

LIST OF APPENDIX

Appendix 1 CAR, LDR, OEOI and ROA of Bank Negara Indonesia	75
Appendix 2 CAR, LDR, OEOI and ROA of Bank Rakyat Indonesia	76
Appendix 3 CAR, LDR, OEOI and ROA of Bank Tabungan Negara.....	77
Appendix 4 CAR, LDR, OEOI and ROA of Bank Mandiri	78
Appendix 5 Common Effect Model Result.....	79
Appendix 6 Random Effet Model Result.....	80
Appendix 7 Stationary Test Result of ROA.....	81
Appendix 8 Stationary Test Result of CAR	82
Appendix 9 Stationary Test Result of LDR	83
Appendix 10 Stationary Test Result of OEOI.....	84