

Lampiran 1

Capital Adequacy Ratio (CAR) Tahun 2007 - 2012 (Dalam %)

No	Nama Bank	2007	2008	2009	2010	2011	2012
1	Bank Mandiri	20.75	15.66	15.43	15.92	15.76	16.04
2	Bank Rakyat Indonesia	15.84	13.16	13.20	13.61	13.76	13.35
3	Bank Central Asia	19.22	15.78	15.33	15.74	15.57	13.97
4	Bank Negara Indonesia	15.74	13.47	13.78	14.39	14.69	14.10
5	Bank CIMB NIAGA	15.43	15.54	13.59	13.55	14.04	14.33
6	Bank Danamon	19.00	13.37	17.55	17.53	18.11	17.69
7	Bank PANIN	21.58	20.31	21.79	22.88	23.04	22.33
8	BII	13.30	10.80	12.20	12.44	13.28	13.84
9	Bank Permata	20.00	19.44	14.71	15.02	16.37	15.05
10	Bank OCBC NISP	16.15	17.01	18.00	18.47	19.28	18.30

Sumber : Data Bank Indonesia yang Diolah

Lampiran 2

Allowance earning Asset To total Earning Asset Tahun 2007 - 2012 (Dalam %)

No	Nama Bank	2007	2008	2009	2010	2011	2012
1	Bank Mandiri	5.20	3.97	3.55	4.71	3.89	3.64
2	Bank Rakyat Indonesia	4.05	3.75	3.80	5.67	5.59	4.18
3	Bank Central Asia	2.05	2.44	3.48	2.54	1.76	1.78
4	Bank Negara Indonesia	2.77	3.57	4.03	5.10	4.30	3.44
5	Bank CIMB NIAGA	2.35	2.22	3.39	3.16	2.75	2.61
6	Bank Danamon	3.72	3.15	3.49	3.42	2.62	2.47
7	Bank PANIN	2.41	3.53	2.89	2.81	2.81	1.41
8	BII	4.61	3.97	3.89	2.93	1.49	1.10
9	Bank Permata	2.06	2.54	2.33	2.69	1.78	1.38
10	Bank OCBC NISP	1.36	2.00	2.83	1.97	1.79	1.94

Sumber : Data Bank Indonesia yang Diolah

Lampiran 3

Non Performing Loans (NPL) Tahun 2007 - 2012 (Dalam %)

No	Nama Bank	2007	2008	2009	2010	2011	2012
1	Bank Mandiri	1.33	0.97	0.32	0.55	0.90	1.43
2	Bank Rakyat Indonesia	3.44	0.85	1.08	1.11	1.22	1.19
3	Bank Central Asia	0.15	0.14	0.12	0.19	0.31	0.24
4	Bank Negara Indonesia	1.18	1.74	0.84	0.91	0.98	0.94
5	Bank CIMB NIAGA	2.30	1.42	1.04	1.14	1.18	1.21
6	Bank Danamon	1.04	1.23	2.47	3.46	3.12	3.05
7	Bank PANIN	1.76	2.15	1.60	1.68	1.82	1.77
8	BII	1.50	1.10	1.50	1.53	1.63	1.69
9	Bank Permata	2.37	1.64	1.57	1.60	1.75	1.61
10	Bank OCBC NISP	2.12	1.75	1.39	1.43	1.26	1.38

Sumber : Data Bank Indonesia yang Diolah

Lampiran 4

Earning After Tax to Total Asset (ROE) Tahun 2007 - 2012 (Dalam %)

No	Nama Bank	2007	2008	2009	2010	2011	2012
1	Bank Mandiri	13.75	16.81	19.93	20.01	20.94	26.46
2	Bank Rakyat Indonesia	21.02	25.89	25.41	30.26	29.90	37.04
3	Bank Central Asia	18.82	24.21	23.96	24.46	25.35	27.46
4	Bank Negara Indonesia	5.20	7.08	11.00	13.65	15.22	18.46
5	Bank CIMB NIAGA	15.31	6.92	13.76	17.73	17.39	23.27
6	Bank Danamon	14.11	22.07	13.53	16.33	13.99	16.93
7	Bank PANIN	9.77	8.04	10.04	10.91	13.45	14.93
8	BII	11.49	10.42	8.45	13.66	11.75	13.89
9	Bank Permata	6.84	9.31	-0.70	7.71	8.03	14.49
10	Bank OCBC NISP	6.74	8.54	9.62	7.59	10.56	12.85

Sumber : Data Bank Indonesia yang Diolah

Lampiran 5

Net Interest Income to Total Asset (NIM) Tahun 2007 - 2012 (Dalam %)

No	Nama Bank	2007	2008	2009	2010	2011	2012
1	Bank Mandiri	8.92	8.48	8.51	8.23	7.58	7.72
2	Bank Rakyat Indonesia	14.80	12.27	11.22	13.32	12.06	10.40
3	Bank Central Asia	11.63	10.96	12.03	8.40	9.10	8.40
4	Bank Negara Indonesia	8.97	9.32	9.77	8.60	8.07	7.70
5	Bank CIMB NIAGA	7.38	6.59	7.68	7.07	6.45	6.90
6	Bank Danamon	15.61	15.70	14.63	13.52	13.15	14.74
7	Bank PANIN	7.97	7.25	8.07	7.55	7.02	5.89
8	BII	9.08	7.47	6.08	5.90	4.16	3.91
9	Bank Permata	8.70	7.82	8.28	7.43	6.71	6.99
10	Bank OCBC NISP	6.25	6.87	8.11	6.32	5.48	4.87

Sumber : Data Bank Indonesia yang Diolah

Lampiran 6

Non Interest Income to Total Assets (BOPO) Asset Tahun 2007 - 2012 (Dalam %)

No	Nama Bank	2007	2008	2009	2010	2011	2012
1	Bank Mandiri	77.57	75.57	72.73	68.26	70.22	67.56
2	Bank Rakyat Indonesia	69.85	72.81	77.82	71.29	67.56	60.89
3	Bank Central Asia	66.98	67.15	68.43	63.32	59.09	59.57
4	Bank Negara Indonesia	93.33	90.78	85.74	78.73	74.40	72.26
5	Bank CIMB NIAGA	78.44	88.26	82.77	68.56	70.93	66.33
6	Bank Danamon	74.49	84.46	85.25	75.33	76.59	74.97
7	Bank PANIN	72.56	83.00	83.89	81.04	78.02%	77.74
8	BII	84.91	88.59	89.20	84.13	83.55	83.03
9	Bank Permata	96.29	94.30	99.53	90.97	90.53	85.60
10	Bank OCBC NISP	88.19	86.12	84.24	77.08	75.13	74.65

Sumber : Data Bank Indonesia yang Diolah

Lampiran 7

Loans to Deposit Ratio (LDR) Tahun 2007 - 2012 (Dalam %)

No	Nama Bank	2007	2008	2009	2010	2011	2012
1	Bank Mandiri	56.01	60.36	61.69	72.33	80.86	86.84
2	Bank Rakyat Indonesia	67.88	79.22	80.30	74.02	74.27	77.92
3	Bank Central Asia	43.55	53.83	50.54	55.46	61.36	68.26
4	Bank Negara Indonesia	56.92	65.17	60.45	70.15	70.70	77.91
5	Bank CIMB NIAGA	78.11	86.60	92.89	87.94	93.28	93.22
6	Bank Danamon	73.34	86.25	85.73	92.00	99.40	101.03
7	Bank PANIN	90.33	76.63	71.07	73.97	82.89	90.52
8	BII	84.10	78.37	90.70	88.98	108.67	117.08
9	Bank Permata	77.07	80.98	78.94	83.77	89.31	88.47
10	Bank OCBC NISP	87.96	75.22	70.44	80.00	86.72	86.79

Sumber : Data Bank Indonesia yang Diolah

Lampiran 8

Variabel Input Total Tabungan Tahun 2007 - 2012(Dalam Milyar Rupiah)

No	Nama Bank	2007	2008	2009	2010	2011	2012
1	Bank Mandiri	90,064	1,054	107,934	1,148	130,497	1,410
2	Bank Rakyat Indonesia	72,106	1,218	85,472	1,465	104,210	1,751
3	Bank Central Asia	189,172	1,108	221,323	1,254	257,925	1,436
4	Bank Negara Indonesia	146,189	1,116	168,860	1,151	200,935	1,282
5	Bank CIMB NIAGA	75,505	1,113	77,479	1,521	86,672	1,742
6	Bank Danamon	57,804	1,280	52,527	1,516	56,705	1,585
7	Bank PANIN	31,321	1,470	38,253	1,968	43,573	2,357
8	BII	30,072	1,422	32,147	1,847	44,813	2,341
9	Bank Permata	36,971	1,177	40,212	1,490	47,208	1,821
10	Bank OCBC NISP	21,440	1,265	23,884	1,651	28,727	2,115

Sumber : Data Bank Indonesia yang Diolah

Lampiran 9

Variabel Input Total Beban Bunga Tahun 2007 - 2012 (Dalam Milyar Rupiah)

No	Nama Bank	2007	2008	2009	2010	2011	2012
1	Bank Mandiri	11,573	1,083	14,606	987	16,167	929
2	Bank Rakyat Indonesia	6,544	1,291	9,519	1,232	11,151	1,177
3	Bank Central Asia	6,748	1,000	8,033	961	8,040	951
4	Bank Negara Indonesia	7,410	906	9,173	897	8,360	867
5	Bank CIMB NIAGA	3,920	1,275	4,049	1,265	5,426	1,195
6	Bank Danamon	4,912	1,188	5,237	1,152	5,237	1,133
7	Bank PANIN	2,094	1,649	2,517	1,582	3,155	1,735
8	BII	1,799	1,298	2,459	1,138	3,486	1,256
9	Bank Permata	3,021	1,055	2,973	984	3,984	1,046
10	Bank OCBC NISP	1,445	959	1,712	959	2,015	1,170

Sumber : Data Bank Indonesia yang Diolah

Lampiran 10

Variabel Input Beban Personalia Tahun 2007 - 2012 (Dalam Milyar Rupiah)

No	Nama Bank	2007	2008	2009	2010	2011	2012
1	Bank Mandiri	4,029	1,133	4,285	1,354	4,997	1,610
2	Bank Rakyat Indonesia	5,274	1,200	5,563	1,559	5,579	1,722
3	Bank Central Asia	3,878	847	4,944	919	5,662	1,087
4	Bank Negara Indonesia	3,692	894	3,872	1,206	4,180	1,335
5	Bank CIMB NIAGA	1,422	1,195	1,621	1,229	1,813	1,589
6	Bank Danamon	2,417	1,265	2,373	1,645	2,683	1,925
7	Bank PANIN	333	1,355	394	1,790	489	3,244
8	BII	982	958	1,205	1,063	1,420	1,365
9	Bank Permata	1,006	1,075	1,178	1,334	1,439	1,560
10	Bank OCBC NISP	498	1,220	579	1,544	615	1,907

Sumber : Data Bank Indonesia yang Diolah

Lampiran 11

Variabel Input Beban Administarsi & Umum Tahun 2007 - 2012 (Dalam Milyar Rupiah)

No	Nama Bank	2007	2008	2009	2010	2011	2012
1	Bank Mandiri	3,422	1,129	3,832	1,427	4,610	1,790
2	Bank Rakyat Indonesia	2,405	1,284	2,896	2,191	2,592	1,818
3	Bank Central Asia	2,860	1,165	3,489	1,374	3,979	1,621
4	Bank Negara Indonesia	2,389	951	2,430	1,275	2,652	1,479
5	Bank CIMB NIAGA	1,610	1,078	1,629	1,412	2,026	1,498
6	Bank Danamon	1,712	1,327	1,856	1,438	2,143	1,581
7	Bank PANIN	757	1,131	855	1,616	1,286	1,232
8	BII	895	977	930	1,150	1,189	1,334
9	Bank Permata	1,289	1,129	1,534	1,294	1,690	1,390
10	Bank OCBC NISP	3,422	1,129	3,832	1,427	4,610	1,790

Sumber : Data Bank Indonesia yang Diolah

Lampiran 12

Variabel Output Total Kredit Tahun 2007 - 2012 (Dalam Milyar Rupiah)

No	Nama Bank	2007	2008	2009	2010	2011	2012
1	Bank Mandiri	125,488	1,296	142,504	1,632	183,220	2,023
2	Bank Rakyat Indonesia	105,924	1,437	135,168	1,724	156,334	2,150
3	Bank Central Asia	80,702	1,363	90,879	1,694	117,163	2,157
4	Bank Negara Indonesia	83,215	1,278	89,147	1,530	106,914	1,878
5	Bank CIMB NIAGA	58,978	1,234	64,912	1,596	77,027	1,828
6	Bank Danamon	49,858	1,272	45,893	1,596	53,531	1,697
7	Bank PANIN	28,291	1,247	32,047	1,738	39,758	2,305
8	BII	35,749	1,359	30,504	1,732	39,251	2,379
9	Bank Permata	28,493	1,237	30,210	1,661	37,812	2,012
10	Bank OCBC NISP	18,858	1,082	19,673	1,589	25,675	2,032

Sumber : Data Bank Indonesia yang Diolah

Lampiran 13

Variabel Output Pendapatan Bunga Tahun 2007 - 2012 (Dalam Milyar Rupiah)

No	Nama Bank	2007	2008	2009	2010	2011	2012
1	Bank Mandiri	23,929	1,142	28,535	1,189	31,730	1,341
2	Bank Rakyat Indonesia	23,241	1,209	29,227	1,526	31,552	1,572
3	Bank Central Asia	16,327	1,182	19,400	1,065	24,210	1,193
4	Bank Negara Indonesia	14,888	1,117	17,411	1,156	17,900	1,268
5	Bank CIMB NIAGA	8,273	1,184	9,552	1,303	11,350	1,427
6	Bank Danamon	12,048	1,178	13,316	1,225	13,783	1,348
7	Bank PANIN	4,349	1,382	5,336	1,534	6,503	1,768
8	BII	4,096	1,182	4,842	1,222	6,308	1,456
9	Bank Permata	5,500	1,081	5,768	1,154	7,053	1,345
10	Bank OCBC NISP	2,623	1,062	3,171	1,146	3,653	1,348

Sumber : Data Bank Indonesia yang Diolah

Lampiran 14

Variabel Pendapatan Operasional Lainnya Tahun 2007 - 2012 (Dalam Milyar Rupiah)

No	Nama Bank	2007	2008	2009	2010	2011	2012
1	Bank Mandiri	3,163	1,471	3,728	2,262	5,202	2,287
2	Bank Rakyat Indonesia	1,822	1,392	2,349	2,360	2,447	2,360
3	Bank Central Asia	2,846	1,363	3,291	2,236	2,681	2,378
4	Bank Negara Indonesia	4,130	859	4,998	1,160	6,552	1,289
5	Bank CIMB NIAGA	1,512	983	1,542	887	2,549	1,065
6	Bank Danamon	466	1,765	510	2,825	1,007	2,971
7	Bank PANIN	600	976	973	1,399	1,508	1,213
8	BII	1,027	580	1,943	448	2,308	480
9	Bank Permata	1,179	1,081	1,533	1,201	1,685	1,243
10	Bank OCBC NISP	336	1,403	354	1,590	409	2,042

Sumber : Data Bank Indonesia yang Diolah

Lampiran 16
 Results from DEAP Version 2.1
 Instruction file = eg10-ins.txt
 Data file = eg10-dta.txt
 Output orientated Malmquist DEA
 DISTANCES SUMMARY

year = 1

firm no.	crs te rel to tech in yr *****			vrs te
	t-1	t	t+1	
1	0.000	1.000	0.978	1.000
2	0.000	1.000	1.068	1.000
3	0.000	0.932	0.844	0.964
4	0.000	1.000	1.167	1.000
5	0.000	0.944	1.012	1.000
6	0.000	0.895	0.919	0.916
7	0.000	1.000	1.420	1.000
8	0.000	1.000	1.297	1.000
9	0.000	1.000	1.019	1.000
10	0.000	0.905	0.845	1.000
mean	0.000	0.968	1.057	0.988

year = 2

firm no.	crs te rel to tech in yr *****			vrs te
	t-1	t	t+1	
1	1.395	1.000	1.075	1.000
2	1.182	1.000	1.157	1.000
3	1.208	1.000	1.085	1.000
4	1.207	1.000	1.093	1.000
5	1.062	0.939	1.003	0.999
6	0.837	0.880	0.859	0.882
7	1.181	1.000	1.065	1.000
8	1.394	1.000	1.336	1.000
9	0.989	1.000	0.932	1.000
10	0.856	0.854	0.948	1.000
mean	1.131	0.967	1.055	0.988

year = 3

firm no.	crs te rel to tech in yr *****			vrs te
	t-1	t	t+1	
1	1.094	1.000	1.149	1.000
2	1.113	1.000	1.371	1.000
3	0.991	1.000	0.974	1.000
4	1.190	1.000	1.254	1.000
5	0.979	1.000	1.049	1.000
6	0.964	0.927	0.931	0.949
7	1.384	1.000	1.276	1.000
8	0.982	0.981	1.021	1.000
9	1.211	1.000	0.856	1.000
10	0.826	0.845	0.840	1.000
mean	1.073	0.975	1.072	0.995

year = 4

firm no.	crs te rel to tech in yr *****			vrs te
	t-1	t	t+1	
1	1.544	1.000	1.041	1.000
2	1.419	1.000	1.136	1.000
3	1.707	1.000	1.035	1.000
4	1.332	1.000	0.967	1.000
5	1.301	1.000	1.050	1.000
6	0.940	0.869	0.771	0.900
7	1.324	1.000	1.168	1.000
8	1.206	1.000	0.937	1.000
9	1.241	0.923	0.827	1.000
10	1.207	1.000	0.895	1.000
mean	1.322	0.979	0.983	0.990

year = 5

firm no.	crs te rel to tech in yr *****			vrs te
	t-1	t	t+1	
1	1.238	1.000	1.234	1.000
2	1.235	1.000	1.165	1.000
3	1.279	1.000	0.999	1.000
4	1.299	1.000	1.049	1.000
5	1.021	1.000	1.002	1.000
6	0.838	0.856	0.811	0.951
7	1.281	1.000	1.825	1.000
8	1.033	0.978	0.881	0.991
9	0.874	0.784	0.765	0.873
10	1.180	1.000	0.946	1.000
mean	1.128	0.962	1.068	0.981

year = 6

firm no.	crs te rel to tech in yr *****			vrs te
	t-1	t	t+1	
1	1.263	1.000	0.000	1.000
2	1.410	1.000	0.000	1.000
3	1.288	1.000	0.000	1.000
4	1.218	1.000	0.000	1.000
5	1.071	0.999	0.000	1.000
6	0.933	0.887	0.000	1.000
7	1.241	1.000	0.000	1.000
8	1.076	1.000	0.000	1.000
9	0.860	0.780	0.000	0.886
10	1.256	1.000	0.000	1.000
mean	1.162	0.967	0.000	0.989

[Note that t-1 in year 1 and t+1 in the final year are not defined]

MALMQUIST INDEX SUMMARY

year =	2				
firm	effch	techch	pech	sech	tfpch
1	1.000	1.194	1.000	1.000	1.194
2	1.000	1.052	1.000	1.000	1.052
3	1.073	1.155	1.038	1.034	1.239
4	1.000	1.017	1.000	1.000	1.017
5	0.994	1.028	0.999	0.995	1.022
6	0.984	0.962	0.962	1.022	0.947
7	1.000	0.912	1.000	1.000	0.912
8	1.000	1.037	1.000	1.000	1.037
9	1.000	0.985	1.000	1.000	0.985
10	0.944	1.036	1.000	0.944	0.978
mean	0.999	1.035	1.000	0.999	1.034

year = 3

firm	effch	techch	pech	sech	tfpch
1	1.000	1.009	1.000	1.000	1.009
2	1.000	0.981	1.000	1.000	0.981
3	1.000	0.956	1.000	1.000	0.956
4	1.000	1.043	1.000	1.000	1.043
5	1.065	0.957	1.001	1.064	1.020
6	1.054	1.032	1.076	0.979	1.088
7	1.000	1.140	1.000	1.000	1.140
8	0.981	0.866	1.000	0.981	0.849
9	1.000	1.139	1.000	1.000	1.139
10	0.989	0.938	1.000	0.989	0.928
mean	1.009	1.003	1.008	1.001	1.011

year = 4

firm	effch	techch	pech	sech	tfpch
1	1.000	1.159	1.000	1.000	1.159
2	1.000	1.017	1.000	1.000	1.017
3	1.000	1.324	1.000	1.000	1.324
4	1.000	1.031	1.000	1.000	1.031
5	1.000	1.114	1.000	1.000	1.114
6	0.937	1.038	0.948	0.988	0.973
7	1.000	1.019	1.000	1.000	1.019
8	1.020	1.076	1.000	1.020	1.097
9	0.923	1.253	1.000	0.923	1.157
10	1.183	1.102	1.000	1.183	1.303
mean	1.004	1.109	0.995	1.010	1.114

year = 5

firm	effch	techch	pech	sech	tfpch
1	1.000	1.091	1.000	1.000	1.091
2	1.000	1.043	1.000	1.000	1.043
3	1.000	1.112	1.000	1.000	1.112
4	1.000	1.159	1.000	1.000	1.159
5	1.000	0.986	1.000	1.000	0.986
6	0.985	1.051	1.057	0.932	1.034
7	1.000	1.047	1.000	1.000	1.047
8	0.978	1.062	0.991	0.987	1.038
9	0.850	1.115	0.873	0.973	0.948
10	1.000	1.148	1.000	1.000	1.148
mean	0.980	1.080	0.991	0.989	1.059

year = 6

firm	effch	techch	pech	sech	tfpch
1	1.000	1.012	1.000	1.000	1.012
2	1.000	1.100	1.000	1.000	1.100
3	1.000	1.135	1.000	1.000	1.135
4	1.000	1.078	1.000	1.000	1.078
5	0.999	1.035	1.000	0.999	1.033
6	1.036	1.054	1.051	0.985	1.092
7	1.000	0.825	1.000	1.000	0.825
8	1.022	1.093	1.009	1.013	1.118
9	0.994	1.064	1.015	0.979	1.057
10	1.000	1.152	1.000	1.000	1.152
mean	1.005	1.051	1.007	0.998	1.056

MALMQUIST INDEX SUMMARY OF ANNUAL MEANS

year	effch	techch	pech	sech	tfpch
2	0.999	1.035	1.000	0.999	1.034
3	1.009	1.003	1.008	1.001	1.011
4	1.004	1.109	0.995	1.010	1.114
5	0.980	1.080	0.991	0.989	1.059
6	1.005	1.051	1.007	0.998	1.056
mean	0.999	1.055	1.000	0.999	1.054

MALMQUIST INDEX SUMMARY OF FIRM MEANS

firm	effch	techch	pech	sech	tfpch
1	1.000	1.090	1.000	1.000	1.090
2	1.000	1.038	1.000	1.000	1.038
3	1.014	1.130	1.007	1.007	1.146
4	1.000	1.064	1.000	1.000	1.064
5	1.011	1.022	1.000	1.011	1.034
6	0.998	1.027	1.018	0.981	1.025
7	1.000	0.982	1.000	1.000	0.982
8	1.000	1.023	1.000	1.000	1.023
9	0.951	1.108	0.976	0.975	1.054
10	1.020	1.072	1.000	1.020	1.094
mean	0.999	1.055	1.000	0.999	1.054

[Note that all Malmquist index averages are geometric means]

Spearman's Correlations

Variable	Correlation Coefficient	Sig. (2-tailed)	N	Correlation Coefficient	Sig. (2-tailed)	N	Correlation Coefficient	Sig. (2-tailed)	N	Correlation Coefficient	Sig. (2-tailed)	N	Correlation Coefficient	Sig. (2-tailed)	N	Correlation Coefficient	Sig. (2-tailed)	N	Correlation Coefficient	Sig. (2-tailed)	N			
CAR	1.000		50	-.360	.399	50	.113	.435	50	-.113	.433	50	-.043	.764	50	.007	.959	50	.032	.824	50	.080	.582	50
	Correlation Coefficient																							
	Sig. (2-tailed)																							
PPAP	-.360	.399	50	1.000		50	.291	.040	50	.492	.000	50	-.373	.108	50	-.145	.314	50	.456	.000	50	-.204	.155	50
	Correlation Coefficient																							
	Sig. (2-tailed)																							
NPL	.399	.004	50	-.342	1.000	50	-.555	.000	50	-.243	.591	50	.089	.089	50	.000	.000	50	-.243	.089	50	-.214	.307	50
	Correlation Coefficient																							
	Sig. (2-tailed)																							
ROE	.113	.433	50	.291	.040	50	1.000	.482	50	.436	.166	50	.000	.000	50	.839	.000	50	.206	.291	50	.291	.057	50
	Correlation Coefficient																							
	Sig. (2-tailed)																							
NIM	-.113	.433	50	.492	.000	50	.482	.000	50	1.000	-.436	50	.002	.441	50	.079	.441	50	.111	.111	50	-.085	-.035	50
	Correlation Coefficient																							
	Sig. (2-tailed)																							
LDR	-.043	.764	50	-.373	.591	50	-.166	.436	50	-.436	1.000	50	.002	.217	50	.223	.120	50	.178	.217	50	-.163	-.209	50
	Correlation Coefficient																							
	Sig. (2-tailed)																							
BOPO	.007	.959	50	-.145	.564	50	-.839	.000	50	-.251	.223	50	.120	.087	50	1.000	.087	50	-.245	.087	50	-.287	-.309	50
	Correlation Coefficient																							
	Sig. (2-tailed)																							
Effch	.032	.824	50	.108	.243	50	.206	.111	50	.111	.178	50	-.178	1.000	50	-.245	1.000	50	.115	.428	50	.115	.428	50
	Correlation Coefficient																							
	Sig. (2-tailed)																							
Techch	.080	.582	50	-.204	.135	50	.291	.041	50	-.085	.163	50	.259	.427	50	-.287	.043	50	.115	1.000	50	1.000	.899	50
	Correlation Coefficient																							
	Sig. (2-tailed)																							
tfpch	.037	.801	50	-.118	.307	50	.057	.693	50	-.035	.209	50	.145	.002	50	-.309	.029	50	.428	.002	50	.899	1.000	50
	Correlation Coefficient																							
	Sig. (2-tailed)																							

*. Correlation is significant at the 0.05 level (2-tailed).

**. Correlation is significant at the 0.01 level (2-tailed).