

BAB V

PENUTUP

5.1 KESIMPULAN

Berdasarkan hasil analisa dan pembahasan yang telah dilakukan, maka dapat ditarik kesimpulan sebagai berikut:

Hipotesis penelitian menyatakan rasio keuangan CAMELS berpengaruh terhadap pertumbuhan laba, namun tidak semua rasio keuangan CAMELS berpengaruh secara signifikan mempengaruhi pertumbuhan laba, hanya variabel PPAP yang mempengaruhi pertumbuhan laba secara signifikan. Rasio PPAP merupakan rasio yang mewakili kualitas aset dan berpengaruh positif terhadap pertumbuhan laba yang dapat diartikan semakin tinggi rasio PPAP maka nilai pertumbuhan laba juga semakin tinggi.

Maka disimpulkan dari seluruh variabel yang digunakan dalam penelitian ini hanya aspek *assets quality* yang diwakili rasio PPAP yang berpengaruh terhadap pertumbuhan laba bank swasta nasional tahun 2004-2010. Semakin banyak dana yang dialokasikan sebuah bank pada asset produktifnya maka semakin banyak pendapatan bunga yang akan diterima suatu bank sehingga laba yang dimiliki bank pasti akan meningkat. Peningkatan kualitas aset ini akan membantu investor dan nasabah dalam meningkatkan kepercayaan mereka terhadap bank, sehingga semakin banyak dana yang terkumpul dan menyebabkan pertumbuhan laba yang dimiliki oleh bank juga semakin baik.

5.2 KETERBATASAN PENELITIAN

Peneliti menyadari banyak kelemahan dalam penelitian ini, salah satunya adalah keterbatasan dalam sampel, karena peneliti tidak membedakan bank devisa dan non devisa sehingga ada keterbatasan data nilai Posisi Devisa Neto untuk bank non devisa yaitu Bank Victoria International, Tbk. (BVIC).

5.3 SARAN

Berdasarkan kesimpulan diatas, beberapa saran yang dapat dipertimbangkan adalah sebagai berikut:

- a. Investor dan nasabah bank diharapkan lebih dapat memperhatikan faktor PPAP dari bank karena faktor tersebut berpengaruh terhadap pertumbuhan laba yang dimiliki oleh bank
- b. Manajemen bank diharapkan lebih memperhatikan PPAP karena faktor itu berpengaruh terhadap pertumbuhan laba.
- c. Peneliti selanjutnya disarankan membedakan sampel yaitu bank devisa dan bank non devisa.

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LAMPIRAN 1
PEMILIHAN SAMPEL PENELITIAN

KRITERIA

- Kriteria 1: Bank Swasta Nasional yang Terdaftar di BEI dari tahun 2004-2010
- Kriteria 2: Laporan keuangan yang tidak selalu dipublikasi dari tahun 2003 -2010
- Kriteria 3: Bank yang melakukan merger atau akuisisi maupun bank yang diakuisisi atau dimerger pada tahun 2004-2010
- Kriteria 4: Bank yang melakukan *company action* pada tahun 2004-2010

BANK	KODE	NAMA BANK	LAPORAN KEUANGAN							SAMPEL
			2004	2005	2006	2007	2008	2009	2010	
1	AGRO	Bank Agroniaga Tbk	-	-	-	-	-	-	-	X
2	BABP	Bank ICB Bumiputera Tbk	√	√	√	√	√	A	√	X
3	BBCA	Bank Central Asia Tbk	√	√	√	√	√	√	√	S1
4	BDMN	Bank Danamon Indonesia Tbk	√	√	√	√	√	√	√	S2
5	BKSW	Bank Kesawan Tbk	√	√	√	√	√	√	√	S3
6	BNGA	Bank CIMB Niaga Tbk Tbk	√	√	√	√	M	-	-	X
7	BNII	Bank Internasional Indonesia Tbk	√	√	√	√	√	√	√	S4
8	BNLI	Bank Permata Tbk	√	√	√	√	√	√	√	S5
9	BSWD	Bank Swadesi Tbk	√	√	√	√	√	√	√	S6
10	INPC	Bank Artha Graha Internasional Tbk	√	M	-	-	-	-	-	X
11	MAYA	Bank Mayapada Internasional Tbk	√	√	√	√	√	√	√	S7
12	MEGA	Bank Mega Tbk	√	√	√	√	√	√	√	S8
13	NISP	Bank OCBC NISP Tbk Tbk	√	√	√	√	√	√	M	X
14	PNBN	Bank Pan Indonesia Tbk	√	√	√	√	√	√	√	S9
15	BEKS	Bank Pundi Indonesia Tbk	√	√	√	√	√	C	-	X
16	BVIC	Bank Victoria International Tbk	√	√	√	√	√	√	√	S10
17	BBLD	Buana Finance Tbk	√	√	√	√	√	√	M	X

- Ket: √ = memiliki laporan keuangan
 A = melakukan akuisisi atau diakuisisi
 M = melakukan merger atau di merger
 C = melakukan *company action*
 X = bukan sampel
 S1-S10= sampel penelitian

LAMPIRAN 2
DESKRIPTIF VARIABEL

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
PERT_LB	70	-1.0870	12.8840	.794429	2.5294639
CAR	70	.0940	.7900	.201371	.1142874
PPAP	70	.0670	3.4980	1.392843E0	.5150519
PDN	70	.0000	.1170	.023086	.0277122
ROA	70	.0000	.1360	.020457	.0197753
ROE	70	-.0080	.4050	.137286	.0979568
BOPO	70	.2530	1.0650	.844214	.1321420
LDR	70	.0950	1.4340	.764386	.2738914
Valid N (listwise)	70				

LAMPIRAN 3

RASIO CAR

TAHUN	BANK	MODAL	ATMR	CAR	
2004	BBCA	12,387,149	51,715,369	23.95%	
	BDMN	9,057,238	35,328,476	25.64%	
	BNLI	1,914,052	14,680,616	13.04%	
	BSWD	98,205,000,000	378,393,000,000	25.95%	
	MAYA	324,091,796	2,246,376,263	14.43%	
	MEGA	1,194,449	8,826,282	13.53%	
	PNBN	5,192,041	13,869,595	37.43%	
	BVIC	165,362,000	209,294,000	79.01%	
	BKSW	101,333,373,696	804,723,718,241	12.59%	
	BNII	17,698,198	35,812,440	49.42%	
	2005	BBCA	14,189,217	65,902,209	21.53%
		BDMN	10,765,321	47,465,766	22.68%
BNLI		2,405,075	24,031,742	10.01%	
BSWD		107,222,000,000	445,616,000,000	24.06%	
MAYA		388,174,864	2,726,556,081	14.24%	
MEGA		1,375,015	12,352,579	11.13%	
PNBN		5,445,546	18,595,072	29.28%	
BVIC		189,357	701,250	27.00%	
BKSW		125,497,257,949	875,422,696,488	14.34%	
BNII		23,161,037	50,347,450	46.00%	
2006		BBCA	16,697,018	73,559,501	22.70%
		BDMN	10,977,208	53,284,614	20.60%
	BNLI	3,642,129	27,800,592	13.10%	
	BSWD	113,216,000	426,435,000	26.55%	
	MAYA	422,281,930	3,056,570,200	13.82%	
	MEGA	2,012,068	12,792,308	15.73%	
	PNBN	7,486,710	25,400,661	29.47%	
	BVIC	30,290,200	233,356,000	12.98%	
	BKSW	134,747,868,662	1,430,139,605,496	9.42%	
	BNII	5,530,182	23,734,087	23.30%	
	2007	BBCA	19,392,357	96,705,929	20.05%
		BDMN	12,296,027	63,820,832	19.27%
BNLI		3,985,554	30,031,740	13.27%	
BSWD		123,789,000	599,144,000	20.66%	
MAYA		509,928,233	3,625,386,456	14.07%	
MEGA		2,342,634	19,781,408	11.84%	
PNBN		7,987,111	37,003,834	21.58%	

	BVIC	88,717,835	663,494,000	13.37%
	BKSW	145,871,752,210	1,407,867,272,545	10.36%
	BNII	6,197,720	30,669,704	20.21%
2008	BBCA	20,876,066	132,276,897	15.78%
	BDMN	9,491,945	70,892,984	13.39%
	BNLI	4,326,456	40,221,250	10.76%
	BSWD	280,488,000	843,017,000	33.27%
	MAYA	1,061,991,228	4,482,985,016	23.69%
	MEGA	3,555,156	22,088,860	16.09%
	PNBN	8,627,942	42,490,133	20.31%
	BVIC	574,765,600	4,339,000,000	13.25%
	BKSW	146,423,374,676	1,403,778,039,169	10.43%
	BNII	7,111,329	36,580,084	19.44%
2009	BBCA	22,832,586	184,967,979	12.34%
	BDMN	11,519,240	63,558,982	18.12%
	BNLI	5,387,711	44,289,303	12.16%
	BSWD	291,833,000	886,938,000	32.90%
	MAYA	1,084,801,513	5,601,749,433	19.37%
	MEGA	3,877,307	21,387,840	18.13%
	PNBN	10,071,715	46,215,365	21.79%
	BVIC	581,969,836	1,144,385,000	50.85%
	BKSW	171,863,571,518	1,386,932,758,762	12.39%
	BNII	5,639,103	38,333,273	14.71%
2010	BBCA	59,444,336	409,209,000	14.53%
	BDMN	11,604,307	87,594,370	13.25%
	BNLI	8,052,846	50,610,917	15.91%
	BSWD	307,607,000	1,149,962,830	26.75%
	MAYA	1,522,135,889	6,730,825,539	22.61%
	MEGA	4,405,094	29,301,148	15.03%
	PNBN	10,793,317	75,916,338	14.22%
	BVIC	645,982,109	6,391,902,000	10.11%
	BKSW	169,493,130,562	1,580,395,332,209	10.72%
	BNII	7,140,575	72,215,818	9.89%

LAMPIRAN 4

RASIO PPAP

TAHUN	BANK	PPAP TELAH DIBENTUK	PPAP WAJIB DIBENTUK	% PPAP	
2004	BBCA	13,661,869	7,588,729	180.028%	
	BDMN	27,838,768	12,469,635	223.252%	
	BNLI	13,785,696	7,501,737	183.767%	
	BSWD	186,061	177,088	105.067%	
	MAYA	467,095	273,710	170.653%	
	MEGA	1,173,608	1,173,096	100.044%	
	PNBN	16,492,968	6,278,443	262.692%	
	BVIC	480,394	234,825	204.575%	
	BKSW	981,518	893,980	109.792%	
	BNII	8,951,240	7,979,344	112.180%	
	2005	BBCA	16,844,775	11,733,434	143.562%
		BDMN	15,273,414	12,114,381	126.077%
BNLI		13,924,670	7,621,073	182.713%	
BSWD		258,095	161,941	159.376%	
MAYA		490,470	350,315	140.008%	
MEGA		1,691,869	1,691,429	100.026%	
PNBN		15,922,441	9,729,080	163.658%	
BVIC		662,268	290,629	227.874%	
BKSW		643,078	618,948	103.899%	
BNII		5,873,937	4,814,793	121.998%	
2006		BBCA	21,118,027	15,137,482	139.508%
		BDMN	16,181,686	14,948,271	108.251%
	BNLI	12,172,171	9,104,041	133.701%	
	BSWD	74,619	119,075	62.666%	
	MAYA	519,980	464,070	112.048%	
	MEGA	1,926,288	1,925,973	100.016%	
	PNBN	17,148,995	12,435,325	137.905%	
	BVIC	662,268	290,629	227.874%	
	BKSW	617,527	603,009	102.408%	
	BNII	8,000,219	7,174,885	111.503%	
	2007	BBCA	23,588,314	17,972,439	131.247%
		BDMN	19,598,858	16,877,012	116.128%
BNLI		13,995,863	12,189,989	114.814%	
BSWD		173,676	98,969	175.485%	
MAYA		511,640	452,362	113.104%	
MEGA		1,926,288	1,925,973	100.016%	

	PNBN	18,616,777	14,626,143	127.284%
	BVIC	874,198	441,380	198.060%
	BKSW	732,150	869,235	84.229%
	BNII	8,046,150	7,096,977	113.374%
2008	BBCA	27,718,374	23,097,655	120.005%
	BDMN	22,418,505	19,143,898	117.105%
	BNLI	15,799,634	13,499,465	117.039%
	BSWD	198,561	124,612	159.343%
	MAYA	809,730	728,208	111.195%
	MEGA	3,147,439	3,199,376	98.377%
	PNBN	13,854,634	10,875,833	127.389%
	BVIC	936,893	463,613	202.085%
	BKSW	245,715	266,632	92.155%
	BNII	9,801,265	9,032,907	108.506%
2009	BBCA	58,707,176	28,808,487	203.784%
	BDMN	35,253,103	26,833,213	131.379%
	BNLI	19,273,796	14,241,356	135.337%
	BSWD	232,844	206,371	112.828%
	MAYA	1,038,250	990,758	104.794%
	MEGA	3,589,758	3,270,595	109.759%
	PNBN	17,746,403	9,950,248	178.351%
	BVIC	1,326,909	540,851	245.337%
	BKSW	162,006,746	105,480,864	153.589%
	BNII	13,601,992	11,449,806	118.797%
2010	BBCA	52487656	31215735	168.145%
	BDMN	29397572	27544508	106.728%
	BNLI	18454618	14733768	125.254%
	BSWD	240739	245154	98.199%
	MAYA	1582773	1433409	110.420%
	MEGA	3367717	3065259	109.867%
	PNBN	18132440	9717506	186.596%
	BVIC	3104876	887597	349.807%
	BKSW	500733	7436166	6.734%
	BNII	15395647	14006032	109.922%

LAMPIRAN 5

RASIO PDN

TAHUN	BANK	TOTAL PDN	MODAL	PDN
2004	BBCA	135,347	12,387,149	1.09%
	BDMN	93,423	9,057,238	1.03%
	BNLI	97,030	1,914,052	5.07%
	BSWD	11,442,589,000	98,205,000,000	11.65%
	MAYA	3,352,762	324,091,796	1.03%
	MEGA	5,394	1,194,449	0.45%
	PNBN	246,119	5,192,041	4.74%
	BVIC	-	165,362,000	0.00%
	BKSW	814,934,654	101,333,373,696	0.80%
	BNII	184,686	17,698,198	1.04%
2005	BBCA	486,656	14,189,217	3.43%
	BDMN	234,139	10,765,321	2.17%
	BNLI	132,475	2,405,075	5.51%
	BSWD	2,285,649,031	107,222,000,000	2.13%
	MAYA	5,067,254	388,174,864	1.31%
	MEGA	8,116	1,375,015	0.59%
	PNBN	65,057	5,445,546	1.19%
	BVIC	-	189,357	0.00%
	BKSW	447,416,441	125,497,257,949	0.36%
	BNII	218,311	23,161,037	0.94%
2006	BBCA	97,111	16,697,018	0.58%
	BDMN	216,197	10,977,208	1.97%
	BNLI	22,660	3,642,129	0.62%
	BSWD	4,788,252	113,216,000	4.23%
	MAYA	1,416,041	422,281,930	0.34%
	MEGA	20,174	2,012,068	1.00%
	PNBN	173,850	7,486,710	2.32%
	BVIC		30,290,200	0.00%
	BKSW	3,791,791,108	134,747,868,662	2.81%
	BNII	219,406	5,530,182	3.97%
2007	BBCA	74,536	19,392,357	0.38%
	BDMN	215,177	12,296,027	1.75%
	BNLI	410,155	3,985,554	10.29%
	BSWD	13,081,239	123,789,000	10.57%
	MAYA	529,877	509,928,233	0.10%
	MEGA	155,763	2,342,634	6.65%
PNBN	76,155	7,987,111	0.95%	

	BVIC	163	88,717,835	0.00%
	BKSW	6,981,444,071	145,871,752,210	4.79%
	BNII	79,814	6,197,720	1.29%
2008	BBCA	24,756	20,876,066	0.12%
	BDMN	796,449	9,491,945	8.39%
	BNLI	77,455	4,326,456	1.79%
	BSWD	7,030,785	280,488,000	2.51%
	MAYA	1,177,901	1,061,991,228	0.11%
	MEGA	49,709	3,555,156	1.40%
	PNBN	546,100	8,627,942	6.33%
	BVIC	-	574,765,600	0.00%
	BKSW	14,510,860,800	146,423,374,676	9.91%
	BNII	232,771	7,111,329	3.27%
2009	BBCA	74,418	22,832,586	0.33%
	BDMN	459,605	11,519,240	3.99%
	BNLI	104,717	5,387,711	1.94%
	BSWD	3,651,832	291,833,000	1.25%
	MAYA	900,133	1,084,801,513	0.08%
	MEGA	82,511	3,877,307	2.13%
	PNBN	291,254	10,071,715	2.89%
	BVIC	-	581,969,836	0.00%
	BKSW	3,849,588,637	171,863,571,518	2.24%
	BNII	297,079	5,639,103	5.27%
2010	BBCA	282,021	59,444,336	0.47%
	BDMN	64,203	11,604,307	0.55%
	BNLI	180,797	8,052,846	2.25%
	BSWD	540,762	307,607,000	0.18%
	MAYA	278,104	1,522,135,889	0.02%
	MEGA	130,044	4,405,094	2.95%
	PNBN	53,273	10,793,317	0.49%
	BVIC	-	645,982,109	0.00%
	BKSW	1,891,612,298	169,493,130,562	1.12%
	BNII	328,067	72,215,818	0.45%

LAMPIRAN 6

RASIO ROA

TAHUN	BANK	Lab a sebelum pajak	Total aset	ROA	
2004	BBCA	4,506,050	148,750,288	3.03%	
	BDMN	3,168,560	57,637,257	5.50%	
	BNLI	703,181	31,756,642	2.21%	
	BSWD	16,192,449,104	828,734,157,112	1.95%	
	MAYA	50,128,779	2,556,260,424	1.96%	
	MEGA	450,152	18,642,817	2.41%	
	PNBN	1,179,185	22,963,061	5.14%	
	BVIC	27,570,620	2,004,899,530	1.38%	
	BKSW	5,171,273,554	1,533,929,063,536	0.34%	
	BNII	815,213	36,077,143	2.26%	
	2005	BBCA	5,095,932	149,663,350	3.40%
		BDMN	2,679,681	66,763,707	4.01%
BNLI		405,343	34,782,459	1.17%	
BSWD		17,190,421,282	925,670,587,697	1.86%	
MAYA		23,831,288	3,155,554,158	0.76%	
MEGA		263,691	25,109,428	1.05%	
PNBN		668,902	35,757,786	1.87%	
BVIC		28,927,012	2,112,004,691	1.37%	
BKSW		4,727,679,014	1,541,558,692,169	0.31%	
BNII		916,252	49,026,180	1.87%	
2006		BBCA	6,031,933	176,183,585	3.42%
		BDMN	1,761,923	79,598,490	2.21%
	BNLI	455,169	37,841,524	1.20%	
	BSWD	8,272,195,497	972,475,600,991	0.85%	
	MAYA	52,899,385	3,699,865,378	1.43%	
	MEGA	221,984	30,972,910	0.72%	
	PNBN	1,042,322	40,514,765	2.57%	
	BVIC	38,566,165	2,987,471,380	1.29%	
	BKSW	6,142,535,412	2,052,127,474,606	0.30%	
	BNII	655,312	48,254,753	1.36%	
	2007	BBCA	6,343,523	217,180,173	2.92%
		BDMN	2,893,681	86,617,017	3.34%
BNLI		736,798	39,298,423	1.87%	
BSWD		12,361,051,455	1,167,744,345,349	1.06%	
MAYA		58,946,718	4,474,877,597	1.32%	
MEGA		746,020	34,907,728	2.14%	
PNBN		1,309,212	53,470,645	2.45%	

	BVIC	57,976,213	5,268,994,686	1.10%
	BKSW	7,217,134,473	2,184,493,215,469	0.33%
	BNII	595,098	50,611,626	1.18%
2008	BBCA	7,635,350	244,729,251	3.12%
	BDMN	1,944,812	104,821,926	1.86%
	BNLI	739,669	59,952,372	1.23%
	BSWD	30,197,391,628	359,880,323,678	8.39%
	MAYA	60,151,419	5,512,694,013	1.09%
	MEGA	674,841	34,860,872	1.94%
	PNBN	994,754	62,772,547	1.58%
	BVIC	44,786,384	5,625,107,568	0.80%
	BKSW	4,778,839,475	2,162,228,100,802	0.22%
	BNII	606,028	53,791,946	1.13%
2009	BBCA	8,787,862	208,817,308	4.21%
	BDMN	1,779,773	96,630,214	1.84%
	BNLI	760,026	5,588,821	13.60%
	BSWD	50,640,718,622	1,537,377,763,659	3.29%
	MAYA	59,696,948	7,629,928,278	0.78%
	MEGA	640,749	39,684,622	1.61%
	PNBN	122,727	76,075,202	0.16%
	BVIC	62,604,172	7,359,018,223	0.85%
	BKSW	6,387,726,982	2,347,783,416,748	0.27%
	BNII	(29,237)	58,701,483	-0.05%
2010	BBCA	10,457,398	321,973,412	3.25%
	BDMN	3,363,850	113,864,875	2.95%
	BNLI	1,221,866	73,560,171	1.66%
	BSWD	48,067,101,918	1,570,331,769,489	3.06%
	MAYA	105,755,528	10,102,287,635	1.05%
	MEGA	1,041,115	51,729,051	2.01%
	PNBN	1,897,611	108,947,955	1.74%
	BVIC	129,975,138	10,106,602,091	1.29%
	BKSW	4,058,239,441	2,589,915,470,255	0.16%
	BNII	651,985	71,586,288	0.91%

LAMPIRAN 7

RASIO ROE

TAHUN	BANK	Laba Setelah Pajak	Rata-rata Modal Inti	ROE	
2004	BBCA	3,195,421	159,613,000	2.00%	
	BDMN	2,408,079	33,524,250	7.18%	
	BNLI	630,478	1,610,237	39.15%	
	BSWD	11,335,968,337	99,110,000,000	11.44%	
	MAYA	33,279,457	292,040,141	11.40%	
	MEGA	312,255	1,051,843	29.69%	
	PNBN	877,086	3,330,863	26.33%	
	BVIC	20,137,438	159,613,000	12.62%	
	BKSW	2,627,962,412	75,785,784,041	3.47%	
	BNII	821,582	3,581,244	22.94%	
	2005	BBCA	3,597,400	12,816,004	28.07%
		BDMN	2,003,198	4,951,756	40.45%
BNLI		304,363	2,140,536	14.22%	
BSWD		11,748,360,852	106,209,000,000	11.06%	
MAYA		16,945,293	321,439,056	5.27%	
MEGA		179,353	1,175,597	15.26%	
PNBN		505,799	3,569,795	14.17%	
BVIC		23,517,812	178,561,000	13.17%	
BKSW		2,946,284,015	103,570,907,174	2.84%	
BNII		725,118	5,034,745	14.40%	
2006		BBCA	4,242,692	14,722,294	28.82%
		BDMN	1,325,332	10,977,208	12.07%
	BNLI	318,450	2,498,192	12.75%	
	BSWD	11,750,702,563	107,886,000,000	10.89%	
	MAYA	36,185,193	422,281,930	8.57%	
	MEGA	151,698	1,838,828	8.25%	
	PNBN	730,279	5,537,221	13.19%	
	BVIC	30,051,480	287,140,000	10.47%	
	BKSW	40,907,382,213	107,376,816,589	38.10%	
	BNII	633,710	5,530,182	11.46%	
	2007	BBCA	4,489,252	17,095,742	26.26%
		BDMN	2,116,915	12,296,027	17.22%
BNLI		508,912	2,875,848	17.70%	
BSWD		8,486,484,180	116,300,000,000	7.30%	
MAYA		40,744,450	1,085,909,604	3.75%	
MEGA		520,719	2,170,080	24.00%	
PNBN		954,905	6,261,356	15.25%	

	BVIC	49,553,859	360,263,732	13.75%
	BKSW	6,258,322,759	112,796,677,422	5.55%
	BNII	404,757	6,197,720	6.53%
2008	BBCA	5,776,139	20,215,658	28.57%
	BDMN	1,530,022	9,491,945	16.12%
	BNLI	452,409	3,788,174	11.94%
	BSWD	19,221,390,130	269,950,000,000	7.12%
	MAYA	40,965,181	922,294,349	4.44%
	MEGA	50,681	2,567,734	1.97%
	PNBN	701,361	7,035,149	9.97%
	BVIC	35,262,595	530,241,600	6.65%
	BKSW	3,113,077,357	113,399,411,309	2.75%
	BNII	468,697	5,447,590	8.60%
2009	BBCA	6,807,242	21,670,983	31.41%
	BDMN	1,532,533	11,151,924	13.74%
	BNLI	480,155	3,719,593	12.91%
	BSWD	36,950,246,723	281,778,000,000	13.11%
	MAYA	41,098,969	968,613,324	4.24%
	MEGA	537,460	3,073,707	17.49%
	PNBN	915,298	9,373,912	9.76%
	BVIC	43,240,495	569,439,697	7.59%
	BKSW	3,988,399,375	153,031,540,552	2.61%
	BNII	(40,969)	5,397,526	-0.76%
2010	BBCA	8,787,862	25,920,836	33.90%
	BDMN	2,883,468	11,604,307	24.85%
	BNLI	948,270	6,081,312	15.59%
	BSWD	35,092,115,873	307,607,000,000	11.41%
	MAYA	76,954,221	1,522,135,889	5.06%
	MEGA	951,800	4,405,094	21.61%
	PNBN	1,414,276	10,387,299	13.62%
	BVIC	106,279,374	678,769,075,448	0.02%
	BKSW	1,212,352,274	147,769,075,448	0.82%
	BNII	460,989	6,778,320	6.80%

LAMPIRAN 8

RASIO BOPO

TAHUN	BANK	Biaya Operasional	Pendapatan Operasional	BOPO
2004	BBCA	8,606,274	12,910,152	66.66%
	BDMN	4,204,546	7,363,605	57.10%
	BNLI	2,621,904	3,167,180	82.78%
	BSWD	58,368,031,126	73,432,895,549	79.48%
	MAYA	209,319,534	267,891,217	78.14%
	MEGA	1,291,357	1,706,135	75.69%
	PNBN	1,481,585	2,271,645	65.22%
	BVIC	217,240,358	231,697,637	93.76%
	BKSW	150,764,000,000	146,715,000,000	102.76%
	BNII	3,013,611	3,332,072	90.44%
	2005	BBCA	10,020,300	14,912,026
BDMN		6,611,586	9,463,042	69.87%
BNLI		3,213,922	3,716,333	86.48%
BSWD		75,163,387,472	90,513,781,129	83.04%
MAYA		298,464,687	321,024,017	92.97%
MEGA		2,099,575	2,304,691	91.10%
PNBN		2,442,646	3,020,609	80.87%
BVIC		203,905,424	216,881,820	94.02%
BKSW		170,684,000,000	166,690,000,000	102.40%
BNII		4,265,379	4,879,008	87.42%
2006		BBCA	13,200,137	17,782,596
	BDMN	10,144,011	12,370,312	82.00%
	BNLI	4,461,925	4,936,453	90.39%
	BSWD	107,536,000,000	118,408,000,000	90.82%
	MAYA	434,513,857	486,276,721	89.36%
	MEGA	2,925,284	3,050,222	95.90%
	PNBN	3,322,365	4,032,703	82.39%
	BVIC	251,590	277,952	90.52%
	BKSW	115,802,000,000	215,439,000,000	53.75%
	BNII	6,159,289	6,641,253	92.74%
	2007	BBCA	12,396,649	18,541,256
BDMN		10,797,877	13,984,408	77.21%
BNLI		4,046,542	4,479,205	90.34%
BSWD		96,878,949,406	107,992,000,000	89.71%
MAYA		448,016,978	501,965,562	89.25%
MEGA		2,837,696	3,364,026	84.35%
	PNBN	3,171,856	4,507,140	70.37%

	BVIC	325,829	352,164	92.52%
	BKSW	225,676,000,000	229,835,000,000	98.19%
	BNII	6,402,026	6,010,278	106.52%
2008	BBCA	17,419,246	22,527,074	77.33%
	BDMN	14,006,296	16,905,038	82.85%
	BNLI	4,508,530	5,426,058	83.09%
	BSWD	33,520,150,981	132,236,000,000	25.35%
	MAYA	577,831,106	633,735,869	91.18%
	MEGA	3,312,276	3,741,996	88.52%
	PNBN	5,208,693	6,232,627	83.57%
	BVIC	496,766,512	547,288,796	90.77%
	BKSW	224,092,000,000	210,687,000,000	106.36%
	BNII	6,799,201	6,480,512	104.92%
2009	BBCA	18,526,594	26,492,684	69.93%
	BDMN	14,531,540	16,879,050	86.09%
	BNLI	5,780,613	6,543,734	88.34%
	BSWD	117,243,000,000	166,326,000,000	70.49%
	MAYA	871,407,674	919,509,432	94.77%
	MEGA	3,708,922	4,056,324	91.44%
	PNBN	6,657,698	7,604,822	87.55%
	BVIC	708,540,034	782,636,923	90.53%
	BKSW	216,081,000,000	218,908,000,000	98.71%
	BNII	6,074,706	6,617,473	91.80%
2010	BBCA	16,866,317	24,770,765	68.09%
	BDMN	13,027,549	15,623,926	83.38%
	BNLI	5,903,686	6,587,902	89.61%
	BSWD	127,135,000,000	175,909,000,000	72.27%
	MAYA	963,594,722	1,054,807,512	91.35%
	MEGA	3,669,707	4,498,396	81.58%
	PNBN	7,285,506	8,453,997	86.18%
	BVIC	929,607,565	1,041,236,404	89.28%
	BKSW	221,810,000,000	233,198,000,000	95.12%
	BNII	6,486,325	6,903,006	93.96%

LAMPIRAN 9

RASIO LDR

TAHUN	BANK	KREDIT	DPK	LDR	
2004	BBCA	1,480,073,563	123,339,464	42.83%	
	BDMN	441,986,321	36,832,193	143.42%	
	BNLI	291,322,072	24,276,839	118.73%	
	BSWD	6,565,427	547,119	66.34%	
	MAYA	23,797,202	1,983,100	78.13%	
	MEGA	159,903,327	13,325,277	56.04%	
	PNBN	165,132,655	13,761,055	73.09%	
	BVIC	17,592,387	1,466,032	59.82%	
	BKSW	12,521,033	1,043,419	67.92%	
	BNII	340,561,818	28,380,152	26.31%	
	2005	BBCA	1,541,495,477	128,457,956	30.60%
		BDMN	503,328,173	41,944,014	83.38%
BNLI		301,671,557	25,139,296	125.00%	
BSWD		7,246,379	603,865	70.86%	
MAYA		27,442,877	2,286,906	88.59%	
MEGA		217,519,186	18,126,599	61.31%	
PNBN		254,242,483	21,186,874	65.59%	
BVIC		19,290,700	1,607,558	45.10%	
BKSW		11,722,005	976,834	83.02%	
BNII		386,529,441	32,210,787	63.02%	
2006		BBCA	1,616,620,977	134,718,415	44.44%
		BDMN	583,737,305	48,644,775	81.71%
	BNLI	347,634,358	28,969,530	118.78%	
	BSWD	8,425,357	702,113.08	62.78%	
	MAYA	32,631,989	2,719,332	91.68%	
	MEGA	265,098,865	22,091,572	49.06%	
	PNBN	287,676,556	23,973,046	74.41%	
	BVIC	18,297,667	1,524,806	71.40%	
	BKSW	16,272,024	1,356,002.00	59.80%	
	BNII	422,596,533	35,216,378	60.92%	
	2007	BBCA	1,977,013,205	164,751,100	49.09%
		BDMN	682,021,642	56,835,137	87.72%
BNLI		341,927,296	28,493,941	120.77%	
BSWD		10,639,550	886,629	68.26%	
MAYA		33,835,274	2,819,606	107.23%	
MEGA		324,220,857	27,018,405	51.24%	
PNBN		287,676,556	23,973,046	118.01%	

	BVIC	30,582,474	2,548,540	76.64%
	BKSW	20,931,177	1,744,265	74.04%
	BNII	428,050,871	35,670,906	80.19%
2008	BBCA	2,299,481,543	191,623,462	57.45%
	BDMN	788,450,529	65,704,211	75.88%
	BNLI	407,720,967	33,976,747	142.60%
	BSWD	11,228,681	935,723	92.00%
	MAYA	37,021,722	3,085,143.50	126.42%
	MEGA	336,851,854	28,070,988	66.79%
	PNBN	459,801,705	38,316,809	92.09%
	BVIC	45,262,318	3,771,860	56.28%
	BKSW	22,103,811	1,841,984.25	79.85%
	BNII	482,063,926	40,171,994	85.80%
2009	BBCA	2,659,549,252	221,629,104	53.83%
	BDMN	845,349,607	70,445,801	82.85%
	BNLI	525,692,433	43,807,703	117.33%
	BSWD	10,125,281	843,773	114.69%
	MAYA	60,166,411	5,013,868	98.96%
	MEGA	367,523,033	30,626,919	59.92%
	PNBN	620,252,754	51,687,730	77.63%
	BVIC	51,877,631	4,323,136	62.77%
	BKSW	22,046,176	1,837,181	77.17%
	BNII	522,987,669	43,582,306	84.04%
2010	BBCA	2,825,956,665	235,496,389	63.72%
	BDMN	818,454,143	68,204,512	107.42%
	BNLI	559,531,357	46,627,613	11.05%
	BSWD	15,035,489	1,252,957	83.87%
	MAYA	83,493,039	6,957,753	85.25%
	MEGA	423,591,281	35,299,273.42	66.89%
	PNBN	772,877,958	64,406,496.50	86.45%
	BVIC	74,097,292	6,174,774	51.16%
	BKSW	24,084,530	2,007,044	83.82%
	BNII	616,415,136	51,367,928	9.49%

LAMPIRAN 10

RASIO SMR

TAHUN	BANK	EKSES MODAL	POTENSIAL NILAI TUKAR	LOSS SMR
2004	BBCA	0.00	-35860.62	0.00
	BDMN	0.00	-14363.89	0.00
	BNLI	0.00	-3618.12	0.00
	BSWD	0.00	934714346.98	0.00
	MAYA	0.00	-175010.46	0.00
	MEGA	0.00	-277.85	0.00
	PNBN	0.00	18482.29	0.00
	BVIC	0.00	0.00	0.00
	BKSW	0.00	-45587809500.66	0.00
	BNII	0.00	-3432.34	0.00
2005	BBCA	0.00	22865.05	0.00
	BDMN	0.00	1053.14	0.00
	BNLI	0.00	6445.79	0.00
	BSWD	0.00	-146894834.46	0.00
	MAYA	0.00	214314.60	0.00
	MEGA	0.00	-707.77	0.00
	PNBN	0.00	-6385.80	0.00
	BVIC	0.00	-4504.81	0.00
	BKSW	0.00	26039357450.56	0.00
	BNII	0.00	-64.27	0.00
2006	BBCA	0.00	-1899.24	0.00
	BDMN	0.00	-85.81	0.00
	BNLI	0.00	32600.04	0.00
	BSWD	0.00	697690781.67	0.00
	MAYA	0.00	44459493.92	0.00
	MEGA	0.00	11407.13	0.00
	PNBN	0.00	-8219.10	0.00
	BVIC	0.00	-6443.03	0.00
	BKSW	0.00	268346185.19	0.00
	BNII	0.00	-11743.90	0.00
2007	BBCA	0.00	2156.41	0.00
	BDMN	0.00	-25180.06	0.00
	BNLI	0.00	14412.20	0.00
	BSWD	0.00	262098974.37	0.00
	MAYA	0.00	22902639.75	0.00
	MEGA	0.00	4594.14	0.00

	PNBN	0.00	-20357.50	0.00
	BVIC	0.00	7.06	0.00
	BKSW	0.00	-326166002.92	0.00
	BNII	0.00	-6625.93	0.00
2008	BBCA	0.00	-2151.30	0.00
	BDMN	0.00	54042.79	0.00
	BNLI	0.00	-4373.88	0.00
	BSWD	0.00	542114571.60	0.00
	MAYA	0.00	44564.72	0.00
	MEGA	0.00	-5262.71	0.00
	PNBN	0.00	40887.14	0.00
	BVIC	0.00	0.00	0.00
	BKSW	0.00	1710479841.33	0.00
	BNII	0.00	-10317.49	0.00
2009	BBCA	0.00	28664.45	0.00
	BDMN	0.00	-54594.50	0.00
	BNLI	0.00	10504.62	0.00
	BSWD	0.00	-429556052.16	0.00
	MAYA	0.00	-85885.66	0.00
	MEGA	0.00	6563.04	0.00
	PNBN	0.00	-32858.84	0.00
	BVIC	0.00	0.00	0.00
	BKSW	0.00	-270344439.47	0.00
	BNII	0.00	4278.62	0.00
2010	BBCA	0.00	-11557.01	0.00
	BDMN	0.00	-2630.99	0.00
	BNLI	0.00	-7408.92	0.00
	BSWD	0.00	-22160001.25	0.00
	MAYA	0.00	-11396.49	0.00
	MEGA	0.00	-5329.10	0.00
	PNBN	0.00	-2183.09	0.00
	BVIC	0.00	0.00	0.00
	BKSW	0.00	-77516842.44	0.00
	BNII	0.00	-13443.94	0.00

LAMPIRAN 11
PERTUMBUHAN LABA

TAHUN	BANK	Laba Setelah Pajak (2003)	Laba Setelah Pajak (2004)	Pert.Laba (2004)
2004	BBCA	2,390,855	3,195,421	33.65%
	BDMN	1,529,576	2,408,079	57.43%
	BNLI	558,089	630,478	12.97%
	BSWD	10,064,390,988	11,335,968,337	12.63%
	MAYA	4,197,515	33,279,457	692.84%
	MEGA	266,013	312,255	17.38%
	PNBN	427,412	877,086	105.21%
	BVIC	7,606,380	20,137,438	164.74%
	BKSW	2,985,056,089	2,627,962,412	-11.96%
	BNII	309,089	821,582	165.81%

TAHUN	BANK	Laba Setelah Pajak (2004)	Laba Setelah Pajak (2005)	Pert.Laba (2005)
2005	BBCA	3,195,421	3,597,400	12.58%
	BDMN	2,408,079	2,003,198	-16.81%
	BNLI	630,478	304,363	-51.73%
	BSWD	11,335,968,337	11,748,360,852	3.64%
	MAYA	33,279,457	16,945,293	-49.08%
	MEGA	312,255	179,353	-42.56%
	PNBN	877,086	505,799	-42.33%
	BVIC	20,137,438	23,517,812	16.79%
	BKSW	2,627,962,412	2,946,284,015	12.11%
	BNII	821,582	725,118	-11.74%

TAHUN	BANK	Laba Setelah Pajak (2005)	Laba Setelah Pajak (2006)	Pert.Laba (2006)
2006	BBCA	3,597,400	4,242,692	17.94%
	BDMN	2,003,198	1,325,332	-33.84%
	BNLI	304,363	318,450	4.63%
	BSWD	11,748,360,852	11,750,702,563	0.02%
	MAYA	16,945,293	36,185,193	113.54%
	MEGA	179,353	151,698	-15.42%
	PNBN	505,799	730,279	44.38%
	BVIC	23,517,812	30,051,480	27.78%
	BKSW	2,946,284,015	40,907,382,213	1288.44%
	BNII	725,118	633,710	-12.61%

TAHUN	BANK	Laba Setelah Pajak (2006)	Laba Setelah Pajak (2007)	Pert.Laba (2007)
2007	BBCA	4,242,692	4,489,252	5.81%
	BDMN	1,325,332	2,116,915	59.73%
	BNLI	318,450	508,912	59.81%
	BSWD	11,750,702,563	8,486,484,180	-27.78%
	MAYA	36,185,193	40,744,450	12.60%
	MEGA	151,698	520,719	243.26%
	PNBN	730,279	954,905	30.76%
	BVIC	30,051,480	49,553,859	64.90%
	BKSW	40,907,382,213	6,258,322,759	-84.70%
	BNII	633,710	404,757	-36.13%

TAHUN	BANK	Laba Setelah Pajak (2007)	Laba Setelah Pajak (2008)	Pert.Laba (2008)
2008	BBCA	4,489,252	5,776,139	28.67%
	BDMN	2,116,915	1,530,022	-27.72%
	BNLI	508,912	452,409	-11.10%
	BSWD	8,486,484,180	19,221,390,130	126.49%
	MAYA	40,744,450	40,965,181	0.54%
	MEGA	520,719	50,681	-90.27%
	PNBN	954,905	701,361	-26.55%
	BVIC	49,553,859	35,262,595	-28.84%
	BKSW	6,258,322,759	3,113,077,357	-50.26%
	BNII	404,757	468,697	15.80%

TAHUN	BANK	Laba Setelah Pajak (2008)	Laba Setelah Pajak (2009)	Pert.Laba (2009)
2009	BBCA	5,776,139	6,807,242	17.85%
	BDMN	1,530,022	1,532,533	0.16%
	BNLI	452,409	480,155	6.13%
	BSWD	19,221,390,130	36,950,246,723	92.24%
	MAYA	40,965,181	41,098,969	0.33%
	MEGA	50,681	537,460	960.48%
	PNBN	701,361	915,298	30.50%
	BVIC	35,262,595	43,240,495	22.62%
	BKSW	3,113,077,357	3,988,399,375	28.12%
	BNII	468,697	(40,969)	-108.74%

TAHUN	BANK	Laba Setelah Pajak (2009)	Laba Setelah Pajak (2010)	Pert.Laba (2010)
2010	BBCA	6,807,242	8,787,862	29.10%
	BDMN	1,532,533	2,883,468	88.15%
	BNLI	480,155	948,270	97.49%
	BSWD	36,950,246,723	35,092,115,873	-5.03%
	MAYA	41,098,969	76,954,221	87.24%
	MEGA	537,460	951,800	77.09%
	PNBN	915,298	1,414,276	54.52%
	BVIC	43,240,495	106,279,374	145.79%
	BKSW	3,988,399,375	1,212,352,274	-69.60%
	BNII	(40,969)	460,989	1225.21%

LAMPIRAN 12

HASIL UJI NORMALITAS PERTAMA

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		70
Normal Parameters ^a	Mean	.0000000
	Std. Deviation	2.31087712
Most Extreme Differences	Absolute	.248
	Positive	.248
	Negative	-.140
Kolmogorov-Smirnov Z		2.071
Asymp. Sig. (2-tailed)		.000

a. Test distribution is Normal.

HASIL UJI NORMALITAS KEDUA

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		67
Normal Parameters ^a	Mean	-.4025096
	Std. Deviation	1.31614724
Most Extreme Differences	Absolute	.116
	Positive	.116
	Negative	-.055
Kolmogorov-Smirnov Z		.953
Asymp. Sig. (2-tailed)		.323

a. Test distribution is Normal.

LAMPIRAN 13
HASIL UJI MULTIKOLINIERITAS

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1 (Constant)	.771	1.547		.498	.620		
CAR	.657	1.171	.073	.561	.577	.889	1.124
PPAP	.348	.258	.175	1.351	.182	.897	1.114
PDN	-2.793	4.618	-.076	-.605	.548	.954	1.048
ROA	.722	8.292	.014	.087	.931	.588	1.702
ROE	.505	1.538	.046	.328	.744	.760	1.315
BOPO	-1.106	1.344	-.138	-.823	.414	.541	1.850
LDR	-.212	.516	-.054	-.411	.683	.863	1.159

a. Dependent Variable: PERT_LB

LAMPIRAN 14
HASIL UJI HETEROSKEDASTISITAS

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-2.524	1.048		-2.408	.019
	LN_CAR	-.111	.600	-.023	-.185	.854
2	(Constant)	-2.336	.257		-9.096	.000

a. Dependent Variable: LN_RES_1

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-2.431	.294		-8.269	.000
	LN_PPAP	.364	.542	.083	.671	.504
2	(Constant)	-2.336	.257		-9.096	.000

a. Dependent Variable: LN_RES_1

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-1.452	.587		-2.472	.016
	LN_PDN	.237	.142	.203	1.670	.100

a. Dependent Variable: LN_RES_1

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.266	1.091		-.244	.808
	LN_ROA	.504	.259	.235	1.950	.055

a. Dependent Variable: LN_RES_1

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.609	.489		-1.244	.218
	LN_ROE	.118	.210	.070	.564	.575
2	(Constant)	-.865	.180		-4.799	.000

a. Dependent Variable: LN_RES_1

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-2.380	.354		-6.715	.000
	LN_BOPO	-.242	1.328	-.023	-.182	.856
2	(Constant)	-2.336	.257		-9.096	.000

a. Dependent Variable: LN_RES_1

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-1.042	.228		-4.560	.000
	LN_LDR	-.555	.444	-.153	-1.250	.216
2	(Constant)	-.865	.180		-4.799	.000

a. Dependent Variable: LN_RES_1



LAMPIRAN 15

HASIL UJI AUTOKORELASI

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.370 ^a	.137	.034	1.4501112	2.000

a. Predictors: (Constant), LDR, ROA, PDN, CAR, PPAP, BOPO, ROE

b. Dependent Variable: PERT_LB

ANALISIS UJI AUTOKORELASI

0 - dL	0-1.4272	menolak Ho bukti autokorelasi positif
dL - dU	1,4272 – 1,8028	daerah keragu-raguan
dU - (4-dU)	1,8028 – 2,1972	tidak ada autokorelasi
(4-dU) - (4-dL)	2,1972 – 2,5728	daerah keragu-raguan
(4-dL) - 4	2,5728 – 4	menolah Ho bukti autokorelasi negatif

LAMPIRAN 16

**PENGUJIAN PENGARUH RASIO KEUANGAN CAMELS TERHADAP
PERTUMBUHAN LABA DENGAN UJI REGRESI BERGANDA MENGGUNAKAN
METODE *BACKWARD***

Variables Entered/Removed^b

Model	Variables Entered	Variables Removed	Method
1	LDR, BOPO, PDN, PPAP, CAR, ROE, ROA ^a		Enter
2		. ROA	Backward (criterion: Probability of F-to-remove >= .100).
3		. ROE	Backward (criterion: Probability of F-to-remove >= .100).
4		. LDR	Backward (criterion: Probability of F-to-remove >= .100).
5		. PDN	Backward (criterion: Probability of F-to-remove >= .100).
6		. CAR	Backward (criterion: Probability of F-to-remove >= .100).
7		. BOPO	Backward (criterion: Probability of F-to-remove >= .100).

a. All requested variables entered.

b. Dependent Variable: PERT_LB

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.327 ^a	.107	.001	1.0349924
2	.327 ^b	.107	.018	1.0263973
3	.324 ^c	.105	.032	1.0189768
4	.319 ^d	.102	.044	1.0127906
5	.310 ^e	.096	.053	1.0079360
6	.297 ^f	.088	.060	1.0042967
7	.244 ^g	.059	.045	1.0121537

a. Predictors: (Constant), LDR, BOPO, PDN, PPAP, CAR, ROE, ROA

b. Predictors: (Constant), LDR, BOPO, PDN, PPAP, CAR, ROE

c. Predictors: (Constant), LDR, BOPO, PDN, PPAP, CAR

d. Predictors: (Constant), BOPO, PDN, PPAP, CAR

e. Predictors: (Constant), BOPO, PPAP, CAR

f. Predictors: (Constant), BOPO, PPAP

g. Predictors: (Constant), PPAP

ANOVA^h

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	7.587	7	1.084	1.012	.432 ^a
	Residual	63.201	59	1.071		
	Total	70.788	66			
2	Regression	7.578	6	1.263	1.199	.319 ^b
	Residual	63.209	60	1.053		
	Total	70.788	66			
3	Regression	7.451	5	1.490	1.435	.225 ^c
	Residual	63.337	61	1.038		
	Total	70.788	66			
4	Regression	7.192	4	1.798	1.753	.150 ^d
	Residual	63.596	62	1.026		
	Total	70.788	66			
5	Regression	6.784	3	2.261	2.226	.094 ^e
	Residual	64.004	63	1.016		
	Total	70.788	66			
6	Regression	6.237	2	3.118	3.092	.052 ^f
	Residual	64.551	64	1.009		
	Total	70.788	66			
7	Regression	4.198	1	4.198	4.098	.047 ^g
	Residual	66.590	65	1.024		
	Total	70.788	66			

a. Predictors: (Constant), LDR, BOPO, PDN, PPAP, CAR, ROE, ROA

b. Predictors: (Constant), LDR, BOPO, PDN, PPAP, CAR, ROE

c. Predictors: (Constant), LDR, BOPO, PDN, PPAP, CAR

d. Predictors: (Constant), BOPO, PDN, PPAP, CAR

e. Predictors: (Constant), BOPO, PPAP, CAR

f. Predictors: (Constant), BOPO, PPAP

g. Predictors: (Constant), PPAP

h. Dependent Variable: PERT_LB

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.771	1.547		.498	.620
	CAR	.657	1.171	.073	.561	.577
	PPAP	.348	.258	.175	1.351	.182
	PDN	-2.793	4.618	-.076	-.605	.548
	ROA	.722	8.292	.014	.087	.931
	ROE	.505	1.538	.046	.328	.744
	BOPO	-1.106	1.344	-.138	-.823	.414
	LDR	-.212	.516	-.054	-.411	.683
2	(Constant)	.827	1.394		.593	.555
	CAR	.661	1.161	.074	.570	.571
	PPAP	.349	.255	.176	1.365	.177
	PDN	-2.811	4.575	-.077	-.614	.541
	ROE	.525	1.508	.048	.348	.729
	BOPO	-1.167	1.138	-.145	-1.026	.309
	LDR	-.203	.503	-.052	-.405	.687
	3	(Constant)	1.087	1.169		.930
CAR		.632	1.149	.070	.550	.584
PPAP		.345	.253	.174	1.361	.179
PDN		-2.737	4.537	-.075	-.603	.549
BOPO		-1.343	1.011	-.167	-1.329	.189
LDR		-.243	.486	-.062	-.499	.619
4		(Constant)	.820	1.033		.794
	CAR	.744	1.120	.083	.665	.509
	PPAP	.354	.251	.178	1.408	.164
	PDN	-2.840	4.505	-.077	-.630	.531
	BOPO	-1.291	.999	-.161	-1.292	.201
	5	(Constant)	.715	1.015		.705

	CAR	.814	1.109	.091	.734	.466
	PPAP	.376	.247	.190	1.522	.133
	BOPO	-1.300	.995	-.162	-1.307	.196
6	(Constant)	.918	.972		.944	.348
	PPAP	.409	.243	.206	1.684	.097
	BOPO	-1.396	.982	-.174	-1.422	.160
7	(Constant)	-.368	.358		-1.029	.307
	PPAP	.483	.239	.244	2.024	.047

a. Dependent Variable: PERT_LB

Excluded Variables⁹

Model	Beta In	t	Sig.	Partial Correlation	Collinearity Statistics	
					Tolerance	
2	ROA	.014 ^a	.087	.931	.011	.588
3	ROA	.022 ^b	.138	.890	.018	.601
	ROE	.048 ^b	.348	.729	.045	.777
4	ROA	.009 ^c	.057	.954	.007	.617
	ROE	.061 ^c	.454	.652	.058	.819
	LDR	-.062 ^c	-.499	.619	-.064	.943
5	ROA	.012 ^d	.077	.939	.010	.617
	ROE	.058 ^d	.434	.666	.055	.820
	LDR	-.066 ^d	-.530	.598	-.067	.945
	PDN	-.077 ^d	-.630	.531	-.080	.960
6	ROA	.011 ^e	.074	.941	.009	.617
	ROE	.055 ^e	.413	.681	.052	.820
	LDR	-.081 ^e	-.669	.506	-.084	.985
	PDN	-.086 ^e	-.703	.485	-.088	.970
	CAR	.091 ^e	.734	.466	.092	.940
7	ROA	.111 ^f	.915	.363	.114	.979
	ROE	.117 ^f	.966	.338	.120	.997

LDR	-.068 ^f	-.556	.580	-.069	.990
PDN	-.090 ^f	-.735	.465	-.091	.971
CAR	.112 ^f	.910	.366	.113	.957
BOPO	-.174 ^f	-1.422	.160	-.175	.953

a. Predictors in the Model: (Constant), LDR, BOPO, PDN, PPAP, CAR, ROE

b. Predictors in the Model: (Constant), LDR, BOPO, PDN, PPAP, CAR

c. Predictors in the Model: (Constant), BOPO, PDN, PPAP, CAR

d. Predictors in the Model: (Constant), BOPO, PPAP, CAR

e. Predictors in the Model: (Constant), BOPO, PPAP

f. Predictors in the Model: (Constant), PPAP

g. Dependent Variable: PERT_LB

