

LAMPIRAN

Hasil Olah Data Tahun 2012

NO	NAMA BANK	TA	ROE	DAR	HS
1	AGRO BANK RAKYAT INDONESIA	4040140	10.26	100	135
2	AGRS BANK AGRIS	4111036	1.3	84.72	144
3	BABP BANK MNC	7433803	0.26	90.4	159
4	BACA BANK CAPITAL	5666177	8.46	88.39	112
5	BBCA BANK CENTRAL ASIA	442994000	30.4	88.4	10600
6	BBKP BANK BUKOPIN	65690000	19.47	92.39	860
7	BBNI BANK NEGARA INDONESIA	333303000	19.99	86.6	4950
8	BBNP BANK NUSANTARA	8212208	14.37	91	1242
9	BBRI BANK RAKYAT INDO	4040140235	10.26	90.79	1690
10	BBTN BANK TABUNGAN NEGARA	111749000	18.23	90.8	1620
11	BCIC BANK J TRUST INDONESIA	15240091	15.04	3	50
12	BDMN BANK DANAMON	155791000	16.2	82	6350
13	BEKS BANK PUNDI INDONESIA	7682938	9.52	91.49	35
14	BJBR BANK JABAR BANTEN	70840878	25	87	1280
15	BJTM BANK PEMBANGUNAN DAERAH	29112193	18.96	81	520
16	BKSW BANK QNB	4644654	-3.38	81	347
17	BMAS BANK MASPION	4170423	6.67	80.21	320
18	BMRI BANK MANDIRI	635618708	27.23	88.01	5000
19	BNBA BANK BUMI ARTHA	3483517	14.84	85	190
20	BNGA BANK CIMB NIAGA	197412481	20.88	89	1400
21	BNII BANK MAYBANK	115772908	15.79	92	417
22	BNLI BANK PERMATA	131798595	17.54	90	1488
23	BSIM BANK SINAR MAS	15151892	15.42	87	250
24	BSWD BANK OF INDIA	2540741	16.82	100	1747
25	BTPN BANK TABUNGAN	59077911	32.6	100	5150
26	BVIC BANK VICTORIA	14352840	16.48	89.76	142
27	INPC BANK ARTHA	20558770	13.14	90.57	113
28	MAYA BANK MAYAPADA	17166552	17.67	89.25	1342
29	MCOR BANK WINDU KENTJANA	6495246	15.91	88.37	269
30	MEGA BANK MEGA	65219000	27.44	90.4	3642
31	NISP BANK NISP OCBC	79141737	12.22	88.69	1491
32	PNBN BANK PAN	148793000	15.37	88.72	860
33	SDRA BANK WOORI	24202	9.69	92.94	790

Hasil Olah Data Tahun 2013

NO	NAMA BANK	TA	ROE	DAR	HS
1	AGRO BANK RAKYAT INDONESIA	5124070	8.89	106	105
2	BABP BANK MNC	8165865	-16.28	90.65	123
3	BACA BANK CAPITAL	7139276	10.96	87.3	98
4	BBCA BANK CENTRAL ASIA	496305000	28.2	87.5	10550
5	BBKP BANK BUKOPIN	69458000	19.44	91.01	630
6	BBMD BANK MESTI DHARMA	7911550	17.98	75.59	1805
7	BBNI BANK NEGARA INDONESIA	386655000	22.47	87.3	5150
8	BBNP BANK NUSANTARA	9985736	12.16	89	1480
9	BBRI BANK RAKYAT INDO	5126260097	8.89	83.8	2005
10	BBTN BANK TABUNGAN NEGARA	131170000	16.05	91.16	1335
11	BCIC BANK J TRUST INDONESIA	14576094	-142.48	11	50
12	BDMN BANK DANAMON	184237000	14.5	83	4640
13	BEKS BANK PUNDI INDONESIA	9003124	14.44	92.03	24
14	BJBR BANK JABAR BANTEN	70958233	26.76	85	1155
15	BJTM BANK PEMBANGUNAN DAERAH	33046537	19.04	82	479
16	BKSW BANK QNB	11047615	0.29	86	284
17	BMRI BANK MANDIRI	733099762	27.31	87.88	5125
18	BNBA BANK BUMI ARTHA	4045672	13.15	86,05	169
19	BNGA BANK CIMB NIAGA	218866409	17.74	88	1060
20	BNII BANK MAYBANK	140546751	16.18	91	308
21	BNLI BANK PERMATA	165833922	15.68	90	1180
22	BSIM BANK SINAR MAS	17447445	9.23	84	260
23	BSWD BANK OF INDIA	3601336	22.03	54.76	3120
24	BTPN BANK TABUNGAN	69661464	26.2	73.72	4200
25	BVIC BANK VICTORIA	19153131	16.72	91.51	128
26	INPC BANK ARTHA	21197512	11.59	87.82	92
27	MAYA BANK MAYAPADA	24051572	22.85	90.11	1432
28	MCOR BANK WINDU KENTJANA	7917214	10.79	86.92	141
29	MEGA BANK MEGA	66476000	9.65	90.69	2000
30	NAGA BANK MITRA	1285156	2.12	90	200
31	NISP BANK NISP OCBC	97524537	11.87	86.16	1300
32	NOBU BANK NATIONAL NOBU	3877270	1.85	73.95	755
33	PNBN BANK PAN	164056000	14.56	88.09	810
34	SDRA BANK WOORI	6221880	13.95	92.98	940

Hasil Olah Data Tahun 2014

NO	NAMA BANK	TA	ROE	DAR	HS
1	AGRO BANK RAKYAT INDONESIA	6385191	7.36	110	94
2	AGRS BANK AGRIS	4217368	0.9	86.55	99
3	BABP BANK MNC	9430264	-6.69	86.9	102
4	BACA BANK CAPITAL	9251776	8.93	89.47	202
5	BAEK BANK EKONOMI	25365300	7.63	89.42	1360
6	BBCA BANK CENTRAL ASIA	552424000	25.5	86.4	14100
7	BBKP BANK BUKOPIN	79051000	11.53	91.39	765
8	BBMD BANK MESTI DHARMA	8671084	12.13	75.56	1545
9	BBNI BANK NEGARA INDONESIA	416574000	23.64	85.7	7275
10	BBNP BANK NUSANTARA	9468873	9.09	87	2310
11	BBRI BANK RAKYAT INDO	6388305061	7.05	85.99	2635
12	BBTN BANK TABUNGAN NEGARA	144576000	10.66	91.55	1180
13	BCIC BANK J TRUST INDONESIA	12682021	-57.88	5	50
14	BDMN BANK DANAMON	195709000	8.6	83	4995
15	BEKS BANK PUNDI INDONESIA	9004046	-16.31	92.86	33
16	BINA BANK INA PERDANA	1951587	5.46	84.52	284
17	BJBR BANK JABAR BANTEN	75836337	19.1	84	965
18	BJTM BANK PEMBANGUNAN DAERAH	37998046	18.98	84	560
19	BKSW BANK QNB	20839018	6.54	89	258
20	BMAS BANK MASPION	4828575	4.07	86.82	338
21	BMRI BANK MANDIRI	855039673	25.81	87.73	6087
22	BNBA BANK BUMI ARTHA	5155423	11.34	88.32	160
23	BNGA BANK CIMB NIAGA	233162423	8.52	88	795
24	BNII BANK MAYBANK	143318466	6.02	90	200
25	BNLI BANK PERMATA	185349861	12.17	90	1403
26	BSIM BANK SINAR MAS	21259549	5.72	85	404
27	BSWD BANK OF INDIA	5203577	23.13	89.22	4900
28	BTPN BANK TABUNGAN	75014737	18.4	54.7	4100
29	BVIC BANK VICTORIA	21364882	7.62	91.76	119
30	DNAR BANK DINAR	1641451	1.66	73.36	159
31	INPC BANK ARTHA	23453347	5.92	88.56	76
32	MAYA BANK MAYAPADA	36173591	20.96	92.32	1503
33	MCOR BANK WINDU KENTJANA	9769591	5.28	87.51	280
34	MEGA BANK MEGA	66468000	10.05	89.53	2250
35	NAGA BANK MITRA	1892362	3.37	90.25	169
36	NISP BANK NISP OCBC	103123179	9.68	85.54	1300
37	NOBU BANK NATIONAL NOBU	5767590	1.4	79.66	795

38	PNBN BANK PAN	172582000	9.24	86.64	1405
39	PNBS BANK PAN SYARIAH	6207678	7.66	82.66	242
40	SDRA BANK WOORI	16432776	8.35	76.24	1150

Hasil Olah Data Tahun 2015

NO	NAMA BANK	TA	ROE	DAR	HS
1	AGRO BANK RAKYAT INDONESIA	878426	21.98	87.12	84
2	AGRS BANK AGRIS	4059950	0.85	86.06	101
3	BABP BANK MNC	12137004	0.74	85.92	77
4	BACA BANK CAPITAL	12159197	9.59	91.34	206
5	BAEK BANK EKONOMI	28750200	9.03	89.68	1500
6	BBCA BANK CENTRAL ASIA	594373000	21.9	85.1	13500
7	BBKP BANK BUKOPIN	94367000	14.8	92.01	585
8	BBMD BANK MESTI DHARMA	9292729	11.24	75.94	1555
9	BBNI BANK NEGARA INDONESIA	508595000	17.2	84.7	5275
10	BBNP BANK NUSANTARA	8613114	5.71	86	2320
11	BBYB BANK YUDHA BHAKTI	3417884	9.21	89.31	178
12	BBRI BANK RAKYAT INDO	8364502563	7.65	83.83	2220
13	BBTN BANK TABUNGAN NEGARA	171807592	16.84	91.93	1740
14	BCIC BANK J TRUST INDONESIA	13183503	-59.03	8	78
15	BDMN BANK DANAMON	188057000	7.4	82	3770
16	BEKS BANK PUNDI INDONESIA	5967186	-57.19	94.79	25
17	BINA BANK INA PERDANA	2081523	5.8	84.65	215
18	BJBR BANK JABAR BANTEN	88697430	23.05	85	915
19	BJTM BANK PEMBANGUNAN DAERAH	42803631	16.11	85	475
20	BKSW BANK QNB	25757649	7.5	90	240
21	BMAS BANK MASPION	5343936	6.37	84.13	494
22	BMRI BANK MANDIRI	910063409	23.03	86.86	5150
23	BNBA BANK BUMI ARTHA	6567267	8.97	81.21	191
24	BNGA BANK CIMB NIAGA	238849252	2.99	88	560
25	BNII BANK MAYBANK	157619013	8.47	90	168
26	BNLI BANK PERMATA	182689351	1.8	89	644
27	BSIM BANK SINAR MAS	27868688	6.46	86	469
28	BSWD BANK OF INDIA	6087483	-4.5	81.69	2595
29	BTPN BANK TABUNGAN	81039663	14.1	82.8	2720
30	BVIC BANK VICTORIA	23250686	6.73	90.41	109
31	DNAR BANK DINAR	2073670	3.62	70.93	111
32	INPC BANK ARTHA	25119249	2.93	88.98	73
33	MAYA BANK MAYAPADA	47305954	23.41	90.3	1282
34	MCOR BANK WINDU KENTJANA	10089121	6.21	85.99	161
35	MEGA BANK MEGA	68225	15.3	83.12	2990
36	NAGA BANK MITRA	2038205	7.94	89.5	195
37	NISP BANK NISP OCBC	120480402	9.6	86.38	1225

38	NOBU BANK NATIONAL NOBU	8703377	1.5	63.35	480
39	PNBN BANK PAN	183121000	6.07	83.18	855
40	PNBS BANK PAN SYARIAH	7134235	4.64	83.8	210
41	SDRA BANK WOORI	20019523	12.16	79.34	1145

Hasil Olah Data Tahun 2016

NO	NAMA BANK	TA	ROE	DAR	HS
1	AGRO BANK RAKYAT INDONESIA	1003644	28.18	85.37	772
2	ARTO BANK ARTOS	774779	7.14	80.99	155
3	BABP BANK MNC	13057549	0.62	85.75	65
4	BACA BANK CAPITAL	14207414	7.82	90.74	200
5	BAEK BANK EKONOMI	29726300	2.3	89.83	2100
6	BBCA BANK CENTRAL ASIA	676739000	20.5	83.5	15400
7	BBHI BANK HARDA INTERNATIONAL	2058463	2.11	81.45	84
8	BBKP BANK BUKOPIN	105406000	13.19	90.95	615
9	BBMD BANK MESTI DHARMA	10189380	6.95	75.67	1550
10	BBNI BANK NEGARA INDONESIA	60303200	15.5	85.2	6475
11	BBNP BANK NUSANTARA	7705782	0.7	84	1860
12	BBYB BANK YUDHA BHAKTI	4134784	14.7	84.45	390
13	BBRI BANK RAKYAT INDO	1.1378E+10	7.31	82.98	2610
14	BBTN BANK TABUNGAN NEGARA	214168479	18.35	91	2320
15	BCIC BANK J TRUST INDONESIA	16065303	-65.76	18.9	78
16	BDMN BANK DANAMON	174087000	8	79	4870
17	BEKS BANK PUNDI INDONESIA	5251398	-83.79	83.55	56
18	BINA BANK INA PERDANA	2359089	5.23	79.54	1145
19	BJBR BANK JABAR BANTEN	102318457	21.81	85	2140
20	BJTM BANK PEMBANGUNAN DAERAH	43032950	17.82	83	695
21	BKSW BANK QNB	24372702	-31.96	85	280
22	BMAS BANK MASPION	5481519	7.62	19.72	420
23	BMRI BANK MANDIRI	1038706009	11.12	85.23	6100
24	BNBA BANK BUMI ARTHA	7121173	6.43	81.79	238
25	BNGA BANK CIMB NIAGA	241571728	5.81	86	1155
26	BNII BANK MAYBANK	166678902	11.85	88	342
27	BNLI BANK PERMATA	165527512	-38.3	88	642
28	BSIM BANK SINAR MAS	31192626	10.04	85	835
29	BSWD BANK OF INDIA	4306074	-64.14	74.26	2340
30	BTPN BANK TABUNGAN	91371387	12.6	82.1	2550
31	BVIC BANK VICTORIA	25999981	4.79	89.9	110
32	DNAR BANK DINAR	2311229	3.18	69.88	320
33	INPC BANK ARTHA	26219938	2.11	83.12	93
34	MAYA BANK MAYAPADA	60839102	19	88.41	2482
35	MCOR BANK WINDU KENTJANA	12257391	1.16	80.45	278
36	MEGA BANK MEGA	70531000	10.91	82.61	3060
37	NAGA BANK MITRA	2242642	5.87	89.58	199

38	NISP BANK NISP OCBC	138136341	9.85	85.88	1825
39	NOBU BANK NATIONAL NOBU	8992244	2.4	85.18	875
40	PNBN BANK PAN	199175000	8.29	82.83	920
41	PNBS BANK PAN SYARIAH	8757964	1.64	86.44	116
42	SDRA BANK WOORI	22630634	13.06	80.5	1040

Hasil Perhitungan Perataan Laba Tahun 2012-2016

NO	NAMA BANK	INDEKS ECKEL	DUMMY VARIABEL	KETERANGAN
1	AGRO BANK RAKYAT INDONESIA	0.872744827	1	PERATAAN LABA
	AGRO BANK RAKYAT INDONESIA	2.175828266	0	BUKAN PERATAAN LABA
	AGRO BANK RAKYAT INDONESIA	1.239578943	0	BUKAN PERATAAN LABA
	AGRO BANK RAKYAT INDONESIA	1.024016748	0	BUKAN PERATAAN LABA
	AGRO BANK RAKYAT INDONESIA	1.473163836	0	BUKAN PERATAAN LABA
2	AGRS BANK AGRIS	79602	0	BUKAN PERATAAN LABA
	AGRS BANK AGRIS	122661	0	BUKAN PERATAAN LABA
	AGRS BANK AGRIS	131760	0	BUKAN PERATAAN LABA
3	ARTO BANK ARTOS	-0.885017092	1	PERATAAN LABA
4	BABP BANK MNC	0.067510455	1	PERATAAN LABA
	BABP BANK MNC	5.186557804	0	BUKAN PERATAAN LABA
	BABP BANK MNC	1.409180036	0	BUKAN PERATAAN LABA
	BABP BANK MNC	1.626447676	0	BUKAN PERATAAN LABA
	BABP BANK MNC	1.473229665	0	BUKAN PERATAAN LABA
5	BACA BANK CAPITAL	14.85562154	0	BUKAN PERATAAN LABA
	BACA BANK CAPITAL	11.72969822	0	BUKAN PERATAAN LABA
	BACA BANK CAPITAL	0.927209437	1	PERATAAN LABA
	BACA BANK CAPITAL	0.726474235	1	PERATAAN LABA
	BACA BANK CAPITAL	1.809423601	0	BUKAN PERATAAN LABA
6	BAEK BANK EKONOMI	-0.124095097	1	PERATAAN LABA
	BAEK BANK EKONOMI	-0.018434205	1	PERATAAN LABA
	BAEK BANK EKONOMI	-0.613438313	1	PERATAAN LABA
7	BBCA BANK CENTRAL ASIA	1.069101011	0	BUKAN PERATAAN LABA
	BBCA BANK CENTRAL ASIA	0.366061772	1	PERATAAN LABA
	BBCA BANK CENTRAL ASIA	17.07631536	0	BUKAN PERATAAN LABA
	BBCA BANK CENTRAL ASIA	0.26222132	1	PERATAAN LABA
	BBCA BANK CENTRAL ASIA	43.71873246	0	BUKAN PERATAAN LABA
8	BBHI BANK HARDA INTERNATIONAL	-186.7944395	1	PERATAAN LABA
9	BBKP BANK BUKOPIN	0.454901961	1	PERATAAN LABA
	BBKP BANK BUKOPIN	0.423643988	1	PERATAAN LABA
	BBKP BANK BUKOPIN	4.051821862	0	BUKAN PERATAAN LABA
	BBKP BANK BUKOPIN	0.798040921	1	PERATAAN LABA
	BBKP BANK BUKOPIN	3.337521032	0	BUKAN PERATAAN LABA
10	BBMD BANK MESTI DHARMA	-7.218246703	1	PERATAAN LABA
	BBMD BANK MESTI DHARMA	-6.19556898	1	PERATAAN LABA

	BBMD BANK MESTI DHARMA	-4.172092774	1	PERATAAN LABA
	BBMD BANK MESTI DHARMA	-0.063785908	1	PERATAAN LABA
11	BBNI BANK NEGARA INDONESIA	0.169470184	1	PERATAAN LABA
	BBNI BANK NEGARA INDONESIA	1.930817172	0	BUKAN PERATAAN LABA
	BBNI BANK NEGARA INDONESIA	1.269229726	0	BUKAN PERATAAN LABA
	BBNI BANK NEGARA INDONESIA	1.823570936	0	BUKAN PERATAAN LABA
	BBNI BANK NEGARA INDONESIA	8.262980351	0	BUKAN PERATAAN LABA
12	BBNP BANK NUSANTARA	-10.67852663	1	PERATAAN LABA
	BBNP BANK NUSANTARA	-4.080217462	1	PERATAAN LABA
	BBNP BANK NUSANTARA	-0.290856346	1	PERATAAN LABA
	BBNP BANK NUSANTARA	-1.775511288	1	PERATAAN LABA
	BBNP BANK NUSANTARA	-0.612247795	1	PERATAAN LABA
13	BBYB BANK YUDHA BHAKTI	0.156707639	1	PERATAAN LABA
	BBYB BANK YUDHA BHAKTI	1.605203601	0	BUKAN PERATAAN LABA
14	BBRI BANK RAKYAT INDO	0.801204565	1	PERATAAN LABA
	BBRI BANK RAKYAT INDO	5.85965079	0	BUKAN PERATAAN LABA
	BBRI BANK RAKYAT INDO	0.072336029	1	PERATAAN LABA
	BBRI BANK RAKYAT INDO	4.200849757	0	BUKAN PERATAAN LABA
	BBRI BANK RAKYAT INDO	164.0569981	0	BUKAN PERATAAN LABA
15	BBTN BANK TABUNGAN NEGARA	0.535293293	1	PERATAAN LABA
	BBTN BANK TABUNGAN NEGARA	13.67084499	0	BUKAN PERATAAN LABA
	BBTN BANK TABUNGAN NEGARA	43.89823787	0	BUKAN PERATAAN LABA
	BBTN BANK TABUNGAN NEGARA	11.44072525	0	BUKAN PERATAAN LABA
	BBTN BANK TABUNGAN NEGARA	11.70914256	0	BUKAN PERATAAN LABA
16	BCIC BANK J TRUST INDONESIA	-0.04631418	1	PERATAAN LABA
	BCIC BANK J TRUST INDONESIA	-1.429602917	1	PERATAAN LABA
	BCIC BANK J TRUST INDONESIA	-0.689185471	1	PERATAAN LABA
	BCIC BANK J TRUST INDONESIA	-0.016701885	1	PERATAAN LABA
	BCIC BANK J TRUST INDONESIA	-0.34167178	1	PERATAAN LABA
17	BDMN BANK DANAMON	-49.33394957	1	PERATAAN LABA
	BDMN BANK DANAMON	-2.024337527	1	PERATAAN LABA
	BDMN BANK DANAMON	-11.66986121	1	PERATAAN LABA
	BDMN BANK DANAMON	-0.221613293	1	PERATAAN LABA
	BDMN BANK DANAMON	-1.888630097	1	PERATAAN LABA
18	BEKS BANK PUNDI INDONESIA	-0.316406945	1	PERATAAN LABA
	BEKS BANK PUNDI INDONESIA	-1.327322478	1	PERATAAN LABA
	BEKS BANK PUNDI INDONESIA	-0.704588992	1	PERATAAN LABA
	BEKS BANK PUNDI INDONESIA	-0.947503476	1	PERATAAN LABA
	BEKS BANK PUNDI INDONESIA	-0.035140832	1	PERATAAN LABA
19	BINA BANK INA PERDANA	7.022421497	0	BUKAN PERATAAN LABA

	BINA BANK INA PERDANA	0.167470341	1	PERATAAN LABA
	BINA BANK INA PERDANA	0.252133109	1	PERATAAN LABA
20	BJBR BANK JABAR BANTEN	4.954744308	0	BUKAN PERATAAN LABA
	BJBR BANK JABAR BANTEN	2.002231817	0	BUKAN PERATAAN LABA
	BJBR BANK JABAR BANTEN	1.889954739	0	BUKAN PERATAAN LABA
	BJBR BANK JABAR BANTEN	0.42834753	1	PERATAAN LABA
	BJBR BANK JABAR BANTEN	1.618962296	0	BUKAN PERATAAN LABA
21	BJTM BANK PEMBANGUNAN DAERAH	5.689414126	0	BUKAN PERATAAN LABA
	BJTM BANK PEMBANGUNAN DAERAH	23.97581787	0	BUKAN PERATAAN LABA
	BJTM BANK PEMBANGUNAN DAERAH	66.43515152	0	BUKAN PERATAAN LABA
	BJTM BANK PEMBANGUNAN DAERAH	42.19513431	0	BUKAN PERATAAN LABA
	BJTM BANK PEMBANGUNAN DAERAH	4.215370166	0	BUKAN PERATAAN LABA
22	BKSW BANK QNB	-1.373798546	1	PERATAAN LABA
	BKSW BANK QNB	-2.273064034	1	PERATAAN LABA
	BKSW BANK QNB	-2.126849908	1	PERATAAN LABA
	BKSW BANK QNB	-1.085679587	1	PERATAAN LABA
	BKSW BANK QNB	-5.252676254	1	PERATAAN LABA
23	BMAS BANK MASPION	343063	0	BUKAN PERATAAN LABA
	BMAS BANK MASPION	419731	0	BUKAN PERATAAN LABA
	BMAS BANK MASPION	490105	0	BUKAN PERATAAN LABA
	BMAS BANK MASPION	523188	0	BUKAN PERATAAN LABA
24	BMRI BANK MANDIRI	50.70447891	0	BUKAN PERATAAN LABA
	BMRI BANK MANDIRI	87.84590999	0	BUKAN PERATAAN LABA
	BMRI BANK MANDIRI	7.197942119	0	BUKAN PERATAAN LABA
	BMRI BANK MANDIRI	3.215184846	0	BUKAN PERATAAN LABA
	BMRI BANK MANDIRI	46.94202071	0	BUKAN PERATAAN LABA
25	BNBA BANK BUMI ARTHA	2.111671353	0	BUKAN PERATAAN LABA
	BNBA BANK BUMI ARTHA	20.67569905	0	BUKAN PERATAAN LABA
	BNBA BANK BUMI ARTHA	3.346532643	0	BUKAN PERATAAN LABA
	BNBA BANK BUMI ARTHA	0.678972253	1	PERATAAN LABA
	BNBA BANK BUMI ARTHA	5.392327123	0	BUKAN PERATAAN LABA
26	BNGA BANK CIMB NIAGA	-4.496731451	1	PERATAAN LABA
	BNGA BANK CIMB NIAGA	-2.326212476	1	PERATAAN LABA
	BNGA BANK CIMB NIAGA	-20.46118466	1	PERATAAN LABA
	BNGA BANK CIMB NIAGA	-28.75953795	1	PERATAAN LABA
	BNGA BANK CIMB NIAGA	-32.55024187	1	PERATAAN LABA
27	BNII BANK MAYBANK	1.07894511	0	BUKAN PERATAAN LABA
	BNII BANK MAYBANK	26.45344942	0	BUKAN PERATAAN LABA
	BNII BANK MAYBANK	11.16494362	0	BUKAN PERATAAN LABA
	BNII BANK MAYBANK	0.929759855	1	PERATAAN LABA

	BNII BANK MAYBANK	6.164549519	0	BUKAN PERATAAN LABA
28	BNLI BANK PERMATA	-0.763104353	1	PERATAAN LABA
	BNLI BANK PERMATA	-5.21567801	1	PERATAAN LABA
	BNLI BANK PERMATA	-2.685520705	1	PERATAAN LABA
	BNLI BANK PERMATA	-1.398367719	1	PERATAAN LABA
	BNLI BANK PERMATA	-2.58803191	1	PERATAAN LABA
29	BSIM BANK SINAR MAS	13.90301046	0	BUKAN PERATAAN LABA
	BSIM BANK SINAR MAS	1.392534883	0	BUKAN PERATAAN LABA
	BSIM BANK SINAR MAS	6.591997031	0	BUKAN PERATAAN LABA
	BSIM BANK SINAR MAS	0.923626527	1	PERATAAN LABA
	BSIM BANK SINAR MAS	4.173597114	0	BUKAN PERATAAN LABA
30	BSWD BANK OF INDIA	-2.471999205	1	PERATAAN LABA
	BSWD BANK OF INDIA	-2.204525053	1	PERATAAN LABA
	BSWD BANK OF INDIA	-0.472110187	1	PERATAAN LABA
	BSWD BANK OF INDIA	-0.251726035	1	PERATAAN LABA
	BSWD BANK OF INDIA	-0.759228474	1	PERATAAN LABA
31	BTPN BANK TABUNGAN	5.656229284	0	BUKAN PERATAAN LABA
	BTPN BANK TABUNGAN	0.715806096	1	PERATAAN LABA
	BTPN BANK TABUNGAN	7.807558264	0	BUKAN PERATAAN LABA
	BTPN BANK TABUNGAN	11.69529207	0	BUKAN PERATAAN LABA
	BTPN BANK TABUNGAN	1.117555415	0	BUKAN PERATAAN LABA
32	BVIC BANK VICTORIA	-3.810372479	1	PERATAAN LABA
	BVIC BANK VICTORIA	-4.373509223	1	PERATAAN LABA
	BVIC BANK VICTORIA	-6.10454002	1	PERATAAN LABA
	BVIC BANK VICTORIA	-0.172298386	1	PERATAAN LABA
	BVIC BANK VICTORIA	-4.613227102	1	PERATAAN LABA
33	DNAR BANK DINAR	6.06789219	0	BUKAN PERATAAN LABA
	DNAR BANK DINAR	9.981047958	0	BUKAN PERATAAN LABA
	DNAR BANK DINAR	1.889599902	0	BUKAN PERATAAN LABA
34	INPC BANK ARTHA	-3.288404136	1	PERATAAN LABA
	INPC BANK ARTHA	-54.2062923	1	PERATAAN LABA
	INPC BANK ARTHA	-3.564455137	1	PERATAAN LABA
	INPC BANK ARTHA	-3.178603205	1	PERATAAN LABA
	INPC BANK ARTHA	-0.443894794	1	PERATAAN LABA
35	MAYA BANK MAYAPADA	1.072478725	0	BUKAN PERATAAN LABA
	MAYA BANK MAYAPADA	0.115082154	1	PERATAAN LABA
	MAYA BANK MAYAPADA	1.584441958	0	BUKAN PERATAAN LABA
	MAYA BANK MAYAPADA	1.819375666	0	BUKAN PERATAAN LABA
	MAYA BANK MAYAPADA	5.378035752	0	BUKAN PERATAAN LABA
36	MCOR BANK WINDU KENTJANA	-64.84865059	1	PERATAAN LABA

	MCOR BANK WINDU KENTJANA	-7.310993164	1	PERATAAN LABA
	MCOR BANK WINDU KENTJANA	-9.704159973	1	PERATAAN LABA
	MCOR BANK WINDU KENTJANA	-16.08960679	1	PERATAAN LABA
	MCOR BANK WINDU KENTJANA	-19.38612469	1	PERATAAN LABA
37	MEGA BANK MEGA	5.505421184	0	BUKAN PERATAAN LABA
	MEGA BANK MEGA	9.963609172	0	BUKAN PERATAAN LABA
	MEGA BANK MEGA	4.882681564	0	BUKAN PERATAAN LABA
	MEGA BANK MEGA	10.01095618	0	BUKAN PERATAAN LABA
	MEGA BANK MEGA	28.30769231	0	BUKAN PERATAAN LABA
38	NAGA BANK MITRA	0.832142654	1	PERATAAN LABA
	NAGA BANK MITRA	1.226863093	0	BUKAN PERATAAN LABA
	NAGA BANK MITRA	0.236892372	1	PERATAAN LABA
	NAGA BANK MITRA	0.573812666	1	PERATAAN LABA
39	NISP BANK NISP OCBC	0.426095163	1	PERATAAN LABA
	NISP BANK NISP OCBC	1.10381812	0	BUKAN PERATAAN LABA
	NISP BANK NISP OCBC	2.455767618	0	BUKAN PERATAAN LABA
	NISP BANK NISP OCBC	2.515864573	0	BUKAN PERATAAN LABA
	NISP BANK NISP OCBC	0.711940369	1	PERATAAN LABA
40	NOBU BANK NATIONAL NOBU	3.080534351	0	BUKAN PERATAAN LABA
	NOBU BANK NATIONAL NOBU	3.27624677	0	BUKAN PERATAAN LABA
	NOBU BANK NATIONAL NOBU	2.509907599	0	BUKAN PERATAAN LABA
	NOBU BANK NATIONAL NOBU	3.137596111	0	BUKAN PERATAAN LABA
41	PNBN BANK PANIN	69.03198235	0	BUKAN PERATAAN LABA
	PNBN BANK PANIN	230.1378299	0	BUKAN PERATAAN LABA
	PNBN BANK PANIN	0.031758779	1	PERATAAN LABA
	PNBN BANK PANIN	250.4988768	0	BUKAN PERATAAN LABA
	PNBN BANK PANIN	14.30687824	0	BUKAN PERATAAN LABA
42	PNBS BANK PAN SYARIAH	-7.456943352	1	PERATAAN LABA
	PNBS BANK PAN SYARIAH	-13.18625697	1	PERATAAN LABA
	PNBS BANK PAN SYARIAH	-6.032568451	1	PERATAAN LABA
43	SDRA BANK WOORI	0.170204819	1	PERATAAN LABA
	SDRA BANK WOORI	0.738007756	1	PERATAAN LABA
	SDRA BANK WOORI	2.911381367	0	BUKAN PERATAAN LABA
	SDRA BANK WOORI	0.646180286	1	PERATAAN LABA
	SDRA BANK WOORI	0.044554797	1	PERATAAN LABA

Tabel 4.1 Hasil Klasifikasi Indeks Eckel

Status	2012	2013	2014	2015	2016
Perataan Laba	19	18	17	25	20
Bukan Perataan Laba	13	16	23	16	23

Tabel 4.2 Hasil Statistik Deskriptif

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
UP	190	24202.00	11377960721.00	276948899.4158	1206790839.50990
ROE	190	-142.48	32.60	7.7032	19.58391
FL	190	3.00	8605.00	128.6108	618.37029
PL	190	.00	1.00	.5210	.49795
NP	190	24.00	15400.00	1585.1105	2438.83476
Valid N (listwise)	190				

Tabel 4.3 Hasil Uji Kolmogorov Smirnov

One-Sample Kolmogorov-Smirnov Test						
	UP	ROE	FL	PL	NP	
N	190	190	190	190	190	
Normal Parameters ^{a,b}	Mean	276948899.41	7.7032	128.6108	.5579	1585.110
	Std. Deviation	1206790839.50990	19.58391	618.37029	.49795	2438.83476
	Most Extreme Differences	Absolute	.412	.278	.507	.371
	Positive	.412	.145	.507	.311	.237
	Negative	-.409	-.278	-.421	-.371	-.261
Test Statistic	.412	.278	.507	.371	.261	
Asymp. Sig. (2-tailed)	.000 ^c	.000 ^c	.000 ^c	.000 ^c	.000 ^c	

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

Tabel 4.4 Hasil Uji Kolmogorov Smirnov Setelah Unstandardized Residual

One-Sample Kolmogorov-Smirnov Test		Unstandardized Residual
N		176
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	1.06564055
Most Extreme Differences	Absolute	.035
	Positive	.035
	Negative	-.029
Test Statistic		.035
Asymp. Sig. (2-tailed)		.200 ^{c,d}

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

d. This is a lower bound of the true significance.

Tabel 4.5 Hasil Uji Multikolinearitas

Model	Collinearity Statistics	
	Tolerance	VIF
1 (Constant)		
LNUP	.887	1.128
LNROE	.842	1.188
LNFL	.998	1.002
PL	.937	1.068

Tabel 4.6 Hasil Uji Autokorelasi

Model	R	Durbin-Watson
1	.644 ^a	.866

Tabel 4.7 Hasil Uji Hosmer and Lemeshow's Goodness of Fit

Hosmer and Lemeshow Test			
Step	Chi-square	df	Sig.
1	13.830	8	.086

Tabel 4.8 Uji Omnibus Test of Model coefficients

Omnibus Tests of Model Coefficients				
		Chi-square	Df	Sig.
Step 1	Step	12.004	3	.007
	Block	12.004	3	.007
	Model	12.004	3	.007

Tabel 4.9 hasil Uji wald

Variables in the Equation							
		B	S.E.	Wald	df	Sig.	Exp(B)
Step 1 ^a	LNUP	-.027	.081	.115	1	.734	.973
	LNROE	-.614	.213	8.303	1	.004	.541
	LNFL	.156	.353	.194	1	.660	1.168
	Constant	1.317	2.073	.403	1	.525	3.730

a. Variable(s) entered on step 1: LNUP, LNROE, LNFL.

Tabel 4.10 Hasil Uji Nagelkerke R Square

Model Summary			
Step	-2 Log likelihood	Cox & Snell R Square	Nagelkerke R Square
1	230.869 ^a	.066	.088

a. Estimation terminated at iteration number 4 because parameter estimates changed by less than .001.

Tabel 4.11 hasil Uji Signifikansi Simultan (Uji Statistik F)

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	140.762	4	35.190	30.280	.000 ^b
	Residual	198.728	171	1.162		
	Total	339.490	175			

a. Dependent Variable: LNNP

b. Predictors: (Constant), PL, LNFL, LNUP, LNROE

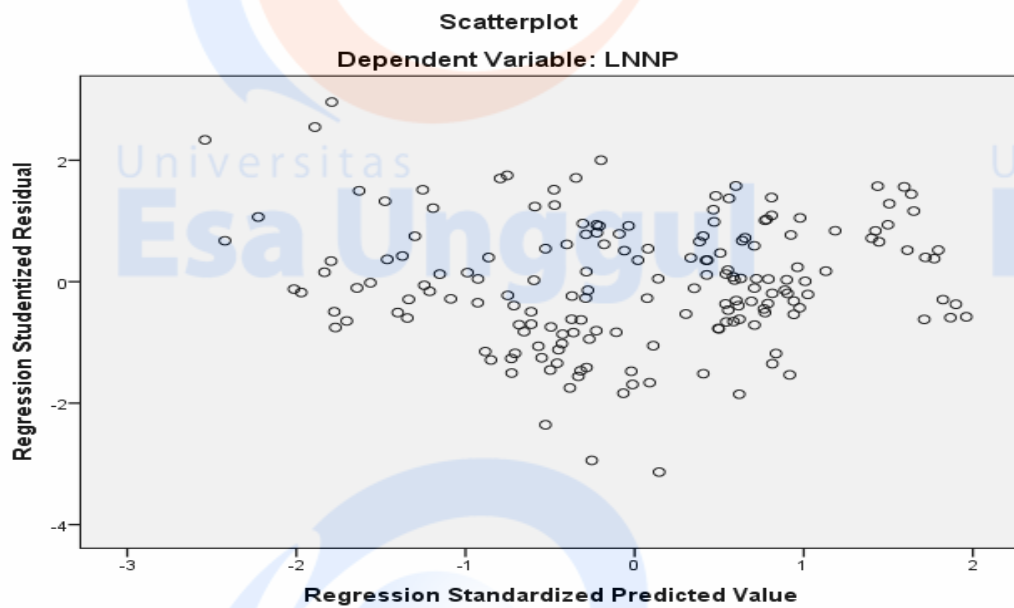
Tabel 4.12 Hasil Uji Signifikansi Parsial T-Test

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
1 (Constant)	.213	1.078		.197	.844
LNUP	.315	.043	.460	7.405	.000
LNROE	.469	.097	.307	4.816	.000
LNFL	-.012	.180	-.004	-.068	.946
PL	-.131	.168	-.047	-.775	.439

Tabel 4.13 Hasil Uji Koefisien Determinan (R^2)

Model	R	R Square	Adjusted R Square
1	.644 ^a	.415	.401

Gambar 4.1 Hasil Uji Heteroskedastisitas



Gambar 4.2 Analisis Jalur

