

LAMPIRAN 1
DATA PERBANKAN INDONESIA 2009 - 2011

Nama	Tahun	RAROC	Loan/Total Aset	Capital Requirement	Liquidity ratio	Lending ratio
BBCA	2009	0.100082	0.4235	0.1534	0.6524	0.2351
BBCA	2010	0.069945	0.4624	0.1499	0.4666	0.3213
BBCA	2011	0.070312	0.5196	0.146	0.4816	0.3032
BBNI	2009	0.080163	0.5014	0.008	10.0204	0.0008
BBNI	2010	0.082886	0.5206	0.1863	0.4449	0.4187
BBNI	2011	0.08326	0.5233	0.1763	0.4723	0.3733
BBRI	2009	0.134214	0.6129	0.133	1.0091	0.1318
BBRI	2010	0.162909	0.5763	0.1385	1.1762	0.1177
BBRI	2011	0.153484	0.5734	0.1508	1.0178	0.1482
BBTN	2009	0.091035	0.6522	0.2178	0.4180	0.5211
BBTN	2010	0.100798	0.6953	0.1683	0.5989	0.2810
BBTN	2011	0.092474	0.6953	0.1508	0.6132	0.2459
BDMN	2009	0.148869	0.5920	0.1755	0.8483	0.2069
BDMN	2010	0.113117	0.6198	0.1325	0.8537	0.1552
BDMN	2011	0.102155	0.6021	0.1662	0.6147	0.2704
BMRI	2009	0.08567	0.4682	0.1555	0.5509	0.2822
BMRI	2010	0.080515	0.5170	0.1471	0.5474	0.2687
BMRI	2011	0.070122	0.5418	0.1717	0.4084	0.4204
BNGA	2009	0.072042	0.7480	0.1363	0.5286	0.2579
BNGA	2010	0.063342	0.6986	0.1336	0.4741	0.2818
BNGA	2011	0.053637	0.7169	0.1324	0.4051	0.3268
BNII	2009	0.076536	0.5987	0.149	0.5137	0.2901
BNII	2010	0.065528	0.6476	0.1264	0.5184	0.2438
BNII	2011	0.060567	0.6499	0.1195	0.5068	0.2358
BNLI	2009	0.057291	0.7145	0.1216	0.4711	0.2581
BNLI	2010	0.059808	0.6971	0.1413	0.4233	0.3338
BNLI	2011	0.054245	0.6731	0.1407	0.3855	0.3649
MEGA	2009	0.053184	0.4624	0.1801	0.2953	0.6099
MEGA	2010	0.074418	0.4576	0.1503	0.4951	0.3036
MEGA	2011	0.067756	0.5073	0.1186	0.5713	0.2076
NISP	2009	0.070543	0.5635	0.2086	0.3382	0.6168
NISP	2010	0.057127	0.6166	0.1971	0.2898	0.6800
NISP	2011	0.045306	0.6776	0.1797	0.2521	0.7127
PNBN	2009	0.067041	0.5130	0.2396	0.2798	0.8563

PNBN	2010	0.065354	0.5109	0.1835	0.3562	0.5152
PNBN	2011	0.060672	0.5537	0.1935	0.3136	0.6171
BAEK	2009	0.092788	0.3944	0.2175	0.4266	0.5098
BAEK	2010	0.07756	0.5277	0.1905	0.4071	0.4679
BAEK	2011	0.065775	0.5762	0.1637	0.4018	0.4074
BBKP	2009	0.22434	0.6460	0.1439	1.5590	0.0923
BBKP	2010	0.190847	0.6191	0.1302	1.4658	0.0888
BBKP	2011	0.169998	0.6969	0.1434	1.1855	0.1210
BJBR	2009	0.156115	0.5711	0.212	0.7364	0.2879
BJBR	2010	0.167562	0.4947	0.2671	0.6273	0.4258
BJBR	2011	0.153521	0.4865	0.2275	0.6748	0.3371
BTPN	2009	0.193167	0.6939	0.185	1.0441	0.1772
BTPN	2010	0.245456	0.6659	0.2699	0.9094	0.2968
BTPN	2011	0.234807	0.6431	0.2537	0.9255	0.2741
INPC	2009	0.047181	0.6990	0.1387	0.3402	0.4077
INPC	2010	0.053029	0.6438	0.1374	0.3859	0.3560
INPC	2011	0.048674	0.6834	0.1267	0.3842	0.3298

LAMPIRAN 2
STATISTIK DESKRIPTIF 2009

	CAPREQ	LIQUIDITY	LENDING
Mean	0.1632	0.1075	8.9813
Median	0.1555	0.0301	5.8853
Maximum	0.2396	1.2192	35.1150
Minimum	0.0080	0.0042	0.0065
Std. Dev	0.0535	0.2879	9.3355
Skewness	-1.2143	3.6874	1.5583
Kurtosis	5.2256	14.7675	4.7922
Jarque – Bera	7.6871	136.6115	9.1562
Probability	0.0214	0.0000	0.0102
Observations	17	17	17

LAMPIRAN 3
STATISTIK DESKRIPTIF 2010

	CAPREQ	LIQUIDITY	LENDING
Mean	0.1676	0.0379	12.3156
Median	0.1499	0.0312	4.5923
Maximum	0.2699	0.0848	74.3175
Minimum	0.1264	0.0019	2.0785
Std. Dev	0.0442	0.0259	18.5842
Skewness	1.3423	0.2080	2.4552
Kurtosis	3.7847	1.7471	8.4312
Jarque – Bera	5.5418	1.2344	37.9753
Probability	0.0626	0.5394	0.0000
Observations	17	17	17

LAMPIRAN 4
STATISTIK DESKRIPTIF 2011

	CAPREQ	LIQUIDITY	LENDING
Mean	0.1624	0.0338	7.8779
Median	0.1508	0.0298	6.0679
Maximum	0.2537	0.0646	37.8370
Minimum	0.1186	0.0033	2.3188
Std. Dev.	0.0366	0.0185	8.4202
Skewness	1.0693	0.1486	2.8214
Kurtosis	3.6393	1.8165	10.7127
Jarque – Bera	3.5293	1.0546	64.6908
Probability	0.1712	0.5901	0.0000
Observations	17	17	17

LAMPIRAN 5
HASIL REGRESI RAROC

Dependent Variable: RAROC?

Method: Pooled Least Squares

Date: 01/22/13 Time: 12:38

Sample: 2009 2011

Included observations: 3

Number of cross-sections used: 17

Total panel (balanced) observations: 51

White Heteroskedasticity-Consistent Standard Errors & Covariance

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-0.013608	0.012222	-1.113412	0.2712
CAPREQ?	1.217403	0.070273	17.32380	0.0000
LIQUIDITY?	0.010160	0.002199	4.620844	0.0000
LENDING?	-0.285744	0.029990	-9.527842	0.0000
R-squared	0.849900	Mean dependent var		0.099357
Adjusted R-squared	0.840319	S.D. dependent var		0.052531
S.E. of regression	0.020991	Sum squared resid		0.020710
F-statistic	88.70827	Durbin-Watson stat		0.375488
Prob(F-statistic)	0.000000			

LAMPIRAN 6
HASIL REGRESI LTA

Dependent Variable: LTA?

Method: Pooled Least Squares

Date: 01/22/13 Time: 12:45

Sample: 2009 2011

Included observations: 3

Number of cross-sections used: 17

Total panel (balanced) observations: 51

White Heteroskedasticity-Consistent Standard Errors & Covariance

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.163476	0.066841	2.445734	0.0183
CAPREQ?	4.773211	0.653904	7.299561	0.0000
LIQUIDITY?	0.005132	0.001050	4.886575	0.0000
LENDING?	-7.490433	1.065188	-7.032029	0.0000
R-squared	0.690814	Mean dependent var		0.591094
Adjusted R-squared	0.671079	S.D. dependent var		0.088797
S.E. of regression	0.050927	Sum squared resid		0.121896
F-statistic	35.00408	Durbin-Watson stat		0.950752
Prob(F-statistic)	0.000000			