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LAMPIRAN

Lampiran 1

BIODATA

Identitas Diri

Nama : Riska Namirah
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Jenis Kelamin : Perempuan
Alamat Rumah : JL.Pengayoman Blok F10/1A
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Riwayat Pendidikan

Pendidikan Formal

1. TK Kartika Wirabuana VII
2. SD Mulia Bhakti
3. SLTP Mulia Bhakti
4. SMU Negeri 1 Makassar

Demikian biodata ini dibuat dengan sebenarnya.

Makassar, 2 Mei 2013

Riska Namirah

Lampiran 2

Hasil Perhitungan Equity Ratio, CAR, BOPO, ROA, LDR Bank Pembangunan Daerah Tahun 2008

Tahun	Nama Bank	LDR	BOPO	CAR	ROA	ER
2008	BANK BJB	89.44	73,65	15.06	3,42	9.78%
	BANK JATIM	54.04	66,78	25.36	3,99	11.12%
	BANK JATENG	102.12	64,04	18.27	5,4	9.23%
	BANK KALTIM	33.68	50,52	23.86	4,85	5.41%
	BANK DKI	66.98	87,39	13.66	1,58	9.66%
	BANK SUMUT	84.13	72,25	15.34	4,4	9.23%
	BANK RIAUKEPRI	43.24	69,62	24.03	2,98	7.52%
	BANK PAPUA	28.43	54,43	55.97	3,73	9.39%
	BANK SUMSELBABEL	53.39	79,25	14.04	2,13	10.43%
	BANK ACEH	39.09	66,74	25.07	3,48	4.43%
	BANK NAGARI	93.48	75,62	18.31	3,22	10.64%
	BANK BPD BALI	90.4	66,03	15.18	5,24	12.46%
	BANK SULSELBAR	99.19	50,56	19.89	7,66	17.03%
	BANK KALBAR	68	68,58	18.9	3,94	12.14%
	BANK KALSEL	54.8	69,52	16.49	3,81	9.98%
	BANK NTT	86.5	63,79	29.53	5,24	10.79%
	BANK SULUT	88.74	75,4	15.29	4,07	9.55%
	BANK BPD DIY	75.49	73,32	18.97	3,23	12.23%
	BANK LAMPUNG	109.32	78,31	26.76	3,41	9.54%
	BANK JAMBI	89.08	60,6	18.61	4,73	14.84%
	BANK MALUKU	54.85	75,87	19.62	3,25	14.85%
	BANK NTB	128.48	80,94	14.18	4,38	13.62%
	BANK KALTENG	33.7	60,68	19.59	4,04	8.89%
BANK BENGKULU	66.97	63,96	17.45	4,61	10.65%	
BANK SULTRA	112.99	59,9	40.66	8,32	16.07%	
BANK SULTENG	68.46	69,17	23.15	4,28	13.28%	

Lampiran 3
Hasil Perhitungan Equity Ratio, CAR, BOPO, ROA, LDR
Bank Pembangunan Daerah Tahun 2009

Tahun	Nama Bank	LDR	BOPO	CAR	ROA	ER
2009	BANK BJB	82.47	77.3	21.2	3.24	9.54%
	BANK JATIM	69.67	66.04	21.32	3.75	11.68%
	BANK JATENG	89.18	71.33	20.52	4.04	12.68%
	BANK KALTIM	69.11	63.69	21.98	3.81	6.81%
	BANK DKI	57.25	88.46	13.67	1.41	9.94%
	BANK SUMUT	97.87	69.86	10.77	4.42	8.93%
	BANK RIAUKEPRI	88.24	73.83	22.29	2.88	11.46%
	BANK PAPUA	36.5	69.72	47	3.23	10.84%
	BANK SUMSELBABEL	79.03	78.09	12.6	2.51	15.31%
	BANK ACEH	54.48	71.39	23.46	3.06	5.62%
	BANK NAGARI	87.72	79.85	17.08	2.71	9.21%
	BANK BPD BALI	104.41	66.72	13.89	4.26	12.18%
	BANK SULSELBAR	114.79	114.79	19.56	28.71	16.50%
	BANK KALBAR	87.76	81.35	17.86	3.8	11.47%
	BANK KALSEL	67.93	85.87	16.09	3.77	11.48%
	BANK NTT	122.79	70.68	30.51	4.05	12.24%
	BANK SULUT	100.25	89.84	15.67	1.89	9.20%
	BANK BPD DIY	79.33	75.17	18.64	3.23	10.98%
	BANK LAMPUNG	99.36	76.32	21.58	3.26	9.86%
	BANK JAMBI	97.64	69.24	29.98	5.16	14.52%
	BANK MALUKU	94.56	73.88	19.97	3.78	14.43%
	BANK NTB	115.43	75.02	15.57	4.39	12.56%
	BANK KALTENG	55.82	68.47	16.66	2.34	11.37%
BANK BENGKULU	115.9	75.16	17.13	3.14	12.82%	
BANK SULTRA	102.21	55.42	36.64	5.3	11.41%	
BANK SULTENG	77.73	65.13	28.97	4.34	19.99%	

Lampiran 4
Hasil Perhitungan Equity Ratio, CAR, BOPO, ROA, LDR
Bank Pembangunan Daerah Tahun 2010

Tahun	Nama Bank	LDR	BOPO	CAR	ROA	ER
2010	BANK BJB	71.14	76.6	22.85	3.15	11.88%
	BANK JATIM	80.7	59.58	19.19	5.57	13.68%
	BANK JATENG	74.13	79.61	17.23	4.04	12.98%
	BANK KALTIM	81.69	55.29	18.58	5.23	8.04%
	BANK DKI	70.09	87.96	8.34	2.14	10.72%
	BANK SUMUT	91.04	68.65	13.06	4.55	10.61%
	BANK RIAUKEPRI	75.42	70.09	26.67	3.63	10.89%
	BANK PAPUA	43.83	70.67	23.25	2.86	11.40%
	BANK SUMSELBABEL	71.17	80.81	12.22	2.71	12.10%
	BANK ACEH	69.41	92.98	20.54	1.8	7.62%
	BANK NAGARI	84.41	76.34	14.13	3.51	9.04%
	BANK BPD BALI	93.31	68.96	12.79	3.98	10.48%
	BANK SULSELBAR	109.98	65.81	21.11	5.58	13.34%
	BANK KALBAR	84.34	81.35	17.53	4.17	11.49%
	BANK KALSEL	76.14	77.37	15.16	3.77	13.50%
	BANK NTT	91.77	72.1	26.27	4.3	12.16%
	BANK SULUT	104.98	85.09	10.6	3.04	9.16%
	BANK BPD DIY	70.24	73.53	15.31	2.79	11.13%
	BANK LAMPUNG	89.46	68.57	22.64	4.79	9.23%
	BANK JAMBI	84.09	57.55	22.22	5.21	15.06%
	BANK MALUKU	102.68	77.91	15.2	3.49	13.49%
	BANK NTB	102.23	72.43	14.18	6.27	10.91%
	BANK KALTENG	88.72	64.24	22.25	3.89	13.66%
BANK BENGKULU	89.2	70.24	24.81	4.6	15.87%	
BANK SULTRA	97.52	64.75	31.23	6.62	12.57%	
BANK SULTENG	60.99	59.43	23.83	5.76	16.26%	

Lampiran 5
Hasil Perhitungan Equity Ratio, CAR, BOPO, ROA, LDR
Bank Pembangunan Daerah Tahun 2011

Tahun	Nama Bank	LDR	BOPO	CAR	ROA	ER
2011	BANK BJB	72.95	80.02	18.36	2.65	10.56%
	BANK JATIM	80.11	60.02	16.53	4.97	12.95%
	BANK JATENG	70.17	79.11	15.02	2.67	13.20%
	BANK KALTIM	59.95	63.86	18.45	3.7	9.11%
	BANK DKI	73.03	79.74	9.57	2.32	10.28%
	BANK SUMUT	78.56	75.99	14.66	3.26	10.68%
	BANK RIAUKEPRI	65.74	75.15	20.61	2.62	9.35%
	BANK PAPUA	48.01	69.44	23.54	3.01	11.39%
	BANK SUMSELBABEL	75.19	80.64	12.09	2.56	11.63%
	BANK ACEH	47.34	77.36	23.18	2.91	8.85%
	BANK NAGARI	91.69	78.82	12.6	2.68	8.59%
	BANK BPD BALI	82.73	69.74	11.73	3.54	10.31%
	BANK SULSELBAR	101.93	72.13	23.62	3.34	14.63%
	BANK KALBAR	77.51	76.97	17.74	3.45	11.03%
	BANK KALSEL	63.3	80.12	17.65	2.81	11.36%
	BANK NTT	88.22	71.04	24.55	4.19	11.36%
	BANK SULUT	99.78	84.96	12.71	2.01	9.61%
	BANK BPD DIY	78.71	74.96	13.07	2.69	10.49%
	BANK LAMPUNG	80.23	75.29	19.81	3.19	10.36%
	BANK JAMBI	66.55	58.82	23.47	3.66	11.18%
	BANK MALUKU	82.44	70.14	14.07	4.52	11.91%
	BANK NTB	101.45	68.81	12.89	5.71	10.82%
	BANK KALTENG	68.74	63.31	18.92	3.88	10.94%
	BANK BENGKULU	75.14	78.12	22.84	3.17	13.05%
BANK SULTRA	83.68	54.45	25.67	7.44	10.29%	
BANK SULTENG	62.52	71.41	26.48	3.04	17.11%	

Lampiran 6
Hasil Perhitungan Equity Ratio, CAR, BOPO, ROA, LDR
Bank Pembangunan Daerah Tahun 2012

Tahun	nama bank	LDR	BOPO	CAR	ROA	ER
2012	BANK BJB	74.09	80.02	18.11	2.46	8.77%
	BANK JATIM	83.55	68.2	27.1	3.41	18.86%
	BANK JATENG	82.62	76.33	14.43	2.73	8.99%
	BANK KALTIM	56.7	73.9	22.36	2.99	11.80%
	BANK DKI	72.37	81.7	12.25	1.82	9.87%
	BANK SUMUT	101.9	76.24	14.09	3.17	13.03%
	BANK RIAUKEPRI	65.49	74.62	19.28	2.33	9.20%
	BANK PAPUA	71.76	70.86	21.06	2.72	12.04%
	BANK SUMSELBABEL	75.98	79	13.2	2.56	9.19%
	BANK ACEH	93.75	75.94	18.27	3.05	12.65%
	BANK NAGARI	100.64	77.89	14.79	2.67	11.20%
	BANK BPD BALI	80.6	62.76	16.61	4.31	11.72%
	BANK SULSELBAR	113.2	69.4	21.86	4.02	15.17%
	BANK KALBAR	86.8	74.73	17.23	3.08	11.29%
	BANK KALSEL	55.95	80.8	14.23	2.25	9.19%
	BANK NTT	92.82	77.68	16.88	3.17	13.41%
	BANK SULUT	75.89	77.26	13.71	2.93	8.52%
	BANK BPD DIY	71.89	73.49	14.45	2.68	9.94%
	BANK LAMPUNG	91.73	74.23	18.63	2.89	9.25%
	BANK JAMBI	82.29	67.58	23.55	3.37	14.48%
	BANK MALUKU	78.62	74.14	14.71	3.28	9.33%
	BANK NTB	108.18	62.53	19.24	5.8	14.45%
	BANK KALTENG	71.96	68.11	23.91	3.58	13.76%
	BANK BENGKULU	93.27	71.93	13.82	3.39	8.79%
BANK SULTRA	92.02	59.56	22.61	5.17	13.50%	
BANK SULTENG	107.27	79.75	25.11	2.15	17.03%	

Lampiran 7
Hasil Output SPSS

Descriptive Statistics

	Mean	Std. Deviation	N
Earning Growth	32.1003	39.32787	130
LDR	80.6008	19.45881	130
BOPO	72.3578	8.94111	130
CAR	19.5874	6.73810	130
ROA	3.8868	2.50152	130
ER	11.4579	2.57131	130

ANOVA^a

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	9282.372	5	1856.474	1.210	.308 ^b
Residual	190239.545	124	1534.190		
Total	199521.917	129			

a. Dependent Variable: Y

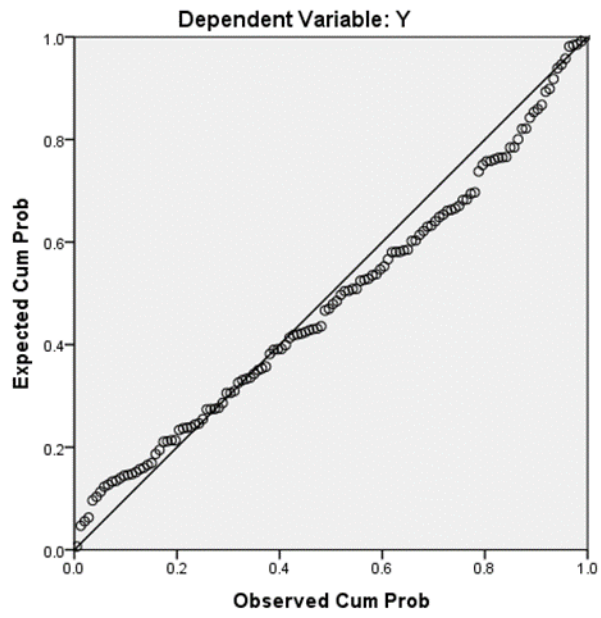
b. Predictors: (Constant), ER, BOPO, ROA, LDR, CAR

Coefficients^a

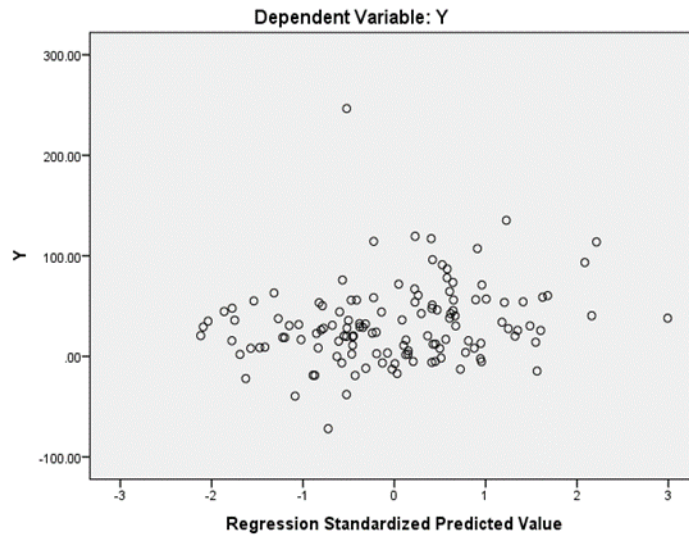
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	5.165	41.501		.124	.031
LDR	.421	.204	.208	2.067	.041
BOPO	-.104	.432	-.024	-.241	.035
CAR	.046	.605	.008	.076	.018
ROA	.674	1.510	.043	.446	.026
ER	-.257	1.518	-.017	-.170	.029

a. Dependent Variable: Earning Growth

Normal P-P Plot of Regression Standardized Residual



Scatterplot



Model Summary^b

Model	Durbin-Watson
1	1.869

a. Predictors: (Constant), ER, BOPO, ROA, LDR, CAR

b. Dependent Variable: Y

Coefficients^a

Model	Collinearity Statistics	
	Tolerance	VIF
(Constant)		
LDR	.758	1.319
BOPO	.797	1.255
CAR	.717	1.395
ROA	.834	1.200
ER	.780	1.282

b. Dependent Variable: Earning Growth

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.576 ^a	.847	.308	9.168

a. Predictors: (Constant), ER, BOPO, ROA, LDR, CAR

b. Dependent Variable: Earning Growth

Coefficients^a

Model	Unstandardized Coefficients	
	B	Std. Error
(Constant)	5.165	41.501
LDR	.421	.204
BOPO	-.104	.432
CAR	.046	.605
ROA	.674	1.510
ER	-.257	1.518

a. Dependent Variable: Earning Growth