

LAMPIRAN 1

DAFTAR NAMA BANK BUMN INDONESIA

No.	Kode	Nama Emiten	Tanggal IPO
1	BBNI	Bank Negara Indonesia (Persero) Tbk	25-Nov-1996
2	BBRI	Bank Rakyat Indonesia (Persero) Tbk	10-Nov-2003
3	BBTN	Bank Tabungan Negara (Persero) Tbk	17-Des-2009
4	BMRI	Bank Mandiri (Persero) Tbk	14-Jul-2003

Sumber: *Indonesian Stock Exchange (IDX)*



LAMPIRAN 2

DAFTAR RASIO BANK BUMN DALAM LAPORAN TAHUNAN

No.	Kode Bank	Tahun	LDR (X1)	BOPO (X2)	NPL (X3)	ROA (Y)	
			(dalam %)				
1	BNI	2004	55,1	78,6	4,6	2,5	
	BNI	2005	54,2	84,9	13,7	1,6	
	BNI	2006	50,0	84,8	10,5	1,9	
	BNI	2007	60,6	93,0	8,2	0,9	
	BNI	2008	68,6	90,2	4,9	1,1	
	BNI	2009	64,1	84,9	4,7	1,7	
	BNI	2010	70,2	76,0	4,3	2,5	
	BNI	2011	70,4	72,6	3,6	2,9	
	BNI	2012	77,5	71,0	2,8	2,9	
	BNI	2013	85,3	67,1	2,2	3,4	
	BNI	2014	87,8	69,8	2,0	3,5	
	2	BRI	2004	75,7	68,9	4,2	5,8
		BRI	2005	77,8	70,8	4,7	5,0
		BRI	2006	72,5	74,4	4,8	4,4
BRI		2007	68,8	69,8	3,4	4,6	
BRI		2008	79,9	72,7	2,8	4,2	
BRI		2009	80,9	77,7	3,5	3,7	
BRI		2010	75,2	70,9	2,8	4,6	
BRI		2011	76,2	66,7	2,3	4,9	
BRI		2012	79,9	59,9	1,8	5,2	
BRI		2013	88,5	60,6	1,6	5,0	
BRI		2014	81,7	65,4	1,7	4,7	
3		Bank Mandiri	2004	53,7	45,2	7,1	3,1
		Bank Mandiri	2005	51,7	55,6	25,2	0,5
		Bank Mandiri	2006	57,2	48,9	16,3	1,1
	Bank Mandiri	2007	54,3	46,7	7,2	2,3	
	Bank Mandiri	2008	59,2	42,3	4,7	2,5	
	Bank Mandiri	2009	61,4	70,7	2,8	3,0	
	Bank Mandiri	2010	67,6	66,4	2,4	3,4	
	Bank Mandiri	2011	71,7	67,2	2,2	3,4	
	Bank Mandiri	2012	77,7	63,9	1,7	3,6	
	Bank Mandiri	2013	83,0	62,4	1,6	3,7	
	Bank Mandiri	2014	82,0	65,0	1,7	3,6	

Sumber : Laporan Tahunan Bank BUMN

LAMPIRAN 3

STATISTIK DESKRIPTIF

```
DESCRIPTIVES VARIABLES=X1 X2 X3 Y
```

```
/STATISTICS=MEAN STDDEV MIN MAX.
```

Descriptives

[DataSet0]

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
LDR	33	50.00	88.50	70.3152	11.37954
BOPO	33	42.30	93.00	68.6364	12.11277
NPL	33	1.60	25.20	5.0909	4.97929
ROA	33	.50	5.80	3.2485	1.37047
Valid N (listwise)	33				

LAMPIRAN 4

UJI ASUMSI KLASIK : UJI NORMALITAS

```
REGRESSION
  /MISSING LISTWISE
  /STATISTICS COEFF OUTS R ANOVA
  /CRITERIA=PIN(.05) POUT(.10)
  /NOORIGIN
  /DEPENDENT Y
  /METHOD=ENTER X1 X2 X3

  /SAVE RESID.

DESCRIPTIVES VARIABLES=RES_1
  /STATISTICS=MEAN STDDEV MIN MAX KURTOSIS SKEWNESS.

NPAR TESTS
  /K-S(NORMAL)=RES_1
  /MISSING ANALYSIS.
```

NPar Tests

[DataSet0]

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		33
Normal Parameters ^a	Mean	.0000000
	Std. Deviation	.85831930
Most Extreme Differences	Absolute	.107
	Positive	.107
	Negative	-.093
Kolmogorov-Smirnov Z		.615
Asymp. Sig. (2-tailed)		.844
a. Test distribution is Normal.		

Descriptives

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation	Skewness		Kurtosis	
	Statistic	Statistic	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic	Std. Error
Unstandardized Residual	33	-1.51727	2.17694	-3.5325340E-16	.85831930	.508	.409	-.255	.798
Valid N (listwise)	33								

[DataSet0]

Regression

[DataSet0]

Variables Entered/Removed^b

Model	Variables Entered	Variables Removed	Method
1	NPL, BOPO, LDR ^a		Enter

a. All requested variables entered.

b. Dependent Variable: ROA

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.780 ^a	.608	.567	.90162

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

b. Dependent Variable: ROA

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	36.528	3	12.176	14.978	.000 ^a
	Residual	23.575	29	.813		
	Total	60.102	32			

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

b. Dependent Variable: ROA

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.824	1.839		.992	.329
	LDR	.053	.019	.443	2.737	.010
	BOPO	-.026	.013	-.230	-1.961	.060
	NPL	-.106	.045	-.385	-2.371	.025

a. Dependent Variable: ROA

Residuals Statistics^a

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	.4632	4.7964	3.2485	1.06840	33
Residual	-1.51727	2.17694	.00000	.85832	33
Std. Predicted Value	-2.607	1.449	.000	1.000	33
Std. Residual	-1.683	2.414	.000	.952	33

a. Dependent Variable: ROA

LAMPIRAN 5

UJI ASUMSI KLASIK : UJI MULTIKOLINEARITAS

```
REGRESSION
  /MISSING LISTWISE
  /STATISTICS COEFF OUTS BCOV R ANOVA COLLIN TOL
  /CRITERIA=PIN(.05) POUT(.10)
  /NOORIGIN
  /DEPENDENT Y

  /METHOD=ENTER X1 X2 X3.
```

Regression

[DataSet0]

Variables Entered/Removed^b

Model	Variables Entered	Variables Removed	Method
1	NPL, BOPO, LDR ^a		Enter

a. All requested variables entered.

b. Dependent Variable: ROA

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.780 ^a	.608	.567	.90162

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

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	36.528	3	12.176	14.978	.000 ^a
	Residual	23.575	29	.813		
	Total	60.102	32			

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

b. Dependent Variable: ROA

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1 (Constant)	1.824	1.839		.992	.329		
LDR	.053	.019	.443	2.737	.010	.518	1.932
BOPO	-.026	.013	-.230	-1.961	.060	.987	1.013
NPL	-.106	.045	-.385	-2.371	.025	.513	1.951

a. Dependent Variable: ROA

Coefficient Correlations^a

Model			NPL	BOPO	LDR
1	Correlations	NPL	1.000	.109	.694
		BOPO	.109	1.000	.050
		LDR	.694	.050	1.000
Covariances	NPL	.002	6.479E-5	.001	
	BOPO	6.479E-5	.000	1.300E-5	
	LDR	.001	1.300E-5	.000	

a. Dependent Variable: ROA

Collinearity Diagnostics^a

Model	Dimension	Eigenvalue	Condition Index	Variance Proportions			
				(Constant)	LDR	BOPO	NPL
1	1	3.522	1.000	.00	.00	.00	.01
	2	.450	2.799	.00	.00	.00	.44
	3	.024	12.214	.01	.17	.79	.04
	4	.005	27.130	.99	.83	.20	.51

a. Dependent Variable: ROA

LAMPIRAN 6

UJI ASUMSI KLASIK : UJI HETEROSKEDASTISITAS

```

REGRESSION
  /MISSING LISTWISE
  /STATISTICS COEFF OUTS R ANOVA
  /CRITERIA=PIN(.05) POUT(.10)
  /NOORIGIN
  /DEPENDENT Y
  /METHOD=ENTER X1 X2 X3
  /SCATTERPLOT=(*SRESID ,*ZPRED)

  /SAVE RESID.

COMPUTE AbsUt=ABS(RES_2).
EXECUTE.
REGRESSION
  /MISSING LISTWISE
  /STATISTICS COEFF OUTS R ANOVA
  /CRITERIA=PIN(.05) POUT(.10)
  /NOORIGIN
  /DEPENDENT AbsUt

  /METHOD=ENTER X1 X2 X3.
  
```

Regression

Notes

Output Created		27-Feb-2016 19:25:33
Comments		
Input	Active Dataset	DataSet0
	Filter	<none>
	Weight	<none>
	Split File	<none>
	N of Rows in Working Data File	33
Missing Value Handling	Definition of Missing	User-defined missing values are treated as missing.
	Cases Used	Statistics are based on cases with no missing values for any variable used.

Syntax	REGRESSION /MISSING LISTWISE /STATISTICS COEFF OUTS R ANOVA /CRITERIA=PIN(.05) POUT(.10) /NOORIGIN /DEPENDENT AbsUt /METHOD=ENTER X1 X2 X3.		
Resources	Processor Time		00:00:00.125
	Elapsed Time		00:00:00.083
	Memory Required		2020 bytes
	Additional Memory Required for Residual Plots		0 bytes

[DataSet0]

Variables Entered/Removed^b

Model	Variables Entered	Variables Removed	Method
1	NPL, BOPO, LDR ^a		Enter

a. All requested variables entered.

b. Dependent Variable: AbsUt

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.276 ^a	.076	-.019	.48003

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

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.552	3	.184	.798	.505 ^a
	Residual	6.682	29	.230		
	Total	7.234	32			

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

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.552	3	.184	.798	.505 ^a
	Residual	6.682	29	.230		
	Total	7.234	32			

b. Dependent Variable: AbsUt

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.430	.979		-.440	.663
	LDR	.009	.010	.214	.863	.395
	BOPO	.007	.007	.184	1.023	.315
	NPL	.002	.024	.020	.079	.937

a. Dependent Variable: AbsUt

Regression

Notes

Output Created		27-Feb-2016 19:21:48
Comments		
Input	Active Dataset	DataSet0
	Filter	<none>
	Weight	<none>
	Split File	<none>
	N of Rows in Working Data File	33
Missing Value Handling	Definition of Missing	User-defined missing values are treated as missing.
	Cases Used	Statistics are based on cases with no missing values for any variable used.

Syntax	<pre> REGRESSION /MISSING LISTWISE /STATISTICS COEFF OUTS R ANOVA /CRITERIA=PIN(.05) POUT(.10) /NOORIGIN /DEPENDENT Y /METHOD=ENTER X1 X2 X3 /SCATTERPLOT=(*SRESID ,*ZPRED) /SAVE RESID. </pre>	
Resources	Processor Time	00:00:01.061
	Elapsed Time	00:00:01.045
	Memory Required	1988 bytes
	Additional Memory Required for Residual Plots	224 bytes
Variables Created or Modified	RES_2	Unstandardized Residual

[DataSet0]

Variables Entered/Removed^b

Model	Variables Entered	Variables Removed	Method
1	NPL, BOPO, LDR ^a		Enter

a. All requested variables entered.

b. Dependent Variable: ROA

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.780 ^a	.608	.567	.90162

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

b. Dependent Variable: ROA

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	36.528	3	12.176	14.978	.000 ^a
	Residual	23.575	29	.813		
	Total	60.102	32			

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

b. Dependent Variable: ROA

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.824	1.839		.992	.329
	LDR	.053	.019	.443	2.737	.010
	BOPO	-.026	.013	-.230	-1.961	.060
	NPL	-.106	.045	-.385	-2.371	.025

a. Dependent Variable: ROA

Residuals Statistics^a

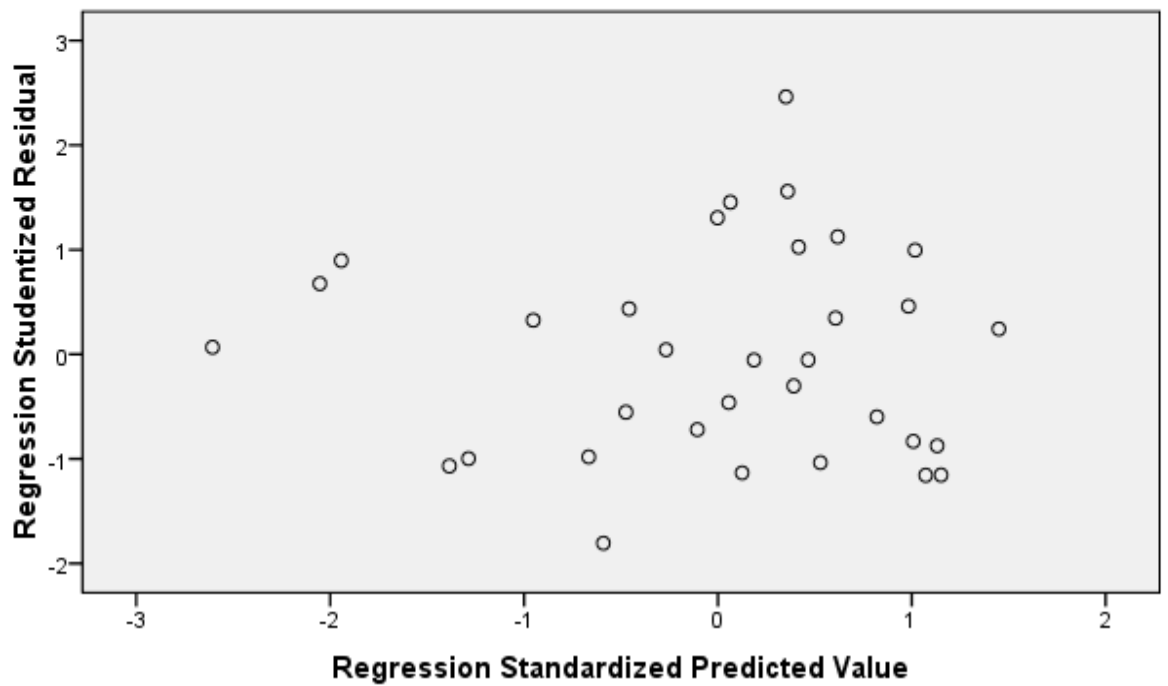
	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	.4632	4.7964	3.2485	1.06840	33
Std. Predicted Value	-2.607	1.449	.000	1.000	33
Standard Error of Predicted Value	.176	.717	.291	.120	33
Adjusted Predicted Value	.3999	4.7649	3.2688	1.08085	33
Residual	-1.51727	2.17694	.00000	.85832	33
Std. Residual	-1.683	2.414	.000	.952	33
Stud. Residual	-1.805	2.463	-.011	.998	33
Deleted Residual	-1.74555	2.26451	-.02033	.94685	33
Stud. Deleted Residual	-1.882	2.721	-.003	1.027	33
Mahal. Distance	.248	19.265	2.909	3.695	33
Cook's Distance	.000	.123	.026	.031	33
Centered Leverage Value	.008	.602	.091	.115	33

a. Dependent Variable: ROA

Charts

Scatterplot

Dependent Variable: ROA



LAMPIRAN 7

UJI ASUMSI KLASIK : UJI AUTOKORELASI

```
REGRESSION  
  /MISSING LISTWISE  
  /STATISTICS COEFF OUTS R ANOVA  
  /CRITERIA=PIN(.05) POUT(.10)  
  /NOORIGIN  
  /DEPENDENT Y  
  /METHOD=ENTER X1 X2 X3  
  
  /RESIDUALS DURBIN.
```

Regression

[DataSet0]

Variables Entered/Removed^b

Model	Variables Entered	Variables Removed	Method
1	NPL, BOPO, LDR ^a		Enter

a. All requested variables entered.

b. Dependent Variable: ROA

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.780 ^a	.608	.567	.90162	.812

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

b. Dependent Variable: ROA

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	36.528	3	12.176	14.978	.000 ^a
	Residual	23.575	29	.813		

Total	60.102	32			
-------	--------	----	--	--	--

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

b. Dependent Variable: ROA

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.824	1.839		.992	.329
	LDR	.053	.019	.443	2.737	.010
	BOPO	-.026	.013	-.230	-1.961	.060
	NPL	-.106	.045	-.385	-2.371	.025

a. Dependent Variable: ROA



Residuals Statistics^a

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	.4632	4.7964	3.2485	1.06840	33
Residual	-1.51727	2.17694	.00000	.85832	33
Std. Predicted Value	-2.607	1.449	.000	1.000	33
Std. Residual	-1.683	2.414	.000	.952	33

a. Dependent Variable: ROA



LAMPIRAN 8

UJI ASUMSI KLASIK : UJI AUTOKORELASI (TRANSFORM)

Pengobatan Autokorelasi

```
COMPUTE Ut_1=LAG (RES_1) .  
EXECUTE .  
REGRESSION  
  /MISSING LISTWISE  
  /STATISTICS COEFF OUTS R ANOVA  
  /CRITERIA=PIN (.05) POUT (.10)  
  /NOORIGIN  
  /DEPENDENT RES_1  
  /METHOD=ENTER Ut_1  
  
  /RESIDUALS DURBIN.
```

Regression

[DataSet0]

Variables Entered/Removed^b

Model	Variables Entered	Variables Removed	Method
1	Ut_1 ^a		Enter

a. All requested variables entered.

b. Dependent Variable: Unstandardized Residual

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.590 ^a	.348	.326	.71491201	1.880

a. Predictors: (Constant), Ut_1

b. Dependent Variable: Unstandardized Residual

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	8.167	1	8.167	15.980	.000 ^a
	Residual	15.333	30	.511		
	Total	23.500	31			

a. Predictors: (Constant), Ut_1

b. Dependent Variable: Unstandardized Residual

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.022	.126		-.173	.864
	Ut_1	.595	.149	.590	3.997	.000

a. Dependent Variable: Unstandardized Residual

Residuals Statistics^a

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	-9.2539811E-1	1.2744144E0	8.4091851E-3	.51327961	32
Residual	-1.27960539E0	2.78106904E0	3.46944695E-18	.70328665	32
Std. Predicted Value	-1.787	2.499	.000	1.000	32
Std. Residual	-1.790	3.890	.000	.984	32

a. Dependent Variable: Unstandardized Residual

LAMPIRAN 9

ANALISIS REGRESI LINEAR SEDERHANA

(PERSAMAAN 1)

```
REGRESSION
  /MISSING LISTWISE
  /STATISTICS COEFF OUTS R ANOVA
  /CRITERIA=PIN(.05) POUT(.10)
  /NOORIGIN
  /DEPENDENT Y
  /METHOD=ENTER X1.
```

Regression

Variables Entered/Removed^b

Model	Variables Entered	Variables Removed	Method
1	LDR ^a		Enter

a. All requested variables entered.

b. Dependent Variable: ROA

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.701 ^a	.492	.476	.99235

a. Predictors: (Constant), LDR

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	29.575	1	29.575	30.033	.000 ^a
	Residual	30.527	31	.985		
	Total	60.102	32			

a. Predictors: (Constant), LDR

b. Dependent Variable: ROA

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-2.692	1.098		-2.452	.020
	LDR	.084	.015	.701	5.480	.000

a. Dependent Variable: ROA

ANALISIS REGRESI LINEAR SEDERHANA

(PERSAMAAN 2)

```

REGRESSION
  /MISSING LISTWISE
  /STATISTICS COEFF OUTS R ANOVA
  /CRITERIA=PIN(.05) POUT(.10)
  /NOORIGIN
  /DEPENDENT Y
  /METHOD=ENTER X2.
    
```

Regression

Variables Entered/Removed^b

Model	Variables Entered	Variables Removed	Method
1	BOPO ^a		Enter

a. All requested variables entered.

b. Dependent Variable: ROA

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.174 ^a	.030	-.001	1.37119

a. Predictors: (Constant), BOPO

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1.818	1	1.818	.967	.333 ^a
	Residual	58.285	31	1.880		
	Total	60.102	32			

a. Predictors: (Constant), BOPO

b. Dependent Variable: ROA

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	4.599	1.394		3.299	.002
	BOPO	-.020	.020	-.174	-.983	.333

a. Dependent Variable: ROA

LAMPIRAN 10

ANALISIS REGRESI LINEAR BERGANDA

```
SAVE OUTFILE='E:\Olah Data NEW\DataKU.sav'
/COMPRESSED.
REGRESSION
/MISSING LISTWISE
/STATISTICS COEFF OUTS R ANOVA
/CRITERIA=PIN(.05) POUT(.10)
/NOORIGIN
/DEPENDENT Y
/METHOD=ENTER X1 X2.
```

Regression

[DataSet1] E:\Olah Data NEW\DataKU.sav

Variables Entered/Removed^b

Model	Variables Entered	Variables Removed	Method
1	BOPO, LDR ^a		Enter

a. All requested variables entered.

b. Dependent Variable: ROA

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.729 ^a	.532	.500	.96861

a. Predictors: (Constant), BOPO, LDR

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	31.956	2	15.978	17.031	.000 ^a
	Residual	28.146	30	.938		
	Total	60.102	32			

a. Predictors: (Constant), BOPO, LDR

b. Dependent Variable: ROA

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-1.205	1.421		-.848	.403
	LDR	.085	.015	.709	5.668	.000
	BOPO	-.023	.014	-.199	-1.593	.122

a. Dependent Variable: ROA

ANALISIS REGRESI LINEAR BERGANDA (MODERATING)

```

REGRESSION
  /MISSING LISTWISE
  /STATISTICS COEFF OUTS R ANOVA
  /CRITERIA=PIN(.05) POUT(.10)
  /NOORIGIN
  /DEPENDENT Y

  /METHOD=ENTER X1 X2 X3 LDR.BOPO.NPL.
    
```

Regression

[DataSet1] E:\Olah Data NEW\DataKU.sav

Variables Entered/Removed^b

Model	Variables Entered	Variables Removed	Method
1	LDR.BOPO.NPL, BOPO, LDR, NPL ^a		Enter

a. All requested variables entered.

b. Dependent Variable: ROA

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.791 ^a	.626	.573	.89592

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

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	37.628	4	9.407	11.720	.000 ^a
	Residual	22.475	28	.803		
	Total	60.102	32			

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

b. Dependent Variable: ROA

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	4.093	2.664		1.537	.136
	LDR	.050	.020	.418	2.578	.015
	BOPO	-.063	.034	-.553	-1.845	.076
	NPL	-.341	.206	-1.241	-1.658	.109
	LDR.BOPO					
	.NPL	7.594E-5	.000	.877	1.171	.252

a. Dependent Variable: ROA

