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LAMPIRAN

Lampiran 1. Tabel 1.1 Rasio Perbankan

Rasio	Tahun				
	2010	2011	2012	2013	2014
CAR (%)	17,8	17,18	17,71	18,56	19,62
IRR (%)	5,42	5,37	5,44	5,35	4,22
LDR (%)	75,21	79,51	82,02	87,18	90,14
BOPO (%)	86,14	86,13	83,15	75,14	77,27
Pertumbuhan Per Laba (%)	23,23	-27,67	14,23	19,2	13,8

Sumber : Statistik Perbankan Indonesia (2015)

Lampiran 2. Tabel 2.1. Predikat Kesehatan Bank

Nilai Kredit CAMEL	Predikat
81-100	Sehat
66<81	Cukup Sehat
51<66	Kurang Sehat
0<51	Tidak Sehat

Sumber : Surat Edaran Bank Indonesia Nomor 6/23/DPNP tanggal 31 Mei 2004

Lampiran 3. Tabel 2.2 Rasio Tingkat Kesehatan Keuangan Bank

Uraian	Yang Dinilai	Rasio	Bobot
Capital	Kecukupan Modal	CAR	25%
Assets	Kualitas Aktiva Produktif	BDR CAD	25% 5%
Management	Kualitas Manajemen	Manajemen Modal Manajemen Aktiva Manajemen Umum Manajemen Rentabilitas Manajemen Likuiditas	25%
Earnings	Kemampuan Menghasilkan Laba	ROA BOPO	10%
Liquidity	Kemampuan Menjamin Likuiditas	LDR NCM/CA	10%

Sumber : Dendawijaya (2003:143)

Lampiran 4. Tabel 3.1 Daftar Sampel Perusahaan Perbankan

No	Nama Perusahaan	Kode Perusahaan
1	Bank Rakyat Indonesia agro niaga, tbk	AGRO
2	Bank MNC Internasional, tbk	BABP
3	Bank Capital Indonesia,tbk	BACA
4	Bank Cental Asia,tbk	BBCA
5	Bank Bukopin,tbk	BBKP
6	Bank Negara Indonesi (Persero),tbk	BBNI
7	Bank Nusantara Parahyangan,tbk	BBNP
8	Bank Rakyat Indonesia (Persero),tbk	BBRI
9	Bank Tabungan Negara,tbk	BBTN
10	Bank Mutiara,tbk	BCIC
11	Bank Danamon Indonesia,tbk	BDMN
12	Bank Pundi Indonesia,tbk	BEKS
13	Bank Jabar Banten,tbk	BJBR
14	Bank QNB Indonesia (Bank Kesawan),tbk	BKSW
15	Bank Mandiri (Persero),tbk	BMRI
16	Bank Bumi Arta,tbk	BNBA
17	Bank CIMB Niaga,tbk	BNGA
18	Bank Maybank Indonesia,tbk	BNII
19	Bank Permata,tbk	BNLI
20	Bank Sinar Mas,tbk	BSIM
21	Bank Of India Indonesia,tbk	BSWD
22	Bank Tabungan Pensiunan Nasional,tbk	BTPN
23	Bank Victoria International,tbk	BVIC
24	Bank Artha Graha International,tbk	INPC
25	Bank Mayapada International,tbk	MAYA
26	Bank Windu Kentjana International,tbk	MCOR
27	Bank Mega,tbk	MEGA
28	Bank OCBC NISP,tbk	NISP
29	Bank PAN Indonesia,tbk	PNBN
30	Bank Woori Saudara Indonesia 1906,tbk	SDRA

Sumber : Saham OK

Lampiran : Tabel Laporan Keuangan Bank

pertumbuhan laba	CAR	BOPO	LDR	IRR
0.005180029	0.148	0.8654	0.8248	2.36985112
8.122102132	0.1121	0.9968	0.7948	2.08047911
0.715898874	0.18	0.8685	0.5906	1.58667489
0.083271719	0.142	0.624	0.686	3.69557052
0.126855601	0.1634	0.8142	0.8381	1.92345216
0.213498623	0.167	0.71	0.775	3.13345294
0.253631908	0.1217	0.8518	0.8494	1.11735591
0.238533934	0.1695	0.5993	0.7985	5.07131497
0.218945487	0.1769	0.8074	1.009	2.15518084
-0.440976022	0.1009	0.9296	0.8281	0.5150384
0.210170488	0.189	0.75	1.006	3.17688679
-0.681738233	0.1327	0.9777	0.8368	3.00864634
0.239545235	0.1811	0.7931	0.0709	2.16401656
3.771756713	0.2776	1.1153	0.8737	2.05623548
0.310060428	0.1548	0.6393	0.7766	4.14184003
0.339964809	0.1918	0.7871	0.7795	2.49183003
0.337704676	0.1516	0.717	0.9504	1.60311624
0.582672226	0.1283	0.8706	0.8734	1.04679743
0.182606982	0.1586	0.8451	0.8952	1.31140239
1.023142477	0.1809	0.8375	0.8078	0.58342799
0.144033949	0.211	0.7231	0.9321	1.91916311
1.37848567	0.215	0.746	0.86	2.88433786
0.096952007	0.1796	0.7882	0.6759	0.99417433
0.327780544	0.1645	0.9303	0.8742	1.79949148
0.537768303	0.1093	0.8019	0.8058	1.90387922
1.624261335	0.1386	0.8174	0.8022	3.05490004
0.283317801	0.1683	0.7673	0.5239	1.49329759
0.216303906	0.1649	0.7893	0.8679	1.32167378
0.104217159	0.1631	0.75	0.8846	1.90854772
13.19335851	0.4252	0.4241	1.181	6.79739475
0.587803253	0.216	0.8588	0.8711	2.15172556
77.86688408	0.1309	1.0777	0.7948	1.74491571
0.477071719	0.2013	0.8638	0.6335	1.58906688
0.216278475	0.157	0.615	0.754	4.29139833
0.14011976	0.1706	0.8238	0.858	1.6970907

0.285187287	0.151	0.671	0.853	3.61268939
0.231815521	0.1575	0.8625	0.8444	0.90716463
0.142719538	0.1699	0.6058	0.8854	5.3062419
0.14516129	0.1562	0.8219	1.0442	2.10194932
6.802774821	0.1403	1.738	0.9631	0.28551041
0.010201603	0.179	0.8286	0.951	3.05015152
1.024901312	0.1156	0.9939	0.8846	2.50202777
0.153928085	0.1651	0.7941	0.9647	2.42714539
-0.844503203	0.1874	1.0057	1.133	1.8383002
0.173658293	0.1493	0.6241	0.8297	4.30182399
-0.033580783	0.1609	0.8233	0.8396	2.14803799
0.010892121	0.1536	0.7379	0.9449	1.5582273
0.406469107	0.1274	0.8306	0.8704	1.16008039
0.261481348	0.1428	0.8499	0.8924	1.68408117
-0.029108364	0.2182	0.885	0.7872	0.59912548
0.480744054	0.1526	0.6909	0.9376	2.04573831
0.075010978	0.231	0.75	0.88	2.80979631
0.188956614	0.1795	0.8135	0.7339	1.37838128
0.670841176	0.1731	0.8527	0.8887	2.05960382
0.463604632	0.1407	0.7858	0.8561	1.80164264
-0.169306045	0.1468	0.8489	0.8273	3.0533926
-0.618736383	0.1574	0.8976	0.5741	0.80670257
0.248253329	0.1928	0.7803	0.9249	1.41704651
0.097014925	0.1674	0.7882	0.8771	1.8825406
0.581296901	0.2791	0.3328	1.4072	8.11184234
0.182331259	0.1906	0.8731	0.8849	1.76423567
-0.999332643	0.1779	1.0854	0.8035	1.45055938
0.057508123	0.1643	0.8781	0.5813	1.37845496
0.158249158	0.169	0.624	0.768	3.63401981
-0.293067227	0.1598	0.8921	0.8388	1.53528139
0.195517774	0.162	0.698	0.878	3.07125307
-0.082691906	0.166	0.8837	0.8519	0.6811889
0.134541538	0.1831	0.6542	0.8168	5.61474827
-0.266325224	0.1464	0.8897	1.0886	1.74411004
-0.415738813	0.1348	1.3639	0.7114	0.05812229
-0.354893003	0.179	0.7661	0.926	2.46896478
0.268322497	0.1005	1.083	0.8611	1.91872254
-0.195492768	0.1608	0.856	0.9318	2.03033932

25.49335077	0.151	0.889	0.9347	1.49922959
0.096924956	0.166	0.6498	0.8202	4.75447308
-0.061052937	0.1507	0.8741	0.7945	1.74091697
-0.509959264	0.1558	0.8786	0.9946	1.56497394
-0.50069552	0.1576	0.9213	0.9267	0.96452714
-0.080018634	0.1358	0.898	0.8913	1.29049651
-0.29981516	0.1838	0.9454	0.8388	0.9518628
0.303714619	0.1538	0.7492	0.8806	1.65504194
-0.118959966	0.232	0.8	0.97	2.34049588
-0.567542909	0.1835	0.9325	0.7025	1.1993412
-0.495630708	0.1595	0.9162	0.8762	1.73748093
0.114044079	0.1044	0.8427	0.8125	1.45700953
-0.329900564	0.1415	0.9319	0.8403	3.5960364
0.081904762	0.1523	0.9125	0.6585	0.84748379
0.165798126	0.1874	0.7946	0.9359	1.50394551
0.038015206	0.173	0.7981	0.9547	1.66849758
-0.3167578	0.2171	0.5604	1.012	6.93931369
0.29823297	0.2112	0.8863	0.8715	1.825573
-0.850082493	0.1783	0.9897	0.7229	1.43277199
0.218609956	0.177	0.9027	0.5578	1.34800214
0.092296512	0.187	0.632	0.811	4.12110687
0.432392273	0.15	0.8756	0.8634	1.53578694
-0.155877736	0.195	0.755	0.878	3.25496251
-0.307307421	0.1807	0.9191	0.8519	0.80125176
0.048871094	0.2059	0.6796	0.8688	5.45549303
0.615183246	0.1697	0.8483	1.0878	1.83519313
0.018475413	0.1549	1.4368	0.85	0.16130252
-0.079761461	0.197	0.8556	0.875	0.25581395
1.751404121	0.0802	1.3415	0.8077	1.59526034
0.246587819	0.1621	0.8313	0.8813	1.97413942
0.284065007	0.1618	0.9096	1.1254	1.51005342
0.024111552	0.186	0.6967	0.8705	4.79467205
0.098846184	0.2557	0.8891	0.8278	1.69064014
-0.593340867	0.1628	0.9738	0.9797	1.6010162
0.670047889	0.1517	0.8918	0.8614	0.927889
-0.844365466	0.15	0.989	0.878	1.41549611
0.195124313	0.1437	0.9167	0.7804	0.86646034
-0.57927059	0.2386	1.102	0.8206	1.520645

-0.07029659	0.238	0.82	0.97	2.4497413
-0.10999158	0.193	0.9389	0.7017	1.21509222
-0.36557628	0.152	0.9666	0.8075	1.71083663
0.519515581	0.1297	0.8265	0.8299	1.51300488
0.273662124	0.1639	0.907	0.8682	3.41799813
0.853873239	0.2285	0.8572	0.6506	1.04558405
0.126599068	0.1732	0.8014	0.9805	1.56800048
-0.395528142	0.2013	0.8666	0.9883	1.74130121
0.920940372	0.1882	0.7989	0.9722	1.98918616
0.279671341	0.2368	0.8759	0.8825	1.77596973
0.143189044	0.1954	0.9561	0.772	1.52883896
0.029001464	0.2069	0.8911	0.5534	1.41047777
0.143934354	0.219	0.604	0.771	4.80818022
0.131742739	0.1672	0.8697	0.8604	1.61777854
0.248222295	0.194	0.736	0.904	3.17781166
-0.878729418	0.2057	0.9852	0.8418	1.15756748
0.03215143	0.2291	0.6893	0.8777	5.10472263
0.41437061	0.2034	0.8248	1.0266	1.90963788
0.063182497	0.1528	1.2826	0.9633	0.40297264
0.130822195	0.209	0.773	0.91	3.0039267
0.223348905	0.1322	1.957	0.8385	1.20759657
-0.164913665	0.1843	0.867	0.867	2.32164914
-0.583244684	0.1646	1.3794	0.9454	1.36968166
-0.3073941	0.2136	0.8094	0.8586	4.75457337
0.382943232	0.2515	0.858	0.7903	1.86456408
1.189933831	0.1796	0.9007	0.9838	1.62709462
0.552739026	0.1677	0.8436	0.8892	1.07856893
25.23540743	0.156	1.508	0.805	1.28498746
1.001809217	0.167	0.8623	0.7747	0.90341506
10.32806483	0.345	2.352	0.827	1.64613579
0.070316311	0.25	0.82	0.95	2.82886331
0.066831078	0.2458	0.943	0.6838	1.16348236
0.021726934	0.1992	0.9617	0.8639	1.79641094
0.257334917	0.1334	0.8308	0.914	1.66945397
-0.670842115	0.1943	0.9347	0.8643	2.55461199
0.0997151	0.2621	0.8181	0.5535	1.30930931
0.192602784	0.1828	0.7984	0.8986	1.71178725

0.605867347	0.2049	0.8302	0.9437	1.93769436
0.168103156	0.172	0.7925	1.1045	2.04233853

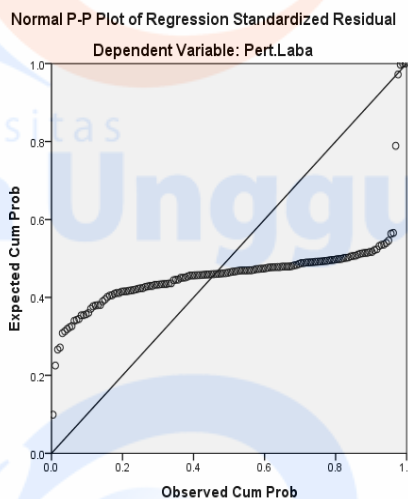
Lampiran 5. Tabel 4.1

Statistik Deskriptif

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Pert.Laba	150	-.999	77.867	1.25303	7.119469
CAR	150	.080	.425	.17686	.042843
BOPO	150	.333	2.352	.87527	.231874
LDR	150	.071	1.407	.85415	.137628
IRR	150	.058	8.112	2.13492	1.348744
Valid N (listwise)	150				

Sumber : Data diolah, 2017



Lampiran 6. Gambar 4.1

Hasil Uji Normalitas P-Plot (Sebelum Outlier)

Lampiran 7. Tabel 4.2

Hasil Uji Normalitas (Sebelum Di outlier)

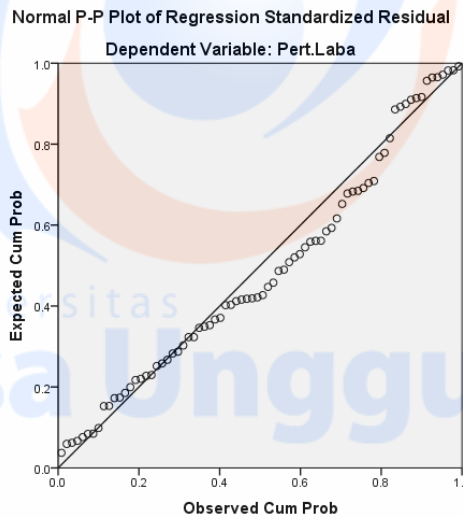
One-Sample Kolmogorov-Smirnov Test

		Pert.Laba	CAR	BOPO	LDR	IRR
N		150	150	150	150	150
Normal Parameters ^{a,b}	Mean	1.25303	.17686	.87527	.85415	2.13492
	Std.	7.119469	.04284	.231874	.137628	1.34874
	Deviation		3			4
Most Extreme Differences	Absolute	.433	.111	.214	.133	.205
	Positive	.433	.111	.214	.104	.205
	Negative	-.376	-.080	-.122	-.133	-.101
Test Statistic		.433	.111	.214	.133	.205
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.



Lampiran 8. Gambar 4.2

Hasil Uji Normalitas P-Plot setelah di Outlier

Lampiran 9. Tabel 4.3

Hasil Uji Normalitas (Setelah Di outlier)

One-Sample Kolmogorov-Smirnov Test

		Pert.Laba	CAR	BOPO	LDR	IRR
N		76	76	76	76	76
Normal Parameters ^{a,b}	Mean	.04833	.16879	.84938	.87176	1.3333
	Std. Deviation	.403467	.024246	.079820	.063444	.22901
Most Extreme Differences	Absolute	.143	.084	.055	.093	.096
	Positive	.064	.084	.055	.070	.096
	Negative	-.143	-.048	-.036	-.093	-.078
Test Statistic		.143	.084	.055	.093	.096
Asymp. Sig. (2-tailed)		.001 ^c	.200 ^{c,d}	.200 ^{c,d}	.098 ^c	.079 ^c

- a. Test distribution is Normal.
- b. Calculated from data.
- c. Lilliefors Significance Correction.
- d. This is a lower bound of the true significance.

Lampiran 10. Tabel 4.4

Hasil Uji Normalitas *One Sample Kolmogorov-Smirnov Test* setelah Outlier

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		76
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	.31499948
	Most Extreme Differences	
	Absolute	.095
	Positive	.095
	Negative	-.063
Test Statistic		.095
Asymp. Sig. (2-tailed)		.087 ^c

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

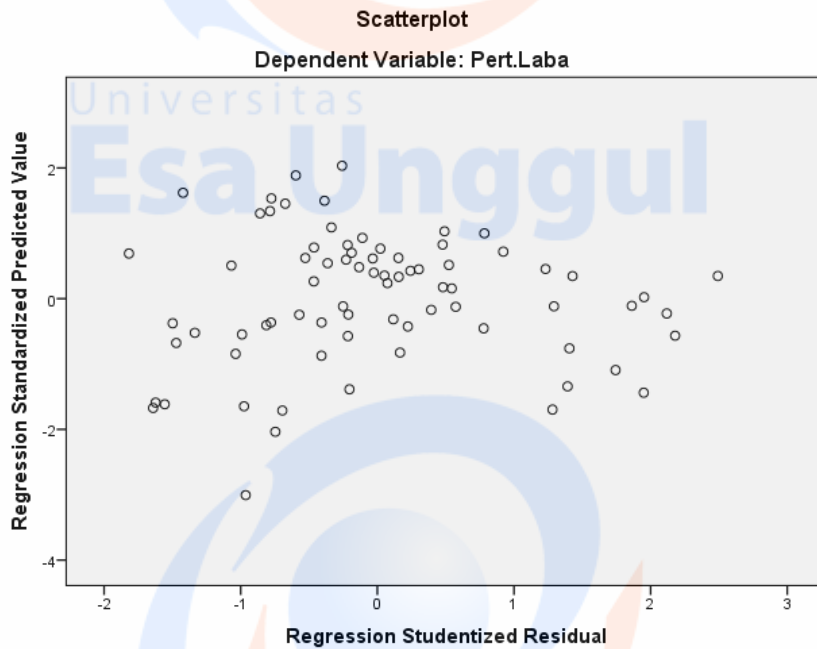
Lampiran 11. Tabel 4.5 Hasil Uji Multikolinearitas

Coefficients^a

Model		Collinearity Statistics	
		Tolerance	VIF
1	CAR	.934	1.070
	BOPO	.749	1.336
	LDR	.865	1.157
	IRR	.799	1.251

a. Dependent Variable: Pert.Laba

Sumber: Hasil Pengolahan Data SPSS 23



Lampiran 12. Gambar 4.3 Scatterplot

Lampiran 13. Tabel 4.6 Hasil Uji Autokorelasi

Model Summary^b

Mode	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.625 ^a	.390	.356	.323751	2.005

a. Predictors: (Constant), CAR, BOPO, LDR, IRR

b. Dependent Variable: Pert.Laba

Sumber: Hasil Pengolahan Data SPSS 23

Lampiran 14. Tabel 4.7 Durbin Watson

K = 4		
N	DI	Du
76	1,5190	1,7399

Sumber. www.statistikian.com

Lampiran 15. Tabel 4.8 Hasil Uji Regresi Linier Berganda

Coefficients ^a					
Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
(Constant)	3.933	.913		4.306	.000
CAR	-1.394	1.595	-.084	-.874	.385
BOPO	-3.434	.541	-.679	-6.344	.000
LDR	-.327	.634	-.051	-.516	.607
IRR	-.335	.183	-.190	-1.837	.070

a. Dependent Variable: Pert.Laba

Sumber: Hasil Pengolahan Data SPSS 23

Lampiran 16. Tabel 4.9 Hasil Uji F

ANOVA^a

Model	Sum of Squares	Df	Mean Square	F	Sig.
Regression	4.767	4	1.192	11.370	.000 ^b
Residual	7.442	71	.105		
Total	12.209	75			

a. Dependent Variable: Pert.Laba

b. Predictors: (Constant), CAR, BOPO, LDR, IRR

Sumber: Hasil Pengolahan Data SPSS 23

Lampiran 17. Tabel 4.10 Hasil Uji Signifikansi Parsial (Uji T)

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	3.933	.913		4.306	.000
CAR	-1.394	1.595	-.084	-.874	.385
BOPO	-3.434	.541	-.679	-6.344	.000
LDR	-.327	.634	-.051	-.516	.607
IRR	-.335	.183	-.190	-1.837	.070

a. Dependent Variable: Pert.Laba

Sumber: Hasil Pengolahan Data SPSS 23

Lampiran 18. Tabel 4.11 Hasil Uji Koefisien Determinasi (*Adjusted R²*)

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.625 ^a	.390	.356	.323751

a. Predictors: (Constant), CAR, BOPO, LDR, IRR

b. Dependent Variable: Pert.Laba

Sumber: Hasil Pengolahan Data SPSS 23