

# LAMPIRAN

**LAMPIRAN 1 :****Perhitungan Manajemen Laba****1. Perhitungan Total Akrua**

<b>Tahun</b>	<b>Net Income</b>	<b>Arus Kas Bersih dari Aktivitas Operasi</b>	<b>Total Accrual</b>	<b>Total Aset</b>	<b>TACt/At-1</b>
2016	80,511,090,000	(1,467,126,539,000)	1,547,637,629,000	55,786,397,505,000	0.02708472
2015	74,492,188,000	(2,949,514,987,000)	3,024,007,175,000	57,140,616,713,000	0.04845372
2014	58,916,694,000	6,167,848,806,000	(6,108,932,112,000)	62,410,218,442,000	-0.113678
2013	165,144,318,000	(2,741,525,091,000)	2,906,669,409,000	53,738,907,320,000	0.06575349
2012	389,414,422,000	(466,290,084,000)	855,704,506,000	44,205,554,301,000	0.02634598
2011	273,621,603,000	4,280,760,153,000	(4,007,138,550,000)	32,479,506,528,000	-0.1872425
<b>2010</b>	<b>170,938,736,000</b>	<b>(104,669,830,000)</b>	<b>275,608,566,000</b>	<b>21,400,793,090,000</b>	
2016	325,413,775,831	1,031,513,169,147	(706,099,393,316)	78,831,721,590,271	-0.0100303
2015	289,575,719,782	1,819,354,616,982	(1,529,778,897,200)	70,396,708,944,091	-0.0228476
2014	(44,810,812,120)	2,194,005,021,512	(2,238,815,833,632)	66,955,670,639,245	-0.0350003
2013	651,240,189,470	4,086,071,174,752	(3,434,830,985,282)	63,965,707,645,695	-0.0633389
2012	805,690,561,013	(1,693,695,809,233)	2,499,386,370,246	54,229,395,784,522	0.05135168
2011	551,070,247,617	1,091,427,593,612	(540,357,345,995)	48,671,950,025,861	-0.0166357
<b>2010</b>	<b>418,519,817,950</b>	<b>2,220,372,086,770</b>	<b>(1,801,852,268,820)</b>	<b>32,481,873,142,495</b>	
2016	110,729,286,000	(59,285,874,000)	170,015,160,000	6,135,241,922,000	0.03057926
2015	12,223,583,000	(320,571,523,000)	332,795,106,000	5,559,819,466,000	0.04724125
2014	15,858,658,000	(143,558,823,000)	159,417,481,000	7,044,587,889,000	0.01747001
2013	149,539,953,000	(101,097,554,000)	250,637,507,000	9,125,210,428,000	0.03070158

Tahun	Net Income	Arus Kas Bersih dari Aktivitas Operasi	Total Accrual	Total Aset	TACt/At-1
2012	184,871,633,000	426,848,289,000	(241,976,656,000)	8,163,668,180,000	-0.0434845
2011	53,866,660,000	21,536,896,000	32,329,764,000	5,564,662,066,000	0.00697103
2010	62,854,190,000	333,877,729,000	(271,023,539,000)	4,637,730,250,000	
2016	170,209,000,000	652,133,000,000	(481,924,000,000)	27,687,188,000,000	-0.0198894
2015	122,637,000,000	2,496,959,000,000	(2,374,322,000,000)	24,230,247,000,000	-0.1167257
2014	2,822,000,000	1,259,278,000,000	(1,256,456,000,000)	20,341,033,000,000	-0.0722072
2013	129,564,000,000	(273,845,000,000)	403,409,000,000	17,400,691,000,000	0.02863308
2012	101,888,000,000	563,249,000,000	(461,361,000,000)	14,088,914,000,000	-0.0411899
2011	11,654,000,000	391,342,000,000	(379,688,000,000)	11,200,823,000,000	-0.0553773
2010	10,954,000,000	87,402,000,000	(76,448,000,000)	6,856,386,000,000	
2016	32,709,937,326	(78,422,521,859)	111,132,459,185	7,019,598,576,013	0.01907148
2015	27,778,475,573	(440,266,811,993)	468,045,287,566	5,827,153,527,325	0.09069737
2014	8,498,497,636	(635,737,112,329)	644,235,609,965	5,160,516,781,681	0.14836574
2013	19,547,650,105	(315,341,363,947)	334,889,014,052	4,342,212,755,831	0.09261036
2012	17,297,940,859	173,825,910,036	(156,527,969,177)	3,616,107,512,472	-0.0573357
2011	12,208,835,206	66,985,272,676	(54,776,437,470)	2,730,026,909,824	-0.024967
2010	10,234,143,192	(129,215,343,698)	139,449,486,890	2,193,952,328,077	
2016	19,540,914,000	(263,291,007,000)	282,831,921,000	8,757,963,603,000	0.03964432
2015	53,578,381,000	(175,600,244,000)	229,178,625,000	7,134,234,975,000	0.03692556
2014	70,936,895,000	(512,530,224,000)	583,467,119,000	6,206,504,337,000	0.14397673
2013	21,332,026,000	829,328,857,000	(807,996,831,000)	4,052,510,003,000	-0.3774836
2012	37,098,796,000	248,957,892,000	(211,859,096,000)	2,140,482,104,000	-0.2079739

Tahun	Net Income	Arus Kas Bersih dari Aktivitas Operasi	Total Accrual	Total Aset	TACt/At-1
2011	9,233,356,000	(219,226,639,000)	228,459,995,000	1,018,681,122,000	0.49804521
2010	(7,172,640,000)	76,236,220,000	(83,408,860,000)	458,713,370,000	
2016	36,816,335,736	616,704,439,342	(579,888,103,606)	4,995,606,338,455	-0.1333205
2015	23,436,849,581	(94,671,121,350)	118,107,970,931	4,349,580,046,527	0.0394423
2014	12,949,752,123	(403,929,296,090)	416,879,048,213	2,994,449,136,265	0.20421044
2013	12,701,022,880	42,996,768,970	(30,295,746,090)	2,041,418,847,273	-0.0189091
2012	8,359,925,529	61,835,249,181	(53,475,323,652)	1,602,180,989,705	-0.0439368
2011	6,772,770,592	19,674,642,040	(12,901,871,448)	1,217,097,137,461	-0.0147512
2010	5,470,578,327	3,792,136,787	1,678,441,540	874,630,867,793	
2016	(414,714,205,000)	771,721,000,000	(1,186,435,205,000)	7,441,652,530,000	-0.18423
2015	7,278,699,000	(600,491,300,000)	607,769,999,000	6,439,966,411,000	0.09974091
2014	21,702,238,000	635,619,602,000	(613,917,364,000)	6,093,487,708,000	-0.1306969
2013	28,315,837,000	(250,026,217,000)	278,342,054,000	4,697,260,558,000	0.06565525
2012	(18,180,256,000)	183,347,078,000	(201,527,334,000)	4,239,448,850,000	-0.0046386
2011	962,695,000,000	2,296,512,000,000	(1,333,817,000,000)	43,445,700,000,000	-0.0410949
2010	890,225,000,000	61,788,240,000,000	(60,898,015,000,000)	32,457,004,000,000	
2016	277,275,000,000	2,332,571,000,000	(2,055,296,000,000)	28,314,175,000,000	-0.0892921
2015	228,525,000,000	375,000,000,000	(146,475,000,000)	23,017,667,000,000	-0.0075146
2014	163,251,000,000	601,157,000,000	(437,906,000,000)	19,492,112,000,000	-0.0297723
2013	117,462,000,000	503,255,000,000	(385,793,000,000)	14,708,504,000,000	-0.0362406
2012	101,892,000,000	(689,147,000,000)	791,039,000,000	10,645,313,000,000	0.09342737
2011	66,354,000,000	253,773,000,000	(187,419,000,000)	8,466,887,000,000	-0.0293075

<b>Tahun</b>	<b>Net Income</b>	<b>Arus Kas Bersih dari Aktivitas Operasi</b>	<b>Total Accrual</b>	<b>Total Aset</b>	<b>TACt/At-1</b>
2010	36,512,000,000	618,187,000,000	(581,675,000,000)	6,394,924,000,000	
2016	(182,484,000,000)	108,004,000,000	(290,488,000,000)	1,344,720,000,000	-0.1666179
2015	(284,112,000,000)	(241,061,000,000)	(43,051,000,000)	1,743,438,000,000	-0.0175751
2014	55,913,000,000	(27,785,000,000)	83,698,000,000	2,449,541,000,000	0.03639608
2013	41,367,000,000	164,687,000,000	(123,320,000,000)	2,299,643,000,000	-0.05979
2012	40,352,000,000	4,672,000,000	35,680,000,000	2,062,552,000,000	0.02107553
2011	40,269,000,000	(120,742,000,000)	161,011,000,000	1,692,959,000,000	0.25581584
2010	0	0	0	629,402,000,000	

## 2. Perhitungan nilai Accruals

Nama Bank	Tahun	a1* 1/At-1	Pendapatan	^REVt/At-1	Aset Tetap	PPEt/At-1	Piutang	^RECt	^RECt/At-1
BMI	2016	0.00329806	116,459,114,000	0.00203811	2,638,164,741,000	0.046169693	16,902,237,218,000	(447,357,479,000)	-0.007829063
BMI	2015	0.00301959	108,909,838,000	0.00174506	2,485,103,360,000	0.039818854	17,349,594,697,000	(2,863,425,844,000)	-0.045880721
BMI	2014	0.00350683	99,044,264,000	0.00184306	2,297,070,118,000	0.04274501	20,213,020,541,000	269,126,531,000	0.005008039
BMI	2013	0.00426312	239,350,600,000	0.00541449	868,254,573,000	0.0196413	19,943,894,010,000	3,928,334,234,000	0.088865173
BMI	2012	0.00580222	521,841,321,000	0.01606679	422,599,868,000	0.013011277	16,015,559,776,000	5,896,956,948,000	0.181559315
BMI	2011	0.00880591	371,670,266,000	0.01736713	317,398,693,000	0.014831165	10,118,602,828,000	3,627,830,257,000	0.169518496
BMI	2010		231,076,707,000		208,560,626,000		6,490,772,571,000		
BSM	2016	0.00267702	434,704,281,914	0.00617507	973,273,285,963	0.013825551	34,787,465,885,880	1,343,895,152,129	0.019090312
BSM	2015	0.0028146	374,126,301,850	0.00558767	1,124,136,355,889	0.016789263	33,443,570,733,751	789,180,391,593	0.01178661
BSM	2014	0.00294616	(25,678,205,004)	-0.00040144	725,404,519,875	0.011340522	32,654,390,342,158	(707,864,131,184)	-0.011066307
BSM	2013	0.00347512	883,836,421,815	0.01629811	787,871,083,911	0.014528487	33,362,254,473,342	6,405,064,062,264	0.118110556
BSM	2012	0.00387191	1,091,132,642,834	0.0224181	743,598,369,939	0.01527776	26,957,190,411,078	7,590,871,865,608	0.155959888
BSM	2011	0.0058018	747,934,440,362	0.02302621	511,063,089,204	0.015733794	19,366,318,545,470	6,997,503,966,091	0.215427969
BSM	2010		568,732,339,950		365,261,518,052		12,368,814,579,379		
BSMI	2016	0.03389559	147,247,753,000	0.02648427	324,460,076,000	0.058358024	4,300,598,878,000	291,256,862,000	0.052386029
BSMI	2015	0.02675151	16,727,372,000	0.0023745	339,014,384,000	0.04812409	4,009,342,016,000	(1,174,173,372,000)	-0.166677369
BSMI	2014	0.02065195	21,269,552,000	0.00233086	288,660,571,000	0.031633306	5,183,515,388,000	(1,530,922,425,000)	-0.167768452
BSMI	2013	0.0230844	199,737,385,000	0.02446662	50,980,869,000	0.006244848	6,714,437,813,000	1,480,598,669,000	0.181364386
BSMI	2012	0.0338661	246,727,574,000	0.04433829	51,402,736,000	0.009237351	5,233,839,144,000	1,895,842,004,000	0.340693106
BSMI	2011	0.04063483	72,057,055,000	0.01553714	61,937,474,000	0.013355126	3,337,997,140,000	462,682,307,000	0.099764816
BSMI	2010		84,352,399,000		68,718,262,000		2,875,314,833,000		

<b>Nama Bank</b>	<b>Tahun</b>	<b>a1* 1/At-1</b>	<b>Pendapatan</b>	<b>^REVt/At-1</b>	<b>Aset Tetap</b>	<b>PPEt/At-1</b>	<b>Piutang</b>	<b>^RECt</b>	<b>^RECt/At-1</b>
BRIS	2016	0.00777761	238,609,000,000	0.00984757	140,816,000,000	0.005811579	10,506,293,000,000	718,702,000,000	0.029661357
BRIS	2015	0.00926469	169,069,000,000	0.00831172	156,188,000,000	0.007678469	9,787,591,000,000	(80,522,000,000)	-0.003958599
BRIS	2014	0.01083022	10,378,000,000	0.00059641	151,387,000,000	0.008700057	9,868,113,000,000	1,002,285,000,000	0.057600299
BRIS	2013	0.01337601	183,942,000,000	0.0130558	160,740,000,000	0.01140897	8,865,828,000,000	1,883,059,000,000	0.133655369
BRIS	2012	0.01682496	138,052,000,000	0.01232517	123,065,000,000	0.010987139	6,982,769,000,000	1,685,433,000,000	0.150474032
BRIS	2011	0.02748582	16,701,000,000	0.00243583	125,327,000,000	0.018278872	5,297,336,000,000	1,919,265,000,000	0.279923709
BRIS	2010		18,053,000,000		92,313,000,000		3,378,071,000,000		
BBS	2016	0.03234056	47,833,776,081	0.00820877	138,778,848,597	0.02381589	2,217,105,981,750	28,618,304,754	0.004911198
BBS	2015	0.03651832	40,665,677,424	0.00788016	110,754,424,324	0.021461886	2,188,487,676,996	(14,092,854,158)	-0.0027309
BBS	2014	0.04340031	12,552,023,065	0.0028907	80,808,069,464	0.018609883	2,202,580,531,154	68,664,397,890	0.015813227
BBS	2013	0.05211498	27,244,911,130	0.00753432	85,175,456,438	0.023554459	2,133,916,133,264	(444,891,324,860)	-0.123030447
BBS	2012	0.06902986	24,354,096,259	0.00892083	58,392,969,828	0.021389155	2,578,807,458,124	693,536,831,074	0.254040291
BBS	2011	0.08589676	15,021,719,308	0.00684688	57,646,090,664	0.026274997	1,885,270,627,050	302,869,107,866	0.13804726
BBS	2010		14,919,335,146		43,994,021,764		1,582,401,519,184		
BPS	2016	0.02641536	27,751,225,000	0.00388987	84,132,090,000	0.011792728	1,020,472,967,000	493,575,021,000	0.069184015
BPS	2015	0.03036385	75,372,666,000	0.01214414	54,139,432,000	0.008723015	526,897,946,000	(90,438,831,000)	-0.014571621
BPS	2014	0.04650288	95,728,849,000	0.02362211	29,860,367,000	0.007368364	617,336,777,000	(614,498,101,000)	-0.15163395
BPS	2013	0.0880425	29,161,500,000	0.0136238	28,526,460,000	0.013327119	1,231,834,878,000	461,807,651,000	0.215749363
BPS	2012	0.18499743	49,571,981,000	0.0486629	24,760,941,000	0.024306862	770,027,227,000	386,503,491,000	0.379415582
BPS	2011	0.41083038	12,410,724,000	0.02705551	24,446,281,000	0.053293151	383,523,736,000	342,790,556,000	0.747287039
BPS	2010		(10,523,144,000)		26,423,828,000		40,733,180,000		
BCAS	2016	0.0433268	49,241,137,711	0.01132089	50,724,708,958	0.011661978	1,495,010,422,554	66,918,432,771	0.015385033
<b>Nama Bank</b>	<b>Tahun</b>	<b>a1* 1/At-1</b>	<b>Pendapatan</b>	<b>^REVt/At-1</b>	<b>Aset Tetap</b>	<b>PPEt/At-1</b>	<b>Piutang</b>	<b>^RECt</b>	<b>^RECt/At-1</b>

BCAS	2015	0.06293424	31,892,132,856	0.01065042	40,000,870,466	0.01335834	1,428,091,989,783	480,057,817,578	0.160315903
BCAS	2014	0.09231491	17,497,708,631	0.00857135	19,994,824,792	0.009794572	948,034,172,205	350,611,905,840	0.171749127
BCAS	2013	0.11762303	16,760,901,061	0.0104613	18,558,303,727	0.011583151	597,422,266,365	162,368,546,973	0.1013422
BCAS	2012	0.15483841	10,960,778,015	0.00900567	6,766,377,086	0.005559439	435,053,719,392	98,326,562,186	0.080787769
BCAS	2011	0.2154662	8,950,479,010	0.01023344	8,438,751,758	0.009648358	336,727,157,206	230,261,598,881	0.263267176
BCAS	2010		8,958,227,033		8,250,055,014		106,465,558,325		
BJBS	2016	0.0292631	(545,977,456,000)	-0.08477955	170,979,170,000	0.026549699	3,708,596,285,000	41,472,884,000	0.006439922
BJBS	2015	0.03092702	15,949,840,000	0.00261752	174,425,820,000	0.028624956	3,667,123,401,000	767,274,926,000	0.125917203
BJBS	2014	0.04011985	34,313,170,000	0.00730493	160,785,134,000	0.034229554	2,899,848,475,000	779,505,531,000	0.165948966
BJBS	2013	0.04445233	40,570,354,000	0.00956972	160,885,339,000	0.037949588	2,120,342,944,000	841,447,348,000	0.198480363
BJBS	2012	0.00433768	(22,694,851,000)	-0.00052237	141,149,244,000	0.003248866	1,278,895,596,000	(25,211,670,404,000)	-0.580303008
BJBS	2011	0.00580625	1,319,816,000,000	0.04066352	559,884,000,000	0.017250021	26,490,566,000,000	4,998,775,000,000	0.154012213
BJBS	2010		1,219,628,000,000		549,014,000,000		21,491,791,000,000		
BNIS	2016	0.00818734	373,197,000,000	0.0162135	214,585,000,000	0.009322622	14,821,164,000,000	1,602,864,000,000	0.069636249
BNIS	2015	0.00966819	307,768,000,000	0.01578936	159,759,000,000	0.008196085	13,218,300,000,000	1,926,178,000,000	0.098818332
BNIS	2014	0.01281255	220,133,000,000	0.01496638	110,890,000,000	0.007539176	11,292,122,000,000	3,322,994,000,000	0.225923316
BNIS	2013	0.01770294	179,616,000,000	0.01687278	102,349,000,000	0.009614466	7,969,128,000,000	4,870,088,000,000	0.457486595
BNIS	2012	0.02225769	137,744,000,000	0.01626855	97,474,000,000	0.011512378	3,099,040,000,000	604,699,000,000	0.071419283
BNIS	2011	0.02946921	89,256,000,000	0.01395732	47,720,000,000	0.007462168	2,494,341,000,000	2,494,341,000,000	0.39005014
BNIS	2010		36,734,000,000		23,647,000,000				
MBS	2016	0.10809297	(144,547,000,000)	-0.08290917	4,372,000,000	0.002507689	487,776,000,000	(438,934,000,000)	-0.25176347
MBS	2015	0.07693416	(391,125,000,000)	-0.15967277	2,857,000,000	0.001166341	926,710,000,000	(437,145,000,000)	-0.178459965
MBS	2014	0.08194898	76,584,000,000	0.03330256	4,743,000,000	0.002062494	1,363,855,000,000	(72,051,000,000)	-0.031331385
<b>Nama Bank</b>	<b>Tahun</b>	<b>a1* 1/At-1</b>	<b>Pendapatan</b>	<b>^REVt/At-1</b>	<b>Aset Tetap</b>	<b>PPEt/At-1</b>	<b>Piutang</b>	<b>^REct</b>	<b>^REct/At-1</b>

MBS	2013	0.09136904	59,188,000,000	0.02869649	6,138,000,000	0.002975925	1,435,906,000,000	63,830,000,000	0.030947099
MBS	2012	0.11131598	56,186,000,000	0.03318805	8,545,000,000	0.005047376	1,372,076,000,000	373,474,000,000	0.220604279
MBS	2011	0.29941657	54,350,000,000	0.08635181	11,300,000,000	0.01795355	998,602,000,000	998,602,000,000	1.58658854
MBS	2010		0		0		0		

## 1. Perhitungan nilai Discretionary Accruals

Tahun	a1* 1/At-1	a2 * ((^REVt/At-1)- (^REct/At-1))	a3* (PPEt/At-1)	NDA (fixed)	DA
2016	0.00329806	0.006285392	-0.007063963	0.002519492	0.02457
2015	0.00301959	0.030337625	-0.006092285	0.027264933	0.02119
2014	0.00350683	-0.002016089	-0.006539986	-0.00504924	-0.1086
2013	0.00426312	-0.053158084	-0.003005119	-0.05190009	0.11765
2012	0.00580222	-0.10541874	-0.001990725	-0.10160724	0.12795
2011	0.00880591	-0.096920423	-0.002269168	-0.09038368	-0.0969
2010					
2016	0.00267702	-0.008227012	-0.002115309	-0.0076653	-0.0024
2015	0.0028146	-0.003948724	-0.002568757	-0.00370288	-0.0191
2014	0.00294616	0.006793522	-0.0017351	0.008004585	-0.043
2013	0.00347512	-0.064854531	-0.002222859	-0.06360227	0.00026
2012	0.00387191	-0.085066119	-0.002337497	-0.08353171	0.13488
2011	0.0058018	-0.12255992	-0.00240727	-0.11916539	0.10253
2010					
2016	0.03389559	-0.016499421	-0.008928778	0.008467396	0.02211
2015	0.02675151	0.10768604	-0.007362986	0.127074568	-0.0798
2014	0.02065195	0.108353259	-0.004839896	0.124165313	-0.1067
2013	0.0230844	-0.099943876	-0.000955462	-0.07781494	0.10852
2012	0.0338661	-0.188778021	-0.001413315	-0.15632524	0.11284
2011	0.04063483	-0.053653031	-0.002043334	-0.01506153	0.02203
2010					
2016	0.00777761	-0.012621384	-0.000889172	-0.00573295	-0.0142
2015	0.00926469	0.007816194	-0.001174806	0.01590608	-0.1326
2014	0.01083022	-0.036311475	-0.001331109	-0.02681236	-0.0454
2013	0.01337601	-0.076821927	-0.001745572	-0.06519149	0.09382
2012	0.01682496	-0.088000828	-0.001681032	-0.0728569	0.03167
2011	0.02748582	-0.176759778	-0.002796667	-0.15207063	0.09669
2010					
2016	0.03234056	0.002100555	-0.003643831	0.03079728	-0.0117
2015	0.03651832	0.006759243	-0.003283669	0.039993891	0.0507
2014	0.04340031	-0.008231652	-0.002847312	0.032321348	0.11604
2013	0.05211498	0.083169757	-0.003603832	0.131680909	-0.0391
2012	0.06902986	-0.156141099	-0.003272541	-0.09038378	0.03305
2011	0.08589676	-0.083574645	-0.004020075	-0.00169796	-0.0233
2010					
2016	0.02641536	-0.041592372	-0.001804287	-0.0169813	0.05663

Tahun	a1* 1/At-1	a2 * ((^REVt/At-1)- (^RECEt/At-1))	a3* (PPEt/At-1)	NDA (fixed)	DA
2015	0.03036385	0.017017941	-0.001334621	0.046047173	-0.0091
2014	0.04650288	0.111638112	-0.00112736	0.157013633	-0.013
2013	0.0880425	-0.128753984	-0.002039049	-0.04275054	-0.3347
2012	0.18499743	-0.210689456	-0.00371895	-0.02941098	-0.1786
2011	0.41083038	-0.458787484	-0.008153852	-0.05611096	0.55416
2010					
2016	0.0433268	-0.002588856	-0.001784283	0.038953662	-0.1723
2015	0.06293424	-0.095336914	-0.002043826	-0.0344465	0.07389
2014	0.09231491	-0.103944246	-0.00149857	-0.01312791	0.21734
2013	0.11762303	-0.057891132	-0.001772222	0.05795968	-0.0769
2012	0.15483841	-0.045725195	-0.000850594	0.108262622	-0.1522
2011	0.2154662	-0.161182493	-0.001476199	0.052807507	-0.0676
2010					
2016	0.0292631	-0.058106804	-0.004062104	-0.03290581	-0.1513
2015	0.03092702	-0.078541896	-0.004379618	-0.0519945	0.15174
2014	0.04011985	-0.101056249	-0.005237122	-0.06617352	-0.0645
2013	0.04445233	-0.120336077	-0.005806287	-0.08169003	0.14735
2012	0.00433768	0.369320265	-0.000497076	0.373160865	-0.3778
2011	0.00580625	-0.072203118	-0.002639253	-0.06903612	0.02794
2010					
2016	0.00818734	-0.03403029	-0.001426361	-0.02726931	-0.062
2015	0.00966819	-0.052889454	-0.001254001	-0.04447527	0.03696
2014	0.01281255	-0.134379571	-0.001153494	-0.12272052	0.09295
2013	0.01770294	-0.280671002	-0.001471013	-0.26443907	0.2282
2012	0.02225769	-0.035131015	-0.001761394	-0.01463471	0.10806
2011	0.02946921	-0.239571126	-0.001141712	-0.21124362	0.18194
2010					
2016	0.10809297	0.107560188	-0.000383676	0.215269479	-0.3819
2015	0.07693416	0.011967442	-0.00017845	0.088723155	-0.1063
2014	0.08194898	0.041171823	-0.000315562	0.122805237	-0.0864
2013	0.09136904	-0.001433639	-0.000455317	0.089480081	-0.1493
2012	0.11131598	-0.119384141	-0.000772248	-0.00884041	0.02992
2011	0.29941657	-0.955650799	-0.002746893	-0.65898112	0.9148
2010					

