LAMPIRAN

Lampiran 1. *Return* Saham Sektor Perbankan Yang Terdaftar Di BEI

Tahun 2008-2011

No	Emiten	2008	2009	2010	2011
1	AGRO	0,00	-27,44	19,15	-15,00
2	BABP	7,42	-14,72	12,50	-21,48
3	BACA	0,67	-2,97	4,08	-1,96
4	BBCA	4,77	26,83	31,96	25,00
5	BBKP	63,27	87,50	73,33	54,57
6	BBNI	-9,82	11,46	-4,33	7,41
7	BBNP	0,00	-13,91	0,16	5,69
8	BBRI	0,84	2,51	37,25	28,57
9	BCIC	0,00	0,00	0,00	0,00
10	BDMN	-0,91	-24,03	24,57	-25,51
11	BEKS	42,86	90,00	33,41	15,70
12	BKSW	34,00	23,71	40,55	75,82
13	BMRI	15,71	16,05	38,30	5,61
14	BNBA	25,11	13,10	23,31	-15,24
15	BNGA	-29,69	12,18	-20,33	46,47
16	BNII	29,80	-10,80	8,01	21,52
17	BNLI	-5,01	-13,98	48,27	18,26
18	BSWD	0,00	0,00	0,00	0,00
19	BVIC	-7,82	1,07	15,94	-7,05
20	INPC	43,00	51,75	40,78	-10,31
21	MAYA	3,14	0,00	-13,43	7,52
22	MCOR	50,00	49,33	33,93	25,33
23	MEGA	11,11	28,63	38,03	26,34
24	NISP	-22,22	42,86	70,00	-36,47
25	PNBN	-14,71	31,03	50,00	-31,58
26	SDRA	11,49	38,56	55,68	-24,14
Rata-Rata		**9,73**	**16,10**	**25,43**	**6,73**

Lampiran 2. Perkembangan *Return* Saham Sektor Perbankan Yang Terdaftar Di BEI Tahun 2008-2011

Tahun	Rata-Rata Return Saham	Perkembangan (%)
2008	9,73	0,00
2009	16,10	65,49
2010	25,43	57,89
2011	6,73	-73,52

Lampiran 3. Daftar Nama Bank Go Publik Di Bursa Efek Indonesia

Tahun 2008-2011

No.	Kode Emiten	Nama Emiten
1.	AGRO	Bank Agroniaga Tbk.
2.	BABP	Bank Bumiputera Indonesia Tbk.
3.	BACA	Bank Capital Indonesia Tbk.
4.	BBCA	Bank Central Asia Tbk.
5.	BBKP	Bank Bukopin Tbk.
6.	BBNI	Bank Negara Indonesia Tbk.
7.	BBNP	Bank Nusantara Parahyangan Tbk.
8.	BBRI	Bank Rakyat Indonesia Tbk.
9.	BCIC	Bank Century Tbk.
10.	BDMN	Bank Danamon Indonesia Tbk.
11.	BEKS	Bank Eksekutif International Tbk.
12.	BKSW	Bank Kesawan Tbk.
13.	BMRI	Bank Mandiri Tbk
14.	BNBA	Bank Bumi Arta Tbk.
15.	BNGA	Bank CIMB Niaga Tbk.
16.	BNII	Bank International Tbk.
17.	BNLI	Bank Permata Tbk.
18.	BSWD	Bank Swadesi Tbk.
19.	BVIC	Bank Victoria International Tbk.
20.	INPC	Bank Artha Graha International Tbk.
21.	MAYA	Bank Mayapada International
22.	MCOR	Bank Windu Kentjana International Tbk.
23.	MEGA	Bank Mega Tbk.
24.	NISP	Bank OCBC NISP Tbk.
25.	PNBN	Bank Pan Indonesia Tbk.
26.	SDRA	Bank Himpunan Saudara

Lampiran 4. Data ROA, NIM, Rm-Rf,SMB, HML dan *Return* Saham Sektor Perbankan di BEI Tahun 2008-2011

No.	Periode	ROA	NIM	Rm-Rf	SMB	HML	Ri-Rf
1	AGRO 2008	-0,11	0,00	-62,46	34,69	-27,57	-11,82
2	BABP 2008	0,09	5,17	-62,46	34,69	-27,57	-4,40
3	BACA 2008	0,71	2,17	-62,46	34,69	-27,57	-11,15
4	BBCA 2008	3,42	6,55	-62,46	34,69	-27,57	-7,05
5	BBKP 2008	1,66	4,80	-62,46	34,69	-27,57	51,45
6	BBNI 2008	1,12	6,26	-62,46	34,69	-27,57	-21,64
7	BBNP 2008	1,00	4,80	-62,46	34,69	-27,57	-11,82
8	BBRI 2008	4,18	10,18	-62,46	34,69	-27,57	-10,98
9	BCIC 2008	3,46	1,03	-62,46	34,69	-27,57	-11,82
10	BDMN 2008	3,30	8,30	-62,46	34,69	-27,57	-12,73
11	BEKS 2008	0,05	5,63	-62,46	34,69	-27,57	31,04
12	BKSW 2008	0,23	4,24	-62,46	34,69	-27,57	22,18
13	BMRI 2008	3,01	5,20	-62,46	34,69	-27,57	3,89
14	BNBA 2008	2,07	6,90	-62,46	34,69	-27,57	13,29
15	BNGA 2008	2,00	6,65	-62,46	34,69	-27,57	-41,51
16	BNII 2008	1,12	6,26	-62,46	34,69	-27,57	17,98
17	BNLI 2008	1,70	6,20	-62,46	34,69	-27,57	-16,83
18	BSWD 2008	2,53	5,44	-62,46	34,69	-27,57	-11,82
19	BVIC 2008	0,88	2,01	-62,46	34,69	-27,57	-19,64
20	INPC 2008	0,34	3,74	-62,46	34,69	-27,57	31,18
21	MAYA 2008	0,90	6,25	-62,46	34,69	-27,57	-8,68
22	MCOR 2008	0,20	4,90	-62,46	34,69	-27,57	38,18
23	MEGA 2008	1,98	5,44	-62,46	34,69	-27,57	-0,71
24	NISP 2008	1,54	5,14	-62,46	34,69	-27,57	-34,04
25	PNBN 2008	1,09	5,56	-62,46	34,69	-27,57	-26,53
26	SDRA 2008	2,32	9,14	-62,46	34,69	-27,57	-0,33
27	AGRO 2009	0,18	0,00	80,40	-0,27	-46,81	-34,02
28	BABP 2009	0,70	0,10	80,40	-0,27	-46,81	-21,30
29	BACA 2009	0,65	1,79	80,40	-0,27	-46,81	-9,55
30	BBCA 2009	3,40	6,40	80,40	-0,27	-46,81	20,25
31	BBKP 2009	1,46	4,07	80,40	-0,27	-46,81	80,92
32	BBNI 2009	1,71	6,01	80,40	-0,27	-46,81	4,88
33	BBNP 2009	1,25	4,90	80,40	-0,27	-46,81	-20,49
34	BBRI 2009	3,73	9,14	80,40	-0,27	-46,81	-4,07
35	BCIC 2009	3,84	0,76	80,40	-0,27	-46,81	-6,58

No.	Periode	ROA	NIM	Rm-Rf	SMB	HML	Ri-Rf
36	BDMN 2009	3,50	12,80	80,40	-0,27	-46,81	-30,61
37	BEKS 2009	0,08	6,77	80,40	-0,27	-46,81	83,42
38	BKSW 2009	0,30	4,78	80,40	-0,27	-46,81	17,13
39	BMRI 2009	3,06	5,35	80,40	-0,27	-46,81	9,47
40	BNBA 2009	2,00	7,00	80,40	-0,27	-46,81	6,52
41	BNGA 2009	2,10	6,78	80,40	-0,27	-46,81	5,60
42	BNII 2009	1,72	6,01	80,40	-0,27	-46,81	-17,38
43	BNLI 2009	1,80	5,80	80,40	-0,27	-46,81	-20,56
44	BSWD 2009	3,53	5,41	80,40	-0,27	-46,81	-6,58
45	BVIC 2009	1,10	2,38	80,40	-0,27	-46,81	-5,51
46	INPC 2009	0,44	3,81	80,40	-0,27	-46,81	45,17
47	MAYA 2009	1,22	6,74	80,40	-0,27	-46,81	-6,58
48	MCOR 2009	1,00	4,50	80,40	-0,27	-46,81	42,75
49	MEGA 2009	1,77	4,94	80,40	-0,27	-46,81	22,05
50	NISP 2009	1,79	5,53	80,40	-0,27	-46,81	36,28
51	PNBN 2009	1,18	5,36	80,40	-0,27	-46,81	24,45
52	SDRA 2009	2,46	8,56	80,40	-0,27	-46,81	31,98
53	AGRO 2010	0,67	0,30	39,53	-18,63	-86,56	12,55
54	BABP 2010	0,14	0,10	39,53	-18,63	-86,56	5,90
55	BACA 2010	0,53	1,96	39,53	-18,63	-86,56	-2,52
56	BBCA 2010	3,51	5,29	39,53	-18,63	-86,56	25,36
57	BBKP 2010	1,62	4,75	80,40	-18,63	-86,56	66,73
58	BBNI 2010	2,49	5,78	39,53	-18,63	-86,56	-10,93
59	BBNP 2010	1,50	4,91	80,40	-18,63	-86,56	-6,44
60	BBRI 2010	4,64	10,77	39,53	-18,63	-86,56	30,65
61	BCIC 2010	2,53	1,02	39,53	-18,63	-86,56	-6,60
62	BDMN 2010	3,87	11,29	39,53	-18,63	-86,56	17,97
63	BEKS 2010	-12,90	4,33	80,40	-18,63	-86,56	26,81
64	BKSW 2010	0,17	5,13	39,53	-18,63	-86,56	33,95
65	BMRI 2010	3,50	5,39	39,53	-18,63	-86,56	31,70
66	BNBA 2010	1,52	6,10	80,40	-18,63	-86,56	16,71
67	BNGA 2010	2,75	6,46	39,53	-18,63	-86,56	-26,94
68	BNII 2010	0,85	5,73	39,53	-18,63	-86,56	1,41
69	BNLI 2010	1,98	5,34	39,53	-18,63	-86,56	41,67
70	BSWD 2010	2,93	5,82	80,40	-18,63	-86,56	-6,60

No.	**Periode**	**ROA**	**NIM**	**Rm-Rf**	**SMB**	**HML**	**Ri-Rf**
71	BVIC 2010	1,71	1,77	39,53	-18,63	-86,56	9,34
72	INPC 2010	0,76	3,97	39,53	-18,63	-86,56	34,18
73	MAYA 2010	2,17	6,83	39,53	-18,63	-86,56	-20,03
74	MCOR 2010	1,10	4,61	80,40	-18,63	-86,56	27,33
75	MEGA 2010	2,45	4,88	39,53	-18,63	-86,56	31,43
76	NISP 2010	1,09	5,40	39,53	-18,63	-86,56	63,40
77	PNBN 2010	1,15	5,06	39,53	-18,63	-86,56	43,40
78	SDRA 2010	2,61	8,14	39,53	-18,63	-86,56	49,08
79	AGRO 2011	1,39	0,70	-4,16	-19,14	-20,71	-22,36
80	BABP 2011	0,30	6,43	-4,16	-19,14	-20,71	-28,84
81	BACA 2011	0,59	1,95	-4,16	-19,14	-20,71	-9,32
82	BBCA 2011	3,82	5,68	-4,16	-19,14	-20,71	17,64
83	BBKP 2011	1,87	4,55	-4,16	-19,14	-20,71	47,21
84	BBNI 2011	2,94	6,03	-4,16	-19,14	-20,71	0,05
85	BBNP 2011	1,53	4,99	-4,16	-19,14	-20,71	-1,67
86	BBRI 2011	4,93	9,58	-4,16	-19,14	-20,71	21,21
87	BCIC 2011	1,45	0,65	-4,16	-19,14	-20,71	-7,36
88	BDMN 2011	3,59	9,85	-4,16	-19,14	-20,71	-32,88
89	BEKS 2011	-4,75	8,20	-4,16	-19,14	-20,71	8,34
90	BKSW 2011	0,46	5,34	-4,16	-19,14	-20,71	68,45
91	BMRI 2011	3,37	5,29	-4,16	-19,14	-20,71	-1,75
92	BNBA 2011	2,11	6,56	-4,16	-19,14	-20,71	-22,61
93	BNGA 2011	2,85	5,63	-4,16	-19,14	-20,71	39,10
94	BNII 2011	1,11	5,08	-4,16	-19,14	-20,71	14,16
95	BNLI 2011	1,66	5,13	-4,16	-19,14	-20,71	10,90
96	BSWD 2011	3,66	6,39	-4,16	-19,14	-20,71	-7,36
97	BVIC 2011	2,30	1,87	-4,16	-19,14	-20,71	-14,42
98	INPC 2011	0,72	3,55	-4,16	-19,14	-20,71	-17,67
99	MAYA 2011	1,25	5,75	-4,16	-19,14	-20,71	0,16
100	MCOR 2011	0,96	4,62	-4,16	-19,14	-20,71	17,97
101	MEGA 2011	2,29	5,40	-4,16	-19,14	-20,71	18,98
102	NISP 2011	1,00	5,20	-4,16	-19,14	-20,71	-43,83
103	PNBN 2011	1,65	5,90	-4,16	-19,14	-20,71	-38,94
104	SDRA 2011	2,56	10,42	-4,16	-19,14	-20,71	-31,50

Lampiran 5. Data Hasil Uji SPSS

Regression

Variables Entered/Removed[b]

Model	Variables Entered	Variables Removed	Method
1	HML, NIM, ROA, Rm_Rf, SMB[a]	.	Enter

a. All requested variables entered.

b. Dependent Variable: Ri_Rf

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.496[a]	.246	.208	18,65421

a. Predictors: (Constant), HML, NIM, ROA, Rm_Rf, SMB

b. Dependent Variable: Ri_Rf

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	11135.519	5	2227.104	6.400	.000[a]
	Residual	34102.010	98	347.980		
	Total	45237.529	103			

a. Predictors: (Constant), HML, NIM, ROA, Rm_Rf, SMB

b. Dependent Variable: Ri_Rf

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.025	5.690		.532	.596
	ROA	-1.525	.989	-.143	-1.542	.126
	NIM	1.417	.770	.170	1.841	.069
	Rm_Rf	.000	.000	-.400	-3.853	.000
	SMB	.000	.000	-.354	-3.376	.001
	HML	.000	.000	-.235	-2.381	.019

a. Dependent Variable: Ri_Rf

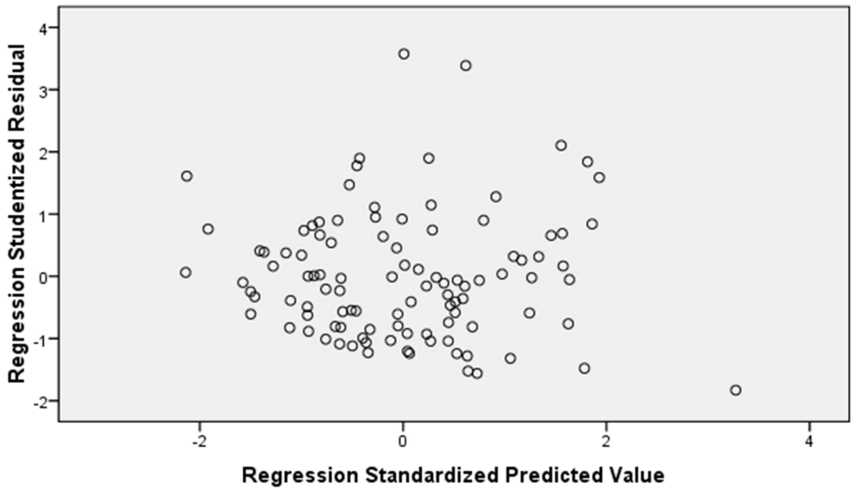
Residuals Statistics[a]

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	-7,6672	48,6082	14,5786	10,39768	104
Residual	-28,58193	66,26260	-3,39259E-15	18,19581	104
Std. Predicted Value	-2.139	3.273	.000	1.000	104
Std. Residual	-1.532	3.552	.000	.975	104

a. Dependent Variable: Ri_Rf

Scatterplot

Dependent Variable: Ri_Rf



Descriptive Statistics

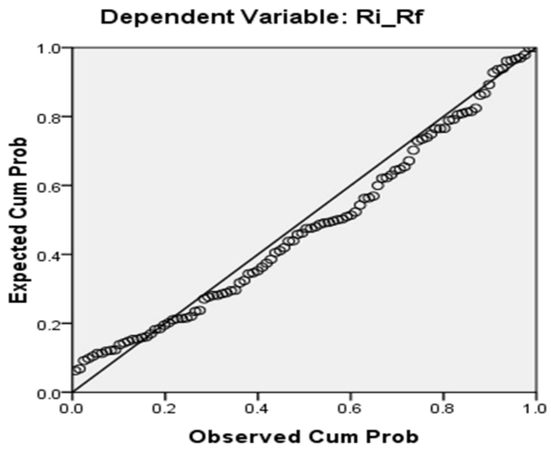
	N	Minimum	Maximum	Mean	Std. Deviation
ROA	104	-12,90	4,93	1,6086	1,96340
NIM	104	,00	12,80	5,2454	2,51028
Rm_Rf	104	-102,084.00	121,002.00	15,010.5673	52,409.42822
SMB	104	-19,136.00	34,789.00	-812.0000	22,021.00345
HML	104	-86,562.00	-20,709.00	-45,415.0000	25,734.98356
Ri_Rf	104	-11,82	83,42	14,5786	20,95708
Valid N (listwise)	104				

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		104
Normal Parameters[a]	Mean	.0000000
	Std. Deviation	18.19580934
Most Extreme Differences	Absolute	.092
	Positive	.092
	Negative	-.067
Kolmogorov-Smirnov Z		.934
Asymp. Sig. (2-tailed)		.348

a. Test distribution is Normal.

Normal P-P Plot of Regression Standardized Residual



Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	3.025	5.690		.532	.596		
	ROA	-1.525	.989	-.143	-1.542	.126	.896	1.116
	NIM	1.417	.770	.170	1.841	.069	.905	1.105
	Rm_Rf	.000	.000	-.400	-3.853	.000	.713	1.403
	SMB	.000	.000	-.354	-3.376	.001	.700	1.428
	HML	.000	.000	-.235	-2.381	.019	.787	1.271

a. Dependent Variable: Ri_Rf

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.496[a]	.246	.208	18,65421	1.787

a. Predictors: (Constant), HML, NIM, ROA, Rm_Rf, SMB

b. Dependent Variable: Ri_Rf