0.324513031	1.38335683	0.49945076	0.50054924
1149	_BAAB	2005	-19.41785478	0.072238082	1.074911231	0.642768072	0.357231928
1150	_BAAB	2006	-18.72089988	0.039858338	1.040663342	0.663921359	0.336078641
1151	_BAAB	2007	-15.88194904	0.018605933	1.018780102	0.678182287	0.321817713
1152	_BAAB	2008	-15.75331829	0.054846563	1.056378514	0.654044559	0.345955441
1153	_BAAB	2009	-26.31429689	-0.323997923	0.723251745	0.955294785	0.044705215
1154	_BAAB	2010	-15.0374426	-0.3304529	0.718598207	0.961481135	0.038518865
1155	_BAAB	2011	-14.37106785	-0.040347282	0.960455832	0.719365323	0.280634677
1156	_BANS	2001	-22.3578195	0.373808139	1.4532583	0.475427265	0.524572735
1157	_BANS	2002	-16.40149464	0.225900728	1.253451226	0.551213007	0.448786993
1158	_BANS	2003	-17.98428029	0.100508718	1.105733281	0.624851066	0.375148934
1159	_BANS	2004	-17.98428029	0.09153454	1.095854626	0.630483828	0.369516172
1160	_BANS	2005	-18.30154801	0.587886078	1.800178952	0.38380552	0.61619448
1161	_BANS	2006	-18.082967	0.482705163	1.620452065	0.426373994	0.573626006
1162	_BANS	2007	-19.53347771	0.343559444	1.409957333	0.490028034	0.509971966
1163	_BANS	2008	-19.41176486	-0.32019872	0.726004751	0.951672311	0.048327689
1164	_BANS	2009	-19.32222223	-0.324324291	0.723015737	0.955606614	0.044393386
1165	_BANS	2010	-21.82884523	-0.298501101	0.741929465	0.931245695	0.068754305
1166	_BANS	2011	-14.0096242	-0.28109021	0.754960221	0.915172218	0.084827782
1167	_BSCB	2001	-16.5275032	-0.042302094	0.958580155	0.720772922	0.279227078
1168	_BSCB	2002	-17.40976385	-0.003189492	0.996815589	0.693125817	0.306874183
1169	_BSCB	2003	-18.33669122	0.038937038	1.03970502	0.664533312	0.335466688
1170	_BSCB	2004	-18.29291363	0.030270571	1.030733382	0.670317496	0.329682504
1171	_BSCB	2005	-18.99551242	0.110939327	1.117327113	0.618367362	0.381632638
1172	_BSCB	2006	-19.83498113	0.02506992	1.025386813	0.673812663	0.326187337
1173	_BSCB	2007	-21.40911915	-0.006593365	0.993428323	0.69548915	0.30451085
1174	_BSCB	2008	-20.22967351	-0.052170236	0.949167271	0.727920822	0.272079178
1175	_BSCB	2009	-20.70408506	-0.107710906	0.897887132	0.769493842	0.230506158
1176	_BSCB	2010	-16.81960699	0.128396313	1.137003523	0.607666208	0.392333792
1177	_BSCB	2011	-18.68791491	-0.121647075	0.885460815	0.780292711	0.219707289

DATA PANEL VARIABEL PENELITIAN

No	KODE BANK-TAHUN	SSFA	NPL	CAR	TASSET	LNSIZE	DLNSIZE	OWNFR	OWNG	OWNP	GGDP	GCRED	DSB	DMB	DLB	DBUKU1	DBUKU2	DBUKU3AN4
1	_BRIA-2001	0.6831594	0.0493	0.1332	75716081	18.142501	0.15762	0.0000	1.0000	0.0000	0.03640	0.17509	0	0	1	0	0	1
2	_BRIA-2002	0.6599523	0.0674	0.1262	86344896	18.273860	0.13136	0.0000	1.0000	0.0000	0.04500	0.17400	0	0	1	0	0	1
3	_BRIA-2003	0.5208783	0.0603	0.2087	94709726	18.366327	0.09247	0.0000	0.5950	0.3382	0.04780	0.18674	0	0	1	0	0	1
4	_BRIA-2004	0.6176929	0.0419	0.1789	107040172	18.488715	0.12239	0.0000	0.5908	0.4092	0.05030	0.27044	0	0	1	0	0	1
5	_BRIA-2005	0.6124801	0.0192	0.1529	122775579	18.625869	0.13715	0.0000	0.5816	0.4184	0.05690	0.24325	0	0	1	0	0	1
6	_BRIA-2006	0.6640602	0.0129	0.1882	154725486	18.857163	0.23129	0.0000	0.5697	0.4303	0.05500	0.13902	0	0	1	0	0	1
7	_BRIA-2007	0.6960630	0.0088	0.1584	203603934	19.131687	0.27452	0.0000	0.5683	0.4317	0.06350	0.26467	0	0	1	0	0	1
8	_BRIA-2008	0.7149801	0.0085	0.1318	246026225	19.320949	0.18926	0.0000	0.5679	0.4321	0.06010	0.30509	0	0	1	0	0	1
9	_BRIA-2009	0.8460134	0.0108	0.1330	314745744	19.567276	0.24633	0.0000	0.5677	0.4323	0.04630	0.09956	0	0	1	0	0	1
10	_BRIA-2010	0.8204522	0.0074	0.1376	398393138	19.802950	0.23567	0.3638	0.5677	0.0685	0.06200	0.22804	0	0	1	0	0	1
11	_BRIA-2011	0.8403882	0.0042	0.1496	456531093	19.939167	0.13622	0.0000	0.5677	0.4325	0.06460	0.24538	0	0	1	0	0	1
12	_BNIA-2001	0.6041671	0.1954	0.1420	128577202	18.672040	0.09903	0.0000	1.0000	0.0000	0.03640	0.17509	0	0	1	0	0	1
13	_BNIA-2002	0.6333673	0.0506	0.1594	125455990	18.647466	-0.02457	0.0000	0.9912	0.0088	0.04500	0.17400	0	0	1	0	0	1
14	_BNIA-2003	0.6366579	0.0569	0.1816	131246087	18.692585	0.04512	0.0000	0.9912	0.0088	0.04780	0.18674	0	0	1	0	0	1
15	_BNIA-2004	0.6248925	0.0460	0.1713	135966154	18.727917	0.03533	0.0000	0.9912	0.0088	0.05030	0.27044	0	0	1	0	0	1
16	_BNIA-2005	0.6093306	0.0836	0.1599	147108315	18.806680	0.07876	0.0000	0.9912	0.0088	0.05690	0.24325	0	0	1	0	0	1
17	_BNIA-2006	0.6432589	0.0655	0.1530	168803456	18.944246	0.13757	0.0000	0.9912	0.0088	0.05500	0.13902	0	0	1	0	0	1
18	_BNIA-2007	0.8611896	0.0401	0.1574	182007749	19.019560	0.07531	0.0000	0.7636	0.2364	0.06350	0.26467	0	0	1	0	0	1
19	_BNIA-2008	0.7527787	0.0174	0.1347	200390507	19.115779	0.09622	0.0000	0.7636	0.2364	0.06010	0.30509	0	0	1	0	0	1
20	_BNIA-2009	0.7601743	0.0084	0.1378	225541328	19.234014	0.11824	0.0000	0.7636	0.2364	0.04630	0.09956	0	0	1	0	0	1
21	_BNIA-2010	0.7869265	0.0111	0.1863	240590147	19.298605	0.06459	0.2299	0.6000	0.1701	0.06200	0.22804	0	0	1	0	0	1
22	_BNIA-2011	0.7401495	0.0051	0.1763	288511901	19.480247	0.18164	0.0000	0.6000	0.4000	0.06460	0.24538	0	0	1	0	0	1
23	_BTNA-2001	0.7002748	0.0475	0.1085	26509197	17.093002	0.10156	0.0000	0.9912	0.0088	0.03640	0.17509	0	0	1	0	1	0
24	_BTNA-2002	0.7620501	0.0476	0.1139	27071977	17.114010	0.02101	0.0000	1.0000	0.0000	0.04500	0.17400	0	0	1	0	1	0
25	_BTNA-2003	0.6240717	0.0380	0.1214	26807639	17.104197	-0.00981	0.0000	1.0000	0.0000	0.04780	0.18674	0	0	1	1	0	0
26	_BTNA-2004	0.6641523	0.0022	0.1589	26743114	17.101788	-0.00241	0.0000	1.0000	0.0000	0.05030	0.27044	0	0	1	0	1	0
27	_BTNA-2005	0.6837960	0.0118	0.1656	29083149	17.185669	0.08388	0.0000	1.0000	0.0000	0.05690	0.24325	0	0	1	0	1	0
28	_BTNA-2006	0.7342333	0.0177	0.1752	32575797	17.299080	0.11341	0.0000	1.0000	0.0000	0.05500	0.13902	0	0	1	0	1	0
29	_BTNA-2007	0.7449861	0.0281	0.2112	36693247	17.418103	0.11902	0.0000	1.0000	0.0000	0.06350	0.26467	0	0	1	0	1	0
30	_BTNA-2008	0.7129623	0.0266	0.1614	44992171	17.621999	0.2039	0.0000	1.0000	0.0000	0.06010	0.30509	0	0	1	0	1	0
31	_BTNA-2009	0.6698011	0.0275	0.2175	58516058	17.884812	0.26281	0.0000	0.7292	0.2708	0.04630	0.09956	0	0	1	0	0	1
32	_BTNA-2010	0.7222767	0.0266	0.1674	68385539	18.040672	0.15586	0.0000	0.7292	0.2708	0.06200	0.22804	0	0	1	0	0	1
33	_BTNA-2011	0.6002288	0.0223	0.1503	89121459	18.305511	0.26484	0.0000	0.7191	0.2809	0.06460	0.24538	0	0	1	0	0	1
34	_BMDI-2001	0.5917512	0.0739	0.1054	250394689	19.338549	0.01808	0.0000	1.0000	0.0000	0.04500	0.17400	0	0	1	0	0	1
35	_BMDI-2002	0.6135996	0.0889	0.2644	262290995	19.384965	0.04642	0.0000	1.0000	0.0000	0.03640	0.17509	0	0	1	0	0	1
36	_BMDI-2003	0.5276557	0.0884	0.2772	243811737	19.311907	-0.07306	0.0000	0.8000	0.2000	0.04780	0.18674	0	0	1	0	0	1
37	_BMDI-2004	0.6162005	0.0743	0.2528	240436505	19.297967	-0.01394	0.2670	0.6950	0.0380	0.05030	0.27044	0	0	1	0	0	1
38	_BMDI-2005	0.6759345	0.0162	0.2448	284298748	19.465536	0.16757	0.0965	0.6911	0.2124	0.05690	0.24325	0	0	1	0	0	1
39	_BMDI-2006	0.7495541	0.0161	0.2321	286211217	19.472241	0.0067	0.0000	0.6786	0.3214	0.05500	0.13902	0	0	1	0	1	0
40	_BMDI-2007	0.6893206	0.0132	0.2075	303435870	19.530681	0.05844	0.0000	0.6727	0.3273	0.06350	0.26467	0	0	1	0	0	1
41	_BMDI-2008	0.7321839	0.0097	0.1566	338404265	19.639752	0.10907	0.0000	0.6697	0.3303	0.06010	0.30509	0	0	1	0	0	1
42	_BMDI-2009	0.7500712	0.0032	0.1543	370310994	19.729854	0.0901	0.0000	0.6676	0.3324	0.04630	0.09956	0	0	1	0	0	1
43	_BMDI-2010	0.8378282	0.0054	0.1336	407826161	19.826352	0.0965	0.0000	0.6677	0.3323	0.06200	0.22804	0	0	1	0	0	1

DATA PANEL VARIABEL PENELITIAN

No	KODE BANK-TAHUN	SSFA	NPL	CAR	TASSET	LNSIZE	DLNSIZE	OWNFR	OWNG	OWNP	GGDP	GCRED	DSB	DMB	DLB	DBUKU1	DBUKU2	DBUKU3AN4
44	_BMDI-2011	0.9028020	0.0045	0.1513	489106664	20.008091	0.18174	0.0000	0.6000	0.4000	0.06460	0.24538	0	0	1	0	0	1
45	_BADH-2001	0.6125476	0.0097	0.1694	524447	13.170100	-0.01443	0.0000	0.0000	0.0000	0.03640	0.17509	1	0	0	1	0	0
46	_BADH-2002	0.6080565	0.0028	0.1263	592216	13.291627	0.12153	0.0000	0.0000	0.0000	0.04500	0.17400	1	0	0	1	0	0
47	_BADH-2003	0.5933886	0.0037	0.1187	632935	13.358123	0.0665	0.0000	0.0000	0.0000	0.04780	0.18674	1	0	0	1	0	0
48	_BADH-2004	0.7177307	0.0603	0.1218	596205	13.298340	-0.05978	0.0000	0.0000	0.0000	0.05030	0.27044	1	0	0	1	0	0
49	_BADH-2005	0.7568733	0.0326	0.1093	516476	13.154784	-0.14356	0.0000	0.0000	0.0000	0.05690	0.24325	1	0	0	1	0	0
50	_BADH-2006	0.7454685	0.0468	0.1368	684765	13.436831	0.28205	0.0000	0.0000	0.0000	0.05500	0.13902	1	0	0	1	0	0
51	_BADH-2007	0.6657884	0.3110	0.1443	859656	13.664288	0.22746	0.0000	0.0000	0.0000	0.06350	0.26467	1	0	0	1	0	0
52	_BADH-2008	0.6857528	0.0132	0.1418	794994	13.586090	-0.0782	0.0000	0.0000	0.0000	0.06010	0.30509	1	0	0	1	0	0
53	_BADH-2009	0.6453424	0.0021	0.1378	969686	13.784728	0.19864	0.0000	0.0000	0.0000	0.04630	0.09956	1	0	0	1	0	0
54	_BADH-2010	0.7653561	0.0014	0.2870	1561724	14.261301	0.47657	0.0000	0.0000	0.0000	0.06200	0.22804	0	1	0	1	0	0
55	_BADH-2011	0.8485967	0.0207	0.2281	1346675	14.113149	-0.14815	0.0000	0.0000	0.0000	0.06460	0.24538	0	1	0	1	0	0
56	_BMIL-2001	0.6211055	0.0049	0.1705	1546392	14.251435	0.30621	0.0000	0.0000	0.2273	0.03640	0.17509	0	1	0	1	0	0
57	_BMIL-2002	0.5822986	0.0201	0.2040	2244312	14.623910	0.37247	0.5629	0.0000	0.0635	0.04500	0.17400	0	1	0	1	0	0
58	_BMIL-2003	0.6490287	0.0151	0.1468	2330055	14.661402	0.03749	0.3641	0.0000	0.1847	0.04780	0.18674	0	1	0	1	0	0
59	_BMIL-2004	0.7271091	0.1280	0.1400	2556260	14.754056	0.09265	0.3934	0.0000	0.1846	0.05030	0.27044	0	1	0	1	0	0
60	_BMIL-2005	0.7094737	0.0414	0.0933	3155554	14.964675	0.21062	0.3640	0.0000	0.1846	0.05690	0.24325	0	1	0	1	0	0
61	_BMIL-2006	0.6886286	0.0459	0.1058	3699865	15.123807	0.15913	0.1552	0.0000	0.1846	0.05500	0.13902	0	1	0	1	0	0
62	_BMIL-2007	0.8139418	0.0311	0.0975	4474878	15.313990	0.19018	0.6674	0.0000	0.0927	0.06350	0.26467	0	1	0	1	0	0
63	_BMIL-2008	0.7056158	0.0361	0.0903	5512694	15.522564	0.20857	0.6290	0.0000	0.1179	0.06010	0.30509	0	1	0	1	0	0
64	_BMIL-2009	0.6576837	0.0485	0.1088	7629928	15.847589	0.32502	0.6290	0.0000	0.1179	0.04630	0.09956	0	1	0	1	0	0
65	_BMIL-2010	0.7400596	0.0255	0.1218	10102288	16.128272	0.28068	0.5968	0.0000	0.1501	0.06200	0.22804	0	0	1	0	1	0
66	_BMIL-2011	0.7347751	0.0270	0.1490	12951201	16.376699	0.24843	0.5970	0.0000	0.1501	0.06460	0.24538	0	0	1	0	1	0
67	_BHGAB-2001	0.6987126	0.0409	0.0903	7011684	15.763088	0.28172	0.0000	0.0000	0.0000	0.03640	0.17509	0	1	0	1	0	0
68	_BHGAB-2002	0.6157028	0.0167	0.1257	8716339	15.980710	0.21762	0.0000	0.0000	0.0000	0.04500	0.17400	0	1	0	1	0	0
69	_BHGAB-2003	0.6398506	0.0084	0.1378	8286543	15.930143	-0.05057	0.0000	0.0000	0.1250	0.04780	0.18674	0	1	0	1	0	0
70	_BHGAB-2004	0.6573872	0.0101	0.1511	8651452	15.973238	0.04309	0.0000	0.0000	0.0000	0.05030	0.27044	0	1	0	1	0	0
71	_BHGAB-2005	0.6714721	0.0199	0.1707	10852396	16.199896	0.22666	0.0000	0.0000	0.0222	0.05690	0.24325	0	0	1	1	0	0
72	_BHGAB-2006	0.7558685	0.0199	0.1707	11050962	16.218028	0.01813	0.0000	0.0000	0.0372	0.05500	0.13902	0	0	1	1	0	0
73	_BHGAB-2007	0.7192547	0.0212	0.1615	11286853	16.239149	0.02112	0.0000	0.0000	0.1984	0.06350	0.26467	0	0	1	1	0	0
74	_BHGAB-2008	0.7008300	0.0175	0.1701	12853812	16.369151	0.13	0.0000	0.0000	0.4738	0.06010	0.30509	0	0	1	1	0	0
75	_BHGAB-2009	0.6304634	0.0139	0.1800	15432309	16.551974	0.18282	0.0000	0.0000	0.4738	0.04630	0.09956	0	0	1	1	0	0
76	_BHGAB-2010	0.7629933	0.0082	0.1604	17063094	16.652428	0.10045	0.0000	0.0000	0.4738	0.06200	0.22804	0	0	1	0	1	0
77	_BHGAB-2011	0.7690881	0.0059	0.1375	19185436	16.769662	0.11723	0.0000	0.0000	0.4738	0.06460	0.24538	0	0	1	0	1	0
78	_BERA-2001	0.5096441	0.1823	0.3607	4962784	15.417477	0.47715	0.0000	0.0000	0.0000	0.03640	0.17509	0	1	0	1	0	0
79	_BERA-2002	0.4671825	0.1523	0.3291	6555748	15.695853	0.27838	0.0000	0.0000	0.0000	0.04500	0.17400	0	1	0	1	0	0
80	_BERA-2003	0.6604852	0.0961	0.4235	8246634	15.925316	0.22946	0.0000	0.0000	0.0000	0.04780	0.18674	0	1	0	1	0	0
81	_BERA-2004	0.7004159	0.0771	0.4019	10123928	16.130412	0.2051	0.0000	0.0000	0.0000	0.05030	0.27044	0	0	1	1	0	0
82	_BERA-2005	0.7112351	0.0315	0.2872	11294135	16.239794	0.10938	0.0000	0.0000	0.0000	0.05690	0.24325	0	0	1	1	0	0
83	_BERA-2006	0.6759788	0.0260	0.2947	14331509	16.477971	0.23818	0.0000	0.0000	0.0000	0.05500	0.13902	0	0	1	1	0	0
84	_BERA-2007	0.7819036	0.0176	0.2158	15641815	16.565458	0.08749	0.0000	0.0000	0.0000	0.06350	0.26467	0	0	1	0	1	0
85	_BERA-2008	0.7686381	0.0215	0.2031	18211484	16.717563	0.1521	0.0000	0.0000	0.1011	0.06010	0.30509	0	0	1	0	1	0
86	_BERA-2009	0.7828036	0.0160	0.2179	21591830	16.887826	0.17026	0.9896	0.0000	0.0004	0.04630	0.09956	0	0	1	0	1	0

DATA PANEL VARIABEL PENELITIAN

No	KODE BANK-TAHUN	SSFA	NPL	CAR	TASSET	LNSIZE	DLNSIZE	OWNFR	OWNG	OWNP	GGDP	GCRED	DSB	DMB	DLB	DBUKU1	DBUKU2	DBUKU3AN4
87	_BERA-2010	0.8577437	0.0268	0.1658	21522323	16.884601	-0.00322	0.9894	0.0000	0.0004	0.06200	0.22804	0	0	1	0	1	0
88	_BERA-2011	0.8014775	0.0092	0.1745	24156715	17.000073	0.11547	0.9896	0.0000	0.0004	0.06460	0.24538	0	0	1	0	1	0
89	_BBAA-2001	0.5475069	0.0280	0.2371	1071348	13.884428	0.17222	0.0000	0.0000	0.0000	0.03640	0.17509	0	1	0	1	0	0
90	_BBAA-2002	0.5311905	0.0075	0.2234	1348391	14.114423	0.22999	0.0000	0.0000	0.0000	0.04500	0.17400	0	1	0	1	0	0
91	_BBAA-2003	0.5434457	0.0086	0.2232	1325314	14.097160	-0.01726	0.0000	0.0000	0.0000	0.04780	0.18674	0	1	0	1	0	0
92	_BBAA-2004	0.6325855	0.0161	0.2212	1645190	14.313366	0.21621	0.0000	0.0000	0.0000	0.05030	0.27044	0	1	0	1	0	0
93	_BBAA-2005	0.7399380	0.0166	0.1986	1267644	14.052671	-0.2607	0.0000	0.0000	0.0000	0.05690	0.24325	0	1	0	1	0	0
94	_BBAA-2006	0.6573959	0.0325	0.3036	1741751	14.370401	0.31773	0.0000	0.0000	0.0910	0.05500	0.13902	0	1	0	1	0	0
95	_BBAA-2007	0.7177214	0.0269	0.2724	1950256	14.483471	0.11307	0.0000	0.0000	0.0910	0.06350	0.26467	0	1	0	1	0	0
96	_BBAA-2008	0.7117702	0.0207	0.2486	2044367	14.530599	0.04713	0.0000	0.0000	0.0910	0.06010	0.30509	0	1	0	1	0	0
97	_BBAA-2009	0.8535471	0.0197	0.2349	2403187	14.692306	0.16171	0.0000	0.0000	0.0910	0.04630	0.09956	0	1	0	1	0	0
98	_BBAA-2010	0.7531204	0.0278	0.2227	2661052	14.794232	0.10193	0.0000	0.0000	0.0910	0.06200	0.22804	0	1	0	1	0	0
99	_BBAA-2011	0.7944790	0.0117	0.1761	2963149	14.901763	0.10753	0.0000	0.0000	0.0910	0.06460	0.24538	0	1	0	1	0	0
100	_BNSP-2001	0.7085768	0.0318	0.1029	7131074	15.779972	0.3051	0.1720	0.0000	0.2298	0.03640	0.17509	0	1	0	1	0	0
101	_BNSP-2002	0.7184576	0.0251	0.1665	10794603	16.194557	0.41458	0.4668	0.0000	0.2027	0.04500	0.17400	0	0	1	1	0	0
102	_BNSP-2003	0.6667308	0.0251	0.1665	15418419	16.551073	0.35652	0.1505	0.0000	0.5190	0.04780	0.18674	0	0	1	0	1	0
103	_BNSP-2004	0.6432198	0.0230	0.1543	17801215	16.694777	0.1437	0.5956	0.0000	0.3544	0.05030	0.27044	0	0	1	0	1	0
104	_BNSP-2005	0.6728294	0.0142	0.1559	20070995	16.814786	0.12001	0.7946	0.0000	0.2054	0.05690	0.24325	0	0	1	0	1	0
105	_BNSP-2006	0.6000577	0.0104	0.1359	24205990	17.002111	0.18732	0.7946	0.0000	0.0000	0.05500	0.13902	0	0	1	0	1	0
106	_BNSP-2007	0.6576977	0.0185	0.1324	28969069	17.181739	0.17963	0.7957	0.0000	0.2043	0.06350	0.26467	0	0	1	0	1	0
107	_BNSP-2008	0.6386797	0.0148	0.1309	34245838	17.349076	0.16734	0.8190	0.0000	0.0000	0.06010	0.30509	0	0	1	0	1	0
108	_BNSP-2009	0.6719866	0.0315	0.3264	37052596	17.427849	0.07877	0.8190	0.0000	0.1810	0.04630	0.09956	0	0	1	0	1	0
109	_BNSP-2010	0.7441168	0.0347	0.3219	44474822	17.610434	0.18258	0.8190	0.0000	0.1810	0.06200	0.22804	0	0	1	0	1	0
110	_BNSP-2011	0.9251002	0.0234	0.2795	59834397	17.907091	0.29666	0.8506	0.0000	0.1494	0.06460	0.24538	0	0	1	0	0	1
111	_BPIB-2001	0.7175798	0.0128	0.2395	23589173	16.976298	0.35134	0.0000	0.0000	0.6392	0.03640	0.17509	0	0	1	0	1	0
112	_BPIB-2002	0.6399915	0.0080	0.2153	15940612	16.584381	-0.39192	0.2877	0.0000	0.3329	0.04500	0.17400	0	0	1	0	1	0
113	_BPIB-2003	0.7048735	0.0027	0.2209	18856978	16.752394	0.16801	0.2900	0.0000	0.2902	0.04780	0.18674	0	0	1	0	1	0
114	_BPIB-2004	0.7355153	0.0015	0.1922	22963063	16.949398	0.197	0.2900	0.0000	0.2882	0.05030	0.27044	0	0	1	0	1	0
115	_BPIB-2005	0.6189591	0.0014	0.1578	35757786	17.392279	0.44288	0.2900	0.0000	0.2882	0.05690	0.24325	0	0	1	0	1	0
116	_BPIB-2006	0.6227544	0.0012	0.1533	39098477	17.481594	0.08932	0.2902	0.0000	0.2588	0.05500	0.13902	0	0	1	0	0	1
117	_BPIB-2007	0.7213393	0.0024	0.1350	51192502	17.751104	0.26951	0.7487	0.0000	0.2513	0.06350	0.26467	0	0	1	0	0	1
118	_BPIB-2008	0.6726434	0.0022	0.1275	62772547	17.955028	0.20392	0.2984	0.0000	0.2534	0.06010	0.30509	0	0	1	0	0	1
119	_BPIB-2009	0.6911897	0.2188	0.3321	76075202	18.147233	0.1922	0.3882	0.0000	0.1650	0.04630	0.09956	0	0	1	0	0	1
120	_BPIB-2010	0.7372859	0.0902	0.1658	105918394	18.478179	0.33095	0.0000	0.0000	0.1650	0.06200	0.22804	0	0	1	0	0	1
121	_BPIB-2011	0.7547657	0.0620	0.2202	118261916	18.588412	0.11023	0.0000	0.0000	0.1650	0.06460	0.24538	0	0	1	0	0	1
122	_BBIA-2001	0.5883059	0.0401	0.2089	12274101	16.323002	0.14565	0.0000	0.0000	0.0000	0.03640	0.17509	0	0	1	0	1	0
123	_BBIA-2002	0.6143065	0.0209	0.2174	13281358	16.401872	0.07887	0.0000	0.0000	0.3166	0.04500	0.17400	0	0	1	0	1	0
124	_BBIA-2003	0.6321244	0.0385	0.2330	14335124	16.478223	0.07635	0.0000	0.0000	0.3186	0.04780	0.18674	0	0	1	0	1	0
125	_BBIA-2004	0.6930264	0.0237	0.2021	16353680	16.609964	0.13174	0.2300	0.0000	0.2815	0.05030	0.27044	0	0	1	0	1	0
126	_BBIA-2005	0.6922550	0.0237	0.2021	15999505	16.588068	-0.0219	0.6110	0.0000	0.1215	0.05690	0.24325	0	0	1	0	1	0
127	_BBIA-2006	0.7242134	0.0157	0.1471	16856118	16.640224	0.05216	0.6113	0.0000	0.1212	0.05500	0.13902	0	0	1	0	1	0
128	_BBIA-2007	0.6954610	0.0178	0.1265	18260086	16.720228	0.08	0.6113	0.0000	0.1212	0.06350	0.26467	0	0	1	0	1	0
129	_BBIA-2008	0.7248093	0.0102	0.1203	21245080	16.871636	0.15141	0.9900	0.0000	0.0000	0.06010	0.30509	0	0	1	0	1	0

DATA PANEL VARIABEL PENELITIAN

No	KODE BANK-TAHUN	SSFA	NPL	CAR	TASSET	LNSIZE	DLNSIZE	OWNFR	OWNG	OWNP	GGDP	GCRED	DSB	DMB	DLB	DBUKU1	DBUKU2	DBUKU3AN4
130	_BBIA-2009	0.7151324	0.1411	0.1122	21937185	16.903694	0.03206	0.9900	0.0000	0.0000	0.04630	0.09956	0	0	1	0	1	0
131	_BBIA-2010	0.7951761	0.2720	0.1040	38302125	17.461016	0.55732	0.9900	0.0000	0.0000	0.06200	0.22804	0	0	1	0	0	1
132	_BBIA-2011	0.7527942	0.1410	0.1080	55248247	17.827347	0.36633	0.9900	0.0000	0.0000	0.06460	0.24538	0	0	1	0	0	1
133	_BNGA-2001	0.4820482	0.0160	0.1140	22843572	16.944180	0.21064	0.0000	0.9715	0.0285	0.03640	0.17509	0	0	1	0	1	0
134	_BNGA-2002	0.6908638	0.0260	0.0980	22749941	16.940073	-0.00411	0.5099	0.4506	0.0000	0.04500	0.17400	0	0	1	0	1	0
135	_BNGA-2003	0.7434900	0.0330	0.1350	23621859	16.977683	0.03761	0.5282	0.2615	0.2103	0.04780	0.18674	0	0	1	0	1	0
136	_BNGA-2004	0.7032611	0.0150	0.1330	30637555	17.237737	0.26005	0.6000	0.0000	0.4000	0.05030	0.27044	0	0	1	0	1	0
137	_BNGA-2005	0.6763974	0.0110	0.1080	41362277	17.537880	0.30014	0.0000	0.0000	0.0000	0.05690	0.24325	0	0	1	0	1	0
138	_BNGA-2006	0.6811359	0.0150	0.1220	46452272	17.653936	0.11606	0.6406	0.0000	0.3594	0.05500	0.13902	0	0	1	0	1	0
139	_BNGA-2007	0.7164378	0.0074	0.1413	54766466	17.818589	0.16465	0.6313	0.0000	0.3687	0.06350	0.26467	0	0	1	0	0	1
140	_BNGA-2008	0.7030670	0.0100	0.1400	102604732	18.446395	0.62781	0.9388	0.0000	0.0000	0.06010	0.30509	0	0	1	0	0	1
141	_BNGA-2009	0.7589961	0.0482	0.3549	106803360	18.486500	0.04011	0.9388	0.0000	0.0612	0.04630	0.09956	0	0	1	0	0	1
142	_BNGA-2010	0.7384490	0.0442	0.2533	142812919	18.777046	0.29055	0.9691	0.0000	0.0309	0.06200	0.22804	0	0	1	0	0	1
143	_BNGA-2011	0.7562239	0.0462	0.2684	164137582	18.916216	0.13917	0.9692	0.0000	0.0308	0.06460	0.24538	0	0	1	0	0	1
144	_BCAA-2001	0.5872614	0.0325	0.1325	103032534	18.450555	0.07213	0.0000	0.7030	0.2250	0.03640	0.17509	0	0	1	0	0	1
145	_BCAA-2002	0.6399510	0.0015	0.1662	117137843	18.578862	0.12831	0.5240	0.0856	0.3396	0.04500	0.17400	0	0	1	0	0	1
146	_BCAA-2003	0.5351999	0.1029	0.3034	132969372	18.705629	0.12677	0.5143	0.0648	0.3710	0.04780	0.18674	0	0	1	0	0	1
147	_BCAA-2004	0.5638015	0.0491	0.2937	148750288	18.817780	0.11215	0.5125	0.0000	0.4196	0.05030	0.27044	0	0	1	0	0	1
148	_BCAA-2005	0.6793799	0.0273	0.2707	149863350	18.825234	0.00745	0.5118	0.0000	0.4705	0.05690	0.24325	0	0	1	0	0	1
149	_BCAA-2006	0.7007562	0.0266	0.2595	176189585	18.987071	0.16184	0.5115	0.0000	0.4672	0.05500	0.13902	0	0	1	0	0	1
150	_BCAA-2007	0.7107811	0.0208	0.2406	217180173	19.196238	0.20917	0.5115	0.0000	0.4672	0.06350	0.26467	0	0	1	0	0	1
151	_BCAA-2008	0.7434654	0.0118	0.2655	344729251	19.658270	0.46203	0.4716	0.0000	0.4990	0.06010	0.30509	0	0	1	0	0	1
152	_BCAA-2009	0.7887838	0.0147	0.2066	280817308	19.453215	-0.20506	0.4715	0.0000	0.4991	0.04630	0.09956	0	0	1	0	0	1
153	_BCAA-2010	0.8468218	0.0164	0.3327	321973412	19.589980	0.13676	0.4715	0.0000	0.4991	0.06200	0.22804	0	0	1	0	0	1
154	_BCAA-2011	0.8987711	0.0142	0.3290	377250966	19.748421	0.15844	0.4716	0.0000	0.4990	0.06460	0.24538	0	0	1	0	0	1
155	_BIIA-2001	0.2584150	0.0262	0.2691	30461588	17.231977	-0.18836	0.0776	0.0000	0.1743	0.03640	0.17509	0	0	1	1	0	0
156	_BIIA-2002	0.5556128	0.0141	0.2319	36156557	17.403369	0.17139	0.0000	0.9369	0.0631	0.04500	0.17400	0	0	1	0	1	0
157	_BIIA-2003	0.6885311	0.0438	0.1947	34589444	17.359059	-0.04431	0.5123	0.2249	0.2628	0.04780	0.18674	0	0	1	0	1	0
158	_BIIA-2004	0.7094461	0.0375	0.2071	35794487	17.393304	0.03425	0.6303	0.0028	0.3144	0.05030	0.27044	0	0	1	0	1	0
159	_BIIA-2005	0.7097873	0.0290	0.2310	47332844	17.672715	0.27941	0.6292	0.0552	0.3156	0.05690	0.24325	0	0	1	0	1	0
160	_BIIA-2006	0.9957865	0.0201	0.2264	48253624	17.691981	0.01927	0.5633	0.0000	0.4367	0.05500	0.13902	0	0	1	0	0	1
161	_BIIA-2007	0.8437883	0.0206	0.2158	50611605	17.739691	0.04771	0.6855	0.0000	0.3145	0.06350	0.26467	0	0	1	0	0	1
162	_BIIA-2008	0.8199002	0.0275	0.2390	50611605	17.739691	0	0.9752	0.0000	0.0248	0.06010	0.30509	0	0	1	0	0	1
163	_BIIA-2009	0.9703680	0.0396	0.2609	58701483	17.887976	0.14828	0.9752	0.0000	0.0248	0.04630	0.09956	0	0	1	0	0	1
164	_BIIA-2010	0.9052325	0.0206	0.2649	71624563	18.086949	0.19897	0.9738	0.0000	0.0262	0.06200	0.22804	0	0	1	0	0	1
165	_BIIA-2011	0.5685616	0.0965	0.2848	90740977	18.323520	0.23657	0.9729	0.0000	0.0271	0.06460	0.24538	0	0	1	0	0	1
166	_BBAI-2001	0.5333644	0.0416	0.2747	26486734	17.092155	0.81654	0.0000	0.9823	0.0177	0.03640	0.17509	0	0	1	1	0	0
167	_BBAI-2002	0.6167976	0.0211	0.2646	17873532	16.698832	-0.39332	0.0000	0.9767	0.0233	0.04500	0.17400	0	0	1	0	1	0
168	_BBAI-2003	0.5964054	0.0016	0.7545	28068500	17.150159	0.45133	0.0000	0.9717	0.2830	0.04780	0.18674	0	0	1	0	1	0
169	_BBAI-2004	0.7104106	0.0400	0.6913	31587908	17.268285	0.11813	0.3155	0.2617	0.1073	0.05030	0.27044	0	0	1	0	1	0
170	_BBAI-2005	0.6886803	0.0257	0.7473	34594193	17.359196	0.09091	0.3155	0.2616	0.1074	0.05690	0.24325	0	0	1	0	1	0
171	_BBAI-2006	0.7712222	0.0193	0.7565	37769729	17.447019	0.08782	0.4451	0.0000	0.1099	0.05500	0.13902	0	0	1	0	1	0
172	_BBAI-2007	0.7717944	0.0083	0.6245	39183704	17.483772	0.03675	0.4451	0.0000	0.1099	0.06350	0.26467	0	0	1	1	0	0

DATA PANEL VARIABEL PENELITIAN

No	KODE BANK-TAHUN	SSFA	NPL	CAR	TASSET	LNSIZE	DLNSIZE	OWNFR	OWNG	OWNP	GGDP	GCRED	DSB	DMB	DLB	DBUKU1	DBUKU2	DBUKU3AN4
173	_BBAI-2008	0.6880827	0.0436	0.6485	53959827	17.803750	0.31998	0.4451	0.0000	0.1099	0.06010	0.30509	0	0	1	0	1	0
174	_BBAI-2009	0.7158856	0.0303	0.6450	55900751	17.839088	0.03534	0.4451	0.0000	0.1099	0.04630	0.09956	0	0	1	0	1	0
175	_BBAI-2010	0.8058996	0.0242	0.6563	73570333	18.113752	0.27466	0.4452	0.0000	0.1097	0.06200	0.22804	0	0	1	0	0	1
176	_BBAI-2011	0.7551167	0.0088	0.6191	101534393	18.435908	0.32216	0.4452	0.0000	0.0000	0.06460	0.24538	0	0	1	0	0	1
177	_BDIA-2001	0.5789515	0.0154	0.4921	52676734	17.779684	-0.16553	0.0000	0.9936	0.0064	0.03640	0.17509	0	0	1	0	1	0
178	_BDIA-2002	0.6252577	0.0101	0.4887	46909240	17.663725	-0.11596	0.0000	0.9935	0.0065	0.04500	0.17400	0	0	1	0	1	0
179	_BDIA-2003	0.5401793	0.2736	0.5088	52680025	17.779747	0.11602	0.6188	0.2836	0.0976	0.04780	0.18674	0	0	1	0	0	1
180	_BDIA-2004	0.6184022	0.1463	0.7679	57637257	17.869680	0.08993	0.6576	0.0000	0.2374	0.05030	0.27044	0	0	1	0	0	1
181	_BDIA-2005	0.6430770	0.1404	0.7947	66763707	18.016670	0.14699	0.7641	0.0000	0.2359	0.05690	0.24325	0	0	1	0	0	1
182	_BDIA-2006	0.8128931	0.0996	0.8178	79598450	18.192505	0.17583	0.0499	0.0000	0.2576	0.05500	0.13902	0	0	1	0	0	1
183	_BDIA-2007	0.7913056	0.0831	0.4512	86617017	18.277007	0.0845	0.6805	0.0000	0.3195	0.06350	0.26467	0	0	1	0	0	1
184	_BDIA-2008	0.7329056	0.0016	0.1542	104821926	18.467774	0.19077	0.6786	0.0000	0.3214	0.06010	0.30509	0	0	1	0	0	1
185	_BDIA-2009	0.7127070	0.0026	0.1001	90630214	18.322298	-0.14548	0.6763	0.0000	0.3237	0.04630	0.09956	0	0	1	0	0	1
186	_BDIA-2010	0.8011725	0.0172	0.1146	113864875	18.550523	0.22822	0.6742	0.0000	0.3258	0.06200	0.22804	0	0	1	0	0	1
187	_BDIA-2011	0.8182007	0.0165	0.1294	127183116	18.661138	0.11062	0.7357	0.0000	0.2643	0.06460	0.24538	0	0	1	0	0	1
188	_BSDI-2001	0.6442046	0.0111	0.1410	435179	12.983513	0.14295	0.0200	0.0000	0.0000	0.03640	0.17509	1	0	0	1	0	0
189	_BSDI-2002	0.6055621	0.0079	0.1398	542970	13.204809	0.2213	0.1206	0.0000	0.0890	0.04500	0.17400	1	0	0	1	0	0
190	_BSDI-2003	0.5965220	0.0426	0.1455	632770	13.357862	0.15305	0.1109	0.0000	0.0987	0.04780	0.18674	1	0	0	1	0	0
191	_BSDI-2004	0.5545272	0.0376	0.1530	828734	13.627655	0.26979	0.1206	0.0000	0.0000	0.05030	0.27044	1	0	0	1	0	0
192	_BSDI-2005	0.5850832	0.0218	0.1442	925664	13.738267	0.11061	0.1109	0.0000	0.0987	0.05690	0.24325	1	0	0	1	0	0
193	_BSDI-2006	0.5953250	0.0089	0.1268	972457	13.787581	0.04931	0.0161	0.0000	0.0987	0.05500	0.13902	1	0	0	1	0	0
194	_BSDI-2007	0.7344036	0.0152	0.1647	1167733	13.970575	0.18299	0.7761	0.0000	0.0530	0.06350	0.26467	0	1	0	1	0	0
195	_BSDI-2008	0.7964885	0.0125	0.1446	1359868	14.122898	0.15232	0.7761	0.0000	0.0527	0.06010	0.30509	0	1	0	1	0	0
196	_BSDI-2009	0.8284370	0.0158	0.1433	1537378	14.245589	0.12269	0.7761	0.0000	0.0527	0.04630	0.09956	0	1	0	1	0	0
197	_BSDI-2010	0.9511928	0.0093	0.1339	1570332	14.266798	0.02121	0.7761	0.0000	0.0527	0.06200	0.22804	0	1	0	1	0	0
198	_BSDI-2011	0.8267037	0.0130	0.1622	2080428	14.548084	0.28129	0.7761	0.0000	0.0527	0.06460	0.24538	0	1	0	1	0	0
199	_BMDA-2001	0.6305814	0.0017	0.1289	1632848	14.305836	0.11136	0.0000	0.0000	0.0000	0.03640	0.17509	0	1	0	1	0	0
200	_BMDA-2002	0.7421521	0.0026	0.1584	1904898	14.459939	0.1541	0.0000	0.0000	0.0000	0.04500	0.17400	0	1	0	1	0	0
201	_BMDA-2003	0.8173980	0.1260	0.1020	2373156	14.679731	0.21979	0.0000	0.0000	0.0000	0.04780	0.18674	0	1	0	1	0	0
202	_BMDA-2004	0.6920766	0.0457	0.0958	2942583	14.894798	0.21507	0.0000	0.0000	0.0000	0.05030	0.27044	0	1	0	1	0	0
203	_BMDA-2005	0.4911640	0.0302	0.1577	3184587	14.973833	0.07903	0.0000	0.0000	0.0000	0.05690	0.24325	0	1	0	1	0	0
204	_BMDA-2006	0.6559502	0.0561	0.1796	3851743	15.164036	0.1902	0.0000	0.0000	0.0000	0.05500	0.13902	0	1	0	1	0	0
205	_BMDA-2007	0.6588788	0.0285	0.1707	4459009	15.310437	0.1464	0.0000	0.0000	0.0000	0.06350	0.26467	0	1	0	1	0	0
206	_BMDA-2008	0.7120546	0.0180	0.1812	4989983	15.422943	0.11251	0.0000	0.0000	0.0000	0.06010	0.30509	0	1	0	0	1	0
207	_BMDA-2009	0.6799494	0.0103	0.2083	5388446	15.499768	0.07682	0.0000	0.0000	0.0000	0.04630	0.09956	0	1	0	0	1	0
208	_BMDA-2010	0.7899304	0.0114	0.2110	5989656	15.605545	0.10578	0.0000	0.0000	0.0000	0.06200	0.22804	0	1	0	0	1	0
209	_BMDA-2011	0.7968791	0.0162	0.1995	6728774	15.721904	0.11636	0.0000	0.0000	0.0000	0.06460	0.24538	0	1	0	0	1	0
210	_BMES-2001	0.6296413	0.0081	0.1596	308529	12.639571	-0.04587	0.0000	0.0000	0.0000	0.03640	0.17509	1	0	0	1	0	0
211	_BMES-2002	0.6325214	0.0079	0.1529	343992	12.748374	0.1088	0.0000	0.0000	0.0000	0.04500	0.17400	1	0	0	1	0	0
212	_BMES-2003	0.6091492	0.0697	0.1027	363581	12.803757	0.05538	0.0000	0.0000	0.0000	0.04780	0.18674	1	0	0	1	0	0
213	_BMES-2004	0.6308162	0.0552	0.1059	376385	12.838368	0.03461	0.0000	0.0000	0.0000	0.05030	0.27044	1	0	0	1	0	0
214	_BMES-2005	0.8105962	0.0574	0.1191	344748	12.750569	-0.0878	0.0000	0.0000	0.0000	0.05690	0.24325	1	0	0	1	0	0
215	_BMES-2006	0.7985692	0.0179	0.1504	414750	12.935431	0.18486	0.0000	0.0000	0.0000	0.05500	0.13902	1	0	0	1	0	0

DATA PANEL VARIABEL PENELITIAN

No	KODE BANK-TAHUN	SSFA	NPL	CAR	TASSET	LNSIZE	DLNSIZE	OWNFR	OWNG	OWNP	GGDP	GCRED	DSB	DMB	DLB	DBUKU1	DBUKU2	DBUKU3AN4
216	_BMES-2007	0.7572617	0.0132	0.1430	449105	13.015012	0.07958	0.0000	0.0000	0.0000	0.06350	0.26467	1	0	0	1	0	0
217	_BMES-2008	0.7399151	0.0215	0.1769	454371	13.026669	0.01166	0.0000	0.0000	0.0000	0.06010	0.30509	1	0	0	1	0	0
218	_BMES-2009	0.6828840	0.0202	0.1377	582756	13.275524	0.24885	0.0000	0.0000	0.0000	0.04630	0.09956	1	0	0	1	0	0
219	_BMES-2010	0.5997720	0.0029	0.1802	589660	13.287301	0.01178	0.0000	0.0000	0.0000	0.06200	0.22804	1	0	0	1	0	0
220	_BMES-2011	0.7533950	0.0104	0.1688	651552	13.387112	0.09981	0.0000	0.0000	0.0000	0.06460	0.24538	1	0	0	1	0	0
221	_BSIE-2001	0.6852789	0.0112	0.1712	578094	13.267492	0.36631	0.0000	0.0000	0.0000	0.03640	0.17509	1	0	0	1	0	0
222	_BSIE-2002	0.5731442	0.0142	0.1167	466779	13.053611	-0.21388	0.2000	0.8000	0.0000	0.04500	0.17400	1	0	0	1	0	0
223	_BSIE-2003	0.7560280	0.0270	0.5997	443155	13.001675	-0.05194	0.2000	0.0000	0.0000	0.04780	0.18674	1	0	0	1	0	0
224	_BSIE-2004	0.8059921	0.0190	0.7098	461332	13.041873	0.0402	0.2000	0.0000	0.0000	0.05030	0.27044	1	0	0	1	0	0
225	_BSIE-2005	0.9209842	0.0095	0.7879	739297	13.513455	0.47158	0.0000	0.0000	0.0000	0.05690	0.24325	1	0	0	1	0	0
226	_BSIE-2006	0.8634140	0.0162	0.7095	2050943	14.533810	1.02036	0.0000	0.0000	0.0000	0.05500	0.13902	0	1	0	1	0	0
227	_BSIE-2007	0.6872695	0.0053	0.5788	5468441	15.514504	0.98069	0.0000	0.0000	0.0000	0.06350	0.26467	0	1	0	1	0	0
228	_BSIE-2008	0.5983588	0.0242	0.6471	6064626	15.617983	0.10348	0.0000	0.0000	0.0000	0.06010	0.30509	0	1	0	1	0	0
229	_BSIE-2009	0.6082921	0.0152	0.9548	8036015	15.899444	0.28146	0.0000	0.0000	0.0000	0.04630	0.09956	0	1	0	1	0	0
230	_BSIE-2010	0.6513531	0.0131	0.1410	11232179	16.234293	0.33485	0.0000	0.0000	0.0000	0.06200	0.22804	0	0	1	1	0	0
231	_BSIE-2011	0.5523410	0.0075	0.3555	16658656	16.628441	0.39415	0.0000	0.0000	0.2198	0.06460	0.24538	0	0	1	0	1	0
232	_BMIN-2001	0.6639827	0.0044	0.3121	1148279	13.953775	0.21898	0.0000	0.0000	0.0000	0.03640	0.17509	0	1	0	1	0	0
233	_BMIN-2002	0.4968686	0.0014	0.1889	1632085	14.305369	0.35159	0.0000	0.0000	0.0000	0.04500	0.17400	0	1	0	1	0	0
234	_BMIN-2003	0.5403639	0.2888	0.2720	1731799	14.364671	0.0593	0.0000	0.0000	0.0000	0.04780	0.18674	0	1	0	1	0	0
235	_BMIN-2004	0.7395919	0.0263	0.1631	1761341	14.381586	0.01691	0.0000	0.0000	0.0000	0.05030	0.27044	0	1	0	1	0	0
236	_BMIN-2005	0.7182789	0.0404	0.1699	1769717	14.386330	0.00474	0.0000	0.0000	0.0000	0.05690	0.24325	0	1	0	1	0	0
237	_BMIN-2006	0.6975178	0.0579	0.1258	1853847	14.432774	0.04644	0.0000	0.0000	0.0000	0.05500	0.13902	0	1	0	1	0	0
238	_BMIN-2007	0.7486993	0.1107	0.1407	1973566	14.495353	0.06258	0.0000	0.0000	0.0000	0.06350	0.26467	0	1	0	1	0	0
239	_BMIN-2008	0.7657151	0.0589	0.0937	1981048	14.499137	0.00378	0.0000	0.0000	0.0000	0.06010	0.30509	0	1	0	1	0	0
240	_BMIN-2009	0.6885319	0.0633	0.1033	2324556	14.659040	0.1599	0.0000	0.0000	0.0000	0.04630	0.09956	0	1	0	1	0	0
241	_BMIN-2010	0.8268455	0.0374	0.1034	2250800	14.626796	-0.03224	0.0000	0.0000	0.0000	0.06200	0.22804	0	1	0	1	0	0
242	_BMIN-2011	0.7944152	0.0533	0.1247	2797582	14.844266	0.21747	0.0000	0.0000	0.0000	0.06460	0.24538	0	1	0	1	0	0
243	_BGSA-2001	0.6830293	0.0116	0.1573	618107	13.334417	0.16399	0.0000	0.0000	0.0000	0.03640	0.17509	1	0	0	1	0	0
244	_BGSA-2002	0.6033084	0.0105	0.1184	678035	13.426954	0.09254	0.0000	0.0000	0.0000	0.04500	0.17400	1	0	0	1	0	0
245	_BGSA-2003	0.6177431	0.0079	0.1609	802112	13.595004	0.16805	0.0000	0.0000	0.0000	0.04780	0.18674	1	0	0	1	0	0
246	_BGSA-2004	0.6498424	0.0102	0.1801	897255	13.707095	0.11209	0.3679	0.0000	0.0000	0.05030	0.27044	1	0	0	1	0	0
247	_BGSA-2005	0.7392838	0.0074	0.1503	1065300	13.878767	0.17167	0.0199	0.0000	0.0000	0.05690	0.24325	0	1	0	1	0	0
248	_BGSA-2006	0.7788276	0.0071	0.1186	1111666	13.921370	0.0426	0.0000	0.0000	0.0000	0.05500	0.13902	0	1	0	1	0	0
249	_BGSA-2007	0.6885425	0.0396	0.1680	1569533	14.266289	0.34492	0.4163	0.0000	0.0000	0.06350	0.26467	0	1	0	1	0	0
250	_BGSA-2008	0.6650038	0.0266	0.1413	1467759	14.199247	-0.06704	0.0000	0.0000	0.0000	0.06010	0.30509	0	1	0	1	0	0
251	_BGSA-2009	0.6782444	0.0223	0.1486	1411461	14.160136	-0.03911	0.3214	0.0000	0.0000	0.04630	0.09956	0	1	0	1	0	0
252	_BGSA-2010	0.7820298	0.0343	0.1541	1502806	14.222845	0.06271	0.0000	0.0000	0.0000	0.06200	0.22804	0	1	0	1	0	0
253	_BGSA-2011	0.7404304	0.0269	0.1308	1839778	14.425155	0.20231	0.0000	0.0000	0.0000	0.06460	0.24538	0	1	0	1	0	0
254	_BWKA-2001	0.6615884	0.0251	0.1579	293846	12.590811	-0.12567	0.0000	0.0000	0.0000	0.03640	0.17509	1	0	0	1	0	0
255	_BWKA-2002	0.6586258	0.0249	0.1284	299335	12.609319	0.01851	0.0000	0.0000	0.0000	0.04500	0.17400	1	0	0	1	0	0
256	_BWKA-2003	0.6337528	0.0414	0.1120	251925	12.436887	-0.17243	0.0000	0.0000	0.0000	0.04780	0.18674	1	0	0	1	0	0
257	_BWKA-2004	0.7957935	0.0233	0.1436	383506	12.857111	0.42022	0.0000	0.0000	0.0000	0.05030	0.27044	1	0	0	1	0	0
258	_BWKA-2005	0.8009956	0.0247	0.1206	508575	13.139368	0.28226	0.0000	0.0000	0.0000	0.05690	0.24325	1	0	0	1	0	0

DATA PANEL VARIABEL PENELITIAN

No	KODE BANK-TAHUN	SSFA	NPL	CAR	TASSET	LNSIZE	DLNSIZE	OWNFR	OWNG	OWNP	GGDP	GCRED	DSB	DMB	DLB	DBUKU1	DBUKU2	DBUKU3AN4
259	_BWKA-2006	0.5443639	0.0214	0.1271	615866	13.330785	0.19142	0.0000	0.0000	0.0000	0.05500	0.13902	1	0	0	1	0	0
260	_BWKA-2007	0.8132022	0.0282	0.1275	605398	13.313641	-0.01714	0.0000	0.0000	0.0000	0.06350	0.26467	1	0	0	1	0	0
261	_BWKA-2008	0.7812577	0.0367	0.1294	2094665	14.554904	1.24126	0.2181	0.0000	0.1281	0.06010	0.30509	0	1	0	1	0	0
262	_BWKA-2009	0.6939570	0.0290	0.0994	2798874	14.844728	0.28982	0.0000	0.0000	0.1130	0.04630	0.09956	0	1	0	1	0	0
263	_BWKA-2010	0.6942358	0.0333	0.1016	4354460	15.286711	0.44198	0.0000	0.0000	0.3717	0.06200	0.22804	0	1	0	1	0	0
264	_BWKA-2011	0.5839789	0.0489	0.1037	6452794	15.680024	0.39331	0.0000	0.0000	0.1812	0.06460	0.24538	0	1	0	1	0	0
265	_BHIB-2001	0.7708258	0.0474	0.1291	335325	12.722855	0.21018	0.0000	0.0000	0.0000	0.03640	0.17509	1	0	0	1	0	0
266	_BHIB-2002	0.6783793	0.0456	0.1186	377775	12.842054	0.1192	0.0000	0.0000	0.0000	0.04500	0.17400	1	0	0	1	0	0
267	_BHIB-2003	0.7007804	0.0425	0.1178	466793	13.053641	0.21159	0.0000	0.0000	0.0000	0.04780	0.18674	1	0	0	1	0	0
268	_BHIB-2004	0.7198768	0.0389	0.1119	465718	13.051336	-0.00231	0.0000	0.0000	0.0000	0.05030	0.27044	1	0	0	1	0	0
269	_BHIB-2005	0.7971595	0.0324	0.1263	488577	13.099252	0.04792	0.0000	0.0000	0.0000	0.05690	0.24325	1	0	0	1	0	0
270	_BHIB-2006	0.8147039	0.0335	0.1047	500506	13.123375	0.02412	0.0000	0.0000	0.0000	0.05500	0.13902	1	0	0	1	0	0
271	_BHIB-2007	0.8628650	0.0043	0.2369	642083	13.372473	0.2491	0.9000	0.0000	0.0000	0.06350	0.26467	1	0	0	1	0	0
272	_BHIB-2008	0.9000863	0.0070	0.1853	1524903	14.237441	0.86497	0.9783	0.0000	0.0000	0.06010	0.30509	0	1	0	1	0	0
273	_BHIB-2009	0.5589405	0.0031	0.1367	3978396	15.196389	0.95895	0.9783	0.0000	0.0000	0.04630	0.09956	0	1	0	1	0	0
274	_BHIB-2010	0.5004173	0.0040	0.1286	10591204	16.175534	0.97915	0.9750	0.0000	0.0000	0.06200	0.22804	0	0	1	0	1	0
275	_BHIB-2011	0.4602111	0.0016	0.1034	17678870	16.687881	0.51235	0.9783	0.0000	0.0000	0.06460	0.24538	0	0	1	0	1	0
276	_BKWN-2001	0.5636962	0.0270	0.1623	894187	13.703670	0.47081	0.0000	0.0000	0.0000	0.03640	0.17509	1	0	0	1	0	0
277	_BKWN-2002	0.6832221	0.0148	0.1700	1031797	13.846813	0.14314	0.0000	0.0000	0.1970	0.04500	0.17400	0	1	0	1	0	0
278	_BKWN-2003	0.7218456	0.0112	0.1404	1249141	14.037967	0.19115	0.0000	0.0000	0.1991	0.04780	0.18674	0	1	0	1	0	0
279	_BKWN-2004	0.7011540	0.0181	0.1256	1533928	14.243342	0.20538	0.0000	0.0000	0.1991	0.05030	0.27044	0	1	0	1	0	0
280	_BKWN-2005	0.7334876	0.0063	0.1294	1541558	14.248304	0.00496	0.0000	0.0000	0.3592	0.05690	0.24325	0	1	0	1	0	0
281	_BKWN-2006	0.6302440	0.0078	0.1345	2052127	14.534387	0.28608	0.0000	0.0000	0.1013	0.05500	0.13902	0	1	0	1	0	0
282	_BKWN-2007	0.6574924	0.2005	0.8125	2184493	14.596894	0.06251	0.0000	0.0000	0.3592	0.06350	0.26467	0	1	0	1	0	0
283	_BKWN-2008	0.6903423	0.0807	0.1034	2162228	14.586650	-0.01024	0.0000	0.0000	0.2776	0.06010	0.30509	0	1	0	1	0	0
284	_BKWN-2009	0.6946993	0.0195	0.9582	2347800	14.668989	0.08234	0.0000	0.0000	0.2392	0.04630	0.09956	0	1	0	1	0	0
285	_BKWN-2010	0.7728966	0.0184	0.9361	2589915	14.767136	0.09815	0.0000	0.0000	0.1837	0.06200	0.22804	0	1	0	1	0	0
286	_BKWN-2011	0.7799308	0.0137	0.8970	3593817	15.094725	0.32759	0.6959	0.0000	0.0858	0.06460	0.24538	0	1	0	1	0	0
287	_BMGA-2001	0.7175394	0.0205	0.8250	12232072	16.319572	0.41257	0.0000	0.0000	0.2000	0.03640	0.17509	0	0	1	1	0	0
288	_BMGA-2002	0.6782462	0.0047	0.6035	12405108	16.333619	0.01405	0.0000	0.0000	0.1616	0.04500	0.17400	0	0	1	0	1	0
289	_BMGA-2003	0.6792541	0.0301	0.6159	13859900	16.444510	0.11089	0.0000	0.0000	0.2880	0.04780	0.18674	0	0	1	0	1	0
290	_BMGA-2004	0.7279580	0.0400	0.3700	18686794	16.743328	0.29882	0.0000	0.0000	0.4272	0.05030	0.27044	0	0	1	0	1	0
291	_BMGA-2005	0.4507750	0.0200	0.2200	25109428	17.038754	0.29543	0.0000	0.0000	0.4272	0.05690	0.24325	0	0	1	0	1	0
292	_BMGA-2006	0.6525947	0.1700	0.1600	30972910	17.248624	0.20987	0.0000	0.0000	0.4780	0.05500	0.13902	0	0	1	0	1	0
293	_BMGA-2007	0.7402392	0.0300	0.1500	34907728	17.368219	0.1196	0.0000	0.0000	0.4478	0.06350	0.26467	0	0	1	0	1	0
294	_BMGA-2008	0.7619665	0.0312	0.1227	34860872	17.366876	-0.00134	0.0000	0.0000	0.4218	0.06010	0.30509	0	0	1	0	1	0
295	_BMGA-2009	0.7622653	0.1211	0.1697	39684622	17.496474	0.1296	0.0000	0.0000	0.4272	0.04630	0.09956	0	0	1	0	1	0
296	_BMGA-2010	0.7413016	0.0806	0.1970	51729051	17.761530	0.26506	0.0000	0.0000	0.4218	0.06200	0.22804	0	0	1	0	1	0
297	_BMGA-2011	0.7591224	0.0775	0.6865	62286614	17.947257	0.18573	0.0000	0.0000	0.4218	0.06460	0.24538	0	0	1	1	0	0
298	_BBKN-2001	0.6457414	0.0324	0.6221	9602001	16.077482	0.05324	0.0000	0.0000	0.0000	0.03640	0.17509	0	1	0	1	0	0
299	_BBKN-2002	0.6833158	0.0288	0.9778	14129266	16.463759	0.38628	0.0000	0.2117	0.0000	0.04500	0.17400	0	0	1	1	0	0
300	_BBKN-2003	0.6292748	0.0428	0.9988	17557864	16.681013	0.21725	0.0000	0.2117	0.0000	0.04780	0.18674	0	0	1	1	0	0
301	_BBKN-2004	0.6797415	0.0432	0.3448	18415436	16.728700	0.04769	0.0000	0.0000	0.0000	0.05030	0.27044	0	0	1	0	1	0

DATA PANEL VARIABEL PENELITIAN

No	KODE BANK-TAHUN	SSFA	NPL	CAR	TASSET	LNSIZE	DLNSIZE	OWNFR	OWNG	OWNP	GGDP	GCRED	DSB	DMB	DLB	DBUKU1	DBUKU2	DBUKU3AN4
302	_BBKN-2005	0.6020400	0.0388	0.2984	24683890	17.021661	0.29296	0.0000	0.2163	0.0000	0.05690	0.24325	0	0	1	0	1	0
303	_BBKN-2006	0.6307905	0.0293	0.2591	31573683	17.267835	0.24617	0.0000	0.1838	0.1357	0.05500	0.13902	0	0	1	0	1	0
304	_BBKN-2007	0.6809054	0.0318	0.3325	34454813	17.355159	0.08732	0.0000	0.1847	0.1500	0.06350	0.26467	0	0	1	0	1	0
305	_BBKN-2008	0.7146371	0.0275	0.3413	32649246	17.301332	-0.05383	0.0000	0.1818	0.2189	0.06010	0.30509	0	0	1	0	1	0
306	_BBKN-2009	0.6712931	0.0047	0.3323	36030388	17.399873	0.09854	0.0000	0.1819	0.1540	0.04630	0.09956	0	0	1	0	1	0
307	_BBKN-2010	0.8422883	0.0048	0.2089	45907650	17.642142	0.24227	0.0000	0.1688	0.2515	0.06200	0.22804	0	0	1	0	1	0
308	_BBKN-2011	0.8685121	0.0046	0.1434	54942030	17.821789	0.17965	0.0000	0.1306	0.0000	0.06460	0.24538	0	0	1	0	1	0
309	_BBIS-2001	0.7704487	0.0045	0.1317	2000662	14.508989	0.49899	0.0000	0.0000	0.0000	0.03640	0.17509	0	1	0	1	0	0
310	_BBIS-2002	0.8616508	0.0018	0.1154	2330030	14.661392	0.1524	0.0000	0.0000	0.2500	0.04500	0.17400	0	1	0	1	0	0
311	_BBIS-2003	0.6830092	0.0002	0.1087	3254898	14.995672	0.33428	0.0000	0.0000	0.0550	0.04780	0.18674	0	1	0	1	0	0
312	_BBIS-2004	0.6380582	0.0008	0.3200	3802123	15.151070	0.1554	0.0000	0.0000	0.2672	0.05030	0.27044	0	1	0	1	0	0
313	_BBIS-2005	0.6409418	0.0027	0.2365	4317058	15.278085	0.12701	0.0000	0.0000	0.2672	0.05690	0.24325	0	1	0	1	0	0
314	_BBIS-2006	0.6469678	0.0200	0.2127	5415142	15.504710	0.22662	0.0000	0.0000	0.2695	0.05500	0.13902	0	1	0	1	0	0
315	_BBIS-2007	0.6731118	0.1180	0.1915	6346386	15.663396	0.15869	0.6707	0.0000	0.2695	0.06350	0.26467	0	1	0	1	0	0
316	_BBIS-2008	0.6780794	0.0075	0.1823	6287878	15.654134	-0.00926	0.0000	0.0000	0.2995	0.06010	0.30509	0	1	0	1	0	0
317	_BBIS-2009	0.6656827	0.0146	0.1840	7005700	15.762235	0.1081	0.6707	0.0000	0.2694	0.04630	0.09956	0	1	0	1	0	0
318	_BBIS-2010	0.6363809	0.0147	0.4442	8659899	15.974214	0.21198	0.7728	0.0000	0.1726	0.06200	0.22804	0	1	0	1	0	0
319	_BBIS-2011	0.7383812	0.0256	0.4062	7299826	15.803361	-0.17085	0.7728	0.0000	0.1726	0.06460	0.24538	0	1	0	1	0	0
320	_BNPN-2001	0.6025764	0.0458	0.3575	1638125	14.309063	0.21583	0.0000	0.0000	0.0000	0.03640	0.17509	0	1	0	1	0	0
321	_BNPN-2002	0.6795021	0.0146	0.2972	1564568	14.263120	-0.04594	0.0000	0.0000	0.3334	0.04500	0.17400	0	1	0	1	0	0
322	_BNPN-2003	0.7126265	0.0089	0.2850	1891638	14.452954	0.18983	0.0000	0.0000	0.3334	0.04780	0.18674	0	1	0	1	0	0
323	_BNPN-2004	0.7492015	0.0406	0.1286	2322727	14.658252	0.2053	0.0000	0.0000	0.3680	0.05030	0.27044	0	1	0	1	0	0
324	_BNPN-2005	0.7286402	0.0343	0.1034	2839666	14.859197	0.20094	0.0000	0.0000	0.3680	0.05690	0.24325	0	1	0	1	0	0
325	_BNPN-2006	0.6821710	0.2229	0.1623	3351474	15.024911	0.16571	0.0000	0.0000	0.5502	0.05500	0.13902	0	1	0	1	0	0
326	_BNPN-2007	0.5977483	0.0425	0.1700	3772770	15.143320	0.11841	0.7568	0.0000	0.0000	0.06350	0.26467	0	1	0	1	0	0
327	_BNPN-2008	0.7141658	0.0568	0.1404	3694809	15.122439	-0.02088	0.7568	0.0000	0.0000	0.06010	0.30509	0	1	0	1	0	0
328	_BNPN-2009	0.7358657	0.0474	0.1256	3896393	15.175562	0.05312	0.7568	0.0000	0.0000	0.04630	0.09956	0	1	0	1	0	0
329	_BNPN-2010	0.7715165	0.0447	0.1294	3282255	15.004041	-0.17152	0.7551	0.0000	0.0000	0.06200	0.22804	0	1	0	1	0	0
330	_BNPN-2011	0.6503764	0.0169	0.6343	6572647	15.698427	0.69439	0.7551	0.0000	0.0949	0.06460	0.24538	0	1	0	1	0	0
331	_BLIL-2001	0.5116217	0.0040	0.1154	136580	11.824666	0.19091	0.0000	0.0000	0.0000	0.03640	0.17509	1	0	0	1	0	0
332	_BLIL-2002	0.5046761	0.1000	0.0874	152482	11.934802	0.11014	0.0000	0.0000	0.0000	0.04500	0.17400	1	0	0	1	0	0
333	_BLIL-2003	0.6555081	0.1282	0.0996	136311	11.822694	-0.11211	0.0000	0.0000	0.0000	0.04780	0.18674	1	0	0	1	0	0
334	_BLIL-2004	0.5778584	0.0458	0.1040	146269	11.893203	0.07051	0.0000	0.0000	0.0000	0.05030	0.27044	1	0	0	1	0	0
335	_BLIL-2005	0.7481969	0.0967	0.1469	139184	11.843552	-0.04965	0.0000	0.0000	0.0000	0.05690	0.24325	1	0	0	1	0	0
336	_BLIL-2006	0.8079460	0.1054	0.0971	182287	12.113338	0.26979	0.0000	0.0000	0.0000	0.05500	0.13902	1	0	0	1	0	0
337	_BLIL-2007	0.9294559	0.0762	0.0937	196687	12.189369	0.07603	0.0000	0.0000	0.0000	0.06350	0.26467	1	0	0	1	0	0
338	_BLIL-2008	0.6710033	0.1436	0.1191	195487	12.183249	-0.00612	0.0000	0.0000	0.0000	0.06010	0.30509	1	0	0	1	0	0
339	_BLIL-2009	0.6161438	0.1429	0.0934	204735	12.229472	0.04622	0.0000	0.0000	0.0000	0.04630	0.09956	1	0	0	1	0	0
340	_BLIL-2010	0.8382246	0.1839	0.0802	255423	12.450676	0.2212	0.0000	0.0000	0.0000	0.06200	0.22804	1	0	0	1	0	0
341	_BLIL-2011	0.8993745	0.0403	0.4142	250813	12.432463	-0.01821	0.0000	0.0000	0.0000	0.06460	0.24538	1	0	0	1	0	0
342	_BAIB-2001	0.7166232	0.0400	0.1200	99160	11.504490	0.24805	0.0000	0.0000	0.0000	0.03640	0.17509	1	0	0	1	0	0
343	_BAIB-2002	0.8523882	0.0430	0.2089	99409	11.506998	0.00251	0.0000	0.0000	0.0000	0.04500	0.17400	1	0	0	1	0	0
344	_BAIB-2003	0.6614696	0.0342	0.1530	152521	11.935058	0.42806	0.0000	0.0000	0.0000	0.04780	0.18674	1	0	0	1	0	0

DATA PANEL VARIABEL PENELITIAN

No	KODE BANK-TAHUN	SSFA	NPL	CAR	TASSET	LNSIZE	DLNSIZE	OWNFR	OWNG	OWNP	GGDP	GCRED	DSB	DMB	DLB	DBUKU1	DBUKU2	DBUKU3AN4
345	_BAIB-2004	0.6733107	0.0058	0.1375	175149	12.073392	0.13833	0.0000	0.0000	0.0000	0.05030	0.27044	1	0	0	1	0	0
346	_BAIB-2005	0.5659798	0.0139	0.1294	249754	12.428232	0.35484	0.0000	0.0000	0.0000	0.05690	0.24325	1	0	0	1	0	0
347	_BAIB-2006	0.5620660	0.0222	0.1391	213236	12.270155	-0.15808	0.0000	0.0000	0.0000	0.05500	0.13902	1	0	0	1	0	0
348	_BAIB-2007	0.6293352	0.0355	0.1786	236879	12.375305	0.10515	0.0000	0.0000	0.0000	0.06350	0.26467	1	0	0	1	0	0
349	_BAIB-2008	0.7023292	0.0490	0.2159	218152	12.292947	-0.08236	0.9000	0.0000	0.0000	0.06010	0.30509	1	0	0	1	0	0
350	_BAIB-2009	0.6793952	0.0328	0.2528	260074	12.468721	0.17577	0.9000	0.0000	0.0000	0.04630	0.09956	1	0	0	1	0	0
351	_BAIB-2010	0.7158530	0.0310	0.2366	214994	12.278365	-0.19036	0.9000	0.0000	0.0000	0.06200	0.22804	1	0	0	1	0	0
352	_BAIB-2011	0.9206294	0.0207	0.2147	166363	12.021927	-0.25644	0.9000	0.0000	0.0000	0.06460	0.24538	1	0	0	1	0	0
353	_BKEI-2001	0.8983782	0.0385	0.1559	248817	12.424473	0.13335	0.0000	0.0000	0.0000	0.03640	0.17509	1	0	0	1	0	0
354	_BKEI-2002	0.7740154	0.0234	0.1535	305851	12.630853	0.20638	0.0000	0.0000	0.0000	0.04500	0.17400	1	0	0	1	0	0
355	_BKEI-2003	0.6449141	0.0303	0.1682	379641	12.846981	0.21613	0.0000	0.0000	0.0000	0.04780	0.18674	1	0	0	1	0	0
356	_BKEI-2004	0.5406210	0.0439	0.2111	326722	12.696865	-0.15012	0.0000	0.0000	0.0000	0.05030	0.27044	1	0	0	1	0	0
357	_BKEI-2005	0.7900760	0.0506	0.3302	329988	12.706812	0.00995	0.0000	0.0000	0.0000	0.05690	0.24325	1	0	0	1	0	0
358	_BKEI-2006	0.8063076	0.0043	0.3092	495228	13.112774	0.40596	0.0000	0.0000	0.0000	0.05500	0.13902	1	0	0	1	0	0
359	_BKEI-2007	0.7442910	0.0114	0.2858	1023550	13.838788	0.72601	0.0000	0.0000	0.0000	0.06350	0.26467	0	1	0	1	0	0
360	_BKEI-2008	0.6836037	0.0500	0.2700	1359521	14.122643	0.28386	0.0000	0.0000	0.0000	0.06010	0.30509	0	1	0	1	0	0
361	_BKEI-2009	0.5729878	0.0148	0.2544	1537791	14.245858	0.12321	0.2103	0.5892	0.0000	0.04630	0.09956	0	1	0	1	0	0
362	_BKEI-2010	0.7418167	0.0286	0.1901	2077274	14.546567	0.30071	0.0000	0.0000	0.0000	0.06200	0.22804	0	1	0	1	0	0
363	_BKEI-2011	0.5127828	0.0195	0.1318	2546226	14.750123	0.20356	0.0000	0.0000	0.0000	0.06460	0.24538	0	1	0	1	0	0
364	_BAIA-2001	0.8537930	0.0124	0.1927	120017	11.695389	0.14238	0.0000	0.0000	0.0000	0.03640	0.17509	1	0	0	1	0	0
365	_BAIA-2002	0.7559241	0.0166	0.1860	167618	12.029443	0.33405	0.0000	0.0000	0.0000	0.04500	0.17400	1	0	0	1	0	0
366	_BAIA-2003	0.6983179	0.0213	0.1320	166774	12.024395	-0.00505	0.0000	0.0000	0.0000	0.04780	0.18674	1	0	0	1	0	0
367	_BAIA-2004	0.6744634	0.0318	0.1248	186437	12.135849	0.11145	0.0000	0.0000	0.0000	0.05030	0.27044	1	0	0	1	0	0
368	_BAIA-2005	0.6208450	0.0409	0.1345	226736	12.331542	0.19569	0.0000	0.0000	0.0000	0.05690	0.24325	1	0	0	1	0	0
369	_BAIA-2006	0.6582798	0.0393	0.1587	236509	12.373742	0.0422	0.0000	0.0000	0.0000	0.05500	0.13902	1	0	0	1	0	0
370	_BAIA-2007	0.7411298	0.0062	0.1398	271080	12.510169	0.13643	0.0000	0.0000	0.0000	0.06350	0.26467	1	0	0	1	0	0
371	_BAIA-2008	0.7306570	0.0151	0.1658	269956	12.506014	-0.00415	0.0000	0.0000	0.0000	0.06010	0.30509	1	0	0	1	0	0
372	_BAIA-2009	0.6357048	0.0330	0.1350	347513	12.758557	0.25254	0.0000	0.0000	0.0000	0.04630	0.09956	1	0	0	1	0	0
373	_BAIA-2010	0.6451039	0.0188	0.1476	404423	12.910217	0.15166	0.0000	0.0000	0.0000	0.06200	0.22804	1	0	0	1	0	0
374	_BAIA-2011	0.6208217	0.0112	0.1381	455763	13.029728	0.11951	0.0000	0.0000	0.0000	0.06460	0.24538	1	0	0	1	0	0
375	_BPDA-2001	0.7354129	0.0164	0.1750	52653	10.871479	0.06671	0.0010	0.0000	0.0000	0.03640	0.17509	1	0	0	1	0	0
376	_BPDA-2002	0.9975634	0.0287	0.2020	55494	10.924030	0.05255	0.0000	0.0000	0.0000	0.04500	0.17400	1	0	0	1	0	0
377	_BPDA-2003	0.9989303	0.0263	0.2304	60170	11.004929	0.0809	0.0000	0.0000	0.0000	0.04780	0.18674	1	0	0	1	0	0
378	_BPDA-2004	0.9166264	0.0278	0.3038	63901	11.065090	0.06016	0.0000	0.0000	0.0000	0.05030	0.27044	1	0	0	1	0	0
379	_BPDA-2005	0.8873898	0.0237	0.2779	67531	11.120342	0.05525	0.0000	0.0000	0.0000	0.05690	0.24325	1	0	0	1	0	0
380	_BPDA-2006	0.8141118	0.0200	0.2600	74251	11.215207	0.09486	0.0000	0.0000	0.0000	0.05500	0.13902	1	0	0	1	0	0
381	_BPDA-2007	0.8530960	0.0400	0.3600	136205	11.821916	0.60671	0.0000	0.0000	0.0000	0.06350	0.26467	1	0	0	1	0	0
382	_BPDA-2008	0.7100050	0.0361	0.2347	145331	11.886769	0.06485	0.0000	0.0000	0.0000	0.06010	0.30509	1	0	0	1	0	0
383	_BPDA-2009	0.4402194	0.0146	0.2140	240848	12.391921	0.50515	0.0000	0.0000	0.0000	0.04630	0.09956	1	0	0	1	0	0
384	_BPDA-2010	0.3400968	0.0096	0.1666	621088	13.339228	0.94731	0.0000	0.0000	0.0000	0.06200	0.22804	1	0	0	1	0	0
385	_BPDA-2011	0.3716974	0.0160	0.2206	420331	12.948798	-0.39043	0.0000	0.0000	0.0000	0.06460	0.24538	1	0	0	1	0	0
386	_BMRA-2001	0.7365499	0.0111	0.1935	142237	11.865250	0.18224	0.0000	0.0000	0.0000	0.03640	0.17509	1	0	0	1	0	0
387	_BMRA-2002	0.7542030	0.0149	0.1847	162142	11.996228	0.13098	0.0000	0.0000	0.0000	0.04500	0.17400	1	0	0	1	0	0

DATA PANEL VARIABEL PENELITIAN

No	KODE BANK-TAHUN	SSFA	NPL	CAR	TASSET	LNSIZE	DLNSIZE	OWNFR	OWNG	OWNP	GGDP	GCRED	DSB	DMB	DLB	DBUKU1	DBUKU2	DBUKU3AN4
388	_BMRA-2003	0.5930078	0.0236	0.3369	247187	12.417900	0.42167	0.0000	0.0000	0.0000	0.04780	0.18674	1	0	0	1	0	0
389	_BMRA-2004	0.8151810	0.0322	0.3151	217346	12.289246	-0.12865	0.0000	0.0000	0.0000	0.05030	0.27044	1	0	0	1	0	0
390	_BMRA-2005	0.7411060	0.0350	0.3762	297917	12.604570	0.31532	0.0000	0.0000	0.0000	0.05690	0.24325	1	0	0	1	0	0
391	_BMRA-2006	0.6165425	0.0334	0.3220	360907	12.796376	0.19181	0.0000	0.0000	0.0000	0.05500	0.13902	1	0	0	1	0	0
392	_BMRA-2007	0.7557211	0.0240	0.2995	408264	12.919669	0.12329	0.0000	0.0000	0.0000	0.06350	0.26467	1	0	0	1	0	0
393	_BMRA-2008	0.7217180	0.0818	0.0979	439282	12.992897	0.07323	0.0000	0.0000	0.0000	0.06010	0.30509	1	0	0	1	0	0
394	_BMRA-2009	0.6392817	0.0321	0.0864	665399	13.408142	0.41525	0.0000	0.0000	0.0000	0.04630	0.09956	1	0	0	1	0	0
395	_BMRA-2010	0.6446820	0.0221	0.0965	759864	13.540895	0.13275	0.0000	0.0000	0.0000	0.06200	0.22804	1	0	0	1	0	0
396	_BMRA-2011	0.6209845	0.0034	0.1133	1508791	14.226819	0.68592	0.0000	0.0000	0.0000	0.06460	0.24538	0	1	0	1	0	0
397	_BISO-2001	0.4873019	0.0030	0.1586	536390	13.192617	0.28997	0.0000	0.0000	0.0000	0.03640	0.17509	1	0	0	1	0	0
398	_BISO-2002	0.5211931	0.0091	0.2141	611875	13.324283	0.13167	0.0000	0.0000	0.0000	0.04500	0.17400	1	0	0	1	0	0
399	_BISO-2003	0.7002221	0.0045	0.1499	531544	13.183541	-0.14074	0.0000	0.0000	0.0000	0.04780	0.18674	1	0	0	1	0	0
400	_BISO-2004	0.7181425	0.0056	0.1275	687854	13.441332	0.25779	0.0000	0.0000	0.0000	0.05030	0.27044	1	0	0	1	0	0
401	_BISO-2005	0.7287214	0.0070	0.1396	708324	13.470657	0.02933	0.0000	0.0000	0.0000	0.05690	0.24325	1	0	0	1	0	0
402	_BISO-2006	0.6840079	0.0084	0.1969	949583	13.763778	0.29312	0.0000	0.0000	0.0000	0.05500	0.13902	1	0	0	1	0	0
403	_BISO-2007	0.8490352	0.0108	0.1338	1005091	13.820589	0.05681	0.0000	0.0000	0.0000	0.06350	0.26467	0	1	0	1	0	0
404	_BISO-2008	0.8322205	0.0400	0.3400	1226579	14.019740	0.19915	0.0000	0.0000	0.0000	0.06010	0.30509	0	1	0	1	0	0
405	_BISO-2009	0.7101015	0.0500	0.4000	1859684	14.435917	0.41618	0.0000	0.0000	0.0000	0.04630	0.09956	0	1	0	1	0	0
406	_BISO-2010	0.7604913	0.0290	0.3500	2645547	14.788388	0.35247	0.0000	0.0000	0.0000	0.06200	0.22804	0	1	0	1	0	0
407	_BISO-2011	0.7051009	0.0080	0.2900	3621716	15.102459	0.31407	0.0000	0.0000	0.0000	0.06460	0.24538	0	1	0	1	0	0
408	_BEIL-2001	0.7463162	0.0382	0.3294	1503155	14.223077	-0.01616	0.0000	0.0000	0.0000	0.03640	0.17509	0	1	0	1	0	0
409	_BEIL-2002	0.6448502	0.0003	0.4155	1739298	14.368992	0.14592	0.0000	0.0000	0.3581	0.04500	0.17400	0	1	0	1	0	0
410	_BEIL-2003	0.7075108	0.0035	0.8507	1873790	14.443474	0.07448	0.0000	0.0000	0.3581	0.04780	0.18674	0	1	0	1	0	0
411	_BEIL-2004	0.7877838	0.0035	0.8507	1493537	14.216658	-0.22682	0.0000	0.0000	0.3581	0.05030	0.27044	0	1	0	1	0	0
412	_BEIL-2005	0.8733847	0.0100	0.6700	1492008	14.215633	-0.00102	0.0000	0.0000	0.3180	0.05690	0.24325	0	1	0	1	0	0
413	_BEIL-2006	0.8718775	0.0100	0.6600	1339267	14.107633	-0.108	0.0000	0.0000	0.2210	0.05500	0.13902	0	1	0	1	0	0
414	_BEIL-2007	0.7783053	0.0100	0.5600	1349719	14.115407	0.00777	0.0000	0.0000	0.0000	0.06350	0.26467	0	1	0	1	0	0
415	_BEIL-2008	0.9883480	0.0103	0.0139	1492156	14.215733	0.10033	0.0000	0.0000	0.2074	0.06010	0.30509	0	1	0	1	0	0
416	_BEIL-2009	0.4488246	0.0843	0.0137	1425576	14.170087	-0.04565	0.7926	0.0000	0.2074	0.04630	0.09956	0	1	0	1	0	0
417	_BEIL-2010	0.3781677	0.1705	0.1147	1561622	14.261236	0.09115	0.3767	0.0000	0.0131	0.06200	0.22804	0	1	0	1	0	0
418	_BEIL-2011	0.6422320	0.0069	0.1856	5993039	15.606109	1.34487	0.2885	0.0000	0.0134	0.06460	0.24538	0	1	0	1	0	0
419	_BCNB-2001	0.7780152	0.0579	0.1905	198724	12.199672	0.34694	0.0000	0.0000	0.0000	0.03640	0.17509	1	0	0	1	0	0
420	_BCNB-2002	0.7283740	0.0845	0.2190	253504	12.443135	0.24346	0.0000	0.0000	0.0000	0.04500	0.17400	1	0	0	1	0	0
421	_BCNB-2003	0.6949446	0.0748	0.1611	304519	12.626489	0.18335	0.0000	0.0000	0.0000	0.04780	0.18674	1	0	0	1	0	0
422	_BCNB-2004	0.6574652	0.0078	0.0773	424046	12.957597	0.33111	0.0000	0.0000	0.0000	0.05030	0.27044	1	0	0	1	0	0
423	_BCNB-2005	0.8662524	0.0034	0.1633	440502	12.995670	0.03807	0.0000	0.0000	0.0000	0.05690	0.24325	1	0	0	1	0	0
424	_BCNB-2006	0.8197679	0.0005	0.1071	489365	13.100864	0.10519	0.0000	0.0000	0.0000	0.05500	0.13902	1	0	0	1	0	0
425	_BCNB-2007	0.6142756	0.0030	0.0727	570941	13.255041	0.15418	0.0000	0.0000	0.0000	0.06350	0.26467	1	0	0	1	0	0
426	_BCNB-2008	0.6239688	0.0089	0.1886	557068	13.230443	-0.0246	0.0000	0.0000	0.0000	0.06010	0.30509	1	0	0	1	0	0
427	_BCNB-2009	0.6077148	0.0102	0.2129	694241	13.450574	0.22013	0.0000	0.0000	0.0000	0.04630	0.09956	1	0	0	1	0	0
428	_BCNB-2010	0.5861953	0.0091	0.1781	781352	13.568781	0.11821	0.0000	0.0000	0.0000	0.06200	0.22804	1	0	0	1	0	0
429	_BCNB-2011	0.6822234	0.0051	0.1662	1009664	13.825128	0.25635	0.0000	0.0000	0.0000	0.06460	0.24538	0	1	0	1	0	0
430	_BFIL-2001	0.6284572	0.0113	0.1902	144826	11.883288	-0.03115	0.0000	0.0000	0.0000	0.03640	0.17509	1	0	0	1	0	0

DATA PANEL VARIABEL PENELITIAN

No	KODE BANK-TAHUN	SSFA	NPL	CAR	TASSET	LNSIZE	DLNSIZE	OWNFR	OWNG	OWNP	GGDP	GCRED	DSB	DMB	DLB	DBUKU1	DBUKU2	DBUKU3AN4
431	_BFIL-2002	0.3256361	0.0080	0.2216	193285	12.171921	0.28863	0.0000	0.0000	0.0000	0.04500	0.17400	1	0	0	1	0	0
432	_BFIL-2003	0.7321118	0.0084	0.2288	216063	12.283325	0.1114	0.0000	0.0000	0.0000	0.04780	0.18674	1	0	0	1	0	0
433	_BFIL-2004	0.7194571	0.0087	0.2360	263345	12.481220	0.19789	0.0000	0.0000	0.0000	0.05030	0.27044	1	0	0	1	0	0
434	_BFIL-2005	0.7131072	0.0018	0.2270	277949	12.535193	0.05397	0.0000	0.0000	0.0000	0.05690	0.24325	1	0	0	1	0	0
435	_BFIL-2006	0.7009505	0.0006	0.2180	304501	12.626430	0.09124	0.0000	0.0000	0.0000	0.05500	0.13902	1	0	0	1	0	0
436	_BFIL-2007	0.7703916	0.0031	0.2098	339884	12.736360	0.10993	0.0000	0.0000	0.0000	0.06350	0.26467	1	0	0	1	0	0
437	_BFIL-2008	0.7762119	0.0001	0.0461	356786	12.784891	0.04853	0.0000	0.0000	0.0000	0.06010	0.30509	1	0	0	1	0	0
438	_BFIL-2009	0.7580401	0.0001	0.2421	438896	12.992018	0.20713	0.0000	0.0000	0.0000	0.04630	0.09956	1	0	0	1	0	0
439	_BFIL-2010	0.8277959	0.0008	0.2366	509873	13.141917	0.1499	0.0000	0.0000	0.0000	0.06200	0.22804	1	0	0	1	0	0
440	_BFIL-2011	0.8471413	0.0047	0.2108	595969	13.297944	0.15603	0.0000	0.0000	0.0000	0.06460	0.24538	1	0	0	1	0	0
441	_BSHB-2001	0.9127863	0.0074	0.1847	120398	11.698558	0.39161	0.0000	0.0000	0.0000	0.03640	0.17509	1	0	0	1	0	0
442	_BSHB-2002	0.7771196	0.0097	0.1875	167554	12.029061	0.3305	0.0000	0.0000	0.0000	0.04500	0.17400	1	0	0	1	0	0
443	_BSHB-2003	0.8313765	0.0061	1.0551	164196	12.008816	-0.02024	0.0000	0.0000	0.0000	0.04780	0.18674	1	0	0	1	0	0
444	_BSHB-2004	0.6591996	0.0051	0.4055	166830	12.024731	0.01591	0.0000	0.0000	0.0000	0.05030	0.27044	1	0	0	1	0	0
445	_BSHB-2005	0.7084095	0.0223	0.5048	169187	12.038760	0.01403	0.0000	0.0000	0.0000	0.05690	0.24325	1	0	0	1	0	0
446	_BSHB-2006	0.7790104	0.0055	0.2963	186094	12.134007	0.09525	0.0000	0.0000	0.0000	0.05500	0.13902	1	0	0	1	0	0
447	_BSHB-2007	0.6479683	0.0041	0.4377	308670	12.640028	0.50602	0.0000	0.0000	0.0000	0.06350	0.26467	1	0	0	1	0	0
448	_BSHB-2008	0.4811814	0.0272	0.1502	398325	12.895024	0.255	0.0000	0.0000	0.0000	0.06010	0.30509	1	0	0	1	0	0
449	_BSHB-2009	0.7920504	0.0332	0.1305	648190	13.381939	0.48692	0.0000	0.0000	0.0000	0.04630	0.09956	1	0	0	1	0	0
450	_BSHB-2010	0.5182171	0.0189	0.1341	892734	13.702044	0.3201	0.0000	0.0000	0.0000	0.06200	0.22804	1	0	0	1	0	0
451	_BSHB-2011	0.6238344	0.0267	0.1618	1018198	13.833545	0.1315	0.0000	0.0000	0.0000	0.06460	0.24538	0	1	0	1	0	0
452	_BHIL-2001	0.8107631	0.0219	0.1539	322798	12.684782	0.51399	0.0000	0.0000	0.0000	0.03640	0.17509	1	0	0	1	0	0
453	_BHIL-2002	0.6280779	0.0430	0.1528	454211	13.026317	0.34154	0.0000	0.0000	0.0000	0.04500	0.17400	1	0	0	1	0	0
454	_BHIL-2003	0.5781693	0.0430	0.1555	560191	13.236033	0.20972	0.0000	0.0000	0.0000	0.04780	0.18674	1	0	0	1	0	0
455	_BHIL-2004	0.6097009	0.0183	0.1524	1019570	13.834892	0.59886	0.0000	0.0000	0.0000	0.05030	0.27044	0	1	0	1	0	0
456	_BHIL-2005	0.5874375	0.0254	0.1269	1136362	13.943342	0.10845	0.0000	0.0000	0.0000	0.05690	0.24325	0	1	0	1	0	0
457	_BHIL-2006	0.6119362	0.0344	0.1356	1197907	13.996086	0.05274	0.0000	0.0000	0.0000	0.05500	0.13902	0	1	0	1	0	0
458	_BHIL-2007	0.7598374	0.0417	0.1275	1053715	13.867833	-0.12825	0.0000	0.0000	0.0000	0.06350	0.26467	0	1	0	1	0	0
459	_BHIL-2008	0.7553434	0.1381	0.1227	1037658	13.852477	-0.01536	0.0000	0.0000	0.0000	0.06010	0.30509	0	1	0	1	0	0
460	_BHIL-2009	0.7875178	0.0449	0.1230	1289600	14.069843	0.21737	0.0000	0.0000	0.0000	0.04630	0.09956	0	1	0	1	0	0
461	_BHIL-2010	0.7518468	0.0453	0.1254	1526243	14.238320	0.16848	0.0000	0.0000	0.0000	0.06200	0.22804	0	1	0	1	0	0
462	_BHIL-2011	0.7810771	0.0200	0.1646	1577535	14.271374	0.03305	0.0000	0.0000	0.0000	0.06460	0.24538	0	1	0	1	0	0
463	_BDIB-2001	0.7289878	0.0200	0.1455	341154	12.740089	0.19311	0.0000	0.0000	0.0000	0.03640	0.17509	1	0	0	1	0	0
464	_BDIB-2002	0.6167393	0.0222	0.1645	451561	13.020466	0.28038	0.0000	0.0000	0.0000	0.04500	0.17400	1	0	0	1	0	0
465	_BDIB-2003	0.6043287	0.0132	0.4968	491032	13.104265	0.0838	0.0000	0.0000	0.0000	0.04780	0.18674	1	0	0	1	0	0
466	_BDIB-2004	0.8916500	0.0062	0.3840	537947	13.195515	0.09125	0.0000	0.0000	0.0000	0.05030	0.27044	1	0	0	1	0	0
467	_BDIB-2005	0.6139957	0.0036	0.3643	607688	13.317417	0.1219	0.0000	0.0000	0.0000	0.05690	0.24325	1	0	0	1	0	0
468	_BDIB-2006	0.6359690	0.0010	0.3445	651787	13.387473	0.07006	0.0000	0.0000	0.0000	0.05500	0.13902	1	0	0	1	0	0
469	_BDIB-2007	0.6913535	0.0012	0.2752	685397	13.437754	0.05028	0.0000	0.0000	0.0000	0.06350	0.26467	1	0	0	1	0	0
470	_BDIB-2008	0.6844004	0.0400	0.2200	650003	13.384732	-0.05302	0.0000	0.0000	0.0000	0.06010	0.30509	1	0	0	1	0	0
471	_BDIB-2009	0.7250298	0.0700	0.1700	679516	13.429136	0.0444	0.0000	0.0000	0.0000	0.04630	0.09956	1	0	0	1	0	0
472	_BDIB-2010	0.6658991	0.0803	0.2038	797836	13.589658	0.16052	0.0000	0.0000	0.0000	0.06200	0.22804	1	0	0	1	0	0
473	_BDIB-2011	0.7925567	0.0433	0.1552	1078713	13.891279	0.30162	0.0000	0.0000	0.0000	0.06460	0.24538	0	1	0	1	0	0

DATA PANEL VARIABEL PENELITIAN

No	KODE BANK-TAHUN	SSFA	NPL	CAR	TASSET	LNSIZE	DLNSIZE	OWNFR	OWNG	OWNP	GGDP	GCRED	DSB	DMB	DLB	DBUKU1	DBUKU2	DBUKU3AN4
474	_BMAS-2001	0.7005995	0.0127	0.1072	190341	12.156572	0.01367	0.0000	0.0000	0.0000	0.03640	0.17509	1	0	0	1	0	0
475	_BMAS-2002	0.6837196	0.0359	0.1105	327802	12.700165	0.54359	0.0000	0.0000	0.0000	0.04500	0.17400	1	0	0	1	0	0
476	_BMAS-2003	0.6530298	0.0303	0.1073	332917	12.715648	0.01548	0.0000	0.0000	0.0000	0.04780	0.18674	1	0	0	1	0	0
477	_BMAS-2004	0.6927624	0.0312	0.1377	339809	12.736139	0.02049	0.0000	0.0000	0.0000	0.05030	0.27044	1	0	0	1	0	0
478	_BMAS-2005	0.7029724	0.0250	0.6790	375507	12.836032	0.09989	0.0000	0.0000	0.0000	0.05690	0.24325	1	0	0	1	0	0
479	_BMAS-2006	0.7032030	0.0193	0.4069	462972	13.045422	0.20939	0.0000	0.0000	0.0000	0.05500	0.13902	1	0	0	1	0	0
480	_BMAS-2007	0.6959839	0.0382	0.2922	575765	13.263455	0.21803	0.0000	0.0000	0.0000	0.06350	0.26467	1	0	0	1	0	0
481	_BMAS-2008	0.7285245	0.0738	0.1097	545692	13.209810	-0.05364	0.0000	0.0000	0.0000	0.06010	0.30509	1	0	0	1	0	0
482	_BMAS-2009	0.6618277	0.0257	0.1538	654554	13.391709	0.1819	0.0000	0.0000	0.0000	0.04630	0.09956	1	0	0	1	0	0
483	_BMAS-2010	0.7213903	0.0293	0.3220	750925	13.529061	0.13735	0.0000	0.0000	0.0000	0.06200	0.22804	1	0	0	1	0	0
484	_BMAS-2011	0.6604701	0.0295	0.2995	812534	13.607913	0.07885	0.0000	0.0000	0.0000	0.06460	0.24538	1	0	0	1	0	0
485	_BHSA-2001	0.9133897	0.0006	0.6449	254371	12.446549	0.41005	0.0000	0.0000	0.0000	0.03640	0.17509	1	0	0	1	0	0
486	_BHSA-2002	0.8058989	0.0004	0.5991	299843	12.611014	0.16447	0.0000	0.0000	0.0000	0.04500	0.17400	1	0	0	1	0	0
487	_BHSA-2003	0.7283413	0.0266	0.0983	410701	12.925621	0.31461	0.0000	0.0000	0.0000	0.04780	0.18674	1	0	0	1	0	0
488	_BHSA-2004	0.6510742	0.1337	0.1565	561739	13.238793	0.31317	0.0000	0.0000	0.0000	0.05030	0.27044	1	0	0	1	0	0
489	_BHSA-2005	0.6193542	0.0686	0.1073	746899	13.523685	0.28489	0.0000	0.0000	0.0000	0.05690	0.24325	1	0	0	1	0	0
490	_BHSA-2006	0.7315805	0.0035	0.1035	1041190	13.855875	0.33219	0.0000	0.0000	0.0000	0.05500	0.13902	0	1	0	1	0	0
491	_BHSA-2007	0.7436708	0.0025	0.1096	1463045	14.196030	0.34016	0.0000	0.0000	0.3333	0.06350	0.26467	0	1	0	1	0	0
492	_BHSA-2008	0.6782787	0.0352	0.1153	1977150	14.497167	0.30114	0.0000	0.0000	0.0000	0.06010	0.30509	0	1	0	1	0	0
493	_BHSA-2009	0.6208912	0.0014	0.1381	2403696	14.692518	0.19535	0.0000	0.0000	0.3416	0.04630	0.09956	0	1	0	1	0	0
494	_BHSA-2010	0.6202993	0.0010	0.1855	3245763	14.992861	0.30034	0.0000	0.0000	0.3605	0.06200	0.22804	0	1	0	1	0	0
495	_BHSA-2011	0.5574255	0.0001	0.2529	5085762	15.441955	0.44909	0.0000	0.0000	0.0000	0.06460	0.24538	0	1	0	1	0	0
496	_BBIL-2001	0.4887603	0.0072	0.1668	183019	12.117345	0.13754	0.0000	0.0000	0.0000	0.03640	0.17509	1	0	0	1	0	0
497	_BBIL-2002	0.4893257	0.0066	0.2750	136983	11.827612	-0.28973	0.0000	0.0000	0.0000	0.04500	0.17400	1	0	0	1	0	0
498	_BBIL-2003	0.6656042	0.0088	0.2628	152478	11.934776	0.10716	0.0000	0.0000	0.0000	0.04780	0.18674	1	0	0	1	0	0
499	_BBIL-2004	0.6520814	0.0030	0.2350	150255	11.920089	-0.01469	0.0000	0.0000	0.0000	0.05030	0.27044	1	0	0	1	0	0
500	_BBIL-2005	0.6734522	0.0198	0.2482	143850	11.876526	-0.04356	0.0000	0.0000	0.0000	0.05690	0.24325	1	0	0	1	0	0
501	_BBIL-2006	0.7935452	0.0097	0.1505	114047	11.644366	-0.23216	0.0000	0.0000	0.0000	0.05500	0.13902	1	0	0	1	0	0
502	_BBIL-2007	0.8079825	0.0134	0.1604	205348	12.232461	0.5881	0.0000	0.0000	0.0000	0.06350	0.26467	1	0	0	1	0	0
503	_BBIL-2008	0.7925533	0.0255	0.1627	218533	12.294692	0.06223	0.0000	0.0000	0.0000	0.06010	0.30509	1	0	0	1	0	0
504	_BBIL-2009	0.7877287	0.0078	0.1295	262952	12.479727	0.18503	0.0000	0.0000	0.0000	0.04630	0.09956	1	0	0	1	0	0
505	_BBIL-2010	0.8206897	0.0069	0.1129	280492	12.544300	0.06457	0.4188	0.0000	0.0000	0.06200	0.22804	1	0	0	1	0	0
506	_BBIL-2011	0.7457953	0.0094	0.1281	339432	12.735029	0.19073	0.0000	0.0000	0.0000	0.06460	0.24538	1	0	0	1	0	0
507	_BSPA-2001	0.6934871	0.0079	0.1478	342181	12.743095	0.02184	0.0000	0.0000	0.0000	0.03640	0.17509	1	0	0	1	0	0
508	_BSPA-2002	0.6687813	0.0247	0.1990	382133	12.853524	0.11043	0.0000	0.0000	0.0000	0.04500	0.17400	1	0	0	1	0	0
509	_BSPA-2003	0.7879892	0.0185	0.2121	346236	12.754876	-0.09865	0.0000	0.0000	0.0000	0.04780	0.18674	1	0	0	1	0	0
510	_BSPA-2004	0.7480217	0.0077	0.1933	292395	12.585861	-0.16901	0.0000	0.0000	0.0000	0.05030	0.27044	1	0	0	1	0	0
511	_BSPA-2005	0.7950212	0.0159	0.1600	282281	12.550658	-0.0352	0.0000	0.0000	0.0000	0.05690	0.24325	1	0	0	1	0	0
512	_BSPA-2006	0.8448532	0.0118	0.1603	274322	12.522058	-0.0286	0.0000	0.0000	0.0000	0.05500	0.13902	1	0	0	1	0	0
513	_BSPA-2007	0.6308014	0.0476	0.0936	247218	12.418026	-0.10403	0.0000	0.0000	0.0000	0.06350	0.26467	1	0	0	1	0	0
514	_BSPA-2008	0.4830319	0.0608	0.1317	232154	12.355156	-0.06287	0.8811	0.0000	0.0000	0.06010	0.30509	1	0	0	1	0	0
515	_BSPA-2009	0.4998115	0.0179	0.1464	217228	12.288703	-0.06645	0.8954	0.0000	0.0000	0.04630	0.09956	1	0	0	1	0	0
516	_BSPA-2010	0.7674203	0.0241	0.1956	346615	12.755970	0.46727	0.9130	0.0000	0.0000	0.06200	0.22804	1	0	0	1	0	0

DATA PANEL VARIABEL PENELITIAN

No	KODE BANK-TAHUN	SSFA	NPL	CAR	TASSET	LNSIZE	DLNSIZE	OWNFR	OWNG	OWNP	GGDP	GCRED	DSB	DMB	DLB	DBUKU1	DBUKU2	DBUKU3AN4
517	_BSPA-2011	0.7981249	0.0124	0.2070	730108	13.500948	0.74498	0.9350	0.0000	0.0000	0.06460	0.24538	1	0	0	1	0	0
518	_BJJA-2001	0.6414395	0.0019	0.2938	880060	13.687745	0.12423	0.0000	0.0000	0.0000	0.03640	0.17509	1	0	0	1	0	0
519	_BJJA-2002	0.6395261	0.0016	0.2400	1135560	13.942636	0.25489	0.0000	0.0000	0.0000	0.04500	0.17400	0	1	0	1	0	0
520	_BJJA-2003	0.6750650	0.0009	0.2367	1486233	14.211755	0.26912	0.0000	0.0000	0.0000	0.04780	0.18674	0	1	0	1	0	0
521	_BJJA-2004	0.7736285	0.0007	0.1850	1889846	14.452006	0.24025	0.0000	0.0000	0.0000	0.05030	0.27044	0	1	0	1	0	0
522	_BJJA-2005	0.6897976	0.0048	0.2340	2185555	14.597380	0.14537	0.0000	0.0000	0.0000	0.05690	0.24325	0	1	0	1	0	0
523	_BJJA-2006	0.7556609	0.0035	0.2047	2465238	14.717799	0.12042	0.0000	0.0000	0.0000	0.05500	0.13902	0	1	0	1	0	0
524	_BJJA-2007	0.2980423	0.0116	0.0899	2734028	14.821287	0.10349	0.0000	0.0000	0.0000	0.06350	0.26467	0	1	0	1	0	0
525	_BJJA-2008	0.8214008	0.0409	0.1531	2846450	14.861583	0.0403	0.0000	0.0000	0.0000	0.06010	0.30509	0	1	0	1	0	0
526	_BJJA-2009	0.8750489	0.0405	0.1152	3259597	14.997114	0.13553	0.0000	0.0000	0.0000	0.04630	0.09956	0	1	0	1	0	0
527	_BJJA-2010	0.8538920	0.0523	0.1492	3808585	15.152768	0.15565	0.0000	0.0000	0.0000	0.06200	0.22804	0	1	0	1	0	0
528	_BJJA-2011	0.8384686	0.0451	0.2028	4148096	15.238160	0.08539	0.0000	0.0000	0.0000	0.06460	0.24538	0	1	0	1	0	0
529	_BBML-2001	0.8980494	0.0379	0.2027	105549	11.566931	-0.1704	0.0000	0.0000	0.0000	0.03640	0.17509	1	0	0	1	0	0
530	_BBML-2002	0.9184562	0.0020	0.1543	127351	11.754702	0.18777	0.0000	0.0000	0.0000	0.04500	0.17400	1	0	0	1	0	0
531	_BBML-2003	0.8793598	0.0044	0.2277	141491	11.859991	0.10529	0.0000	0.0000	0.0000	0.04780	0.18674	1	0	0	1	0	0
532	_BBML-2004	0.7584014	0.0300	0.1686	180691	12.104544	0.24455	0.0000	0.0000	0.0000	0.05030	0.27044	1	0	0	0	1	0
533	_BBML-2005	0.7349348	0.0507	0.1100	234803	12.366502	0.26196	0.0000	0.0000	0.0000	0.05690	0.24325	1	0	0	1	0	0
534	_BBML-2006	0.7180061	0.0022	0.1486	244859	12.408438	0.04194	0.0000	0.0000	0.0000	0.05500	0.13902	1	0	0	1	0	0
535	_BBML-2007	0.8370771	0.0113	0.2161	300521	12.613273	0.20484	0.8000	0.0000	0.0000	0.06350	0.26467	1	0	0	1	0	0
536	_BBML-2008	0.5823355	0.0113	0.1528	1004442	13.819943	1.20667	0.9000	0.0000	0.0000	0.06010	0.30509	0	1	0	1	0	0
537	_BBML-2009	0.4936693	0.0116	0.1539	1843562	14.427210	0.60727	0.9200	0.0000	0.0000	0.04630	0.09956	0	1	0	1	0	0
538	_BBML-2010	0.4710601	0.0116	0.1707	2378849	14.682127	0.25492	0.9500	0.0000	0.0000	0.06200	0.22804	0	1	0	1	0	0
539	_BBML-2011	0.4709925	0.0021	0.1572	3682330	15.119056	0.43693	0.9500	0.0000	0.0000	0.06460	0.24538	0	1	0	1	0	0
540	_BYBI-2001	0.8101135	0.0026	0.1631	1048459	13.862832	0.55568	0.0000	0.0000	0.0000	0.03640	0.17509	0	1	0	1	0	0
541	_BYBI-2002	0.6205309	0.0013	0.1642	1371506	14.131420	0.26859	0.0000	0.0000	0.0000	0.04500	0.17400	0	1	0	1	0	0
542	_BYBI-2003	0.6516148	0.0013	0.1897	1666092	14.325991	0.19457	0.0000	0.0000	0.0000	0.04780	0.18674	0	1	0	1	0	0
543	_BYBI-2004	0.7356721	0.0016	0.1864	1325303	14.097152	-0.22884	0.0000	0.0000	0.0000	0.05030	0.27044	0	1	0	1	0	0
544	_BYBI-2005	0.6941298	0.0056	0.1531	1514811	14.230801	0.13365	0.0000	0.0000	0.0000	0.05690	0.24325	0	1	0	1	0	0
545	_BYBI-2006	0.6618424	0.0043	0.1307	1880095	14.446833	0.21603	0.0000	0.0000	0.0000	0.05500	0.13902	0	1	0	1	0	0
546	_BYBI-2007	0.7063428	0.1487	0.2712	1925860	14.470883	0.02405	0.0000	0.0000	0.0000	0.06350	0.26467	0	1	0	1	0	0
547	_BYBI-2008	0.7025695	0.0959	0.2603	1994475	14.505891	0.03501	0.0000	0.0000	0.0000	0.06010	0.30509	0	1	0	1	0	0
548	_BYBI-2009	0.6922231	0.0453	0.1962	2223304	14.614505	0.10861	0.0000	0.0000	0.0000	0.04630	0.09956	0	1	0	1	0	0
549	_BYBI-2010	0.6775308	0.0378	0.2287	2186332	14.597736	-0.01677	0.0000	0.0000	0.0000	0.06200	0.22804	0	1	0	1	0	0
550	_BYBI-2011	0.6647160	0.0085	0.1847	2303139	14.649784	0.05205	0.0000	0.0000	0.0000	0.06460	0.24538	0	1	0	1	0	0
551	_BMGG-2001	0.8236951	0.0108	0.1700	156618	11.961565	0.28398	0.0000	0.0000	0.0000	0.03640	0.17509	1	0	0	1	0	0
552	_BMGG-2002	0.7485278	0.0074	0.1287	187577	12.141945	0.18038	0.0000	0.0000	0.0000	0.04500	0.17400	1	0	0	1	0	0
553	_BMGG-2003	0.7161674	0.0205	0.1366	215766	12.281950	0.14001	0.0000	0.0000	0.0000	0.04780	0.18674	1	0	0	1	0	0
554	_BMGG-2004	0.6468036	0.0326	0.1367	325622	12.693492	0.41154	0.0000	0.0000	0.0000	0.05030	0.27044	1	0	0	1	0	0
555	_BMGG-2005	0.6646838	0.3210	0.1356	325622	12.693492	0	0.0000	0.0000	0.0000	0.05690	0.24325	1	0	0	1	0	0
556	_BMGG-2006	0.6929490	0.0254	0.0957	325636	12.693535	4.00E-05	0.0000	0.0000	0.0000	0.05500	0.13902	1	0	0	1	0	0
557	_BMGG-2007	0.7036604	0.0010	0.1209	332785	12.715252	0.02172	0.0000	0.0000	0.0000	0.06350	0.26467	1	0	0	1	0	0
558	_BMGG-2008	0.7640022	0.0036	0.1417	293376	12.589210	-0.12604	0.0000	0.0000	0.0000	0.06010	0.30509	1	0	0	1	0	0
559	_BMGG-2009	0.6539239	0.0047	0.1406	420991	12.950367	0.36116	0.0000	0.0000	0.0000	0.04630	0.09956	1	0	0	1	0	0

DATA PANEL VARIABEL PENELITIAN

No	KODE BANK-TAHUN	SSFA	NPL	CAR	TASSET	LNSIZE	DLNSIZE	OWNFR	OWNG	OWNP	GGDP	GCRED	DSB	DMB	DLB	DBUKU1	DBUKU2	DBUKU3AN4
560	_BMGG-2010	0.6612575	0.0032	0.1432	553012	13.223135	0.27277	0.0000	0.0000	0.0000	0.06200	0.22804	1	0	0	1	0	0
561	_BMGG-2011	0.5600961	0.0013	0.1577	737981	13.511673	0.28854	0.0000	0.0000	0.0000	0.06460	0.24538	1	0	0	1	0	0
562	_BAGG-2001	0.5765607	0.0013	0.1530	924922	13.737465	0.43731	0.0000	0.0000	0.0000	0.03640	0.17509	1	0	0	1	0	0
563	_BAGG-2002	0.7057460	0.0016	0.1766	1230047	14.022563	0.2851	0.0000	0.0000	0.0000	0.04500	0.17400	0	1	0	1	0	0
564	_BAGG-2003	0.7134620	0.0011	0.1529	1337875	14.106593	0.08403	0.0000	0.0000	0.0000	0.04780	0.18674	0	1	0	1	0	0
565	_BAGG-2004	0.7154040	0.0076	0.2094	2154200	14.582930	0.47634	0.0000	0.0000	0.0075	0.05030	0.27044	0	1	0	1	0	0
566	_BAGG-2005	0.6517237	0.0200	0.2300	2551446	14.752171	0.16924	0.0000	0.0000	0.0059	0.05690	0.24325	0	1	0	1	0	0
567	_BAGG-2006	0.5901042	0.0189	0.1800	3010606	14.917652	0.16548	0.0000	0.0000	0.0059	0.05500	0.13902	0	1	0	1	0	0
568	_BAGG-2007	0.7219915	0.0172	0.2178	2983769	14.908698	-0.00895	0.0000	0.0000	0.0059	0.06350	0.26467	0	1	0	1	0	0
569	_BAGG-2008	0.7461815	0.0156	0.2265	2581261	14.763789	-0.14491	0.0000	0.0000	0.0058	0.06010	0.30509	0	1	0	1	0	0
570	_BAGG-2009	0.7242221	0.0182	0.2313	2981696	14.908003	0.14421	0.0000	0.0000	0.0326	0.04630	0.09956	0	1	0	1	0	0
571	_BAGG-2010	0.7608321	0.0152	0.1831	3057238	14.933022	0.02502	0.0000	0.0000	0.0300	0.06200	0.22804	0	1	0	1	0	0
572	_BAGG-2011	0.7223552	0.0029	0.1694	3481155	15.062875	0.12985	0.0000	0.0000	0.0622	0.06460	0.24538	0	1	0	1	0	0
573	_BINX-2001	0.7381835	0.0053	0.1753	225672	12.326838	-0.25114	0.0000	0.0000	0.0000	0.03640	0.17509	1	0	0	1	0	0
574	_BINX-2002	0.7470239	0.1270	0.1550	276649	12.530505	0.20367	0.0000	0.0000	0.0000	0.04500	0.17400	1	0	0	1	0	0
575	_BINX-2003	0.6726389	0.0064	0.1418	307773	12.637118	0.10661	0.0000	0.0000	0.0000	0.04780	0.18674	1	0	0	1	0	0
576	_BINX-2004	0.6679204	0.0057	0.2189	330051	12.707002	0.06988	0.0000	0.0000	0.0000	0.05030	0.27044	1	0	0	1	0	0
577	_BINX-2005	0.6821225	0.0025	0.1418	332728	12.715081	0.00808	0.0000	0.0000	0.0000	0.05690	0.24325	1	0	0	1	0	0
578	_BINX-2006	0.6490632	0.0014	0.1289	351616	12.770295	0.05521	0.7600	0.0000	0.0000	0.05500	0.13902	1	0	0	1	0	0
579	_BINX-2007	0.6849605	0.0281	0.1553	548398	13.214757	0.44446	0.7600	0.0000	0.0000	0.06350	0.26467	1	0	0	1	0	0
580	_BINX-2008	0.6748950	0.0140	0.1761	778164	13.564693	0.34994	0.7600	0.0000	0.0000	0.06010	0.30509	1	0	0	1	0	0
581	_BINX-2009	0.7156748	0.0087	0.1842	1142551	13.948774	0.38408	0.7600	0.0000	0.0000	0.04630	0.09956	0	1	0	1	0	0
582	_BINX-2010	0.7171424	0.0089	0.1891	1595026	14.282401	0.33363	0.7600	0.0000	0.0000	0.06200	0.22804	0	1	0	1	0	0
583	_BINX-2011	0.6581399	0.0038	0.1415	2111743	14.563024	0.28062	0.7600	0.0000	0.0000	0.06460	0.24538	0	1	0	1	0	0
584	_BRIN-2001	0.6360427	0.0033	0.1685	58012	10.968405	-0.12216	0.0000	0.0000	0.0000	0.03640	0.17509	1	0	0	1	0	0
585	_BRIN-2002	0.6967333	0.0017	0.1782	77702	11.260636	0.29223	0.0000	0.0000	0.0000	0.04500	0.17400	1	0	0	1	0	0
586	_BRIN-2003	0.8735382	0.0006	0.1827	64102	11.068231	-0.19241	0.0000	0.0000	0.0000	0.04780	0.18674	1	0	0	1	0	0
587	_BRIN-2004	0.5882600	0.0008	0.2020	115992	11.661277	0.59305	0.0000	0.0000	0.0000	0.05030	0.27044	1	0	0	1	0	0
588	_BRIN-2005	0.9655927	0.0053	0.1723	78614	11.272305	-0.38897	0.0000	0.0000	0.0000	0.05690	0.24325	1	0	0	1	0	0
589	_BRIN-2006	0.8343722	0.0014	0.1502	113876	11.642865	0.37056	0.0000	0.0000	0.0000	0.05500	0.13902	1	0	0	1	0	0
590	_BRIN-2007	0.6532848	0.0081	0.1723	239270	12.385348	0.74248	0.0000	0.0000	0.0000	0.06350	0.26467	1	0	0	1	0	0
591	_BRIN-2008	0.5557886	0.0131	0.1344	284855	12.559736	0.17439	0.0000	0.0000	0.0000	0.06010	0.30509	1	0	0	1	0	0
592	_BRIN-2009	0.6181227	0.0139	0.1700	354367	12.778088	0.21835	0.0000	0.0000	0.0000	0.04630	0.09956	1	0	0	1	0	0
593	_BRIN-2010	0.5899968	0.0051	0.1599	433664	12.980025	0.20194	0.0000	0.0000	0.0000	0.06200	0.22804	1	0	0	1	0	0
594	_BRIN-2011	0.6068629	0.0013	0.1817	431352	12.974680	-0.00535	0.0000	0.0000	0.0000	0.06460	0.24538	1	0	0	1	0	0
595	_BASB-2001	0.5533786	0.0013	0.3845	35276	10.470958	0.41051	0.0000	0.0000	0.0000	0.03640	0.17509	1	0	0	1	0	0
596	_BASB-2002	0.6220665	0.0015	0.3339	24311	10.098684	-0.37227	0.0000	0.0000	0.0000	0.04500	0.17400	1	0	0	1	0	0
597	_BASB-2003	0.5548459	0.0008	0.2593	30038	10.310219	0.21153	0.0000	0.0000	0.0000	0.04780	0.18674	1	0	0	1	0	0
598	_BASB-2004	0.9104589	0.0047	0.2132	26292	10.177020	-0.1332	0.0000	0.0000	0.0000	0.05030	0.27044	1	0	0	1	0	0
599	_BASB-2005	0.8023724	0.0024	0.1919	24121	10.090838	-0.08618	0.0000	0.0000	0.0000	0.05690	0.24325	1	0	0	1	0	0
600	_BASB-2006	0.9381131	0.0055	0.1653	19443	9.875242	-0.2156	0.0000	0.0000	0.0000	0.05500	0.13902	1	0	0	1	0	0
601	_BASB-2007	0.6981917	0.0159	0.1239	88712	11.393150	1.51791	0.0000	0.0000	0.0000	0.06350	0.26467	1	0	0	1	0	0
602	_BASB-2008	0.6044879	0.0015	0.1493	89771	11.405017	0.01187	0.0000	0.0000	0.0000	0.06010	0.30509	1	0	0	1	0	0

DATA PANEL VARIABEL PENELITIAN

No	KODE BANK-TAHUN	SSFA	NPL	CAR	TASSET	LNSIZE	DLNSIZE	OWNFR	OWNG	OWNP	GGDP	GCRED	DSB	DMB	DLB	DBUKU1	DBUKU2	DBUKU3AN4
603	_BASB-2009	0.5857003	0.0023	0.1606	90241	11.410239	0.00522	0.0000	0.0000	0.0000	0.04630	0.09956	1	0	0	1	0	0
604	_BASB-2010	0.8828329	0.0049	0.1548	132839	11.796893	0.38665	0.0000	0.0000	0.0000	0.06200	0.22804	1	0	0	1	0	0
605	_BASB-2011	0.4441893	0.0018	0.1663	333832	12.718393	0.9215	0.0000	0.0000	0.0000	0.06460	0.24538	1	0	0	1	0	0
606	_BIPA-2001	0.9500541	0.0148	0.1684	144525	11.881208	0.21807	0.1694	0.0000	0.0000	0.03640	0.17509	1	0	0	1	0	0
607	_BIPA-2002	0.7479428	0.0370	0.2308	136731	11.825771	-0.05544	0.1794	0.0000	0.0000	0.04500	0.17400	1	0	0	1	0	0
608	_BIPA-2003	0.8394222	0.0263	0.3168	139827	11.848161	0.02239	0.1898	0.0000	0.0000	0.04780	0.18674	1	0	0	1	0	0
609	_BIPA-2004	0.8930090	0.0415	0.2538	177595	12.087261	0.2391	0.1743	0.0000	0.0000	0.05030	0.27044	1	0	0	1	0	0
610	_BIPA-2005	0.7890938	0.0126	0.2153	328517	12.702344	0.61508	0.1743	0.0000	0.0000	0.05690	0.24325	1	0	0	1	0	0
611	_BIPA-2006	0.6204064	0.0096	0.2062	516303	13.154449	0.45211	0.1543	0.0000	0.0000	0.05500	0.13902	1	0	0	1	0	0
612	_BIPA-2007	0.5843829	0.0147	0.2087	630964	13.355004	0.20056	0.1432	0.0000	0.0000	0.06350	0.26467	1	0	0	1	0	0
613	_BIPA-2008	0.5791394	0.0143	0.2170	661910	13.402885	0.04788	0.1118	0.0000	0.0000	0.06010	0.30509	1	0	0	1	0	0
614	_BIPA-2009	0.5648678	0.0155	0.1997	846361	13.648701	0.24582	0.0000	0.0000	0.0000	0.04630	0.09956	1	0	0	1	0	0
615	_BIPA-2010	0.5600963	0.0197	0.0145	948787	13.762940	0.11424	0.0000	0.0000	0.0000	0.06200	0.22804	1	0	0	1	0	0
616	_BIPA-2011	0.6134058	0.0119	0.1407	1444743	14.183442	0.4205	0.0000	0.0000	0.0000	0.06460	0.24538	0	1	0	1	1	0
617	_BPMR-2001	0.7163818	0.0040	0.3049	216389	12.284833	0.06497	0.0000	0.0000	0.0000	0.03640	0.17509	1	0	0	1	0	0
618	_BPMR-2002	0.7559782	0.0021	0.2325	258862	12.464050	0.17922	0.0000	0.0000	0.0000	0.04500	0.17400	1	0	0	1	0	0
619	_BPMR-2003	0.7038610	0.0036	0.2354	350071	12.765891	0.30184	0.0000	0.0000	0.0000	0.04780	0.18674	1	0	0	1	0	0
620	_BPMR-2004	0.7412221	0.0800	0.1117	382718	12.855054	0.08916	0.0000	0.0000	0.0000	0.05030	0.27044	1	0	0	1	0	0
621	_BPMR-2005	0.6459232	0.0380	0.1174	492661	13.107577	0.25252	0.0000	0.0000	0.0000	0.05690	0.24325	1	0	0	1	0	0
622	_BPMR-2006	0.6565243	0.0401	0.1046	575728	13.263391	0.15581	0.0000	0.0000	0.0000	0.05500	0.13902	1	0	0	1	0	0
623	_BPMR-2007	0.6833111	0.0336	0.1018	593302	13.293459	0.03007	0.0000	0.0000	0.0000	0.06350	0.26467	1	0	0	1	0	0
624	_BPMR-2008	0.7134649	0.1530	0.1029	682315	13.433247	0.13979	0.0000	0.0000	0.0000	0.06010	0.30509	1	0	0	1	0	0
625	_BPMR-2009	0.6191991	0.0130	0.2769	775284	13.560985	0.12774	0.0000	0.0000	0.0000	0.04630	0.09956	1	0	0	1	0	0
626	_BPMR-2010	0.6348612	0.0070	0.2567	955192	13.769668	0.20868	0.0000	0.0000	0.0000	0.06200	0.22804	1	0	0	1	0	0
627	_BPMR-2011	0.7458901	0.0070	0.2781	1238344	14.029286	0.25962	0.0000	0.0000	0.0000	0.06460	0.24538	0	1	0	1	0	0
628	_BTPN-2001	0.7620664	0.0072	0.1917	2640563	14.786503	0.06216	0.0000	0.0000	0.0000	0.03640	0.17509	0	1	0	1	0	0
629	_BTPN-2002	0.7669976	0.0029	0.2481	2997419	14.913262	0.12676	0.0000	0.0000	0.0000	0.04500	0.17400	0	1	0	1	0	0
630	_BTPN-2003	0.8796241	0.0005	0.2284	3034412	14.925528	0.01227	0.0000	0.2839	0.0000	0.04780	0.18674	0	1	0	1	0	0
631	_BTPN-2004	0.7440018	0.1717	0.2615	2614047	14.776410	-0.14912	0.0000	0.2839	0.0000	0.05030	0.27044	0	1	0	1	0	0
632	_BTPN-2005	0.8409498	0.1574	0.1830	4483323	15.315875	0.53946	0.0000	0.2839	0.0000	0.05690	0.24325	0	1	0	1	0	0
633	_BTPN-2006	0.8814557	0.1574	0.1830	6365837	15.666456	0.35058	0.0000	0.2839	0.0000	0.05500	0.13902	0	1	0	1	0	0
634	_BTPN-2007	0.6468561	0.0542	0.1444	10580048	16.174481	0.50802	0.0000	0.2839	0.0000	0.06350	0.26467	1	0	0	0	1	0
635	_BTPN-2008	0.5796207	0.1097	0.1809	13697461	16.432721	0.25824	0.7662	0.0000	0.2238	0.06010	0.30509	1	0	0	0	1	0
636	_BTPN-2009	0.5350184	0.0790	0.3837	22272246	16.918852	0.48613	0.0000	0.0000	0.2839	0.04630	0.09956	1	0	0	0	1	0
637	_BTPN-2010	0.5562656	0.0498	0.2833	34522573	17.357124	0.43827	0.0000	0.0000	0.2839	0.06200	0.22804	1	0	0	0	1	0
638	_BTPN-2011	0.5413334	0.0281	0.2743	46651141	17.658208	0.30108	0.0000	0.0000	0.4032	0.06460	0.24538	1	0	0	0	0	1
639	_BVIL-2001	0.8561518	0.0170	0.3148	1381100	14.138391	0.22488	0.0000	0.0000	0.5655	0.03640	0.17509	0	1	0	1	0	0
640	_BVIL-2002	0.5937567	0.0067	0.2699	1555592	14.257367	0.11898	0.0000	0.0000	0.6069	0.04500	0.17400	0	1	0	1	0	0
641	_BVIL-2003	0.7612250	0.0033	0.2284	1747879	14.373914	0.11655	0.0000	0.0000	0.7497	0.04780	0.18674	0	1	0	1	0	0
642	_BVIL-2004	0.7733335	0.0449	0.1772	2004900	14.511105	0.13719	0.0000	0.0000	0.6397	0.05030	0.27044	0	1	0	1	0	0
643	_BVIL-2005	0.8089991	0.0657	0.1582	2112005	14.563148	0.05204	0.0000	0.0000	0.5195	0.05690	0.24325	0	1	0	1	0	0
644	_BVIL-2006	0.7156592	0.0481	0.1964	2897471	14.879349	0.3162	0.1492	0.0000	0.3993	0.05500	0.13902	0	1	0	1	0	0
645	_BVIL-2007	0.6112397	0.0452	0.2310	5183742	15.461038	0.58169	0.1285	0.0000	0.3365	0.06350	0.26467	0	1	0	1	0	0

DATA PANEL VARIABEL PENELITIAN

No	KODE BANK-TAHUN	SSFA	NPL	CAR	TASSET	LNSIZE	DLNSIZE	OWNFR	OWNG	OWNP	GGDP	GCRED	DSB	DMB	DLB	DBUKU1	DBUKU2	DBUKU3AN4
646	_BVIL-2008	0.5597761	0.0152	0.2227	5580480	15.534785	0.07375	0.0000	0.0000	0.3689	0.06010	0.30509	0	1	0	1	0	0
647	_BVIL-2009	0.6961035	0.0113	0.3166	7271127	15.799422	0.26464	0.0000	0.0000	0.2770	0.04630	0.09956	0	1	0	1	0	0
648	_BVIL-2010	0.6775519	0.0197	0.5846	10106602	16.128699	0.32928	0.0000	0.0000	0.3515	0.06200	0.22804	0	0	1	1	0	0
649	_BVIL-2011	0.6125761	0.0676	0.4038	11302881	16.240568	0.11187	0.0000	0.0000	0.3256	0.06460	0.24538	0	0	1	0	1	0
650	_BYTA-2001	0.7985288	0.0008	0.3349	761781	13.543414	0.19899	0.0000	1.0000	0.0000	0.03640	0.17509	1	0	0	1	0	0
651	_BYTA-2002	0.7530767	0.0010	0.3123	997285	13.812792	0.26938	0.0000	1.0000	0.0000	0.04500	0.17400	1	0	0	1	0	0
652	_BYTA-2003	0.8050518	0.0004	0.2567	1298050	14.076374	0.26358	0.0000	1.0000	0.0000	0.04780	0.18674	0	1	0	1	0	0
653	_BYTA-2004	0.7153194	0.0024	0.1395	1436346	14.177613	0.10124	0.0000	1.0000	0.0000	0.05030	0.27044	0	1	0	1	0	0
654	_BYTA-2005	0.6817931	0.0085	0.1605	1632298	14.305499	0.12789	0.0000	1.0000	0.0000	0.05690	0.24325	0	1	0	1	0	0
655	_BYTA-2006	0.6005419	0.0065	0.1794	2560739	14.755806	0.45031	0.0000	1.0000	0.0000	0.05500	0.13902	0	1	0	1	0	0
656	_BYTA-2007	0.5996358	0.0058	0.1983	3143456	14.960833	0.20503	0.0000	1.0000	0.0000	0.06350	0.26467	0	1	0	1	0	0
657	_BYTA-2008	0.6472292	0.0051	0.2152	2765012	14.832556	-0.12828	0.0000	1.0000	0.0000	0.06010	0.30509	0	1	0	1	0	0
658	_BYTA-2009	0.6409698	0.0032	0.2103	3491910	15.065959	0.2334	0.0000	1.0000	0.0000	0.04630	0.09956	0	1	0	1	0	0
659	_BYTA-2010	0.6941377	0.0056	0.1870	4171083	15.243686	0.17773	0.0000	1.0000	0.0000	0.06200	0.22804	0	1	0	1	0	0
660	_BYTA-2011	0.6995480	0.0004	0.1518	4807602	15.385709	0.14202	0.0000	1.0000	0.0000	0.06460	0.24538	0	1	0	1	0	0
661	_BDKI-2001	0.5983350	0.0010	0.1389	4572414	15.335552	-2.60966	0.0000	0.9979	0.0000	0.03640	0.17509	0	1	0	1	0	0
662	_BDKI-2002	0.6475895	0.0017	0.1279	5672522	15.551144	0.21559	0.0000	1.0000	0.0000	0.04500	0.17400	0	1	0	1	0	0
663	_BDKI-2003	0.6591518	0.0026	0.1173	5627081	15.543101	-0.00804	0.0000	1.0000	0.0000	0.04780	0.18674	0	1	0	1	0	0
664	_BDKI-2004	0.6464474	0.0403	0.1555	6885880	15.744984	0.20188	0.0000	0.9979	0.0000	0.05030	0.27044	0	1	0	1	0	0
665	_BDKI-2005	0.6758335	0.2241	0.1525	8663282	15.974604	0.22962	0.0000	0.9981	0.0000	0.05690	0.24325	0	1	0	1	0	0
666	_BDKI-2006	0.6836577	0.0641	0.2120	11186901	16.230254	0.25565	0.0000	1.0000	0.0000	0.05500	0.13902	0	0	1	1	0	0
667	_BDKI-2007	0.7733294	0.0440	0.1850	11838239	16.286845	0.05659	0.0000	0.9983	0.0000	0.06350	0.26467	0	0	1	1	0	0
668	_BDKI-2008	0.7555730	0.0300	0.2150	13547165	16.421688	0.13484	0.0000	0.9983	0.0000	0.06010	0.30509	0	0	1	1	0	0
669	_BDKI-2009	0.7271215	0.0396	0.3693	15341085	16.546045	0.12436	0.0000	1.0000	0.0000	0.04630	0.09956	0	0	1	1	0	0
670	_BDKI-2010	0.7020963	0.0160	0.2518	15562937	16.560403	0.01436	0.0000	0.9984	0.0016	0.06200	0.22804	0	0	1	0	1	0
671	_BDKI-2011	0.7526795	0.0026	0.2414	19505388	16.786201	0.2258	0.0000	0.9983	0.0000	0.06460	0.24538	0	0	1	0	1	0
672	_BJBT-2001	0.7742748	0.0141	0.1937	5592667	15.536967	0.52906	0.0000	1.0000	0.0000	0.03640	0.17509	0	1	0	1	0	0
673	_BJBT-2002	0.7112764	0.0015	0.2225	8428747	15.947159	0.41019	0.0000	1.0000	0.0000	0.04500	0.17400	0	1	0	1	0	0
674	_BJBT-2003	0.7422024	0.0006	0.1892	11331915	16.243134	0.29597	0.0000	1.0000	0.0000	0.04780	0.18674	0	0	1	1	0	0
675	_BJBT-2004	0.6684324	0.0175	0.1391	13317308	16.404575	0.16144	0.0000	1.0000	0.0000	0.05030	0.27044	0	0	1	0	1	0
676	_BJBT-2005	0.6997191	0.0145	0.1760	15584852	16.561810	0.15723	0.0000	1.0000	0.0000	0.05690	0.24325	0	0	1	0	1	0
677	_BJBT-2006	0.6292371	0.0251	0.2731	21287386	16.873625	0.31182	0.0000	1.0000	0.0000	0.05500	0.13902	0	0	1	0	1	0
678	_BJBT-2007	0.6710163	0.0325	0.3197	23122845	16.956332	0.08271	0.0000	1.0000	0.0000	0.06350	0.26467	0	0	1	0	1	0
679	_BJBT-2008	0.6762364	0.0073	0.2488	26113653	17.077969	0.12164	0.0000	1.0000	0.0000	0.06010	0.30509	0	0	1	0	1	0
680	_BJBT-2009	0.6556932	0.0076	0.2783	32410329	17.293988	0.21602	0.0000	1.0000	0.0000	0.04630	0.09956	0	0	1	0	1	0
681	_BJBT-2010	0.6446985	0.0046	0.2042	42021073	17.553682	0.25969	0.0000	0.7500	0.2500	0.06200	0.22804	0	0	1	0	1	0
682	_BJBT-2011	0.7422592	0.0056	0.2386	52102571	17.768725	0.21504	0.0000	0.7500	0.2500	0.06460	0.24538	0	0	1	0	0	0
683	_BNTB-2001	0.7044917	0.0045	0.2198	596917	13.299533	0.50117	0.0000	1.0000	0.0000	0.03640	0.17509	1	0	0	1	0	0
684	_BNTB-2002	0.6952083	0.0192	0.1858	711121	13.474598	0.17506	0.0000	1.0000	0.0000	0.04500	0.17400	1	0	0	1	0	0
685	_BNTB-2003	0.6507235	0.0134	0.1845	764720	13.547265	0.07267	0.0000	1.0000	0.0000	0.04780	0.18674	1	0	0	1	0	0
686	_BNTB-2004	0.6591221	0.0850	0.2205	1146358	13.952101	0.40484	0.0000	1.0000	0.0000	0.05030	0.27044	0	1	0	1	0	0
687	_BNTB-2005	0.8464613	0.0940	0.1909	1512879	14.229525	0.27742	0.0000	1.0000	0.0000	0.05690	0.24325	0	1	0	1	0	0
688	_BNTB-2006	0.6049090	0.0083	0.1978	1822577	14.415762	0.18624	0.0000	1.0000	0.0000	0.05500	0.13902	0	1	0	1	0	0

DATA PANEL VARIABEL PENELITIAN

No	KODE BANK-TAHUN	SSFA	NPL	CAR	TASSET	LNSIZE	DLNSIZE	OWNFR	OWNG	OWNP	GGDP	GCRED	DSB	DMB	DLB	DBUKU1	DBUKU2	DBUKU3AN4
689	_BNTB-2007	0.8481988	0.0076	0.1553	1922791	14.469288	0.05353	0.0000	1.0000	0.0000	0.06350	0.26467	0	1	0	1	0	0
690	_BNTB-2008	0.6732909	0.0011	0.1298	1874587	14.443899	-0.02539	0.0000	1.0000	0.0000	0.06010	0.30509	0	1	0	1	0	0
691	_BNTB-2009	0.6428658	0.0001	0.1890	2216396	14.611393	0.16749	0.0000	1.0000	0.0000	0.04630	0.09956	0	1	0	1	0	0
692	_BNTB-2010	0.6733577	0.0022	0.2189	2761260	14.831198	0.2198	0.0000	1.0000	0.0000	0.06200	0.22804	0	1	0	1	0	0
693	_BNTB-2011	0.6441381	0.0006	0.1890	3469105	15.059407	0.22821	0.0000	1.0000	0.0000	0.06460	0.24538	0	1	0	1	0	0
694	_BJTH-2001	0.7541108	0.0001	0.1786	4153103	15.239366	0.49321	0.0000	1.0000	0.0000	0.03640	0.17509	0	1	0	1	0	0
695	_BJTH-2002	0.7666644	0.0003	0.1753	5109753	15.446662	0.2073	0.0000	1.0000	0.0000	0.04500	0.17400	0	1	0	1	0	0
696	_BJTH-2003	0.6843328	0.0004	0.1774	6085103	15.621354	0.17469	0.0000	1.0000	0.0000	0.04780	0.18674	0	1	0	1	0	0
697	_BJTH-2004	0.6363410	0.0179	0.3128	6451873	15.679881	0.05853	0.0000	1.0000	0.0000	0.05030	0.27044	0	1	0	1	0	0
698	_BJTH-2005	0.6404218	0.0235	0.3911	8001100	15.895090	0.21521	0.0000	1.0000	0.0000	0.05690	0.24325	0	1	0	1	0	0
699	_BJTH-2006	0.6878271	0.0126	0.2432	11349486	16.244683	0.34959	0.0000	1.0000	0.0000	0.05500	0.13902	0	0	1	1	0	0
700	_BJTH-2007	0.7902894	0.0256	0.2105	12211147	16.317860	0.07318	0.0000	1.0000	0.0000	0.06350	0.26467	0	0	1	0	1	0
701	_BJTH-2008	0.6497479	0.0136	0.2045	13228668	16.397897	0.08004	0.0000	1.0000	0.0000	0.06010	0.30509	0	0	1	0	1	0
702	_BJTH-2009	0.6590299	0.0210	0.2399	14776778	16.508567	0.11067	0.0000	1.0000	0.0000	0.04630	0.09956	0	0	1	0	1	0
703	_BJTH-2010	0.6392147	0.0128	0.2129	18710698	16.744606	0.23604	0.0000	1.0000	0.0000	0.06200	0.22804	0	0	1	1	0	0
704	_BJTH-2011	0.7139535	0.0077	0.1649	22982127	16.950227	0.20562	0.0000	1.0000	0.0000	0.06460	0.24538	0	0	1	0	1	0
705	_BJTR-2001	0.8466397	0.0076	0.1609	5581354	15.534942	0.6818	0.0000	1.0000	0.0000	0.03640	0.17509	0	1	0	1	0	0
706	_BJTR-2002	0.8224226	0.0047	0.1516	6386132	15.669639	0.1347	0.0000	1.0000	0.0000	0.04500	0.17400	0	1	0	1	0	0
707	_BJTR-2003	0.7266252	0.0039	0.1765	7382225	15.814586	0.14495	0.0000	1.0000	0.0000	0.04780	0.18674	0	1	0	1	0	0
708	_BJTR-2004	0.7342576	0.0166	0.1308	8683241	15.976905	0.16232	0.0000	1.0000	0.0000	0.05030	0.27044	0	1	0	1	0	0
709	_BJTR-2005	0.5993880	0.0159	0.1469	10702202	16.185960	0.20905	0.0000	1.0000	0.0000	0.05690	0.24325	0	0	1	1	0	0
710	_BJTR-2006	0.4868810	0.0181	0.1485	14170573	16.466678	0.28072	0.0000	1.0000	0.0000	0.05500	0.13902	0	0	1	0	1	0
711	_BJTR-2007	0.5315081	0.0151	0.1440	15735812	16.571450	0.10477	0.0000	1.0000	0.0000	0.06350	0.26467	0	0	1	0	1	0
712	_BJTR-2008	0.6111495	0.0160	0.1465	16290529	16.606094	0.03464	0.0000	1.0000	0.0000	0.06010	0.30509	0	0	1	0	1	0
713	_BJTR-2009	0.7509669	0.0027	0.2312	17429246	16.673660	0.06757	0.0000	1.0000	0.0000	0.04630	0.09956	0	0	1	0	1	0
714	_BJTR-2010	0.8114180	0.0050	0.2149	19986474	16.810566	0.13691	0.0000	1.0000	0.0000	0.06200	0.22804	0	0	1	0	1	0
715	_BJTR-2011	0.7981595	0.0037	0.2632	24846516	17.028228	0.21766	0.0000	1.0000	0.0000	0.06460	0.24538	0	0	1	0	1	0
716	_BNTT-2001	0.8415920	0.0024	0.2840	489064	13.100249	0.60592	0.0000	1.0000	0.0000	0.03640	0.17509	1	0	0	1	0	0
717	_BNTT-2002	0.7039975	0.0120	0.2264	651670	13.387294	0.28704	0.0000	1.0000	0.0000	0.04500	0.17400	1	0	0	1	0	0
718	_BNTT-2003	0.6957061	0.0870	0.1981	833228	13.633063	0.24577	0.0000	1.0000	0.0000	0.04780	0.18674	1	0	0	1	0	0
719	_BNTT-2004	0.7339725	0.0300	0.1733	1015863	13.831249	0.19819	0.0000	1.0000	0.0000	0.05030	0.27044	0	1	0	1	0	0
720	_BNTT-2005	0.6688710	0.0211	0.1465	1438465	14.179087	0.34784	0.0000	0.9980	0.0000	0.05690	0.24325	0	1	0	1	0	0
721	_BNTT-2006	0.7009633	0.0212	0.1653	2448776	14.711099	0.53201	0.0000	1.0000	0.0000	0.05500	0.13902	0	1	0	1	0	0
722	_BNTT-2007	0.7729349	0.0342	0.1574	2682818	14.802378	0.09128	0.0000	0.9990	0.0000	0.06350	0.26467	0	1	0	1	0	0
723	_BNTT-2008	0.6694775	0.0261	0.1521	2910627	14.883879	0.0815	0.0000	0.9990	0.0000	0.06010	0.30509	0	1	0	1	0	0
724	_BNTT-2009	0.6850610	0.0066	0.1939	3394419	15.037643	0.15376	0.0000	1.0000	0.0000	0.04630	0.09956	0	1	0	1	0	0
725	_BNTT-2010	0.5407293	0.0049	0.1499	4496883	15.318895	0.28125	0.0000	0.9940	0.0000	0.06200	0.22804	0	1	0	1	0	0
726	_BNTT-2011	0.6299294	0.0018	0.1404	5621758	15.542155	0.22326	0.0000	0.9940	0.0000	0.06460	0.24538	0	1	0	1	0	0
727	_BMKU-2001	0.8530240	0.0062	0.1260	696695	13.454103		0.0000	1.0000	0.0000	0.03640	0.17509	1	0	0	1	0	0
728	_BMKU-2002	0.7390361	0.0133	0.1222	742866	13.518271	0.06417	0.0000	1.0000	0.0000	0.04500	0.17400	1	0	0	1	0	0
729	_BMKU-2003	0.6462356	0.0035	0.1209	747292	13.524211	0.00594	0.0000	1.0000	0.0000	0.04780	0.18674	1	0	0	1	0	0
730	_BMKU-2004	0.5829174	0.0097	0.1561	835531	13.635823	0.11161	0.0000	1.0000	0.0000	0.05030	0.27044	1	0	0	1	0	0
731	_BMKU-2005	0.7480895	0.0115	0.2385	1016145	13.831527	0.1957	0.0000	1.0000	0.0000	0.05690	0.24325	0	1	0	1	0	0

DATA PANEL VARIABEL PENELITIAN

No	KODE BANK-TAHUN	SSFA	NPL	CAR	TASSET	LNSIZE	DLNSIZE	OWNFR	OWNG	OWNP	GGDP	GCRED	DSB	DMB	DLB	DBUKU1	DBUKU2	DBUKU3AN4
732	_BMKU-2006	0.6645344	0.0277	0.3134	1712221	14.353302	0.52178	0.0000	1.0000	0.0000	0.05500	0.13902	0	1	0	1	0	0
733	_BMKU-2007	0.6214192	0.0310	0.2916	1964609	14.490804	0.1375	0.0000	1.0000	0.0000	0.06350	0.26467	0	1	0	1	0	0
734	_BMKU-2008	0.6743028	0.0144	0.2483	1861793	14.437051	-0.05375	0.0000	1.0000	0.0000	0.06010	0.30509	0	1	0	1	0	0
735	_BMKU-2009	0.7294860	0.0044	0.3054	2021721	14.519460	0.08241	0.0000	1.0000	0.0000	0.04630	0.09956	0	1	0	1	0	0
736	_BMKU-2010	0.7019380	0.0027	0.3181	2507929	14.734968	0.21551	0.0000	1.0000	0.0000	0.06200	0.22804	0	1	0	1	0	0
737	_BMKU-2011	0.6761526	0.0016	0.2430	3564785	15.086614	0.35165	0.0000	1.0000	0.0000	0.06460	0.24538	0	1	0	1	0	0
738	_BPPA-2001	0.9879880	0.0044	0.2229	1298150	14.076451	0.47306	0.0000	1.0000	0.0000	0.03640	0.17509	0	1	0	1	0	0
739	_BPPA-2002	0.9378763	0.0068	0.2257	1765167	14.383756	0.30731	0.0000	0.9847	0.0000	0.04500	0.17400	0	1	0	1	0	0
740	_BPPA-2003	0.8745657	0.0084	0.2061	1833705	14.421849	0.03809	0.0000	1.0000	0.0000	0.04780	0.18674	0	1	0	1	0	0
741	_BPPA-2004	0.8510143	0.0752	0.0986	2503817	14.733327	0.31148	0.0000	1.0000	0.0000	0.05030	0.27044	0	1	0	1	0	0
742	_BPPA-2005	0.8813943	0.0638	0.1165	3481529	15.062982	0.32966	0.0000	1.0000	0.0000	0.05690	0.24325	0	1	0	1	0	0
743	_BPPA-2006	0.6430934	0.0447	0.1509	7659256	15.851425	0.78844	0.0000	1.0000	0.0000	0.05500	0.13902	0	1	0	1	0	0
744	_BPPA-2007	0.4375586	0.0344	0.1584	8767794	15.986596	0.13517	0.0000	0.9519	0.0000	0.06350	0.26467	0	1	0	1	0	0
745	_BPPA-2008	0.4901318	0.0235	0.1728	8554912	15.962016	-0.02458	0.0000	0.9474	0.0000	0.06010	0.30509	0	1	0	1	0	0
746	_BPPA-2009	0.5355309	0.0144	0.2337	9457910	16.062362	0.10035	0.0000	1.0000	0.0000	0.04630	0.09956	0	1	0	0	1	0
747	_BPPA-2010	0.6016458	0.0231	0.2039	10910609	16.205246	0.14288	0.0000	0.9833	0.0000	0.06200	0.22804	0	0	1	0	1	0
748	_BPPA-2011	0.6340895	0.0203	0.1873	13673419	16.430964	0.22572	0.0000	0.9833	0.0000	0.06460	0.24538	0	0	1	0	1	0
749	_BBLU-2001	0.9300578	0.0179	0.1750	208617	12.248255	1.02216	0.0000	1.0000	0.0000	0.03640	0.17509	1	0	0	1	0	0
750	_BBLU-2002	0.8385896	0.0114	0.1413	302451	12.619675	0.37142	0.0000	1.0000	0.0000	0.04500	0.17400	1	0	0	1	0	0
751	_BBLU-2003	0.7734404	0.0133	0.1260	384202	12.858924	0.23925	0.0000	1.0000	0.0000	0.04780	0.18674	1	0	0	1	0	0
752	_BBLU-2004	0.6600883	0.1288	0.2779	433953	12.980692	0.12177	0.0000	1.0000	0.0000	0.05030	0.27044	1	0	0	1	0	0
753	_BBLU-2005	0.5872077	0.0296	0.2767	684309	13.436165	0.45547	0.0000	1.0000	0.0000	0.05690	0.24325	1	0	0	1	0	0
754	_BBLU-2006	0.6331734	0.0398	0.2773	1189472	13.989020	0.55286	0.0000	1.0000	0.0000	0.05500	0.13902	0	1	0	1	0	0
755	_BBLU-2007	0.6315269	0.0431	0.3107	1487940	14.212903	0.22388	0.0000	1.0000	0.0000	0.06350	0.26467	0	1	0	1	0	0
756	_BBLU-2008	0.6183175	0.0220	0.2874	1487940	14.212903	0	0.0000	1.0000	0.0000	0.06010	0.30509	0	1	0	1	0	0
757	_BBLU-2009	0.6639754	0.0143	0.2597	1633563	14.306274	0.09337	0.0000	1.0000	0.0000	0.04630	0.09956	0	1	0	1	0	0
758	_BBLU-2010	0.6572911	0.0123	0.2095	1520027	14.234239	-0.07204	0.0000	1.0000	0.0000	0.06200	0.22804	0	1	0	1	0	0
759	_BBLU-2011	0.6142577	0.0059	0.1648	2169035	14.589793	0.35555	0.0000	1.0000	0.0000	0.06460	0.24538	0	1	0	1	0	0
760	_BSTH-2001	0.8732783	0.0171	0.1224	180719	12.104699	0.83816	0.0000	1.0000	0.0000	0.03640	0.17509	1	0	0	1	0	0
761	_BSTH-2002	0.9373537	0.0225	0.1306	274708	12.523464	0.41877	0.0000	1.0000	0.0000	0.04500	0.17400	1	0	0	1	0	0
762	_BSTH-2003	0.8937189	0.0203	0.1466	274708	12.523464	0	0.0000	1.0000	0.0000	0.04780	0.18674	1	0	0	1	0	0
763	_BSTH-2004	0.7399148	0.1527	0.1240	276688	12.530646	0.00718	0.0000	1.0000	0.0000	0.05030	0.27044	1	0	0	1	0	0
764	_BSTH-2005	0.6715686	0.0415	0.1706	398041	12.894310	0.36366	0.0000	1.0000	0.0000	0.05690	0.24325	1	0	0	1	0	0
765	_BSTH-2006	0.5671731	0.0288	0.1959	780555	13.567760	0.67345	0.0000	1.0000	0.0000	0.05500	0.13902	1	0	0	1	0	0
766	_BSTH-2007	0.5890508	0.0181	0.1635	808895	13.603424	0.03566	0.0000	1.0000	0.0000	0.06350	0.26467	1	0	0	1	0	0
767	_BSTH-2008	0.6355171	0.0090	0.1817	1000426	13.815936	0.21251	0.0000	1.0000	0.0000	0.06010	0.30509	0	1	0	1	0	0
768	_BSTH-2009	0.5610745	0.0045	0.2218	800127	13.592526	-0.22341	0.0000	1.0000	0.0000	0.04630	0.09956	1	0	0	1	0	0
769	_BSTH-2010	0.6148662	0.0007	0.2540	1211154	14.007084	0.41456	0.0000	1.0000	0.0000	0.06200	0.22804	0	1	0	1	0	0
770	_BSTH-2011	0.6432354	0.0021	0.2570	1147175	13.952813	-0.05427	0.0000	1.0000	0.0000	0.06460	0.24538	0	1	0	1	0	0
771	_BSTA-2001	0.7529774	0.0104	0.2279	273098	12.517586	-0.83648	0.0000	1.0000	0.0000	0.03640	0.17509	1	0	0	1	0	0
772	_BSTA-2002	0.7123765	0.0219	0.1844	355754	12.781995	0.26441	0.0000	1.0000	0.0000	0.04500	0.17400	1	0	0	1	0	0
773	_BSTA-2003	0.6930583	0.0206	0.1827	431057	12.973996	0.192	0.0000	1.0000	0.0000	0.04780	0.18674	1	0	0	1	0	0
774	_BSTA-2004	0.6787025	0.0156	0.1604	438550	12.991229	0.01723	0.0000	1.0000	0.0000	0.05030	0.27044	1	0	0	1	0	0

DATA PANEL VARIABEL PENELITIAN

No	KODE BANK-TAHUN	SSFA	NPL	CAR	TASSET	LNSIZE	DLNSIZE	OWNFR	OWNG	OWNP	GGDP	GCRED	DSB	DMB	DLB	DBUKU1	DBUKU2	DBUKU3AN4
775	_BSTA-2005	0.6319431	0.0153	0.1554	681597	13.432194	0.44096	0.0000	1.0000	0.0000	0.05690	0.24325	1	0	0	1	0	0
776	_BSTA-2006	0.7406213	0.0175	0.1732	1154090	13.958823	0.52663	0.0000	1.0000	0.0000	0.05500	0.13902	0	1	0	1	0	0
777	_BSTA-2007	0.5232462	0.0121	0.1928	1102839	13.913398	-0.04542	0.0000	1.0000	0.0000	0.06350	0.26467	1	1	0	1	0	0
778	_BSTA-2008	0.6476204	0.0021	0.1513	1113337	13.922872	0.00947	0.0000	1.0000	0.0000	0.06010	0.30509	0	1	0	1	0	0
779	_BSTA-2009	0.6117779	0.0035	0.1569	1558991	14.259549	0.33668	0.0000	1.0000	0.0000	0.04630	0.09956	0	1	0	1	0	0
780	_BSTA-2010	0.5808662	0.0042	0.1252	1669787	14.328207	0.06866	0.0000	1.0000	0.0000	0.06200	0.22804	0	1	0	1	0	0
781	_BSTA-2011	0.5553787	0.0031	0.1537	2348091	14.669113	0.34091	0.0000	1.0000	0.0000	0.06460	0.24538	0	1	0	1	0	0
782	_BBLI-2001	0.8223975	0.0015	0.1567	2261393	14.631492	0.34284	0.0000	1.0000	0.0000	0.03640	0.17509	0	1	0	1	0	0
783	_BBLI-2002	0.7239454	0.0019	0.1060	2448602	14.711028	0.07954	0.0000	1.0000	0.0000	0.04500	0.17400	0	1	0	1	0	0
784	_BBLI-2003	0.7967522	0.0031	0.1271	2555652	14.753818	0.04279	0.0000	1.0000	0.0000	0.04780	0.18674	0	1	0	1	0	0
785	_BBLI-2004	0.7094935	0.0062	0.2292	3128379	14.956026	0.20221	0.0000	1.0000	0.0000	0.05030	0.27044	0	1	0	1	0	0
786	_BBLI-2005	0.6552805	0.0127	0.2171	3695874	15.122728	0.1667	0.0000	1.0000	0.0000	0.05690	0.24325	0	1	0	1	0	0
787	_BBLI-2006	0.6696145	0.0156	0.2176	4211431	15.253313	0.13059	0.0000	1.0000	0.0000	0.05500	0.13902	0	1	0	1	0	0
788	_BBLI-2007	0.6714028	0.0083	0.2732	5065516	15.437967	0.18465	0.0000	1.0000	0.0000	0.06350	0.26467	0	1	0	1	0	0
789	_BBLI-2008	0.6781838	0.0032	0.2582	6005325	15.608157	0.17019	0.0000	1.0000	0.0000	0.06010	0.30509	0	1	0	1	0	0
790	_BBLI-2009	0.6373052	0.0038	0.5002	6646194	15.709555	0.1014	0.0000	1.0000	0.0000	0.04630	0.09956	0	1	0	1	0	0
791	_BBLI-2010	0.5860945	0.0001	0.3573	9077935	16.021357	0.3118	0.0000	1.0000	0.0000	0.06200	0.22804	0	1	0	1	0	0
792	_BBLI-2011	0.6819287	0.0002	0.1861	10587225	16.175159	0.1538	0.0000	1.0000	0.0000	0.06460	0.24538	0	0	1	0	1	0
793	_BKTG-2001	0.8911230	0.0004	0.2998	639401	13.368287	0.37018	0.0000	1.0000	0.0000	0.03640	0.17509	1	0	0	1	0	0
794	_BKTG-2002	0.6766046	0.0001	0.2175	777734	13.564140	0.19585	0.0000	1.0000	0.0000	0.04500	0.17400	1	0	0	1	0	0
795	_BKTG-2003	0.7146748	0.0005	0.2347	1010070	13.825530	0.26139	0.0000	1.0000	0.0000	0.04780	0.18674	0	1	0	1	0	0
796	_BKTG-2004	0.7092396	0.0039	0.2669	1085278	13.897347	0.07182	0.0000	1.0000	0.0000	0.05030	0.27044	0	1	0	1	0	0
797	_BKTG-2005	0.7269961	0.0094	0.3066	1504048	14.223671	0.32632	0.0000	1.0000	0.0000	0.05690	0.24325	0	1	0	1	0	0
798	_BKTG-2006	0.6511521	0.0094	0.3066	2278774	14.639148	0.41548	0.0000	1.0000	0.0000	0.05500	0.13902	0	1	0	1	0	0
799	_BKTG-2007	0.5848459	0.0221	0.2487	2590071	14.767196	0.12805	0.0000	1.0000	0.0000	0.06350	0.26467	0	1	0	1	0	0
800	_BKTG-2008	0.6015278	0.0209	0.2505	2328971	14.660937	-0.10626	0.0000	1.0000	0.0000	0.06010	0.30509	0	1	0	1	0	0
801	_BKTG-2009	0.7419632	0.0218	0.2174	2060901	14.538654	-0.12228	0.0000	1.0000	0.0000	0.04630	0.09956	0	1	0	1	0	0
802	_BKTG-2010	0.7005663	0.0150	0.2337	2387962	14.685951	0.1473	0.0000	1.0000	0.0000	0.06200	0.22804	0	1	0	1	0	0
803	_BKTG-2011	0.6474087	0.0180	0.1989	3438735	15.050614	0.36466	0.0000	1.0000	0.0000	0.06460	0.24538	0	1	0	1	0	0
804	_BKTM-2001	0.5677771	0.0016	0.1956	3499482	15.068126	1.39425	0.0000	1.0000	0.0000	0.03640	0.17509	0	1	0	1	0	0
805	_BKTM-2002	0.8698431	0.0200	0.2100	4085463	15.222946	0.15482	0.0000	1.0000	0.0000	0.04500	0.17400	0	1	0	1	0	0
806	_BKTM-2003	0.6790461	0.0200	0.2100	4377720	15.292039	0.06909	0.0000	1.0000	0.0000	0.04780	0.18674	0	1	0	1	0	0
807	_BKTM-2004	0.8132151	0.1451	0.2761	4202323	15.251148	-0.04089	0.0000	1.0000	0.0000	0.05030	0.27044	0	1	0	1	0	0
808	_BKTM-2005	0.5467310	0.1018	0.4265	8213133	15.921245	0.6701	0.0000	1.0000	0.0000	0.05690	0.24325	0	1	0	1	0	0
809	_BKTM-2006	0.4756139	0.0695	0.5397	13358564	16.407668	0.48642	0.0000	1.0000	0.0000	0.05500	0.13902	0	1	0	1	0	0
810	_BKTM-2007	0.6205706	0.0420	0.5212	14007288	16.455088	0.04742	0.0000	1.0000	0.0000	0.06350	0.26467	0	0	1	0	1	0
811	_BKTM-2008	0.6029917	0.0214	0.4865	15014374	16.524519	0.06943	0.0000	1.0000	0.0000	0.06010	0.30509	0	0	1	0	1	0
812	_BKTM-2009	0.8723786	0.0212	0.5885	13283092	16.402003	-0.12252	0.0000	1.0000	0.0000	0.04630	0.09956	0	0	1	0	1	0
813	_BKTM-2010	0.9487922	0.0052	0.5419	15130282	16.532209	0.13021	0.0000	1.0000	0.0000	0.06200	0.22804	0	0	1	0	1	0
814	_BKTM-2011	0.7797681	0.0055	0.3510	23046081	16.953006	0.4208	0.0000	1.0000	0.0000	0.06460	0.24538	0	0	1	0	1	0
815	_BKBT-2001	0.7621901	0.0104	0.4539	877369	13.684683	0.58945	0.0000	1.0000	0.0000	0.03640	0.17509	1	0	0	1	0	0
816	_BKBT-2002	0.8509735	0.0061	0.3284	1051558	13.865783	0.1811	0.0000	1.0000	0.0000	0.04500	0.17400	0	1	0	1	0	0
817	_BKBT-2003	0.7483626	0.0046	0.4013	1275626	14.058948	0.19316	0.0000	1.0000	0.0000	0.04780	0.18674	0	1	0	1	0	0

DATA PANEL VARIABEL PENELITIAN

No	KODE BANK-TAHUN	SSFA	NPL	CAR	TASSET	LNSIZE	DLNSIZE	OWNFR	OWNG	OWNP	GGDP	GCRED	DSB	DMB	DLB	DBUKU1	DBUKU2	DBUKU3AN4
818	_BKBT-2004	0.7250122	0.0403	0.5460	1445885	14.184232	0.12528	0.0000	1.0000	0.0000	0.05030	0.27044	0	1	0	1	0	0
819	_BKBT-2005	0.7322850	0.0522	0.5413	1896581	14.455563	0.27133	0.0000	1.0000	0.0000	0.05690	0.24325	0	1	0	1	0	0
820	_BKBT-2006	0.6146494	0.0737	0.6775	2964714	14.902291	0.44673	0.0000	1.0000	0.0000	0.05500	0.13902	0	1	0	1	0	0
821	_BKBT-2007	0.5829172	0.0615	0.5842	324830	12.691057	-2.21123	0.0000	1.0000	0.0000	0.06350	0.26467	0	1	0	1	0	0
822	_BKBT-2008	0.6512345	0.0113	0.7909	4006548	15.203441	2.51238	0.0000	1.0000	0.0000	0.06010	0.30509	0	1	0	1	0	0
823	_BKBT-2009	0.6697204	0.0010	0.6471	4899140	15.404570	0.20113	0.0000	1.0000	0.0000	0.04630	0.09956	0	1	0	1	0	0
824	_BKBT-2010	0.6467874	0.0031	0.6155	5868875	15.585174	0.1806	0.0000	1.0000	0.0000	0.06200	0.22804	0	1	0	1	0	0
825	_BKBT-2011	0.6575854	0.0042	0.0180	7126170	15.779284	0.19411	0.0000	1.0000	0.0000	0.06460	0.24538	0	1	0	1	0	0
826	_BKSJ-2001	0.8384357	0.0138	0.8716	751545	13.529886	0.33558	0.0000	1.0000	0.0000	0.03640	0.17509	1	0	0	1	0	0
827	_BKSJ-2002	0.7628531	0.0058	0.5413	824152	13.622110	0.09222	0.0000	1.0000	0.0000	0.04500	0.17400	1	0	0	1	0	0
828	_BKSJ-2003	0.8353164	0.0060	0.4902	1043407	13.858002	0.23589	0.0000	1.0000	0.0000	0.04780	0.18674	0	1	0	1	0	0
829	_BKSJ-2004	0.7743263	0.0639	0.2160	1283721	14.065273	0.20727	0.0000	1.0000	0.0000	0.05030	0.27044	0	1	0	1	0	0
830	_BKSJ-2005	0.6711065	0.0404	0.2409	1924696	14.470279	0.40501	0.0000	1.0000	0.0000	0.05690	0.24325	0	1	0	1	0	0
831	_BKSJ-2006	0.5500988	0.0351	0.2149	3107015	14.949173	0.47889	0.0000	1.0000	0.0000	0.05500	0.13902	0	1	0	1	0	0
832	_BKSJ-2007	0.5254310	0.0428	0.2248	3364813	15.028883	0.07971	0.0000	1.0000	0.0000	0.06350	0.26467	0	1	0	1	0	0
833	_BKSJ-2008	0.6519496	0.0239	0.1808	3682436	15.119085	0.0902	0.0000	1.0000	0.0000	0.06010	0.30509	0	1	0	1	0	0
834	_BKSJ-2009	0.6497132	0.0250	0.1777	4091212	15.224352	0.10527	0.0000	1.0000	0.0000	0.04630	0.09956	0	1	0	1	0	0
835	_BKSJ-2010	0.6725440	0.0270	0.1808	4543512	15.329211	0.10486	0.0000	1.0000	0.0000	0.06200	0.22804	0	1	0	1	0	0
836	_BKSJ-2011	0.7492139	0.0099	0.1625	6447346	15.679179	0.34997	0.0000	1.0000	0.0000	0.06460	0.24538	0	1	0	1	0	0
837	_BLPG-2001	0.8028299	0.0041	0.1409	533964	13.188084	0.75625	0.0000	1.0000	0.0000	0.03640	0.17509	1	0	0	1	0	0
838	_BLPG-2002	0.7473055	0.0129	0.1229	684555	13.436524	0.24844	0.0000	0.9965	0.0000	0.04500	0.17400	1	0	0	1	0	0
839	_BLPG-2003	0.6572184	0.0091	0.1301	851677	13.654963	0.21844	0.0000	1.0000	0.0000	0.04780	0.18674	1	0	0	1	0	0
840	_BLPG-2004	0.7952371	0.1203	0.2959	1037126	13.851964	0.197	0.0000	0.9821	0.0000	0.05030	0.27044	0	1	0	1	0	0
841	_BLPG-2005	0.6632075	0.0590	0.4335	1389170	14.144217	0.29225	0.0000	0.9842	0.0000	0.05690	0.24325	0	1	0	1	0	0
842	_BLPG-2006	0.6627613	0.0756	0.4623	1873164	14.443140	0.29892	0.0000	1.0000	0.0000	0.05500	0.13902	0	1	0	1	0	0
843	_BLPG-2007	0.6848250	0.1102	0.4850	1969283	14.493180	0.05004	0.0000	0.9818	0.0000	0.06350	0.26467	0	1	0	1	0	0
844	_BLPG-2008	0.7190112	0.0281	0.4167	2186025	14.597595	0.10442	0.0000	0.9837	0.0000	0.06010	0.30509	0	1	0	1	0	0
845	_BLPG-2009	0.5988957	0.0325	0.8697	2287867	14.643131	0.04554	0.0000	0.9837	0.0000	0.04630	0.09956	0	1	0	1	0	0
846	_BLPG-2010	0.6831956	0.0042	0.7757	2111092	14.562716	-0.08041	0.0000	0.9823	0.0000	0.06200	0.22804	0	1	0	1	0	0
847	_BLPG-2011	0.6168076	0.0011	0.4811	4188918	15.247953	0.68524	0.0000	0.9823	0.0000	0.06460	0.24538	0	1	0	1	0	0
848	_BSSN-2001	0.9278931	0.0021	0.0070	1156468	13.960881	0.64061	0.0000	1.0000	0.0000	0.03640	0.17509	0	1	0	1	0	0
849	_BSSN-2002	0.9088706	0.0042	0.6512	1575630	14.270166	0.30928	0.0000	1.0000	0.0000	0.04500	0.17400	0	1	0	1	0	0
850	_BSSN-2003	0.8174766	0.0002	0.5729	2198472	14.603273	0.33311	0.0000	1.0000	0.0000	0.04780	0.18674	0	1	0	1	0	0
851	_BSSN-2004	0.6763435	0.2718	0.2944	2584184	14.764920	0.16165	0.0000	1.0000	0.0000	0.05030	0.27044	0	1	0	1	0	0
852	_BSSN-2005	0.5911400	0.2831	0.4027	4467171	15.312266	0.54735	0.0000	1.0000	0.0000	0.05690	0.24325	0	1	0	1	0	0
853	_BSSN-2006	0.6000285	0.2110	0.4756	6847128	15.739340	0.42707	0.0000	1.0000	0.0000	0.05500	0.13902	0	1	0	1	0	0
854	_BSSN-2007	0.5825957	0.1321	0.2493	7443451	15.822845	0.08351	0.0000	1.0000	0.0000	0.06350	0.26467	0	1	0	1	0	0
855	_BSSN-2008	0.5956524	0.0416	0.2180	8141748	15.912515	0.08967	0.0000	1.0000	0.0000	0.06010	0.30509	0	1	0	1	0	0
856	_BSSN-2009	0.6526810	0.0299	0.6729	8387838	15.942293	0.02978	0.0000	1.0000	0.0000	0.04630	0.09956	0	1	0	1	0	0
857	_BSSN-2010	0.6697168	0.0197	0.3507	10809724	16.195957	0.25366	0.0000	0.9306	0.0000	0.06200	0.22804	0	0	1	1	0	0
858	_BSSN-2011	0.6827138	0.0268	0.4880	13193172	16.395210	0.19925	0.0000	0.9306	0.0000	0.06460	0.24538	0	0	1	0	1	0
859	_BRAU-2001	0.9569549	0.0010	0.6272	3865901	15.167705	1.56378	0.0000	1.0000	0.0000	0.03640	0.17509	0	1	0	1	0	0
860	_BRAU-2002	0.6966340	0.0053	0.7778	4091448	15.224410	0.0567	0.0000	1.0000	0.0000	0.04500	0.17400	0	1	0	1	0	0

DATA PANEL VARIABEL PENELITIAN

No	KODE BANK-TAHUN	SSFA	NPL	CAR	TASSET	LNSIZE	DLNSIZE	OWNFR	OWNG	OWNP	GGDP	GCRED	DSB	DMB	DLB	DBUKU1	DBUKU2	DBUKU3AN4
861	_BRAU-2003	0.6943581	0.0061	0.6044	4070269	15.219220	-0.00519	0.0000	1.0000	0.0000	0.04780	0.18674	0	1	0	1	0	0
862	_BRAU-2004	0.6300874	0.1441	0.1269	5305956	15.484341	0.26512	0.0000	1.0000	0.0000	0.05030	0.27044	0	1	0	1	0	0
863	_BRAU-2005	0.5495596	0.1540	0.1933	8296426	15.931335	0.44699	0.0000	1.0000	0.0000	0.05690	0.24325	0	1	0	1	0	0
864	_BRAU-2006	0.5289718	0.0148	0.2253	14327957	16.477723	0.54639	0.0000	1.0000	0.0000	0.05500	0.13902	0	0	1	1	0	0
865	_BRAU-2007	0.5843830	0.0042	0.1971	11882597	16.290585	-0.18714	0.0000	1.0000	0.0000	0.06350	0.26467	0	0	1	1	0	0
866	_BRAU-2008	0.6110162	0.0135	0.2534	13131935	16.390558	0.09997	0.0000	1.0000	0.0000	0.06010	0.30509	0	0	1	1	0	0
867	_BRAU-2009	0.8428991	0.0135	0.2534	10251345	16.142919	-0.24764	0.0000	1.0000	0.0000	0.04630	0.09956	0	0	1	0	1	0
868	_BRAU-2010	0.7918767	0.0029	0.2658	12918692	16.374186	0.23127	0.0000	1.0000	0.0000	0.06200	0.22804	0	0	1	0	1	0
869	_BRAU-2011	0.8475876	0.0129	0.1965	16983605	16.647759	0.27357	0.0000	1.0000	0.0000	0.06460	0.24538	0	0	1	0	1	0
870	_BSBT-2001	0.8277619	0.0277	0.2511	2121890	14.567818	0.29911	0.0000	0.9487	0.0000	0.03640	0.17509	0	1	0	1	0	0
871	_BSBT-2002	0.7974280	0.0209	0.2012	2654649	14.791823	0.22401	0.0000	0.9704	0.0000	0.04500	0.17400	0	1	0	1	0	0
872	_BSBT-2003	0.6781581	0.0158	0.1727	2949914	14.897287	0.10546	0.0000	0.9777	0.0000	0.04780	0.18674	0	1	0	1	0	0
873	_BSBT-2004	0.6946612	0.1922	0.1759	3098326	14.946373	0.04909	0.0000	0.9777	0.0000	0.05030	0.27044	0	1	0	1	0	0
874	_BSBT-2005	0.6828943	0.1127	0.1963	3477620	15.061859	0.11549	0.0000	0.9777	0.0000	0.05690	0.24325	0	1	0	1	0	0
875	_BSBT-2006	0.6258310	0.1070	0.2283	5455412	15.512119	0.45026	0.0000	0.9777	0.0000	0.05500	0.13902	0	1	0	1	0	0
876	_BSBT-2007	0.6614626	0.1024	0.2391	6403554	15.672364	0.16025	0.0000	0.9888	0.0000	0.06350	0.26467	0	1	0	1	0	0
877	_BSBT-2008	0.6396019	0.0288	0.2493	6810695	15.734005	0.06164	0.0000	0.9888	0.0000	0.06010	0.30509	0	1	0	1	0	0
878	_BSBT-2009	0.6284893	0.0321	0.2453	8138693	15.912140	0.17814	0.0000	0.9888	0.0000	0.04630	0.09956	0	1	0	1	0	0
879	_BSBT-2010	0.7039927	0.0112	0.2220	10307541	16.148386	0.23625	0.0000	0.9888	0.0000	0.06200	0.22804	0	0	1	1	0	0
880	_BSBT-2011	0.6884990	0.0255	0.1956	12895244	16.372369	0.22398	0.0000	0.9888	0.0000	0.06460	0.24538	0	0	1	0	1	0
881	_BSTR-2001	0.8404557	0.0172	0.2283	2729752	14.819721	0.41689	0.0000	1.0000	0.0000	0.03640	0.17509	0	1	0	1	0	0
882	_BSTR-2002	0.7751751	0.0122	0.1790	2957887	14.899986	0.08026	0.0000	1.0000	0.0000	0.04500	0.17400	0	1	0	1	0	0
883	_BSTR-2003	0.7725691	0.0063	0.1762	3316673	15.014473	0.11449	0.0000	1.0000	0.0000	0.04780	0.18674	0	1	0	1	0	0
884	_BSTR-2004	0.7151801	0.0349	0.1550	3568302	15.087600	0.07313	0.0000	1.0000	0.0000	0.05030	0.27044	0	1	0	1	0	0
885	_BSTR-2005	0.7197202	0.0498	0.3690	4479150	15.314944	0.22734	0.0000	1.0000	0.0000	0.05690	0.24325	0	1	0	1	0	0
886	_BSTR-2006	0.6567733	0.0365	0.2267	7668325	15.852609	0.53766	0.0000	1.0000	0.0000	0.05500	0.13902	0	1	0	1	0	0
887	_BSTR-2007	0.6631186	0.0069	0.1515	8749419	15.984498	0.13189	0.0000	1.0000	0.0000	0.06350	0.26467	0	1	0	1	0	0
888	_BSTR-2008	0.7234950	0.0242	0.1986	8826899	15.993314	0.00882	0.0000	1.0000	0.0000	0.06010	0.30509	0	1	0	1	0	0
889	_BSTR-2009	0.3954830	0.0151	0.2409	10709248	16.186618	0.1933	0.0000	1.0000	0.0000	0.04630	0.09956	0	0	1	1	0	0
890	_BSTR-2010	0.7149211	0.0062	0.1351	12763400	16.362092	0.17547	0.0000	1.0000	0.0000	0.06200	0.22804	0	0	1	0	1	0
891	_BSTR-2011	0.7420556	0.0181	0.2029	18950693	16.757351	0.39526	0.0000	1.0000	0.0000	0.06460	0.24538	0	0	1	0	1	0
892	_BACH-2001	0.5627226	0.0123	0.2198	1343535	14.110815	0.70876	0.0000	1.0000	0.0000	0.03640	0.17509	0	1	0	1	0	0
893	_BACH-2002	0.4812954	0.0074	0.1567	2286184	14.642395	0.53158	0.0000	1.0000	0.0000	0.04500	0.17400	0	1	0	1	0	0
894	_BACH-2003	0.7061669	0.0108	0.1239	3324982	15.016975	0.37458	0.0000	1.0000	0.0000	0.04780	0.18674	0	1	0	1	0	0
895	_BACH-2004	0.7491757	0.1709	0.1612	4188031	15.247741	0.23077	0.0000	1.0000	0.0000	0.05030	0.27044	0	1	0	1	0	0
896	_BACH-2005	0.5558214	0.0439	0.1993	7161873	15.784282	0.53654	0.0000	1.0000	0.0000	0.05690	0.24325	0	1	0	1	0	0
897	_BACH-2006	0.6475756	0.0366	0.2608	11051782	16.218102	0.43382	0.0000	1.0000	0.0000	0.05500	0.13902	0	0	1	1	0	0
898	_BACH-2007	0.7497386	0.0273	0.2985	11167402	16.228510	0.01041	0.0000	1.0000	0.0000	0.06350	0.26467	0	0	1	1	0	0
899	_BACH-2008	0.7130415	0.0240	0.3339	13695615	16.432586	0.20408	0.0000	1.0000	0.0000	0.06010	0.30509	0	0	1	1	0	0
900	_BACH-2009	0.7904405	0.0342	0.3276	13035072	16.383154	-0.04943	0.0000	1.0000	0.0000	0.04630	0.09956	0	0	1	0	1	0
901	_BACH-2010	0.8891961	0.0220	0.2934	12210215	16.317783	-0.06537	0.0000	1.0000	0.0000	0.06200	0.22804	0	0	1	0	1	0
902	_BACH-2011	0.8838560	0.0603	0.6677	13055398	16.384712	0.06693	0.0000	1.0000	0.0000	0.06460	0.24538	0	0	1	0	1	0
903	_BSUA-2001	0.8603640	0.0149	0.6439	738620	13.512539	0.50575	0.0000	1.0000	0.0000	0.03640	0.17509	1	0	0	1	0	0

DATA PANEL VARIABEL PENELITIAN

No	KODE BANK-TAHUN	SSFA	NPL	CAR	TASSET	LNSIZE	DLNSIZE	OWNFR	OWNG	OWNP	GGDP	GCRED	DSB	DMB	DLB	DBUKU1	DBUKU2	DBUKU3AN4
904	_BSUA-2002	0.7455891	0.0009	0.5071	822326	13.619892	0.10735	0.0000	0.8849	0.0000	0.04500	0.17400	1	0	0	1	0	0
905	_BSUA-2003	0.6683196	0.0006	0.4059	962446	13.777233	0.15734	0.0000	0.9990	0.0000	0.04780	0.18674	1	0	0	1	0	0
906	_BSUA-2004	0.7321791	0.0506	0.2259	1060826	13.874558	0.09733	0.0000	0.9729	0.0000	0.05030	0.27044	0	1	0	1	0	0
907	_BSUA-2005	0.6687995	0.0588	0.2523	1517834	14.232795	0.35824	0.0000	0.9729	0.0000	0.05690	0.24325	0	1	0	1	0	0
908	_BSUA-2006	0.6727982	0.0331	0.2206	1955154	14.485980	0.25318	0.0000	1.0000	0.0000	0.05500	0.13902	0	1	0	1	0	0
909	_BSUA-2007	0.7322356	0.0475	0.2041	2249548	14.626240	0.14026	0.0000	1.0000	0.0000	0.06350	0.26467	0	1	0	1	0	0
910	_BSUA-2008	0.6628646	0.0129	0.1774	2976364	14.906213	0.27997	0.0000	0.9802	0.0000	0.06010	0.30509	0	1	0	1	0	0
911	_BSUA-2009	0.6193119	0.0207	0.2274	3336846	15.020537	0.11432	0.0000	0.8957	0.0000	0.04630	0.09956	0	1	0	1	0	0
912	_BSUA-2010	0.6382571	0.0174	0.2630	4323410	15.279555	0.25902	0.0000	0.9094	0.0000	0.06200	0.22804	0	1	0	1	0	0
913	_BSUA-2011	0.6320494	0.0230	0.3376	5298034	15.482846	0.20329	0.0000	0.9094	0.0000	0.06460	0.24538	0	1	0	1	0	0
914	_BJBI-2001	0.8610404	0.0364	0.4371	421247	12.950975	-0.26638	0.0000	1.0000	0.0000	0.03640	0.17509	1	0	0	1	0	0
915	_BJBI-2002	0.7884560	0.0290	0.3992	554926	13.226590	0.27562	0.0000	1.0000	0.0000	0.04500	0.17400	1	0	0	1	0	0
916	_BJBI-2003	0.7173853	0.0117	0.3419	589062	13.286287	0.0597	0.0000	1.0000	0.0000	0.04780	0.18674	1	0	0	1	0	0
917	_BJBI-2004	0.6812942	0.0972	0.0738	666776	13.410209	0.12392	0.0000	1.0000	0.0000	0.05030	0.27044	1	0	0	1	0	0
918	_BJBI-2005	0.5963087	0.0950	0.0259	838860	13.639799	0.22959	0.0000	1.0000	0.0000	0.05690	0.24325	1	0	0	1	0	0
919	_BJBI-2006	0.6409662	0.0866	0.5050	1459010	14.193269	0.55347	0.0000	1.0000	0.0000	0.05500	0.13902	0	1	0	1	0	0
920	_BJBI-2007	0.6505031	0.0876	0.9794	1561456	14.261129	0.06786	0.0000	1.0000	0.0000	0.06350	0.26467	0	1	0	1	0	0
921	_BJBI-2008	0.6582851	0.0567	0.6649	1545114	14.250608	-0.01052	0.0000	1.0000	0.0000	0.06010	0.30509	0	1	0	1	0	0
922	_BJBI-2009	0.6525023	0.0047	0.5406	1754383	14.377628	0.12702	0.0000	1.0000	0.0000	0.04630	0.09956	0	1	0	1	0	0
923	_BJBI-2010	0.7168696	0.0021	0.4971	2196147	14.602215	0.22459	0.0000	1.0000	0.0000	0.06200	0.22804	0	1	0	1	0	0
924	_BJBI-2011	0.6742419	0.0024	0.4462	3092576	14.944515	0.3423	0.0000	1.0000	0.0000	0.06460	0.24538	0	1	0	1	0	0
925	_BSST-2001	0.6978728	0.0099	0.2929	1249269	14.038069	0.68401	0.0000	1.0000	0.0000	0.03640	0.17509	0	1	0	1	0	0
926	_BSST-2002	0.7348319	0.0069	0.2158	1738678	14.368636	0.33057	0.0000	1.0000	0.0000	0.04500	0.17400	0	1	0	1	0	0
927	_BSST-2003	0.7005746	0.0082	0.2840	1738678	14.368636	0	0.0000	1.0000	0.0000	0.04780	0.18674	0	1	0	1	0	0
928	_BSST-2004	0.6561759	0.3628	0.2487	2411112	14.695599	0.32696	0.0000	1.0000	0.0000	0.05030	0.27044	0	1	0	1	0	0
929	_BSST-2005	0.6848595	0.1866	0.9341	2918095	14.886442	0.19084	0.0000	1.0000	0.0000	0.05690	0.24325	0	1	0	1	0	0
930	_BSST-2006	0.7028496	0.0103	0.6297	4561707	15.333207	0.44677	0.0000	1.0000	0.0000	0.05500	0.13902	0	1	0	1	0	0
931	_BSST-2007	0.6984948	0.0057	0.3252	4103831	15.227431	-0.10578	0.0000	1.0000	0.0000	0.06350	0.26467	0	1	0	1	0	0
932	_BSST-2008	0.6834505	0.0011	0.1720	4459105	15.310459	0.08303	0.0000	1.0000	0.0000	0.06010	0.30509	0	1	0	1	0	0
933	_BSST-2009	0.6868982	0.0026	0.2171	4607450	15.343185	0.03273	0.0000	1.0000	0.0000	0.04630	0.09956	0	1	0	1	0	0
934	_BSST-2010	0.6593037	0.0056	0.1539	6051770	15.615861	0.27268	0.0000	1.0000	0.0000	0.06200	0.22804	0	1	0	1	0	0
935	_BSST-2011	0.6981439	0.0103	0.1452	6940542	15.752890	0.13703	0.0000	1.0000	0.0000	0.06460	0.24538	0	1	0	1	0	0
936	_BSMA-2001	0.7046074	0.0140	0.1632	6692149	15.716446	0.81397	0.9858	0.0000	0.0000	0.03640	0.17509	0	1	0	0	1	0
937	_BSMA-2002	0.6804428	0.0077	0.1495	5959457	15.600490	-0.11596	0.9763	0.0000	0.0000	0.04500	0.17400	0	1	0	0	1	0
938	_BSMA-2003	0.6690216	0.0050	0.1552	5526064	15.524986	-0.0755	0.9763	0.1660	0.0000	0.04780	0.18674	0	1	0	0	1	0
939	_BSMA-2004	0.6312299	0.2739	0.2719	4844191	15.393291	-0.1317	0.9829	0.0166	0.0000	0.05030	0.27044	0	1	0	0	1	0
940	_BSMA-2005	0.6280937	0.1522	0.3493	5509924	15.522061	0.12877	0.9829	0.0000	0.0000	0.05690	0.24325	0	1	0	0	1	0
941	_BSMA-2006	0.7091408	0.1056	0.2410	5344064	15.491497	-0.03056	0.0000	0.0100	0.0000	0.05500	0.13902	0	1	0	0	1	0
942	_BSMA-2007	0.6301670	0.0877	0.1909	7671311	15.852998	0.3615	0.9900	0.0000	0.0000	0.06350	0.26467	0	1	0	0	1	0
943	_BSMA-2008	0.7329668	0.0089	0.1865	11444559	16.253025	0.40003	0.9900	0.0000	0.0000	0.06010	0.30509	0	0	1	0	1	0
944	_BSMA-2009	0.7847910	0.0993	0.2219	12200033	16.316949	0.06392	0.9900	0.0000	0.0000	0.04630	0.09956	0	0	1	0	1	0
945	_BSMA-2010	0.6820570	0.0688	0.2316	16521574	16.620178	0.30323	0.9848	0.0000	0.0000	0.06200	0.22804	0	0	1	0	1	0
946	_BSMA-2011	0.7681708	0.0382	0.1161	2114718	14.564432	-2.05575	0.9848	0.0000	0.0000	0.06460	0.24538	0	1	0	0	1	0

DATA PANEL VARIABEL PENELITIAN

No	KODE BANK-TAHUN	SSFA	NPL	CAR	TASSET	LNSIZE	DLNSIZE	OWNFR	OWNG	OWNP	GGDP	GCRED	DSB	DMB	DLB	DBUKU1	DBUKU2	DBUKU3AN4
947	_BHIA-2001	0.5389148	0.0426	0.1359	1937781	14.477054	0.14682	0.8160	0.0000	0.0000	0.03640	0.17509	0	1	0	1	0	0
948	_BHIA-2002	0.7638929	0.0267	0.1168	1729178	14.363157	-0.1139	0.8160	0.0000	0.0000	0.04500	0.17400	0	1	0	1	0	0
949	_BHIA-2003	0.7310360	0.0112	0.1682	1773316	14.388362	0.02521	0.9518	0.0000	0.0000	0.04780	0.18674	0	1	0	1	0	0
950	_BHIA-2004	0.7010748	0.3381	0.2181	2731772	14.820461	0.4321	0.9518	0.0000	0.0000	0.05030	0.27044	0	1	0	1	0	0
951	_BHIA-2005	0.7796972	0.2285	0.1717	2553507	14.752978	-0.06748	0.9518	0.0000	0.0000	0.05690	0.24325	0	1	0	1	0	0
952	_BHIA-2006	0.7886147	0.0300	0.1200	2950002	14.897316	0.14434	0.9518	0.0000	0.0000	0.05500	0.13902	0	1	0	1	0	0
953	_BHIA-2007	0.7442497	0.0150	0.1810	3067947	14.936519	0.0392	0.9518	0.0000	0.0000	0.06350	0.26467	0	1	0	1	0	0
954	_BHIA-2008	0.6393255	0.0019	0.3414	3378425	15.032920	0.0964	0.9518	0.0000	0.0000	0.06010	0.30509	0	1	0	1	0	0
955	_BHIA-2009	0.6887245	0.0220	0.4237	3309893	15.012426	-0.02049	0.9529	0.0000	0.0000	0.04630	0.09956	0	1	0	0	1	0
956	_BHIA-2010	0.6565225	0.0013	0.4613	3905090	15.177791	0.16536	0.9518	0.0000	0.0000	0.06200	0.22804	0	1	0	0	1	0
957	_BHIA-2011	0.6136397	0.0194	0.3779	5107666	15.446253	0.26846	0.9518	0.0000	0.0000	0.06460	0.24538	0	1	0	0	1	0
958	_BAPB-2001	0.9373549	0.0628	0.1423	1882436	14.448077	0.09322	0.8500	0.0000	0.0000	0.03640	0.17509	0	1	0	1	0	0
959	_BAPB-2002	0.9248611	0.0578	0.1977	1749385	14.374775	-0.0733	0.8500	0.0000	0.0000	0.04500	0.17400	0	1	0	1	0	0
960	_BAPB-2003	0.8016590	0.0317	0.2126	2031215	14.524145	0.14937	0.8500	0.0000	0.0000	0.04780	0.18674	0	1	0	1	0	0
961	_BAPB-2004	0.6002875	0.0017	0.1815	2825330	14.854136	0.32999	0.8500	0.0000	0.0000	0.05030	0.27044	0	1	0	1	0	0
962	_BAPB-2005	0.6635030	0.0169	0.3485	4223037	15.256065	0.40193	0.8500	0.0000	0.0000	0.05690	0.24325	0	1	0	1	0	0
963	_BAPB-2006	0.7340947	0.0150	0.3452	4818131	15.387897	0.13183	0.8500	0.0000	0.0000	0.05500	0.13902	0	1	0	1	0	0
964	_BAPB-2007	0.6142206	0.0150	0.3580	6297631	15.655684	0.26779	0.8500	0.0000	0.0000	0.06350	0.26467	0	1	0	0	1	0
965	_BAPB-2008	0.6460849	0.0005	0.3610	10185975	16.136522	0.48084	0.8500	0.0000	0.0000	0.06010	0.30509	0	0	1	0	1	0
966	_BAPB-2009	0.6272440	0.0166	0.3931	14848788	16.513429	0.37691	0.8500	0.0000	0.0000	0.04630	0.09956	0	0	1	0	1	0
967	_BAPB-2010	0.6091141	0.0099	0.3421	19770480	16.799700	0.28627	0.8500	0.0000	0.0000	0.06200	0.22804	0	0	1	0	1	0
968	_BAPB-2011	0.5559326	0.0129	0.3960	27322783	17.123231	0.32353	0.9900	0.0000	0.0000	0.06460	0.24538	0	0	1	0	1	0
969	_BKEB-2001	0.6715514	0.3400	0.1900	1917304	14.466431	0.13087	0.8500	0.0000	0.0000	0.03640	0.17509	0	1	0	1	0	0
970	_BKEB-2002	0.7580441	0.2300	0.1600	1610205	14.291872	-0.17456	0.8500	0.0000	0.0000	0.04500	0.17400	0	1	0	1	0	0
971	_BKEB-2003	0.6602308	0.0100	0.1281	1759250	14.380398	0.08853	0.8500	0.0000	0.0000	0.04780	0.18674	0	1	0	1	0	0
972	_BKEB-2004	0.6504781	0.0200	0.1039	2274450	14.637249	0.25685	0.8500	0.0000	0.0000	0.05030	0.27044	0	1	0	1	0	0
973	_BKEB-2005	0.6170413	0.0100	0.1748	2345044	14.667815	0.03057	0.9900	0.0000	0.0000	0.05690	0.24325	0	1	0	1	0	0
974	_BKEB-2006	0.6813234	0.0100	0.1506	1983956	14.500603	-0.16721	0.9900	0.0000	0.0000	0.05500	0.13902	0	1	0	1	0	0
975	_BKEB-2007	0.7156039	0.0100	0.1462	1559514	14.259885	-0.24072	0.9900	0.0000	0.0000	0.06350	0.26467	0	1	0	1	0	0
976	_BKEB-2008	0.7649163	0.0133	0.1200	3701213	15.124171	0.86429	0.9900	0.0000	0.0000	0.06010	0.30509	0	1	0	1	0	0
977	_BKEB-2009	0.6803249	0.0115	0.1913	3694606	15.122384	-0.00179	0.9900	0.0000	0.0000	0.04630	0.09956	0	1	0	0	1	0
978	_BKEB-2010	0.7387033	0.0203	0.2263	3603620	15.097449	-0.02494	0.9900	0.0000	0.0000	0.06200	0.22804	0	1	0	0	1	0
979	_BKEB-2011	0.6774123	0.0044	0.1756	3873290	15.169615	0.07217	0.9900	0.0000	0.0000	0.06460	0.24538	0	1	0	0	1	0
980	_BBPI-2001	0.5675401	0.0041	0.4656	775417	13.561156	-0.03348	0.9900	0.0000	0.0000	0.03640	0.17509	1	0	0	1	0	0
981	_BBPI-2002	0.9073647	0.0041	0.4890	678007	13.426913	-0.13424	0.9900	0.0000	0.0000	0.04500	0.17400	1	0	0	1	0	0
982	_BBPI-2003	0.5968012	0.3459	0.2775	593165	13.293228	-0.13369	0.9900	0.0000	0.0000	0.04780	0.18674	1	0	0	1	0	0
983	_BBPI-2004	0.5680073	0.3381	0.3140	900316	13.710501	0.41727	0.9900	0.0000	0.0000	0.05030	0.27044	1	0	0	1	0	0
984	_BBPI-2005	0.6486563	0.1824	0.2672	1240005	14.030626	0.32012	1.0000	0.0000	0.0000	0.05690	0.24325	0	1	0	1	0	0
985	_BBPI-2006	0.8540639	0.0808	0.3361	1824090	14.416592	0.38597	0.9900	0.0000	0.0000	0.05500	0.13902	0	1	0	1	0	0
986	_BBPI-2007	0.7636061	0.0821	0.1196	2154716	14.583169	0.16658	0.9900	0.0000	0.0000	0.06350	0.26467	0	1	0	1	0	0
987	_BBPI-2008	0.7454327	0.0653	0.1670	2741425	14.823988	0.24082	0.9900	0.0000	0.0000	0.06010	0.30509	0	1	0	1	0	0
988	_BBPI-2009	0.9330257	0.0325	0.3500	1614398	14.294473	-0.52952	0.9900	0.0000	0.0000	0.04630	0.09956	0	1	0	0	1	0
989	_BBPI-2010	0.4777325	0.0210	0.3350	2850738	14.863088	0.56862	0.9900	0.0000	0.0000	0.06200	0.22804	0	1	0	1	0	0

DATA PANEL VARIABEL PENELITIAN

No	KODE BANK-TAHUN	SSFA	NPL	CAR	TASSET	LNSIZE	DLNSIZE	OWNFR	OWNG	OWNP	GGDP	GCRED	DSB	DMB	DLB	DBUKU1	DBUKU2	DBUKU3AN4
990	_BBPI-2011	0.5745163	0.0250	0.4100	3340791	15.021718	0.15863	0.9900	0.0000	0.0000	0.06460	0.24538	0	1	0	0	1	0
991	_BIIS-2001	0.6425931	0.0064	0.1763	6177245	15.636383	1.37861	0.8500	0.1500	0.0000	0.03640	0.17509	0	1	0	1	0	0
992	_BIIS-2002	0.8515227	0.0490	0.1559	5550115	15.529329	-0.10705	0.9880	0.1200	0.0000	0.04500	0.17400	0	1	0	1	0	0
993	_BIIS-2003	0.7184335	0.0479	0.2156	4977041	15.420346	-0.10898	0.9900	0.0000	0.0000	0.04780	0.18674	0	1	0	1	0	0
994	_BIIS-2004	0.6276424	0.0099	0.2079	5303224	15.483826	0.06348	0.9900	0.0000	0.0000	0.05030	0.27044	0	1	0	1	0	0
995	_BIIS-2005	0.6395434	0.0235	0.2412	6781727	15.729742	0.24592	0.9900	0.0000	0.0000	0.05690	0.24325	0	1	0	1	0	0
996	_BIIS-2006	0.6788971	0.0152	0.3040	7953923	15.889176	0.15943	0.9900	0.0000	0.0000	0.05500	0.13902	0	1	0	0	1	0
997	_BIIS-2007	0.5817799	0.0203	0.2263	12462441	16.338230	0.44905	0.9900	0.0000	0.0000	0.06350	0.26467	0	0	1	0	1	0
998	_BIIS-2008	0.6515261	0.0060	0.2058	16701176	16.630990	0.29276	0.9900	0.0000	0.0000	0.06010	0.30509	0	0	1	0	1	0
999	_BIIS-2009	0.7206962	0.3265	0.2018	15366270	16.547685	-0.0833	0.9900	0.0000	0.0000	0.04630	0.09956	0	0	1	0	1	0
1000	_BIIS-2010	0.7743617	0.3764	0.2513	18830390	16.750983	0.2033	0.9900	0.0000	0.0000	0.06200	0.22804	0	0	1	0	1	0
1001	_BIIS-2011	0.7557951	0.3147	0.2554	22560017	16.931690	0.18071	0.9900	0.0000	0.0000	0.06460	0.24538	0	0	1	0	1	0
1002	_BRPA-2001	0.7401039	0.1400	0.2377	3366360	15.029343	0.06543	0.5228	0.0000	0.0000	0.03640	0.17509	0	1	0	1	0	0
1003	_BRPA-2002	0.7546587	0.0050	0.1294	3331426	15.018911	-0.01043	0.7850	0.0000	0.0000	0.04500	0.17400	0	1	0	1	0	0
1004	_BRPA-2003	0.6976068	0.0084	0.1276	3347755	15.023801	0.00489	0.7342	0.0000	0.0000	0.04780	0.18674	0	1	0	1	0	0
1005	_BRPA-2004	0.6649832	0.0065	0.1688	3322922	15.016355	-0.00745	0.7850	0.0000	0.0000	0.05030	0.27044	0	1	0	1	0	0
1006	_BRPA-2005	0.7040179	0.0042	0.1660	3527697	15.076156	0.0598	0.7850	0.0000	0.0000	0.05690	0.24325	0	1	0	1	0	0
1007	_BRPA-2006	0.6156324	0.0099	0.2812	4554863	15.331706	0.25555	0.9842	0.0000	0.0000	0.05500	0.13902	0	1	0	0	1	0
1008	_BRPA-2007	0.6606597	0.0010	0.3689	5038282	15.432576	0.10087	0.9842	0.0000	0.0000	0.06350	0.26467	0	1	0	0	1	0
1009	_BRPA-2008	0.6232649	0.0293	0.3987	7312808	15.805138	0.37256	0.9842	0.0000	0.0000	0.06010	0.30509	0	1	0	0	1	0
1010	_BRPA-2009	0.6448701	0.3066	0.1300	6631381	15.707324	-0.09781	0.9842	0.0000	0.0000	0.04630	0.09956	0	1	0	0	1	0
1011	_BRPA-2010	0.7433292	0.0082	0.9300	7867084	15.878198	0.17087	0.4842	0.0000	0.0000	0.06200	0.22804	0	1	0	0	1	0
1012	_BRPA-2011	0.7727200	0.0097	0.1100	10131661	16.131176	0.25298	0.9842	0.0000	0.0000	0.06460	0.24538	0	0	1	0	1	0
1013	_BSIA-2001	0.9125037	0.0097	0.1550	1239223	14.029995	0.02563	0.9900	0.0000	0.0000	0.03640	0.17509	0	1	0	1	0	0
1014	_BSIA-2002	0.9415480	0.0087	0.6300	1246690	14.036003	0.00601	0.9900	0.0000	0.0000	0.04500	0.17400	0	1	0	1	0	0
1015	_BSIA-2003	0.9410749	0.0067	0.6100	1992021	14.504660	0.46866	0.9900	0.0000	0.0000	0.04780	0.18674	0	1	0	1	0	0
1016	_BSIA-2004	0.6875901	0.0076	0.5600	5238520	15.471550	0.96689	0.9900	0.0000	0.0000	0.05030	0.27044	0	1	0	1	0	0
1017	_BSIA-2005	0.6421811	0.0073	0.9100	10672478	16.183179	0.71163	0.9900	0.0000	0.0000	0.05690	0.24325	0	0	1	0	1	0
1018	_BSIA-2006	0.6338723	0.0032	0.0110	12200697	16.317004	0.13382	0.9900	0.0000	0.0000	0.05500	0.13902	0	0	1	0	1	0
1019	_BSIA-2007	0.6298076	0.0042	0.8910	20845481	16.852648	0.53564	0.9900	0.0000	0.0000	0.06350	0.26467	0	0	1	0	1	0
1020	_BSIA-2008	0.5250798	0.0021	0.7151	24236220	17.003359	0.15071	0.9900	0.0000	0.0000	0.06010	0.30509	0	0	1	0	1	0
1021	_BSIA-2009	0.5202845	0.0686	0.1568	27897488	17.144047	0.14069	0.9900	0.0000	0.0000	0.04630	0.09956	0	0	1	0	1	0
1022	_BSIA-2010	0.6845734	0.0372	0.1339	28220872	17.155572	0.01153	0.9900	0.0000	0.0000	0.06200	0.22804	0	0	1	0	1	0
1023	_BSIA-2011	0.6425569	0.0349	0.1244	32482300	17.296206	0.14063	0.9900	0.0000	0.0000	0.06460	0.24538	0	0	1	0	1	0
1024	_BBFA-2001	0.4604211	0.1709	0.1612	1121709	13.930364	-0.17346	0.2549	0.0000	0.0000	0.03640	0.17509	0	1	0	1	0	0
1025	_BBFA-2002	0.5592689	0.0439	0.1993	1132817	13.940218	0.00985	0.5149	0.4851	0.0000	0.04500	0.17400	0	1	0	1	0	0
1026	_BBFA-2003	0.6756371	0.0366	0.2608	1058573	13.872432	-0.06779	0.5149	0.0000	0.0000	0.04780	0.18674	0	1	0	1	0	0
1027	_BBFA-2004	0.6989483	0.0273	0.2985	1065255	13.878725	0.00629	0.5149	0.0000	0.0000	0.05030	0.27044	0	1	0	1	0	0
1028	_BBFA-2005	0.6773629	0.0240	0.3339	1083101	13.895339	0.01661	0.5149	0.0000	0.0000	0.05690	0.24325	0	1	0	1	0	0
1029	_BBFA-2006	0.5918489	0.0342	0.3276	1091768	13.903309	0.00797	0.5149	0.0000	0.0000	0.05500	0.13902	0	1	0	1	0	0
1030	_BBFA-2007	0.8443367	0.0220	0.2934	1513276	14.229787	0.32648	0.0049	0.0000	0.0000	0.06350	0.26467	0	1	0	1	0	0
1031	_BBFA-2008	0.7424892	0.0603	0.6677	701891	13.461533	-0.76825	0.0049	0.0000	0.0000	0.06010	0.30509	0	0	1	1	0	0
1032	_BBFA-2009	0.8834636	0.0149	0.6439	742847	13.518245	0.05671	0.0049	0.0000	0.0000	0.04630	0.09956	0	0	1	1	0	0

DATA PANEL VARIABEL PENELITIAN

No	KODE BANK-TAHUN	SSFA	NPL	CAR	TASSET	LNSIZE	DLNSIZE	OWNFR	OWNG	OWNP	GGDP	GCRED	DSB	DMB	DLB	DBUKU1	DBUKU2	DBUKU3AN4
1033	_BBFA-2010	0.8296239	0.0009	0.5071	826092	13.624461	0.10622	0.0049	0.0000	0.0000	0.06200	0.22804	0	0	1	1	0	0
1034	_BBFA-2011	0.7646336	0.0006	0.4059	1028178	13.843299	0.21884	0.0000	0.0000	0.0000	0.06460	0.24538	0	1	0	1	0	0
1035	_BCTI-2001	0.7613103	0.0506	0.2259	1785793	14.395373	0.22179	0.8500	0.0000	0.0000	0.03640	0.17509	0	1	0	1	0	0
1036	_BCTI-2002	0.8364809	0.0588	0.2523	1747623	14.373767	-0.02161	0.9900	0.0000	0.0000	0.04500	0.17400	0	1	0	1	0	0
1037	_BCTI-2003	0.7465892	0.0331	0.2206	2463429	14.717065	0.3433	0.9900	0.0000	0.0000	0.04780	0.18674	0	1	0	1	0	0
1038	_BCTI-2004	0.7061865	0.0475	0.2041	2935100	14.892252	0.17519	0.9900	0.0000	0.0000	0.05030	0.27044	0	1	0	1	0	0
1039	_BCTI-2005	0.6856405	0.0129	0.1774	3653851	15.111292	0.21904	0.9900	0.0000	0.0000	0.05690	0.24325	0	1	0	1	0	0
1040	_BCTI-2006	0.6512708	0.0207	0.2274	3998451	15.201418	0.09013	0.9900	0.0000	0.0000	0.05500	0.13902	0	1	0	1	0	0
1041	_BCTI-2007	0.6919500	0.0174	0.2630	4454357	15.309393	0.10798	0.9900	0.0000	0.0000	0.06350	0.26467	0	1	0	0	1	0
1042	_BCTI-2008	0.6946242	0.0230	0.3376	4833193	15.391018	0.08162	0.9900	0.0000	0.0000	0.06010	0.30509	0	1	0	0	1	0
1043	_BCTI-2009	0.7090488	0.0364	0.4371	4677675	15.358312	-0.03271	0.9900	0.0000	0.0000	0.04630	0.09956	0	1	0	0	1	0
1044	_BCTI-2010	0.6909003	0.0290	0.3992	5372525	15.496809	0.1385	0.9900	0.0000	0.0000	0.06200	0.22804	0	1	0	0	1	0
1045	_BCTI-2011	0.4851798	0.0117	0.3419	5986858	15.605077	0.10827	0.9900	0.0000	0.0000	0.06460	0.24538	0	1	0	0	1	0
1046	_BCLI-2001	0.7943231	0.9717	0.0738	46525	10.747745	-2.60143	0.8000	0.0000	0.0000	0.03640	0.17509	1	0	0	1	0	0
1047	_BCLI-2002	0.7904818	0.0950	0.0259	47193	10.762001	0.01426	0.9670	0.0000	0.0000	0.04500	0.17400	1	0	0	1	0	0
1048	_BCLI-2003	0.7691740	0.0866	0.5050	17540	9.772239	-0.98976	0.9670	0.0000	0.0000	0.04780	0.18674	1	0	0	1	0	0
1049	_BCLI-2004	0.9938230	0.0876	0.9794	22794	10.034253	0.26201	0.0329	0.0000	0.0000	0.05030	0.27044	1	0	0	1	0	0
1050	_BCLI-2005	1.0000000	0.0567	0.6649	57120	10.952910	0.91866	0.0000	0.0000	0.0000	0.05690	0.24325	1	0	0	1	0	0
1051	_BCLI-2006	0.9639069	0.0047	0.5406	417644	12.942385	1.98948	0.9723	0.0000	0.0000	0.05500	0.13902	1	0	0	1	0	0
1052	_BCLI-2007	0.9344530	0.0021	0.4971	1203443	14.000697	1.05831	0.0000	0.0000	0.2364	0.06350	0.26467	0	1	0	1	0	0
1053	_BCLI-2008	0.4319770	0.0024	0.4462	3459182	15.056543	1.05585	0.6150	0.0000	0.1680	0.04630	0.09956	1	1	0	1	0	0
1054	_BCLI-2009	0.4912210	0.0099	0.2929	4399404	15.296980	0.24044	0.6647	0.0000	0.2232	0.06200	0.22804	0	1	0	1	0	0
1055	_BCLI-2010	0.5193058	0.0069	0.2158	4694939	15.361996	0.06502	0.3972	0.0000	0.3858	0.06460	0.24538	0	1	0	1	0	0
1056	_BCLI-2011	0.8372288	0.0082	0.2840	1703769	14.348353	-1.01364	0.0000	0.0000	0.3490	0.06010	0.30509	0	1	0	1	0	0
1057	_BBCH-2001	0.6382008	0.8628	0.7366	1019474	13.834797	0.02025	0.5000	0.0000	0.0000	0.03640	0.17509	0	1	0	1	0	0
1058	_BBCH-2002	0.5260128	0.4366	0.9341	1145751	13.951571	0.11677	0.9870	0.0000	0.0000	0.04500	0.17400	0	1	0	1	0	0
1059	_BBCH-2003	0.4185407	0.0103	0.6297	1564979	14.263383	0.31181	0.9870	0.0000	0.0000	0.04780	0.18674	0	1	0	1	0	0
1060	_BBCH-2004	0.5538337	0.0057	0.3252	2347868	14.669018	0.40564	0.9870	0.0000	0.0000	0.05030	0.27044	0	1	0	1	0	0
1061	_BBCH-2005	0.7720677	0.0011	0.1720	5446156	15.510421	0.8414	0.9870	0.0000	0.0000	0.05690	0.24325	0	1	0	1	0	0
1062	_BBCH-2006	0.8202631	0.0026	0.2171	4868661	15.398330	-0.11209	0.9870	0.0000	0.0000	0.05500	0.13902	0	1	0	1	0	0
1063	_BBCH-2007	0.8421834	0.0056	0.1539	6354540	15.664680	0.26635	0.9500	0.0000	0.0000	0.06350	0.26467	0	1	0	1	0	0
1064	_BBCH-2008	0.7643697	0.0103	0.1452	11623771	16.268563	0.60388	0.9647	0.0000	0.0000	0.06010	0.30509	0	0	1	1	0	0
1065	_BBCH-2009	0.8037485	0.0140	0.1632	11381624	16.247511	-0.02105	0.9677	0.0000	0.0000	0.04630	0.09956	0	0	1	1	0	0
1066	_BBCH-2010	0.8040101	0.0077	0.1495	14299451	16.475732	0.22822	0.9677	0.0000	0.0000	0.06200	0.22804	0	0	1	0	1	0
1067	_BBCH-2011	0.8354581	0.0050	0.1552	15179212	16.535437	0.05971	0.9838	0.0000	0.0000	0.06460	0.24538	0	0	1	0	1	0
1068	_BRDI-2001	0.6007460	0.4739	0.2719	1813156	14.410580	-0.03301	0.9571	0.0000	0.0000	0.03640	0.17509	0	1	0	1	0	0
1069	_BRDI-2002	0.6711888	0.3522	0.3493	1446137	14.184406	-0.22617	0.9900	0.0000	0.0000	0.04500	0.17400	0	1	0	1	0	0
1070	_BRDI-2003	0.9686730	0.1756	0.2410	1991972	14.504636	0.32023	0.9900	0.0000	0.0000	0.04780	0.18674	0	1	0	1	0	0
1071	_BRDI-2004	0.7634050	0.0877	0.1909	2831775	14.856414	0.35178	0.9900	0.0000	0.0000	0.05030	0.27044	0	1	0	1	0	0
1072	_BRDI-2005	0.7039246	0.0089	0.1865	3652582	15.110945	0.25453	0.9900	0.0000	0.0000	0.05690	0.24325	0	1	0	1	0	0
1073	_BRDI-2006	0.7317887	0.0993	0.2219	3427617	15.047376	-0.06357	0.9900	0.0000	0.0000	0.05500	0.13902	0	1	0	1	0	0
1074	_BRDI-2007	0.7642050	0.0688	0.2316	3803560	15.151448	0.10407	0.9900	0.0000	0.0000	0.06350	0.26467	0	1	0	1	0	0
1075	_BRDI-2008	0.5771656	0.0382	0.1161	12035852	16.303400	1.15195	0.5694	0.0000	0.0000	0.06010	0.30509	0	0	1	0	1	0

DATA PANEL VARIABEL PENELITIAN

No	KODE BANK-TAHUN	SSFA	NPL	CAR	TASSET	LNSIZE	DLNSIZE	OWNFR	OWNG	OWNP	GGDP	GCRED	DSB	DMB	DLB	DBUKU1	DBUKU2	DBUKU3AN4
1076	_BRDI-2009	0.6101980	0.0426	0.1359	11346456	16.244416	-0.05898	0.5694	0.0000	0.0000	0.04630	0.09956	0	0	1	0	1	0
1077	_BRDI-2010	0.6175910	0.0267	0.1168	12846214	16.368560	0.12414	0.5694	0.0000	0.0000	0.06200	0.22804	0	1	1	0	1	0
1078	_BRDI-2011	0.6708635	0.0112	0.1682	13327844	16.405366	0.03681	0.5694	0.0000	0.0000	0.06460	0.24538	0	0	1	0	1	0
1079	_BDBA-2001	0.6954118	0.4381	0.2181	12339919	16.328350	0.32068	1.0000	0.0000	0.0000	0.03640	0.17509	0	0	1	1	0	0
1080	_BDBA-2002	0.7060922	0.2285	0.1717	11610731	16.267440	-0.06091	1.0000	0.0000	0.0000	0.04500	0.17400	0	0	1	0	1	0
1081	_BDBA-2003	0.5550721	0.0300	0.1200	15243241	16.539647	0.27221	1.0000	0.0000	0.0000	0.04780	0.18674	0	0	1	1	0	0
1082	_BDBA-2004	0.6165879	0.0150	0.1810	18818719	16.750363	0.21072	1.0000	0.0000	0.0000	0.05030	0.27044	0	0	1	0	1	0
1083	_BDBA-2005	0.5990365	0.0019	0.3414	19941540	16.808316	0.05795	1.0000	0.0000	0.0000	0.05690	0.24325	0	0	1	0	1	0
1084	_BDBA-2006	0.6687512	0.0220	0.4237	19869211	16.804682	-0.00363	1.0000	0.0000	0.0000	0.05500	0.13902	0	0	1	0	1	0
1085	_BDBA-2007	0.7193758	0.0013	0.4613	15664804	16.566927	-0.23775	1.0000	0.0000	0.0000	0.06350	0.26467	0	0	1	0	1	0
1086	_BDBA-2008	0.8022214	0.0194	0.3779	17535591	16.679743	0.11282	1.0000	0.0000	0.0000	0.06010	0.30509	0	0	1	0	1	0
1087	_BDBA-2009	0.8405439	0.0312	0.4046	13380896	16.409339	-0.2704	1.0000	0.0000	0.0000	0.04630	0.09956	0	0	1	0	1	0
1088	_BDBA-2010	0.7321467	0.0057	0.2554	21514839	16.884253	0.47491	1.0000	0.0000	0.0000	0.06200	0.22804	0	0	1	0	1	0
1089	_BDBA-2011	0.7163438	0.0100	0.2100	22225864	16.916767	0.03251	1.0000	0.0000	0.0000	0.06460	0.24538	0	0	1	0	1	0
1090	_BTMI-2001	0.6660778	0.0628	0.1423	7695091	15.856093	0.10189	1.0000	0.0000	0.0000	0.03640	0.17509	0	1	0	0	1	0
1091	_BTMI-2002	0.6686745	0.0578	0.1977	6264648	15.650433	-0.20566	1.0000	0.0000	0.0000	0.04500	0.17400	0	1	0	0	1	0
1092	_BTMI-2003	0.6721604	0.0317	0.2126	6405408	15.672653	0.02222	1.0000	0.0000	0.0000	0.04780	0.18674	0	1	0	0	1	0
1093	_BTMI-2004	0.6079354	0.0017	0.1815	9110763	16.024967	0.35231	1.0000	0.0000	0.0000	0.05030	0.27044	0	1	0	0	1	0
1094	_BTMI-2005	0.8286790	0.0169	0.3485	14887108	16.516006	0.49104	1.0000	0.0000	0.0000	0.05690	0.24325	0	0	1	0	1	0
1095	_BTMI-2006	0.7675404	0.0150	0.3452	18782838	16.748454	0.23245	1.0000	0.0000	0.0000	0.05500	0.13902	0	0	1	0	1	0
1096	_BTMI-2007	0.6808258	0.0150	0.3580	20427273	16.832381	0.08393	1.0000	0.0000	0.0000	0.06350	0.26467	0	0	1	0	1	0
1097	_BTMI-2008	0.8033937	0.0005	0.3610	29990078	17.216377	0.384	1.0000	0.0000	0.0000	0.06010	0.30509	0	0	1	0	1	0
1098	_BTMI-2009	0.8404737	0.0166	0.3931	32381158	17.293087	0.07671	1.0000	0.0000	0.0000	0.04630	0.09956	0	0	1	0	1	0
1099	_BTMI-2010	0.3911827	0.0099	0.3421	39878089	17.501338	0.20825	1.0000	0.0000	0.0000	0.06200	0.22804	0	0	1	0	0	1
1100	_BTMI-2011	0.8227541	0.0129	0.3960	52447373	17.775321	0.27398	1.0000	0.0000	0.0000	0.06460	0.24538	0	0	1	0	0	1
1101	_BHSB-2001	0.5212820	0.4400	0.1900	14103263	16.461917	0.20815	1.0000	0.0000	0.0000	0.03640	0.17509	0	0	1	1	0	0
1102	_BHSB-2002	0.7577741	0.2300	0.1600	12809956	16.365733	-0.09618	1.0000	0.0000	0.0000	0.04500	0.17400	0	0	1	1	0	0
1103	_BHSB-2003	0.6742939	0.0100	0.1281	13694715	16.432521	0.06679	1.0000	0.0000	0.0000	0.04780	0.18674	0	0	1	1	0	0
1104	_BHSB-2004	0.6646922	0.0200	0.1039	16387591	16.612035	0.17951	1.0000	0.0000	0.0000	0.05030	0.27044	0	0	1	1	0	0
1105	_BHSB-2005	0.7365686	0.0100	0.1748	24454836	17.012339	0.4003	1.0000	0.0000	0.0000	0.05690	0.24325	0	0	1	1	0	0
1106	_BHSB-2006	0.7778436	0.0100	0.1506	26481735	17.091966	0.07963	1.0000	0.0000	0.0000	0.05500	0.13902	0	0	1	1	0	0
1107	_BHSB-2007	0.7420455	0.0100	0.1462	34680183	17.361679	0.26971	1.0000	0.0000	0.0000	0.06350	0.26467	0	0	1	1	0	0
1108	_BHSB-2008	0.7167199	0.0133	0.1200	46471323	17.654346	0.29267	1.0000	0.0000	0.0000	0.06010	0.30509	0	0	1	1	0	0
1109	_BHSB-2009	0.6796905	0.0115	0.1913	39079129	17.481099	-0.17325	1.0000	0.0000	0.0000	0.04630	0.09956	0	0	1	1	0	0
1110	_BHSB-2010	0.6951715	0.0203	0.2263	42640077	17.568305	0.08721	1.0000	0.0000	0.0000	0.06200	0.22804	0	0	1	0	1	0
1111	_BHSB-2011	0.6719315	0.0044	0.1756	55051878	17.823787	0.25548	1.0000	0.0000	0.0000	0.06460	0.24538	0	0	1	0	1	0
1112	_BBCP-2001	0.6637507	0.0953	0.5602	1282937	14.064663	-0.08145	1.0000	0.0000	0.0000	0.03640	0.17509	0	1	0	1	0	0
1113	_BBCP-2002	0.4632506	0.1263	0.5646	795690	13.586965	-0.4777	1.0000	0.0000	0.0000	0.04500	0.17400	1	0	0	1	0	0
1114	_BBCP-2003	0.5699442	0.0082	0.5730	1002865	13.818371	0.23141	0.8631	0.0000	0.1369	0.04780	0.18674	0	1	0	1	0	0
1115	_BBCP-2004	0.5005109	0.1303	0.4991	1244068	14.033897	0.21553	1.0000	0.0000	0.0000	0.05030	0.27044	0	1	0	1	0	0
1116	_BBCP-2005	0.6043955	0.0473	0.4240	1863741	14.438096	0.4042	1.0000	0.0000	0.0000	0.05690	0.24325	0	1	0	1	0	0
1117	_BBCP-2006	0.7118106	0.0409	0.3106	2252505	14.627553	0.18946	1.0000	0.0000	0.0000	0.05500	0.13902	0	1	0	1	0	0
1118	_BBCP-2007	0.5360936	0.0445	0.2180	3494051	15.066572	0.43902	1.0000	0.0000	0.0000	0.06350	0.26467	0	1	0	1	0	0

DATA PANEL VARIABEL PENELITIAN

No	KODE BANK-TAHUN	SSFA	NPL	CAR	TASSET	LNSIZE	DLNSIZE	OWNFR	OWNG	OWNP	GGDP	GCRED	DSB	DMB	DLB	DBUKU1	DBUKU2	DBUKU3AN4
1119	_BBCP-2008	0.8490180	0.0216	0.4784	4781948	15.380359	0.31379	1.0000	0.0000	0.0000	0.06010	0.30509	0	1	0	1	0	0
1120	_BBCP-2009	0.9495433	0.0196	0.5561	4310409	15.276543	-0.10382	1.0000	0.0000	0.0000	0.04630	0.09956	0	1	0	0	1	0
1121	_BBCP-2010	0.9832024	0.0041	0.4656	4416887	15.300946	0.0244	1.0000	0.0000	0.0000	0.06200	0.22804	0	1	0	0	1	0
1122	_BBCP-2011	0.9860171	0.0041	0.4890	5084498	15.441707	0.14076	1.0000	0.0000	0.0000	0.06460	0.24538	0	1	0	0	1	0
1123	_BCMB-2001	0.9755277	0.3459	0.2775	3218324	14.984371	0.95518	1.0000	0.0000	0.0000	0.03640	0.17509	0	1	0	1	0	0
1124	_BCMB-2002	0.7483911	0.3381	0.3140	3870583	15.168916	0.18454	1.0000	0.0000	0.0000	0.04500	0.17400	0	1	0	1	0	0
1125	_BCMB-2003	0.9876304	0.1824	0.2672	2284775	14.641778	-0.52714	1.0000	0.0000	0.0000	0.04780	0.18674	0	1	0	1	0	0
1126	_BCMB-2004	0.9600703	0.0808	0.3361	1960088	14.488500	-0.15328	1.0000	0.0000	0.0000	0.05030	0.27044	0	1	0	1	0	0
1127	_BCMB-2005	0.9813835	0.0821	0.1196	4204521	15.251671	0.76317	1.0000	0.0000	0.0000	0.05690	0.24325	0	1	0	1	0	0
1128	_BCMB-2006	0.9801127	0.0853	0.1670	5782247	15.570303	0.31863	1.0000	0.0000	0.0000	0.05500	0.13902	0	1	0	1	0	0
1129	_BCMB-2007	0.9980869	0.0325	0.3500	6351190	15.664153	0.09385	1.0000	0.0000	0.0000	0.06350	0.26467	0	1	0	1	0	0
1130	_BCMB-2008	0.9980723	0.0310	0.3350	7719709	15.859287	0.19513	1.0000	0.0000	0.0000	0.06010	0.30509	0	1	0	1	0	0
1131	_BCMB-2009	0.8855942	0.0450	0.4100	7318344	15.805895	-0.05339	1.0000	0.0000	0.0000	0.04630	0.09956	0	1	0	1	0	0
1132	_BCMB-2010	0.6771342	0.0832	0.3644	4939846	15.412845	-0.39305	1.0000	0.0000	0.0000	0.06200	0.22804	0	1	0	1	0	0
1133	_BCMB-2011	0.6794288	0.0825	0.3000	8234355	15.923826	0.51098	1.0000	0.0000	0.0000	0.06460	0.24538	0	1	0	1	0	0
1134	_BCBK-2001	0.6222731	0.0323	0.1357	25577994	17.057243	0.06062	1.0000	0.0000	0.0000	0.03640	0.17509	0	0	1	0	1	0
1135	_BCBK-2002	0.6678430	0.0201	0.2000	24562360	17.016726	-0.04052	1.0000	0.0000	0.0000	0.04500	0.17400	0	0	1	0	1	0
1136	_BCBK-2003	0.6588318	0.0061	0.1464	23420938	16.969141	-0.04758	1.0000	0.0000	0.0000	0.04780	0.18674	0	0	1	0	1	0
1137	_BCBK-2004	0.6304247	0.0064	0.1763	24553775	17.016376	0.04724	1.0000	0.0000	0.0000	0.05030	0.27044	0	0	1	0	1	0
1138	_BCBK-2005	0.5834313	0.0490	0.1559	32314080	17.291014	0.27464	1.0000	0.0000	0.0000	0.05690	0.24325	0	0	1	0	1	0
1139	_BCBK-2006	0.7183207	0.0479	0.2156	37550519	17.441198	0.15018	1.0000	0.0000	0.0000	0.05500	0.13902	0	0	1	0	1	0
1140	_BCBK-2007	0.6939621	0.0099	0.2079	44215733	17.604591	0.16339	1.0000	0.0000	0.0000	0.06350	0.26467	0	0	1	0	1	0
1141	_BCBK-2008	0.7499443	0.0235	0.2412	52329336	17.773068	0.16848	1.0000	0.0000	0.0000	0.06010	0.30509	0	0	1	0	1	0
1142	_BCBK-2009	0.7695697	0.0152	0.3040	49687511	17.721264	-0.0518	1.0000	0.0000	0.0000	0.04630	0.09956	0	0	1	0	0	1
1143	_BCBK-2010	0.7624779	0.0203	0.2263	55665042	17.834863	0.1136	1.0000	0.0000	0.0000	0.06200	0.22804	0	0	1	0	0	1
1144	_BCBK-2011	0.7753264	0.0060	0.2058	58848890	17.890484	0.05562	1.0000	0.0000	0.0000	0.06460	0.24538	0	0	1	0	0	1
1145	_BAAB-2001	0.5819925	0.3265	0.2018	13061938	16.385213	0.17593	1.0000	0.0000	0.0000	0.03640	0.17509	0	0	1	1	0	0
1146	_BAAB-2002	0.5639665	0.3764	0.2513	11693161	16.274515	-0.1107	1.0000	0.0000	0.0000	0.04500	0.17400	0	0	1	1	0	0
1147	_BAAB-2003	0.6014838	0.3147	0.2554	13145192	16.391567	0.11705	1.0000	0.0000	0.0000	0.04780	0.18674	0	0	1	1	0	0
1148	_BAAB-2004	0.4994508	0.1400	0.2377	15189582	16.536120	0.14455	1.0000	0.0000	0.0000	0.05030	0.27044	0	0	1	0	1	0
1149	_BAAB-2005	0.6427681	0.0050	0.1294	18841232	16.751558	0.21544	1.0000	0.0000	0.0000	0.05690	0.24325	0	0	1	1	0	0
1150	_BAAB-2006	0.6639214	0.0084	0.1276	15427299	16.551649	-0.19991	1.0000	0.0000	0.0000	0.05500	0.13902	0	0	1	0	1	0
1151	_BAAB-2007	0.6781823	0.0065	0.1688	15715858	16.570181	0.01853	1.0000	0.0000	0.0000	0.06350	0.26467	0	0	1	0	1	0
1152	_BAAB-2008	0.6540446	0.0042	0.1660	16220358	16.601778	0.0316	1.0000	0.0000	0.0000	0.06010	0.30509	0	0	1	0	1	0
1153	_BAAB-2009	0.9552948	0.0099	0.2812	12193096	16.316380	-0.2854	1.0000	0.0000	0.0000	0.04630	0.09956	0	0	1	0	1	0
1154	_BAAB-2010	0.9614811	0.0010	0.3689	5726227	15.560567	-0.75581	1.0000	0.0000	0.0000	0.06200	0.22804	0	1	0	0	1	0
1155	_BAAB-2011	0.7193653	0.0293	0.3987	3834597	15.159575	-0.40099	1.0000	0.0000	0.0000	0.06460	0.24538	0	1	0	0	1	0
1156	_BANS-2001	0.4754273	0.8066	0.1300	801708	13.594500	-0.27694	1.0000	0.0000	0.0000	0.03640	0.17509	1	0	0	1	0	0
1157	_BANS-2002	0.5512130	0.0082	0.9300	277853	12.534847	-1.05965	1.0000	0.0000	0.0000	0.04500	0.17400	1	0	0	1	0	0
1158	_BANS-2003	0.6248511	0.0097	0.1100	309173	12.641656	0.10681	1.0000	0.0000	0.0000	0.04780	0.18674	1	0	0	1	0	0
1159	_BANS-2004	0.6304838	0.0097	0.5100	309173	12.641656	0	1.0000	0.0000	0.0000	0.05030	0.27044	1	0	0	1	0	0
1160	_BANS-2005	0.3838055	0.0187	0.6300	476265	13.073730	0.43207	1.0000	0.0000	0.0000	0.05690	0.24325	1	0	0	1	0	0
1161	_BANS-2006	0.4263740	0.0087	0.6100	494224	13.110744	0.03701	1.0000	0.0000	0.0000	0.05500	0.13902	1	0	0	1	0	0

DATA PANEL VARIABEL PENELITIAN

No	KODE BANK-TAHUN	SSFA	NPL	CAR	TASSET	LNSIZE	DLNSIZE	OWNFR	OWNG	OWNP	GGDP	GCRED	DSB	DMB	DLB	DBUKU1	DBUKU2	DBUKU3AN4
1162	_BANS-2007	0.4900280	0.0076	0.5600	569702	13.252869	0.14212	1.0000	0.0000	0.0000	0.06350	0.26467	1	0	0	1	0	0
1163	_BANS-2008	0.9516723	0.0033	0.9100	1365313	14.126894	0.87403	1.0000	0.0000	0.0000	0.06010	0.30509	0	1	0	1	0	0
1164	_BANS-2009	0.9556066	0.0032	0.0110	1480093	14.207615	0.08072	1.0000	0.0000	0.0000	0.04630	0.09956	0	1	0	1	0	0
1165	_BANS-2010	0.9312457	0.0042	0.8910	1606485	14.289559	0.08194	1.0000	0.0000	0.0000	0.06200	0.22804	0	1	0	1	0	0
1166	_BANS-2011	0.9151722	0.0051	0.7151	1651200	14.317013	0.02745	1.0000	0.0000	0.0000	0.06460	0.24538	0	1	0	1	0	0
1167	_BSCB-2001	0.7207729	0.0686	0.1568	9962746	16.114363	-0.19086	1.0000	0.0000	0.0000	0.03640	0.17509	0	1	0	1	0	0
1168	_BSCB-2002	0.6931258	0.0372	0.1339	8899794	16.001539	-0.11282	1.0000	0.0000	0.0000	0.04500	0.17400	0	1	0	1	0	0
1169	_BSCB-2003	0.6645333	0.0349	0.1244	11167895	16.228554	0.22702	1.0000	0.0000	0.0000	0.04780	0.18674	0	0	1	1	0	0
1170	_BSCB-2004	0.6703175	0.0287	0.0916	14638070	16.499136	0.27058	1.0000	0.0000	0.0000	0.05030	0.27044	0	0	1	1	0	0
1171	_BSCB-2005	0.6183674	0.0124	0.1360	19722962	16.797294	0.29816	1.0000	0.0000	0.0000	0.05690	0.24325	0	0	1	1	0	0
1172	_BSCB-2006	0.6738127	0.0055	0.1592	24620762	17.019101	0.22181	1.0000	0.0000	0.0000	0.05500	0.13902	0	0	1	1	0	0
1173	_BSCB-2007	0.6954891	0.0239	0.1334	28080409	17.150583	0.13148	1.0000	0.0000	0.0000	0.06350	0.26467	0	0	1	1	0	0
1174	_BSCB-2008	0.7279208	0.0196	0.1332	47797530	17.682485	0.5319	1.0000	0.0000	0.0000	0.06010	0.30509	0	0	1	1	0	0
1175	_BSCB-2009	0.7694938	0.0218	0.1457	38600543	17.468777	-0.21371	1.0000	0.0000	0.0000	0.04630	0.09956	0	0	1	1	0	0
1176	_BSCB-2010	0.6076662	0.0068	0.1436	39733451	17.497704	0.02893	1.0000	0.0000	0.0000	0.06200	0.22804	0	0	1	1	0	0
1177	_BSCB-2011	0.7802927	0.0067	0.1410	47605400	17.678457	0.18075	1.0000	0.0000	0.0000	0.06460	0.24538	0	0	1	1	0	0

HASIL REGRESI DESERTASI AN SPARTA **DET UNPAD**

I. EFISIENSI BANK (Menggunakan SFA):

1.1. Deskriptif variabel fungsi biaya:

	TCN?	CREB?	INVB?	POL?	POF?	POC?
Mean	1500213.	8483945.	4502810.	0.019972	0.062399	0.052945
Median	225116.0	1329014.	352499.0	0.017800	0.058600	0.044100
Maximum	35255171	2.68E+08	1.73E+08	0.124100	0.217700	0.227500
Minimum	2897.000	236.0000	213.0000	0.001200	0.001700	0.002300
Std. Dev.	3958580.	24165902	15252560	0.012404	0.028721	0.032641
Skewness	4.807434	6.016250	6.168070	2.519365	0.981377	1.660018
Kurtosis	30.01695	48.07372	48.26176	16.54912	5.030370	6.590308
Jarque-Bera	40329.96	106735.3	107931.3	10248.11	391.0976	1172.731
Probability	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
Sum	1.77E+09	9.99E+09	5.30E+09	23.50650	73.44380	62.31589
Sum Sq. Dev.	1.84E+16	6.87E+17	2.74E+17	0.180944	0.970062	1.252932
Observations	1177	1177	1177	1177	1177	1177
Cross sections	107	107	107	107	107	107

1.2. Korelasi variabel biaya:

	TCN	CREB	INVB	POL	POF	POC
TCN	1					
CREB	0.919216	1				
INVB	0.892431	0.752320	1			
POL	-0.1270103	-0.12101878	-0.164194	1		
POF	-0.055908	-0.143194	-0.0374534	0.0938405	1	-
POC	0.0929817	0.0066536	0.0952218	0.1653465	-0.066035	1

1.3. Hasil regresi fungsi biaya translog:

Dependent Variable: LNTCN?
 Method: Pooled EGLS (Cross-section weights)
 Date: 09/04/14 Time: 20:48
 Sample (adjusted): 2002 2011
 Included observations: 10 after adjustments
 Cross-sections included: 107
 Total pool (balanced) observations: 1070
 Iterate coefficients after one-step weighting matrix
 White cross-section standard errors & covariance (d.f. corrected)
 Convergence achieved after 33 total coef iterations

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	8.448502	0.940314	8.984767	0.0000
LNCREB?	-0.148546	0.109394	-1.357900	0.1748
LNINVB?	0.201431	0.028041	7.183338	0.0000
LNPOL?	-0.383617	0.117131	-3.275099	0.0011
LNPOF?	0.719405	0.152199	4.726726	0.0000
LNPOC?	0.139363	0.114190	1.220453	0.2226
HALFLNCREBLNCREB?	0.107679	0.009469	11.37201	0.0000
HALFLNINVBVLNINVB?	0.026839	0.003616	7.422915	0.0000
HALFLNCREBLNINVB?	-0.072337	0.009190	-7.871469	0.0000
HALFLNPOLLNPOL?	0.009479	0.024613	0.385118	0.7002
HALFLNINVBVLNPOF?	0.048608	0.017908	2.714320	0.0068
HALFLNCREBLNPOL?	0.089305	0.022256	4.012654	0.0001
HALFLNINVBVLNPOL?	-0.032429	0.012100	-2.680001	0.0075
HALFLNCREBLNPOF?	-0.054447	0.025576	-2.128825	0.0335
HALFLNPOLLNPOF?	0.038990	0.029292	1.331072	0.1835
HALFLNPOLLNPOC?	-0.044164	0.026542	-1.663952	0.0965
HALDLNPOFLNPOC?	-0.304674	0.044918	-6.782829	0.0000
HALFLNPOFLNPOF?	0.192637	0.011350	16.97207	0.0000
HALFLNPOCLNPOC?	0.184251	0.023263	7.920324	0.0000
HALFLNCREBLNPOC?	0.063060	0.018386	3.429817	0.0006
HALFLNINVBVLNPOC?	-0.028063	0.012080	-2.323069	0.0204
DSB?	-0.140063	0.016937	-8.269841	0.0000
DMB?	-0.056126	0.013204	-4.250563	0.0000
AR(1)	0.524135	0.034308	15.27731	0.0000

Fixed Effects (Cross)

Effects Specification

Cross-section fixed (dummy variables)

Weighted Statistics

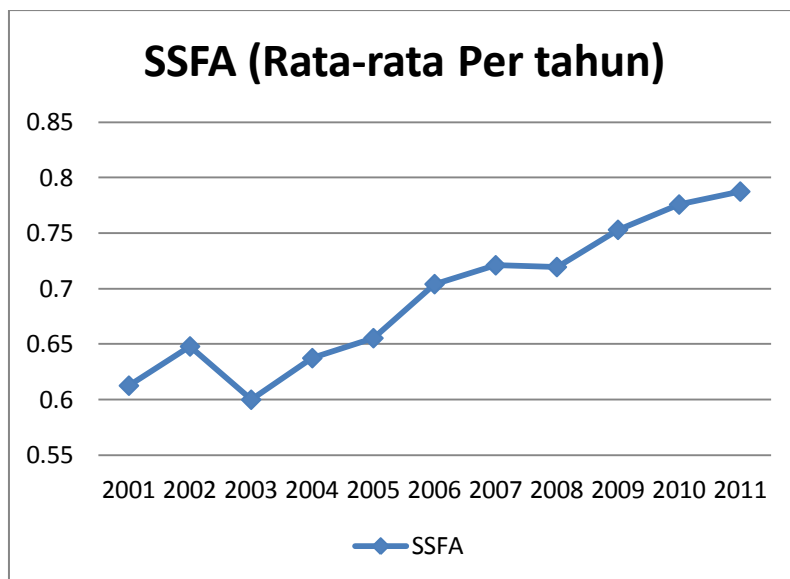
R-squared	0.997436	Mean dependent var	21.82477
Adjusted R-squared	0.997084	S.D. dependent var	12.59484
S.E. of regression	0.168173	Sum squared resid	26.58525
F-statistic	2834.827	Durbin-Watson stat	2.070551
Prob(F-statistic)	0.000000		

Unweighted Statistics

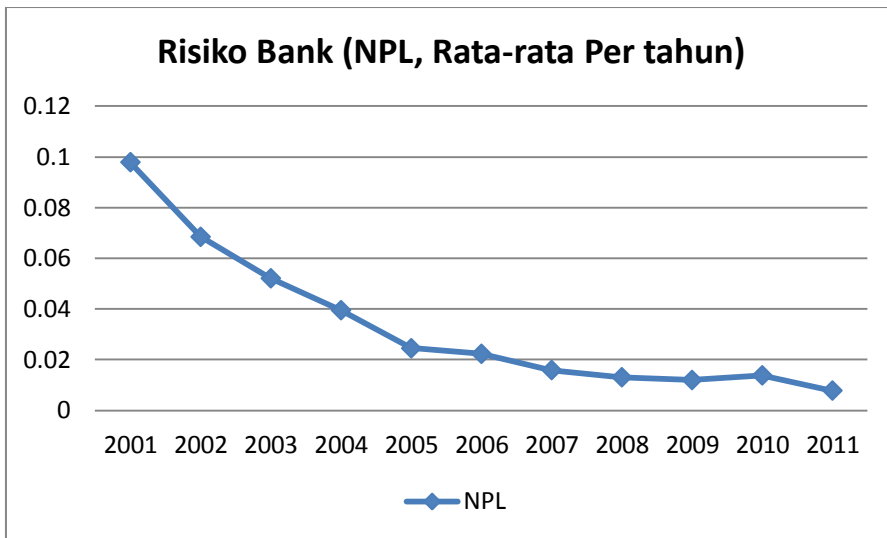
R-squared	0.991832	Mean dependent var	12.56843
Sum squared resid	29.07784	Durbin-Watson stat	2.022695

1.4. Rata-rata efisiensi per tahun:

Tahun	SSFA	NPL
2001	0.61261532	0.097930505
2002	0.647971692	0.06847653
2003	0.599928261	0.052122331
2004	0.637410789	0.039533093
2005	0.655411702	0.024516254
2006	0.704129953	0.022324444
2007	0.721124142	0.015907708
2008	0.719531771	0.013070436
2009	0.753080256	0.011975545
2010	0.775858609	0.013818946
2011	0.787553451	0.007827991

1.5. Grafik SSFA dan NPL rata-per tahun sebagai berikut:

LAMPIRAN 5.4



II. HASIL UJI *GRANGER CAUSALITY*; SSFA DAN RISIKO (NPL):

Pairwise Granger Causality Tests

Date: 12/19/14 Time: 19:56

Sample: 2001 2011

Lags: 2

Null Hypothesis:	Obs	F-Statistic	Prob.
SSFA does not Granger Cause NPL	9	0.57746	0.6021
NPL does not Granger Cause SSFA		8.93111	0.0335

III. HASIL REGRESI PERSAMAAN PENELITIAN DESERTASI

3.1. Deskriptif Statistik:

3.1.1. Deskriptive Statistik –All Sample

[illegible]

LAMPIRAN 5.5

3.1.2. Deskriptive Statistik –Bank Besar

[illegible]

3.1.3. Deskriptive Statistik- Bank Menengah

[illegible]

LAMPIRAN 5.6

3.1.4. Deskriptive Statistik – Bank Kecil

[illegible]

3.1.5. Deskriptive Statistik – Bank Buku 1

[illegible]

LAMPIRAN 5.7

3.1.6. Deskriptive Statistik – Bank Buku 2

[illegible]

3.1.7. Deskriptive Statistik – Bank Buku 3

[illegible]

LAMPIRAN 5.8

3.1.8. Deskriptive Statistik – Bank Buku 4

	SSFA?	NPL?	CAR?	TASSET?	LNSIZE?	OWNFR?	OWNG?	OWNP?	GGDP?	GCRED?
Mean	0.697991	0.035965	0.191786	2.29E+08	19.14029	0.134750	0.582250	0.271975	0.053445	0.211935
Median	0.686250	0.018300	0.168750	2.21E+08	19.21513	0.000000	0.633800	0.331300	0.055000	0.228040
Maximum	0.902800	0.195400	0.332700	4.89E+08	20.00809	0.524000	1.000000	0.499100	0.064600	0.305090
Minimum	0.520900	0.001500	0.105400	75716081	18.14250	0.000000	0.000000	0.000000	0.036400	0.099560
Std. Dev.	0.100886	0.037401	0.060510	1.06E+08	0.483318	0.212584	0.346498	0.181518	0.008691	0.059935
Skewness	0.284824	2.034487	0.796241	0.567283	-0.155237	1.034976	-0.620595	-0.429755	-0.395699	-0.305813
Kurtosis	2.252182	8.578449	2.485731	2.481727	2.039072	2.203131	2.229401	1.678666	2.108481	2.132443
Jarque-Bera	1.620174	87.40535	5.134201	2.852383	1.869591	9.019454	3.913020	4.555245	2.605382	2.065692
Probability	0.444819	0.000000	0.076758	0.240222	0.392666	0.011001	0.141351	0.102528	0.271799	0.355992
Sum	30.71160	1.582440	8.438600	1.01E+10	842.1727	5.929000	25.61900	11.96690	2.351600	9.325120
Sum Sq. Dev.	0.437650	0.060151	0.157444	4.84E+17	10.04463	1.943251	5.162605	1.416802	0.003248	0.154466
Observations	44	44	44	44	44	44	44	44	44	44
Cross sections	4	4	4	4	4	4	4	4	4	4

3.1.9. Deskriptive Statistik – Bank Buku 3 dan 4.

	SSFA?	NPL?	CAR?	TASSET?	LNSIZE?	OWNFR?	OWNG?	OWNP?	GGDP?	GCRED?
Mean	0.699052	0.038137	0.243969	91955691	17.76306	0.407502	0.277790	0.167006	0.053445	0.211935
Median	0.700300	0.022300	0.200000	49687511	17.72126	0.388200	0.000000	0.121200	0.055000	0.228040
Maximum	0.995800	0.273600	0.817800	4.89E+08	20.00809	1.000000	1.000000	0.639200	0.064600	0.305090
Minimum	0.258400	0.000500	0.098000	2614047.	14.77641	0.000000	0.000000	0.000000	0.036400	0.099560
Std. Dev.	0.101989	0.047011	0.154866	1.03E+08	1.129953	0.395560	0.386621	0.167639	0.008618	0.059431
Skewness	-0.282639	2.702687	2.110512	1.774200	-0.187108	0.301165	0.905111	0.520295	-0.395699	-0.305813
Kurtosis	4.931036	11.43244	7.104302	5.585382	2.832385	1.525296	2.129218	2.024967	2.108481	2.132443
Jarque-Bera	27.83303	689.7288	238.3036	132.5180	1.155907	17.44568	27.74178	13.98044	9.770182	7.746346
Probability	0.000001	0.000000	0.000000	0.000000	0.561045	0.000163	0.000001	0.000921	0.007558	0.020792
Sum	115.3436	6.292540	40.25485	1.52E+10	2930.904	67.23789	45.83530	27.55606	8.818500	34.96920
Sum Sq. Dev.	1.705889	0.362449	3.933294	1.73E+18	209.3940	25.66077	24.51408	4.608877	0.012180	0.579246
Observations	165	165	165	165	165	165	165	165	165	165
Cross sections	15	15	15	15	15	15	15	15	15	15

3.2. Korelasi (Multikollinearity):

3.2.1. Korelasi (Multikolinearity) – All sample:

	NPL	CAR	D(LNSIZE)	OWNFR	OWNG	OWNP	GGDP	GCRED	D(LNSIZE)*NPL
NPL	1								
CAR	0.0356	1							
D(LNSIZE)	-0.2863	-0.0072	1						
OWNFR	0.1578	0.2036	0.0583	1					
OWNG	-0.1082	-0.1864	-0.0033	-0.4850	1				
OWNP	-0.0436	-0.1570	0.0530	-0.1310	-0.1282	1			
GGDP	-0.2823	0.0266	0.3780	0.0270	-0.0221	0.0554	1		
GCRED	-0.3789	0.0501	0.4512	0.0604	-0.0333	0.0705	0.4768	1	
D(LNSIZE)*NPL	-0.5973	0.0176	0.4660	-0.048	0.0395	0.0336	0.2162	0.2327	1

3.2.2. Korelasi (Multikolinearity) – Bank Besar

	SSFA	NPL	CAR	LNSIZE	OWNFR	OWNG	OWNP	GGDP	GCRED
SSFA	1								
NPL	-0.1377682	1							
CAR	-0.003557	0.1028432	1						
LNSIZE	-0.0650367	-0.105417	-0.062210	1					
OWNFR	0.054142	0.131608	-0.049472	0.04033	1				
OWNG	-0.0451881	-0.09481	-0.06185	-0.02351	-0.66192	1			
OWNP	0.0382937	-0.0950	-0.04719	0.3978	-0.20852	-0.24624	1		
GGDP	0.0761421	-0.194659	-0.00869	0.31368	0.102994	-0.075411	0.08563	1	
GCRED	-0.0211691	-0.08948	-0.047842	0.07874	0.044367	-0.030490	0.03195	0.60098	1

3.2.3. Korelasi (Multikolinearity) – Bank Menengah

	SSFA	NPL	CAR	LNSIZE	OWNFR	OWNG	OWNP	GGDP	GCRED
SSFA	1								
NPL	-0.1501678	1							
CAR	0.1336172	-0.032671	1						
LNSIZE	-0.1045425	-0.072448	0.010584	1					
OWNFR	0.025421	0.228246	0.138307	0.21315	1				
OWNG	-0.0516983	-0.08950	0.094225	0.10124	-0.33944	1			
OWNP	-0.0022185	-0.018455	0.085729	0.216162	-0.0600638	-0.19973	1		
GGDP	-0.076961	-0.11863	0.015575	0.433475	0.056010	-0.004388	0.06549	1	
GCRED	0.012577	0.031465	-0.012235	0.097926	-0.00415169	-0.005616	0.0140697	0.600986	1

3.2.4. Korelasi (Multikolinearity) – Bank Kecil

	SSFA	NPL	CAR	LNSIZE	OWNFR	OWNG	OWNP	GGDP	GCRED
SSFA	1								
NPL	0.015036	1							
CAR	0.0950161	-0.21022	1						
LNSIZE	-0.24035947	0.066759	-0.1141978	1					
OWNFR	0.0070769	0.021671	0.049373	0.081434	1				
OWNG									
OWNP									
GGDP	0.14224884	0.071755	0.042503	0.3822605	0.1561718			1	
GCRED	0.0865641	0.0684342	0.009249	0.108046	0.036078			0.600986	1

3.2.5. Korelasi (Multikolinearity) – Bank buku1

	SSFA	NPL	CAR	LNSIZE	OWNFR	OWNG	OWNP	GGDP	GCRED
SSFA	1								
NPL	-0.122328	1							
CAR	0.1296633	-0.036175	1						
LNSIZE	-0.120413	-0.029527	0.079571	1					
OWNFR	0.0277869	0.180451	0.0775292	0.24115	1				
OWNG	-0.0470813	-0.050832	0.158132	0.246480	-0.226408	1			
OWNP	0.0095529	-0.001058	0.100875	0.270583	-0.0259781	-0.174940	1		
GGDP	-0.0448017	-0.070380	0.024752	0.327000	0.0790125	-0.003957	0.031990	1	
GCRED	0.0429381	0.0345615	-0.000995	0.073884	-0.00154102	-0.005065	0.0107159	0.600986	1

3.2.6. Korelasi (Multikolinearity) – Bank Buku2

	SSFA	NPL	CAR	LNSIZE	OWNFR	OWNG	OWNP	GGDP	GCRED
SSFA	1								
NPL	-0.1484402	1							
CAR	-0.0060553	0.071971	1						
LNSIZE	-0.1354813	-0.136181	-0.0397329	1					
OWNFR	0.004263	0.1731526	-0.007167	-0.11952	1				
OWNG	0.006897	-0.138051	-0.050333	0.111687	-0.6836977	1			
OWNP	-0.0003196	-0.037482	-0.035633	0.286566	-0.2227543	-0.182680	1		
GGDP	-0.0342242	-0.236681	-0.040245	0.429510	0.0444355	-0.009712	0.095130	1	
GCRED	-0.0575014	-0.073526	-0.064436	0.112261	0.0163021	-0.006802	0.033141	0.600986	1

3.2.7. Korelasi (Multikolinearity) – Bank Buku3

	SSFA	NPL	CAR	LNSIZE	OWNFR	OWNG	OWNP	GGDP	GCRED
SSFA	1								
NPL	0.0084915	1							
CAR	0.0236571	0.147763	1						
LNSIZE	0.0788892	-0.0117199	0.2258972	1					
OWNFR	0.2252361	0.0123570	-0.045743	0.231405	1				
OWNG	-0.1977431	-0.0563183	-0.029283	-0.0338175	-0.57585063	1			
OWNP	-0.0519287	-0.095649	0.006396	0.180287	-0.24194896	-0.2315477	1		
GGDP	0.3014109	0.008082	0.043767	0.465818	0.3014861	-0.255730	0.015052	1	
GCRED	0.0051376	-0.086734	-0.053973	0.117484	0.1373461	-0.092898	-0.0000634	0.600986	1

3.2.8. Korelasi (Multikolinearity) – Bank Buku4

	SSFA	NPL	CAR	LNSIZE	OWNFR	OWNG	OWNP	GGDP	GCRED
SSFA	1								
NPL	-0.6186171	1							
CAR	-0.0891313	0.072515	1						
LNSIZE	0.6929922	-0.4612812	0.134526	1					
OWNFR	0.093008	-0.124527	0.668104	0.078673	1				
OWNG	-0.2403631	0.382523	-0.6326150	-0.2120141	-0.8768325	1			
OWNP	0.3825601	-0.586536	0.377043	0.345906	0.4375310	-0.8137258	1		
GGDP	0.5843109	-0.575578	0.141242	0.568801	0.15608664	-0.341275	0.493088	1	
GCRED	0.0800232	-0.148180	0.131134	0.146126	0.0828170	-0.1320184	0.1604428	0.6009869	1

3.2.9. Korelasi (Multikolinearity) – Bank Buku 3 dan 4

	SSFA	NPL	CAR	LNSIZE	OWNFR	OWNG	OWNP	GGDP	GCRED
SSFA	1								
NPL	-0.1207875	1							
CAR	0.0117982	0.140870	1						
LNSIZE	0.1157131	-0.068598	-0.005986	1					
OWNFR	0.1838084	0.007466	0.083813	-0.1746161	1				
OWNG	-0.1867430	0.0196438	-0.176209	0.31363450	-0.683504	1			
OWNP	0.0718717	-0.2077665	-0.030822	0.4066128	-0.2465111	-0.155337	1		
GGDP	0.3753805	-0.1147665	0.0505118	0.3192957	0.245817	-0.2451241	0.1507299	1	
GCRED	0.0247243	-0.098973	-0.030746	0.0808313	0.1136494	-0.0909518	0.045896	0.600986	1

3.3. Uji Stationarity Variabel Penelitian

3.3.1. Pool unit roots test on SSFA? (efisiensi Bank)

Pool unit root test: Summary

Series: SSFA_BR1A, SSFA_BN1A, SSFA_BTNA, SSFA_BMDI, SSFA_BADH, SSFA_BMIL, SSFA_BHGAB, SSFA_BERA, SSFA_BBAA, SSFA_BNSP, SSFA_BPIB, SSFA_BBIA, SSFA_BNGA, SSFA_BCAA, SSFA_BIIA, SSFA_BBAI, SSFA_BDIA, SSFA_BSDI, SSFA_BMDA, SSFA_BMES, SSFA_BSIE, SSFA_BMIN, SSFA_BGSA, SSFA_BWKA, SSFA_BHIB, SSFA_BKWN, SSFA_BMGA, SSFA_BBKN, SSFA_BBIS, SSFA_BNPN, SSFA_BLIL, SSFA_BAIB, SSFA_BKEI, SSFA_BAIA, SSFA_BPDA, SSFA_BMRA, SSFA_BISO, SSFA_BEIL, SSFA_BCNB, SSFA_BFIL, SSFA_BSHB, SSFA_BHIL, SSFA_BDIB, SSFA_BMAS, SSFA_BHSA, SSFA_BBIL, SSFA_BSPA, SSFA_BJJA, SSFA_BBML, SSFA_BYBI, SSFA_BMGG, SSFA_BAGG, SSFA_BINX, SSFA_BRIN, SSFA_BASB, SSFA_BIPA, SSFA_BPMR, SSFA_BTPN, SSFA_BVIL, SSFA_BYTA, SSFA_BDKI, SSFA_BJBT, SSFA_BNTB, SSFA_BJTH, SSFA_BJTR, SSFA_BNTT, SSFA_BMKU, SSFA_BPPA, SSFA_BBLU, SSFA_BSTH, SSFA_BSTA, SSFA_BBLI, SSFA_BKTG, SSFA_BKTM, SSFA_BKBT, SSFA_BKSN, SSFA_BLPG, SSFA_BSSN, SSFA_BRAU, SSFA_BSBT, SSFA_BSTR, SSFA_BACH, SSFA_BSUA, SSFA_BJBI, SSFA_BSST, SSFA_BSMA, SSFA_BHIA, SSFA_BAPB, SSFA_BKEB, SSFA_BBPI, SSFA_BIIS, SSFA_BRPA, SSFA_BSIA, SSFA_BBFA, SSFA_BCTI, SSFA_BCLI, SSFA_BBCH, SSFA_BRDI, SSFA_BDBA, SSFA_BTMI, SSFA_BHSB, SSFA_BBCP, SSFA_BCMB, SSFA_BCBK, SSFA_BAAB, SSFA_BANS, SSFA_BSCB

Date: 01/06/15 Time: 18:05

Sample: 2001 2011

Exogenous variables: Individual effects

Automatic selection of maximum lags

Automatic selection of lags based on SIC: 0 to 1

Newey-West bandwidth selection using Bartlett kernel

Method	Statistic	Prob.**	Cross-sections	Obs
Null: Unit root (assumes common unit root process)				
Levin, Lin & Chu t*	-14.7810	0.0000	107	1057
Null: Unit root (assumes individual unit root process)				
Im, Pesaran and Shin W-stat	-7.12611	0.0000	107	1057
ADF - Fisher Chi-square	383.959	0.0000	107	1057
PP - Fisher Chi-square	445.917	0.0000	107	1070

** Probabilities for Fisher tests are computed using an asymptotic Chi-square distribution. All other tests assume asymptotic normality.

3.3.2. Pool unit roots test on NPL? Risiko Bank

Pool unit root test: Summary

Series: NPL_BR1A, NPL_BN1A, NPL_BTNA, NPL_BMDI, NPL_BADH,
 NPL_BMIL, NPL_BHGAB, NPL_BERA, NPL_BBAA, NPL_BNSP,
 NPL_BPIB, NPL_BBIA, NPL_BNGA, NPL_BCAA, NPL_BIIA, NPL_BBAI,
 NPL_BDIA, NPL_BSDI, NPL_BMDA, NPL_BMES, NPL_BSIE,
 NPL_BMIN, NPL_BGSA, NPL_BWKA, NPL_BHIB, NPL_BKWN,
 NPL_BMGA, NPL_BBKN, NPL_BBIS, NPL_BNPN, NPL_BLIL,
 NPL_BAIB, NPL_BKEI, NPL_BAIA, NPL_BPDA, NPL_BMRA,
 NPL_BISO, NPL_BEIL, NPL_BCNB, NPL_BFIL, NPL_BSHB,
 NPL_BHIL, NPL_BDIB, NPL_BMAS, NPL_BHSA, NPL_BBIL,
 NPL_BSPA, NPL_BJJA, NPL_BBML, NPL_BYBI, NPL_BMGG,
 NPL_BAGG, NPL_BINX, NPL_BRIN, NPL_BASB, NPL_BIPA,
 NPL_BPMR, NPL_BTPN, NPL_BVIL, NPL_BYTA, NPL_BDKI,
 NPL_BJBT, NPL_BNTB, NPL_BJTH, NPL_BJTR, NPL_BNTT,
 NPL_BMKU, NPL_BPPA, NPL_BBLU, NPL_BSTH, NPL_BSTA,
 NPL_BBLI, NPL_BKTG, NPL_BKTM, NPL_BKBT, NPL_BKSN,
 NPL_BLPG, NPL_BSSN, NPL_BRAU, NPL_BSBT, NPL_BSTR,
 NPL_BACH, NPL_BSUA, NPL_BJBI, NPL_BSST, NPL_BSMA,
 NPL_BHIA, NPL_BAPB, NPL_BKEB, NPL_BBPI, NPL_BIIS,
 NPL_BRPA, NPL_BSIA, NPL_BBFA, NPL_BCTI, NPL_BCLI,
 NPL_BBCH, NPL_BRDI, NPL_BDBA, NPL_BTMI, NPL_BHSB,
 NPL_BBCP, NPL_BCMB, NPL_BCBK, NPL_BAAB, NPL_BANS,
 NPL_BSCB

Date: 01/04/15 Time: 05:57

Sample: 2001 2011

Exogenous variables: Individual effects

Automatic selection of maximum lags

Automatic selection of lags based on SIC: 0 to 1

Newey-West bandwidth selection using Bartlett kernel

Method	Statistic	Prob.**	Cross- sections	Obs
Null: Unit root (assumes common unit root process)				
Levin, Lin & Chu t*	-153.526	0.0000	107	1045
Null: Unit root (assumes individual unit root process)				
Im, Pesaran and Shin W-stat	-33.8886	0.0000	107	1045
ADF - Fisher Chi-square	516.582	0.0000	107	1045
PP - Fisher Chi-square	555.856	0.0000	107	1070

** Probabilities for Fisher tests are computed using an asymptotic Chi-square distribution. All other tests assume asymptotic normality.

3.3.3. Pool unit roots test on CAR? Kecukupan Modal

Pool unit root test: Summary

Series: CAR_BR1A, CAR_BN1A, CAR_BTNA, CAR_BMDI, CAR_BADH,
 CAR_BMIL, CAR_BHGAB, CAR_BERA, CAR_BBAA, CAR_BNSP,
 CAR_BPIB, CAR_BBIA, CAR_BNGA, CAR_BCAA, CAR_BIIA,
 CAR_BBAI, CAR_BDIA, CAR_BSDI, CAR_BMDA, CAR_BMES,
 CAR_BSIE, CAR_BMIN, CAR_BGSA, CAR_BWKA, CAR_BHIB,
 CAR_BKWN, CAR_BMGA, CAR_BBKN, CAR_BBIS, CAR_BNPN,
 CAR_BLIL, CAR_BAIB, CAR_BKEI, CAR_BAIA, CAR_BPDA,
 CAR_BMRA, CAR_BISO, CAR_BEIL, CAR_BCNB, CAR_BFIL,
 CAR_BSHB, CAR_BHIL, CAR_BDIB, CAR_BMAS, CAR_BHSA,
 CAR_BBIL, CAR_BSPA, CAR_BJJA, CAR_BBML, CAR_BYBI,
 CAR_BMGG, CAR_BAGG, CAR_BINX, CAR_BRIN, CAR_BASB,
 CAR_BIPA, CAR_BPMR, CAR_BTPN, CAR_BVIL, CAR_BYTA,
 CAR_BDKI, CAR_BJBT, CAR_BNTB, CAR_BJTH, CAR_BJTR,
 CAR_BNTT, CAR_BMKU, CAR_BPPA, CAR_BBLU, CAR_BSTH,
 CAR_BSTA, CAR_BBLI, CAR_BKTG, CAR_BKTM, CAR_BKBT,
 CAR_BKSN, CAR_BLPG, CAR_BSSN, CAR_BRAU, CAR_BSBT,
 CAR_BSTR, CAR_BACH, CAR_BSUA, CAR_BJBI, CAR_BSST,
 CAR_BSMA, CAR_BHIA, CAR_BAPB, CAR_BKEB, CAR_BBPI,
 CAR_BIIS, CAR_BRPA, CAR_BSIA, CAR_BBFA, CAR_BCTI,
 CAR_BCLI, CAR_BBCH, CAR_BRDI, CAR_BDBA, CAR_BTMI,
 CAR_BHSB, CAR_BBCP, CAR_BCMB, CAR_BCBK, CAR_BAAB,
 CAR_BANS, CAR_BSCB

Date: 01/04/15 Time: 06:02

Sample: 2001 2011

Exogenous variables: Individual effects

Automatic selection of maximum lags

Automatic selection of lags based on SIC: 0 to 1

Newey-West bandwidth selection using Bartlett kernel

Method	Statistic	Prob.**	Cross- sections	Obs
Null: Unit root (assumes common unit root process)				
Levin, Lin & Chu t*	-16.0026	0.0000	107	1048
Null: Unit root (assumes individual unit root process)				
Im, Pesaran and Shin W-stat	-6.11611	0.0000	107	1048
ADF - Fisher Chi-square	344.431	0.0000	107	1048
PP - Fisher Chi-square	389.271	0.0000	107	1070

** Probabilities for Fisher tests are computed using an asymptotic Chi-square distribution. All other tests assume asymptotic normality.

3.3.4. Pool unit roots test on LNSIZE? (Ukuran Bank)

Pool unit root test: Summary

Series: LNSIZE_BR1A, LNSIZE_BN1A, LNSIZE_BTNA, LNSIZE_BMDI,
 LNSIZE_BADH, LNSIZE_BMIL, LNSIZE_BHGAB, LNSIZE_BERA,
 LNSIZE_BBAA, LNSIZE_BNSP, LNSIZE_BPIB, LNSIZE_BBIA,
 LNSIZE_BNGA, LNSIZE_BCAA, LNSIZE_BIIA, LNSIZE_BBAI,
 LNSIZE_BDIA, LNSIZE_BSDI, LNSIZE_BMDA, LNSIZE_BMES,
 LNSIZE_BSIE, LNSIZE_BMIN, LNSIZE_BGSA, LNSIZE_BWKA,
 LNSIZE_BHIB, LNSIZE_BKWN, LNSIZE_BMGA, LNSIZE_BBKN,
 LNSIZE_BBIS, LNSIZE_BNPN, LNSIZE_BLIL, LNSIZE_BAIB,
 LNSIZE_BKEI, LNSIZE_BAIA, LNSIZE_BPDA, LNSIZE_BMRA,
 LNSIZE_BISO, LNSIZE_BEIL, LNSIZE_BCNB, LNSIZE_BFIL,
 LNSIZE_BSHB, LNSIZE_BHIL, LNSIZE_BDIB, LNSIZE_BMAS,
 LNSIZE_BHSA, LNSIZE_BBIL, LNSIZE_BSPA, LNSIZE_BJJA,
 LNSIZE_BBML, LNSIZE_BYBI, LNSIZE_BMGG, LNSIZE_BAGG,
 LNSIZE_BINX, LNSIZE_BRIN, LNSIZE_BASB, LNSIZE_BIPA,
 LNSIZE_BPMR, LNSIZE_BTPN, LNSIZE_BVIL, LNSIZE_BYTA,
 LNSIZE_BDKI, LNSIZE_BJBT, LNSIZE_BNTB, LNSIZE_BJTH,
 LNSIZE_BJTR, LNSIZE_BNTT, LNSIZE_BMKU, LNSIZE_BPPA,
 LNSIZE_BBLU, LNSIZE_BSTH, LNSIZE_BSTA, LNSIZE_BBLI,
 LNSIZE_BKTG, LNSIZE_BKTM, LNSIZE_BKBT, LNSIZE_BKSN,
 LNSIZE_BLPG, LNSIZE_BSSN, LNSIZE_BRAU, LNSIZE_BSBT,
 LNSIZE_BSTR, LNSIZE_BACH, LNSIZE_BSUA, LNSIZE_BJBI,
 LNSIZE_BSST, LNSIZE_BSMA, LNSIZE_BHIA, LNSIZE_BAPB,
 LNSIZE_BKEB, LNSIZE_BBPI, LNSIZE_BIIS, LNSIZE_BRPA,
 LNSIZE_BSAI, LNSIZE_BBFA, LNSIZE_BCTI, LNSIZE_BCLI,
 LNSIZE_BBCH, LNSIZE_BRDI, LNSIZE_BDBA, LNSIZE_BTMI,
 LNSIZE_BHSB, LNSIZE_BBCP, LNSIZE_BCMB, LNSIZE_BCBK,
 LNSIZE_BAAB, LNSIZE_BANS, LNSIZE_BSCB

Date: 01/04/15 Time: 06:08

Sample: 2001 2011

Exogenous variables: Individual effects

Automatic selection of maximum lags

Automatic selection of lags based on SIC: 0 to 1

Newey-West bandwidth selection using Bartlett kernel

Method	Statistic	Prob.**	Cross- sections	Obs
Null: Unit root (assumes common unit root process)				
Levin, Lin & Chu t*	0.00382	0.5015	107	1050
Null: Unit root (assumes individual unit root process)				
Im, Pesaran and Shin W-stat	10.3463	1.0000	107	1050
ADF - Fisher Chi-square	101.119	1.0000	107	1050
PP - Fisher Chi-square	153.328	0.9994	107	1070

** Probabilities for Fisher tests are computed using an asymptotic Chi-square distribution. All other tests assume asymptotic normality.

Karena tidak stationer LNSIZE?, maka dilakukan diffrensiasi terhadap data LNSIZE?

Sehingga setelah diffrensiasi data menjadi stationaire seperti berikut:

Pool unit root test: Summary

Series: D(LNSIZE_BR1A), D(LNSIZE_BN1A), D(LNSIZE_BTNA),
D(LNSIZE_BMDI), D(LNSIZE_BADH), D(LNSIZE_BMIL),
D(LNSIZE_BHGAB), D(LNSIZE_BERA), D(LNSIZE_BBAA),
D(LNSIZE_BNSP), D(LNSIZE_BPIB), D(LNSIZE_BBIA),
D(LNSIZE_BNGA), D(LNSIZE_BCAA), D(LNSIZE_BIIA),
D(LNSIZE_BBAI), D(LNSIZE_BDIA), D(LNSIZE_BSDI),
D(LNSIZE_BMDA), D(LNSIZE_BMES), D(LNSIZE_BSIE),
D(LNSIZE_BMIN), D(LNSIZE_BGSA), D(LNSIZE_BWKA),
D(LNSIZE_BHIB), D(LNSIZE_BKWN), D(LNSIZE_BMGA),
D(LNSIZE_BBKN), D(LNSIZE_BBIS), D(LNSIZE_BNPN),
D(LNSIZE_BLIL), D(LNSIZE_BAIB), D(LNSIZE_BKEI), D(LNSIZE_BAIA),
D(LNSIZE_BPDA), D(LNSIZE_BMRA), D(LNSIZE_BISO),
D(LNSIZE_BEIL), D(LNSIZE_BCNB), D(LNSIZE_BFIL),
D(LNSIZE_BSHB), D(LNSIZE_BHIL), D(LNSIZE_BDIB),
D(LNSIZE_BMAS), D(LNSIZE_BHSA), D(LNSIZE_BBIL),
D(LNSIZE_BSPA), D(LNSIZE_BJJA), D(LNSIZE_BBML),
D(LNSIZE_BYBI), D(LNSIZE_BMGG), D(LNSIZE_BAGG),
D(LNSIZE_BINX), D(LNSIZE_BRIN), D(LNSIZE_BASB),
D(LNSIZE_BIPA), D(LNSIZE_BPMR), D(LNSIZE_BTPN),
D(LNSIZE_BVIL), D(LNSIZE_BYTA), D(LNSIZE_BDKI),
D(LNSIZE_BJBT), D(LNSIZE_BNTB), D(LNSIZE_BJTH),
D(LNSIZE_BJTR), D(LNSIZE_BNTT), D(LNSIZE_BMKU),
D(LNSIZE_BPPA), D(LNSIZE_BBLU), D(LNSIZE_BSTH),
D(LNSIZE_BSTA), D(LNSIZE_BBLI), D(LNSIZE_BKTG),
D(LNSIZE_BKTM), D(LNSIZE_BKBT), D(LNSIZE_BKSN),
D(LNSIZE_BLPG), D(LNSIZE_BSSN), D(LNSIZE_BRAU),
D(LNSIZE_BSBT), D(LNSIZE_BSTR), D(LNSIZE_BACH),
D(LNSIZE_BSUA), D(LNSIZE_BJBI), D(LNSIZE_BSST),
D(LNSIZE_BSMA), D(LNSIZE_BHIA), D(LNSIZE_BAPB),
D(LNSIZE_BKEB), D(LNSIZE_BBPI), D(LNSIZE_BIIS),
D(LNSIZE_BRPA), D(LNSIZE_BSIA), D(LNSIZE_BBFA),
D(LNSIZE_BCTI), D(LNSIZE_BCLI), D(LNSIZE_BBCH),
D(LNSIZE_BRDI), D(LNSIZE_BDBA), D(LNSIZE_BTMI),
D(LNSIZE_BHSB), D(LNSIZE_BBCP), D(LNSIZE_BCMB),
D(LNSIZE_BCBK), D(LNSIZE_BAAB), D(LNSIZE_BANS),
D(LNSIZE_BSCB)

Date: 01/30/15 Time: 03:47

Sample: 2001 2011

Exogenous variables: Individual effects

Automatic selection of maximum lags

Automatic selection of lags based on SIC: 0 to 1

Newey-West bandwidth selection using Bartlett kernel

Method	Statistic	Prob.**	Cross- sections	Obs
Null: Unit root (assumes common unit root process)				
Levin, Lin & Chu t*	-24.2685	0.0000	107	936
Null: Unit root (assumes individual unit root process)				
Im, Pesaran and Shin W-stat	-12.8873	0.0000	107	936
ADF - Fisher Chi-square	581.016	0.0000	107	936
PP - Fisher Chi-square	717.724	0.0000	107	963

** Probabilities for Fisher tests are computed using an asymptotic Chi-square distribution. All other tests assume asymptotic normality.

3.3.4. Pool unit roots test on D(LNSIZE)?*NPL? (variabel moderasi D(LNSIZE)? SSFA*NPL)

Pool unit root test: Summary

Series: D(LNSIZE_BRIA)*NPL_BRIA, D(LNSIZE_BNIA)*NPL_BNIA,
 D(LNSIZE_BTNA)*NPL_BTNA, D(LNSIZE_BMDI)*NPL_BMDI,
 D(LNSIZE_BADH)*NPL_BADH, D(LNSIZE_BMIL)*NPL_BMIL,
 D(LNSIZE_BHGAB)*NPL_BHGAB, D(LNSIZE_BERA)*NPL_BERA,
 D(LNSIZE_BBAA)*NPL_BBAA, D(LNSIZE_BNSP)*NPL_BNSP,
 D(LNSIZE_BPIB)*NPL_BPIB, D(LNSIZE_BBIA)*NPL_BBIA,
 D(LNSIZE_BNGA)*NPL_BNGA, D(LNSIZE_BCAA)*NPL_BCAA,
 D(LNSIZE_BIIA)*NPL_BIIA, D(LNSIZE_BBAI)*NPL_BBAI,
 D(LNSIZE_BDIA)*NPL_BDIA, D(LNSIZE_BSDI)*NPL_BSDI,
 D(LNSIZE_BMDA)*NPL_BMDA, D(LNSIZE_BMES)*NPL_BMES,
 D(LNSIZE_BSIE)*NPL_BSIE, D(LNSIZE_BMIN)*NPL_BMIN,
 D(LNSIZE_BGSA)*NPL_BGSA, D(LNSIZE_BWKA)*NPL_BWKA,
 D(LNSIZE_BHIB)*NPL_BHIB, D(LNSIZE_BKWN)*NPL_BKWN,
 D(LNSIZE_BMGA)*NPL_BMGA, D(LNSIZE_BBKN)*NPL_BBKN,
 D(LNSIZE_BBIS)*NPL_BBIS, D(LNSIZE_BNPN)*NPL_BNPN,
 D(LNSIZE_BLIL)*NPL_BLIL, D(LNSIZE_BAIB)*NPL_BAIB,
 D(LNSIZE_BKEI)*NPL_BKEI, D(LNSIZE_BAIA)*NPL_BAIA,
 D(LNSIZE_BPDA)*NPL_BPDA, D(LNSIZE_BMRA)*NPL_BMRA,
 D(LNSIZE_BISO)*NPL_BISO, D(LNSIZE_BEIL)*NPL_BEIL,
 D(LNSIZE_BCNB)*NPL_BCNB, D(LNSIZE_BFIL)*NPL_BFIL,
 D(LNSIZE_BSHB)*NPL_BSHB, D(LNSIZE_BHIL)*NPL_BHIL,
 D(LNSIZE_BDIB)*NPL_BDIB, D(LNSIZE_BMAS)*NPL_BMAS,
 D(LNSIZE_BHSA)*NPL_BHSA, D(LNSIZE_BBIL)*NPL_BBIL,
 D(LNSIZE_BSPA)*NPL_BSPA, D(LNSIZE_BJJA)*NPL_BJJA,
 D(LNSIZE_BBML)*NPL_BBML, D(LNSIZE_BYBI)*NPL_BYBI,
 D(LNSIZE_BMGG)*NPL_BMGG, D(LNSIZE_BAGG)*NPL_BAGG,
 D(LNSIZE_BINX)*NPL_BINX, D(LNSIZE_BRIN)*NPL_BRIN,
 D(LNSIZE_BASB)*NPL_BASB, D(LNSIZE_BIPA)*NPL_BIPA,
 D(LNSIZE_BPMR)*NPL_BPMR, D(LNSIZE_BTPN)*NPL_BTPN,
 D(LNSIZE_BVIL)*NPL_BVIL, D(LNSIZE_BYTA)*NPL_BYTA,
 D(LNSIZE_BDKI)*NPL_BDKI, D(LNSIZE_BJBT)*NPL_BJBT,
 D(LNSIZE_BNTB)*NPL_BNTB, D(LNSIZE_BJTH)*NPL_BJTH,
 D(LNSIZE_BJTR)*NPL_BJTR, D(LNSIZE_BNTT)*NPL_BNTT,
 D(LNSIZE_BMKU)*NPL_BMKU, D(LNSIZE_BPPA)*NPL_BPPA,
 D(LNSIZE_BBLU)*NPL_BBLU, D(LNSIZE_BSTH)*NPL_BSTH,
 D(LNSIZE_BSTA)*NPL_BSTA, D(LNSIZE_BBLI)*NPL_BBLI,
 D(LNSIZE_BKTG)*NPL_BKTG, D(LNSIZE_BKTM)*NPL_BKTM,
 D(LNSIZE_BKBT)*NPL_BKBT, D(LNSIZE_BKSN)*NPL_BKSN,
 D(LNSIZE_BLPG)*NPL_BLPG, D(LNSIZE_BSSN)*NPL_BSSN,
 D(LNSIZE_BRAU)*NPL_BRAU, D(LNSIZE_BSBT)*NPL_BSBT,
 D(LNSIZE_BSTR)*NPL_BSTR, D(LNSIZE_BACH)*NPL_BACH,
 D(LNSIZE_BSUA)*NPL_BSUA, D(LNSIZE_BJBI)*NPL_BJBI,
 D(LNSIZE_BSST)*NPL_BSST, D(LNSIZE_BSMA)*NPL_BSMA,
 D(LNSIZE_BHIA)*NPL_BHIA, D(LNSIZE_BAPB)*NPL_BAPB,
 D(LNSIZE_BKEB)*NPL_BKEB, D(LNSIZE_BBPI)*NPL_BBPI,
 D(LNSIZE_BIIS)*NPL_BIIS, D(LNSIZE_BRPA)*NPL_BRPA,
 D(LNSIZE_BSIA)*NPL_BSIA, D(LNSIZE_BBFA)*NPL_BBFA,
 D(LNSIZE_BCTI)*NPL_BCTI, D(LNSIZE_BCLI)*NPL_BCLI,
 D(LNSIZE_BBCH)*NPL_BBCH, D(LNSIZE_BRDI)*NPL_BRDI,
 D(LNSIZE_BDBA)*NPL_BDBA, D(LNSIZE_BTMI)*NPL_BTMI,
 D(LNSIZE_BHSB)*NPL_BHSB, D(LNSIZE_BBCP)*NPL_BBCP,
 D(LNSIZE_BCMB)*NPL_BCMB, D(LNSIZE_BCBK)*NPL_BCBK,
 D(LNSIZE_BAAB)*NPL_BAAB, D(LNSIZE_BANS)*NPL_BANS,
 D(LNSIZE_BSCB)*NPL_BSCB

Date: 02/25/15 Time: 06:29

Sample: 2001 2011

Exogenous variables: Individual effects

Automatic selection of maximum lags
Automatic selection of lags based on SIC: 0 to 1
Newey-West bandwidth selection using Bartlett kernel

Method	Statistic	Prob.**	Cross-sections	Obs
Null: Unit root (assumes common unit root process)				
Levin, Lin & Chu t*	-34.7839	0.0000	107	933
Null: Unit root (assumes individual unit root process)				
Im, Pesaran and Shin W-stat	-14.8835	0.0000	107	933
ADF - Fisher Chi-square	597.653	0.0000	107	933
PP - Fisher Chi-square	706.349	0.0000	107	963

** Probabilities for Fisher tests are computed using an asymptotic Chi-square distribution. All other tests assume asymptotic normality.

3.3.5. Pool unit roots test on OWNFR? (Porsi Kepemilikan Asing)

Pool unit root test: Summary

Series: OWNFR_BRIA, OWNFR_BNIA, OWNFR_BTNA, OWNFR_BMDI, OWNFR_BADH, OWNFR_BMIL, OWNFR_BHGAB, OWNFR_BERA, OWNFR_BBAA, OWNFR_BNSP, OWNFR_BPIB, OWNFR_BBIA, OWNFR_BNGA, OWNFR_BCAA, OWNFR_BIIA, OWNFR_BBAI, OWNFR_BDIA, OWNFR_BSDI, OWNFR_BMDA, OWNFR_BMES, OWNFR_BSIE, OWNFR_BMIN, OWNFR_BGSA, OWNFR_BWKA, OWNFR_BHIB, OWNFR_BKWN, OWNFR_BMGA, OWNFR_BBKN, OWNFR_BBIS, OWNFR_BNPN, OWNFR_BLIL, OWNFR_BAIB, OWNFR_BKEI, OWNFR_BAIA, OWNFR_BPDA, OWNFR_BMRA, OWNFR_BISO, OWNFR_BEIL, OWNFR_BCNB, OWNFR_BFIL, OWNFR_BSHB, OWNFR_BHIL, OWNFR_BDIB, OWNFR_BMAS, OWNFR_BHSA, OWNFR_BBIL, OWNFR_BSPA, OWNFR_BJJA, OWNFR_BBML, OWNFR_BYBI, OWNFR_BMGG, OWNFR_BAGG, OWNFR_BINX, OWNFR_BRIN, OWNFR_BASB, OWNFR_BIPA, OWNFR_BPMR, OWNFR_BTPN, OWNFR_BVIL, OWNFR_BYTA, OWNFR_BDKI, OWNFR_BJBT, OWNFR_BNTB, OWNFR_BJTH, OWNFR_BJTR, OWNFR_BNTT, OWNFR_BMKU, OWNFR_BPPA, OWNFR_BBLU, OWNFR_BSTH, OWNFR_BSTA, OWNFR_BBLI, OWNFR_BKTG, OWNFR_BKTM, OWNFR_BKBT, OWNFR_BKSN, OWNFR_BLPG, OWNFR_BSSN, OWNFR_BRAU, OWNFR_BSBT, OWNFR_BSTR, OWNFR_BACH, OWNFR_BSUA, OWNFR_BJBI, OWNFR_BSST, OWNFR_BSMA, OWNFR_BHIA, OWNFR_BAPB, OWNFR_BKEB, OWNFR_BBPI, OWNFR_BIIS, OWNFR_BRPA, OWNFR_BSIA, OWNFR_BBFA, OWNFR_BCTI, OWNFR_BCLI, OWNFR_BBCH, OWNFR_BRDI, OWNFR_BDBA, OWNFR_BTMI, OWNFR_BHSB, OWNFR_BBCP, OWNFR_BCMB, OWNFR_BCBK, OWNFR_BAAB, OWNFR_BANS, OWNFR_BSCB

Date: 01/04/15 Time: 06:09

Sample: 2001 2011

Exogenous variables: Individual effects

Automatic selection of maximum lags

Automatic selection of lags based on SIC: 0 to 1

Newey-West bandwidth selection using Bartlett kernel

Method	Statistic	Prob.**	Cross-sections	Obs
Null: Unit root (assumes common unit root process)				
Levin, Lin & Chu t*	-11336.1	0.0000	33	329

Null: Unit root (assumes individual unit root process)

Im, Pesaran and Shin W-stat	-2301.71	0.0000	33	329
ADF - Fisher Chi-square	106.646	0.0011	33	329
PP - Fisher Chi-square	129.491	0.0000	33	330

** Probabilities for Fisher tests are computed using an asymptotic Chi-square distribution. All other tests assume asymptotic normality.

3.3.6. Pool unit roots test on OWNG? (Porsi Kepemilikan Pemerintah)

Pool unit root test: Summary

Series: OWNG_BR1A, OWNG_BN1A, OWNG_BTNA, OWNG_BMDI, OWNG_BADH, OWNG_BMIL, OWNG_BHGAB, OWNG_BERA, OWNG_BBAA, OWNG_BNSP, OWNG_BPIB, OWNG_BBIA, OWNG_BNGA, OWNG_BCAA, OWNG_BIIA, OWNG_BBAI, OWNG_BDIA, OWNG_BSDI, OWNG_BMDA, OWNG_BMES, OWNG_BSIE, OWNG_BMIN, OWNG_BGSA, OWNG_BWKA, OWNG_BHIB, OWNG_BKWN, OWNG_BMGA, OWNG_BBKN, OWNG_BBIS, OWNG_BNPN, OWNG_BLIL, OWNG_BAIB, OWNG_BKEI, OWNG_BAIA, OWNG_BPDA, OWNG_BMRA, OWNG_BISO, OWNG_BEIL, OWNG_BCNB, OWNG_BFIL, OWNG_BSHB, OWNG_BHIL, OWNG_BDIB, OWNG_BMAS, OWNG_BHSA, OWNG_BBIL, OWNG_BSPA, OWNG_BJJA, OWNG_BBML, OWNG_BYBI, OWNG_BMGG, OWNG_BAGG, OWNG_BINX, OWNG_BRIN, OWNG_BASB, OWNG_BIPA, OWNG_BPMR, OWNG_BTPN, OWNG_BVIL, OWNG_BYTA, OWNG_BDKI, OWNG_BJBT, OWNG_BNTB, OWNG_BJTH, OWNG_BJTR, OWNG_BNTT, OWNG_BMKU, OWNG_BPPA, OWNG_BBLU, OWNG_BSTH, OWNG_BSTA, OWNG_BBLI, OWNG_BKTG, OWNG_BKTM, OWNG_BKBT, OWNG_BKSN, OWNG_BLPG, OWNG_BSSN, OWNG_BRAU, OWNG_BSBT, OWNG_BSTR, OWNG_BACH, OWNG_BSUA, OWNG_BJBI, OWNG_BSST, OWNG_BSMA, OWNG_BHIA, OWNG_BAPB, OWNG_BKEB, OWNG_BBPI, OWNG_BIIS, OWNG_BRPA, OWNG_BSIA, OWNG_BBFA, OWNG_BCTI, OWNG_BCLI, OWNG_BBCH, OWNG_BRDI, OWNG_BDBA, OWNG_BTMI, OWNG_BHSB, OWNG_BBCP, OWNG_BCMB, OWNG_BCBK, OWNG_BAAB, OWNG_BANS, OWNG_BSCB

Date: 01/04/15 Time: 06:11

Sample: 2001 2011

Exogenous variables: Individual effects

Automatic selection of maximum lags

Automatic selection of lags based on SIC: 0 to 1

Newey-West bandwidth selection using Bartlett kernel

Method	Statistic	Prob.**	Cross-sections	Obs
Null: Unit root (assumes common unit root process)				
Levin, Lin & Chu t*	-71.7206	0.0000	19	184
Null: Unit root (assumes individual unit root process)				
Im, Pesaran and Shin W-stat	-41.3833	0.0000	19	184
ADF - Fisher Chi-square	159.157	0.0000	19	184
PP - Fisher Chi-square	154.358	0.0000	19	190

** Probabilities for Fisher tests are computed using an asymptotic Chi-square distribution. All other tests assume asymptotic normality.

3.3.7. Pool unit roots test on OWNPN? (Porsi Kepemilikan Publik)

Pool unit root test: Summary

Series: OWNPN_BRIA, OWNPN_BNIA, OWNPN_BTNA, OWNPN_BMDI,
OWNPN_BADH, OWNPN_BMIL, OWNPN_BHGAB, OWNPN_BERA,
OWNPN_BBAA, OWNPN_BNSP, OWNPN_BPIB, OWNPN_BBIA,
OWNPN_BNGA, OWNPN_BCAA, OWNPN_BIIA, OWNPN_BBAI, OWNPN_BDIA,
OWNPN_BSDI, OWNPN_BMDA, OWNPN_BMES, OWNPN_BSIE,
OWNPN_BMIN, OWNPN_BGSA, OWNPN_BWKA, OWNPN_BHIB,
OWNPN_BKWN, OWNPN_BMGA, OWNPN_BBKN, OWNPN_BBIS,
OWNPN_BNPN, OWNPN_BLIL, OWNPN_BAIB, OWNPN_BKEI, OWNPN_BAIA,
OWNPN_BPDA, OWNPN_BMRA, OWNPN_BISO, OWNPN_BEIL,
OWNPN_BCNB, OWNPN_BFIL, OWNPN_BSHB, OWNPN_BHIL,
OWNPN_BDIB, OWNPN_BMAS, OWNPN_BHSA, OWNPN_BBIL,
OWNPN_BSPA, OWNPN_BJJA, OWNPN_BBML, OWNPN_BYBI,
OWNPN_BMGG, OWNPN_BAGG, OWNPN_BINX, OWNPN_BRIN,
OWNPN_BASB, OWNPN_BIPA, OWNPN_BPMR, OWNPN_BTPN,
OWNPN_BVIL, OWNPN_BYTA, OWNPN_BDKI, OWNPN_BJBT,
OWNPN_BNTB, OWNPN_BJTH, OWNPN_BJTR, OWNPN_BNTT,
OWNPN_BMKU, OWNPN_BPPA, OWNPN_BBLU, OWNPN_BSTH,
OWNPN_BSTA, OWNPN_BBLI, OWNPN_BKTG, OWNPN_BKTM,
OWNPN_BKBT, OWNPN_BKSN, OWNPN_BLPG, OWNPN_BSSN,
OWNPN_BRAU, OWNPN_BSBT, OWNPN_BSTR, OWNPN_BACH,
OWNPN_BSUA, OWNPN_BJBI, OWNPN_BSST, OWNPN_BSMA,
OWNPN_BHIA, OWNPN_BAPB, OWNPN_BKEB, OWNPN_BBPI, OWNPN_BIIS,
OWNPN_BRPA, OWNPN_BSIA, OWNPN_BBFA, OWNPN_BCTI,
OWNPN_BCLI, OWNPN_BBCH, OWNPN_BRDI, OWNPN_BDBA,
OWNPN_BTMI, OWNPN_BHSB, OWNPN_BBCP, OWNPN_BCMB,
OWNPN_BCBK, OWNPN_BAAB, OWNPN_BANS, OWNPN_BSCB

Date: 01/04/15 Time: 06:13

Sample: 2001 2011

Exogenous variables: Individual effects

Automatic selection of maximum lags

Automatic selection of lags based on SIC: 0 to 1

Newey-West bandwidth selection using Bartlett kernel

Method	Statistic	Prob.**	Cross- sections	Obs
Null: Unit root (assumes common unit root process)				
Levin, Lin & Chu t*	-8.05326	0.0000	29	283
Null: Unit root (assumes individual unit root process)				
Im, Pesaran and Shin W-stat	-2.64174	0.0041	29	283
ADF - Fisher Chi-square	112.925	0.0000	29	283
PP - Fisher Chi-square	130.552	0.0000	29	290

** Probabilities for Fisher tests are computed using an asymptotic Chi-square distribution. All other tests assume asymptotic normality.

3.3.8. Pool unit roots test on GGD? (Pertumbuhan GDP)

Pool unit root test: Summary

Series: GGD_BRIA, GGD_BNIA, GGD_BTNA, GGD_BMDI,
GGD_BADH, GGD_BMIL, GGD_BHGAB, GGD_BERA,
GGD_BBAA, GGD_BNSP, GGD_BPIB, GGD_BBIA, GGD_BNGA,
GGD_BCAA, GGD_BIIA, GGD_BBAI, GGD_BDIA, GGD_BSDI,
GGD_BMDA, GGD_BMES, GGD_BSIE, GGD_BMIN,
GGD_BGSA, GGD_BWKA, GGD_BHIB, GGD_BKWN,
GGD_BMGA, GGD_BBKN, GGD_BBIS, GGD_BNPN,
GGD_BLIL, GGD_BAIB, GGD_BKEI, GGD_BAIA, GGD_BPDA,
GGD_BMRA, GGD_BISO, GGD_BEIL, GGD_BCNB, GGD_BFIL,
GGD_BSHB, GGD_BHIL, GGD_BDIB, GGD_BMAS,
GGD_BHSA, GGD_BBIL, GGD_BSPA, GGD_BJJA, GGD_BBML,
GGD_BYBI, GGD_BMG, GGD_BAGG, GGD_BINX, GGD_BRIN,
GGD_BASB, GGD_BIPA, GGD_BPMR, GGD_BTPN, GGD_BVIL,
GGD_BYTA, GGD_BDKI, GGD_BJBT, GGD_BNTB, GGD_BJTH,
GGD_BJTR, GGD_BNTT, GGD_BMKU, GGD_BPPA,
GGD_BBLU, GGD_BSTH, GGD_BSTA, GGD_BBLI,
GGD_BKTG, GGD_BKTM, GGD_BKBT, GGD_BKSN,
GGD_BLP, GGD_BSSN, GGD_BRAU, GGD_BSBT,
GGD_BSTR, GGD_BACH, GGD_BSUA, GGD_BJBI,
GGD_BSST, GGD_BSMA, GGD_BHIA, GGD_BAPB,
GGD_BKEB, GGD_BBPI, GGD_BIIS, GGD_BRPA, GGD_BSIA,
GGD_BBFA, GGD_BCTI, GGD_BCLI, GGD_BBCH, GGD_BRDI,
GGD_BDBA, GGD_BTMI, GGD_BHSB, GGD_BBCP,
GGD_BCMB, GGD_BCBK, GGD_BAAB, GGD_BANS,
GGD_BSCB

Date: 01/04/15 Time: 06:15

Sample: 2001 2011

Exogenous variables: Individual effects

Automatic selection of maximum lags

Automatic selection of lags based on SIC: 0

Newey-West bandwidth selection using Bartlett kernel

Balanced observations for each test

Method	Statistic	Prob.**	Cross- sections	Obs
Null: Unit root (assumes common unit root process)				
Levin, Lin & Chu t*	-19.9577	0.0000	107	1070
Null: Unit root (assumes individual unit root process)				
Im, Pesaran and Shin W-stat	-6.73094	0.0000	107	1070
ADF - Fisher Chi-square	320.502	0.0000	107	1070
PP - Fisher Chi-square	399.374	0.0000	107	1070

** Probabilities for Fisher tests are computed using an asymptotic Chi-square distribution. All other tests assume asymptotic normality.

3.3.9. Pool unit roots test on GCRED? (Pertumbuhan Kredit Bank)

Pool unit root test: Summary

Series: GCRED_BRIA, GCRED_BNIA, GCRED_BTNA, GCRED_BMDI, GCRED_BADH, GCRED_BMIL, GCRED_BHGAB, GCRED_BERA, GCRED_BBAA, GCRED_BNSP, GCRED_BPIB, GCRED_BBIA, GCRED_BNGA, GCRED_BCAA, GCRED_BIIA, GCRED_BBAI, GCRED_BDIA, GCRED_BSDI, GCRED_BMDA, GCRED_BMES, GCRED_BSIE, GCRED_BMIN, GCRED_BGSA, GCRED_BWKA, GCRED_BHIB, GCRED_BKWN, GCRED_BMGA, GCRED_BBKN, GCRED_BBIS, GCRED_BNPN, GCRED_BLIL, GCRED_BAIB, GCRED_BKEI, GCRED_BAIA, GCRED_BPDA, GCRED_BMRA, GCRED_BISO, GCRED_BEIL, GCRED_BCNB, GCRED_BFIL, GCRED_BSHB, GCRED_BHIL, GCRED_BDIB, GCRED_BMAS, GCRED_BHSA, GCRED_BBIL, GCRED_BSPA, GCRED_BJJA, GCRED_BBML, GCRED_BYBI, GCRED_BMGG, GCRED_BAGG, GCRED_BINX, GCRED_BRIN, GCRED_BASB, GCRED_BIPA, GCRED_BPMR, GCRED_BTPN, GCRED_BVIL, GCRED_BYTA, GCRED_BDKI, GCRED_BJBT, GCRED_BNTB, GCRED_BJTH, GCRED_BJTR, GCRED_BNTT, GCRED_BMKU, GCRED_BPPA, GCRED_BBLU, GCRED_BSTH, GCRED_BSTA, GCRED_BBLI, GCRED_BKTG, GCRED_BKTM, GCRED_BKBT, GCRED_BKSN, GCRED_BLPG, GCRED_BSSN, GCRED_BRAU, GCRED_BSBT, GCRED_BSTR, GCRED_BACH, GCRED_BSUA, GCRED_BJBI, GCRED_BSST, GCRED_BSMA, GCRED_BHIA, GCRED_BAPB, GCRED_BKEB, GCRED_BBPI, GCRED_BIIS, GCRED_BRPA, GCRED_BSA, GCRED_BBFA, GCRED_BCTI, GCRED_BCLI, GCRED_BBCH, GCRED_BRDI, GCRED_BDBA, GCRED_BTMI, GCRED_BHSB, GCRED_BBCP, GCRED_BCMB, GCRED_BCBK, GCRED_BAAB, GCRED_BANS, GCRED_BSCB

Date: 01/04/15 Time: 06:17

Sample: 2001 2011

Exogenous variables: Individual effects

Automatic selection of maximum lags

Automatic selection of lags based on SIC: 0 to 1

Newey-West bandwidth selection using Bartlett kernel

Method	Statistic	Prob.**	Cross-sections	Obs
Null: Unit root (assumes common unit root process)				
Levin, Lin & Chu t*	-47.8247	0.0000	107	964
Null: Unit root (assumes individual unit root process)				
Im, Pesaran and Shin W-stat	-27.5657	0.0000	107	964
ADF - Fisher Chi-square	1090.19	0.0000	107	964
PP - Fisher Chi-square	1495.47	0.0000	107	1070

** Probabilities for Fisher tests are computed using an asymptotic Chi-square distribution. All other tests assume asymptotic normality.

IV. HASIL PERSAMAAN REGRESI DATA SEMUA BANK (BALANCED)4.1. Hasil Regresi All Sample 1 (tanpa dummy):4.1.1. Hasil Regresi Persamaan 1 -All Sample 1 (tanpa dummy):4.1.1.a. Uji Chow dan Uji HausmanUji Chow

Redundant Fixed Effects Tests
 Pool: APOOL07
 Test cross-section fixed effects

Effects Test	Statistic	d.f.	Prob.
Cross-section F	1.374003	(106,955)	0.0100
Cross-section Chi-square	151.875428	106	0.0023

Cross-section fixed effects test equation:
 Dependent Variable: NPL?
 Method: Panel Least Squares
 Date: 01/30/15 Time: 03:52
 Sample (adjusted): 2002 2011
 Included observations: 10 after adjustments
 Cross-sections included: 107
 Total pool (balanced) observations: 1070
 White cross-section standard errors & covariance (d.f. corrected)

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.054466	0.016336	3.334104	0.0009
NPL?(-1)	0.357020	0.042699	8.361373	0.0000
CAR?	-0.006192	0.008750	-0.707706	0.4793
D(LNSIZE?)	-0.003755	0.005412	-0.693827	0.4879
OWNFR?	0.007807	0.006514	1.198477	0.2310
OWNG?	0.001668	0.006959	0.239621	0.8107
OWNP?	0.002046	0.012748	0.160528	0.8725
GGDP?	-0.952041	0.462266	-2.059508	0.0397
GCRED?	0.086097	0.055893	1.540386	0.1238
R-squared	0.266487	Mean dependent var		0.035503
Adjusted R-squared	0.260956	S.D. dependent var		0.055625
S.E. of regression	0.047820	Akaike info criterion		-3.234377
Sum squared resid	2.426227	Schwarz criterion		-3.192528
Log likelihood	1739.392	Hannan-Quinn criter.		-3.218524
F-statistic	48.18287	Durbin-Watson stat		1.822542
Prob(F-statistic)	0.000000			

Model yang terbaik yang digunakan adalah metode Fixef Effect

Uji Hausman:

Correlated Random Effects - Hausman Test

Pool: APOOL01

Test cross-section random effects

Test Summary	Chi-Sq. Statistic	Chi-Sq. d.f.	Prob.
Cross-section random	0.000000	8	1.0000

Cross-section random effects test comparisons:

Variable	Fixed	Random	Var(Diff.)	Prob.
NPL?(-1)	0.301799	0.357020	-0.000183	NA
CAR?	-0.002796	-0.006192	0.000193	0.8070
D(LNSIZE?)	-0.000438	-0.003755	-0.000008	NA
OWNFR?	0.009870	0.007807	0.000014	0.5799
OWNG?	-0.005563	0.001668	0.000101	0.4717
OWNP?	-0.022841	0.002046	0.000666	0.3348
GGDP?	-1.037920	-0.952041	0.032714	0.6349
GCRED?	0.089724	0.086097	0.000199	0.7970

Cross-section random effects test equation:

Dependent Variable: NPL?

Method: Panel Least Squares

Date: 03/04/15 Time: 04:17

Sample (adjusted): 2002 2011

Included observations: 10 after adjustments

Cross-sections included: 107

Total pool (balanced) observations: 1070

White cross-section standard errors & covariance (d.f. corrected)

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.061973	0.023070	2.686297	0.0074
NPL?(-1)	0.301799	0.040501	7.451712	0.0000
CAR?	-0.002796	0.016426	-0.170238	0.8649
D(LNSIZE?)	-0.000438	0.004612	-0.095003	0.9243
OWNFR?	0.009870	0.007505	1.315112	0.1888
OWNG?	-0.005563	0.012222	-0.455147	0.6491
OWNP?	-0.022841	0.028779	-0.793662	0.4276
GGDP?	-1.037920	0.496391	-2.090931	0.0368
GCRED?	0.089724	0.057645	1.556501	0.1199

Effects Specification

Cross-section fixed (dummy variables)

R-squared	0.363550	Mean dependent var	0.035503
Adjusted R-squared	0.287576	S.D. dependent var	0.055625
S.E. of regression	0.046951	Akaike info criterion	-3.178186
Sum squared resid	2.105173	Schwarz criterion	-2.643445
Log likelihood	1815.329	Hannan-Quinn criter.	-2.975616
F-statistic	4.785176	Durbin-Watson stat	1.994586
Prob(F-statistic)	0.000000		

Model terbaik dengan menggunakan metode Random Effect, karena tidak signifikan..

4.1.1.b. Hasil regresi

Dependent Variable: NPL?

Method: Pooled EGLS (Cross-section random effects)

Date: 03/04/15 Time: 04:20

Sample (adjusted): 2002 2011

Included observations: 10 after adjustments

Cross-sections included: 107

Total pool (balanced) observations: 1070

Swamy and Arora estimator of component variances

White cross-section standard errors & covariance (d.f. corrected)

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.054466	0.016336	3.334104	0.0009
NPL?(-1)	0.357020	0.042699	8.361373	0.0000
CAR?	-0.006192	0.008750	-0.707706	0.4793
D(LNSIZE?)	-0.003755	0.005412	-0.693827	0.4879
OWNFR?	0.007807	0.006514	1.198477	0.2310
OWNG?	0.001668	0.006959	0.239621	0.8107
OWNP?	0.002046	0.012748	0.160528	0.8725
GGDP?	-0.952041	0.462266	-2.059508	0.0397
GCRED?	0.086097	0.055893	1.540386	0.1238
Random Effects (Cross)				
Effects Specification				
			S.D.	Rho
Cross-section random			0.000000	0.0000
Idiosyncratic random			0.046951	1.0000
Weighted Statistics				
R-squared	0.266487	Mean dependent var		0.035503
Adjusted R-squared	0.260956	S.D. dependent var		0.055625
S.E. of regression	0.047820	Sum squared resid		2.426227
F-statistic	48.18287	Durbin-Watson stat		1.822542
Prob(F-statistic)	0.000000			
Unweighted Statistics				
R-squared	0.266487	Mean dependent var		0.035503
Sum squared resid	2.426227	Durbin-Watson stat		1.822542

4.1.2. Hasil Regresi Persamaan 2 –All sample 1 (tanpa dummy):

4.1.2.a. Uji Chow dan Uji Hausman

Uji Chow

Redundant Fixed Effects Tests

Pool: APOOL08

Test cross-section fixed effects

Effects Test	Statistic	d.f.	Prob.
Cross-section F	0.472120	(106,954)	1.0000

Cross-section fixed effects test equation:

Dependent Variable: SSFA?

Method: Panel EGLS (Cross-section weights)

Date: 01/30/15 Time: 03:55

Sample (adjusted): 2002 2011

Included observations: 10 after adjustments

Cross-sections included: 107

Total pool (balanced) observations: 1070

Use pre-specified GLS weights

White cross-section standard errors & covariance (d.f. corrected)

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.305512	0.024823	12.30764	0.0000
SSFA?(-1)	0.499298	0.021016	23.75743	0.0000
NPL?	-0.052346	0.019661	-2.662456	0.0079
CAR?	0.024773	0.014115	1.755039	0.0795
D(LNSIZE?)	-0.060867	0.012243	-4.971398	0.0000
OWNFR?	0.006822	0.008345	0.817540	0.4138
OWNG?	-0.007447	0.006882	-1.082176	0.2794
OWNP?	0.037907	0.016665	2.274707	0.0231
GGDP?	0.950297	0.395379	2.403509	0.0164
GCRED?	-0.030444	0.022722	-1.339876	0.1806

Weighted Statistics

R-squared	0.318548	Mean dependent var	0.938525
Adjusted R-squared	0.312762	S.D. dependent var	0.432472
S.E. of regression	0.090351	Sum squared resid	8.653152
F-statistic	55.05584	Durbin-Watson stat	1.980164
Prob(F-statistic)	0.000000		

Unweighted Statistics

R-squared	0.274884	Mean dependent var	0.698943
Sum squared resid	8.649659	Durbin-Watson stat	2.050744

Hasil uji chow menunjukkan bahwa model terbaik adalah dengan menggunakan metode common-constant. Dengan demikian tidak memerlukan uji housman karena model menggunakan metode common atau menggunakan *Pool Least Square*.

4.1.2.b. Hasil Regresi persamaan 2-All sampel 1 (tanpa dummy)

Dependent Variable: SSFA?
 Method: Pooled EGLS (Cross-section weights)
 Date: 01/30/15 Time: 03:56
 Sample (adjusted): 2002 2011
 Included observations: 10 after adjustments
 Cross-sections included: 107
 Total pool (balanced) observations: 1070
 Linear estimation after one-step weighting matrix
 White cross-section standard errors & covariance (d.f. corrected)

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.305938	0.026744	11.43939	0.0000
SSFA?(-1)	0.498967	0.021947	22.73490	0.0000
NPL?	-0.042760	0.022740	-1.880364	0.0603
CAR?	0.023355	0.013547	1.723938	0.0850
D(LNSIZE?)	-0.061461	0.013005	-4.725845	0.0000
OWNFR?	0.007289	0.008177	0.891366	0.3729
OWNG?	-0.008296	0.006808	-1.218576	0.2233
OWNP?	0.035841	0.016023	2.236793	0.0255
GGDP?	0.958321	0.430178	2.227733	0.0261
GCRED?	-0.030498	0.025940	-1.175713	0.2400

Weighted Statistics

R-squared	0.314178	Mean dependent var	0.933146
Adjusted R-squared	0.308355	S.D. dependent var	0.417624
S.E. of regression	0.089957	Sum squared resid	8.577823
F-statistic	53.95460	Durbin-Watson stat	1.983248
Prob(F-statistic)	0.000000		

Unweighted Statistics

R-squared	0.274872	Mean dependent var	0.698943
Sum squared resid	8.649797	Durbin-Watson stat	2.050949

4.1.2.c. Uji Endogenitas Hasil Regresi persamaan 2-All sampel 1 (tanpa dummy)

Dependent Variable: RESID?
 Method: Pooled Least Squares
 Date: 07/02/15 Time: 08:17
 Sample (adjusted): 2002 2011
 Included observations: 10 after adjustments
 Cross-sections included: 107
 Total pool (balanced) observations: 1070
 White period standard errors & covariance (d.f. corrected)

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.016670	0.037713	0.442012	0.6586
SSFA?(-1)	-0.005455	0.042276	-0.129035	0.8974
NPL?	-0.041723	0.056616	-0.736946	0.4613
CAR?	0.013397	0.015741	0.851097	0.3949
D(LNSIZE?)	-0.000600	0.017343	-0.034605	0.9724
OWNFR?	-0.004844	0.006840	-0.708280	0.4789

OWNG?	-0.005267	0.004232	-1.244604	0.2136
OWNP?	-0.015286	0.016818	-0.908879	0.3636
GGDP?	-0.242166	0.503836	-0.480643	0.6309
GCRED?	0.021390	0.058159	0.367784	0.7131
R-squared	0.002178	Mean dependent var	0.002332	
Adjusted R-squared	-0.006295	S.D. dependent var	0.089922	
S.E. of regression	0.090205	Akaike info criterion	-1.964162	
Sum squared resid	8.625156	Schwarz criterion	-1.917663	
Log likelihood	1060.827	Hannan-Quinn criter.	-1.946547	
F-statistic	0.257026	Durbin-Watson stat	2.041235	
Prob(F-statistic)	0.985377			

uji endogenitas persamaan 2 di atas menunjukkan bahwa residualnya tidak signifikan berhubungan dengan NPL?, sehingga persamaan 2 di atas cukup diregres dengan metode OLS saja.

4.1.3. Hasil Regresi Persamaan 3 –All sample 1 (tanpa dummy):

4.1.3.a. Uji Chow dan Uji Hausman

Uji Chow:

Redundant Fixed Effects Tests
Pool: APOOL09
Test cross-section fixed effects

Effects Test	Statistic	d.f.	Prob.
Cross-section F	0.460976	(106,953)	1.0000

Cross-section fixed effects test equation:
Dependent Variable: SSFA?
Method: Panel EGLS (Cross-section weights)
Date: 01/30/15 Time: 03:57
Sample (adjusted): 2002 2011
Included observations: 10 after adjustments
Cross-sections included: 107
Total pool (balanced) observations: 1070
Use pre-specified GLS weights
White cross-section standard errors & covariance (d.f. corrected)

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.306615	0.023495	13.05038	0.0000
SSFA?(-1)	0.497657	0.021461	23.18895	0.0000
NPL?	-0.074989	0.037461	-2.001803	0.0456
CAR?	0.023676	0.014313	1.654109	0.0984
D(LNSIZE?)	-0.066779	0.017171	-3.888976	0.0001
D(LNSIZE?)*NPL?	0.178320	0.249700	0.714138	0.4753
OWNFR?	0.007922	0.008222	0.963525	0.3355
OWNG?	-0.007635	0.007067	-1.080470	0.2802
OWNP?	0.036480	0.016572	2.201334	0.0279
GGDP?	0.977259	0.382244	2.556640	0.0107
GCRED?	-0.032452	0.022827	-1.421634	0.1554

Weighted Statistics			
R-squared	0.315889	Mean dependent var	0.934552
Adjusted R-squared	0.309430	S.D. dependent var	0.428636
S.E. of regression	0.090056	Sum squared resid	8.588569
F-statistic	48.89955	Durbin-Watson stat	1.980193
Prob(F-statistic)	0.000000		
Unweighted Statistics			
R-squared	0.276409	Mean dependent var	0.698943
Sum squared resid	8.631465	Durbin-Watson stat	2.045001

Hasil uji chow menunjukkan bahwa model terbaik yang menggunakan metode common-constant. Dengan demikian tidak memerlukan uji hausman karena model terbaik dari uji chow adalah dengan menggunakan metode common atau menggunakan Pool Least Square.

4.1.3.b. Hasil Regresi Persamaan 3 –All sample 1 (tanpa dummy):

Dependent Variable: SSFA?					
Method: Pooled EGLS (Cross-section weights)					
Date: 01/30/15 Time: 03:59					
Sample (adjusted): 2002 2011					
Included observations: 10 after adjustments					
Cross-sections included: 107					
Total pool (balanced) observations: 1070					
Linear estimation after one-step weighting matrix					
White cross-section standard errors & covariance (d.f. corrected)					
Variable	Coefficient	Std. Error	t-Statistic	Prob.	
C	0.306220	0.024443	12.52799	0.0000	
SSFA?(-1)	0.498022	0.022151	22.48332	0.0000	
NPL?	-0.073470	0.039547	-1.857793	0.0635	
CAR?	0.022085	0.013701	1.611955	0.1073	
D(LNSIZE?)	-0.069355	0.018032	-3.846265	0.0001	
D(LNSIZE?)*NPL?	0.242358	0.275608	0.879355	0.3794	
OWNFR?	0.008514	0.008105	1.050494	0.2937	
OWNG?	-0.008567	0.007012	-1.221853	0.2220	
OWNP?	0.033876	0.015989	2.118686	0.0343	
GGDP?	0.995978	0.407743	2.442664	0.0147	
GCRED?	-0.032416	0.025806	-1.256159	0.2093	
Weighted Statistics					
R-squared	0.313074	Mean dependent var		0.930667	
Adjusted R-squared	0.306588	S.D. dependent var		0.415606	
S.E. of regression	0.089776	Sum squared resid		8.535329	
F-statistic	48.26512	Durbin-Watson stat		1.983609	
Prob(F-statistic)	0.000000				
Unweighted Statistics					
R-squared	0.276660	Mean dependent var		0.698943	
Sum squared resid	8.628468	Durbin-Watson stat		2.045295	

4.2. Hasil Regresi All Sample 2 (dummy Bank besar, menengah & kecil):

4.2.1. Hasil Regresi Persamaan 1 -All Sample 2 (dummy Bank besar, menengah & kecil):

4.2.1.a. Uji Chow dan Uji Hausman

Uji Chow:

Redundant Fixed Effects Tests

Pool: APOOL01

Test cross-section fixed effects

Effects Test	Statistic	d.f.	Prob.
Cross-section F	1.357552	(106,953)	0.0127
Cross-section Chi-square	150.472868	106	0.0030

Cross-section fixed effects test equation:

Dependent Variable: NPL?

Method: Panel Least Squares

Date: 01/30/15 Time: 04:00

Sample (adjusted): 2002 2011

Included observations: 10 after adjustments

Cross-sections included: 107

Total pool (balanced) observations: 1070

White cross-section standard errors & covariance (d.f. corrected)

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.054304	0.015225	3.566823	0.0004
NPL?(-1)	0.356578	0.042206	8.448587	0.0000
CAR?	-0.007126	0.008879	-0.802564	0.4224
D(LNSIZE?)	-0.004014	0.005291	-0.758654	0.4482
OWNFR?	0.006340	0.006082	1.042504	0.2974
OWNG?	-5.65E-05	0.008205	-0.006884	0.9945
OWNP?	-0.000205	0.016035	-0.012761	0.9898
GGDP?	-0.984607	0.420060	-2.343971	0.0193
GCRED?	0.087393	0.053908	1.621158	0.1053
DLB?	0.002408	0.007150	0.336807	0.7363
DMB?	0.005094	0.003955	1.287989	0.1980
R-squared	0.267733	Mean dependent var		0.035503
Adjusted R-squared	0.260818	S.D. dependent var		0.055625
S.E. of regression	0.047824	Akaike info criterion		-3.232339
Sum squared resid	2.422104	Schwarz criterion		-3.181190
Log likelihood	1740.302	Hannan-Quinn criter.		-3.212963
F-statistic	38.71940	Durbin-Watson stat		1.824495
Prob(F-statistic)	0.000000			

Hasil uji chow di atas, model terbaik dengan menggunakan *fixed effect*

Uji Housman:

Correlated Random Effects - Hausman Test

Pool: APOOL01

Test cross-section random effects

Test Summary	Chi-Sq. Statistic	Chi-Sq. d.f.	Prob.
Cross-section random	0.000000	10	1.0000

Cross-section random effects test comparisons:

Variable	Fixed	Random	Var(Diff.)	Prob.
NPL?(-1)	0.301018	0.356578	-0.000098	NA
CAR?	-0.002675	-0.007126	0.000189	0.7459
D(LNSIZE?)	-0.000210	-0.004014	-0.000009	NA
OWNFR?	0.010124	0.006340	0.000034	0.5173
OWNG?	-0.004397	-0.000056	0.000130	0.7032
OWNP?	-0.021858	-0.000205	0.000524	0.3441
GGDP?	-0.966895	-0.984607	0.043837	0.9326
GCRED?	0.085750	0.087393	0.000323	0.9271
DLB?	-0.005734	0.002408	0.000023	0.0899
DMB?	-0.002663	0.005094	0.000021	0.0897

Cross-section random effects test equation:

Dependent Variable: NPL?

Method: Panel Least Squares

Date: 01/30/15 Time: 04:01

Sample (adjusted): 2002 2011

Included observations: 10 after adjustments

Cross-sections included: 107

Total pool (balanced) observations: 1070

White cross-section standard errors & covariance (d.f. corrected)

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.061251	0.023114	2.649944	0.0082
NPL?(-1)	0.301018	0.041026	7.337197	0.0000
CAR?	-0.002675	0.016356	-0.163534	0.8701
D(LNSIZE?)	-0.000210	0.004330	-0.048558	0.9613
OWNFR?	0.010124	0.008433	1.200418	0.2303
OWNG?	-0.004397	0.014042	-0.313162	0.7542
OWNP?	-0.021858	0.027945	-0.782168	0.4343
GGDP?	-0.966895	0.469348	-2.060082	0.0397
GCRED?	0.085750	0.056824	1.509033	0.1316
DLB?	-0.005734	0.008612	-0.665759	0.5057
DMB?	-0.002663	0.006045	-0.440537	0.6596

Effects Specification

Cross-section fixed (dummy variables)

R-squared	0.363798	Mean dependent var	0.035503
Adjusted R-squared	0.286359	S.D. dependent var	0.055625
S.E. of regression	0.046991	Akaike info criterion	-3.174837
Sum squared resid	2.104352	Schwarz criterion	-2.630797

Log likelihood	1815.538	Hannan-Quinn criter.	-2.968744
F-statistic	4.697860	Durbin-Watson stat	1.994220
Prob(F-statistic)	0.000000		

Hasil uji Housman, model terbaik yang digunakan dengan menggunakan *random effect*.

4.2.1.b. Hasil Regresi Persamaan 1 (All Sample 2)

Dependent Variable: NPL?
Method: Pooled EGLS (Cross-section random effects)
Date: 01/30/15 Time: 04:13
Sample (adjusted): 2002 2011
Included observations: 10 after adjustments
Cross-sections included: 107
Total pool (balanced) observations: 1070
Swamy and Arora estimator of component variances
White cross-section standard errors & covariance (d.f. corrected)

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.054304	0.015225	3.566823	0.0004
NPL?(-1)	0.356578	0.042206	8.448587	0.0000
CAR?	-0.007126	0.008879	-0.802564	0.4224
D(LNSIZE?)	-0.004014	0.005291	-0.758654	0.4482
OWNFR?	0.006340	0.006082	1.042504	0.2974
OWNG?	-5.65E-05	0.008205	-0.006884	0.9945
OWNP?	-0.000205	0.016035	-0.012761	0.9898
GGDP?	-0.984607	0.420060	-2.343971	0.0193
GCRED?	0.087393	0.053908	1.621158	0.1053
DLB?	0.002408	0.007150	0.336807	0.7363
DMB?	0.005094	0.003955	1.287989	0.1980

Random Effects (Cross)

Effects Specification		S.D.	Rho
Cross-section random		0.000000	0.0000
Idiosyncratic random		0.046991	1.0000

Weighted Statistics			
R-squared	0.267733	Mean dependent var	0.035503
Adjusted R-squared	0.260818	S.D. dependent var	0.055625
S.E. of regression	0.047824	Sum squared resid	2.422104
F-statistic	38.71940	Durbin-Watson stat	1.824495
Prob(F-statistic)	0.000000		

Unweighted Statistics			
R-squared	0.267733	Mean dependent var	0.035503
Sum squared resid	2.422104	Durbin-Watson stat	1.824495

4.2.2. Hasil Regresi Persamaan 2-All Sample 2 (dummy Bank Besar, Menengah & Kecil):**4.2.2.a. Uji Chow dan Uji Hausman****Uji Chow:**

Redundant Fixed Effects Tests

Pool: APOOL02

Test cross-section fixed effects

Effects Test	Statistic	d.f.	Prob.
Cross-section F	0.358250	(106,952)	1.0000
Cross-section Chi-square	41.852090	106	1.0000

Cross-section fixed effects test equation:

Dependent Variable: SSFA?

Method: Panel Least Squares

Date: 01/30/15 Time: 04:16

Sample (adjusted): 2002 2011

Included observations: 10 after adjustments

Cross-sections included: 107

Total pool (balanced) observations: 1070

White cross-section standard errors & covariance (d.f. corrected)

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.324178	0.024164	13.41579	0.0000
SSFA?(-1)	0.498815	0.031831	15.67074	0.0000
NPL?	-0.084682	0.040319	-2.100285	0.0359
CAR?	0.034837	0.017035	2.044977	0.0411
D(LNSIZE?)	-0.062061	0.016343	-3.797397	0.0002
OWNFR?	-0.008083	0.009683	-0.834793	0.4040
OWNG?	-0.022307	0.007693	-2.899499	0.0038
OWNP?	-0.009311	0.020007	-0.465390	0.6417
GGDP?	0.478837	0.253553	1.888510	0.0592
GCRED?	0.003466	0.022451	0.154367	0.8773
DLB?	0.022798	0.011403	1.999337	0.0458
DMB?	0.013236	0.005375	2.462573	0.0140
R-squared	0.280839	Mean dependent var		0.698943
Adjusted R-squared	0.273362	S.D. dependent var		0.105635
S.E. of regression	0.090046	Akaike info criterion		-1.965834
Sum squared resid	8.578619	Schwarz criterion		-1.910035
Log likelihood	1063.721	Hannan-Quinn criter.		-1.944696
F-statistic	37.55996	Durbin-Watson stat		2.049690
Prob(F-statistic)	0.000000			

model terbaik yang digunakan adalah dengan menggunakan metode *common effect* atau *pooled least square*. Uji hausman tidak diperlukan.

4.2.2.b. Hasil Regresi persamaan 2 (All sampel 2)

Dependent Variable: SSFA?
 Method: Pooled Least Squares
 Date: 01/30/15 Time: 04:26
 Sample (adjusted): 2002 2011
 Included observations: 10 after adjustments
 Cross-sections included: 107
 Total pool (balanced) observations: 1070
 White cross-section standard errors & covariance (d.f. corrected)

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.324178	0.024164	13.41579	0.0000
SSFA?(-1)	0.498815	0.031831	15.67074	0.0000
NPL?	-0.084682	0.040319	-2.100285	0.0359
CAR?	0.034837	0.017035	2.044977	0.0411
D(LNSIZE?)	-0.062061	0.016343	-3.797397	0.0002
OWNFR?	-0.008083	0.009683	-0.834793	0.4040
OWNG?	-0.022307	0.007693	-2.899499	0.0038
OWNP?	-0.009311	0.020007	-0.465390	0.6417
GGDP?	0.478837	0.253553	1.888510	0.0592
GCRED?	0.003466	0.022451	0.154367	0.8773
DLB?	0.022798	0.011403	1.999337	0.0458
DMB?	0.013236	0.005375	2.462573	0.0140
R-squared	0.280839	Mean dependent var		0.698943
Adjusted R-squared	0.273362	S.D. dependent var		0.105635
S.E. of regression	0.090046	Akaike info criterion		-1.965834
Sum squared resid	8.578619	Schwarz criterion		-1.910035
Log likelihood	1063.721	Hannan-Quinn criter.		-1.944696
F-statistic	37.55996	Durbin-Watson stat		2.049690
Prob(F-statistic)	0.000000			

4.2.2.c. Uji endogenitas atas hasil Regresi persamaan 2 (All sampel 2)

Dependent Variable: RESID?
 Method: Pooled Least Squares
 Date: 07/02/15 Time: 09:00
 Sample (adjusted): 2002 2011
 Included observations: 10 after adjustments
 Cross-sections included: 107
 Total pool (balanced) observations: 1070
 White period standard errors & covariance (d.f. corrected)

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-4.12E-14	0.037944	-1.09E-12	1.0000
SSFA?(-1)	2.62E-14	0.042242	6.20E-13	1.0000
NPL?	8.96E-15	0.055764	1.61E-13	1.0000
CAR?	4.96E-15	0.016538	3.00E-13	1.0000
D(LNSIZE?)	-7.79E-16	0.017315	-4.50E-14	1.0000
OWNFR?	-3.14E-16	0.007614	-4.12E-14	1.0000
OWNG?	7.92E-16	0.004906	1.61E-13	1.0000
OWNP?	-6.13E-16	0.019726	-3.11E-14	1.0000
GGDP?	5.40E-14	0.533192	1.01E-13	1.0000
GCRED?	7.46E-14	0.058546	1.27E-12	1.0000

DLB?	2.52E-15	0.008754	2.88E-13	1.0000
DMB?	2.00E-15	0.008528	2.34E-13	1.0000
R-squared	0.000000	Mean dependent var	-7.05E-16	
Adjusted R-squared	-0.010397	S.D. dependent var	0.089582	
S.E. of regression	0.090046	Akaike info criterion	-1.965834	
Sum squared resid	8.578619	Schwarz criterion	-1.910035	
Log likelihood	1063.721	Hannan-Quinn criter.	-1.944696	
F-statistic	3.98E-14	Durbin-Watson stat	2.049690	
Prob(F-statistic)	1.000000			

uji endogenitas persamaan 2 di atas menunjukkan bahwa residualnya tidak signifikan berhubungan dengan NPL?, sehingga persamaan 2 di atas cukup diregres dengan metode OLS saja.

4.2.3. Hasil Regresi Persamaan 3 - All Sample 2 (Moderasi LNSIZE) –dummy Variabel Bank B, M, K)

4.2.3.a. Uji chow dan Uji Hausman

Uji Chow:

Redundant Fixed Effects Tests
Pool: APOOL03
Test cross-section fixed effects

Effects Test	Statistic	d.f.	Prob.
Cross-section F	0.448025	(106,951)	1.0000

Cross-section fixed effects test equation:
Dependent Variable: SSFA?
Method: Panel EGLS (Cross-section weights)
Date: 01/30/15 Time: 04:28
Sample (adjusted): 2002 2011
Included observations: 10 after adjustments
Cross-sections included: 107
Total pool (balanced) observations: 1070
Use pre-specified GLS weights
White cross-section standard errors & covariance (d.f. corrected)

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.305396	0.020212	15.10975	0.0000
SSFA?(-1)	0.506352	0.023268	21.76199	0.0000
NPL?	-0.065161	0.035422	-1.839578	0.0661
CAR?	0.020452	0.013687	1.494221	0.1354
D(LNSIZE?)	-0.065384	0.016449	-3.974933	0.0001
D(LNSIZE?)*NPL?	0.156274	0.227180	0.687884	0.4917
OWNFR?	-0.008251	0.008569	-0.962909	0.3358
OWNG?	-0.018314	0.007484	-2.447251	0.0146
OWNP?	-0.006802	0.010528	-0.646050	0.5184
GGDP?	0.708038	0.357019	1.983190	0.0476
GCRED?	-0.014862	0.025208	-0.589572	0.5556

LAMPIRAN 5.35

DLB?	0.030153	0.008478	3.556741	0.0004
DMB?	0.015691	0.003458	4.537137	0.0000
Weighted Statistics				
R-squared	0.326033	Mean dependent var	0.940086	
Adjusted R-squared	0.318382	S.D. dependent var	0.433858	
S.E. of regression	0.089699	Sum squared resid	8.504528	
F-statistic	42.61050	Durbin-Watson stat	1.996751	
Prob(F-statistic)	0.000000			
Unweighted Statistics				
R-squared	0.279320	Mean dependent var	0.698943	
Sum squared resid	8.596742	Durbin-Watson stat	2.054850	

model terbaik yang digunakan adalah model dengan menggunakan metode *common effect*.

Sehingga tidak perlu uji chow.

4.2.3.b. Hasil Regresi Persamaan 3- All sample 2

Dependent Variable: SSFA?					
Method: Pooled EGLS (Cross-section weights)					
Date: 06/15/15 Time: 08:07					
Sample (adjusted): 2002 2011					
Included observations: 10 after adjustments					
Cross-sections included: 107					
Total pool (balanced) observations: 1070					
Linear estimation after one-step weighting matrix					
White cross-section standard errors & covariance (d.f. corrected)					
Variable	Coefficient	Std. Error	t-Statistic	Prob.	
C	0.305730	0.021386	14.29582	0.0000	
SSFA?(-1)	0.508132	0.024498	20.74201	0.0000	
NPL?	-0.066013	0.037368	-1.766580	0.0776	
CAR?	0.019446	0.013579	1.432060	0.1524	
D(LNSIZE?)	-0.067080	0.017304	-3.876610	0.0001	
D(LNSIZE?)*NPL?	0.215698	0.252999	0.852565	0.3941	
OWNFR?	-0.007086	0.008239	-0.860007	0.3900	
OWNG?	-0.018746	0.007336	-2.555376	0.0107	
OWNP?	-0.008536	0.009678	-0.881989	0.3780	
GGDP?	0.693829	0.395488	1.754363	0.0797	
GCRED?	-0.014906	0.027557	-0.540922	0.5887	
DLB?	0.029392	0.008156	3.603701	0.0003	
DMB?	0.015376	0.003343	4.599941	0.0000	
Weighted Statistics					
R-squared	0.324925	Mean dependent var		0.938483	
Adjusted R-squared	0.317260	S.D. dependent var		0.429235	
S.E. of regression	0.089536	Sum squared resid		8.473623	
F-statistic	42.39591	Durbin-Watson stat		2.004700	
Prob(F-statistic)	0.000000				
Unweighted Statistics					

R-squared	0.279847	Mean dependent var	0.698943
Sum squared resid	8.590456	Durbin-Watson stat	2.059103

4.3. Hasil Regresi All Sample 3 (+dummy buku)

4.3.1. Hasil Regresi Persamaan 1 -All Sample 3 (dummy buku):

4.3.1.a. Uji Chow dan Uji Hausman

Uji Chow:

Redundant Fixed Effects Tests

Pool: APOOL04

Test cross-section fixed effects

Effects Test	Statistic	d.f.	Prob.
Cross-section F	1.418370	(106,953)	0.0052
Cross-section Chi-square	156.743104	106	0.0010

Cross-section fixed effects test equation:

Dependent Variable: NPL?

Method: Panel Least Squares

Date: 01/30/15 Time: 04:34

Sample (adjusted): 2002 2011

Included observations: 10 after adjustments

Cross-sections included: 107

Total pool (balanced) observations: 1070

White cross-section standard errors & covariance (no d.f. correction)

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.062638	0.017621	3.554728	0.0004
NPL?(-1)	0.356003	0.042661	8.344913	0.0000
CAR?	-0.005683	0.008745	-0.649900	0.5159
D(LNSIZE?)	-0.003723	0.005126	-0.726305	0.4678
OWNFR?	0.007169	0.006293	1.139260	0.2549
OWNG?	0.000985	0.007629	0.129048	0.8973
OWNP?	-0.005086	0.016831	-0.302170	0.7626
GGDP?	-0.970530	0.450606	-2.153832	0.0315
GCRED?	0.087234	0.054383	1.604069	0.1090
DBUKU1A?	-0.007180	0.008435	-0.851160	0.3949
DBUKU2A?	-0.007778	0.007361	-1.056652	0.2909

R-squared	0.267486	Mean dependent var	0.035503
Adjusted R-squared	0.260569	S.D. dependent var	0.055625
S.E. of regression	0.047832	Akaike info criterion	-3.232002
Sum squared resid	2.422921	Schwarz criterion	-3.180853
Log likelihood	1740.121	Hannan-Quinn criter.	-3.212626
F-statistic	38.67064	Durbin-Watson stat	1.822763
Prob(F-statistic)	0.000000		

model terbaik yang digunakan adalah model yang menggunakan *metode fixed effect*.

Uji Hausman

Correlated Random Effects - Hausman Test

Pool: APOOL04

Test cross-section random effects

Test Summary	Chi-Sq. Statistic	Chi-Sq. d.f.	Prob.
Cross-section random	0.000000	10	1.0000

Cross-section random effects test comparisons:

Variable	Fixed	Random	Var(Diff.)	Prob.
NPL?(-1)	0.296626	0.356003	-0.000345	NA
CAR?	-0.002439	-0.005683	0.000171	0.8042
D(LNSIZE?)	-0.001179	-0.003723	-0.000010	NA
OWNFR?	0.008591	0.007169	0.000005	0.5177
OWNG?	0.007527	0.000985	0.000078	0.4583
OWNP?	-0.018673	-0.005086	0.000431	0.5130
GGDP?	-0.994506	-0.970530	0.041940	0.9068
GCRED?	0.087802	0.087234	0.000144	0.9623
DBUKU1A?	-0.013720	-0.007180	0.000026	0.2001
DBUKU2A?	-0.021397	-0.007778	0.000015	0.0005

Cross-section random effects test equation:

Dependent Variable: NPL?

Method: Panel Least Squares

Date: 01/30/15 Time: 04:46

Sample (adjusted): 2002 2011

Included observations: 10 after adjustments

Cross-sections included: 107

Total pool (balanced) observations: 1070

White cross-section standard errors & covariance (no d.f. correction)

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.070920	0.027189	2.608382	0.0092
NPL?(-1)	0.296626	0.038404	7.723757	0.0000
CAR?	-0.002439	0.015740	-0.154977	0.8769
D(LNSIZE?)	-0.001179	0.004045	-0.291467	0.7708
OWNFR?	0.008591	0.006665	1.288864	0.1978
OWNG?	0.007527	0.011663	0.645375	0.5188
OWNP?	-0.018673	0.026735	-0.698453	0.4851
GGDP?	-0.994506	0.494960	-2.009263	0.0448
GCRED?	0.087802	0.055695	1.576465	0.1153
DBUKU1A?	-0.013720	0.009860	-1.391559	0.1644
DBUKU2A?	-0.021397	0.008329	-2.568879	0.0104

Effects Specification

Cross-section fixed (dummy variables)

R-squared	0.367302	Mean dependent var	0.035503
Adjusted R-squared	0.290289	S.D. dependent var	0.055625
S.E. of regression	0.046861	Akaike info criterion	-3.180360
Sum squared resid	2.092763	Schwarz criterion	-2.636320
Log likelihood	1818.493	Hannan-Quinn criter.	-2.974267
F-statistic	4.769376	Durbin-Watson stat	1.998301
Prob(F-statistic)	0.000000		

model terbaik adalah model dengan menggunakan metode *random effect*.

4.3.1.b. Hasil Regresi Persamaan 1 –All sample (dummy Buku)

Dependent Variable: NPL?
Method: Pooled EGLS (Cross-section random effects)
Date: 01/30/15 Time: 04:47
Sample (adjusted): 2002 2011
Included observations: 10 after adjustments
Cross-sections included: 107
Total pool (balanced) observations: 1070
Swamy and Arora estimator of component variances
White cross-section standard errors & covariance (no d.f. correction)

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.062638	0.017621	3.554728	0.0004
NPL?(-1)	0.356003	0.042661	8.344913	0.0000
CAR?	-0.005683	0.008745	-0.649900	0.5159
D(LNSIZE?)	-0.003723	0.005126	-0.726305	0.4678
OWNFR?	0.007169	0.006293	1.139260	0.2549
OWNG?	0.000985	0.007629	0.129048	0.8973
OWNP?	-0.005086	0.016831	-0.302170	0.7626
GGDP?	-0.970530	0.450606	-2.153832	0.0315
GCRED?	0.087234	0.054383	1.604069	0.1090
DBUKU1A?	-0.007180	0.008435	-0.851160	0.3949
DBUKU2A?	-0.007778	0.007361	-1.056652	0.2909

Random Effects (Cross)

Effects Specification		S.D.	Rho
Cross-section random		0.000000	0.0000
Idiosyncratic random		0.046861	1.0000

Weighted Statistics			
R-squared	0.267486	Mean dependent var	0.035503
Adjusted R-squared	0.260569	S.D. dependent var	0.055625
S.E. of regression	0.047832	Sum squared resid	2.422921
F-statistic	38.67064	Durbin-Watson stat	1.822763
Prob(F-statistic)	0.000000		

Unweighted Statistics			
R-squared	0.267486	Mean dependent var	0.035503
Sum squared resid	2.422921	Durbin-Watson stat	1.822763

4.3.2. Hasil Regresi Persamaan 2 –All sample 3 (dummy buku)

4.3.2.a. Uji Chow dan Uji Hausman

Uji chow:

Redundant Fixed Effects Tests
Pool: APOOL05
Test cross-section fixed effects

Effects Test	Statistic	d.f.	Prob.
Cross-section F	0.442293	(106,952)	1.0000

Cross-section fixed effects test equation:
Dependent Variable: SSFA?
Method: Panel EGLS (Cross-section weights)
Date: 01/30/15 Time: 21:22
Sample (adjusted): 2002 2011
Included observations: 10 after adjustments
Cross-sections included: 107
Total pool (balanced) observations: 1070
Use pre-specified GLS weights
White cross-section standard errors & covariance (no d.f. correction)

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.338081	0.019167	17.63857	0.0000
SSFA?(-1)	0.495035	0.018705	26.46472	0.0000
NPL?	-0.056090	0.019147	-2.929493	0.0035
CAR?	0.025578	0.013155	1.944330	0.0521
D(LNSIZE?)	-0.060269	0.011445	-5.265864	0.0000
OWNFR?	0.002519	0.009122	0.276157	0.7825
OWNG?	-0.009463	0.007157	-1.322241	0.1864
OWNP?	0.012641	0.012486	1.012389	0.3116
GGDP?	0.834948	0.351790	2.373427	0.0178
GCRED?	-0.023311	0.022294	-1.045626	0.2960
DBUKU1A?	-0.024187	0.012351	-1.958220	0.0505
DBUKU2A?	-0.022346	0.008291	-2.695312	0.0071

Weighted Statistics

R-squared	0.323892	Mean dependent var	0.941540
Adjusted R-squared	0.316863	S.D. dependent var	0.436926
S.E. of regression	0.090225	Sum squared resid	8.612781
F-statistic	46.07630	Durbin-Watson stat	1.984110
Prob(F-statistic)	0.000000		

Unweighted Statistics

R-squared	0.276980	Mean dependent var	0.698943
Sum squared resid	8.624655	Durbin-Watson stat	2.047933

Hasil uji chow menunjukkan bahwa model terbaik menggunakan *common effect method*.

4.3.2.b. Hasil Regresi Persamaan 2 All Sample 3 (Dummy Buku)

Dependent Variable: SSFA?
 Method: Pooled EGLS (Cross-section weights)
 Date: 01/30/15 Time: 21:27
 Sample (adjusted): 2002 2011
 Included observations: 10 after adjustments
 Cross-sections included: 107
 Total pool (balanced) observations: 1070
 Linear estimation after one-step weighting matrix
 White cross-section standard errors & covariance (no d.f. correction)

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.341626	0.020658	16.53749	0.0000
SSFA?(-1)	0.493809	0.019515	25.30407	0.0000
NPL?	-0.046591	0.022623	-2.059456	0.0397
CAR?	0.024326	0.012613	1.928608	0.0540
D(LNSIZE?)	-0.060641	0.012100	-5.011605	0.0000
OWNFR?	0.002846	0.009019	0.315600	0.7524
OWNG?	-0.010654	0.007205	-1.478693	0.1395
OWNP?	0.009369	0.011847	0.790817	0.4292
GGDP?	0.820531	0.381552	2.150511	0.0317
GCRED?	-0.023542	0.024532	-0.959651	0.3375
DBUKU1A?	-0.025367	0.011824	-2.145440	0.0321
DBUKU2A?	-0.023402	0.008062	-2.902657	0.0038

Weighted Statistics

R-squared	0.320415	Mean dependent var	0.937312
Adjusted R-squared	0.313349	S.D. dependent var	0.423602
S.E. of regression	0.089883	Sum squared resid	8.547621
F-statistic	45.34835	Durbin-Watson stat	1.985415
Prob(F-statistic)	0.000000		

Unweighted Statistics

R-squared	0.277036	Mean dependent var	0.698943
Sum squared resid	8.623991	Durbin-Watson stat	2.046562

4.3.2.c. Uji endogenitas atas hasil Regresi Persamaan 2 All Sample 3 (Dummy Buku)

Dependent Variable: RESID?
 Method: Pooled Least Squares
 Date: 07/02/15 Time: 09:32
 Sample (adjusted): 2002 2011
 Included observations: 10 after adjustments
 Cross-sections included: 107
 Total pool (balanced) observations: 1070
 White period standard errors & covariance (no d.f. correction)

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-0.000878	0.017297	-0.050731	0.9595

LAMPIRAN 5.41

SSFA?(-1)	0.001214	0.012846	0.094490	0.9247
NPL?	0.000169	0.065591	0.002571	0.9979
CAR?	-2.87E-05	0.012476	-0.002298	0.9982
D(LNSIZE?)	-4.94E-05	0.005830	-0.008477	0.9932
OWNFR?	-2.29E-05	0.004894	-0.004687	0.9963
OWNG?	1.15E-05	0.003504	0.003268	0.9974
OWNP?	3.72E-05	0.016120	0.002306	0.9982
GGDP?	0.000394	0.257738	0.001528	0.9988
GCRED?	4.91E-06	0.034754	0.000141	0.9999
DBUKU1A?	1.02E-05	0.007349	0.001381	0.9989
DBUKU2A?	4.39E-05	0.007615	0.005770	0.9954
R-squared	0.000007	Mean dependent var	1.01E-16	
Adjusted R-squared	-0.010390	S.D. dependent var	0.047608	
S.E. of regression	0.047855	Akaike info criterion	-3.230140	
Sum squared resid	2.422903	Schwarz criterion	-3.174341	
Log likelihood	1740.125	Hannan-Quinn criter.	-3.209003	
F-statistic	0.000706	Durbin-Watson stat	1.823174	
Prob(F-statistic)	1.000000			

Hasil uji endogenitas di atas menunjukkan bahwa variabel NPL? tidak signifikan mempengaruhi residual hasil regresi persamaan 2 sehingga persamaan 1 dan 2 dapat di regresi secara terpisah atau OLS tanpa menggunakan 2TLS.

4.3.3. Hasil Regresi Persamaan 3 –All sample 3 (dummy buku)

4.3.3.a. Uji Chow dan Uji Housman

Uji chow:

Redundant Fixed Effects Tests
Pool: APOOL06
Test cross-section fixed effects

Effects Test	Statistic	d.f.	Prob.
Cross-section F	0.348597	(106,951)	1.0000
Cross-section Chi-square	40.787714	106	1.0000

Cross-section fixed effects test equation:
Dependent Variable: SSFA?
Method: Panel Least Squares
Date: 01/30/15 Time: 21:30
Sample (adjusted): 2002 2011
Included observations: 10 after adjustments
Cross-sections included: 107
Total pool (balanced) observations: 1070
White cross-section standard errors & covariance (d.f. corrected)

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.352488	0.025341	13.91003	0.0000
SSFA?(-1)	0.492965	0.030940	15.93280	0.0000

LAMPIRAN 5.42

NPL?	-0.142730	0.026277	-5.431732	0.0000
CAR?	0.038708	0.017274	2.240882	0.0252
D(LNSIZE?)	-0.074601	0.019483	-3.829071	0.0001
D(LNSIZE?)*NPL?	0.412693	0.193420	2.133667	0.0331
OWNFR?	-0.000153	0.011498	-0.013328	0.9894
OWNG?	-0.016650	0.008430	-1.974950	0.0485
OWNP?	-0.003943	0.021457	-0.183769	0.8542
GGDP?	0.584577	0.196441	2.975840	0.0030
GCRED?	-0.002593	0.018702	-0.138623	0.8898
DBUKU1A?	-0.021478	0.014992	-1.432605	0.1523
DBUKU2A?	-0.018279	0.011515	-1.587468	0.1127
R-squared	0.281550	Mean dependent var	0.698943	
Adjusted R-squared	0.273394	S.D. dependent var	0.105635	
S.E. of regression	0.090044	Akaike info criterion	-1.964954	
Sum squared resid	8.570142	Schwarz criterion	-1.904505	
Log likelihood	1064.250	Hannan-Quinn criter.	-1.942054	
F-statistic	34.51857	Durbin-Watson stat	2.039812	
Prob(F-statistic)	0.000000			

Uji chow tidak Signifikan pada alpha 10% sehingga, model terbaik digunakan dengan menggunakan metode common. Tidak perlu lakukan uji Hausman.

4.3.3.b. Hasil Regresi Persamaan 3 All Sample 3 (Dummy Buku)

Dependent Variable: SSFA?
Method: Pooled Least Squares
Date: 01/30/15 Time: 21:34
Sample (adjusted): 2002 2011
Included observations: 10 after adjustments
Cross-sections included: 107
Total pool (balanced) observations: 1070
White cross-section standard errors & covariance (d.f. corrected)

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.352488	0.025341	13.91003	0.0000
SSFA?(-1)	0.492965	0.030940	15.93280	0.0000
NPL?	-0.142730	0.026277	-5.431732	0.0000
CAR?	0.038708	0.017274	2.240882	0.0252
D(LNSIZE?)	-0.074601	0.019483	-3.829071	0.0001
D(LNSIZE?)*NPL?	0.412693	0.193420	2.133667	0.0331
OWNFR?	-0.000153	0.011498	-0.013328	0.9894
OWNG?	-0.016650	0.008430	-1.974950	0.0485
OWNP?	-0.003943	0.021457	-0.183769	0.8542
GGDP?	0.584577	0.196441	2.975840	0.0030
GCRED?	-0.002593	0.018702	-0.138623	0.8898
DBUKU1A?	-0.021478	0.014992	-1.432605	0.1523
DBUKU2A?	-0.018279	0.011515	-1.587468	0.1127
R-squared	0.281550	Mean dependent var	0.698943	
Adjusted R-squared	0.273394	S.D. dependent var	0.105635	
S.E. of regression	0.090044	Akaike info criterion	-1.964954	
Sum squared resid	8.570142	Schwarz criterion	-1.904505	
Log likelihood	1064.250	Hannan-Quinn criter.	-1.942054	

F-statistic	34.51857	Durbin-Watson stat	2.039812
Prob(F-statistic)	0.000000		

V. PEMBAGIAN BANK

5.1 Berdasarkan Total Aset Bank

Sesuai Berdasarkan ketentuan SE No.8/10/INTERN, tanggal 14 Pebruari 2006 bank di kelompokkan berdasarkan jumlah aset yaitu:

1. Keompok bank besar dengan aset di atas Rp10 triliun,
2. Bank Menengah dengan total aset Rp1 Triliun sd Rp10 Triliun dan
3. Bank Kecil dengan jumlah aset di bawah Rp 1 triliun.

Pengelompokan bank ini digunakan dalam kewenangan memutus untuk pekerjaan pengawasan oleh Direktorat Pengawasan Bank di Bank Indonesia.

5.2. Berdasarkan Buku (Total Ekuitas Bank)

Berdasarkan PBI N0.14/26/PBI/2012 tanggal 27 Desember 2012, Pasal 3 berbunyi sebagai berikut: berdasarkan Modal Inti yang dimiliki, Bank dikelompokkan menjadi 4 (empat) BUKU, yaitu:

- a. BUKU 1 adalah Bank dengan Modal Inti sampai dengan kurang dari Rp1.000.000.000.000,00 (satu triliun Rupiah);
- b. BUKU 2 adalah Bank dengan Modal Inti paling sedikit sebesar Rp1.000.000.000.000,00 (satu triliun Rupiah) sampai dengan kurang dari Rp5.000.000.000.000,00 (lima triliun Rupiah);
- c. BUKU 3 adalah Bank dengan Modal Inti paling sedikit sebesar Rp5.000.000.000.000,00 (lima triliun Rupiah) sampai dengan kurang dari Rp30.000.000.000.000,00 (tiga puluh triliun Rupiah); dan
- d. BUKU 4 adalah Bank dengan Modal Inti paling sedikit sebesar Rp30.000.000.000.000,00 (tiga puluh triliun Rupiah).

5. HASIL PERSAMAAN REGRESI BANK BESAR (>Rp10 triliun)

6.1. Persamaan regresi 1 Bank Besar:

6.1.1. Uji Chow dan Uji Hausman

Uji Chow:

Redundant Fixed Effects Tests

Pool: APOOL01

Test cross-section fixed effects

Effects Test	Statistic	d.f.	Prob.
Cross-section F	1.620891	(45,406)	0.0088

Cross-section fixed effects test equation:

Dependent Variable: NPL?

Method: Panel EGLS (Cross-section weights)

Date: 01/14/15 Time: 07:07

Sample (adjusted): 2002 2011

Included observations: 10 after adjustments

Cross-sections included: 46

Total pool (balanced) observations: 460

Use pre-specified GLS weights

White cross-section standard errors & covariance (no d.f. correction)

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.028260	0.004001	7.063550	0.0000
NPL?(-1)	0.509939	0.040336	12.64219	0.0000
CAR?	0.004767	0.003142	1.517394	0.1299
D(LNSIZE?)	-0.011296	0.003854	-2.930651	0.0036
OWNFR?	-0.000347	0.003221	-0.107715	0.9143
OWNG?	-0.003211	0.001677	-1.914933	0.0561
OWNP?	-0.003227	0.004541	-0.710641	0.4777
GGDP?	-0.324134	0.066423	-4.879840	0.0000
GCRED?	0.005424	0.008636	0.628048	0.5303

Weighted Statistics

R-squared	0.520935	Mean dependent var	0.058696
Adjusted R-squared	0.512437	S.D. dependent var	0.061224
S.E. of regression	0.045059	Sum squared resid	0.915675
F-statistic	61.30219	Durbin-Watson stat	1.869327
Prob(F-statistic)	0.000000		

Unweighted Statistics

R-squared	0.414606	Mean dependent var	0.040250
Sum squared resid	1.062863	Durbin-Watson stat	1.893014

model terbaik digunakan adalah model dengan menggunakan metode *Fixed Effect*.

Uji Hausman:

Correlated Random Effects - Hausman Test

Pool: APOOL01

Test cross-section random effects

Test Summary	Chi-Sq. Statistic	Chi-Sq. d.f.	Prob.
Cross-section random	18.403198	8	0.0184

Cross-section random effects test comparisons:

Variable	Fixed	Random	Var(Diff.)	Prob.
NPL?(-1)	0.468395	0.494795	0.000141	0.0261
CAR?	-0.017476	-0.008051	0.000133	0.4143
D(LNSIZE?)	-0.006722	-0.010143	0.000018	0.4176
OWNFR?	0.027201	0.002909	0.000147	0.0449
OWNG?	-0.007044	0.000650	0.000520	0.7359
OWNP?	-0.044241	-0.007397	0.000535	0.1113
GGDP?	-1.022304	-0.882262	0.011504	0.1917
GCRED?	0.008600	0.007245	0.000021	0.7666

Cross-section random effects test equation:

Dependent Variable: NPL?

Method: Panel Least Squares

Date: 03/20/15 Time: 07:11

Sample (adjusted): 2002 2011

Included observations: 10 after adjustments

Cross-sections included: 46

Total pool (balanced) observations: 460

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.074436	0.024515	3.036387	0.0025
NPL?(-1)	0.468395	0.030274	15.47171	0.0000
CAR?	-0.017476	0.017859	-0.978537	0.3284
D(LNSIZE?)	-0.006722	0.010704	-0.628026	0.5303
OWNFR?	0.027201	0.014721	1.847854	0.0654
OWNG?	-0.007044	0.024249	-0.290489	0.7716
OWNP?	-0.044241	0.029522	-1.498567	0.1348
GGDP?	-1.022304	0.416647	-2.453648	0.0146
GCRED?	0.008600	0.046256	0.185924	0.8526

Effects Specification

Cross-section fixed (dummy variables)

R-squared	0.508694	Mean dependent var	0.040250
Adjusted R-squared	0.444558	S.D. dependent var	0.062894
S.E. of regression	0.046874	Akaike info criterion	-3.172818
Sum squared resid	0.892034	Schwarz criterion	-2.687848
Log likelihood	783.7481	Hannan-Quinn criter.	-2.981847
F-statistic	7.931489	Durbin-Watson stat	2.078053
Prob(F-statistic)	0.000000		

model terbaik yang digunakan adalah model dengan menggunakan metode *fixed effect*.

6.1.2. Hasil Regresi 1 Bank Besar

Dependent Variable: NPL?

Method: Pooled EGLS (Cross-section weights)

Date: 03/20/15 Time: 07:16

Sample (adjusted): 2002 2011

Included observations: 10 after adjustments

Cross-sections included: 46

Total pool (balanced) observations: 460

Linear estimation after one-step weighting matrix

White cross-section standard errors & covariance (d.f. corrected)

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.036198	0.008904	4.065547	0.0001
NPL?(-1)	0.462332	0.067360	6.863635	0.0000
CAR?	0.010244	0.005094	2.011064	0.0450
D(LNSIZE?)	-0.013387	0.003379	-3.961665	0.0001
OWNFR?	0.005895	0.005455	1.080663	0.2805
OWNG?	-0.002552	0.004777	-0.534267	0.5934
OWNP?	-0.029548	0.008085	-3.654474	0.0003
GGDP?	-0.330884	0.144764	-2.285673	0.0228
GCRED?	0.008051	0.014210	0.566608	0.5713
Fixed Effects (Cross)				
_BRIA--C	0.003398			
_BNIA--C	-0.002445			
_BTNA--C	-0.002782			
_BMDI--C	0.001772			
_BMIL--C	0.006709			
_BHGAB--C	-0.007211			
_BERA--C	-0.004307			
_BNSP--C	-0.005548			
_BPIB--C	0.009334			
_BBIA--C	0.023499			
_BNGA--C	-0.003148			
_BCAA--C	0.004309			
_BIIA--C	0.002974			
_BBAI--C	-0.012136			
_BDIA--C	0.023765			
_BSIE--C	-0.012466			
_BHIB--C	-0.009288			
_BMGA--C	0.025882			
_BBKN--C	-0.006075			
_BTPN--C	0.029726			
_BVIL--C	0.013583			
_BDKI--C	0.007809			
_BJBT--C	-0.009254			
_BJTH--C	-0.009601			
_BJTR--C	-0.011644			
_BPPA--C	0.001834			
_BBLI--C	-0.014697			
_BKTM--C	0.005604			
_BSSN--C	0.037613			
_BRAU--C	0.002192			
_BSBT--C	0.017831			

_BSTR--C	-0.005281
_BACH--C	0.008755
_BSMA--C	0.018106
_BAPB--C	-0.017147
_BIIS--C	0.052127
_BRPA--C	-0.011217
_BSIA--C	-0.015135
_BBCH--C	-0.037786
_BRDI--C	0.003732
_BDBA--C	-0.027980
_BTMI--C	-0.018961
_BHSB--C	-0.027259
_BCBK--C	-0.016822
_BAAB--C	0.004737
_BSCB--C	-0.017105

Effects Specification			
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Cross-section fixed (dummy variables)			
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Weighted Statistics			
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R-squared	0.593894	Mean dependent var	0.058696
Adjusted R-squared	0.540880	S.D. dependent var	0.061224
S.E. of regression	0.043725	Sum squared resid	0.776222
F-statistic	11.20264	Durbin-Watson stat	2.128590
Prob(F-statistic)	0.000000		

Unweighted Statistics			
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R-squared	0.497629	Mean dependent var	0.040250
Sum squared resid	0.912125	Durbin-Watson stat	2.113237

6.2. Persamaan Regresi 2 - Bank Besar:

6.2.1. Uji Chow dan Uji Housman

Uji Chow:

Redundant Fixed Effects Tests
Pool: APOOL02
Test cross-section fixed effects

Effects Test	Statistic	d.f.	Prob.
Cross-section F	0.440746	(45,405)	0.9994

Cross-section fixed effects test equation:
Dependent Variable: SSFA?
Method: Panel EGLS (Cross-section weights)
Date: 01/31/15 Time: 03:38
Sample (adjusted): 2002 2011
Included observations: 10 after adjustments
Cross-sections included: 46
Total pool (balanced) observations: 460

Use pre-specified GLS weights

White cross-section standard errors & covariance (d.f. corrected)

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.245507	0.026130	9.395607	0.0000
SSFA?(-1)	0.523718	0.019361	27.04985	0.0000
NPL?	-0.052584	0.043443	-1.210399	0.2268
CAR?	0.011726	0.017209	0.681367	0.4960
D(LNSIZE?)	-0.076902	0.023631	-3.254285	0.0012
OWNFR?	0.000930	0.015963	0.058291	0.9535
OWNG?	-0.007688	0.013917	-0.552463	0.5809
OWNP?	0.023933	0.019872	1.204381	0.2291
GGDP?	2.569738	0.526111	4.884405	0.0000
GCRED?	-0.185513	0.043340	-4.280425	0.0000

Weighted Statistics

R-squared	0.389934	Mean dependent var	0.874011
Adjusted R-squared	0.377733	S.D. dependent var	0.346338
S.E. of regression	0.081606	Sum squared resid	2.996768
F-statistic	31.95836	Durbin-Watson stat	1.983217
Prob(F-statistic)	0.000000		

Unweighted Statistics

R-squared	0.328520	Mean dependent var	0.699227
Sum squared resid	3.011470	Durbin-Watson stat	2.011247

hasil uji chow, model terbaik yang digunakan adalah model dengan menggunakan metode common, tidak diperlukan uji hausman.

6.2.2. Hasil Regresi 2 Bank Besar

Dependent Variable: SSFA?

Method: Pooled EGLS (Cross-section weights)

Date: 01/31/15 Time: 03:39

Sample (adjusted): 2002 2011

Included observations: 10 after adjustments

Cross-sections included: 46

Total pool (balanced) observations: 460

Linear estimation after one-step weighting matrix

White cross-section standard errors & covariance (d.f. corrected)

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.242813	0.027063	8.972298	0.0000
SSFA?(-1)	0.527262	0.018963	27.80520	0.0000
NPL?	-0.049109	0.045689	-1.074858	0.2830
CAR?	0.011771	0.016454	0.715371	0.4748
D(LNSIZE?)	-0.076031	0.023574	-3.225185	0.0014
OWNFR?	0.001770	0.015943	0.111035	0.9116
OWNG?	-0.007499	0.014117	-0.531201	0.5955
OWNP?	0.024576	0.020209	1.216071	0.2246
GGDP?	2.560435	0.552933	4.630642	0.0000

GCRED?	-0.185802	0.043905	-4.231920	0.0000
Weighted Statistics				
R-squared	0.388120	Mean dependent var	0.868655	
Adjusted R-squared	0.375883	S.D. dependent var	0.335637	
S.E. of regression	0.081231	Sum squared resid	2.969331	
F-statistic	31.71543	Durbin-Watson stat	1.989311	
Prob(F-statistic)	0.000000			
Unweighted Statistics				
R-squared	0.328227	Mean dependent var	0.699227	
Sum squared resid	3.012783	Durbin-Watson stat	2.017206	

6.2.3. Uji Endogenitas Hasil Regresi 2 Bank Besar

Dependent Variable: RESID?
Method: Pooled Least Squares
Date: 07/02/15 Time: 10:08
Sample (adjusted): 2002 2011
Included observations: 10 after adjustments
Cross-sections included: 46
Total pool (balanced) observations: 460
White period standard errors & covariance (d.f. corrected)

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.051744	0.044946	1.151240	0.2502
SSFA?(-1)	-0.020384	0.057263	-0.355963	0.7220
NPL?	-0.032827	0.069505	-0.472303	0.6369
CAR?	-0.002257	0.021154	-0.106674	0.9151
D(LNSIZE?)	-0.009091	0.021150	-0.429854	0.6675
OWNFR?	-0.000605	0.009635	-0.062815	0.9499
OWNG?	0.000222	0.008703	0.025454	0.9797
OWNP?	-0.003034	0.023052	-0.131626	0.8953
GGDP?	-0.547238	0.623731	-0.877362	0.3808
GCRED?	-0.015109	0.061429	-0.245953	0.8058
R-squared	0.005410	Mean dependent var		0.000313
Adjusted R-squared	-0.014482	S.D. dependent var		0.081017
S.E. of regression	0.081601	Akaike info criterion		-2.152446
Sum squared resid	2.996441	Schwarz criterion		-2.062637
Log likelihood	505.0626	Hannan-Quinn criter.		-2.117081
F-statistic	0.271947	Durbin-Watson stat		1.986207
Prob(F-statistic)	0.981944			

hasil uji endogeneitas menunjukkan bahwa NPL? tidak signifikan mempengaruhi residual persamaan 2 di atas, sehingga persamaan 2 dapat diregresi secara terpisah dengan persamaan 1, masing2 dengan OLS

6.3. Persamaan Regresi 3 Bank Besar (Moderasi LNSIZE)

6.3.1. Uji Chow dan Uji Hausman

Uji Chow:

Redundant Fixed Effects Tests
 Pool: APOOL02A
 Test cross-section fixed effects

Effects Test	Statistic	d.f.	Prob.
Cross-section F	0.438086	(45,404)	0.9995

Cross-section fixed effects test equation:
 Dependent Variable: SSFA?
 Method: Panel EGLS (Cross-section weights)
 Date: 01/31/15 Time: 03:41
 Sample (adjusted): 2002 2011
 Included observations: 10 after adjustments
 Cross-sections included: 46
 Total pool (balanced) observations: 460
 Use pre-specified GLS weights
 White cross-section standard errors & covariance (no d.f. correction)

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.245912	0.022333	11.01097	0.0000
SSFA?(-1)	0.523230	0.018958	27.60012	0.0000
NPL?	-0.057657	0.031285	-1.842956	0.0660
CAR?	0.011493	0.017239	0.666670	0.5053
D(LNSIZE?)	-0.079020	0.029315	-2.695490	0.0073
D(LNSIZE?)*NPL?	0.061211	0.331252	0.184785	0.8535
OWNFR?	0.001324	0.015279	0.086657	0.9310
OWNG?	-0.007547	0.013757	-0.548628	0.5835
OWNP?	0.023931	0.020037	1.194319	0.2330
GGDP?	2.565644	0.456725	5.617476	0.0000
GCRED?	-0.184551	0.042446	-4.347933	0.0000

Weighted Statistics

R-squared	0.389022	Mean dependent var	0.873833
Adjusted R-squared	0.375414	S.D. dependent var	0.346144
S.E. of regression	0.081655	Sum squared resid	2.993691
F-statistic	28.58868	Durbin-Watson stat	1.981518
Prob(F-statistic)	0.000000		

Unweighted Statistics

R-squared	0.328566	Mean dependent var	0.699227
Sum squared resid	3.011262	Durbin-Watson stat	2.007852

Hasil uji chow, model terbaik yang digunakan adalah model dengan menggunakan metode common. Tidak perlu uji hausman.

6.5.1. Hasil Regresi 3 Bank Besar

Dependent Variable: SSFA?
 Method: Pooled EGLS (Cross-section weights)
 Date: 01/31/15 Time: 03:42
 Sample (adjusted): 2002 2011
 Included observations: 10 after adjustments
 Cross-sections included: 46
 Total pool (balanced) observations: 460
 Linear estimation after one-step weighting matrix
 White cross-section standard errors & covariance (no d.f. correction)

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.243768	0.022834	10.67553	0.0000
SSFA?(-1)	0.526475	0.018506	28.44845	0.0000
NPL?	-0.057299	0.030792	-1.860859	0.0634
CAR?	0.011444	0.016500	0.693602	0.4883
D(LNSIZE?)	-0.078903	0.029440	-2.680154	0.0076
D(LNSIZE?)*NPL?	0.082899	0.336928	0.246042	0.8058
OWNFR?	0.002222	0.015307	0.145191	0.8846
OWNG?	-0.007363	0.013963	-0.527348	0.5982
OWNP?	0.024543	0.020363	1.205245	0.2287
GGDP?	2.549483	0.478187	5.331560	0.0000
GCRED?	-0.184152	0.042913	-4.291234	0.0000
Weighted Statistics				
R-squared	0.387066	Mean dependent var		0.868800
Adjusted R-squared	0.373415	S.D. dependent var		0.336163
S.E. of regression	0.081296	Sum squared resid		2.967461
F-statistic	28.35421	Durbin-Watson stat		1.986058
Prob(F-statistic)	0.000000			
Unweighted Statistics				
R-squared	0.328299	Mean dependent var		0.699227
Sum squared resid	3.012464	Durbin-Watson stat		2.012549

7. HASIL REGRESI BANK MENENGAH (Rp1 triliun – Rp10 triliun)**7.1. Persamaan Regresi 1 Bank Menengah****7.1.1. Uji Chow dan Uji Hausman****Uji Chow:**

Redundant Fixed Effects Tests
 Pool: APOOL01
 Test cross-section fixed effects

Effects Test	Statistic	d.f.	Prob.
Cross-section F	1.430066	(48,433)	0.0361
Cross-section Chi-square	72.104167	48	0.0138

Cross-section fixed effects test equation:

Dependent Variable: NPL?

Method: Panel Least Squares

Date: 01/31/15 Time: 03:43

Sample (adjusted): 2002 2011

Included observations: 10 after adjustments

Cross-sections included: 49

Total pool (balanced) observations: 490

White cross-section standard errors & covariance (no d.f. correction)

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.052032	0.021926	2.373116	0.0180
NPL?(-1)	0.198640	0.068328	2.907156	0.0038
CAR?	-0.007760	0.009954	-0.779603	0.4360
D(LNSIZE?)	-0.002742	0.008978	-0.305398	0.7602
OWNFR?	0.014842	0.011181	1.327492	0.1850
OWNG?	4.69E-05	0.007741	0.006061	0.9952
OWNP?	0.013717	0.039118	0.350652	0.7260
GGDP?	-1.150638	0.609521	-1.887776	0.0597
GCRED?	0.165746	0.070238	2.359774	0.0187
R-squared	0.149133	Mean dependent var		0.032915
Adjusted R-squared	0.134982	S.D. dependent var		0.050908
S.E. of regression	0.047348	Akaike info criterion		-3.244391
Sum squared resid	1.078319	Schwarz criterion		-3.167351
Log likelihood	803.8757	Hannan-Quinn criter.		-3.214134
F-statistic	10.53823	Durbin-Watson stat		1.721753
Prob(F-statistic)	0.000000			

Hasil uji chow menunjukan model terbaik adalah menggunakan model dengan menggunakan metode *fixed effect*.

Uji Hausman

Correlated Random Effects - Hausman Test

Pool: APOOL01

Test cross-section random effects

Test Summary	Chi-Sq. Statistic	Chi-Sq. d.f.	Prob.
Cross-section random	0.000000	8	1.0000

Cross-section random effects test comparisons:

Variable	Fixed	Random	Var(Diff.)	Prob.
NPL?(-1)	0.157554	0.198640	-0.003061	NA
CAR?	-0.005352	-0.007760	0.000154	0.8463
D(LNSIZE?)	-0.001045	-0.002742	-0.000011	NA
OWNFR?	0.009169	0.014842	0.000032	0.3183
OWNG?	-0.016559	0.000047	0.000163	0.1936
OWNP?	0.028989	0.013717	0.002543	0.7620
GGDP?	-1.201451	-1.150638	-0.006091	NA

GCRED?	0.167578	0.165746	-0.000450	NA
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Cross-section random effects test equation:

Dependent Variable: NPL?

Method: Panel Least Squares

Date: 01/31/15 Time: 03:44

Sample (adjusted): 2002 2011

Included observations: 10 after adjustments

Cross-sections included: 49

Total pool (balanced) observations: 490

White cross-section standard errors & covariance (no d.f. correction)

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.060620	0.028913	2.096611	0.0366
NPL?(-1)	0.157554	0.040102	3.928869	0.0001
CAR?	-0.005352	0.015918	-0.336233	0.7369
D(LNSIZE?)	-0.001045	0.008343	-0.125202	0.9004
OWNFR?	0.009169	0.012543	0.730984	0.4652
OWNG?	-0.016559	0.014935	-1.108730	0.2682
OWNP?	0.028989	0.063823	0.454208	0.6499
GGDP?	-1.201451	0.604503	-1.987501	0.0475
GCRED?	0.167578	0.066955	2.502856	0.0127

Effects Specification

Cross-section fixed (dummy variables)

R-squared	0.265563	Mean dependent var	0.032915
Adjusted R-squared	0.170578	S.D. dependent var	0.050908
S.E. of regression	0.046363	Akaike info criterion	-3.195624
Sum squared resid	0.930765	Schwarz criterion	-2.707703
Log likelihood	839.9278	Hannan-Quinn criter.	-3.004000
F-statistic	2.795843	Durbin-Watson stat	1.905250
Prob(F-statistic)	0.000000		

Hasil uji hausman menunjukkan bahwa model terbaik adalah model dengan menggunakan *metode random effect*.

7.1.2. Hasil Regresi 1 Bank Menengah

Dependent Variable: NPL?

Method: Pooled EGLS (Cross-section random effects)

Date: 01/31/15 Time: 03:45

Sample (adjusted): 2002 2011

Included observations: 10 after adjustments

Cross-sections included: 49

Total pool (balanced) observations: 490

Swamy and Arora estimator of component variances

White cross-section standard errors & covariance (no d.f. correction)

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.052032	0.021926	2.373116	0.0180
NPL?(-1)	0.198640	0.068328	2.907156	0.0038
CAR?	-0.007760	0.009954	-0.779603	0.4360

LAMPIRAN 5.54

D(LNSIZE?)	-0.002742	0.008978	-0.305398	0.7602
OWNFR?	0.014842	0.011181	1.327492	0.1850
OWNG?	4.69E-05	0.007741	0.006061	0.9952
OWNP?	0.013717	0.039118	0.350652	0.7260
GGDP?	-1.150638	0.609521	-1.887776	0.0597
GCRED?	0.165746	0.070238	2.359774	0.0187
Random Effects (Cross)				
Effects Specification			S.D.	Rho
Cross-section random			0.000000	0.0000
Idiosyncratic random			0.046363	1.0000
Weighted Statistics				
R-squared	0.149133	Mean dependent var		0.032915
Adjusted R-squared	0.134982	S.D. dependent var		0.050908
S.E. of regression	0.047348	Sum squared resid		1.078319
F-statistic	10.53823	Durbin-Watson stat		1.721753
Prob(F-statistic)	0.000000			
Unweighted Statistics				
R-squared	0.149133	Mean dependent var		0.032915
Sum squared resid	1.078319	Durbin-Watson stat		1.721753

7.2. Persamaan Regresi 2 - Bank Menengah:

7.2.1. Uji Chow dan Uji Hausman

Uji Chow

Redundant Fixed Effects Tests
Pool: APOOL02
Test cross-section fixed effects

Effects Test	Statistic	d.f.	Prob.
Cross-section F	0.547798	(48,432)	0.9942

Cross-section fixed effects test equation:
Dependent Variable: SSFA?
Method: Panel EGLS (Cross-section weights)
Date: 01/31/15 Time: 03:47
Sample (adjusted): 2002 2011
Included observations: 10 after adjustments
Cross-sections included: 49
Total pool (balanced) observations: 490
Use pre-specified GLS weights
White cross-section standard errors & covariance (no d.f. correction)

Variable	Coefficient	Std. Error	t-Statistic	Prob.
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C	0.413192	0.032465	12.72740	0.0000
SSFA?(-1)	0.436068	0.027193	16.03605	0.0000
NPL?	-0.088120	0.018367	-4.797755	0.0000
CAR?	0.041946	0.014965	2.803013	0.0053
D(LNSIZE?)	-0.024428	0.015783	-1.547781	0.1223
OWNFR?	0.000593	0.012453	0.047649	0.9620
OWNG?	-0.017220	0.008917	-1.931220	0.0540
OWNP?	0.010701	0.032849	0.325780	0.7447
GGDP?	-0.945631	0.423986	-2.230334	0.0262
GCRED?	0.137446	0.028136	4.885020	0.0000
Weighted Statistics				
R-squared	0.279843	Mean dependent var	0.936724	
Adjusted R-squared	0.266340	S.D. dependent var	0.458362	
S.E. of regression	0.090584	Sum squared resid	3.938645	
F-statistic	20.72455	Durbin-Watson stat	1.976850	
Prob(F-statistic)	0.000000			
Unweighted Statistics				
R-squared	0.261365	Mean dependent var	0.697394	
Sum squared resid	4.080376	Durbin-Watson stat	2.017048	

Hasil uji chow menunjukkan bahwa model terbaik yang digunakan adalah model dengan menggunakan metode common. Sehingga tidak memerlukan uji hausman lagi.

7.2.2. Hasil Regresi 2 Bank Menengah

Dependent Variable: SSFA?
Method: Pooled EGLS (Cross-section weights)
Date: 01/31/15 Time: 03:47
Sample (adjusted): 2002 2011
Included observations: 10 after adjustments
Cross-sections included: 49
Total pool (balanced) observations: 490
Linear estimation after one-step weighting matrix
White cross-section standard errors & covariance (no d.f. correction)

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.409584	0.035259	11.61633	0.0000
SSFA?(-1)	0.435581	0.029708	14.66190	0.0000
NPL?	-0.073801	0.022386	-3.296684	0.0011
CAR?	0.039688	0.015558	2.550998	0.0111
D(LNSIZE?)	-0.025693	0.016146	-1.591320	0.1122
OWNFR?	0.001860	0.011461	0.162282	0.8712
OWNG?	-0.017283	0.008721	-1.981734	0.0481
OWNP?	0.014860	0.033217	0.447353	0.6548
GGDP?	-0.891970	0.473282	-1.884650	0.0601
GCRED?	0.139112	0.033821	4.113157	0.0000
Weighted Statistics				
R-squared	0.274689	Mean dependent var	0.949857	

Adjusted R-squared	0.261089	S.D. dependent var	0.441831
S.E. of regression	0.091175	Sum squared resid	3.990203
F-statistic	20.19834	Durbin-Watson stat	1.973497
Prob(F-statistic)	0.000000		

Unweighted Statistics

R-squared	0.260880	Mean dependent var	0.697394
Sum squared resid	4.083056	Durbin-Watson stat	2.017571

7.2.3. Uji endogenitas hasil Regresi 2 Bank Menengah

Dependent Variable: RESID?
Method: Pooled Least Squares
Date: 07/02/15 Time: 11:08
Sample (adjusted): 2002 2011
Included observations: 10 after adjustments
Cross-sections included: 49
Total pool (balanced) observations: 490
White period standard errors & covariance (no d.f. correction)

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-0.033209	0.068356	-0.485827	0.6273
SSFA?(-1)	0.032510	0.066281	0.490489	0.6240
NPL?	-0.047461	0.092767	-0.511613	0.6092
CAR?	0.027842	0.023102	1.205187	0.2287
D(LNSIZE?)	0.001601	0.016668	0.096029	0.9235
OWNFR?	-0.003109	0.015674	-0.198336	0.8429
OWNG?	-0.008438	0.006252	-1.349530	0.1778
OWNP?	-0.034800	0.025473	-1.366137	0.1725
GGDP?	-0.083300	0.697542	-0.119420	0.9050
GCRED?	0.070023	0.096271	0.727353	0.4674
R-squared	0.007673	Mean dependent var		0.002000
Adjusted R-squared	-0.010933	S.D. dependent var		0.091355
S.E. of regression	0.091853	Akaike info criterion		-1.917049
Sum squared resid	4.049781	Schwarz criterion		-1.831449
Log likelihood	479.6771	Hannan-Quinn criter.		-1.883431
F-statistic	0.412411	Durbin-Watson stat		2.090347
Prob(F-statistic)	0.928603			

Hasil uji endogenitas persamaan 2 menunjukkan bahwa NPL? tidak signifikan mempengaruhi residual persamaan 2 sehingga persamaan 2 dilakukan regresi secara terpisah dengan persamaan 1 dengan menggunakan metode OLS saja.

7.3. Persamaan Regresi 3 Bank Menengah (Moderasi LNSIZE)**7.3.1. Uji Chow dan Uji Hausman**

Uji Chow:

Redundant Fixed Effects Tests

Pool: APOOL02A

Test cross-section fixed effects

Effects Test	Statistic	d.f.	Prob.
Cross-section F	0.539790	(48,431)	0.9951

Cross-section fixed effects test equation:

Dependent Variable: SSFA?

Method: Panel EGLS (Cross-section weights)

Date: 01/31/15 Time: 03:49

Sample (adjusted): 2002 2011

Included observations: 10 after adjustments

Cross-sections included: 49

Total pool (balanced) observations: 490

Use pre-specified GLS weights

White cross-section standard errors & covariance (no d.f. correction)

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.414501	0.032655	12.69324	0.0000
SSFA?(-1)	0.435282	0.027618	15.76090	0.0000
NPL?	-0.102502	0.072624	-1.411409	0.1588
CAR?	0.042473	0.015002	2.831040	0.0048
D(LNSIZE?)	-0.024875	0.017409	-1.428846	0.1537
D(LNSIZE?)*NPL?	0.041429	0.282165	0.146827	0.8833
OWNFR?	0.000178	0.012037	0.014751	0.9882
OWNG?	-0.017391	0.009491	-1.832411	0.0675
OWNP?	0.011187	0.031973	0.349897	0.7266
GGDP?	-0.958762	0.450700	-2.127272	0.0339
GCRED?	0.138571	0.029448	4.705588	0.0000

Weighted Statistics

R-squared	0.279870	Mean dependent var	0.936035
Adjusted R-squared	0.264836	S.D. dependent var	0.462016
S.E. of regression	0.090583	Sum squared resid	3.930328
F-statistic	18.61574	Durbin-Watson stat	1.977549
Prob(F-statistic)	0.000000		

Unweighted Statistics

R-squared	0.261733	Mean dependent var	0.697394
Sum squared resid	4.078341	Durbin-Watson stat	2.013200

Hasil uji chow menunjukan bahwa model terbaik yang digunakan adalah model dengan menggunakan metode common. Sehingga uji hausman tidak diperlukan.

7.3.2. Hasil Regresi 3 Bank Menengah (variabel moderasi)

Dependent Variable: SSFA?
 Method: Pooled EGLS (Cross-section weights)
 Date: 01/31/15 Time: 03:50
 Sample (adjusted): 2002 2011
 Included observations: 10 after adjustments
 Cross-sections included: 49
 Total pool (balanced) observations: 490
 Linear estimation after one-step weighting matrix
 White cross-section standard errors & covariance (no d.f. correction)

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.409305	0.035253	11.61039	0.0000
SSFA?(-1)	0.436434	0.030289	14.40884	0.0000
NPL?	-0.088110	0.075042	-1.174144	0.2409
CAR?	0.040231	0.015521	2.591977	0.0098
D(LNSIZE?)	-0.026509	0.017807	-1.488722	0.1372
D(LNSIZE?)*NPL?	0.044303	0.282723	0.156702	0.8755
OWNFR?	0.001757	0.011172	0.157265	0.8751
OWNG?	-0.017613	0.009120	-1.931277	0.0540
OWNP?	0.015409	0.032468	0.474589	0.6353
GGDP?	-0.902667	0.490384	-1.840736	0.0663
GCRED?	0.141712	0.034828	4.068917	0.0001
Weighted Statistics				
R-squared	0.276411	Mean dependent var	0.946730	
Adjusted R-squared	0.261305	S.D. dependent var	0.437617	
S.E. of regression	0.091130	Sum squared resid	3.977931	
F-statistic	18.29784	Durbin-Watson stat	1.975509	
Prob(F-statistic)	0.000000			
Unweighted Statistics				
R-squared	0.261560	Mean dependent var	0.697394	
Sum squared resid	4.079298	Durbin-Watson stat	2.017917	

8. HASIL REGRESI BANK KECIL (<Rp1 Triliun)

8.1. Persamaan Regresi 1 Bank Kecil

8.1.1. Uji Chow dan Uji Hausman

Uji Chow:

Redundant Fixed Effects Tests
 Pool: APOOL01
 Test cross-section fixed effects

Effects Test	Statistic	d.f.	Prob.
Cross-section F	3.519918	(11,103)	0.0003
Cross-section Chi-square	38.294148	11	0.0001

Cross-section fixed effects test equation:

Dependent Variable: NPL?

Method: Panel Least Squares

Date: 01/31/15 Time: 03:51

Sample (adjusted): 2002 2011

Included observations: 10 after adjustments

Cross-sections included: 12

Total pool (balanced) observations: 120

White cross-section standard errors & covariance (no d.f. correction)

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.040093	0.020084	1.996235	0.0483
NPL?(-1)	0.403243	0.178982	2.252979	0.0262
CAR?	-0.088154	0.023708	-3.718267	0.0003
D(LNSIZE?)	-0.007984	0.004817	-1.657596	0.1001
GGDP?	-0.488827	0.547519	-0.892804	0.3738
GCRED?	0.095563	0.066268	1.442067	0.1520
R-squared	0.215079	Mean dependent var		0.027871
Adjusted R-squared	0.180652	S.D. dependent var		0.041412
S.E. of regression	0.037486	Akaike info criterion		-3.681017
Sum squared resid	0.160189	Schwarz criterion		-3.541642
Log likelihood	226.8610	Hannan-Quinn criter.		-3.624416
F-statistic	6.247501	Durbin-Watson stat		2.274423
Prob(F-statistic)	0.000037			

Hasil uji chow menunjukkan bahwa model yang terbaik adalah model dengan menggunakan metode *fixed effect*. Sehingga dilakukan uji hausman berikutnya.

Uji Housman:

Correlated Random Effects - Hausman Test

Pool: APOOL01

Test cross-section random effects

Test Summary	Chi-Sq. Statistic	Chi-Sq. d.f.	Prob.
Cross-section random	0.000000	5	1.0000

Cross-section random effects test comparisons:

Variable	Fixed	Random	Var(Diff.)	Prob.
NPL?(-1)	0.038624	0.403243	-0.025997	NA
CAR?	-0.068875	-0.088154	0.000386	0.3263
D(LNSIZE?)	-0.006519	-0.007984	0.000038	0.8124
GGDP?	-0.258414	-0.488827	-0.091345	NA
GCRED?	0.052705	0.095563	-0.002053	NA

Cross-section random effects test equation:

Dependent Variable: NPL?

Method: Panel Least Squares

Date: 01/31/15 Time: 03:52
Sample (adjusted): 2002 2011
Included observations: 10 after adjustments
Cross-sections included: 12
Total pool (balanced) observations: 120
White cross-section standard errors & covariance (no d.f. correction)

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.043029	0.021052	2.043942	0.0435
NPL?(-1)	0.038624	0.077702	0.497083	0.6202
CAR?	-0.068875	0.030787	-2.237155	0.0274
D(LNSIZE?)	-0.006519	0.007833	-0.832247	0.4072
GGDP?	-0.258414	0.456545	-0.566020	0.5726
GCRED?	0.052705	0.048361	1.089828	0.2783

Effects Specification

Cross-section fixed (dummy variables)

R-squared	0.429527	Mean dependent var	0.027871
Adjusted R-squared	0.340910	S.D. dependent var	0.041412
S.E. of regression	0.033620	Akaike info criterion	-3.816801
Sum squared resid	0.116424	Schwarz criterion	-3.421907
Log likelihood	246.0081	Hannan-Quinn criter.	-3.656433
F-statistic	4.847000	Durbin-Watson stat	2.191688
Prob(F-statistic)	0.000000		

hasil uji hoousman menunjukan bahwa model yang terbaik adalah model dengan menggunakan metode *random effect*.

8.1.2. Hasil Regresi 1 Bank Kecil

Dependent Variable: NPL?
Method: Pooled EGLS (Cross-section random effects)
Date: 01/31/15 Time: 03:53
Sample (adjusted): 2002 2011
Included observations: 10 after adjustments
Cross-sections included: 12
Total pool (balanced) observations: 120
Swamy and Arora estimator of component variances
White cross-section standard errors & covariance (no d.f. correction)

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.040093	0.020084	1.996235	0.0483
NPL?(-1)	0.403243	0.178982	2.252979	0.0262
CAR?	-0.088154	0.023708	-3.718267	0.0003
D(LNSIZE?)	-0.007984	0.004817	-1.657596	0.1001
GGDP?	-0.488827	0.547519	-0.892804	0.3738
GCRED?	0.095563	0.066268	1.442067	0.1520
Random Effects (Cross)				
_BMES--C	0.000000			
_BLIL--C	0.000000			
_BAIB--C	0.000000			
_BAIA--C	0.000000			

_BPDA--C	0.000000		
_BFIL--C	0.000000		
_BMAS--C	0.000000		
_BBIL--C	0.000000		
_BSPA--C	0.000000		
_BMGG--C	0.000000		
_BRIN--C	0.000000		
_BASB--C	0.000000		
Effects Specification			
		S.D.	Rho
Cross-section random		0.000000	0.0000
Idiosyncratic random		0.033620	1.0000
Weighted Statistics			
R-squared	0.215079	Mean dependent var	0.027871
Adjusted R-squared	0.180652	S.D. dependent var	0.041412
S.E. of regression	0.037486	Sum squared resid	0.160189
F-statistic	6.247501	Durbin-Watson stat	2.274423
Prob(F-statistic)	0.000037		
Unweighted Statistics			
R-squared	0.215079	Mean dependent var	0.027871
Sum squared resid	0.160189	Durbin-Watson stat	2.274423

8.2. Persamaan regresi 2 Bank Kecil

8.2.1. Uji Chow dan Uji Hausman

Uji Chow:

Redundant Fixed Effects Tests
Pool: APOOL02
Test cross-section fixed effects

Effects Test	Statistic	d.f.	Prob.
Cross-section F	0.386134	(11,102)	0.9588

Cross-section fixed effects test equation:
Dependent Variable: SSFA?
Method: Panel EGLS (Cross-section weights)
Date: 02/01/15 Time: 07:15
Sample (adjusted): 2002 2011
Included observations: 10 after adjustments
Cross-sections included: 12
Total pool (balanced) observations: 120
Use pre-specified GLS weights
White cross-section standard errors & covariance (no d.f. correction)

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.223105	0.075204	2.966667	0.0037
SSFA?(-1)	0.588124	0.098850	5.949669	0.0000

NPL?	-0.017678	0.072862	-0.242624	0.8087
CAR?	0.056449	0.038189	1.478152	0.1421
D(LNSIZE?)	-0.161984	0.050750	-3.191809	0.0018
GGDP?	1.172763	1.034789	1.133335	0.2595
GCRED?	0.014387	0.091911	0.156528	0.8759
Weighted Statistics				
R-squared	0.362080	Mean dependent var	0.996023	
Adjusted R-squared	0.328208	S.D. dependent var	0.547581	
S.E. of regression	0.106089	Sum squared resid	1.271812	
F-statistic	10.68971	Durbin-Watson stat	2.026496	
Prob(F-statistic)	0.000000			
Unweighted Statistics				
R-squared	0.315007	Mean dependent var	0.704186	
Sum squared resid	1.311738	Durbin-Watson stat	2.022078	

Hasil uji chow menunjukan bahwa model terbaik digunakan adalah dengan menggunakan common effect, sehingga tidak perlu dilakukan uji housman.

8.2.2. Hasil Regresi 2 Bank Kecil

Dependent Variable: SSFA?
Method: Pooled EGLS (Cross-section weights)
Date: 02/01/15 Time: 07:01
Sample (adjusted): 2002 2011
Included observations: 10 after adjustments
Cross-sections included: 12
Total pool (balanced) observations: 120
Linear estimation after one-step weighting matrix
White cross-section standard errors & covariance (no d.f. correction)

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.222556	0.074958	2.969071	0.0036
SSFA?(-1)	0.585884	0.100364	5.837585	0.0000
NPL?	-0.013131	0.081489	-0.161144	0.8723
CAR?	0.052925	0.039021	1.356305	0.1777
D(LNSIZE?)	-0.161196	0.050748	-3.176418	0.0019
GGDP?	1.307361	0.957252	1.365744	0.1747
GCRED?	-0.002503	0.090986	-0.027512	0.9781
Weighted Statistics				
R-squared	0.353533	Mean dependent var		0.954666
Adjusted R-squared	0.319208	S.D. dependent var		0.474930
S.E. of regression	0.104266	Sum squared resid		1.228480
F-statistic	10.29939	Durbin-Watson stat		2.026837
Prob(F-statistic)	0.000000			
Unweighted Statistics				
R-squared	0.317471	Mean dependent var		0.704186
Sum squared resid	1.307020	Durbin-Watson stat		2.020481

8.2.3. Uji endogenitas atas hasil Regresi 2 Bank Kecil

Dependent Variable: RESID?
 Method: Pooled EGLS (Cross-section weights)
 Date: 02/05/15 Time: 03:38
 Sample (adjusted): 2002 2011
 Included observations: 10 after adjustments
 Cross-sections included: 12
 Total pool (balanced) observations: 120
 Linear estimation after one-step weighting matrix
 White cross-section standard errors & covariance (d.f. corrected)

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.001389	0.074802	0.018568	0.9852
SSFA?(-1)	-0.001153	0.100670	-0.011451	0.9909
NPL?	0.000346	0.068211	0.005066	0.9960
CAR?	-0.000873	0.030984	-0.028174	0.9776
D(LNSIZE?)	0.000977	0.047221	0.020693	0.9835
GGDP?	-0.014818	1.050630	-0.014104	0.9888
GCRED?	0.001149	0.097690	0.011759	0.9906
Weighted Statistics				
R-squared	0.000011	Mean dependent var	4.63E-19	
Adjusted R-squared	-0.053085	S.D. dependent var	0.101416	
S.E. of regression	0.104073	Sum squared resid	1.223918	
F-statistic	0.000212	Durbin-Watson stat	2.112549	
Prob(F-statistic)	1.000000			
Unweighted Statistics				
R-squared	-0.000187	Mean dependent var	4.63E-19	
Sum squared resid	1.278687	Durbin-Watson stat	2.080620	

Hasil uji endogenitas persamaan dua menunjukan bahwa variable NPL? tidak signifikan mempengaruhi residual persamaan dua sehingga persamaan dua dapat dilakukan secara terpisah dengan persamaan 1.

8.3. Persamaan regresi 3 Bank Kecil (moderasi LNSIZE)**8.3.1. Uji Chow dan Uji Hausman****Uji Chow:**

Redundant Fixed Effects Tests
 Pool: APOOL02A
 Test cross-section fixed effects

Effects Test	Statistic	d.f.	Prob.
Cross-section F	0.381999	(11,101)	0.9604

Cross-section fixed effects test equation:

Dependent Variable: SSFA?
 Method: Panel EGLS (Cross-section weights)
 Date: 02/01/15 Time: 07:18
 Sample (adjusted): 2002 2011
 Included observations: 10 after adjustments
 Cross-sections included: 12
 Total pool (balanced) observations: 120
 Use pre-specified GLS weights
 White cross-section standard errors & covariance (no d.f. correction)

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.216967	0.085178	2.547211	0.0122
SSFA?(-1)	0.595748	0.110617	5.385667	0.0000
NPL?	-0.066268	0.033259	-1.992497	0.0487
CAR?	0.044462	0.031444	1.414013	0.1601
D(LNSIZE?)	-0.241669	0.047340	-5.104977	0.0000
D(LNSIZE?)*NPL?	3.880654	1.105906	3.509027	0.0006
GGDP?	1.354533	1.014732	1.334867	0.1846
GCRED?	-0.009947	0.089314	-0.111367	0.9115
Weighted Statistics				
R-squared	0.395971	Mean dependent var		0.981240
Adjusted R-squared	0.358219	S.D. dependent var		0.554100
S.E. of regression	0.102303	Sum squared resid		1.172172
F-statistic	10.48879	Durbin-Watson stat		2.089653
Prob(F-statistic)	0.000000			
Unweighted Statistics				
R-squared	0.356812	Mean dependent var		0.704186
Sum squared resid	1.231683	Durbin-Watson stat		2.038336

Hasil uji chow menunjukan bahwa model terbaik yang digunakan dengan menggunakan metode *common effect* , sehingga tidak perlu dilakukan uji housman.

8.3.2. Hasil Regresi 3 Bank Kecil

Dependent Variable: SSFA?
 Method: Pooled EGLS (Cross-section weights)
 Date: 02/01/15 Time: 07:22
 Sample (adjusted): 2002 2011
 Included observations: 10 after adjustments
 Cross-sections included: 12
 Total pool (balanced) observations: 120
 Linear estimation after one-step weighting matrix
 White cross-section standard errors & covariance (no d.f. correction)

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.212785	0.087387	2.434956	0.0165
SSFA?(-1)	0.593762	0.113609	5.226367	0.0000
NPL?	-0.069422	0.036806	-1.886163	0.0619
CAR?	0.044127	0.034083	1.294692	0.1981
D(LNSIZE?)	-0.241858	0.046448	-5.207067	0.0000
D(LNSIZE?)*NPL?	3.983854	1.088752	3.659100	0.0004

GGDP?	1.543942	0.954871	1.616912	0.1087
GCRED?	-0.026999	0.087626	-0.308112	0.7586
Weighted Statistics				
R-squared	0.389224	Mean dependent var	0.934340	
Adjusted R-squared	0.351051	S.D. dependent var	0.473096	
S.E. of regression	0.100426	Sum squared resid	1.129553	
F-statistic	10.19619	Durbin-Watson stat	2.083804	
Prob(F-statistic)	0.000000			
Unweighted Statistics				
R-squared	0.360103	Mean dependent var	0.704186	
Sum squared resid	1.225382	Durbin-Watson stat	2.038480	

9. HASIL REGRESI BANK BUKU 1 (E<1 Triliun)

9.1. Persamaan regresi 1 Buku 1

9.1.1. Uji Chow dan Uji Hausman

Uji Chow:

Redundant Fixed Effects Tests
Pool: APOOL01
Test cross-section fixed effects

Effects Test	Statistic	d.f.	Prob.
Cross-section F	1.949292	(56,505)	0.0001
Cross-section Chi-square	111.547635	56	0.0000

Cross-section fixed effects test equation:
Dependent Variable: NPL?
Method: Panel Least Squares
Date: 02/01/15 Time: 05:45
Sample (adjusted): 2002 2011
Included observations: 10 after adjustments
Cross-sections included: 57
Total pool (balanced) observations: 570
White cross-section standard errors & covariance (no d.f. correction)

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.027447	0.016816	1.632207	0.1032
NPL?(-1)	0.181252	0.061343	2.954735	0.0033
CAR?	-0.008010	0.009806	-0.816781	0.4144
D(LNSIZE?)	-0.005335	0.005115	-1.043055	0.2974
OWNFR?	0.001640	0.004631	0.354229	0.7233
OWNG?	7.92E-05	0.007398	0.010699	0.9915
OWNP?	0.014892	0.026259	0.567125	0.5709
GGDP?	-0.431330	0.386630	-1.115615	0.2651
GCRED?	0.100835	0.030152	3.344236	0.0009
R-squared	0.101558	Mean dependent var	0.029306	

LAMPIRAN 5.66

Adjusted R-squared	0.088746	S.D. dependent var	0.042802
S.E. of regression	0.040859	Akaike info criterion	-3.541713
Sum squared resid	0.936568	Schwarz criterion	-3.473098
Log likelihood	1018.388	Hannan-Quinn criter.	-3.514941
F-statistic	7.926791	Durbin-Watson stat	1.753622
Prob(F-statistic)	0.000000		

Hasil chow menunjukkan bahwa model terbaik yang digunakan adalah model dengan menggunakan metode fixed effect, sehingga diperlukan uji hausman.

Uji Housman:

Correlated Random Effects - Hausman Test

Pool: APOOL01

Test cross-section random effects

Test Summary	Chi-Sq. Statistic	Chi-Sq. d.f.	Prob.
Cross-section random	0.000000	8	1.0000

Cross-section random effects test comparisons:

Variable	Fixed	Random	Var(Diff.)	Prob.
NPL?(-1)	0.108106	0.181252	-0.002654	NA
CAR?	-0.004709	-0.008010	0.000126	0.7687
D(LNSIZE?)	-0.004206	-0.005335	-0.000014	NA
OWNFR?	0.006609	0.001640	0.000022	0.2915
OWNG?	-0.005676	0.000079	0.000255	0.7183
OWNP?	0.009752	0.014892	0.002430	0.9169
GGDP?	-0.522524	-0.431330	0.004011	0.1499
GCRED?	0.105190	0.100835	-0.000028	NA

Cross-section random effects test equation:

Dependent Variable: NPL?

Method: Panel Least Squares

Date: 02/01/15 Time: 05:47

Sample (adjusted): 2002 2011

Included observations: 10 after adjustments

Cross-sections included: 57

Total pool (balanced) observations: 570

White cross-section standard errors & covariance (no d.f. correction)

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.033960	0.022564	1.505064	0.1329
NPL?(-1)	0.108106	0.033305	3.245932	0.0012
CAR?	-0.004709	0.014905	-0.315938	0.7522
D(LNSIZE?)	-0.004206	0.003448	-1.219747	0.2231
OWNFR?	0.006609	0.006606	1.000500	0.3175
OWNG?	-0.005676	0.017586	-0.322782	0.7470
OWNP?	0.009752	0.055848	0.174617	0.8615

GGDP?	-0.522524	0.391783	-1.333708	0.1829
GCRED?	0.105190	0.029683	3.543753	0.0004
Effects Specification				
Cross-section fixed (dummy variables)				
R-squared	0.261246	Mean dependent var	0.029306	
Adjusted R-squared	0.167622	S.D. dependent var	0.042802	
S.E. of regression	0.039051	Akaike info criterion	-3.540919	
Sum squared resid	0.770104	Schwarz criterion	-3.045364	
Log likelihood	1074.162	Hannan-Quinn criter.	-3.347569	
F-statistic	2.790372	Durbin-Watson stat	1.965156	
Prob(F-statistic)	0.000000			

hasil uji housman, model terbaik yang digunakan adalah model dengan menggunakan metode *random effect*.

9.1.2. Hasil Regresi 1 Bank Buku 1

Dependent Variable: NPL?
Method: Pooled EGLS (Cross-section random effects)
Date: 02/01/15 Time: 05:50
Sample (adjusted): 2002 2011
Included observations: 10 after adjustments
Cross-sections included: 57
Total pool (balanced) observations: 570
Swamy and Arora estimator of component variances
White cross-section standard errors & covariance (no d.f. correction)

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.027447	0.016816	1.632207	0.1032
NPL?(-1)	0.181252	0.061343	2.954735	0.0033
CAR?	-0.008010	0.009806	-0.816781	0.4144
D(LNSIZE?)	-0.005335	0.005115	-1.043055	0.2974
OWNFR?	0.001640	0.004631	0.354229	0.7233
OWNG?	7.92E-05	0.007398	0.010699	0.9915
OWNP?	0.014892	0.026259	0.567125	0.5709
GGDP?	-0.431330	0.386630	-1.115615	0.2651
GCRED?	0.100835	0.030152	3.344236	0.0009
Random Effects (Cross)				
Effects Specification			S.D.	Rho
Cross-section random			0.000000	0.0000
Idiosyncratic random			0.039051	1.0000
Weighted Statistics				
R-squared	0.101558	Mean dependent var	0.029306	
Adjusted R-squared	0.088746	S.D. dependent var	0.042802	
S.E. of regression	0.040859	Sum squared resid	0.936568	

F-statistic	7.926791	Durbin-Watson stat	1.753622
Prob(F-statistic)	0.000000		
Unweighted Statistics			
R-squared	0.101558	Mean dependent var	0.029306
Sum squared resid	0.936568	Durbin-Watson stat	1.753622

9.2. Persamaan Regresi 2 Buku 1:

9.2.1. Uji Chow dan Uji Hausman

Uji Chow:

Redundant Fixed Effects Tests
 Pool: APOOL02
 Test cross-section fixed effects

Effects Test	Statistic	d.f.	Prob.
Cross-section F	0.412084	(56,504)	1.0000
Cross-section Chi-square	25.518779	56	0.9998

Cross-section fixed effects test equation:
 Dependent Variable: SSFA?
 Method: Panel Least Squares
 Date: 02/01/15 Time: 05:59
 Sample (adjusted): 2002 2011
 Included observations: 10 after adjustments
 Cross-sections included: 57
 Total pool (balanced) observations: 570
 White cross-section standard errors & covariance (no d.f. correction)

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.335913	0.048880	6.872168	0.0000
SSFA?(-1)	0.483441	0.053888	8.971294	0.0000
NPL?	-0.040380	0.032994	-1.223834	0.2215
CAR?	0.065642	0.023434	2.801150	0.0053
D(LNSIZE?)	-0.042445	0.017790	-2.385882	0.0174
OWNFR?	0.002886	0.011209	0.257432	0.7969
OWNG?	-0.024089	0.008586	-2.805748	0.0052
OWNP?	-0.024846	0.029574	-0.840126	0.4012
GGDP?	-0.307816	0.452064	-0.680912	0.4962
GCRED?	0.178142	0.034083	5.226737	0.0000
R-squared	0.272858	Mean dependent var		0.697768
Adjusted R-squared	0.261172	S.D. dependent var		0.108637
S.E. of regression	0.093379	Akaike info criterion		-1.886918
Sum squared resid	4.882970	Schwarz criterion		-1.810679
Log likelihood	547.7716	Hannan-Quinn criter.		-1.857172
F-statistic	23.34876	Durbin-Watson stat		2.115468
Prob(F-statistic)	0.000000			

hasil uji chow menunjukkan bahwa model terbaik yang digunakan adalah model dengan menggunakan metode common effect. Sehingga tidak perlu dilakukan uji housman.

9.2.2. Hasil Regresi 2 Bank Buku 1

Dependent Variable: SSFA?
 Method: Pooled EGLS (Cross-section weights)
 Date: 02/01/15 Time: 06:02
 Sample (adjusted): 2002 2011
 Included observations: 10 after adjustments
 Cross-sections included: 57
 Total pool (balanced) observations: 570
 Linear estimation after one-step weighting matrix
 White cross-section standard errors & covariance (no d.f. correction)

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.367989	0.021251	17.31627	0.0000
SSFA?(-1)	0.453441	0.022837	19.85510	0.0000
NPL?	-0.068240	0.022040	-3.096234	0.0021
CAR?	0.039877	0.014594	2.732446	0.0065
D(LNSIZE?)	-0.044532	0.019521	-2.281245	0.0229
OWNFR?	0.009876	0.009175	1.076412	0.2822
OWNG?	-0.014005	0.007853	-1.783399	0.0751
OWNP?	0.013779	0.026469	0.520555	0.6029
GGDP?	-0.321173	0.236955	-1.355418	0.1758
GCRED?	0.127953	0.020505	6.240025	0.0000
Weighted Statistics				
R-squared	0.278057	Mean dependent var		0.960571
Adjusted R-squared	0.266454	S.D. dependent var		0.454798
S.E. of regression	0.092629	Sum squared resid		4.804852
F-statistic	23.96490	Durbin-Watson stat		2.013947
Prob(F-statistic)	0.000000			
Unweighted Statistics				
R-squared	0.266874	Mean dependent var		0.697768
Sum squared resid	4.923158	Durbin-Watson stat		2.038782

9.2.3. Uji Endogenitas hasil Regresi 2 Bank Buku 1

Dependent Variable: RESID?
 Method: Pooled Least Squares
 Date: 07/02/15 Time: 15:21
 Sample (adjusted): 2002 2011
 Included observations: 10 after adjustments
 Cross-sections included: 57
 Total pool (balanced) observations: 570
 White period standard errors & covariance (no d.f. correction)

Variable	Coefficient	Std. Error	t-Statistic	Prob.
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C	-0.032076	0.051909	-0.617917	0.5369
SSFA?(-1)	0.030001	0.058691	0.511161	0.6094
NPL?	0.027860	0.077438	0.359774	0.7192
CAR?	0.025765	0.022220	1.159524	0.2467
D(LNSIZE?)	0.002087	0.021405	0.097515	0.9224
OWNFR?	-0.006991	0.018893	-0.370018	0.7115
OWNG?	-0.010084	0.005425	-1.858816	0.0636
OWNP?	-0.038625	0.016151	-2.391420	0.0171
GGDP?	0.013357	0.699785	0.019087	0.9848
GCRED?	0.050189	0.091831	0.546539	0.5849
R-squared	0.006905	Mean dependent var	0.003308	
Adjusted R-squared	-0.009056	S.D. dependent var	0.092959	
S.E. of regression	0.093379	Akaike info criterion	-1.886918	
Sum squared resid	4.882970	Schwarz criterion	-1.810679	
Log likelihood	547.7716	Hannan-Quinn criter.	-1.857172	
F-statistic	0.432623	Durbin-Watson stat	2.115468	
Prob(F-statistic)	0.917596			

Hasil uji endogenitas persamaan dua menunjukkan bahwa persamaan 2 dapat dilakukan regresi secara terpisah dengan persamaan 1, tidak diperlukan menggunakan 2TLS.

9.3. Persamaan Regresi 3 Buku 1 (Moderasi LNSIZE)

9.3.1. Uji Chow dan Uji Hausman

Uji Chow:

Redundant Fixed Effects Tests
Pool: APOOL02A
Test cross-section fixed effects

Effects Test	Statistic	d.f.	Prob.
Cross-section F	0.468324	(56,503)	0.9996

Cross-section fixed effects test equation:
Dependent Variable: SSFA?
Method: Panel EGLS (Cross-section weights)
Date: 02/01/15 Time: 06:40
Sample (adjusted): 2002 2011
Included observations: 10 after adjustments
Cross-sections included: 57
Total pool (balanced) observations: 570
Use pre-specified GLS weights
White cross-section standard errors & covariance (no d.f. correction)

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.372148	0.019905	18.69638	0.0000
SSFA?(-1)	0.448256	0.021910	20.45905	0.0000
NPL?	-0.134864	0.072276	-1.865945	0.0626
CAR?	0.043230	0.013661	3.164588	0.0016
D(LNSIZE?)	-0.048218	0.019488	-2.474266	0.0136
D(LNSIZE?)*NPL?	0.279683	0.333089	0.839666	0.4015
OWNFR?	0.009154	0.009371	0.976867	0.3291

OWNG?	-0.014823	0.008620	-1.719708	0.0860
OWNP?	0.015610	0.025516	0.611764	0.5409
GGDP?	-0.360758	0.258792	-1.394005	0.1639
GCRED?	0.138007	0.020242	6.818003	0.0000
Weighted Statistics				
R-squared	0.278770	Mean dependent var	0.960132	
Adjusted R-squared	0.265867	S.D. dependent var	0.464001	
S.E. of regression	0.092667	Sum squared resid	4.800278	
F-statistic	21.60644	Durbin-Watson stat	2.011351	
Prob(F-statistic)	0.000000			
Unweighted Statistics				
R-squared	0.268343	Mean dependent var	0.697768	
Sum squared resid	4.913293	Durbin-Watson stat	2.020925	

Hasil uji chow menunjukkan bahwa model terbaik yang digunakan adalah model dengan menggunakan metode common effect. Untuk itu tidak perlu uji hausman .

9.3.2. Hasil Regresi 3 Bank Buku 1

Dependent Variable: SSFA?
Method: Pooled EGLS (Cross-section weights)
Date: 02/01/15 Time: 06:41
Sample (adjusted): 2002 2011
Included observations: 10 after adjustments
Cross-sections included: 57
Total pool (balanced) observations: 570
Linear estimation after one-step weighting matrix
White cross-section standard errors & covariance (no d.f. correction)

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.367238	0.022171	16.56387	0.0000
SSFA?(-1)	0.453378	0.024583	18.44301	0.0000
NPL?	-0.124472	0.068970	-1.804731	0.0717
CAR?	0.040611	0.014080	2.884253	0.0041
D(LNSIZE?)	-0.053162	0.019988	-2.659698	0.0080
D(LNSIZE?)*NPL?	0.328072	0.330727	0.991974	0.3216
OWNFR?	0.009880	0.009257	1.067259	0.2863
OWNG?	-0.015493	0.008175	-1.895229	0.0586
OWNP?	0.014887	0.025615	0.581171	0.5614
GGDP?	-0.303621	0.258545	-1.174343	0.2408
GCRED?	0.134617	0.018945	7.105629	0.0000
Weighted Statistics				
R-squared	0.278869	Mean dependent var	0.952071	
Adjusted R-squared	0.265969	S.D. dependent var	0.436287	
S.E. of regression	0.092374	Sum squared resid	4.769956	
F-statistic	21.61716	Durbin-Watson stat	2.017535	
Prob(F-statistic)	0.000000			
Unweighted Statistics				
R-squared	0.269194	Mean dependent var	0.697768	

Sum squared resid	4.907577	Durbin-Watson stat	2.034253
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10. HASIL REGRESI BANK BUKU 2 (Rp1 Triliun – Rp5 Triliun)

10.1. Persamaan Regresi 1 Bank Buku 2

10.1.1. Uji Chow dan Uji Hausman

Uji chow:

Redundant Fixed Effects Tests

Pool: APOOL01

Test cross-section fixed effects

Effects Test	Statistic	d.f.	Prob.
Cross-section F	1.302977	(34,307)	0.1275

Cross-section fixed effects test equation:

Dependent Variable: NPL?

Method: Panel EGLS (Cross-section weights)

Date: 02/01/15 Time: 07:36

Sample (adjusted): 2002 2011

Included observations: 10 after adjustments

Cross-sections included: 35

Total pool (balanced) observations: 350

Use pre-specified GLS weights

White cross-section standard errors & covariance (no d.f. correction)

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.038838	0.011499	3.377344	0.0008
NPL?(-1)	0.489985	0.068045	7.200858	0.0000
CAR?	-0.000555	0.004057	-0.136781	0.8913
D(LNSIZE?)	-0.009708	0.003265	-2.973622	0.0032
OWNFR?	-0.002158	0.004204	-0.513457	0.6080
OWNG?	-0.003606	0.004416	-0.816674	0.4147
OWNP?	-0.008502	0.010058	-0.845277	0.3985
GGDP?	-0.597469	0.349296	-1.710495	0.0881
GCRED?	0.037617	0.039048	0.963359	0.3361

Weighted Statistics

R-squared	0.541301	Mean dependent var	0.059296
Adjusted R-squared	0.530540	S.D. dependent var	0.068968
S.E. of regression	0.050633	Sum squared resid	0.874229
F-statistic	50.30093	Durbin-Watson stat	2.098116
Prob(F-statistic)	0.000000		

Unweighted Statistics

R-squared	0.410253	Mean dependent var	0.044787
Sum squared resid	1.108722	Durbin-Watson stat	1.867134

hasil uji chow, model terbaik yang digunakan adalah model dengan menggunakan metode common. Sehingga tidak diperlukan uji Hausman.

10.1.2. Hasil Regresi 1 Bank Buku 2

Dependent Variable: NPL?
 Method: Pooled EGLS (Cross-section weights)
 Date: 02/01/15 Time: 07:37
 Sample (adjusted): 2002 2011
 Included observations: 10 after adjustments
 Cross-sections included: 35
 Total pool (balanced) observations: 350
 Linear estimation after one-step weighting matrix
 White cross-section standard errors & covariance (no d.f. correction)

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.048859	0.012678	3.853936	0.0001
NPL?(-1)	0.504282	0.067711	7.447590	0.0000
CAR?	-0.000771	0.004186	-0.184315	0.8539
D(LNSIZE?)	-0.009784	0.002718	-3.599901	0.0004
OWNFR?	-0.002861	0.004632	-0.617707	0.5372
OWNG?	-0.002769	0.005403	-0.512593	0.6086
OWNP?	-0.006515	0.013037	-0.499752	0.6176
GGDP?	-0.821021	0.384418	-2.135754	0.0334
GCRED?	0.052050	0.042706	1.218806	0.2238
Weighted Statistics				
R-squared	0.553817	Mean dependent var		0.059854
Adjusted R-squared	0.543349	S.D. dependent var		0.072889
S.E. of regression	0.050676	Sum squared resid		0.875695
F-statistic	52.90751	Durbin-Watson stat		2.149098
Prob(F-statistic)	0.000000			
Unweighted Statistics				
R-squared	0.417372	Mean dependent var		0.044787
Sum squared resid	1.095338	Durbin-Watson stat		1.902820

10.2. Persamaan Regresi 2 Buku 2

10.2.1. Uji Chow dan Uji Hausman

Uji chow:

Redundant Fixed Effects Tests
 Pool: APOOL02
 Test cross-section fixed effects

Effects Test	Statistic	d.f.	Prob.
Cross-section F	0.446796	(34,306)	0.9971

Cross-section fixed effects test equation:
 Dependent Variable: SSFA?
 Method: Panel EGLS (Cross-section weights)
 Date: 02/01/15 Time: 07:40
 Sample (adjusted): 2002 2011
 Included observations: 10 after adjustments
 Cross-sections included: 35
 Total pool (balanced) observations: 350
 Use pre-specified GLS weights
 White cross-section standard errors & covariance (d.f. corrected)

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.280089	0.025751	10.87676	0.0000
SSFA?(-1)	0.545170	0.031619	17.24171	0.0000
NPL?	-0.037061	0.022791	-1.626165	0.1048
CAR?	0.000608	0.016470	0.036910	0.9706
D(LNSIZE?)	-0.088735	0.030089	-2.949036	0.0034
OWNFR?	-0.011913	0.017387	-0.685198	0.4937
OWNG?	-0.013684	0.012991	-1.053332	0.2929
OWNP?	0.013076	0.037417	0.349465	0.7270
GGDP?	1.540996	0.725383	2.124389	0.0344
GCRED?	-0.111841	0.062398	-1.792390	0.0740
Weighted Statistics				
R-squared	0.373990	Mean dependent var		0.865058
Adjusted R-squared	0.357419	S.D. dependent var		0.349023
S.E. of regression	0.086665	Sum squared resid		2.553668
F-statistic	22.56916	Durbin-Watson stat		1.958971
Prob(F-statistic)	0.000000			
Unweighted Statistics				
R-squared	0.325381	Mean dependent var		0.696805
Sum squared resid	2.593786	Durbin-Watson stat		1.990013

hasil uji chow menunjukkan bahwa model terbaik yang digunakan adalah model dengan menggunakan metode common. Untuk itu tidak diperlukan uji hausman.

10.2.2. Hasil Regresi 2 Bank Buku 2

Dependent Variable: SSFA?
 Method: Pooled Least Squares
 Date: 02/01/15 Time: 07:42
 Sample (adjusted): 2002 2011
 Included observations: 10 after adjustments
 Cross-sections included: 35
 Total pool (balanced) observations: 350
 White cross-section standard errors & covariance (d.f. corrected)

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.340226	0.039884	8.530373	0.0000
SSFA?(-1)	0.514158	0.032851	15.65142	0.0000

NPL?	-0.097111	0.057846	-1.678765	0.0941
CAR?	0.008652	0.024796	0.348949	0.7273
D(LNSIZE?)	-0.096545	0.037108	-2.601740	0.0097
OWNFR?	-0.009237	0.017500	-0.527814	0.5980
OWNG?	-0.013739	0.012740	-1.078384	0.2816
OWNP?	0.001872	0.044766	0.041809	0.9667
GGDP?	0.981395	0.791305	1.240223	0.2157
GCRED?	-0.133201	0.048459	-2.748759	0.0063
R-squared	0.330637	Mean dependent var	0.696805	
Adjusted R-squared	0.312919	S.D. dependent var	0.104960	
S.E. of regression	0.087002	Akaike info criterion	-2.017616	
Sum squared resid	2.573577	Schwarz criterion	-1.907390	
Log likelihood	363.0828	Hannan-Quinn criter.	-1.973742	
F-statistic	18.66065	Durbin-Watson stat	1.938210	
Prob(F-statistic)	0.000000			

10.2.3. Uji endogenitas hasil Regresi 2 Bank Buku 2

Dependent Variable: RESID?
Method: Pooled Least Squares
Date: 07/03/15 Time: 04:14
Sample (adjusted): 2002 2011
Included observations: 10 after adjustments
Cross-sections included: 35
Total pool (balanced) observations: 350
White period standard errors & covariance (d.f. corrected)

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-1.15E-14	0.067697	-1.70E-13	1.0000
SSFA?(-1)	-3.38E-15	0.063864	-5.29E-14	1.0000
NPL?	4.22E-15	0.084375	5.00E-14	1.0000
CAR?	2.26E-15	0.028401	7.96E-14	1.0000
D(LNSIZE?)	-5.30E-16	0.023817	-2.23E-14	1.0000
OWNFR?	4.50E-18	0.008382	5.37E-16	1.0000
OWNG?	-6.63E-17	0.008443	-7.85E-15	1.0000
OWNP?	-1.09E-15	0.022925	-4.75E-14	1.0000
GGDP?	3.60E-13	0.838604	4.30E-13	1.0000
GCRED?	-3.09E-14	0.073331	-4.22E-13	1.0000
R-squared	0.000000	Mean dependent var		-8.80E-18
Adjusted R-squared	-0.026471	S.D. dependent var		0.085873
S.E. of regression	0.087002	Akaike info criterion		-2.017616
Sum squared resid	2.573577	Schwarz criterion		-1.907390
Log likelihood	363.0828	Hannan-Quinn criter.		-1.973742
F-statistic	0.000000	Durbin-Watson stat		1.938210
Prob(F-statistic)	1.000000			

hasil uji endogenitas persamaan dua menunjukan bahwa variabel NPL? tidak signifikan mempengaruhi residual persamaan 2 di atas, sehingga persamaan dua dapat dilakukan regresi secara terpisah tanpa menggunakan 2TLS.

10.3. Persamaan Regresi 3 Buku 2 (Moderasi LNSIZE)**10.2.4. Uji Chow dan Uji Hausman****Uji Chow:**

Redundant Fixed Effects Tests

Pool: APOOL02A

Test cross-section fixed effects

Effects Test	Statistic	d.f.	Prob.
Cross-section F	0.440144	(34,305)	0.9975

Cross-section fixed effects test equation:

Dependent Variable: SSFA?

Method: Panel EGLS (Cross-section weights)

Date: 02/01/15 Time: 07:46

Sample (adjusted): 2002 2011

Included observations: 10 after adjustments

Cross-sections included: 35

Total pool (balanced) observations: 350

Use pre-specified GLS weights

White cross-section standard errors & covariance (no d.f. correction)

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.276975	0.025575	10.82972	0.0000
SSFA?(-1)	0.543943	0.031350	17.35052	0.0000
NPL?	-0.001226	0.041326	-0.029670	0.9763
CAR?	0.000588	0.015793	0.037201	0.9703
D(LNSIZE?)	-0.081456	0.036416	-2.236802	0.0259
D(LNSIZE?)*NPL?	-0.212348	0.242903	-0.874212	0.3826
OWNFR?	-0.013050	0.016237	-0.803682	0.4221
OWNG?	-0.013386	0.012461	-1.074213	0.2835
OWNP?	0.011978	0.035862	0.334007	0.7386
GGDP?	1.601008	0.665643	2.405206	0.0167
GCRED?	-0.113548	0.059970	-1.893427	0.0592

Weighted Statistics

R-squared	0.372648	Mean dependent var	0.857154
Adjusted R-squared	0.354142	S.D. dependent var	0.341067
S.E. of regression	0.086183	Sum squared resid	2.517942
F-statistic	20.13661	Durbin-Watson stat	1.966205
Prob(F-statistic)	0.000000		

Unweighted Statistics

R-squared	0.321486	Mean dependent var	0.696805
Sum squared resid	2.608764	Durbin-Watson stat	1.995145

Hasil uji Chow menunjukkan bahwa model terbaik yang digunakan adalah model yang menggunakan metode common. Dengan demikian maka uji Hausman tidak diperlukan lagi.

Hasil Regresi 3 Bank Buku 2

Dependent Variable: SSFA?				
Method: Pooled Least Squares				
Date: 02/01/15 Time: 07:47				
Sample (adjusted): 2002 2011				
Included observations: 10 after adjustments				
Cross-sections included: 35				
Total pool (balanced) observations: 350				
White cross-section standard errors & covariance (no d.f. correction)				
Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.343977	0.039663	8.672481	0.0000
SSFA?(-1)	0.514486	0.031823	16.16693	0.0000
NPL?	-0.125896	0.054014	-2.330798	0.0204
CAR?	0.008648	0.024106	0.358766	0.7200
D(LNSIZE?)	-0.106141	0.041771	-2.541015	0.0115
D(LNSIZE?)*NPL?	0.247811	0.349399	0.709249	0.4787
OWNFR?	-0.008525	0.017237	-0.494559	0.6212
OWNG?	-0.014335	0.012904	-1.110918	0.2674
OWNP?	0.001298	0.043866	0.029581	0.9764
GGDP?	0.937899	0.790212	1.186896	0.2361
GCRED?	-0.134635	0.050494	-2.666379	0.0080
R-squared	0.332108	Mean dependent var		0.696805
Adjusted R-squared	0.312406	S.D. dependent var		0.104960
S.E. of regression	0.087034	Akaike info criterion		-2.014102
Sum squared resid	2.567922	Schwarz criterion		-1.892853
Log likelihood	363.4678	Hannan-Quinn criter.		-1.965840
F-statistic	16.85672	Durbin-Watson stat		1.929619
Prob(F-statistic)	0.000000			

11. HASIL PERSAMAAN REGRESI BANK BUKU 3 dan 4 (Gabung)

11.1. Persamaan Regresi 1 Bank Buku 3 dan 4

11.1.1. Uji Chow dan Uji Hausman

Uji Chow:

Redundant Fixed Effects Tests
Pool: APOOL01
Test cross-section fixed effects

Effects Test	Statistic	d.f.	Prob.
Cross-section F	2.190397	(14,127)	0.0114

Cross-section fixed effects test equation:
 Dependent Variable: NPL?
 Method: Panel EGLS (Cross-section weights)
 Date: 02/02/15 Time: 06:57
 Sample (adjusted): 2002 2011
 Included observations: 10 after adjustments
 Cross-sections included: 15
 Total pool (balanced) observations: 150
 Use pre-specified GLS weights
 White cross-section standard errors & covariance (no d.f. correction)

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.044572	0.010377	4.295247	0.0000
NPL?(-1)	0.476293	0.068219	6.981839	0.0000
CAR?	0.010691	0.007853	1.361252	0.1756
D(LNSIZE?)	0.001503	0.011914	0.126148	0.8998
OWNFR?	-0.003150	0.009221	-0.341596	0.7332
OWNG?	-0.001670	0.008689	-0.192195	0.8479
OWNP?	-0.017021	0.008095	-2.102608	0.0373
GGDP?	-0.491195	0.239000	-2.055208	0.0417
GCRED?	-0.014367	0.018877	-0.761076	0.4479
Weighted Statistics				
R-squared	0.365469	Mean dependent var		0.046255
Adjusted R-squared	0.329467	S.D. dependent var		0.041283
S.E. of regression	0.035370	Sum squared resid		0.176396
F-statistic	10.15141	Durbin-Watson stat		1.895688
Prob(F-statistic)	0.000000			
Unweighted Statistics				
R-squared	0.282171	Mean dependent var		0.037385
Sum squared resid	0.238794	Durbin-Watson stat		1.994896

Hasil uji chow menunjukan bahwa model terbaik yang digunakan adalah model dengan menggunakan fixed effect. Untuk itu dilakukan uji hausman.

Uji Hausman:

Correlated Random Effects - Hausman Test
 Pool: APOOL01
 Test cross-section random effects

Test Summary	Chi-Sq. Statistic	Chi-Sq. d.f.	Prob.
Cross-section random	0.000000	8	1.0000

Cross-section random effects test comparisons:

Variable	Fixed	Random	Var(Diff.)	Prob.
NPL?(-1)	0.312657	0.481979	0.004159	0.0087

CAR?	0.098603	0.023832	0.000663	0.0037
D(LNSIZE?)	0.031443	0.025502	0.000045	0.3735
OWNFR?	0.056131	0.002394	-0.000071	NA
OWNG?	0.024471	-0.004831	-0.000006	NA
OWNP?	-0.056576	-0.036548	0.000374	0.3007
GGDP?	-0.948820	-0.749424	-0.002790	NA
GCRED?	-0.039912	-0.052362	0.000111	0.2378

Cross-section random effects test equation:

Dependent Variable: NPL?

Method: Panel Least Squares

Date: 02/02/15 Time: 06:58

Sample (adjusted): 2002 2011

Included observations: 10 after adjustments

Cross-sections included: 15

Total pool (balanced) observations: 150

White cross-section standard errors & covariance (no d.f. correction)

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.036289	0.030900	1.174403	0.2424
NPL?(-1)	0.312657	0.099067	3.156015	0.0020
CAR?	0.098603	0.032542	3.030003	0.0030
D(LNSIZE?)	0.031443	0.027807	1.130763	0.2603
OWNFR?	0.056131	0.017613	3.186909	0.0018
OWNG?	0.024471	0.016295	1.501753	0.1356
OWNP?	-0.056576	0.032277	-1.752806	0.0820
GGDP?	-0.948820	0.471501	-2.012340	0.0463
GCRED?	-0.039912	0.033374	-1.195900	0.2340

Effects Specification

Cross-section fixed (dummy variables)

R-squared	0.480003	Mean dependent var	0.037385
Adjusted R-squared	0.389924	S.D. dependent var	0.047251
S.E. of regression	0.036906	Akaike info criterion	-3.620651
Sum squared resid	0.172983	Schwarz criterion	-3.159020
Log likelihood	294.5488	Hannan-Quinn criter.	-3.433105
F-statistic	5.328728	Durbin-Watson stat	2.184273
Prob(F-statistic)	0.000000		

11.1.2. Hasil Regresi 1 Bank Buku 3 dan 4

Dependent Variable: NPL?

Method: Pooled EGLS (Cross-section random effects)

Date: 02/02/15 Time: 06:59

Sample (adjusted): 2002 2011

Included observations: 10 after adjustments

Cross-sections included: 15

Total pool (balanced) observations: 150

Swamy and Arora estimator of component variances

White cross-section standard errors & covariance (no d.f. correction)

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.068225	0.026568	2.567920	0.0113
NPL?(-1)	0.481979	0.075202	6.409109	0.0000

CAR?	0.023832	0.019904	1.197313	0.2332
D(LNSIZE?)	0.025502	0.026994	0.944750	0.3464
OWNFR?	0.002394	0.019517	0.122669	0.9025
OWNG?	-0.004831	0.016473	-0.293295	0.7697
OWNP?	-0.036548	0.025834	-1.414749	0.1593
GGDP?	-0.749424	0.474451	-1.579561	0.1164
GCRED?	-0.052362	0.031665	-1.653638	0.1004
Random Effects (Cross)				
_BRIA--C	0.000000			
_BNIA--C	0.000000			
_BTNA--C	0.000000			
_BMDI--C	0.000000			
_BNSP--C	0.000000			
_BPIB--C	0.000000			
_BBIA--C	0.000000			
_BNGA--C	0.000000			
_BCAA--C	0.000000			
_BIIA--C	0.000000			
_BBAI--C	0.000000			
_BDIA--C	0.000000			
_BTPN--C	0.000000			
_BTMI--C	0.000000			
_BCBK--C	0.000000			
Effects Specification				
		S.D.	Rho	
Cross-section random		0.000000	0.0000	
Idiosyncratic random		0.036906	1.0000	
Weighted Statistics				
R-squared	0.323346	Mean dependent var	0.037385	
Adjusted R-squared	0.284955	S.D. dependent var	0.047251	
S.E. of regression	0.039955	Sum squared resid	0.225097	
F-statistic	8.422297	Durbin-Watson stat	2.103718	
Prob(F-statistic)	0.000000			
Unweighted Statistics				
R-squared	0.323346	Mean dependent var	0.037385	
Sum squared resid	0.225097	Durbin-Watson stat	2.103718	

11.2. Persamaan Regresi 2 Bank Buku 3 dan 4

11.2.1. Uji Chow dan Uji Hausman

Uji Chow:

Redundant Fixed Effects Tests
Pool: APOOL02
Test cross-section fixed effects

Effects Test	Statistic	d.f.	Prob.
Cross-section F	0.329802	(14,126)	0.9890

Cross-section fixed effects test equation:

Dependent Variable: SSFA?
 Method: Panel EGLS (Cross-section weights)
 Date: 02/02/15 Time: 07:10
 Sample (adjusted): 2002 2011
 Included observations: 10 after adjustments
 Cross-sections included: 15
 Total pool (balanced) observations: 150
 Use pre-specified GLS weights
 White cross-section standard errors & covariance (no d.f. correction)

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.257012	0.057988	4.432188	0.0000
SSFA?(-1)	0.419898	0.063266	6.637040	0.0000
NPL?	-0.133445	0.153054	-0.871883	0.3848
CAR?	0.022094	0.029133	0.758378	0.4495
D(LNSIZE?)	-0.027630	0.026141	-1.056991	0.2923
OWNFR?	0.009319	0.019535	0.477020	0.6341
OWNG?	-0.003422	0.025161	-0.136015	0.8920
OWNP?	0.014617	0.039504	0.370000	0.7119
GGDP?	4.340542	0.994147	4.366096	0.0000
GCRED?	-0.382690	0.090644	-4.221906	0.0000
Weighted Statistics				
R-squared	0.447174	Mean dependent var		0.923492
Adjusted R-squared	0.411635	S.D. dependent var		0.336131
S.E. of regression	0.080867	Sum squared resid		0.915520
F-statistic	12.58268	Durbin-Watson stat		2.001936
Prob(F-statistic)	0.000000			
Unweighted Statistics				
R-squared	0.304944	Mean dependent var		0.708394
Sum squared resid	0.940244	Durbin-Watson stat		2.059562

hasil uji chow menunjukkan bahwa model terbaik yg digunakan adalah model dengan menggunakan metode common, sehingga uji Hausman tidak perlu dilakukan.

11.2.2. Hasil Regresi 2 Bank Buku 3 dan 4

Dependent Variable: SSFA?
 Method: Pooled EGLS (Cross-section weights)
 Date: 02/02/15 Time: 07:12
 Sample (adjusted): 2002 2011
 Included observations: 10 after adjustments
 Cross-sections included: 15
 Total pool (balanced) observations: 150
 Linear estimation after one-step weighting matrix
 White cross-section standard errors & covariance (no d.f. correction)

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.253838	0.060136	4.221091	0.0000
SSFA?(-1)	0.427622	0.068282	6.262558	0.0000
NPL?	-0.116983	0.158232	-0.739314	0.4610

CAR?	0.021455	0.030806	0.696432	0.4873
D(LNSIZE?)	-0.024060	0.024046	-1.000581	0.3188
OWNFR?	0.013255	0.018645	0.710931	0.4783
OWNG?	0.001252	0.024301	0.051512	0.9590
OWNP?	0.017283	0.039565	0.436830	0.6629
GGDP?	4.187128	0.953057	4.393368	0.0000
GCRED?	-0.371500	0.088654	-4.190427	0.0000
Weighted Statistics				
R-squared	0.442392	Mean dependent var	0.927814	
Adjusted R-squared	0.406545	S.D. dependent var	0.336617	
S.E. of regression	0.081041	Sum squared resid	0.919462	
F-statistic	12.34137	Durbin-Watson stat	1.982266	
Prob(F-statistic)	0.000000			
Unweighted Statistics				
R-squared	0.304618	Mean dependent var	0.708394	
Sum squared resid	0.940685	Durbin-Watson stat	2.070304	

11.2.3. Uji Endogenitas hasil Regresi 2 Bank Buku 3 dan 4

Dependent Variable: RESID?
Method: Pooled Least Squares
Date: 07/03/15 Time: 05:28
Sample (adjusted): 2002 2011
Included observations: 10 after adjustments
Cross-sections included: 15
Total pool (balanced) observations: 150
White period standard errors & covariance (no d.f. correction)

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.058077	0.083810	0.692963	0.4895
SSFA?(-1)	-0.032558	0.135191	-0.240826	0.8100
NPL?	-0.093017	0.132408	-0.702506	0.4835
CAR?	0.000704	0.020916	0.033674	0.9732
D(LNSIZE?)	0.008364	0.036114	0.231592	0.8172
OWNFR?	0.000295	0.017083	0.017243	0.9863
OWNG?	-0.000362	0.017342	-0.020848	0.9834
OWNP?	-0.006188	0.038610	-0.160271	0.8729
GGDP?	-0.408700	1.113319	-0.367100	0.7141
GCRED?	-0.040018	0.086904	-0.460482	0.6459
R-squared	0.007859	Mean dependent var		0.001258
Adjusted R-squared	-0.055921	S.D. dependent var		0.079446
S.E. of regression	0.081638	Akaike info criterion		-2.108714
Sum squared resid	0.933057	Schwarz criterion		-1.908005
Log likelihood	168.1536	Hannan-Quinn criter.		-2.027172
F-statistic	0.123226	Durbin-Watson stat		2.001461
Prob(F-statistic)	0.999068			

Hasil uji endogenitas persamaan dua menunjukan bahwa variabel NPL? tidak signifikan

mempengaruhi residual persamaan 2. Dengan demikian persamaan 2 dapat diregres secara terpisah dengan persamaan 1 tanpa menggunakan 2TLS.

11.3. Persamaan Regresi 3 Bank Buku 3 dan 4

11.3.1. Uji Chow dan Uji Hausman

Uji chow:

Redundant Fixed Effects Tests
Pool: APOOL02A
Test cross-section fixed effects

Effects Test	Statistic	d.f.	Prob.
Cross-section F	0.521491	(14,125)	0.9168

Cross-section fixed effects test equation:
Dependent Variable: SSFA?
Method: Panel EGLS (Cross-section weights)
Date: 02/02/15 Time: 07:13
Sample (adjusted): 2002 2011
Included observations: 10 after adjustments
Cross-sections included: 15
Total pool (balanced) observations: 150
Use pre-specified GLS weights
White cross-section standard errors & covariance (no d.f. correction)

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.278630	0.043792	6.362588	0.0000
SSFA?(-1)	0.426226	0.059239	7.194994	0.0000
NPL?	-0.421276	0.170690	-2.468079	0.0148
CAR?	0.036045	0.027284	1.321108	0.1886
D(LNSIZE?)	-0.068687	0.041934	-1.637992	0.1037
D(LNSIZE?)*NPL?	1.227403	0.404327	3.035671	0.0029
OWNFR?	0.015551	0.018846	0.825124	0.4107
OWNG?	0.002922	0.022674	0.128878	0.8976
OWNP?	0.023765	0.036218	0.656188	0.5128
GGDP?	3.636701	0.853001	4.263422	0.0000
GCRED?	-0.328256	0.090562	-3.624655	0.0004

Weighted Statistics

R-squared	0.483157	Mean dependent var	0.965302
Adjusted R-squared	0.445974	S.D. dependent var	0.397641
S.E. of regression	0.080702	Sum squared resid	0.905274
F-statistic	12.99403	Durbin-Watson stat	1.945310
Prob(F-statistic)	0.000000		

Unweighted Statistics

R-squared	0.322189	Mean dependent var	0.708394
Sum squared resid	0.916915	Durbin-Watson stat	2.021133

Hasil uji chow di atas menunjukkan bahwa model terbaik yang digunakan adalah model dengan menggunakan metode common.

11.3.2. Hasil Regresi 3 Bank Buku 3 dan 4

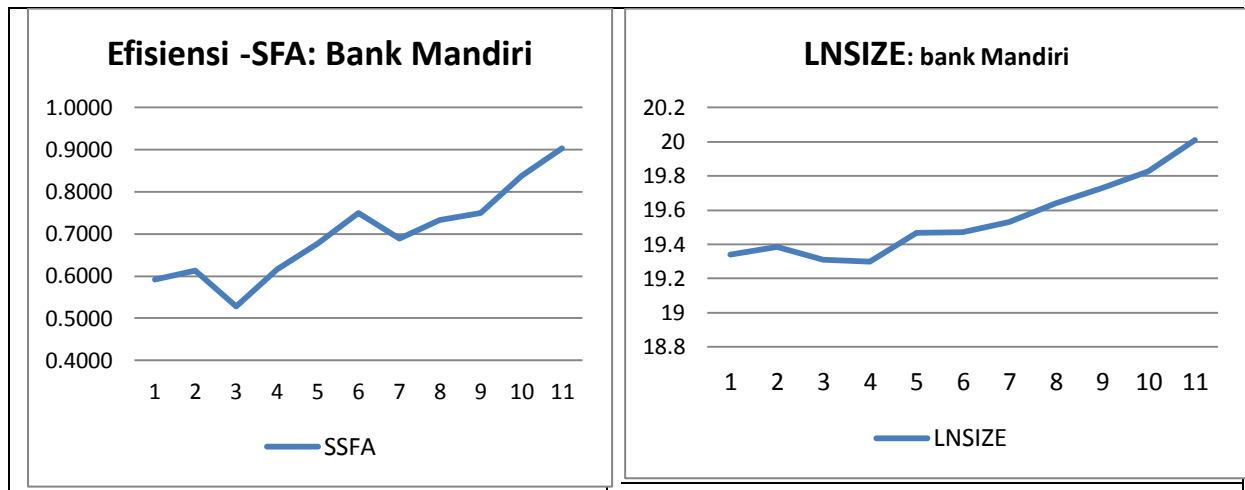
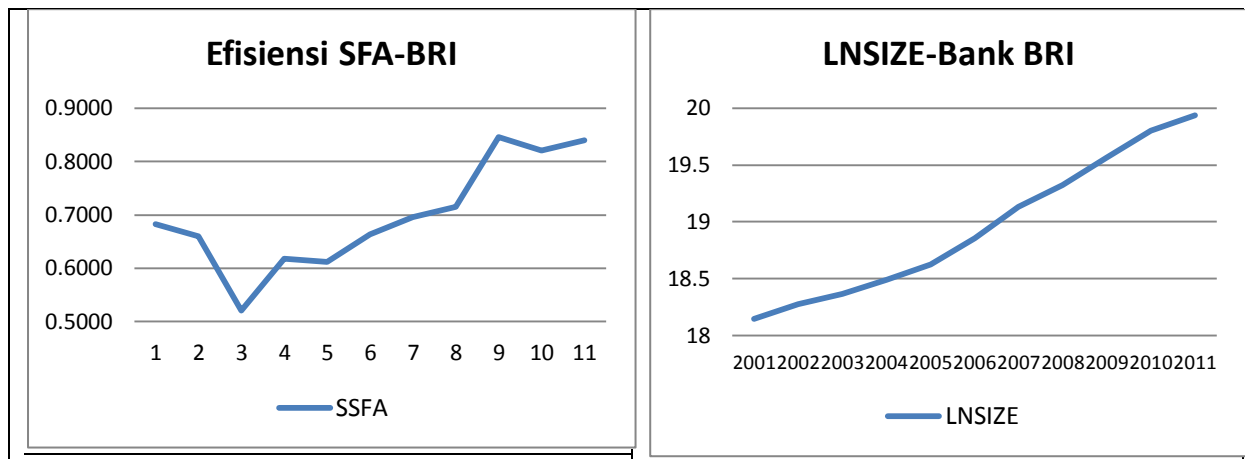
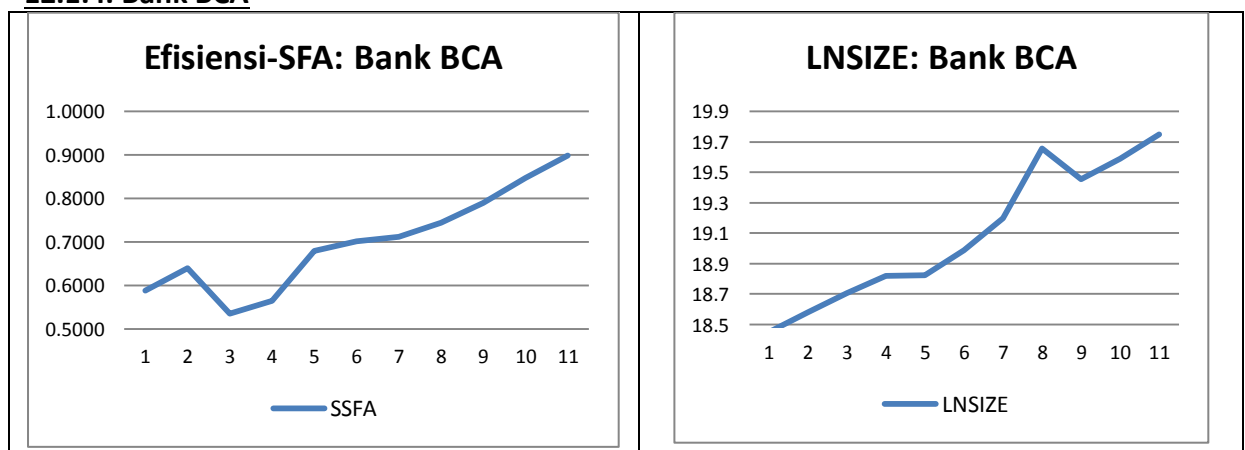
Dependent Variable: SSFA?
 Method: Pooled EGLS (Cross-section weights)
 Date: 02/02/15 Time: 07:16
 Sample (adjusted): 2002 2011
 Included observations: 10 after adjustments
 Cross-sections included: 15
 Total pool (balanced) observations: 150
 Linear estimation after one-step weighting matrix
 White cross-section standard errors & covariance (no d.f. correction)

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.275702	0.044753	6.160573	0.0000
SSFA?(-1)	0.441639	0.064576	6.839095	0.0000
NPL?	-0.426146	0.172016	-2.477358	0.0144
CAR?	0.038223	0.029009	1.317644	0.1898
D(LNSIZE?)	-0.063339	0.039079	-1.620772	0.1073
D(LNSIZE?)*NPL?	1.229090	0.383204	3.207400	0.0017
OWNFR?	0.020569	0.018752	1.096896	0.2746
OWNG?	0.009299	0.022547	0.412409	0.6807
OWNP?	0.027026	0.035895	0.752917	0.4528
GGDP?	3.340390	0.798443	4.183628	0.0001
GCRED?	-0.311326	0.087981	-3.538563	0.0005
Weighted Statistics				
R-squared	0.485822	Mean dependent var		0.965132
Adjusted R-squared	0.448831	S.D. dependent var		0.409540
S.E. of regression	0.080324	Sum squared resid		0.896817
F-statistic	13.13344	Durbin-Watson stat		1.924796
Prob(F-statistic)	0.000000			
Unweighted Statistics				
R-squared	0.322048	Mean dependent var		0.708394
Sum squared resid	0.917106	Durbin-Watson stat		2.040903

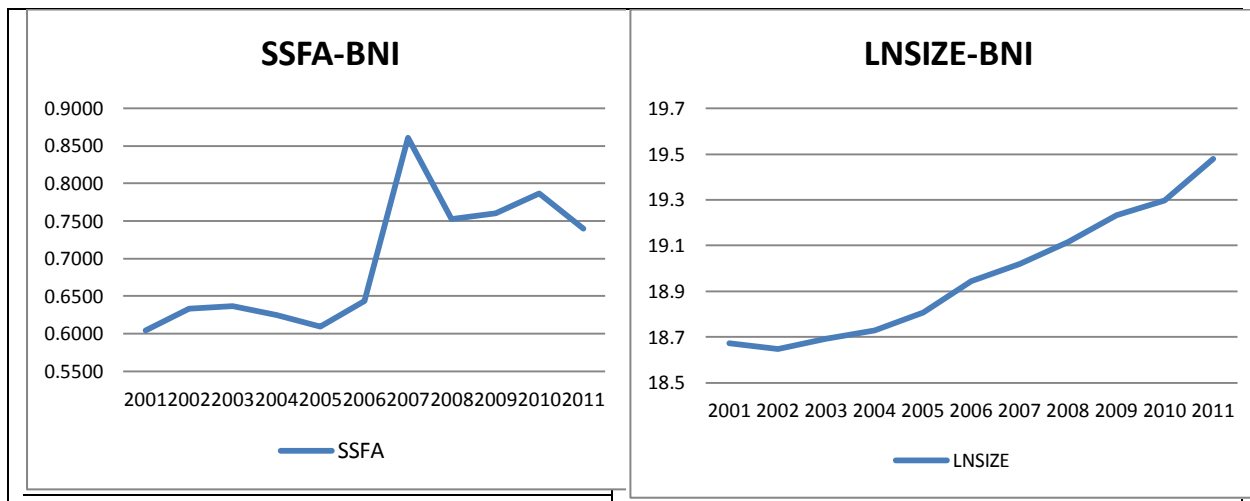
12. CONTOH KAITAN SIZE TERHADAP EFISIENSI BANK

12.1. KHUSUSNYA BANK BESAR

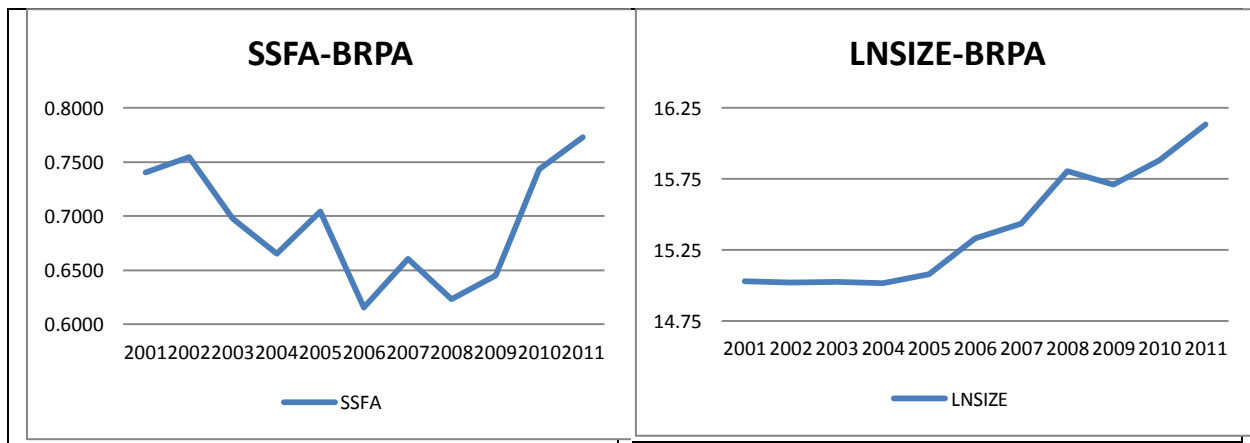
Untuk melihat hubungan ukuran bank dan efisiensi bank pada kelompok bank besar secara individu, maka diambilkan 3 bank yang paling besar asetnya dan tiga bank yang paling kecil asetnya pada kelompok ini per posisi per 31 desember 2011. Tiga bank paling besar dikelompok ini yaitu BMDI, BRIA, BCAA, BNIA. Tiga Bank paling rendah dikelompok ini yaitu BVIL, BBLI, dan BRPA.

12.1.1. Bank Mandiri**12.1.2. Bank BRI****12.1.4. Bank BCA**

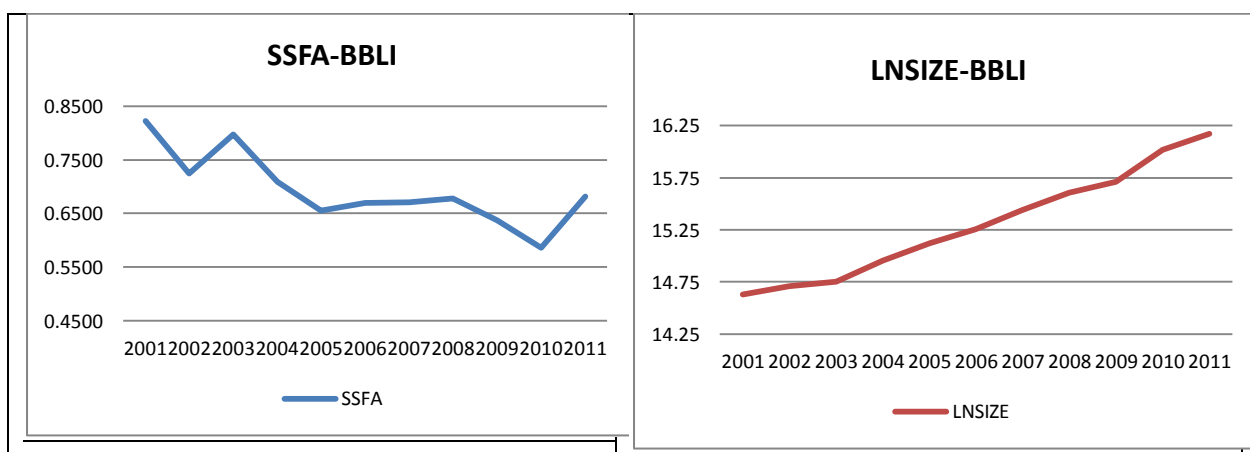
12.1.3. Bank BNI

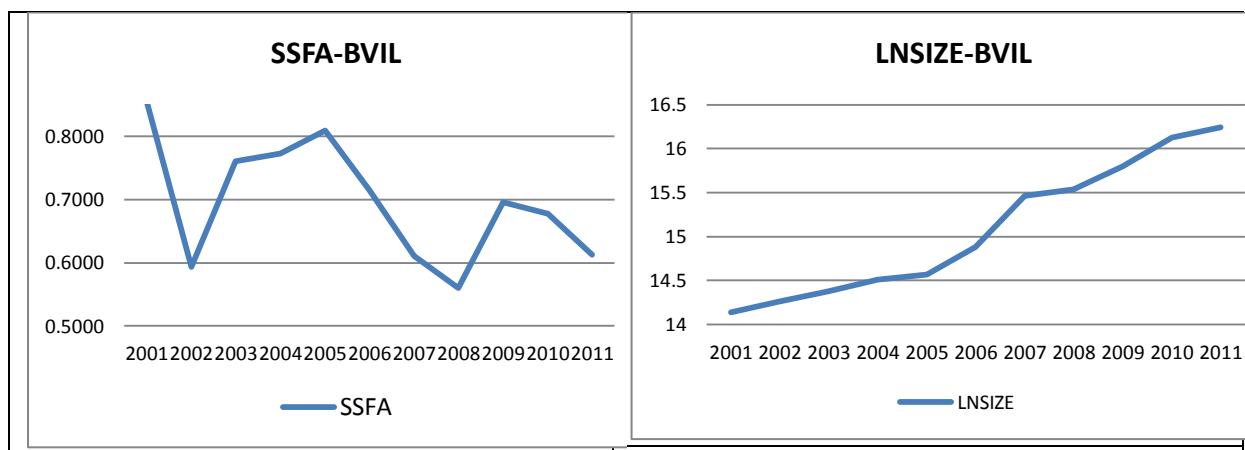


12.1.5. Bank BRPA

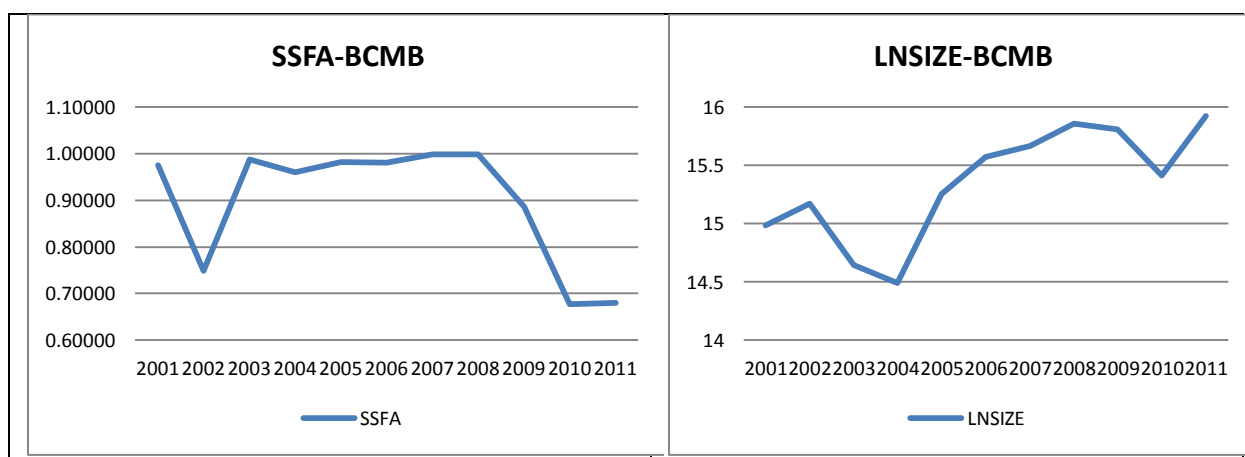


12.1.6. Bank BBLI

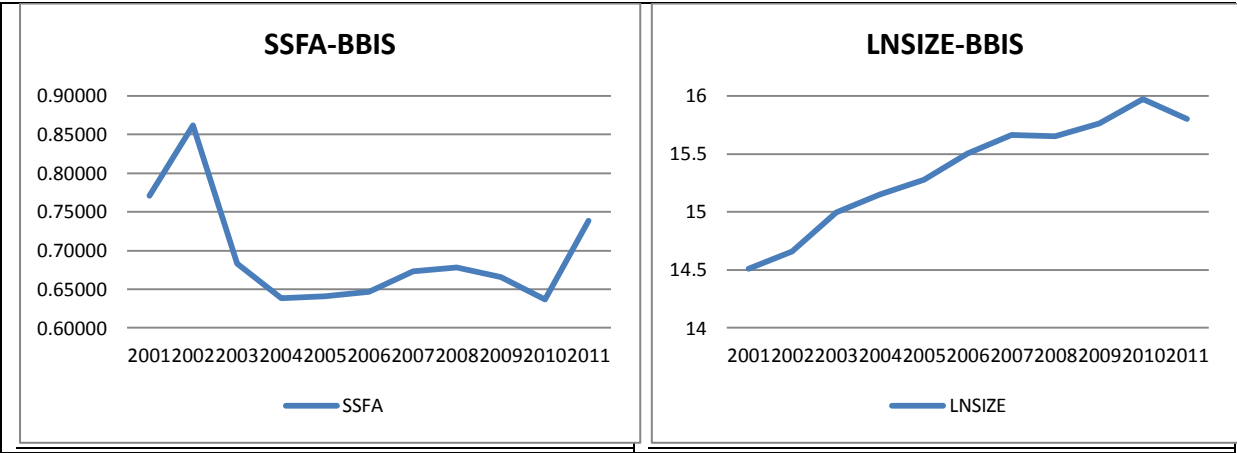


12.1.7. Bank BVIL**12.2. KHUSUSNYA BANK MENENGAH**

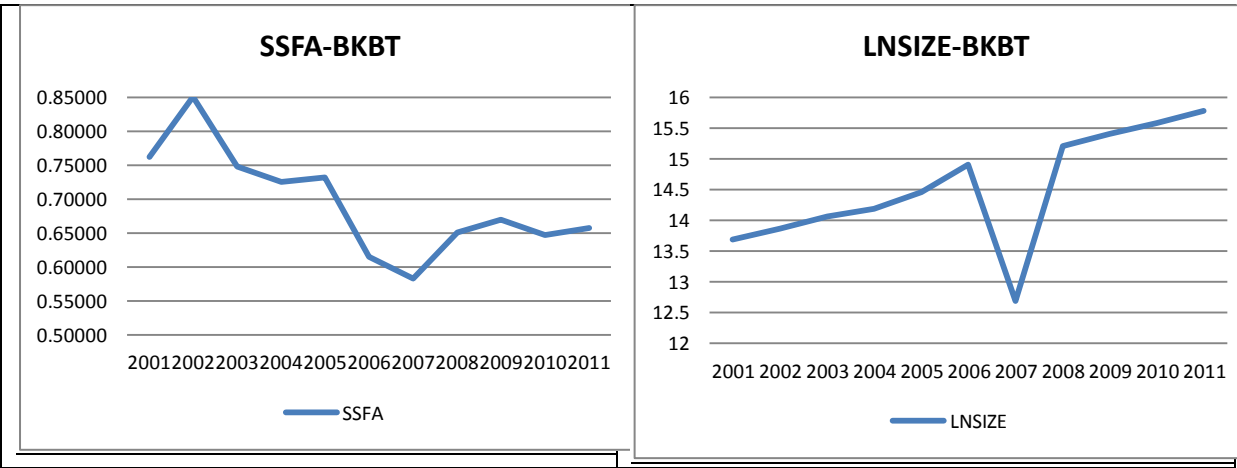
Untuk melihat hubungan ukuran bank dan efisiensi bank kelompok bank menengah secara individu, maka diambilkan 3 bank yang paling besar asetnya dan tiga bank yang paling kecil asetnya pada kelompok ini per posisi per 31 desember 2011. Tiga bank paling besar dikelompok ini yaitu BCMB, BBIS dan BKPT. Tiga Bank paling rendah dikelompok ini yaitu BCNB, BSHB dan BBFA.

12.2.1. Bank BCMB

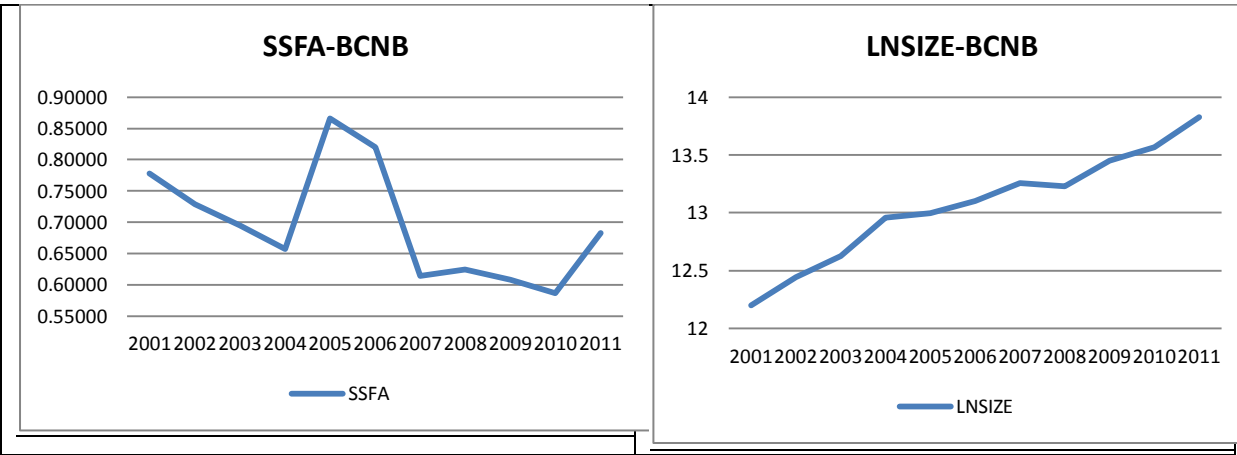
12.2.2. Bank BBIS

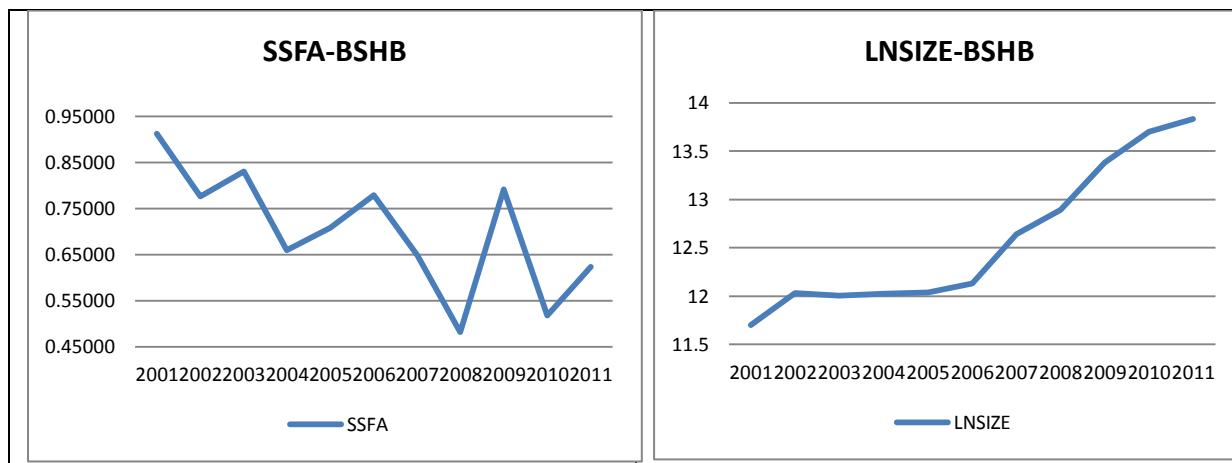
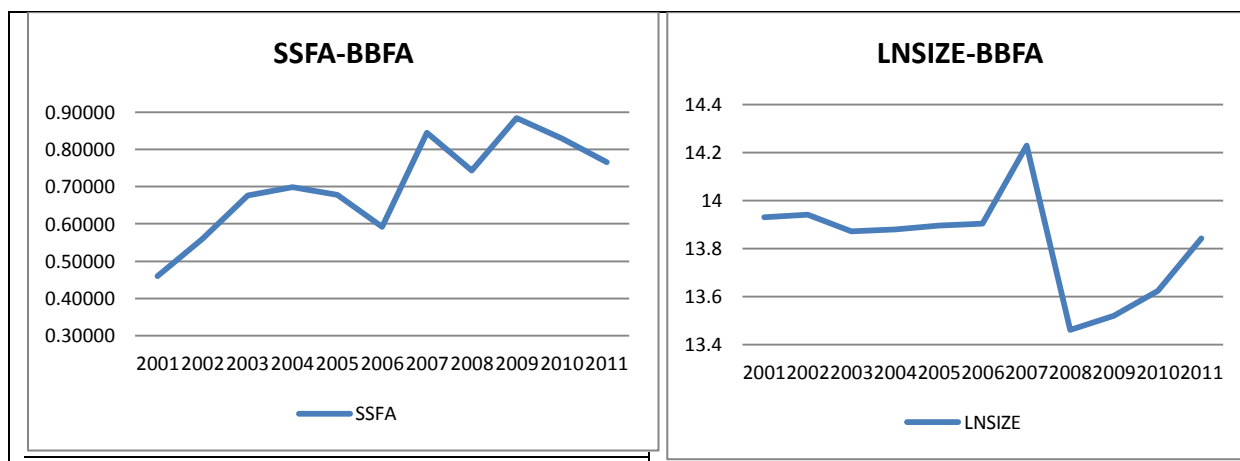


12.2.3. Bank BKBT



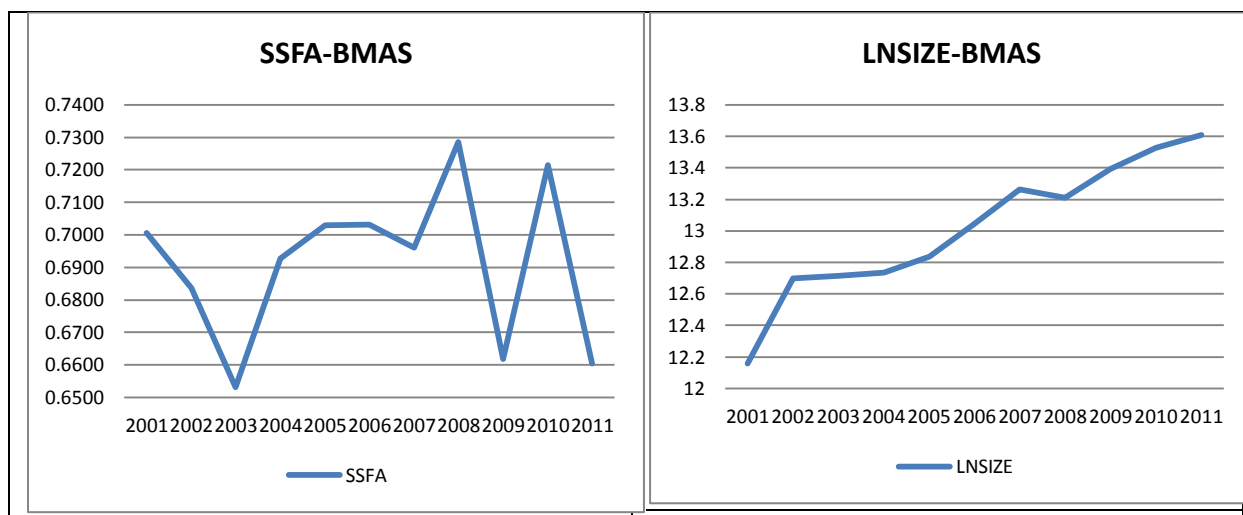
12.2.4. Bank BCNB



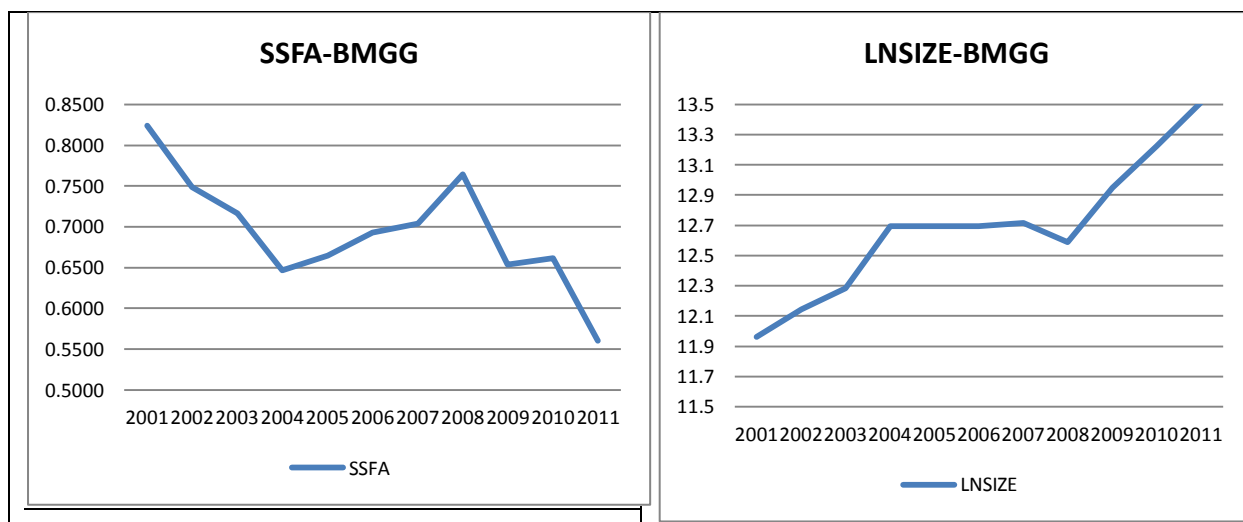
12.2.5. Bank BSHB**12.2.6. Bank BBFA****12.3. KHUSUSNYA BANK KECIL**

Untuk melihat hubungan ukuran bank dan efisiensi bank kelompok bank kecil secara individu, maka diambilkan 3 bank yang paling besar asetnya dan tiga bank yang paling kecil asetnya pada kelompok ini per posisi per 31 desember 2011. Tiga bank paling besar dikelompok ini yaitu BMAS, BMGG dan BSPA. Tiga Bank paling rendah dikelompok ini yaitu BAIB, BLIL dan BASB.

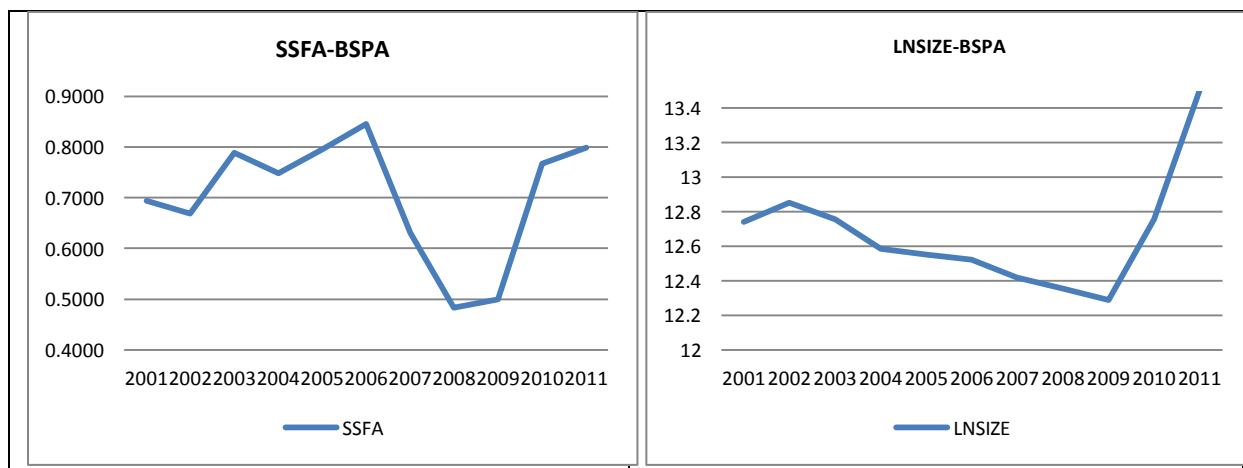
12.3.1. Bank BMAS



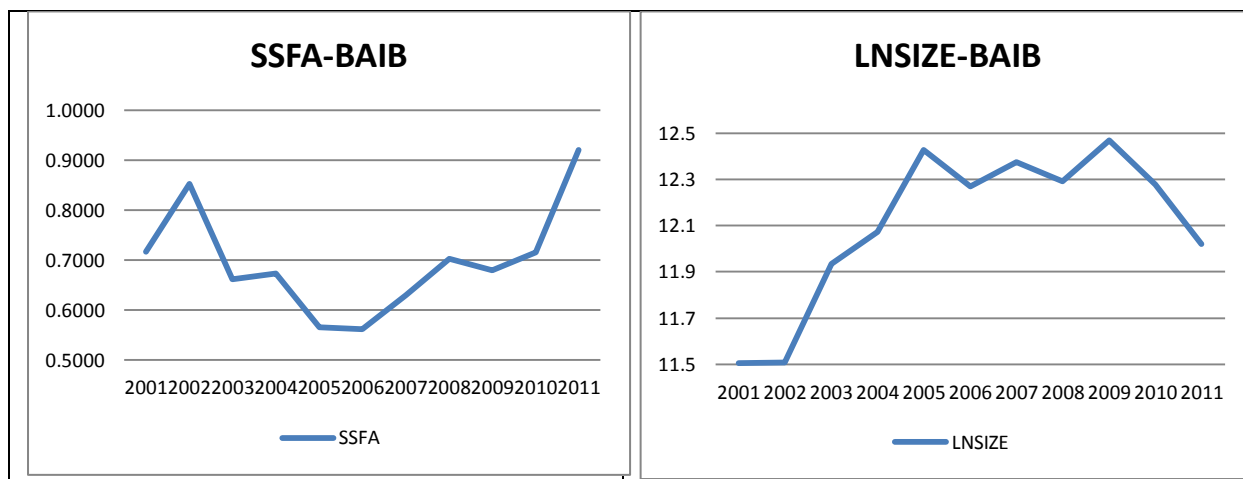
12.3.2. Bank BMGG



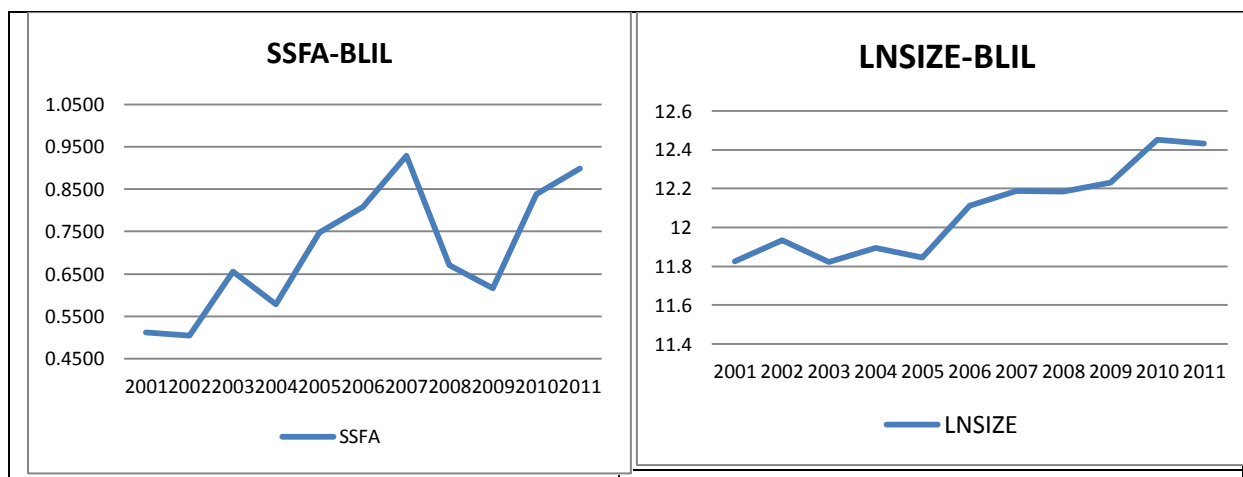
12.3.3. Bank BSPA



12.3.4. Bank BAIB



12.3.5. Bank BLIL



12.3.6. Bank BASB

